BMA

Management Consulting Inc.

Municipal Study

2025

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EXECUTIVE SUMMARY

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Executive Summary

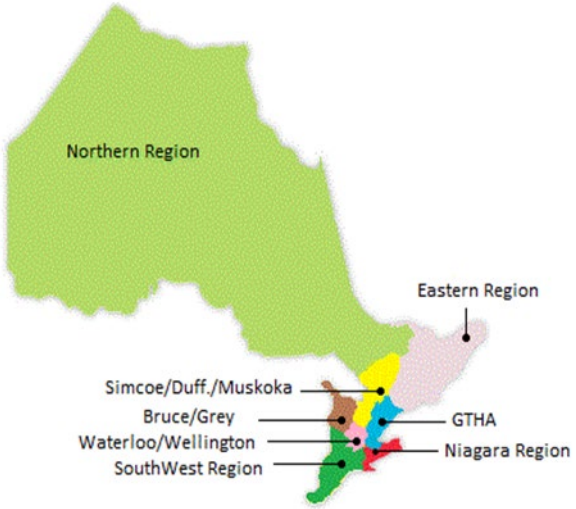
SECTION 1: Introduction

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.

128 Ontario municipalities, representing approximately 88.9% of the population

Populations	*Number of Municipalities*
100,000 or greater	31
30,000 - 99,999	29
15,000 - 29,999	31
0 - 14,999	37
Total	**128**



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

- 2025 Current Value Assessment
- 2025 Tax Policies
- 2025 Levy By-laws
- 2025 Development Charges
- 2025 Water/Sewer Rates
- 2024 FIRs
- 2025 User Fees
- Economic Development Programs

2025 Municipalities included in the Study

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

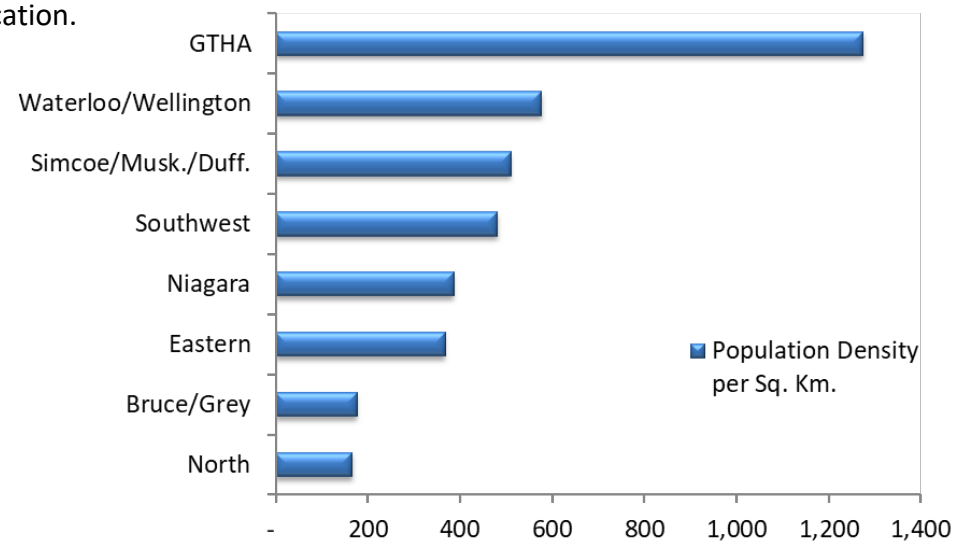
Populations 15,000 or less	Populations 15,000 –29,999	Populations 30,000 –99,999	Populations >100,000
Aylmer	Amherstburg	Aurora	Ajax
Brock	Bracebridge	Belleville	Barrie
Chatsworth	Brockville	Brant	Brampton
Dryden	Central Elgin	Caledon	Brantford
Elliot Lake	Collingwood	Centre Wellington	Burlington
Erin	Essex	Cornwall	Cambridge
Espanola	Guelph-Eramosa	East Gwillimbury	Chatham-Kent
Georgian Bluffs	Huntsville	Fort Erie	Clarington
Gravenhurst	Ingersoll	Georgina	Greater Sudbury
Greenstone	Kenora	Grimsby	Guelph
Grey Highlands	Lincoln	Haldimand	Hamilton
Hamilton Tp	Middlesex Centre	Halton Hills	Kingston
Hanover	Niagara-on-the-Lake	Innisfil	Kitchener
Kincardine	North Grenville	King	London
Lambton Shores	North Perth	Lakeshore	Markham
Laurentian Valley	Owen Sound	New Tecumseth	Milton
Mapleton	Pelham	Norfolk	Mississauga
Meaford	Petawawa	North Bay	Newmarket
Minto	Port Colborne	Orangeville	Niagara Falls
North Dumfries	Port Hope	Orillia	Oakville
North Middlesex	Prince Edward County	Peterborough	Oshawa
Parry Sound	Saugeen Shores	Quinte West	Ottawa
Penetanguishene	Scugog	Sarnia	Pickering
Puslinch	Springwater	Sault Ste. Marie	Richmond Hill
Ramara	Strathroy-Caradoc	St. Thomas	St. Catharines
Renfrew	Thames Centre	Stratford	Thunder Bay
South Bruce Peninsula	Thorold	Timmins	Toronto
Southgate	Tillsonburg	Welland	Vaughan
Tay	West Lincoln	Whitchurch-Stouffville	Waterloo
The Blue Mountains	Wilmot	Muskoka District	Whitby
Tiny	Woolwich	Bruce County	Windsor
Wainfleet		Dufferin County	Durham Region
Wellesley		Elgin County	Halton Region
Wellington North		Middlesex County	Peel Region
West Grey		Perth County	Niagara Region
West Perth			York Region
Whitewater Region			Waterloo Region
			Essex County
			Grey County
			Oxford County

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.

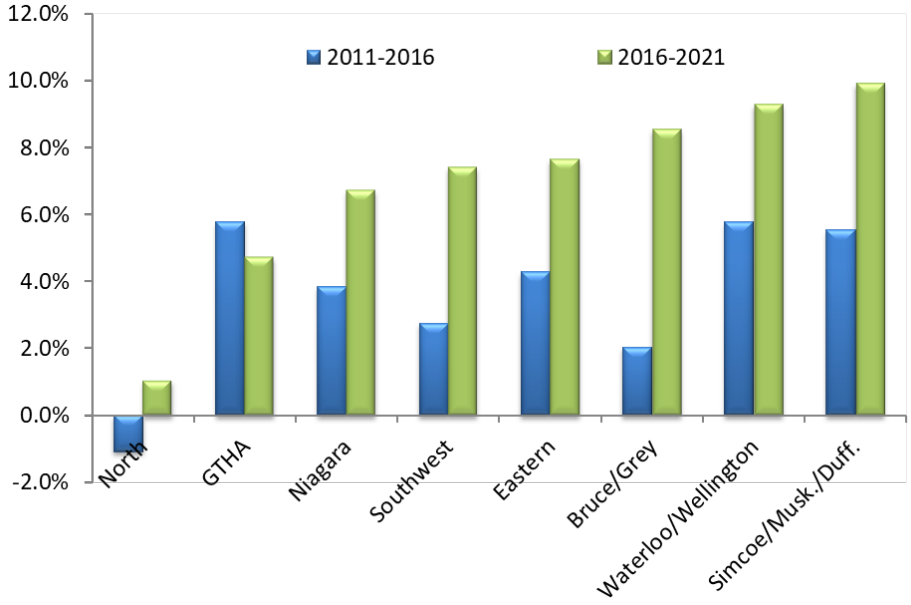
Land Density

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.



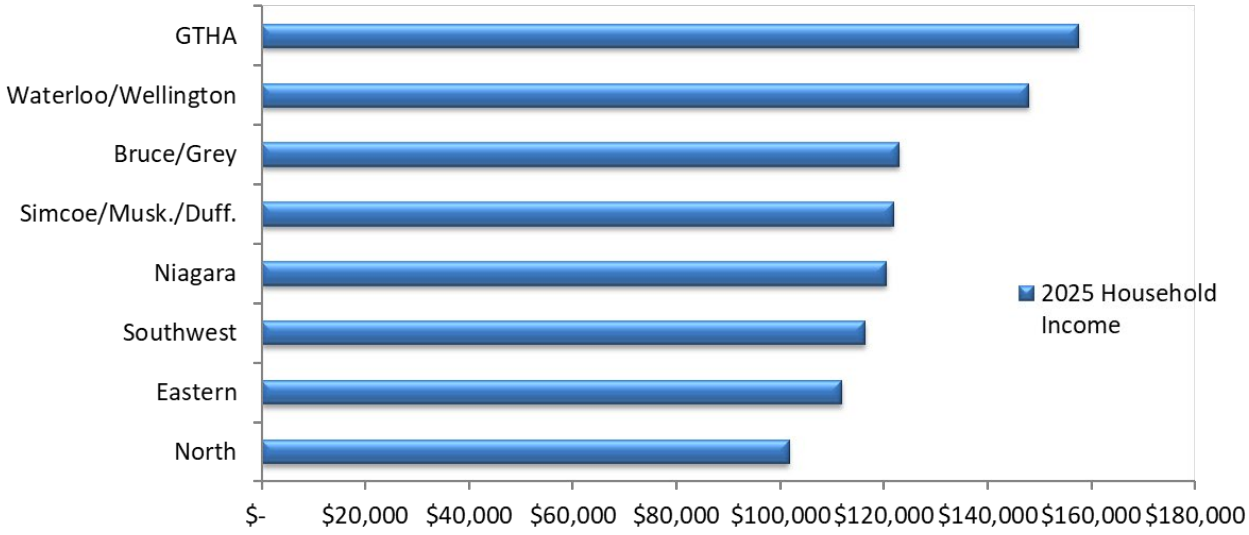
Population Growth

The following graph shows the change in population from 2011-2016 and from 2016-2021. As shown in the graph, the Simcoe/Muskoka/Dufferin municipalities experienced the largest population percentage growth during 2016 to 2021. Northern municipalities experienced the lowest percentage of population growth.



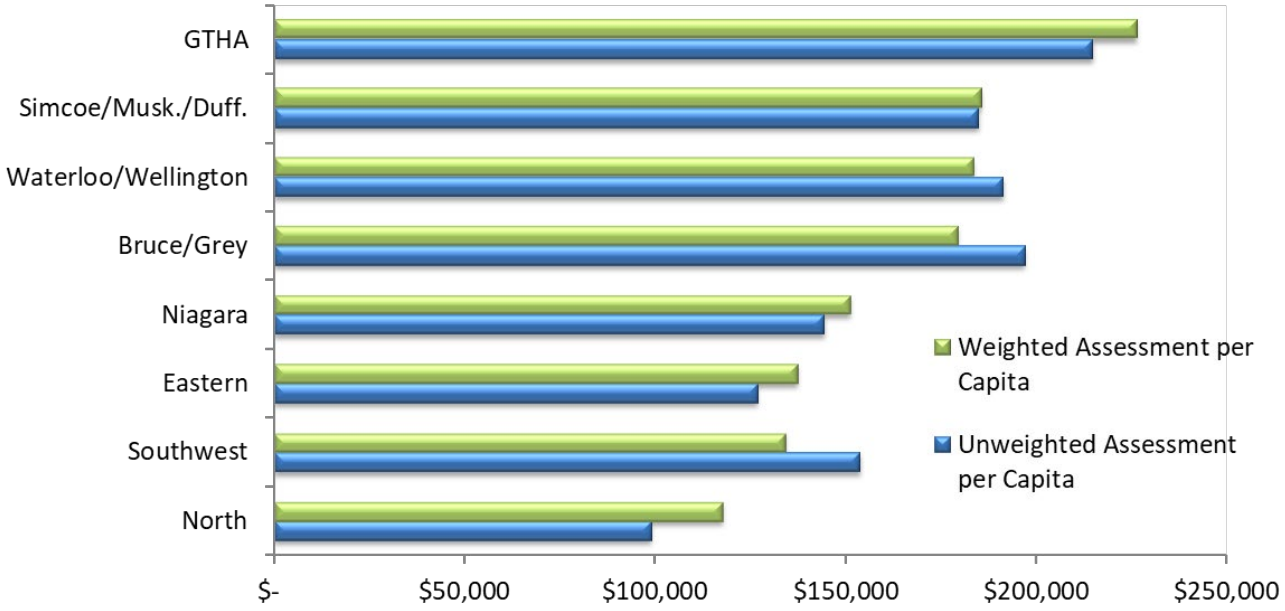
Household Income

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 $101,802 compared with $157,568 in the GTHA.



Assessment per Capita

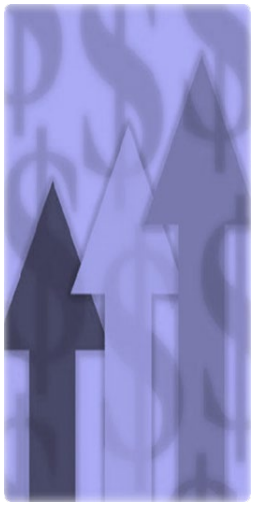
Property assessment is the basis upon which municipalities raise taxes. A strong assessment base is critical to a municipality's ability to generate revenues. Assessment per capita statistics have been compared to provide an indication of the "richness" of the assessment base in each municipality. Unweighted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



Assessment Change

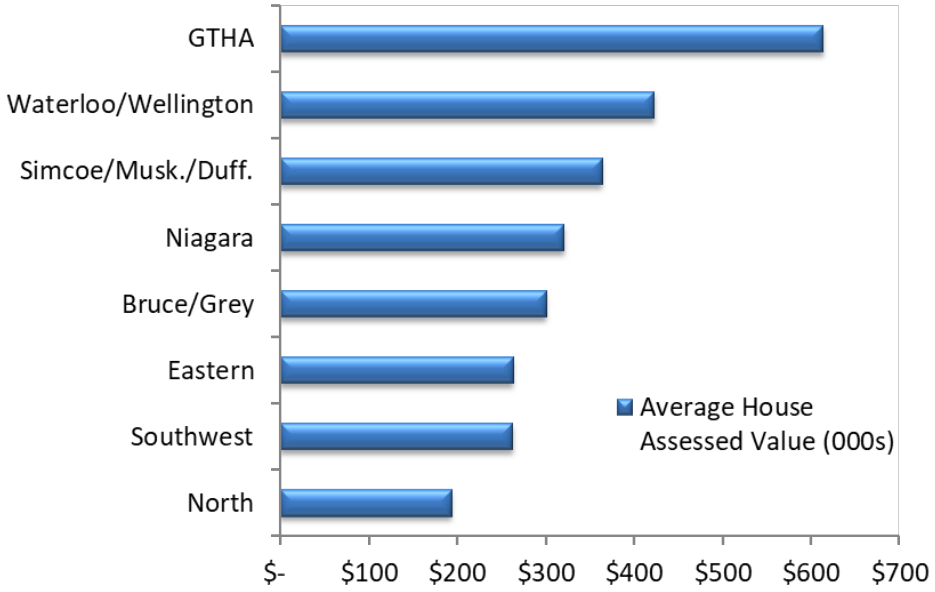
Assessment growth provides an indication of how the bases upon which taxes are levied is changing over time. From 2024—2025, the assessment increased by 1.8% on average across 128 Ontario municipalities. The Waterloo geographic area experienced the largest increase at 2.6%.

Municipalities Grouped by Location	2021-2022	2022-2023	2023-2024	2024-2025
North	0.5%	0.8%	0.7%	1.4%
Eastern	1.3%	2.1%	1.6%	1.5%
GTHA	1.9%	1.5%	1.8%	1.6%
Southwest	2.3%	1.8%	2.1%	1.7%
Simcoe/Musk./Duff.	1.8%	1.9%	2.2%	1.8%
Niagara	1.9%	2.1%	2.1%	1.9%
Bruce/Grey	1.6%	1.8%	2.1%	2.0%
Waterloo/Wellington	1.6%	1.9%	2.1%	2.6%



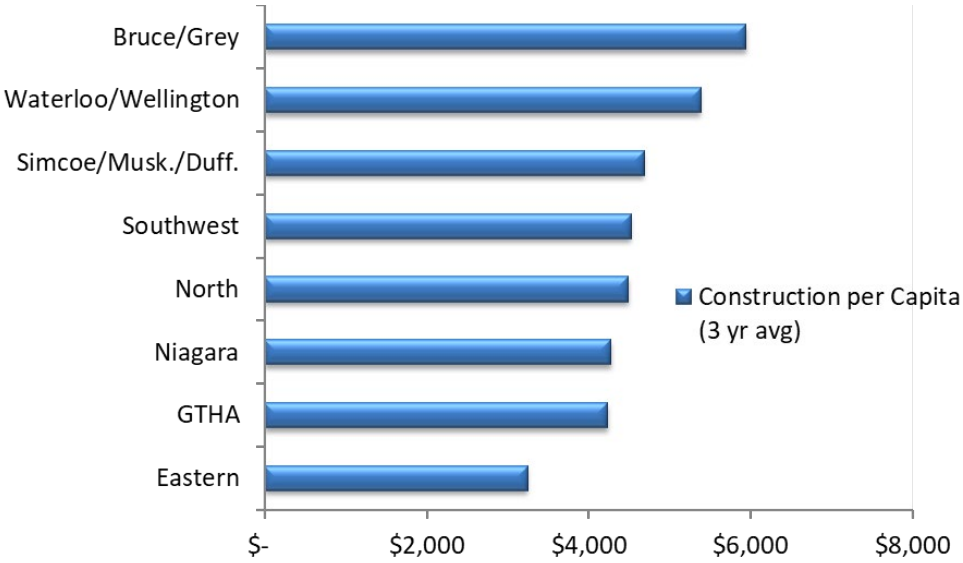
Residential Properties

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

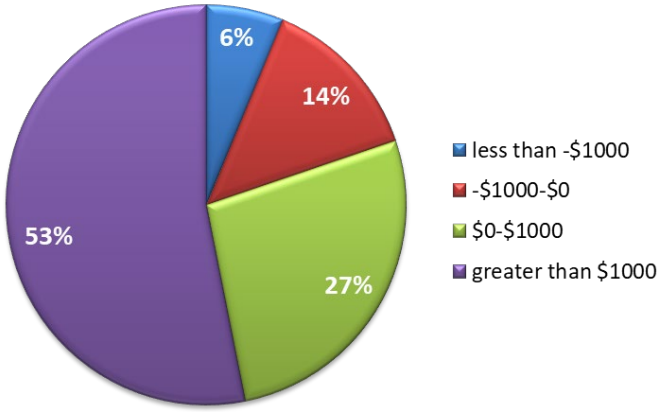
The three-year average of building construction value per capita were analyzed to provide a measure of relative building activity in each municipality and across the geographic locations. The following reflects the results from 2022-2024.



SECTION 3: Municipal Financial Sustainability Indicators

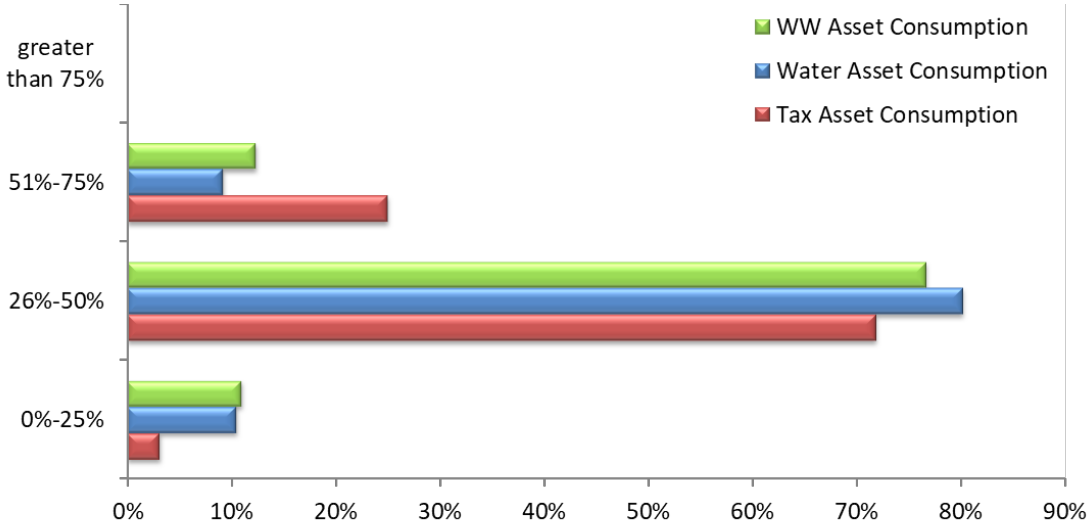
Financial Position per Capita

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 ($3,391) to a high of $6,216 per capita. The following graph provides the percentage of municipalities that fall within each range.



Asset Consumption Ratio

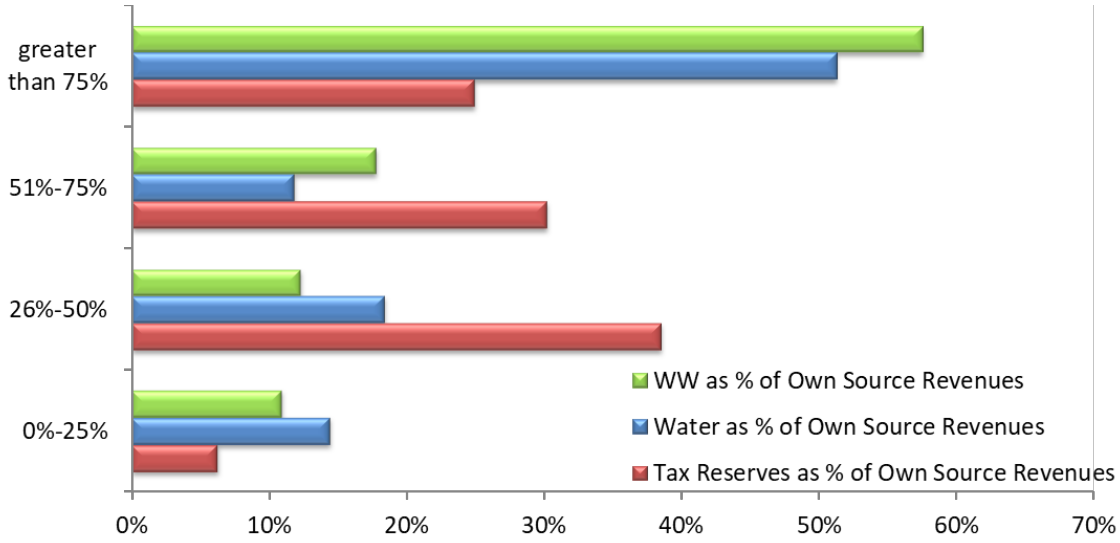
The asset consumption ratio reflects the written down value of the tangible capital assets in relation to the historical costs of the assets. This ratio seeks to highlight the aged condition of the assets and the potential asset replacement needs. A higher ratio may indicate significant replacement needs. 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.



Reserves

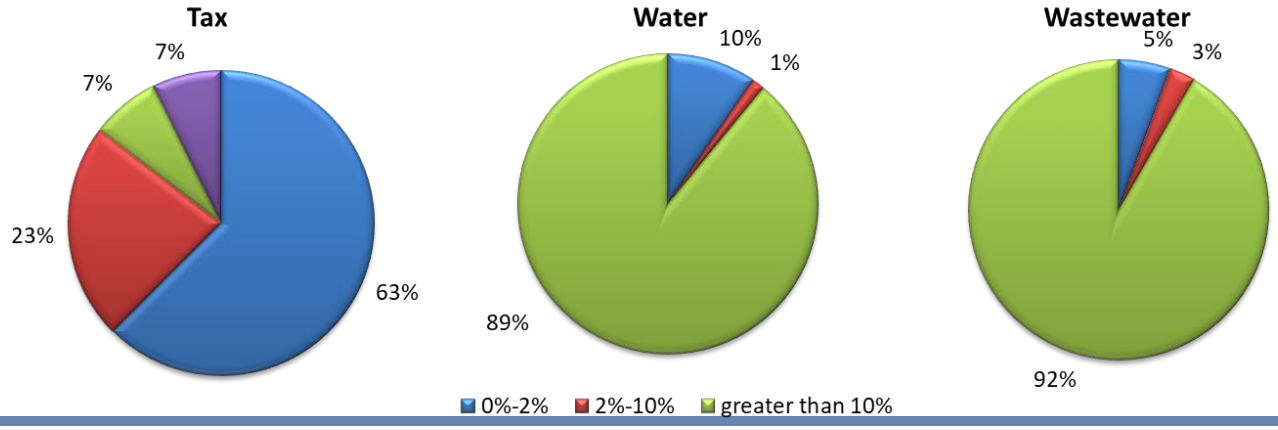
Reserves are a critical component of a municipality's long-term financing plan. The following graphs provide the range of reserves as a percentage of own source revenues for tax supported services, water and wastewater. The level of reserves required will vary for a number of reasons including:

- 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



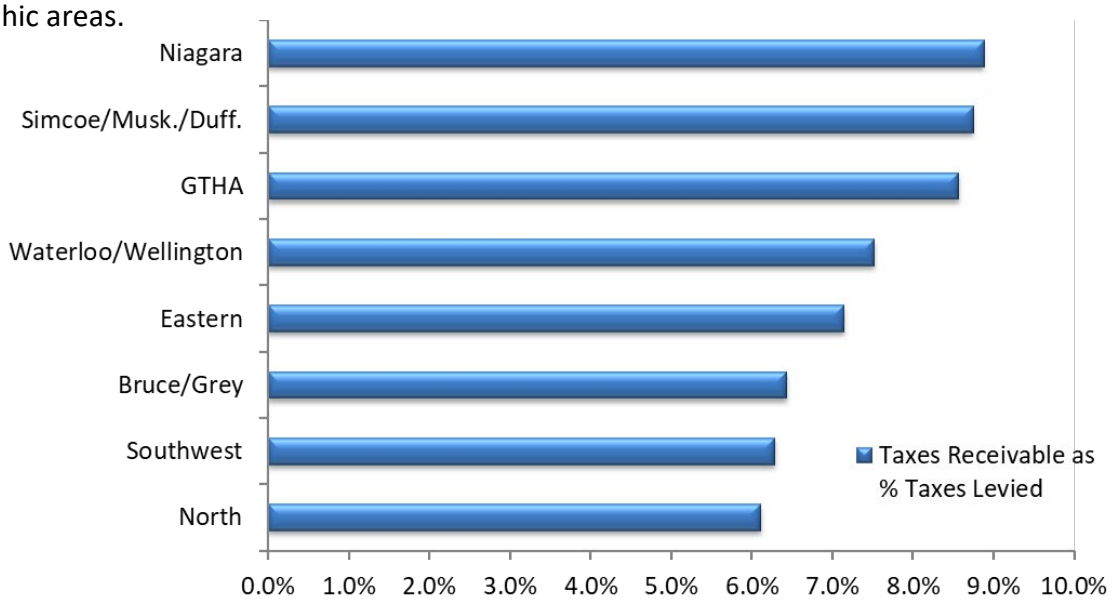
Debt Indicators

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.



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 2024 taxes receivable as a percentage of taxes levied in each of the geographic areas.

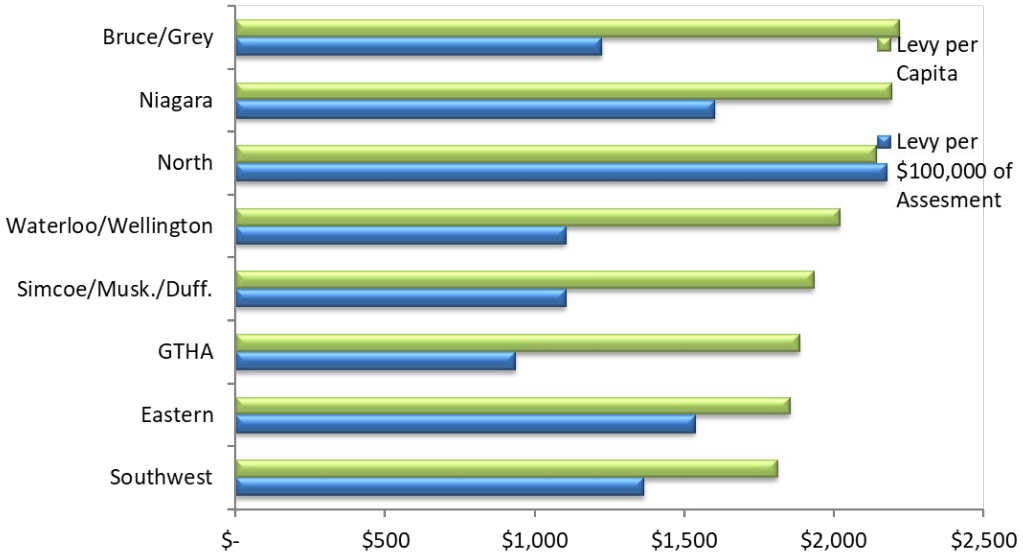


SECTION 4: Revenue & Expenditure Analysis

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:



SECTION 5: Select User Fees 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 2025 development charges. Note: some municipalities do not charge development charges.

2025 Development Charges	Residential	Multiples Dwelling 3+ bed. per unit	Apartment units >=2 (per unit)	Apartment units < 2 (per unit)	Non-Residential Commercial (per sq.ft.)	Non-Residential Industrial (per sq.ft.)
North	$ 13,535	$ 8,815	$ 7,794	$ 7,794	$ 7.90	$ 8.78
Eastern	$ 26,480	$ 19,938	$ 17,439	$ 12,944	$ 12.63	$ 8.73
Bruce/Grey	$ 29,597	$ 21,321	$ 17,769	$ 16,543	$ 11.97	$ 9.05
Southwest	$ 32,581	$ 23,259	$ 20,262	$ 14,289	$ 12.02	$ 10.93
Niagara	$ 60,412	$ 44,400	$ 41,122	$ 27,153	$ 33.11	$ 17.16
Simcoe/Musk./Duff.	$ 62,187	$ 50,013	$ 41,423	$ 31,868	$ 26.00	$ 22.34
Waterloo/Wellington	$ 62,603	$ 47,261	$ 37,918	$ 31,867	$ 24.49	$ 17.34
GTHA	$ 135,842	$ 111,267	$ 85,275	$ 58,466	$ 72.28	$ 37.83

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 2025 tax policies that impact the relative tax position was completed. The following table summarizes the range of 2025 tax ratios across the survey.

2025 Tax Ratios	Average	Median	Min.	Max.
Multi-Residential	1.6695	1.7908	1.0000	2.0000
Commercial	1.6588	1.7025	1.0820	2.3906
Industrial	2.1016	2.0954	1.1000	3.8244

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
Bruce/Grey	$ 3,322	$ 5,127	$ 7,889
Eastern	$ 3,671	$ 4,912	$ 7,034
GTHA	$ 5,398	$ 6,337	$ 8,674
Niagara	$ 4,672	$ 6,175	$ 8,357
North	$ 3,745	$ 5,749	$ 7,822
Simcoe/Musk./Duff.	$ 3,576	$ 4,720	$ 6,591
Southwest	$ 3,684	$ 5,051	$ 6,992
Waterloo/Wellington	$ 4,167	$ 5,415	$ 7,765
Survey Average	$ 4,155	$ 5,478	$ 7,675
Survey Median	$ 4,072	$ 5,555	$ 7,604

Industrial Properties	Standard per sq.ft.	Large per sq.ft.	Vacant Land per acre
Bruce/Grey	$ 0.94	$ 0.88	$ 1,363
Eastern	$ 1.60	$ 1.25	$ 3,270
GTHA	$ 2.27	$ 1.60	$ 13,577
Niagara	$ 2.21	$ 1.10	$ 6,223
North	$ 2.08	$ 1.10	$ 4,163
Simcoe/Musk./Duff.	$ 1.32	$ 0.94	$ 2,906
Southwest	$ 1.37	$ 0.87	$ 1,818
Waterloo/Wellington	$ 1.96	$ 1.49	$ 5,728
Survey Average	$ 1.75	$ 1.23	$ 5,524
Survey Median	$ 1.72	$ 1.18	$ 2,811

Multi-Residential Properties	Walk-Up per Unit	High-Rise per Unit
Bruce/Grey	$ 876	$ 1,620
Eastern	$ 1,776	$ 2,465
GTHA	$ 1,821	$ 2,087
Niagara	$ 2,060	$ 2,245
North	$ 1,637	$ 2,083
Simcoe/Musk./Duff.	$ 1,124	$ 1,639
Southwest	$ 1,579	$ 2,106
Waterloo/Wellington	$ 1,834	$ 2,567
Survey Average	$ 1,620	$ 2,159
Survey Median	$ 1,614	$ 2,205

Commercial Properties	Office per sq.ft.	Neigh. Shopping per sq.ft.	Hotel per suite	Motel per suite
Bruce/Grey	$ 2.78	$ 2.78	$ 2,015	$ 1,160
Eastern	$ 3.47	$ 4.40	$ 2,094	$ 1,474
GTHA	$ 3.86	$ 4.94	$ 1,714	$ 1,548
Niagara	$ 3.39	$ 4.79	$ 2,252	$ 1,333
North	$ 3.59	$ 3.88	$ 1,584	$ 1,352
Simcoe/Musk./Duff.	$ 3.04	$ 3.63	$ 1,829	$ 1,146
Southwest	$ 2.95	$ 3.61	$ 1,488	$ 1,199
Waterloo/Wellington	$ 3.76	$ 4.31	$ 1,866	$ 1,926
Survey Average	$ 3.40	$ 4.13	$ 1,811	$ 1,361
Survey Median	$ 3.35	$ 4.16	$ 1,605	$ 1,275

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	$ 1,469	$ 47,617	$ 137,762	$ 450,999	$ 2,220,813
Median	$ 1,353	$ 45,867	$ 135,013	$ 439,209	$ 2,190,404
Min	$ 782	$ 16,680	$ 40,006	$ 121,111	$ 582,060
Max	$ 3,379	$ 108,936	$ 318,360	$ 1,029,912	$ 5,066,112

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.

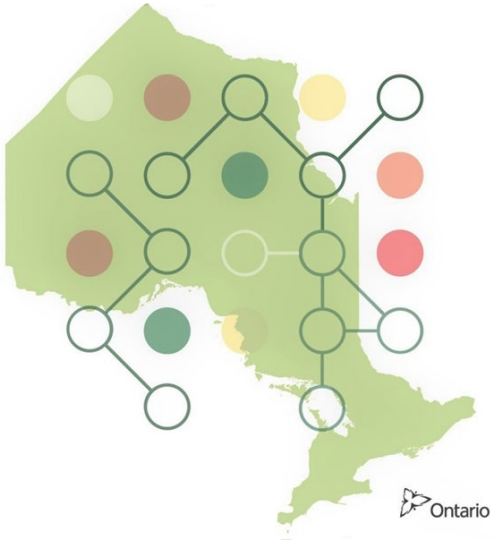
Total Municipal Burden as a % of Household Income	
GTHA	4.6%
Waterloo/Wellington	4.7%
Southwest	4.8%
Bruce/Grey	5.0%
Eastern	5.2%
Simcoe/Musk./Duff.	5.2%
North	5.2%
Niagara	5.6%

SECTION 10: Economic Development Programs

Business Retention & Expansion Programs

Downtown/Area Specific Programs

Introduction – Municipal Study 2025



Introduction

For the past twenty years, BMA Management Consulting Inc. has completed annually 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:

- 2025 current value assessment
- 2025 tax policies
- 2025 levy by-laws
- 2025 development charges
- 2025 water/sewer charges
- 2024 FIRs
- 2025 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 Microsoft 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:

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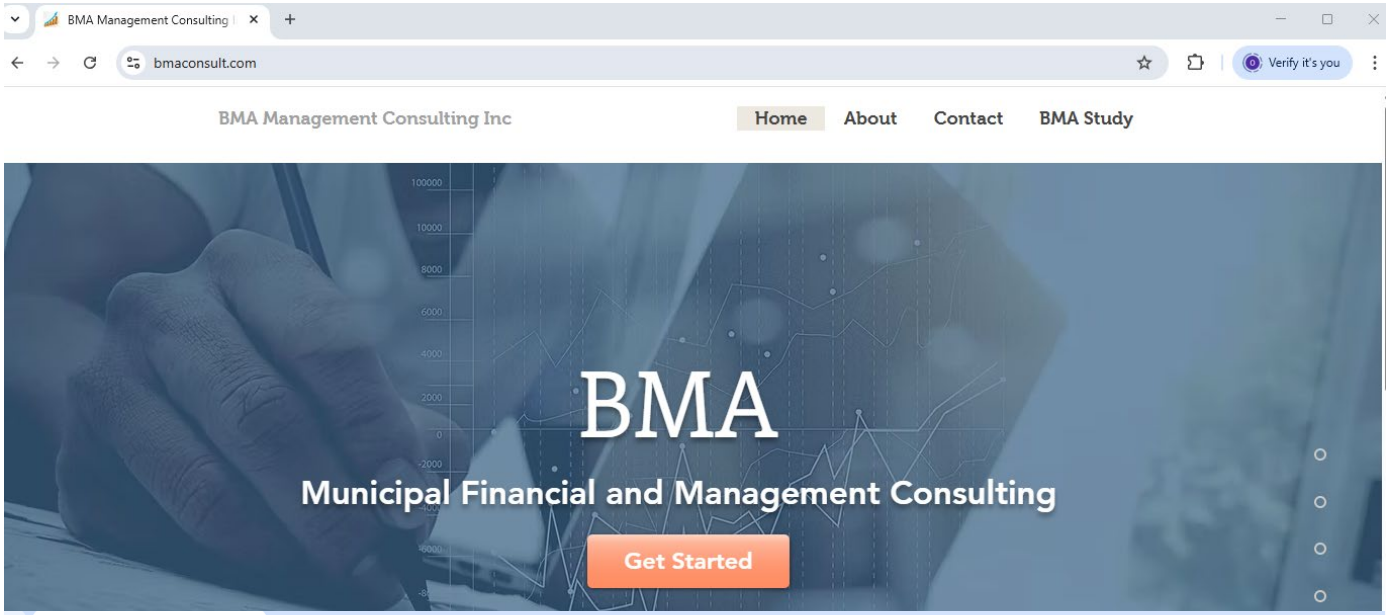
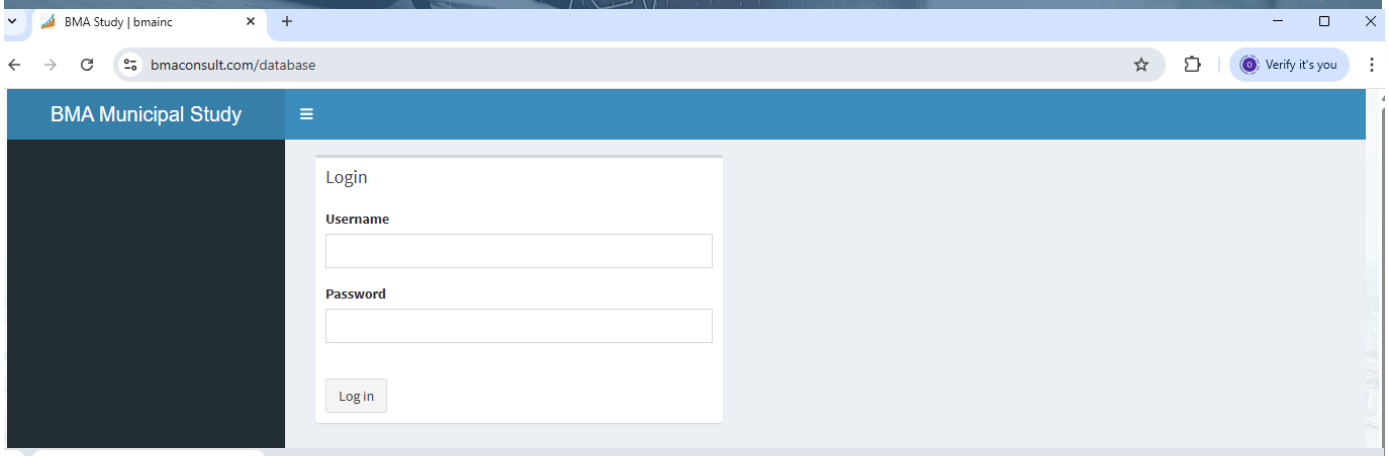
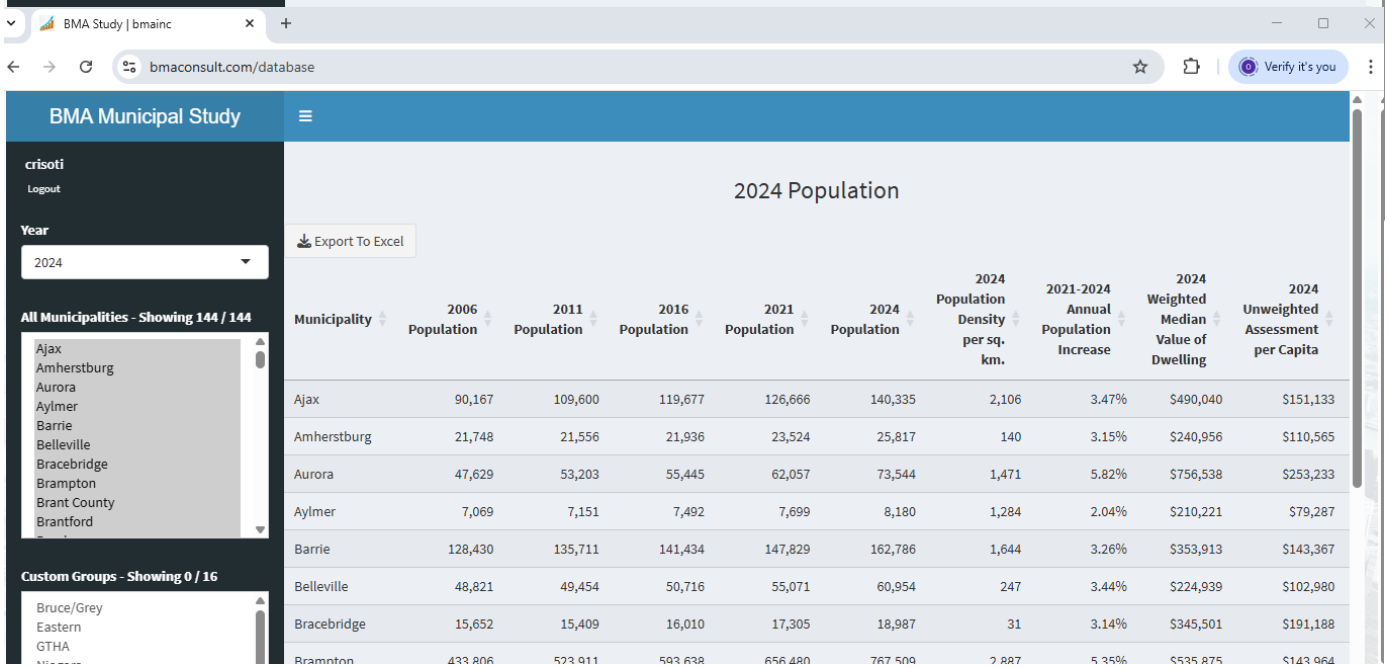
Municipal Study Online Database







Municipality	2006 Population	2011 Population	2016 Population	2021 Population	2024 Population	2024 Population Density per sq. km.	2021-2024 Annual Population Increase	2024 Weighted Median Value of Dwelling	2024 Unweighted Assessment per Capita
Ajax	90,167	109,600	119,677	126,666	140,335	2,106	3.47%	$490,040	$151,133
Amherstburg	21,748	21,556	21,936	23,524	25,817	140	3.15%	$240,956	$110,565
Aurora	47,629	53,203	55,445	62,057	73,544	1,471	5.82%	$756,538	$253,233
Aylmer	7,069	7,151	7,492	7,699	8,180	1,284	2.04%	$210,221	$79,287
Barrie	128,430	135,711	141,434	147,829	162,786	1,644	3.26%	$353,913	$143,367
Belleville	48,821	49,454	50,716	55,071	60,954	247	3.44%	$224,939	$102,980
Bracebridge	15,652	15,409	16,010	17,305	18,987	31	3.14%	$345,501	$191,188
Brampton	433,806	523,911	593,638	656,480	767,509	2,887	5.35%	$535,875	$143,964

Why Participate in a Study?

The municipal study identifies key financial and socio-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. A 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. Additional context can come from comparing a municipality's own experience with the experience of other municipalities. While the study includes 128 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 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.

It is anticipated that the consolidation of the financial and socio-economic indicators contained in the Municipal Study provides the following benefits:

- To provide an understanding of 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 the 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, and
- To help identify opportunities for change to improve efficiency and/or effectiveness of the operations.

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 charges in the municipality
- A need to shift public policies because of changes in economic conditions

An evaluation of socio-economic factors is important 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 (2011 – 2025)***
  - ***Note: Manifold Data Mining estimates for 2025 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 (2020 - 2025)***
- ***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 2011-2025

(sorted highest to lowest population)

Municipality	2011 Stats Canada	2016 Stats Canada	2021 Stats Canada	2025 Manifold Data Mining	% Change 2011-2016	% Change 2016-2021
Toronto	2,615,060	2,731,571	2,794,356	3,354,872	4.5%	2.3%
Ottawa	883,391	934,243	1,017,449	1,211,562	5.8%	8.9%
Mississauga	713,443	721,599	717,961	856,202	1.1%	-0.5%
Brampton	523,911	593,638	656,480	814,638	13.3%	10.6%
Hamilton	519,949	536,917	569,353	657,969	3.3%	6.0%
London	366,151	383,822	422,324	506,152	4.8%	10.0%
Vaughan	288,301	306,233	323,103	397,449	6.2%	5.5%
Markham	301,709	328,966	338,503	390,032	9.0%	2.9%
Kitchener	219,153	233,222	256,885	316,395	6.4%	10.1%
Windsor	210,891	217,188	229,660	271,000	3.0%	5.7%
Oakville	182,520	193,832	213,759	264,230	6.2%	10.3%
Richmond Hill	185,541	195,022	202,022	244,959	5.1%	3.6%
Oshawa	149,607	159,458	175,383	208,875	6.6%	10.0%
Burlington	175,779	183,314	186,948	207,297	4.3%	2.0%
Greater Sudbury	160,274	161,531	166,004	179,197	0.8%	2.8%
Milton	84,362	110,128	132,979	171,700	30.5%	20.7%
Guelph	121,688	131,794	143,740	170,126	8.3%	9.1%
Barrie	135,711	141,434	147,829	166,805	4.2%	4.5%
Cambridge	126,748	129,920	138,479	159,997	2.5%	6.6%
Whitby	122,022	128,377	138,501	159,890	5.2%	7.9%
Waterloo	98,780	104,986	121,436	153,581	6.3%	15.7%
St. Catharines	131,400	133,113	136,803	151,849	1.3%	2.8%
Kingston	123,363	123,798	132,485	151,609	0.4%	7.0%
Ajax	109,600	119,677	126,666	146,165	9.2%	5.8%
Pickering	88,721	91,771	99,186	117,551	3.4%	8.1%
Thunder Bay	108,359	107,909	108,843	117,003	-0.4%	0.9%
Clarington	84,548	92,013	101,427	115,851	8.8%	10.2%
Brantford	93,650	98,563	104,688	115,565	5.2%	6.2%
Chatham-Kent	103,671	101,647	103,988	112,265	-2.0%	2.3%
Niagara Falls	82,997	88,071	94,415	109,918	6.1%	7.2%
Newmarket	79,978	84,224	87,942	101,013	5.3%	4.4%
Caledon	59,460	66,502	76,581	92,802	11.8%	15.2%
Peterborough	78,698	81,032	83,651	91,255	3.0%	3.2%
Sault Ste. Marie	75,141	73,368	72,051	76,723	-2.4%	-1.8%
Sarnia	72,366	71,594	72,047	76,426	-1.1%	0.6%

Population Statistics

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

Municipality	2011 Stats Canada	2016 Stats Canada	2021 Stats Canada	2025 Manifold Data Mining	% Change 2011-2016	% Change 2016-2021
Aurora	53,203	55,445	62,057	76,325	4.2%	11.9%
Norfolk	63,175	64,044	67,490	76,301	1.4%	5.4%
Halton Hills	59,008	61,161	62,951	68,523	3.6%	2.9%
Belleville	49,454	50,716	55,071	61,998	2.6%	8.6%
Welland	50,631	52,293	55,750	61,928	3.3%	6.6%
Whitchurch-Stouffville	37,628	45,837	49,864	56,676	21.8%	8.8%
North Bay	53,651	51,553	52,662	56,556	-3.9%	2.2%
Haldimand	44,876	45,608	49,216	54,687	1.6%	7.9%
Georgina	43,517	45,418	47,642	52,868	4.4%	4.9%
New Tecumseth	30,234	34,242	43,948	52,194	13.3%	28.3%
Cornwall	46,340	46,589	47,845	51,373	0.5%	2.7%
Innisfil	33,079	36,566	43,326	51,199	10.5%	18.5%
Quinte West	43,086	43,577	46,560	51,110	1.1%	6.8%
St. Thomas	37,905	38,909	42,840	48,103	2.6%	10.1%
Lakeshore	34,546	36,611	40,410	45,688	6.0%	10.4%
Brant	35,638	35,640	39,474	44,381	0.0%	10.8%
Timmins	43,165	41,788	41,145	43,693	-3.2%	-1.5%
East Gwillimbury	22,473	23,991	34,637	42,964	6.8%	44.4%
Orillia	30,586	31,166	33,411	36,904	1.9%	7.2%
Stratford	30,886	31,465	33,232	36,353	1.9%	5.6%
Fort Erie	29,960	30,710	32,901	36,174	2.5%	7.1%
Centre Wellington	26,693	28,191	31,093	34,931	5.6%	10.3%
Orangeville	27,975	28,900	30,167	32,944	3.3%	4.4%
Grimsby	25,325	27,314	28,883	31,776	7.9%	5.7%
King	19,899	24,512	27,333	31,575	23.2%	11.5%
Woolwich	23,145	25,006	26,999	29,967	8.0%	8.0%
Lincoln	22,487	23,787	25,719	28,667	5.8%	8.1%
Thorold	17,931	18,801	23,816	28,309	4.9%	26.7%
Collingwood	19,241	21,793	24,811	28,268	13.3%	13.8%
Prince Edward County	25,258	24,735	25,704	27,504	-2.1%	3.9%
Strathroy-Caradoc	20,978	20,867	23,871	27,210	-0.5%	14.4%
Amherstburg	21,556	21,936	23,524	26,020	1.8%	7.2%
Springwater	18,223	19,059	21,701	24,962	4.6%	13.9%
Brockville	21,870	21,569	22,116	23,708	-1.4%	2.5%
Huntsville	19,056	19,816	21,147	23,260	4.0%	6.7%
Wilmot	19,223	20,545	21,429	23,182	6.9%	4.3%

Population Statistics

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

Municipality	2011 Stats Canada	2016 Stats Canada	2021 Stats Canada	2025 Manifold Data Mining	% Change 2011-2016	% Change 2016-2021
Owen Sound	21,688	21,341	21,612	23,053	-1.6%	1.3%
Essex	19,600	20,427	21,216	22,938	4.2%	3.9%
Scugog	21,569	21,617	21,581	22,800	0.2%	-0.2%
Port Colborne	18,424	18,306	20,033	22,205	-0.6%	9.4%
Niagara-on-the-Lake	15,400	17,511	19,088	21,490	13.7%	9.0%
Tillsonburg	15,301	15,872	18,615	21,318	3.7%	17.3%
Middlesex Centre	16,487	17,262	18,928	21,068	4.7%	9.7%
Petawawa	15,988	17,187	18,160	20,067	7.5%	5.7%
North Grenville	15,085	16,451	17,964	19,925	9.1%	9.2%
Pelham	16,598	17,110	18,192	19,894	3.1%	6.3%
Bracebridge	15,409	16,010	17,305	19,136	3.9%	8.1%
Port Hope	16,214	16,753	17,294	18,478	3.3%	3.2%
Saugeen Shores	12,661	13,715	15,908	18,368	8.3%	16.0%
North Perth	12,631	13,130	15,538	18,022	4.0%	18.3%
West Lincoln	13,837	14,500	15,454	16,805	4.8%	6.6%
Kenora	15,348	15,096	14,967	16,033	-1.6%	-0.9%
Guelph-Eramosa	13,458	12,854	13,904	15,255	-4.5%	8.2%
Thames Centre	13,000	13,191	13,980	15,231	1.5%	6.0%
Central Elgin	12,743	12,607	13,746	15,226	-1.1%	9.0%
Ingersoll	12,146	12,757	13,693	15,158	5.0%	7.3%
Gravenhurst	11,640	12,311	13,157	14,461	5.8%	6.9%
Tiny	11,232	11,787	12,966	14,372	4.9%	10.0%
West Grey	12,286	12,518	13,131	14,169	1.9%	4.9%
Brock	11,341	11,642	12,567	13,885	2.7%	7.9%
Kincardine	11,174	11,389	12,268	13,551	1.9%	7.7%
Wellington North	11,477	11,914	12,431	13,403	3.8%	4.3%
Lambton Shores	10,656	10,631	11,876	13,227	-0.2%	11.7%
Erin	10,770	11,439	11,981	13,018	6.2%	4.7%
Tay	9,736	10,033	11,091	12,397	3.1%	10.5%
Meaford	11,100	10,991	11,485	12,354	-1.0%	4.5%
Elliot Lake	11,348	10,741	11,372	12,246	-5.3%	5.9%
Wellesley	10,713	11,260	11,318	11,993	5.1%	0.5%
Georgian Bluffs	10,404	10,479	11,100	11,977	0.7%	5.9%
Hamilton Tp	10,702	10,942	11,059	11,679	2.2%	1.1%
Mapleton	9,989	10,527	10,839	11,610	5.4%	3.0%

Population Statistics

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

Municipality	2011 Stats Canada	2016 Stats Canada	2021 Stats Canada	2025 Manifold Data Mining	% Change 2011-2016	% Change 2016-2021
Ramara	9,275	9,488	10,377	11,551	2.3%	9.4%
North Dumfries	9,334	10,215	10,619	11,503	9.4%	4.0%
Penetanguishene	9,111	8,962	10,077	11,388	-1.6%	12.4%
Grey Highlands	9,520	9,804	10,424	11,342	3.0%	6.3%
The Blue Mountains	6,453	7,025	9,390	10,961	8.9%	33.7%
Laurentian Valley	9,657	9,387	9,450	10,084	-2.8%	0.7%
Southgate	7,190	7,354	8,716	10,041	2.3%	18.5%
South Bruce Peninsula	8,413	8,416	9,137	10,035	0.0%	8.6%
Minto	8,334	8,671	9,094	9,875	4.0%	4.9%
West Perth	8,919	8,865	9,038	9,639	-0.6%	2.0%
Puslinch	7,029	7,336	7,944	8,706	4.4%	8.3%
Renfrew	8,218	8,223	8,190	8,588	0.1%	-0.4%
Hanover	7,490	7,688	7,967	8,567	2.6%	3.6%
Aylmer	7,151	7,492	7,699	8,244	4.8%	2.8%
Dryden	7,617	7,749	7,388	7,864	1.7%	-4.7%
Chatsworth	6,437	6,630	7,080	7,734	3.0%	6.8%
Whitewater Region	6,921	7,009	7,225	7,691	1.3%	3.1%
Parry Sound	6,191	6,408	6,879	7,602	3.5%	7.4%
Wainfleet	6,356	6,372	6,887	7,553	0.3%	8.1%
North Middlesex	6,658	6,352	6,307	6,656	-4.6%	-0.7%
Espanola	5,364	5,048	5,185	5,655	-5.9%	2.7%
Greenstone	4,724	4,636	4,309	4,587	-1.9%	-7.1%
Survey Total	11,323,361	11,872,068	12,559,873	14,739,882	4.8%	5.8%
Provincial Total	12,851,820	13,448,495	14,223,942	16,579,143	4.6%	5.8%

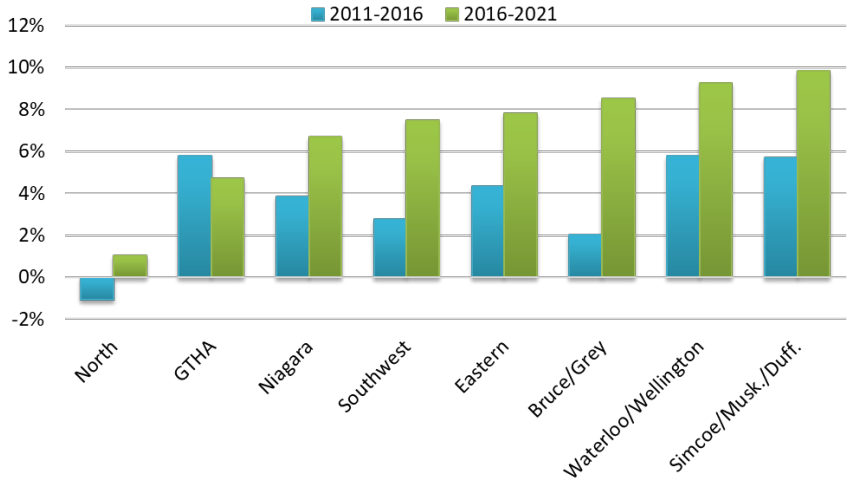
Population Statistics

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

Municipality	2011 Stats Canada	2016 Stats Canada	2021 Stats Canada	2025 Manifold Data Mining	% Change 2011-2016	% Change 2016-2021
Peel Region	1,296,814	1,381,739	1,451,022	1,763,643	6.5%	5.0%
York Region	1,032,249	1,109,909	1,173,334	1,394,104	7.5%	5.7%
Durham Region	608,124	645,862	696,992	808,105	6.2%	7.9%
Halton Region	501,669	548,435	596,637	711,750	9.3%	8.8%
Waterloo Region	507,096	535,154	587,165	706,618	5.5%	9.7%
Niagara Region	431,346	447,888	477,941	536,567	3.8%	6.7%
Simcoe County	279,766	307,035	351,929	403,316	9.7%	14.6%
Essex County	177,891	181,765	193,200	214,158	2.2%	6.3%
Oxford County	105,719	110,846	121,781	136,110	4.8%	9.9%
Renfrew County	101,326	102,394	106,365	114,701	1.1%	3.9%
Grey County	92,568	93,830	100,905	110,199	1.4%	7.5%
Wellington County	86,672	90,932	97,286	106,800	4.9%	7.0%
Middlesex County	73,000	71,704	78,239	89,130	-1.8%	9.1%
Bruce County	60,264	68,147	73,396	80,871	13.1%	7.7%
Muskoka District	58,047	60,614	66,674	74,215	4.4%	10.0%
Dufferin County	56,881	61,735	66,257	72,993	8.5%	7.3%
Elgin County	49,556	50,069	51,912	56,187	1.0%	3.7%
Perth County	44,226	45,347	48,333	53,069	2.5%	6.6%
Average	309,067	328,523	352,187	412,919	6.3%	7.2%
Median	103,523	106,620	114,073	125,406	3.0%	7.0%

Summary of Population Change by Geographic Area

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



Bruce/Grey Municipalities

Population 2011-2025

Municipality	2011 Stats Canada	2016 Stats Canada	2021 Stats Canada	2025 Manifold Data Mining	% Change 2011-2016	% Change 2016-2021
Owen Sound	21,688	21,341	21,612	23,053	-1.6%	1.3%
Saugeen Shores	12,661	13,715	15,908	18,368	8.3%	16.0%
West Grey	12,286	12,518	13,131	14,169	1.9%	4.9%
Kincardine	11,174	11,389	12,268	13,551	1.9%	7.7%
Meaford	11,100	10,991	11,485	12,354	-1.0%	4.5%
Georgian Bluffs	10,404	10,479	11,100	11,977	0.7%	5.9%
Grey Highlands	9,520	9,804	10,424	11,342	3.0%	6.3%
The Blue Mountains	6,453	7,025	9,390	10,961	8.9%	33.7%
Southgate	7,190	7,354	8,716	10,041	2.3%	18.5%
South Bruce Peninsula	8,413	8,416	9,137	10,035	0.0%	8.6%
Hanover	7,490	7,688	7,967	8,567	2.6%	3.6%
Chatsworth	6,437	6,630	7,080	7,734	3.0%	6.8%
Bruce/Grey Total	124,816	127,350	138,218	152,152	2.0%	8.5%
Survey Total	11,323,361	11,872,068	12,559,873	14,739,882	4.8%	5.8%

North Municipalities

Population 2011-2025

Municipality	2011 Stats Canada	2016 Stats Canada	2021 Stats Canada	2025 Manifold Data Mining	% Change 2011-2016	% Change 2016-2021
Greater Sudbury	160,274	161,531	166,004	179,197	0.8%	2.8%
Thunder Bay	108,359	107,909	108,843	117,003	-0.4%	0.9%
Sault Ste. Marie	75,141	73,368	72,051	76,723	-2.4%	-1.8%
North Bay	53,651	51,553	52,662	56,556	-3.9%	2.2%
Timmins	43,165	41,788	41,145	43,693	-3.2%	-1.5%
Kenora	15,348	15,096	14,967	16,033	-1.6%	-0.9%
Elliot Lake	11,348	10,741	11,372	12,246	-5.3%	5.9%
Dryden	7,617	7,749	7,388	7,864	1.7%	-4.7%
Parry Sound	6,191	6,408	6,879	7,602	3.5%	7.4%
Espanola	5,364	5,048	5,185	5,655	-5.9%	2.7%
Greenstone	4,724	4,636	4,309	4,587	-1.9%	-7.1%
North Total	491,182	485,827	490,805	527,159	-1.1%	1.0%
Survey Total	11,323,361	11,872,068	12,559,873	14,739,882	4.8%	5.8%

GTHA Municipalities

Population 2011-2025

Municipality	2011 Stats Canada	2016 Stats Canada	2021 Stats Canada	2025 Manifold Data Mining	% Change 2011-2016	% Change 2016-2021
Toronto	2,615,060	2,731,571	2,794,356	3,354,872	4.5%	2.3%
Mississauga	713,443	721,599	717,961	856,202	1.1%	-0.5%
Brampton	523,911	593,638	656,480	814,638	13.3%	10.6%
Hamilton	519,949	536,917	569,353	657,969	3.3%	6.0%
Vaughan	288,301	306,233	323,103	397,449	6.2%	5.5%
Markham	301,709	328,966	338,503	390,032	9.0%	2.9%
Oakville	182,520	193,832	213,759	264,230	6.2%	10.3%
Richmond Hill	185,541	195,022	202,022	244,959	5.1%	3.6%
Oshawa	149,607	159,458	175,383	208,875	6.6%	10.0%
Burlington	175,779	183,314	186,948	207,297	4.3%	2.0%
Milton	84,362	110,128	132,979	171,700	30.5%	20.7%
Whitby	122,022	128,377	138,501	159,890	5.2%	7.9%
Ajax	109,600	119,677	126,666	146,165	9.2%	5.8%
Pickering	88,721	91,771	99,186	117,551	3.4%	8.1%
Clarington	84,548	92,013	101,427	115,851	8.8%	10.2%
Newmarket	79,978	84,224	87,942	101,013	5.3%	4.4%
Caledon	59,460	66,502	76,581	92,802	11.8%	15.2%
Aurora	53,203	55,445	62,057	76,325	4.2%	11.9%
Halton Hills	59,008	61,161	62,951	68,523	3.6%	2.9%
Whitchurch-Stouffville	37,628	45,837	49,864	56,676	21.8%	8.8%
Georgina	43,517	45,418	47,642	52,868	4.4%	4.9%
East Gwillimbury	22,473	23,991	34,637	42,964	6.8%	44.4%
King	19,899	24,512	27,333	31,575	23.2%	11.5%
Scugog	21,569	21,617	21,581	22,800	0.2%	-0.2%
Brock	11,341	11,642	12,567	13,885	2.7%	7.9%
GTHA Total	6,553,149	6,932,865	7,259,782	8,667,111	5.8%	4.7%
Survey Total	11,323,361	11,872,068	12,559,873	14,739,882	4.8%	5.8%

Niagara Municipalities

Population 2011-2025

Municipality	2011 Stats Canada	2016 Stats Canada	2021 Stats Canada	2025 Manifold Data Mining	% Change 2011-2016	% Change 2016-2021
St. Catharines	131,400	133,113	136,803	151,849	1.3%	2.8%
Niagara Falls	82,997	88,071	94,415	109,918	6.1%	7.2%
Welland	50,631	52,293	55,750	61,928	3.3%	6.6%
Fort Erie	29,960	30,710	32,901	36,174	2.5%	7.1%
Grimsby	25,325	27,314	28,883	31,776	7.9%	5.7%
Lincoln	22,487	23,787	25,719	28,667	5.8%	8.1%
Thorold	17,931	18,801	23,816	28,309	4.9%	26.7%
Port Colborne	18,424	18,306	20,033	22,205	-0.6%	9.4%
Niagara-on-the-Lake	15,400	17,511	19,088	21,490	13.7%	9.0%
Pelham	16,598	17,110	18,192	19,894	3.1%	6.3%
West Lincoln	13,837	14,500	15,454	16,805	4.8%	6.6%
Wainfleet	6,356	6,372	6,887	7,553	0.3%	8.1%
Niagara Total	431,346	447,888	477,941	536,568	3.8%	6.7%
Survey Total	11,323,361	11,872,068	12,559,873	14,739,882	4.8%	5.8%

Eastern Municipalities

Municipality	2011 Stats Canada	2016 Stats Canada	2021 Stats Canada	2025 Manifold Data Mining	% Change 2011-2016	% Change 2016-2021
Ottawa	883,391	934,243	1,017,449	1,211,562	5.8%	8.9%
Kingston	123,363	123,798	132,485	151,609	0.4%	7.0%
Peterborough	78,698	81,032	83,651	91,255	3.0%	3.2%
Belleville	49,454	50,716	55,071	61,998	2.6%	8.6%
Cornwall	46,340	46,589	47,845	51,373	0.5%	2.7%
Quinte West	43,086	43,577	46,560	51,110	1.1%	6.8%
Prince Edward County	25,258	24,735	25,704	27,504	-2.1%	3.9%
Brockville	21,870	21,569	22,116	23,708	-1.4%	2.5%
Petawawa	15,988	17,187	18,160	20,067	7.5%	5.7%
North Grenville	15,085	16,451	17,964	19,925	9.1%	9.2%
Port Hope	16,214	16,753	17,294	18,478	3.3%	3.2%
Hamilton Tp	10,702	10,942	11,059	11,679	2.2%	1.1%
Laurentian Valley	9,657	9,387	9,450	10,084	-2.8%	0.7%
Renfrew	8,218	8,223	8,190	8,588	0.1%	-0.4%
Whitewater Region	6,921	7,009	7,225	7,691	1.3%	3.1%
Eastern Total	1,354,245	1,412,211	1,520,223	1,766,631	4.3%	7.6%
Survey Total	11,323,361	11,872,068	12,559,873	14,739,882	4.8%	5.8%

Southwest Municipalities

Population 2011-2025

Municipality	2011 Stats Canada	2016 Stats Canada	2021 Stats Canada	2025 Manifold Data Mining	% Change 2011-2016	% Change 2016-2021
London	366,151	383,822	422,324	506,152	4.8%	10.0%
Windsor	210,891	217,188	229,660	271,000	3.0%	5.7%
Brantford	93,650	98,563	104,688	115,565	5.2%	6.2%
Chatham-Kent	103,671	101,647	103,988	112,265	-2.0%	2.3%
Sarnia	72,366	71,594	72,047	76,426	-1.1%	0.6%
Norfolk	63,175	64,044	67,490	76,301	1.4%	5.4%
Haldimand	44,876	45,608	49,216	54,687	1.6%	7.9%
St. Thomas	37,905	38,909	42,840	48,103	2.6%	10.1%
Lakeshore	34,546	36,611	40,410	45,688	6.0%	10.4%
Brant	35,638	35,640	39,474	44,381	0.0%	10.8%
Stratford	30,886	31,465	33,232	36,353	1.9%	5.6%
Strathroy-Caradoc	20,978	20,867	23,871	27,210	-0.5%	14.4%
Amherstburg	21,556	21,936	23,524	26,020	1.8%	7.2%
Essex	19,600	20,427	21,216	22,938	4.2%	3.9%
Tillsonburg	15,301	15,872	18,615	21,318	3.7%	17.3%
Middlesex Centre	16,487	17,262	18,928	21,068	4.7%	9.7%
North Perth	12,631	13,130	15,538	18,022	4.0%	18.3%
Thames Centre	13,000	13,191	13,980	15,231	1.5%	6.0%
Central Elgin	12,743	12,607	13,746	15,226	-1.1%	9.0%
Ingersoll	12,146	12,757	13,693	15,158	5.0%	7.3%
Lambton Shores	10,656	10,631	11,876	13,227	-0.2%	11.7%
West Perth	8,919	8,865	9,038	9,639	-0.6%	2.0%
Aylmer	7,151	7,492	7,699	8,244	4.8%	2.8%
North Middlesex	6,658	6,352	6,307	6,656	-4.6%	-0.7%
Southwest Total	1,271,581	1,306,480	1,403,400	1,606,878	2.7%	7.4%
Survey Total	11,323,361	11,872,068	12,559,873	14,739,882	4.8%	5.8%

Simcoe/Muskoka/Dufferin Municipalities

Population 2011-2025

Municipality	2011 Stats Canada	2016 Stats Canada	2021 Stats Canada	2025 Manifold Data Mining	% Change 2011-2016	% Change 2016-2021
Barrie	135,711	141,434	147,829	166,805	4.2%	4.5%
New Tecumseth	30,234	34,242	43,948	52,194	13.3%	28.3%
Innisfil	33,079	36,566	43,326	51,199	10.5%	18.5%
Orillia	30,586	31,166	33,411	36,904	1.9%	7.2%
Orangeville	27,975	28,900	30,167	32,944	3.3%	4.4%
Collingwood	19,241	21,793	24,811	28,268	13.3%	13.8%
Springwater	18,223	19,059	21,701	24,962	4.6%	13.9%
Huntsville	19,056	19,816	21,147	23,260	4.0%	6.7%
Bracebridge	15,409	16,010	17,305	19,136	3.9%	8.1%
Gravenhurst	11,640	12,311	13,157	14,461	5.8%	6.9%
Tiny	11,232	11,787	12,966	14,372	4.9%	10.0%
Tay	9,736	10,033	11,091	12,397	3.1%	10.5%
Ramara	9,275	9,488	10,377	11,551	2.3%	9.4%
Penetanguishene	9,111	8,962	10,077	11,388	-1.6%	12.4%
Simcoe/Musk./Duff. Total	380,508	401,567	441,313	499,841	5.5%	9.9%
Survey Total	11,323,361	11,872,068	12,559,873	14,739,882	4.8%	5.8%

Waterloo/Wellington Municipalities

Population 2011-2025

Municipality	2011 Stats Canada	2016 Stats Canada	2021 Stats Canada	2025 Manifold Data Mining	% Change 2011-2016	% Change 2016-2021
Kitchener	219,153	233,222	256,885	316,395	6.4%	10.1%
Guelph	121,688	131,794	143,740	170,126	8.3%	9.1%
Cambridge	126,748	129,920	138,479	159,997	2.5%	6.6%
Waterloo	98,780	104,986	121,436	153,581	6.3%	15.7%
Centre Wellington	26,693	28,191	31,093	34,931	5.6%	10.3%
Woolwich	23,145	25,006	26,999	29,967	8.0%	8.0%
Wilmot	19,223	20,545	21,429	23,182	6.9%	4.3%
Guelph-Eramosa	13,458	12,854	13,904	15,255	-4.5%	8.2%
Wellington North	11,477	11,914	12,431	13,403	3.8%	4.3%
Erin	10,770	11,439	11,981	13,018	6.2%	4.7%
Wellesley	10,713	11,260	11,318	11,993	5.1%	0.5%
Mapleton	9,989	10,527	10,839	11,610	5.4%	3.0%
North Dumfries	9,334	10,215	10,619	11,503	9.4%	4.0%
Minto	8,334	8,671	9,094	9,875	4.0%	4.9%
Puslinch	7,029	7,336	7,944	8,706	4.4%	8.3%
Waterloo/Wellington Total	716,534	757,880	828,191	983,542	5.8%	9.3%
Survey Total	11,323,361	11,872,068	12,559,873	14,739,882	4.8%	5.8%

Population of Ontario Regions, 2024 and 2051

The ***Ministry of Finance*** produces an updated set of population projections every year to reflect the most up-to-date trends and historical data. This update uses the 2024 population estimates from Statistics Canada (released in January 2025 and based on the 2021 Census) as a base.

- Ontario's population is projected to increase by 27.4 per cent, or over 4.4 million, over the next 27 years, from an estimated 16.1 million on July 1, 2024, to over 20.5 million by July 1, 2051.

- The provincial population is projected to grow slowly in the short term, increasing at an annual rate of 0.4 per cent in 2024–25 and 0.2 per cent in 2025–26. The rate of growth is then projected to return to a more typical rate of 1.0 per cent by 2029–30. Thereafter, the population growth rate will remain fairly stable, continuing to average around 1.0 per cent annually through to 2050–51.

- The number of seniors aged 65 and over is projected to increase significantly, from 3.0 million or 18.3 per cent of population in 2024, to 4.6 million, or 22.4 per cent by 2051. Rapid growth in the share and number of seniors will continue over the 2024–2031 period as the last cohorts of baby boomers will turn 65. After 2031, the growth in the number of seniors will slow significantly. Over the projection period, the share of seniors is projected to peak at 22.6 per cent in 2040.

- The number of children aged 0–14 is projected to increase slowly over the projection period, from 2.4 million in 2024 to 2.7 million by 2051. The children's share of population is projected to decrease from 14.7 per cent in 2024 to 12.9 per cent by 2042, followed by a slow increase to 13.1 per cent by 2051.

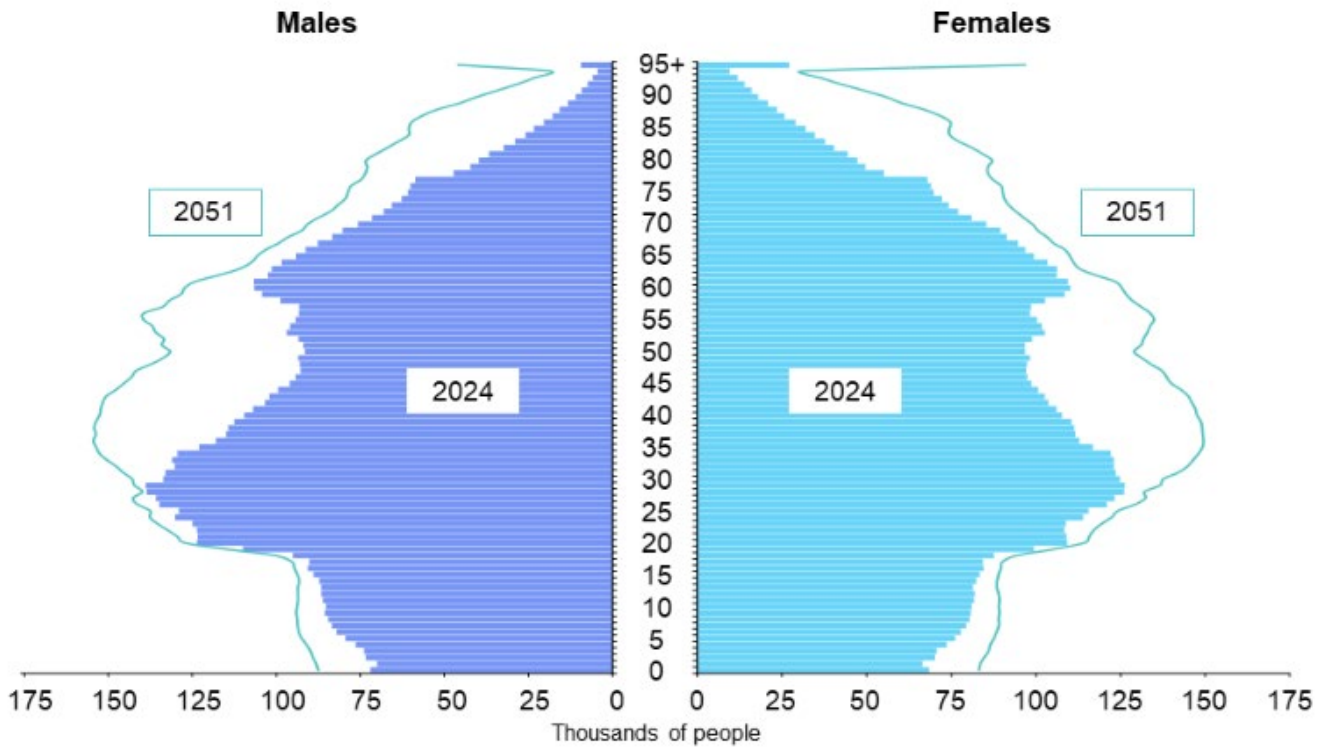
- The number of Ontarians aged 15–64 is projected to increase from 10.8 million in 2024 to almost 13.3 million by 2051. This age group is projected to decline as a share of total population until the late-2030s, from 67.0 per cent in 2024 to a low of 64.3 per cent by 2037. Thereafter, this share is projected to remain fairly stable, reaching 64.5 per cent by 2051.

- Each of the six regions of the province are projected to see growing populations over the projection period. Eastern Ontario is projected to be the fastest growing region, with its population increasing by 36.8 per cent, from 2.1 million in 2024 to 2.9 million by 2051. The Greater Toronto Area (GTA) will see the largest increase in population, adding 1.7 million residents by 2051, with growth of 22.0 per cent, from 7.7 million in 2024 to 9.4 million by 2051. The GTA's share of provincial population is projected to decline from 47.6 per cent in 2024 to 45.6 per cent by 2051.

- All regions will 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 continued positive natural increase.

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. Below is shown the age pyramid of Ontario's population, for 2024 and 2051 projections.



Sources: Statistics Canada for 2024, and Ontario Ministry of Finance projections.

Age Demographics 2021 Stats Canada

Municipality	0-19	20-44	45-64	65+
Chatsworth	23%	26%	29%	22%
Georgian Bluffs	19%	24%	31%	26%
Grey Highlands	23%	26%	28%	24%
Hanover	20%	26%	24%	30%
Kincardine	22%	28%	26%	24%
Meaford	17%	23%	28%	31%
Owen Sound	19%	28%	26%	27%
Saugeen Shores	20%	29%	25%	26%
South Bruce Peninsula	22%	29%	27%	21%
Southgate	15%	22%	30%	33%
The Blue Mountains	13%	19%	34%	34%
West Grey	21%	24%	30%	25%
Bruce/Grey Avg	20%	25%	28%	27%
Provincial Average	22%	33%	26%	19%
Belleville	20%	30%	27%	24%
Brockville	23%	27%	27%	23%
Cornwall	21%	28%	26%	25%
Hamilton Tp	19%	25%	33%	23%
Kingston	20%	35%	25%	21%
Laurentian Valley	22%	27%	30%	21%
North Grenville	22%	26%	30%	21%
Ottawa	22%	34%	26%	17%
Petawawa	27%	45%	19%	9%
Peterborough	19%	32%	24%	24%
Port Hope	15%	22%	30%	34%
Prince Edward County	17%	26%	28%	28%
Quinte West	21%	29%	28%	22%
Renfrew	17%	24%	27%	32%
Whitewater Region	22%	25%	29%	23%
Eastern Avg	20%	29%	27%	23%
Provincial Average	22%	33%	26%	19%
Dryden	19%	28%	29%	24%
Elliot Lake	14%	19%	27%	40%
Espanola	20%	26%	29%	25%
Greater Sudbury	21%	31%	28%	20%
Greenstone	23%	25%	31%	21%
Kenora	20%	30%	28%	21%
North Bay	20%	32%	27%	22%
Parry Sound	16%	26%	26%	32%
Sault Ste. Marie	19%	29%	27%	25%
Thunder Bay	19%	32%	27%	22%
Timmins	22%	32%	28%	18%
North Avg	19%	28%	28%	25%
Provincial Average	22%	33%	26%	19%

Municipality	0-19	20-44	45-64	65+
Ajax	25%	34%	27%	13%
Aurora	24%	30%	31%	15%
Brampton	24%	39%	24%	12%
Brock	22%	29%	27%	22%
Burlington	22%	29%	28%	21%
Caledon	24%	31%	29%	15%
Clarington	25%	33%	26%	15%
East Gwillimbury	25%	33%	28%	14%
Georgina	21%	31%	30%	17%
Halton Hills	24%	30%	31%	15%
Hamilton	22%	34%	26%	18%
King	25%	28%	31%	16%
Markham	22%	31%	28%	18%
Milton	31%	35%	24%	10%
Mississauga	21%	34%	28%	17%
Newmarket	24%	33%	25%	18%
Oakville	26%	29%	30%	16%
Oshawa	23%	34%	26%	17%
Pickering	23%	33%	28%	17%
Richmond Hill	22%	30%	31%	17%
Scugog	20%	26%	30%	24%
Toronto	19%	39%	26%	17%
Vaughan	23%	31%	29%	16%
Whitby	26%	31%	28%	15%
Whitchurch-Stouffville	25%	30%	27%	18%
GTHA Avg	24%	32%	28%	17%
Provincial Average	22%	33%	26%	19%

Source: Stats Canada 2021 Census

Age Demographics 2021 Stats Canada (cont'd)

Municipality	0-19	20-44	45-64	65+
Barrie	23%	35%	27%	16%
Bracebridge	18%	25%	29%	28%
Collingwood	18%	25%	27%	30%
Gravenhurst	15%	26%	30%	29%
Huntsville	18%	26%	30%	25%
Innisfil	23%	31%	29%	17%
New Tecumseth	23%	31%	30%	16%
Orangeville	25%	34%	26%	15%
Orillia	19%	29%	26%	26%
Penetanguishene	15%	27%	28%	29%
Ramara	16%	22%	34%	28%
Springwater	29%	31%	25%	15%
Tay	18%	27%	31%	23%
Tiny	16%	22%	33%	29%
Simcoe/Musk./Duff. Avg	20%	28%	29%	23%
Provincial Average	22%	33%	26%	19%

Municipality	0-19	20-44	45-64	65+
Cambridge	24%	34%	27%	16%
Centre Wellington	23%	28%	27%	22%
Erin	21%	27%	35%	17%
Guelph	22%	36%	25%	16%
Guelph-Eramosa	23%	27%	31%	19%
Kitchener	22%	28%	27%	23%
Mapleton	35%	30%	22%	12%
Minto	25%	29%	25%	21%
North Dumfries	25%	29%	29%	17%
Puslinch	20%	24%	33%	23%
Waterloo	21%	39%	24%	15%
Wellesley	33%	28%	24%	14%
Wellington North	24%	28%	25%	22%
Wilmot	25%	28%	26%	21%
Woolwich	27%	30%	25%	18%
Waterloo/Wellington Avg	25%	30%	27%	18%
Provincial Average	22%	33%	26%	19%

Source: Stats Canada 2021 Census

Municipality	0-19	20-44	45-64	65+
Fort Erie	18%	24%	30%	27%
Grimsby	22%	28%	29%	21%
Lincoln	22%	29%	27%	22%
Niagara Falls	20%	30%	28%	22%
Niagara-on-the-Lake	15%	21%	28%	36%
Pelham	20%	24%	29%	27%
Port Colborne	18%	26%	29%	27%
St. Catharines	25%	28%	30%	17%
Thorold	23%	36%	26%	16%
Wainfleet	21%	27%	31%	21%
Welland	20%	30%	27%	23%
West Lincoln	27%	28%	28%	17%
Niagara Avg	21%	27%	29%	23%
Provincial Average	22%	33%	26%	19%

Municipality	0-19	20-44	45-64	65+
Amherstburg	22%	28%	29%	21%
Aylmer	26%	30%	24%	20%
Brant	23%	28%	29%	20%
Brantford	23%	33%	26%	19%
Central Elgin	20%	25%	32%	23%
Chatham-Kent	21%	27%	28%	24%
Essex	21%	27%	30%	22%
Haldimand	23%	28%	28%	21%
Ingersoll	24%	31%	28%	17%
Lakeshore	25%	28%	30%	17%
Lambton Shores	16%	21%	31%	33%
London	22%	36%	25%	18%
Middlesex Centre	26%	26%	29%	19%
Norfolk	20%	26%	28%	26%
North Middlesex	24%	27%	27%	22%
North Perth	27%	32%	23%	19%
Sarnia	20%	29%	26%	25%
St. Thomas	20%	26%	28%	26%
Stratford	22%	29%	27%	21%
Strathroy-Caradoc	20%	29%	27%	24%
Thames Centre	24%	26%	31%	19%
Tillsonburg	19%	26%	25%	29%
West Perth	26%	30%	26%	19%
Windsor	22%	33%	26%	19%
Southwest Avg	22%	28%	28%	22%
Provincial Average	22%	33%	26%	19%

2025 Estimated Average Household Income

Household income is one measure of a community's ability to pay for services. While a larger 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. Source: Manifold Data Mining.

Municipality	2025 Est. Avg. Household Income
Elliot Lake	$ 73,815
Cornwall	$ 76,158
Renfrew	$ 82,925
Owen Sound	$ 83,938
Parry Sound	$ 84,463
Brockville	$ 85,137
Windsor	$ 91,294
Orillia	$ 91,747
Welland	$ 93,705
Chatham-Kent	$ 93,946
Aylmer	$ 94,521
St. Thomas	$ 95,210
Hanover	$ 95,826
Peterborough	$ 96,544
Penetanguishene	$ 97,565
North Bay	$ 97,582
Tillsonburg	$ 97,682
Belleville	$ 97,895
Port Colborne	$ 98,067
St. Catharines	$ 98,252
Niagara Falls	$ 98,717
Sault Ste. Marie	$ 99,710
Fort Erie	$ 100,440
Thunder Bay	$ 101,552
Stratford	$ 101,609
Wellington North	$ 102,010
Brantford	$ 103,197
South Bruce Peninsula	$ 103,537
Espanola	$ 104,115
Chatsworth	$ 104,879
Norfolk	$ 105,255
Thorold	$ 105,521
Quinte West	$ 105,733
Lambton Shores	$ 106,053
West Grey	$ 106,476
London	$ 106,964
Greenstone	$ 107,602
Dryden	$ 107,907
Whitewater Region	$ 107,911
Tay	$ 107,982
Minto	$ 109,460
Kingston	$ 110,480

Municipality	2025 Est. Avg. Household Income
North Perth	$ 110,883
Ingersoll	$ 111,067
Gravenhurst	$ 112,257
North Middlesex	$ 113,045
Timmins	$ 113,067
Kenora	$ 113,136
Meaford	$ 113,261
Oshawa	$ 113,267
Sarnia	$ 113,648
Ramara	$ 113,897
Essex	$ 114,669
Bracebridge	$ 114,910
Kitchener	$ 115,021
Port Hope	$ 115,589
Strathroy-Caradoc	$ 115,716
Southgate	$ 116,212
Greater Sudbury	$ 116,872
Haldimand	$ 116,875
Hamilton	$ 117,152
West Perth	$ 117,830
Brock	$ 118,670
Huntsville	$ 119,798
Barrie	$ 119,936
Cambridge	$ 120,614
Prince Edward County	$ 121,218
Grey Highlands	$ 122,188
Tiny	$ 122,756
Wainfleet	$ 123,602
Guelph	$ 124,540
Georgina	$ 125,533
Laurentian Valley	$ 127,571
Petawawa	$ 128,301
New Tecumseth	$ 128,328
Orangeville	$ 128,664
North Grenville	$ 131,831
Collingwood	$ 132,042
Georgian Bluffs	$ 132,197
Innisfil	$ 132,805
Mapleton	$ 133,105
Toronto	$ 133,181
Central Elgin	$ 134,485
Waterloo	$ 136,823
Brampton	$ 136,975
Mississauga	$ 137,732

Municipality	2025 Est. Avg. Household Income
Amherstburg	$ 138,579
Lincoln	$ 139,342
West Lincoln	$ 140,091
Centre Wellington	$ 140,115
Brant	$ 142,600
Ottawa	$ 142,739
Thames Centre	$ 144,488
Niagara-on-the-Lake	$ 144,983
Grimsby	$ 145,125
Markham	$ 146,123
Clarington	$ 146,621
Wilmot	$ 148,521
Scugog	$ 148,689
Hamilton Tp	$ 149,012
Newmarket	$ 150,331
Kincardine	$ 150,681
Ajax	$ 151,182
Richmond Hill	$ 151,567
Woolwich	$ 155,274
Lakeshore	$ 155,345
Pelham	$ 158,310
East Gwillimbury	$ 158,446
Burlington	$ 158,910
Pickering	$ 159,949
Saugeen Shores	$ 161,487
Wellesley	$ 161,980
North Dumfries	$ 162,156
Whitby	$ 163,597
Milton	$ 164,848
Middlesex Centre	$ 169,559
Guelph-Eramosa	$ 171,071
Vaughan	$ 172,919
Erin	$ 173,283
Halton Hills	$ 173,665
Whitchurch-Stouffville	$ 177,908
Springwater	$ 182,402
Caledon	$ 183,337
The Blue Mountains	$ 184,508
Aurora	$ 194,124
Oakville	$ 216,795
King	$ 237,682
Puslinch	$ 265,808
Average	$ 127,959
Median	$ 119,867

2025 Average Household Income by Geographic Location

The following tables provide the estimated average household income in 2025 for each of the municipalities. Source is Manifold Data Mining summarized by geographic area.

Municipality	2025 Est. Avg. Household Income	2025 Income Ranking
Owen Sound	$ 83,938	Low
Hanover	$ 95,826	Low
South Bruce Peninsula	$ 103,537	Low
Chatsworth	$ 104,879	Low
West Grey	$ 106,476	Low
Meaford	$ 113,261	Mid
Southgate	$ 116,212	Mid
Grey Highlands	$ 122,188	Mid
Georgian Bluffs	$ 132,197	Mid
Kincardine	$ 150,681	High
Saugeen Shores	$ 161,487	High
The Blue Mountains	$ 184,508	High
Bruce/Grey Avg	$ 122,933	
Median	$ 114,737	

Municipality	2025 Est. Avg. Household Income	2025 Income Ranking
Wellington North	$ 102,010	Low
Minto	$ 109,460	Low
Kitchener	$ 115,021	Mid
Cambridge	$ 120,614	Mid
Guelph	$ 124,540	Mid
Mapleton	$ 133,105	Mid
Waterloo	$ 136,823	Mid
Centre Wellington	$ 140,115	High
Wilmot	$ 148,521	High
Woolwich	$ 155,274	High
Wellesley	$ 161,980	High
North Dumfries	$ 162,156	High
Guelph-Eramosa	$ 171,071	High
Erin	$ 173,283	High
Puslinch	$ 265,808	High
Waterloo/Wellington Avg	$ 147,985	
Median	$ 140,115	

Municipality	2025 Est. Avg. Household Income	2025 Income Ranking
Oshawa	$ 113,267	Mid
Hamilton	$ 117,152	Mid
Brock	$ 118,670	Mid
Georgina	$ 125,533	Mid
Toronto	$ 133,181	Mid
Brampton	$ 136,975	Mid
Mississauga	$ 137,732	Mid
Markham	$ 146,123	High
Clarington	$ 146,621	High
Scugog	$ 148,689	High
Newmarket	$ 150,331	High
Ajax	$ 151,182	High
Richmond Hill	$ 151,567	High
East Gwillimbury	$ 158,446	High
Burlington	$ 158,910	High
Pickering	$ 159,949	High
Whitby	$ 163,597	High
Milton	$ 164,848	High
Vaughan	$ 172,919	High
Halton Hills	$ 173,665	High
Whitchurch-Stouffville	$ 177,908	High
Caledon	$ 183,337	High
Aurora	$ 194,124	High
Oakville	$ 216,795	High
King	$ 237,682	High
GTHA Avg	$ 157,568	
Median	$ 151,567	

2025 Average Household Income by Geographic Location (cont'd)

Municipality	2025 Est. Avg. Household Income	2025 Income Ranking
Welland	$ 93,705	Low
Port Colborne	$ 98,067	Low
St. Catharines	$ 98,252	Low
Niagara Falls	$ 98,717	Low
Fort Erie	$ 100,440	Low
Thorold	$ 105,521	Low
Wainfleet	$ 123,602	Mid
Lincoln	$ 139,342	High
West Lincoln	$ 140,091	High
Niagara-on-the-Lake	$ 144,983	High
Grimsby	$ 145,125	High
Pelham	$ 158,310	High
Niagara Avg	$ 120,513	
Median	$ 114,562	

Municipality	2025 Est. Avg. Household Income	2025 Income Ranking
Orillia	$ 91,747	Low
Penetanguishene	$ 97,565	Low
Tay	$ 107,982	Low
Gravenhurst	$ 112,257	Mid
Ramara	$ 113,897	Mid
Bracebridge	$ 114,910	Mid
Huntsville	$ 119,798	Mid
Barrie	$ 119,936	Mid
Tiny	$ 122,756	Mid
New Tecumseth	$ 128,328	Mid
Orangeville	$ 128,664	Mid
Collingwood	$ 132,042	Mid
Innisfil	$ 132,805	Mid
Springwater	$ 182,402	High
Simcoe/Musk./Duff. Avg	$ 121,792	
Median	$ 119,867	

Municipality	2025 Est. Avg. Household Income	2025 Income Ranking
Windsor	$ 91,294	Low
Chatham-Kent	$ 93,946	Low
Aylmer	$ 94,521	Low
St. Thomas	$ 95,210	Low
Tillsonburg	$ 97,682	Low
Stratford	$ 101,609	Low
Brantford	$ 103,197	Low
Norfolk	$ 105,255	Low
Lambton Shores	$ 106,053	Low
London	$ 106,964	Low
North Perth	$ 110,883	Mid
Ingersoll	$ 111,067	Mid
North Middlesex	$ 113,045	Mid
Sarnia	$ 113,648	Mid
Essex	$ 114,669	Mid
Strathroy-Caradoc	$ 115,716	Mid
Haldimand	$ 116,875	Mid
West Perth	$ 117,830	Mid
Central Elgin	$ 134,485	Mid
Amherstburg	$ 138,579	High
Brant	$ 142,600	High
Thames Centre	$ 144,488	High
Lakeshore	$ 155,345	High
Middlesex Centre	$ 169,559	High
Southwest Avg	$ 116,438	
Median	$ 112,056	

Municipality	2025 Est. Avg. Household Income	2025 Income Ranking
Elliot Lake	$ 73,815	Low
Parry Sound	$ 84,463	Low
North Bay	$ 97,582	Low
Sault Ste. Marie	$ 99,710	Low
Thunder Bay	$ 101,552	Low
Espanola	$ 104,115	Low
Greenstone	$ 107,602	Low
Dryden	$ 107,907	Low
Timmins	$ 113,067	Mid
Kenora	$ 113,136	Mid
Greater Sudbury	$ 116,872	Mid
North Avg	$ 101,802	
Median	$ 104,115	

2025 Average Household Income by Geographic Location (cont'd)

Municipality	2025 Est. Avg. Household Income	2025 Income Ranking
Cornwall	$ 76,158	Low
Renfrew	$ 82,925	Low
Brockville	$ 85,137	Low
Peterborough	$ 96,544	Low
Belleville	$ 97,895	Low
Quinte West	$ 105,733	Low
Whitewater Region	$ 107,911	Low
Kingston	$ 110,480	Low
Port Hope	$ 115,589	Mid
Prince Edward County	$ 121,218	Mid
Laurentian Valley	$ 127,571	Mid
Petawawa	$ 128,301	Mid
North Grenville	$ 131,831	Mid
Ottawa	$ 142,739	High
Hamilton Tp	$ 149,012	High
Eastern Avg	$ 111,936	
Median	$ 110,480	

Summary 2025 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 in 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)	2025 Pop. Density Per Sq. Km	Density Ranking
Greenstone	2,727	2	Low
North Middlesex	599	11	Low
Grey Highlands	879	13	Low
Chatsworth	594	13	Low
Whitewater Region	535	14	Low
Timmins	2,955	15	Low
Southgate	643	16	Low
West Grey	875	16	Low
West Perth	579	17	Low
Elliot Lake	696	18	Low
Laurentian Valley	539	19	Low
South Bruce Peninsula	531	19	Low
Georgian Bluffs	600	20	Low
Meaford	588	21	Low
Mapleton	536	22	Low
Kincardine	538	25	Low
Wellington North	526	25	Low
Prince Edward County	1,053	26	Low
Ramara	415	28	Low
Gravenhurst	489	30	Low
Bracebridge	615	31	Low
Brock	423	33	Low
Minto	300	33	Low
Huntsville	705	33	Low
Wainfleet	218	35	Low
Thames Centre	434	35	Low
Middlesex Centre	588	36	Low
North Perth	493	37	Low
The Blue Mountains	285	39	Low
Lambton Shores	331	40	Low
Puslinch	215	41	Low
Tiny	335	43	Low
Wellesley	278	43	Low
West Lincoln	387	43	Low
Erin	299	44	Low
Haldimand	1,250	44	Low
Hamilton Tp	256	46	Low
Chatham-Kent	2,452	46	Low
Springwater	536	47	Low
Norfolk	1,598	48	Low
Scugog	474	48	Low
Guelph-Eramosa	293	52	Low

Municipality	Land Area (Sq. Km)	2025 Pop. Density Per Sq. Km	Density Ranking
Brant	818	54	Mid
Central Elgin	280	54	Mid
Greater Sudbury	3,186	56	Mid
North Grenville	352	57	Mid
North Dumfries	188	61	Mid
Port Hope	279	66	Mid
Espanola	81	70	Mid
Kenora	212	76	Mid
Essex	278	83	Mid
Centre Wellington	409	85	Mid
Lakeshore	529	86	Mid
Wilmot	264	88	Mid
Tay	138	90	Mid
Woolwich	327	92	Mid
King	332	95	Mid
Strathroy-Caradoc	271	100	Mid
Quinte West	495	103	Mid
Saugeen Shores	170	108	Mid
Dryden	66	120	Mid
Petawawa	165	122	Mid
Caledon	689	135	Mid
Amherstburg	184	142	Mid
Pelham	126	157	Mid
Niagara-on-the-Lake	131	164	Mid
East Gwillimbury	245	175	Mid
Lincoln	163	176	Mid
North Bay	316	179	Mid
Port Colborne	122	182	Mid
Georgina	288	184	Mid
Clarington	611	190	Mid
New Tecumseth	274	191	Mid
Innisfil	262	195	Mid
Fort Erie	166	218	Mid
Halton Hills	277	248	Mid
Belleville	247	251	Mid
Whitchurch-Stouffville	206	275	Mid
Kingston	452	336	Mid
Thorold	83	340	Mid
Sault Ste. Marie	222	346	Mid
Thunder Bay	328	357	Mid
Ottawa	2,788	435	Mid
Penetanguishene	25	448	Mid
Grimsby	69	462	Mid
Sarnia	164	466	Mid

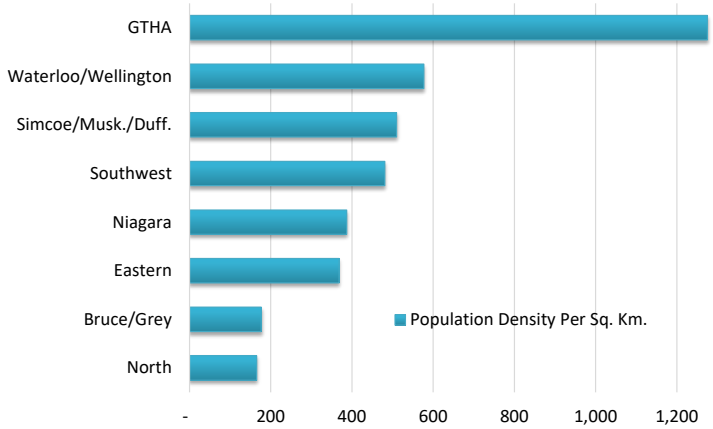
Land Area and Density *(sorted by population density) (cont'd)*

Municipality	Land Area (Sq. Km)	2025 Pop. Density Per Sq. Km	Density Ranking
Milton	364	472	High
Pickering	231	509	High
Niagara Falls	210	523	High
Parry Sound	13	580	High
Hamilton	1,118	588	High
Renfrew	13	670	High
Welland	81	763	High
Cornwall	62	835	High
Collingwood	33	853	High
Hanover	10	876	High
Owen Sound	24	952	High
Tillsonburg	22	960	High
Whitby	147	1,090	High
Burlington	186	1,114	High
Brockville	21	1,134	High
Brantford	99	1,171	High
Ingersoll	13	1,191	High
London	421	1,204	High
Stratford	30	1,211	High
Orillia	29	1,294	High
Aylmer	6	1,294	High
St. Thomas	36	1,351	High
Peterborough	65	1,409	High
Cambridge	113	1,416	High
Oshawa	146	1,433	High
Vaughan	272	1,459	High
Aurora	50	1,527	High
St. Catharines	96	1,578	High
Barrie	99	1,685	High
Markham	211	1,849	High
Windsor	146	1,856	High
Oakville	139	1,902	High
Guelph	87	1,946	High
Orangeville	15	2,173	High
Ajax	67	2,193	High
Kitchener	137	2,313	High
Waterloo	64	2,397	High
Richmond Hill	101	2,430	High
Newmarket	39	2,624	High
Mississauga	293	2,925	High
Brampton	266	3,064	High
Toronto	631	5,316	High
Average	415	573	
Median	273	150	

Land Area and Density by Geographic Location

Municipality	Land Area (Sq. Km)	2025 Population Density Per Sq. Km	Density Ranking
Grey Highlands	879	13	Low
Chatsworth	594	13	Low
Southgate	643	16	Low
West Grey	875	16	Low
South Bruce Peninsula	531	19	Low
Georgian Bluffs	600	20	Low
Meaford	588	21	Low
Kincardine	538	25	Low
The Blue Mountains	285	39	Low
Saugeen Shores	170	108	Mid
Hanover	10	876	High
Owen Sound	24	952	High
Bruce/Grey Avg	478	176	
Median	563	20	

Municipality	Land Area (Sq. Km)	2025 Population Density Per Sq. Km	Density Ranking
Greenstone	2,727	2	Low
Timmins	2,955	15	Low
Elliot Lake	696	18	Low
Greater Sudbury	3,186	56	Mid
Espanola	81	70	Mid
Kenora	212	76	Mid
Dryden	66	120	Mid
North Bay	316	179	Mid
Sault Ste. Marie	222	346	Mid
Thunder Bay	328	357	Mid
Parry Sound	13	580	High
North Avg	982	165	
Median	316	76	



	Land Area (Sq. Km)	2025 Population Density Per Sq. Km	Density Ranking
Brock	423	33	Low
Scugog	474	48	Low
King	332	95	Mid
Caledon	689	135	Mid
East Gwillimbury	245	175	Mid
Georgina	288	184	Mid
Clarington	611	190	Mid
Halton Hills	277	248	Mid
Whitchurch-Stouffville	206	275	Mid
Milton	364	472	High
Pickering	231	509	High
Hamilton	1,118	588	High
Whitby	147	1,090	High
Burlington	186	1,114	High
Oshawa	146	1,433	High
Vaughan	272	1,459	High
Aurora	50	1,527	High
Markham	211	1,849	High
Oakville	139	1,902	High
Ajax	67	2,193	High
Richmond Hill	101	2,430	High
Newmarket	39	2,624	High
Mississauga	293	2,925	High
Brampton	266	3,064	High
Toronto	631	5,316	High
GTHA Avg	312	1,275	
Median	266	1,090	

Municipality	Land Area (Sq. Km)	2025 Population Density Per Sq. Km	Density Ranking
Whitewater Region	535	14	Low
Laurentian Valley	539	19	Low
Prince Edward County	1,053	26	Low
Hamilton Tp	256	46	Low
North Grenville	352	57	Mid
Port Hope	279	66	Mid
Quinte West	495	103	Mid
Petawawa	165	122	Mid
Belleville	247	251	Mid
Kingston	452	336	Mid
Ottawa	2,788	435	Mid
Renfrew	13	670	High
Cornwall	62	835	High
Brockville	21	1,134	High
Peterborough	65	1,409	High
Eastern Avg	488	368	
Median	279	122	

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

Municipality	Land Area (Sq. Km)	2025 Population Density Per Sq. Km	Density Ranking
Mapleton	536	22	Low
Wellington North	526	25	Low
Minto	300	33	Low
Puslinch	215	41	Low
Wellesley	278	43	Low
Erin	299	44	Low
Guelph-Eramosa	293	52	Low
North Dumfries	188	61	Mid
Centre Wellington	409	85	Mid
Wilmot	264	88	Mid
Woolwich	327	92	Mid
Cambridge	113	1,416	High
Guelph	87	1,946	High
Kitchener	137	2,313	High
Waterloo	64	2,397	High
Waterloo/Wellington Avg	269	577	
Median	278	61	

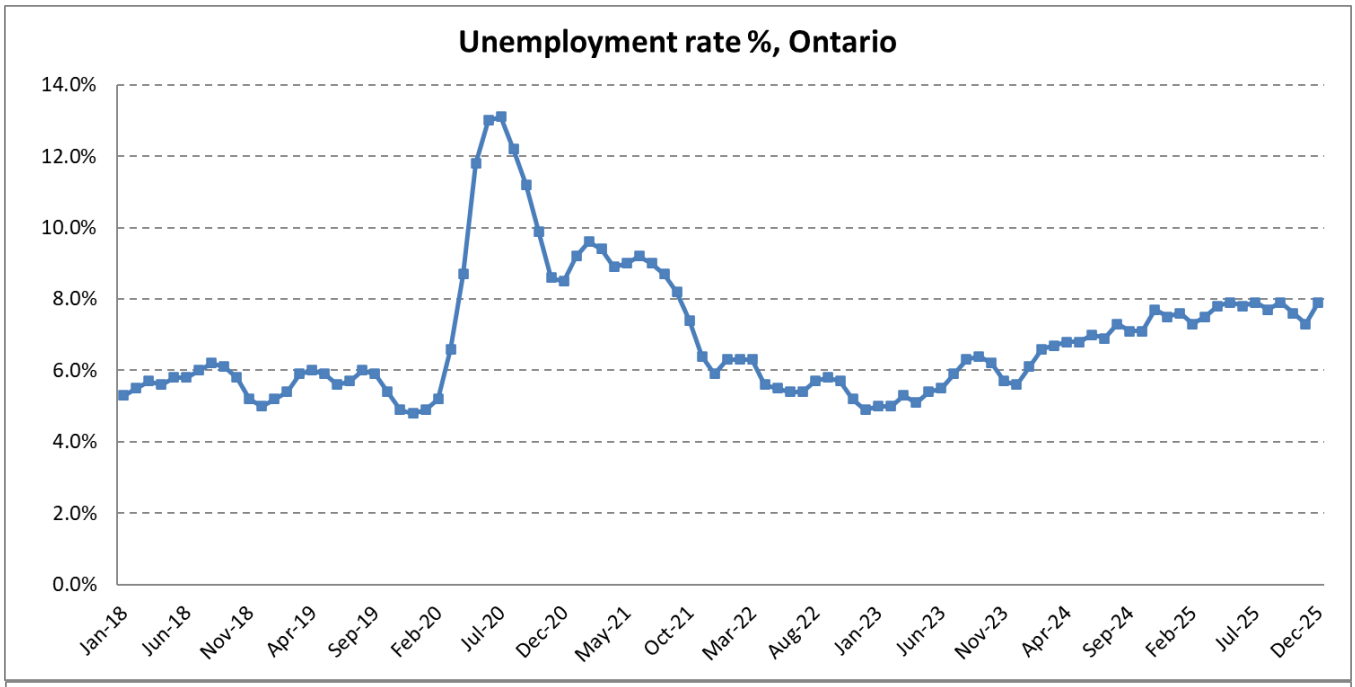
Municipality	Land Area (Sq. Km)	2025 Population Density Per Sq. Km	Density Ranking
Ramara	415	28	Low
Gravenhurst	489	30	Low
Bracebridge	615	31	Low
Huntsville	705	33	Low
Tiny	335	43	Low
Springwater	536	47	Low
Tay	138	90	Mid
New Tecumseth	274	191	Mid
Innisfil	262	195	Mid
Penetanguishene	25	448	Mid
Collingwood	33	853	High
Orillia	29	1,294	High
Barrie	99	1,685	High
Orangeville	15	2,173	High
Simcoe/Musk./Duff. Avg	284	510	
Median	268	140	

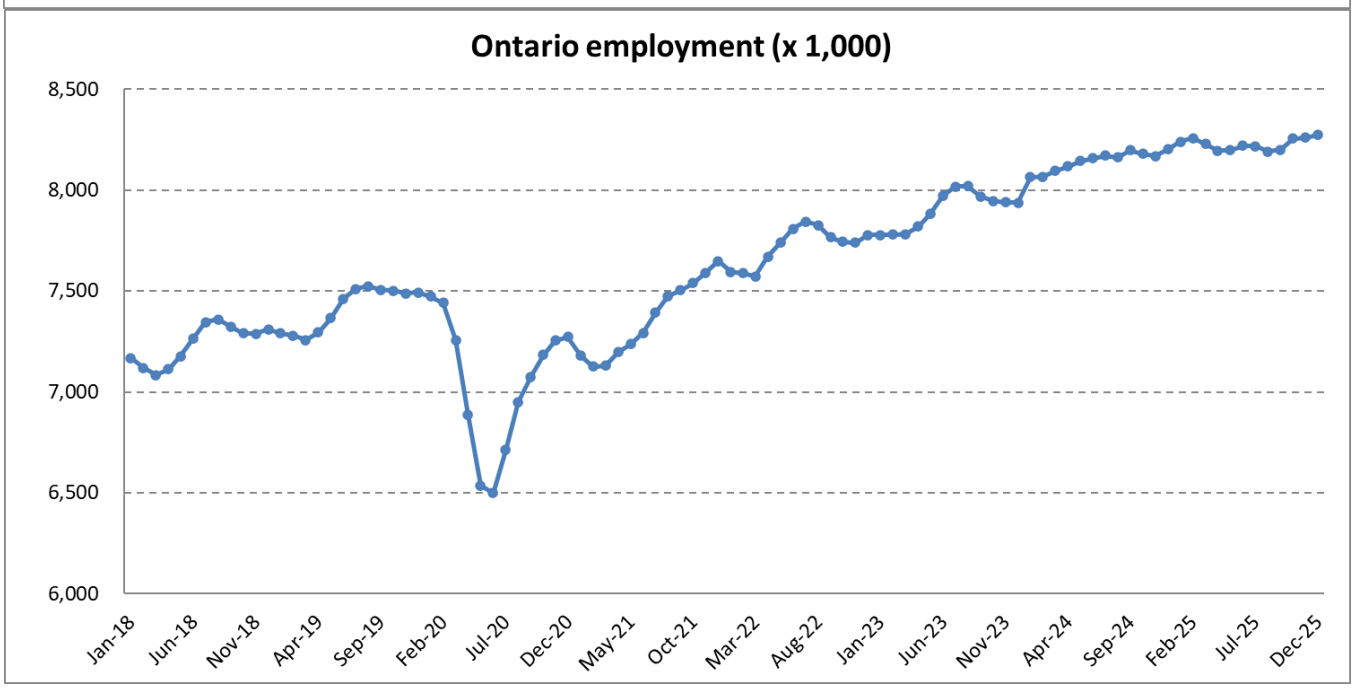
Municipality	Land Area (Sq. Km)	2025 Population Density Per Sq. Km	Density Ranking
Wainfleet	218	35	Low
West Lincoln	387	43	Low
Pelham	126	157	Mid
Niagara-on-the-Lake	131	164	Mid
Lincoln	163	176	Mid
Port Colborne	122	182	Mid
Fort Erie	166	218	Mid
Thorold	83	340	Mid
Grimsby	69	462	Mid
Niagara Falls	210	523	High
Welland	81	763	High
St. Catharines	96	1,578	High
Niagara Avg	154	387	
Median	129	200	

Municipality	Land Area (Sq. Km)	2025 Population Density Per Sq. Km	Density Ranking
North Middlesex	599	11	Low
West Perth	579	17	Low
Thames Centre	434	35	Low
Middlesex Centre	588	36	Low
North Perth	493	37	Low
Lambton Shores	331	40	Low
Haldimand	1,250	44	Low
Chatham-Kent	2,452	46	Low
Norfolk	1,598	48	Low
Brant	818	54	Mid
Central Elgin	280	54	Mid
Essex	278	83	Mid
Lakeshore	529	86	Mid
Strathroy-Caradoc	271	100	Mid
Amherstburg	184	142	Mid
Sarnia	164	466	Mid
Tillsonburg	22	960	High
Brantford	99	1,171	High
Ingersoll	13	1,191	High
London	421	1,204	High
Stratford	30	1,211	High
Aylmer	6	1,294	High
St. Thomas	36	1,351	High
Windsor	146	1,856	High
Southwest Avg	484	481	
Median	305	85	

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. Higher than average rates of unemployment can be a warning signal that overall economic activity may be declining.





Source: Statistics Canada. Table 14-10-0287-03, Labour force characteristics by province, monthly, seasonally adjusted

Labour Statistics by Census Metropolitan Areas

CMA	Employment Rate *Dec 2025*	Employment Rate % Change *Dec 2024 to Dec 2025*	Participation Rate *Dec 2025*	Participation Rate % Change *Dec 2024 to Dec 2025*	Unemployment Rate *Dec 2025*	Unemployment Rate % Change *Dec 2024 to Dec 2025*
Barrie	62.7%	**-1.9%**	68.6%	**0.9%**	8.5%	**41.7%**
Belleville	51.7%	**10.2%**	57.9%	**19.4%**	10.6%	**221.2%**
Brantford	61.1%	**-0.7%**	67.3%	**3.9%**	9.3%	**82.4%**
Greater Sudbury	58.6%	**4.5%**	62.8%	**5.7%**	6.7%	**24.1%**
Guelph	61.9%	**-2.4%**	67.2%	**-1.6%**	7.9%	**9.7%**
Hamilton	60.7%	**2.5%**	65.5%	**2.5%**	7.3%	**0.0%**
Kingston	58.0%	**-2.7%**	61.9%	**-2.5%**	6.2%	**1.6%**
Kitchener-Cambridge-Waterloo	64.6%	**-1.8%**	70.4%	**-1.1%**	8.2%	**7.9%**
London	61.2%	**1.3%**	66.3%	**2.0%**	7.6%	**7.0%**
Oshawa	63.4%	**4.4%**	69.3%	**5.0%**	8.5%	**6.3%**
Ottawa-Gatineau	61.5%	**-5.2%**	66.3%	**-3.9%**	7.4%	**25.4%**
Peterborough	56.0%	**0.5%**	59.9%	**2.0%**	6.6%	**29.4%**
St. Catharines-Niagara	54.8%	**-2.5%**	58.9%	**-2.2%**	6.9%	**3.0%**
Thunder Bay	62.7%	**6.6%**	65.8%	**6.3%**	4.6%	**-9.8%**
Toronto	61.4%	**0.5%**	66.8%	**0.0%**	8.1%	**-3.6%**
Windsor	60.6%	**2.7%**	65.7%	**1.4%**	7.7%	**-13.5%**
Ontario	60.1%	**-0.3%**	65.0%	**-0.2%**	7.6%	**2.7%**

Source: Statistics Canada. Table 14-10-0459-02, Month-to-month and year-over-year difference in labour force characteristics by census metropolitan area, three-month moving average, seasonally adjusted

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	2025 Unweighted Assessment per Capita	2025 Weighted Assessment per Capita	Unweighted Ranking	Weighted Ranking
Elliot Lake	$ 47,334	$ 53,186	Low	Low
Windsor	$ 68,193	$ 85,477	Low	Low
Espanola	$ 73,375	$ 91,501	Low	Low
Aylmer	$ 80,178	$ 91,346	Low	Low
Cornwall	$ 82,065	$ 104,593	Low	Low
St. Thomas	$ 83,746	$ 96,677	Low	Low
Timmins	$ 85,122	$ 102,608	Low	Low
Dryden	$ 88,995	$ 116,910	Low	Low
Welland	$ 91,513	$ 102,701	Low	Low
Renfrew	$ 91,570	$ 107,501	Low	Low
Port Colborne	$ 95,118	$ 106,912	Low	Low
Owen Sound	$ 95,967	$ 109,935	Low	Low
Sault Ste. Marie	$ 96,028	$ 116,679	Low	Low
Hanover	$ 96,270	$ 101,734	Low	Low
Tillsonburg	$ 100,244	$ 115,844	Low	Low
Thunder Bay	$ 100,646	$ 121,470	Low	Low
London	$ 100,724	$ 115,289	Low	Low
Ingersoll	$ 100,964	$ 127,648	Low	Low
Brockville	$ 101,100	$ 124,654	Low	Low
Sarnia	$ 104,581	$ 118,763	Low	Low
Belleville	$ 104,582	$ 131,129	Low	Low
Essex	$ 104,829	$ 96,133	Low	Low
Penetanguishene	$ 105,162	$ 106,622	Low	Low
North Bay	$ 105,199	$ 126,127	Low	Low
Quinte West	$ 105,235	$ 114,348	Low	Low
Parry Sound	$ 105,342	$ 121,079	Low	Low
St. Catharines	$ 105,701	$ 121,811	Low	Low
Greater Sudbury	$ 108,081	$ 132,594	Low	Mid
Petawawa	$ 108,272	$ 131,036	Low	Low
Peterborough	$ 110,760	$ 124,512	Low	Low
Kitchener	$ 111,841	$ 131,234	Low	Low
Amherstburg	$ 113,183	$ 109,383	Low	Low
Brantford	$ 113,749	$ 134,609	Low	Mid
Thorold	$ 116,912	$ 127,449	Low	Low
Strathroy-Caradoc	$ 120,685	$ 111,630	Low	Low
Niagara Falls	$ 120,930	$ 146,066	Low	Mid
Oshawa	$ 121,529	$ 134,420	Low	Mid
Fort Erie	$ 122,682	$ 131,564	Low	Low
Kenora	$ 123,582	$ 143,693	Low	Mid
Cambridge	$ 124,831	$ 151,209	Low	Mid
Stratford	$ 126,381	$ 152,317	Low	Mid
Orillia	$ 128,466	$ 149,726	Low	Mid

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

Municipality	2025 Unweighted Assessment per Capita	2025 Weighted Assessment per Capita	Unweighted Ranking	Weighted Ranking
Tay	$ 129,194	$ 127,075	Mid	Low
Laurentian Valley	$ 129,913	$ 137,102	Mid	Mid
Kingston	$ 131,270	$ 157,395	Mid	Mid
Hamilton	$ 131,469	$ 152,079	Mid	Mid
Chatham-Kent	$ 133,754	$ 105,492	Mid	Low
Orangeville	$ 135,685	$ 142,851	Mid	Mid
Brampton	$ 136,801	$ 145,401	Mid	Mid
Port Hope	$ 138,135	$ 138,928	Mid	Mid
Lakeshore	$ 138,308	$ 133,650	Mid	Mid
Guelph	$ 140,268	$ 165,831	Mid	Mid
Minto	$ 140,909	$ 121,623	Mid	Low
Whitewater Region	$ 142,661	$ 129,426	Mid	Low
Barrie	$ 143,293	$ 154,131	Mid	Mid
Waterloo	$ 144,943	$ 171,105	Mid	Mid
Norfolk	$ 145,286	$ 125,912	Mid	Low
Ajax	$ 146,472	$ 157,923	Mid	Mid
Clarington	$ 147,389	$ 151,964	Mid	Mid
Haldimand	$ 149,437	$ 142,558	Mid	Mid
North Grenville	$ 150,253	$ 149,990	Mid	Mid
West Lincoln	$ 150,397	$ 137,835	Mid	Mid
Chatsworth	$ 151,355	$ 118,827	Mid	Low
New Tecumseth	$ 152,564	$ 149,295	Mid	Mid
Greenstone	$ 156,107	$ 171,402	Mid	Mid
Ottawa	$ 157,063	$ 183,562	Mid	High
Lincoln	$ 158,961	$ 159,390	Mid	Mid
Hamilton Tp	$ 160,597	$ 148,226	Mid	Mid
Pelham	$ 161,424	$ 161,164	Mid	Mid
Central Elgin	$ 163,088	$ 145,454	Mid	Mid
Wainfleet	$ 163,154	$ 146,833	Mid	Mid
Grimsby	$ 165,443	$ 176,686	Mid	Mid
West Grey	$ 169,444	$ 126,794	Mid	Low
Milton	$ 170,486	$ 183,826	Mid	High
Southgate	$ 171,088	$ 125,250	Mid	Low
Whitby	$ 172,509	$ 184,107	Mid	High
Brock	$ 173,435	$ 155,778	Mid	Mid
Georgian Bluffs	$ 173,998	$ 161,722	Mid	Mid
Wilmot	$ 175,541	$ 163,522	Mid	Mid
Centre Wellington	$ 175,992	$ 168,045	Mid	Mid
Saugeen Shores	$ 177,642	$ 174,591	Mid	Mid
Georgina	$ 178,715	$ 178,563	Mid	High
Meaford	$ 179,078	$ 163,586	Mid	Mid
Wellington North	$ 184,810	$ 145,766	Mid	Mid
Collingwood	$ 186,873	$ 191,747	Mid	High
Brant	$ 188,409	$ 184,676	Mid	High

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

Municipality	2025 Unweighted Assessment per Capita	2025 Weighted Assessment per Capita	Unweighted Ranking	Weighted Ranking
Prince Edward County	$ 191,639	$ 181,270	High	High
Innisfil	$ 191,775	$ 188,142	High	High
Pickering	$ 193,000	$ 205,038	High	High
Bracebridge	$ 193,884	$ 194,300	High	High
Springwater	$ 194,176	$ 182,463	High	High
Woolwich	$ 195,901	$ 198,361	High	High
North Perth	$ 198,158	$ 132,217	High	Mid
Kincardine	$ 202,476	$ 179,270	High	High
Huntsville	$ 204,249	$ 204,950	High	High
Mississauga	$ 205,282	$ 231,488	High	High
Newmarket	$ 208,298	$ 218,569	High	High
South Bruce Peninsula	$ 213,184	$ 204,283	High	High
Wellesley	$ 213,683	$ 176,777	High	High
Guelph-Eramosa	$ 217,043	$ 195,019	High	High
Scugog	$ 219,142	$ 206,941	High	High
Halton Hills	$ 220,010	$ 234,191	High	High
Thames Centre	$ 223,844	$ 169,712	High	Mid
Erin	$ 227,836	$ 210,038	High	High
Burlington	$ 231,276	$ 258,900	High	High
East Gwillimbury	$ 231,768	$ 232,246	High	High
Middlesex Centre	$ 232,234	$ 175,788	High	Mid
Grey Highlands	$ 232,322	$ 189,578	High	High
North Dumfries	$ 233,927	$ 246,467	High	High
Ramara	$ 236,995	$ 228,117	High	High
Toronto	$ 237,835	$ 304,473	High	High
Caledon	$ 242,676	$ 248,296	High	High
Aurora	$ 247,875	$ 257,054	High	High
Lambton Shores	$ 251,105	$ 218,041	High	High
Mapleton	$ 269,273	$ 173,541	High	Mid
Gravenhurst	$ 273,353	$ 273,982	High	High
Oakville	$ 274,298	$ 295,866	High	High
Whitchurch-Stouffville	$ 275,685	$ 279,422	High	High
Markham	$ 279,236	$ 291,088	High	High
Niagara-on-the-Lake	$ 281,080	$ 295,794	High	High
Vaughan	$ 288,109	$ 309,887	High	High
Richmond Hill	$ 291,142	$ 299,631	High	High
Tiny	$ 313,845	$ 306,088	High	High
Puslinch	$ 315,025	$ 333,441	High	High
West Perth	$ 323,909	$ 167,916	High	Mid
North Middlesex	$ 326,070	$ 162,113	High	Mid
King	$ 351,020	$ 341,775	High	High
The Blue Mountains	$ 502,864	$ 499,442	High	High
Average	**$ 168,920**	**$ 168,431**		
Median	**$ 154,336**	**$ 152,022**		

Taxable Assessment per Capita *(Grouped by Location, sorted by Unweighted Assessment)*

Bruce/Grey Municipalities

Municipality	2025 Unweighted Assessment per Capita	2025 Weighted Assessment per Capita	Unweighted Ranking	Weighted Ranking
Owen Sound	$ 95,967	$ 109,935	Low	Low
Hanover	$ 96,270	$ 101,734	Low	Low
Chatsworth	$ 151,355	$ 118,827	Mid	Low
West Grey	$ 169,444	$ 126,794	Mid	Low
Southgate	$ 171,088	$ 125,250	Mid	Low
Georgian Bluffs	$ 173,998	$ 161,722	Mid	Mid
Saugeen Shores	$ 177,642	$ 174,591	Mid	Mid
Meaford	$ 179,078	$ 163,586	Mid	Mid
Kincardine	$ 202,476	$ 179,270	High	High
South Bruce Peninsula	$ 213,184	$ 204,283	High	High
Grey Highlands	$ 232,322	$ 189,578	High	High
The Blue Mountains	$ 502,864	$ 499,442	High	High
Bruce/Grey Avg	$ 197,141	$ 179,584		
Median	$ 175,820	$ 162,654		

Eastern Municipalities

Municipality	2025 Unweighted Assessment per Capita	2025 Weighted Assessment per Capita	Unweighted Ranking	Weighted Ranking
Cornwall	$ 82,065	$ 104,593	Low	Low
Renfrew	$ 91,570	$ 107,501	Low	Low
Brockville	$ 101,100	$ 124,654	Low	Low
Belleville	$ 104,582	$ 131,129	Low	Low
Quinte West	$ 105,235	$ 114,348	Low	Low
Petawawa	$ 108,272	$ 131,036	Low	Low
Peterborough	$ 110,760	$ 124,512	Low	Low
Laurentian Valley	$ 129,913	$ 137,102	Mid	Mid
Kingston	$ 131,270	$ 157,395	Mid	Mid
Port Hope	$ 138,135	$ 138,928	Mid	Mid
Whitewater Region	$ 142,661	$ 129,426	Mid	Low
North Grenville	$ 150,253	$ 149,990	Mid	Mid
Ottawa	$ 157,063	$ 183,562	Mid	High
Hamilton Tp	$ 160,597	$ 148,226	Mid	Mid
Prince Edward County	$ 191,639	$ 181,270	High	High
Eastern Avg	$ 127,008	$ 137,578		
Median	$ 129,913	$ 131,129		

Taxable Assessment per Capita *(Grouped by Location, sorted by Unweighted Assessment) (cont'd)*

GTHA Municipalities

Municipality	2025 Unweighted Assessment per Capita	2025 Weighted Assessment per Capita	Unweighted Ranking	Weighted Ranking
Oshawa	$ 121,529	$ 134,420	Low	Mid
Hamilton	$ 131,469	$ 152,079	Mid	Mid
Brampton	$ 136,801	$ 145,401	Mid	Mid
Ajax	$ 146,472	$ 157,923	Mid	Mid
Clarington	$ 147,389	$ 151,964	Mid	Mid
Milton	$ 170,486	$ 183,826	Mid	High
Whitby	$ 172,509	$ 184,107	Mid	High
Brock	$ 173,435	$ 155,778	Mid	Mid
Georgina	$ 178,715	$ 178,563	Mid	High
Pickering	$ 193,000	$ 205,038	High	High
Mississauga	$ 205,282	$ 231,488	High	High
Newmarket	$ 208,298	$ 218,569	High	High
Scugog	$ 219,142	$ 206,941	High	High
Halton Hills	$ 220,010	$ 234,191	High	High
Burlington	$ 231,276	$ 258,900	High	High
East Gwillimbury	$ 231,768	$ 232,246	High	High
Toronto	$ 237,835	$ 304,473	High	High
Caledon	$ 242,676	$ 248,296	High	High
Aurora	$ 247,875	$ 257,054	High	High
Oakville	$ 274,298	$ 295,866	High	High
Whitchurch-Stouffville	$ 275,685	$ 279,422	High	High
Markham	$ 279,236	$ 291,088	High	High
Vaughan	$ 288,109	$ 309,887	High	High
Richmond Hill	$ 291,142	$ 299,631	High	High
King	$ 351,020	$ 341,775	High	High
GTHA Avg	$ 215,018	$ 226,357		
Median	$ 219,142	$ 231,488		

Taxable Assessment per Capita *(Grouped by Location, sorted by Unweighted Assessment) (cont'd)*

Niagara Municipalities

Municipality	2025 Unweighted Assessment per Capita	2025 Weighted Assessment per Capita	Unweighted Ranking	Weighted Ranking
Welland	$ 91,513	$ 102,701	Low	Low
Port Colborne	$ 95,118	$ 106,912	Low	Low
St. Catharines	$ 105,701	$ 121,811	Low	Low
Thorold	$ 116,912	$ 127,449	Low	Low
Niagara Falls	$ 120,930	$ 146,066	Low	Mid
Fort Erie	$ 122,682	$ 131,564	Low	Low
West Lincoln	$ 150,397	$ 137,835	Mid	Mid
Lincoln	$ 158,961	$ 159,390	Mid	Mid
Pelham	$ 161,424	$ 161,164	Mid	Mid
Wainfleet	$ 163,154	$ 146,833	Mid	Mid
Grimsby	$ 165,443	$ 176,686	Mid	Mid
Niagara-on-the-Lake	$ 281,080	$ 295,794	High	High
Niagara Avg	$ 144,443	$ 151,184		
Median	$ 136,539	$ 141,951		

North Municipalities

Municipality	2025 Unweighted Assessment per Capita	2025 Weighted Assessment per Capita	Unweighted Ranking	Weighted Ranking
Elliot Lake	$ 47,334	$ 53,186	Low	Low
Espanola	$ 73,375	$ 91,501	Low	Low
Timmins	$ 85,122	$ 102,608	Low	Low
Dryden	$ 88,995	$ 116,910	Low	Low
Sault Ste. Marie	$ 96,028	$ 116,679	Low	Low
Thunder Bay	$ 100,646	$ 121,470	Low	Low
North Bay	$ 105,199	$ 126,127	Low	Low
Parry Sound	$ 105,342	$ 121,079	Low	Low
Greater Sudbury	$ 108,081	$ 132,594	Low	Mid
Kenora	$ 123,582	$ 143,693	Low	Mid
Greenstone	$ 156,107	$ 171,402	Mid	Mid
North Avg	$ 99,074	$ 117,932		
Median	$ 100,646	$ 121,079		

Taxable Assessment per Capita *(Grouped by Location, sorted by Unweighted Assessment) (cont'd)*

Simcoe/Muskoka/Dufferin Municipalities

Municipality	2025 Unweighted Assessment per Capita	2025 Weighted Assessment per Capita	Unweighted Ranking	Weighted Ranking
Penetanguishene	$ 105,162	$ 106,622	Low	Low
Orillia	$ 128,466	$ 149,726	Low	Mid
Tay	$ 129,194	$ 127,075	Mid	Low
Orangeville	$ 135,685	$ 142,851	Mid	Mid
Barrie	$ 143,293	$ 154,131	Mid	Mid
New Tecumseth	$ 152,564	$ 149,295	Mid	Mid
Collingwood	$ 186,873	$ 191,747	Mid	High
Innisfil	$ 191,775	$ 188,142	High	High
Bracebridge	$ 193,884	$ 194,300	High	High
Springwater	$ 194,176	$ 182,463	High	High
Huntsville	$ 204,249	$ 204,950	High	High
Ramara	$ 236,995	$ 228,117	High	High
Gravenhurst	$ 273,353	$ 273,982	High	High
Tiny	$ 313,845	$ 306,088	High	High
Simcoe/Musk./Duff. Avg	$ 184,965	$ 185,678		
Median	$ 189,324	$ 185,302		

Waterloo/Wellington Municipalities

Municipality	2025 Unweighted Assessment per Capita	2025 Weighted Assessment per Capita	Unweighted Ranking	Weighted Ranking
Kitchener	$ 111,841	$ 131,234	Low	Low
Cambridge	$ 124,831	$ 151,209	Low	Mid
Guelph	$ 140,268	$ 165,831	Mid	Mid
Minto	$ 140,909	$ 121,623	Mid	Low
Waterloo	$ 144,943	$ 171,105	Mid	Mid
Wilmot	$ 175,541	$ 163,522	Mid	Mid
Centre Wellington	$ 175,992	$ 168,045	Mid	Mid
Wellington North	$ 184,810	$ 145,766	Mid	Mid
Woolwich	$ 195,901	$ 198,361	High	High
Wellesley	$ 213,683	$ 176,777	High	High
Guelph-Eramosa	$ 217,043	$ 195,019	High	High
Erin	$ 227,836	$ 210,038	High	High
North Dumfries	$ 233,927	$ 246,467	High	High
Mapleton	$ 269,273	$ 173,541	High	Mid
Puslinch	$ 315,025	$ 333,441	High	High
Waterloo/Wellington Avg	$ 191,455	$ 183,465		
Median	$ 184,810	$ 171,105		

Taxable Assessment per Capita *(Grouped by Location, sorted by Unweighted Assessment) (cont'd)*

Southwest Municipalities

Municipality	2025 Unweighted Assessment per Capita	2025 Weighted Assessment per Capita	Unweighted Ranking	Weighted Ranking
Windsor	$ 68,193	$ 85,477	Low	Low
Aylmer	$ 80,178	$ 91,346	Low	Low
St. Thomas	$ 83,746	$ 96,677	Low	Low
Tillsonburg	$ 100,244	$ 115,844	Low	Low
London	$ 100,724	$ 115,289	Low	Low
Ingersoll	$ 100,964	$ 127,648	Low	Low
Sarnia	$ 104,581	$ 118,763	Low	Low
Essex	$ 104,829	$ 96,133	Low	Low
Amherstburg	$ 113,183	$ 109,383	Low	Low
Brantford	$ 113,749	$ 134,609	Low	Mid
Strathroy-Caradoc	$ 120,685	$ 111,630	Low	Low
Stratford	$ 126,381	$ 152,317	Low	Mid
Chatham-Kent	$ 133,754	$ 105,492	Mid	Low
Lakeshore	$ 138,308	$ 133,650	Mid	Mid
Norfolk	$ 145,286	$ 125,912	Mid	Low
Haldimand	$ 149,437	$ 142,558	Mid	Mid
Central Elgin	$ 163,088	$ 145,454	Mid	Mid
Brant	$ 188,409	$ 184,676	Mid	High
North Perth	$ 198,158	$ 132,217	High	Mid
Thames Centre	$ 223,844	$ 169,712	High	Mid
Middlesex Centre	$ 232,234	$ 175,788	High	Mid
Lambton Shores	$ 251,105	$ 218,041	High	High
West Perth	$ 323,909	$ 167,916	High	Mid
North Middlesex	$ 326,070	$ 162,113	High	Mid
Southwest Avg	$ 153,794	$ 134,110		
Median	$ 130,067	$ 129,932		

Unweighted Assessment – Trend

The tables on the next several pages reflect the change in unweighted assessment from 2020-2025. 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 2024-2025 % change in assessment.

	2020 - 2021	2021 - 2022	2022 - 2023	2023 - 2024	2024 - 2025	Ranking 2024 - 2025
Sarnia	0.7%	0.8%	0.7%	1.2%	0.0%	Low
Renfrew	0.5%	0.5%	2.5%	1.1%	0.3%	Low
Timmins	0.2%	0.4%	0.5%	0.6%	0.3%	Low
Brock	3.6%	2.6%	1.0%	1.9%	0.4%	Low
Norfolk	1.4%	0.6%	1.3%	1.0%	0.4%	Low
Elliot Lake	0.5%	0.3%	0.8%	-0.8%	0.5%	Low
New Tecumseth	1.3%	1.8%	1.7%	1.2%	0.6%	Low
Grimsby	1.2%	1.6%	1.2%	1.6%	0.6%	Low
West Lincoln	1.5%	1.7%	1.9%	0.8%	0.6%	Low
Hanover	2.4%	1.4%	1.5%	2.0%	0.7%	Low
Thunder Bay	0.4%	0.2%	0.6%	0.5%	0.7%	Low
Lincoln	2.8%	3.0%	3.1%	1.2%	0.7%	Low
Newmarket	0.3%	1.5%	0.8%	0.9%	0.8%	Low
Kincardine	0.9%	1.8%	1.0%	1.0%	0.8%	Low
Halton Hills	1.0%	1.1%	0.3%	1.7%	0.8%	Low
Windsor	1.0%	0.8%	0.8%	0.8%	0.8%	Low
Orangeville	0.1%	0.5%	1.6%	0.5%	0.8%	Low
Tay	3.0%	3.4%	1.0%	2.1%	0.8%	Low
Wilmot	0.9%	0.8%	0.5%	0.9%	0.8%	Low
Chatham-Kent	0.6%	0.9%	1.7%	1.2%	0.8%	Low
Kenora	0.5%	0.8%	0.8%	0.5%	0.8%	Low
North Bay	0.2%	0.7%	1.3%	1.1%	0.8%	Low
Chatsworth	0.8%	1.3%	1.1%	1.0%	0.8%	Low
St. Catharines	0.5%	0.4%	1.2%	0.5%	0.9%	Low
Brampton	1.6%	1.3%	0.9%	1.3%	0.9%	Low
Mississauga	0.7%	0.7%	0.6%	0.7%	0.9%	Low
Burlington	0.6%	1.3%	0.0%	1.7%	0.9%	Low
Guelph-Eramosa	1.4%	1.3%	1.8%	0.9%	0.9%	Low
Sault Ste. Marie	0.2%	0.5%	0.8%	0.8%	0.9%	Low
Kingston	1.2%	2.0%	1.1%	0.9%	0.9%	Low
Espanola	1.0%	0.6%	1.0%	1.2%	0.9%	Low
Laurentian Valley	0.5%	0.6%	0.6%	0.9%	0.9%	Low
Ajax	1.4%	0.9%	1.3%	1.6%	0.9%	Low
Dryden	0.2%	0.7%	0.6%	0.3%	0.9%	Low
Hamilton	0.9%	1.8%	0.9%	2.2%	1.0%	Low
Hamilton Tp	0.8%	0.7%	9.4%	1.3%	1.0%	Low
Petawawa	1.7%	0.7%	1.5%	5.4%	1.0%	Low
Collingwood	3.9%	2.5%	2.7%	2.2%	1.0%	Low
Richmond Hill	0.9%	1.5%	1.7%	1.4%	1.0%	Low
West Perth	0.8%	0.8%	1.1%	0.8%	1.1%	Low
Greater Sudbury	0.5%	0.8%	0.8%	1.0%	1.1%	Low
Strathroy-Caradoc	2.7%	2.4%	2.7%	1.5%	1.1%	Low

Unweighted Assessment - Trend (cont'd)

	2020 - 2021	2021 - 2022	2022 - 2023	2023 - 2024	2024 - 2025	Ranking 2024 - 2025
Peterborough	0.2%	0.7%	-0.3%	1.2%	1.1%	Mid
Niagara-on-the-Lake	1.3%	1.6%	1.4%	1.1%	1.2%	Mid
North Middlesex	0.3%	0.8%	1.5%	0.5%	1.2%	Mid
Whitewater Region	0.8%	1.5%	1.9%	2.9%	1.3%	Mid
Guelph	1.2%	1.5%	1.3%	1.2%	1.3%	Mid
Cornwall	0.9%	0.9%	2.1%	1.5%	1.3%	Mid
Brockville	0.4%	0.3%	1.3%	1.1%	1.3%	Mid
Lambton Shores	1.1%	1.4%	2.0%	2.0%	1.3%	Mid
Ingersoll	1.8%	6.6%	1.2%	2.3%	1.3%	Mid
Tiny	4.5%	1.0%	1.8%	1.7%	1.3%	Mid
London	1.5%	1.6%	2.0%	1.6%	1.3%	Mid
Scugog	1.5%	1.4%	2.2%	1.7%	1.4%	Mid
Wainfleet	1.1%	0.7%	1.4%	1.7%	1.4%	Mid
West Grey	1.3%	1.4%	1.0%	1.1%	1.4%	Mid
Middlesex Centre	1.3%	2.5%	2.6%	2.7%	1.4%	Mid
North Perth	2.0%	2.6%	3.0%	2.0%	1.4%	Mid
Stratford	1.9%	1.4%	1.3%	1.4%	1.4%	Mid
South Bruce Peninsula	0.5%	1.1%	1.2%	1.5%	1.4%	Mid
Georgina	0.8%	1.9%	0.9%	2.0%	1.5%	Mid
Port Hope	1.2%	1.5%	0.6%	2.7%	1.5%	Mid
Clarington	2.0%	2.2%	2.0%	1.8%	1.5%	Mid
Niagara Falls	1.5%	1.2%	1.2%	0.7%	1.5%	Mid
Ottawa	2.1%	0.7%	2.7%	1.3%	1.6%	Mid
Owen Sound	0.8%	0.2%	1.3%	2.5%	1.6%	Mid
Markham	0.9%	1.5%	1.2%	1.3%	1.6%	Mid
Aurora	1.9%	1.9%	1.4%	1.2%	1.6%	Mid
Oshawa	0.8%	1.3%	2.2%	2.6%	1.6%	Mid
St. Thomas	4.5%	2.1%	2.1%	3.4%	1.6%	Mid
Whitchurch-Stouffville	2.9%	2.7%	2.6%	3.2%	1.6%	Mid
Orillia	2.4%	2.3%	1.9%	1.7%	1.6%	Mid
Toronto	1.3%	1.4%	1.1%	0.7%	1.6%	Mid
Essex	1.6%	2.7%	1.4%	2.5%	1.6%	Mid
Meaford	0.9%	1.2%	1.5%	1.9%	1.7%	Mid
Quinte West	0.4%	2.2%	1.4%	1.3%	1.7%	Mid
Vaughan	1.5%	1.7%	1.1%	1.5%	1.8%	Mid
Waterloo	1.6%	1.1%	1.8%	1.5%	1.8%	Mid
Kitchener	1.6%	2.0%	2.1%	2.6%	1.8%	Mid
Georgian Bluffs	1.4%	1.3%	1.6%	1.2%	1.8%	Mid
Puslinch	1.5%	1.7%	2.7%	2.5%	1.9%	Mid
Aylmer	1.9%	0.1%	0.6%	2.3%	1.9%	Mid
Minto	2.0%	2.3%	2.2%	2.9%	1.9%	Mid
Prince Edward County	0.0%	1.5%	3.0%	1.6%	1.9%	Mid
Grey Highlands	1.0%	0.9%	1.6%	2.1%	2.0%	Mid

Unweighted Assessment - Trend (cont'd)

	2020 - 2021	2021 - 2022	2022 - 2023	2023 - 2024	2024 - 2025	Ranking 2024 - 2025
Lakeshore	1.0%	2.0%	2.4%	2.3%	2.0%	High
Ramara	1.6%	1.7%	5.2%	2.2%	2.0%	High
Thames Centre	1.2%	1.6%	1.7%	2.7%	2.0%	High
Tillsonburg	2.3%	4.0%	5.2%	4.6%	2.0%	High
Innisfil	3.3%	1.1%	1.5%	3.7%	2.1%	High
Milton	3.4%	3.1%	1.7%	2.7%	2.1%	High
Fort Erie	2.0%	2.4%	1.8%	3.8%	2.1%	High
Cambridge	0.8%	1.2%	2.7%	2.2%	2.2%	High
King	2.0%	1.3%	0.9%	0.9%	2.2%	High
Pelham	2.7%	2.1%	1.6%	3.0%	2.2%	High
Bracebridge	0.9%	1.8%	2.0%	1.7%	2.2%	High
Caledon	2.2%	4.1%	2.4%	3.6%	2.2%	High
Woolwich	2.1%	3.9%	2.7%	2.9%	2.3%	High
Gravenhurst	0.8%	1.4%	1.5%	1.9%	2.3%	High
East Gwillimbury	3.2%	3.0%	3.6%	4.0%	2.3%	High
Haldimand	0.4%	4.0%	1.7%	2.8%	2.3%	High
Whitby	3.2%	2.4%	2.2%	2.1%	2.4%	High
Barrie	0.6%	0.8%	1.4%	2.6%	2.4%	High
Wellesley	1.9%	1.0%	1.7%	2.1%	2.5%	High
Saugeen Shores	3.3%	2.3%	2.7%	2.7%	2.6%	High
Penetanguishene	N/A	1.2%	2.0%	2.0%	2.6%	High
Huntsville	0.9%	2.7%	2.2%	2.4%	2.7%	High
Oakville	1.8%	2.2%	1.2%	2.9%	2.7%	High
Port Colborne	1.4%	0.9%	1.1%	1.4%	2.7%	High
Brantford	1.7%	1.9%	2.5%	2.0%	2.7%	High
Mapleton	1.4%	1.4%	1.1%	1.4%	2.8%	High
North Grenville	2.0%	2.6%	2.1%	3.6%	2.8%	High
Amherstburg	2.0%	5.8%	2.9%	3.2%	3.2%	High
Brant	3.0%	2.5%	3.3%	3.2%	3.3%	High
Belleville	0.2%	2.0%	1.4%	1.2%	3.3%	High
Welland	1.9%	1.6%	3.2%	2.9%	3.4%	High
Springwater	1.8%	2.6%	1.7%	5.1%	3.5%	High
North Dumfries	1.3%	1.1%	3.2%	4.4%	3.6%	High
Erin	0.6%	1.0%	0.9%	1.1%	3.7%	High
Pickering	3.1%	2.3%	2.5%	0.6%	3.7%	High
Parry Sound	0.7%	0.7%	0.7%	1.5%	3.8%	High
The Blue Mountains	3.7%	3.6%	3.1%	3.9%	4.0%	High
Greenstone	0.1%	0.0%	0.0%	1.2%	4.2%	High
Central Elgin	0.1%	7.6%	-2.6%	2.0%	4.8%	High
Thorold	5.2%	5.7%	6.8%	6.7%	5.0%	High
Southgate	2.4%	2.6%	4.5%	3.9%	5.3%	High
Wellington North	1.4%	1.3%	1.8%	2.0%	5.9%	High
Centre Wellington	2.4%	2.4%	2.0%	3.0%	6.0%	High
Average	1.5%	1.7%	1.7%	1.9%	1.8%	
Median	1.3%	1.5%	1.5%	1.7%	1.5%	

Unweighted Assessment - Trend *(Grouped by Location, sorted by 2024-2025)*

Bruce/Grey	2020 - 2021	2021 - 2022	2022 - 2023	2023 - 2024	2024 - 2025	Ranking 2024 - 2025
Hanover	2.4%	1.4%	1.5%	2.0%	0.7%	Low
Kincardine	0.9%	1.8%	1.0%	1.0%	0.8%	Low
Chatsworth	0.8%	1.3%	1.1%	1.0%	0.8%	Low
West Grey	1.3%	1.4%	1.0%	1.1%	1.4%	Mid
South Bruce Peninsula	0.5%	1.1%	1.2%	1.5%	1.4%	Mid
Owen Sound	0.8%	0.2%	1.3%	2.5%	1.6%	Mid
Meaford	0.9%	1.2%	1.5%	1.9%	1.7%	Mid
Georgian Bluffs	1.4%	1.3%	1.6%	1.2%	1.8%	Mid
Grey Highlands	1.0%	0.9%	1.6%	2.1%	2.0%	Mid
Saugeen Shores	3.3%	2.3%	2.7%	2.7%	2.6%	High
The Blue Mountains	3.7%	3.6%	3.1%	3.9%	4.0%	High
Southgate	2.4%	2.6%	4.5%	3.9%	5.3%	High
Average	1.6%	1.6%	1.8%	2.1%	2.0%	
Median	1.1%	1.4%	1.5%	2.0%	1.6%	

Eastern	2020 - 2021	2021 - 2022	2022 - 2023	2023 - 2024	2024 - 2025	Ranking 2024 - 2025
Renfrew	0.5%	0.5%	2.5%	1.1%	0.3%	Low
Kingston	1.2%	2.0%	1.1%	0.9%	0.9%	Low
Laurentian Valley	0.5%	0.6%	0.6%	0.9%	0.9%	Low
Hamilton Tp	0.8%	0.7%	9.4%	1.3%	1.0%	Low
Petawawa	1.7%	0.7%	1.5%	5.4%	1.0%	Low
Peterborough	0.2%	0.7%	-0.3%	1.2%	1.1%	Mid
Whitewater Region	0.8%	1.5%	1.9%	2.9%	1.3%	Mid
Cornwall	0.9%	0.9%	2.1%	1.5%	1.3%	Mid
Brockville	0.4%	0.3%	1.3%	1.1%	1.3%	Mid
Port Hope	1.2%	1.5%	0.6%	2.7%	1.5%	Mid
Ottawa	2.1%	0.7%	2.7%	1.3%	1.6%	Mid
Quinte West	0.4%	2.2%	1.4%	1.3%	1.7%	Mid
Prince Edward County	0.0%	1.5%	3.0%	1.6%	1.9%	Mid
North Grenville	2.0%	2.6%	2.1%	3.6%	2.8%	High
Belleville	0.2%	2.0%	1.4%	1.2%	3.3%	High
Average	0.9%	1.2%	2.1%	1.9%	1.5%	
Median	0.8%	0.9%	1.5%	1.3%	1.3%	

Unweighted Assessment - Trend *(Grouped by Location, sorted by 2024-2025) (cont'd)*

GTHA	2020 - 2021	2021 - 2022	2022 - 2023	2023 - 2024	2024 - 2025	Ranking 2024 - 2025
Brock	3.6%	2.6%	1.0%	1.9%	0.4%	Low
Newmarket	0.3%	1.5%	0.8%	0.9%	0.8%	Low
Halton Hills	1.0%	1.1%	0.3%	1.7%	0.8%	Low
Brampton	1.6%	1.3%	0.9%	1.3%	0.9%	Low
Mississauga	0.7%	0.7%	0.6%	0.7%	0.9%	Low
Burlington	0.6%	1.3%	0.0%	1.7%	0.9%	Low
Ajax	1.4%	0.9%	1.3%	1.6%	0.9%	Low
Hamilton	0.9%	1.8%	0.9%	2.2%	1.0%	Low
Richmond Hill	0.9%	1.5%	1.7%	1.4%	1.0%	Low
Scugog	1.5%	1.4%	2.2%	1.7%	1.4%	Mid
Georgina	0.8%	1.9%	0.9%	2.0%	1.5%	Mid
Clarington	2.0%	2.2%	2.0%	1.8%	1.5%	Mid
Markham	0.9%	1.5%	1.2%	1.3%	1.6%	Mid
Aurora	1.9%	1.9%	1.4%	1.2%	1.6%	Mid
Oshawa	0.8%	1.3%	2.2%	2.6%	1.6%	Mid
Whitchurch-Stouffville	2.9%	2.7%	2.6%	3.2%	1.6%	Mid
Toronto	1.3%	1.4%	1.1%	0.7%	1.6%	Mid
Vaughan	1.5%	1.7%	1.1%	1.5%	1.8%	Mid
Milton	3.4%	3.1%	1.7%	2.7%	2.1%	High
King	2.0%	1.3%	0.9%	0.9%	2.2%	High
Caledon	2.2%	4.1%	2.4%	3.6%	2.2%	High
East Gwillimbury	3.2%	3.0%	3.6%	4.0%	2.3%	High
Whitby	3.2%	2.4%	2.2%	2.1%	2.4%	High
Oakville	1.8%	2.2%	1.2%	2.9%	2.7%	High
Pickering	3.1%	2.3%	2.5%	0.6%	3.7%	High
Average	1.7%	1.9%	1.5%	1.8%	1.6%	
Median	1.5%	1.7%	1.2%	1.7%	1.6%	

Unweighted Assessment - Trend *(Grouped by Location, sorted by 2024-2025) (cont'd)*

Niagara	2020 - 2021	2021 - 2022	2022 - 2023	2023 - 2024	2024 - 2025	Ranking 2024 - 2025
Grimsby	1.2%	1.6%	1.2%	1.6%	0.6%	Low
West Lincoln	1.5%	1.7%	1.9%	0.8%	0.6%	Low
Lincoln	2.8%	3.0%	3.1%	1.2%	0.7%	Low
St. Catharines	0.5%	0.4%	1.2%	0.5%	0.9%	Low
Niagara-on-the-Lake	1.3%	1.6%	1.4%	1.1%	1.2%	Mid
Wainfleet	1.1%	0.7%	1.4%	1.7%	1.4%	Mid
Niagara Falls	1.5%	1.2%	1.2%	0.7%	1.5%	Mid
Fort Erie	2.0%	2.4%	1.8%	3.8%	2.1%	High
Pelham	2.7%	2.1%	1.6%	3.0%	2.2%	High
Port Colborne	1.4%	0.9%	1.1%	1.4%	2.7%	High
Welland	1.9%	1.6%	3.2%	2.9%	3.4%	High
Thorold	5.2%	5.7%	6.8%	6.7%	5.0%	High
Average	1.9%	1.9%	2.1%	2.1%	1.9%	
Median	1.5%	1.6%	1.5%	1.5%	1.4%	

North	2020 - 2021	2021 - 2022	2022 - 2023	2023 - 2024	2024 - 2025	Ranking 2024 - 2025
Timmins	0.2%	0.4%	0.5%	0.6%	0.3%	Low
Elliot Lake	0.5%	0.3%	0.8%	-0.8%	0.5%	Low
Thunder Bay	0.4%	0.2%	0.6%	0.5%	0.7%	Low
Kenora	0.5%	0.8%	0.8%	0.5%	0.8%	Low
North Bay	0.2%	0.7%	1.3%	1.1%	0.8%	Low
Sault Ste. Marie	0.2%	0.5%	0.8%	0.8%	0.9%	Low
Espanola	1.0%	0.6%	1.0%	1.2%	0.9%	Low
Dryden	0.2%	0.7%	0.6%	0.3%	0.9%	Low
Greater Sudbury	0.5%	0.8%	0.8%	1.0%	1.1%	Low
Parry Sound	0.7%	0.7%	0.7%	1.5%	3.8%	High
Greenstone	0.1%	0.0%	0.0%	1.2%	4.2%	High
Average	0.4%	0.5%	0.7%	0.7%	1.4%	
Median	0.4%	0.6%	0.8%	0.8%	0.9%	

Unweighted Assessment - Trend *(Grouped by Location, sorted by 2024-2025) (cont'd)*

Southwest	2020 - 2021	2021 - 2022	2022 - 2023	2023 - 2024	2024 - 2025	Ranking 2024 - 2025
Sarnia	0.7%	0.8%	0.7%	1.2%	0.0%	**Low**
Norfolk	1.4%	0.6%	1.3%	1.0%	0.4%	**Low**
Windsor	1.0%	0.8%	0.8%	0.8%	0.8%	**Low**
Chatham-Kent	0.6%	0.9%	1.7%	1.2%	0.8%	**Low**
West Perth	0.8%	0.8%	1.1%	0.8%	1.1%	**Low**
Strathroy-Caradoc	2.7%	2.4%	2.7%	1.5%	1.1%	**Low**
North Middlesex	0.3%	0.8%	1.5%	0.5%	1.2%	**Mid**
Lambton Shores	1.1%	1.4%	2.0%	2.0%	1.3%	**Mid**
Ingersoll	1.8%	6.6%	1.2%	2.3%	1.3%	**Mid**
London	1.5%	1.6%	2.0%	1.6%	1.3%	**Mid**
Middlesex Centre	1.3%	2.5%	2.6%	2.7%	1.4%	**Mid**
North Perth	2.0%	2.6%	3.0%	2.0%	1.4%	**Mid**
Stratford	1.9%	1.4%	1.3%	1.4%	1.4%	**Mid**
St. Thomas	4.5%	2.1%	2.1%	3.4%	1.6%	**Mid**
Essex	1.6%	2.7%	1.4%	2.5%	1.6%	**Mid**
Aylmer	1.9%	0.1%	0.6%	2.3%	1.9%	**Mid**
Lakeshore	1.0%	2.0%	2.4%	2.3%	2.0%	**High**
Thames Centre	1.2%	1.6%	1.7%	2.7%	2.0%	**High**
Tillsonburg	2.3%	4.0%	5.2%	4.6%	2.0%	**High**
Haldimand	0.4%	4.0%	1.7%	2.8%	2.3%	**High**
Brantford	1.7%	1.9%	2.5%	2.0%	2.7%	**High**
Amherstburg	2.0%	5.8%	2.9%	3.2%	3.2%	**High**
Brant	3.0%	2.5%	3.3%	3.2%	3.3%	**High**
Central Elgin	0.1%	7.6%	-2.6%	2.0%	4.8%	**High**
Average	1.5%	2.4%	1.8%	2.1%	1.7%	
Median	1.5%	2.0%	1.7%	2.0%	1.4%	

Unweighted Assessment - Trend *(Grouped by Location, sorted by 2024-2025) (cont'd)*

Simcoe/Musk./Duff.	2020 - 2021	2021 - 2022	2022 - 2023	2023 - 2024	2024 - 2025	Ranking 2024 - 2025
New Tecumseth	1.3%	1.8%	1.7%	1.2%	0.6%	Low
Orangeville	0.1%	0.5%	1.6%	0.5%	0.8%	Low
Tay	3.0%	3.4%	1.0%	2.1%	0.8%	Low
Collingwood	3.9%	2.5%	2.7%	2.2%	1.0%	Low
Tiny	4.5%	1.0%	1.8%	1.7%	1.3%	Mid
Orillia	2.4%	2.3%	1.9%	1.7%	1.6%	Mid
Ramara	1.6%	1.7%	5.2%	2.2%	2.0%	High
Innisfil	3.3%	1.1%	1.5%	3.7%	2.1%	High
Bracebridge	0.9%	1.8%	2.0%	1.7%	2.2%	High
Gravenhurst	0.8%	1.4%	1.5%	1.9%	2.3%	High
Barrie	0.6%	0.8%	1.4%	2.6%	2.4%	High
Penetanguishene	N/A	1.2%	2.0%	2.0%	2.6%	High
Huntsville	0.9%	2.7%	2.2%	2.4%	2.7%	High
Springwater	1.8%	2.6%	1.7%	5.1%	3.5%	High
Average	1.9%	1.8%	2.0%	2.2%	1.8%	
Median	1.6%	1.8%	1.8%	2.1%	2.0%	

Waterloo/Wellington	2020 - 2021	2021 - 2022	2022 - 2023	2023 - 2024	2024 - 2025	Ranking 2024 - 2025
Wilmot	0.9%	0.8%	0.5%	0.9%	0.8%	Low
Guelph-Eramosa	1.4%	1.3%	1.8%	0.9%	0.9%	Low
Guelph	1.2%	1.5%	1.3%	1.2%	1.3%	Mid
Waterloo	1.6%	1.1%	1.8%	1.5%	1.8%	Mid
Kitchener	1.6%	2.0%	2.1%	2.6%	1.8%	Mid
Puslinch	1.5%	1.7%	2.7%	2.5%	1.9%	Mid
Minto	2.0%	2.3%	2.2%	2.9%	1.9%	Mid
Cambridge	0.8%	1.2%	2.7%	2.2%	2.2%	High
Woolwich	2.1%	3.9%	2.7%	2.9%	2.3%	High
Wellesley	1.9%	1.0%	1.7%	2.1%	2.5%	High
Mapleton	1.4%	1.4%	1.1%	1.4%	2.8%	High
North Dumfries	1.3%	1.1%	3.2%	4.4%	3.6%	High
Erin	0.6%	1.0%	0.9%	1.1%	3.7%	High
Wellington North	1.4%	1.3%	1.8%	2.0%	5.9%	High
Centre Wellington	2.4%	2.4%	2.0%	3.0%	6.0%	High
Average	1.5%	1.6%	1.9%	2.1%	2.6%	
Median	1.4%	1.3%	1.8%	2.1%	2.2%	

2025 Unweighted Assessment Composition (Sorted Alphabetically)

Municipality	Residential	Multi-Residential	Commercial	Industrial	Pipelines	Farmlands	Forests	Landfill	Aggregate Extraction
Ajax	85.9%	2.5%	10.2%	1.1%	0.1%	0.1%	0.0%	0.0%	0.0%
Amherstburg	83.8%	1.2%	6.2%	1.3%	0.5%	6.8%	0.0%	0.0%	0.3%
Aurora	88.5%	0.8%	9.4%	1.2%	0.1%	0.1%	0.0%	0.0%	0.0%
Aylmer	80.6%	4.5%	11.4%	3.2%	0.3%	0.0%	0.0%	0.0%	0.0%
Barrie	77.8%	4.7%	15.2%	2.0%	0.2%	0.1%	0.0%	0.0%	0.0%
Belleville	70.0%	4.9%	20.3%	2.7%	0.4%	1.5%	0.1%	0.0%	0.0%
Bracebridge	88.1%	1.6%	8.2%	0.8%	0.5%	0.2%	0.5%	0.0%	0.1%
Brampton	82.0%	1.7%	12.9%	3.1%	0.2%	0.1%	0.0%	0.0%	0.0%
Brant	70.9%	0.4%	7.3%	3.2%	0.3%	17.7%	0.1%	0.0%	0.1%
Brantford	76.2%	4.3%	14.6%	4.3%	0.2%	0.3%	0.0%	0.0%	0.0%
Brock	75.9%	1.0%	4.1%	0.8%	0.3%	17.1%	0.3%	0.0%	0.4%
Brockville	73.8%	8.3%	14.9%	2.6%	0.4%	0.0%	0.0%	0.0%	0.0%
Burlington	80.0%	3.7%	13.3%	2.4%	0.2%	0.4%	0.0%	0.0%	0.0%
Caledon	78.8%	0.2%	12.7%	3.0%	0.1%	4.3%	0.7%	0.0%	0.2%
Cambridge	75.7%	4.6%	13.7%	5.7%	0.2%	0.2%	0.0%	0.0%	0.0%
Central Elgin	72.7%	0.2%	6.2%	0.4%	0.3%	20.0%	0.2%	0.0%	0.1%
Centre Wellington	77.8%	0.8%	5.9%	1.4%	0.2%	13.7%	0.2%	0.0%	0.1%
Chatham-Kent	49.6%	1.5%	6.8%	1.5%	1.0%	39.5%	0.0%	0.0%	0.0%
Chatsworth	67.9%	0.2%	1.7%	0.4%	0.8%	26.3%	2.5%	0.0%	0.2%
Clarington	86.2%	1.1%	6.9%	1.9%	0.3%	3.3%	0.3%	0.0%	0.1%
Collingwood	85.4%	2.4%	10.8%	1.2%	0.1%	0.1%	0.0%	0.0%	0.0%
Cornwall	69.5%	5.1%	22.9%	2.1%	0.3%	0.2%	0.0%	0.0%	0.0%
Dryden	70.4%	2.2%	19.3%	2.8%	5.1%	0.0%	0.0%	0.0%	0.0%
East Gwillimbury	89.0%	0.2%	5.9%	1.2%	0.1%	3.3%	0.2%	0.0%	0.1%
Elliot Lake	79.9%	8.8%	10.0%	0.5%	0.8%	0.0%	0.0%	0.0%	0.0%
Erin	78.8%	0.1%	3.5%	1.5%	0.1%	15.1%	0.7%	0.0%	0.0%
Espanola	83.5%	1.5%	11.4%	2.9%	0.4%	0.1%	0.3%	0.0%	0.0%
Essex	75.2%	0.8%	6.9%	1.8%	0.5%	14.7%	0.2%	0.1%	0.0%
Fort Erie	88.9%	1.2%	6.9%	1.2%	0.4%	1.4%	0.0%	0.0%	0.1%
Georgian Bluffs	82.2%	0.1%	4.9%	0.6%	0.4%	11.0%	0.7%	0.0%	0.1%
Georgina	91.1%	1.0%	5.0%	0.3%	0.1%	2.3%	0.1%	0.0%	0.0%
Gravenhurst	91.1%	1.3%	6.3%	0.3%	0.6%	0.1%	0.2%	0.0%	0.0%
Greater Sudbury	79.0%	4.2%	13.4%	2.7%	0.3%	0.2%	0.0%	0.0%	0.0%
Greenstone	27.8%	0.6%	15.1%	5.0%	51.6%	0.0%	0.0%	0.0%	0.0%
Grey Highlands	66.9%	0.2%	2.5%	2.7%	0.0%	25.9%	1.6%	0.0%	0.1%
Grimsby	88.7%	0.5%	7.7%	1.2%	0.2%	1.8%	0.0%	0.0%	0.0%
Guelph	78.6%	4.8%	12.7%	3.8%	0.1%	0.0%	0.0%	0.0%	0.0%
Guelph-Eramosa	74.0%	0.1%	4.8%	1.3%	0.2%	19.4%	0.1%	0.0%	0.0%
Haldimand	74.6%	0.6%	4.9%	2.5%	0.9%	16.4%	0.1%	0.0%	0.1%
Halton Hills	82.3%	0.7%	11.4%	2.5%	0.1%	2.7%	0.2%	0.0%	0.2%
Hamilton	81.8%	4.1%	10.0%	1.7%	0.4%	1.8%	0.0%	0.0%	0.0%
Hamilton Tp	84.8%	0.0%	1.7%	0.4%	0.9%	11.8%	0.4%	0.0%	0.0%
Hanover	76.8%	7.0%	14.1%	1.3%	0.3%	0.4%	0.0%	0.0%	0.0%

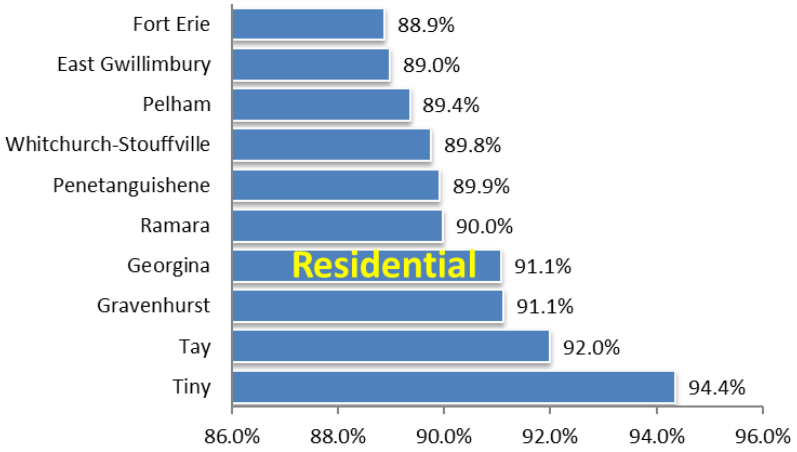
2025 Unweighted Assessment Composition (Sorted Alphabetically) (cont'd)

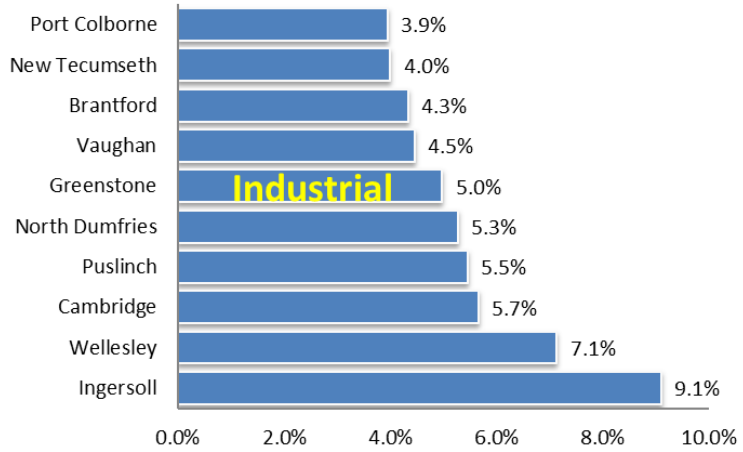
Municipality	Residential	Multi-Residential	Commercial	Industrial	Pipelines	Farmlands	Forests	Landfill	Aggregate Extraction
Huntsville	86.4%	1.6%	9.5%	1.0%	0.8%	0.1%	0.5%	0.0%	0.1%
Ingersoll	76.4%	1.8%	11.9%	9.1%	0.3%	0.6%	0.0%	0.0%	0.0%
Innisfil	88.4%	0.1%	5.9%	0.6%	0.3%	4.5%	0.1%	0.0%	0.0%
Kenora	83.0%	1.7%	11.4%	2.0%	1.8%	0.1%	0.0%	0.0%	0.0%
Kincardine	61.6%	1.4%	10.2%	3.9%	0.4%	22.2%	0.2%	0.0%	0.0%
King	88.6%	0.2%	3.9%	1.0%	0.3%	5.8%	0.3%	0.0%	0.0%
Kingston	73.1%	10.2%	14.6%	1.3%	0.3%	0.5%	0.0%	0.0%	0.0%
Kitchener	79.0%	7.4%	11.9%	1.6%	0.0%	0.1%	0.0%	0.0%	0.0%
Lakeshore	79.1%	0.1%	4.3%	3.9%	0.9%	11.7%	0.0%	0.0%	0.0%
Lambton Shores	70.8%	0.6%	5.3%	0.6%	0.3%	22.3%	0.0%	0.0%	0.1%
Laurentian Valley	80.2%	0.3%	8.8%	0.8%	3.9%	5.8%	0.3%	0.0%	0.1%
Lincoln	78.9%	0.5%	5.7%	2.5%	0.5%	11.8%	0.0%	0.0%	0.1%
London	80.1%	4.7%	12.5%	1.4%	0.2%	0.9%	0.0%	0.0%	0.0%
Mapleton	38.5%	0.1%	2.7%	2.9%	0.4%	55.1%	0.3%	0.0%	0.0%
Markham	86.8%	1.1%	10.5%	1.3%	0.1%	0.1%	0.0%	0.0%	0.0%
Meaford	77.4%	1.6%	6.4%	0.2%	0.4%	12.9%	1.1%	0.0%	0.0%
Middlesex Centre	59.3%	0.4%	3.6%	0.3%	2.6%	33.7%	0.1%	0.0%	0.0%
Milton	81.9%	0.8%	13.4%	2.0%	0.4%	1.3%	0.1%	0.0%	0.0%
Minto	58.5%	0.6%	6.8%	3.5%	0.2%	30.3%	0.1%	0.0%	0.0%
Mississauga	73.7%	4.0%	18.9%	3.3%	0.1%	0.0%	0.0%	0.0%	0.0%
New Tecumseth	83.7%	0.8%	5.6%	4.0%	0.2%	5.5%	0.2%	0.0%	0.0%
Newmarket	84.4%	2.3%	11.4%	1.8%	0.1%	0.0%	0.0%	0.0%	0.0%
Niagara Falls	72.3%	3.0%	22.5%	1.2%	0.4%	0.6%	0.0%	0.0%	0.0%
Niagara-on-the-Lake	74.6%	0.3%	14.1%	1.0%	0.3%	9.6%	0.0%	0.0%	0.1%
Norfolk	69.2%	0.7%	4.7%	1.2%	0.5%	23.1%	0.5%	0.0%	0.0%
North Bay	75.5%	4.9%	16.3%	1.9%	1.3%	0.0%	0.1%	0.0%	0.1%
North Dumfries	70.8%	0.4%	7.7%	5.3%	3.5%	11.0%	0.1%	0.0%	1.2%
North Grenville	88.2%	0.6%	7.1%	0.1%	0.3%	3.5%	0.1%	0.0%	0.1%
North Middlesex	28.2%	0.5%	1.6%	0.6%	0.6%	68.1%	0.4%	0.0%	0.0%
North Perth	43.2%	0.9%	5.6%	1.7%	0.2%	48.4%	0.0%	0.0%	0.0%
Oakville	86.1%	2.2%	10.1%	1.5%	0.1%	0.0%	0.0%	0.0%	0.0%
Orangeville	84.0%	1.9%	12.3%	1.6%	0.1%	0.0%	0.0%	0.0%	0.0%
Orillia	76.7%	5.8%	15.9%	1.3%	0.2%	0.0%	0.0%	0.0%	0.0%
Oshawa	80.7%	5.8%	11.9%	1.2%	0.2%	0.4%	0.0%	0.0%	0.0%
Ottawa	75.0%	7.0%	15.8%	0.9%	0.2%	1.0%	0.0%	0.0%	0.0%
Owen Sound	72.6%	9.1%	16.4%	1.4%	0.3%	0.2%	0.0%	0.0%	0.0%
Parry Sound	73.9%	4.0%	20.9%	0.8%	0.2%	0.1%	0.1%	0.0%	0.0%
Pelham	89.4%	0.6%	3.7%	0.1%	0.6%	5.4%	0.1%	0.0%	0.1%
Penetanguishene	89.9%	2.2%	5.3%	1.9%	0.3%	0.1%	0.2%	0.0%	0.1%
Petawawa	73.2%	3.9%	20.8%	0.1%	1.8%	0.1%	0.1%	0.0%	0.0%
Peterborough	78.6%	7.6%	12.2%	1.4%	0.2%	0.1%	0.0%	0.0%	0.0%
Pickering	86.8%	1.2%	9.7%	1.5%	0.1%	0.6%	0.0%	0.0%	0.0%
Port Colborne	83.0%	2.0%	7.5%	3.9%	0.5%	2.7%	0.0%	0.0%	0.3%

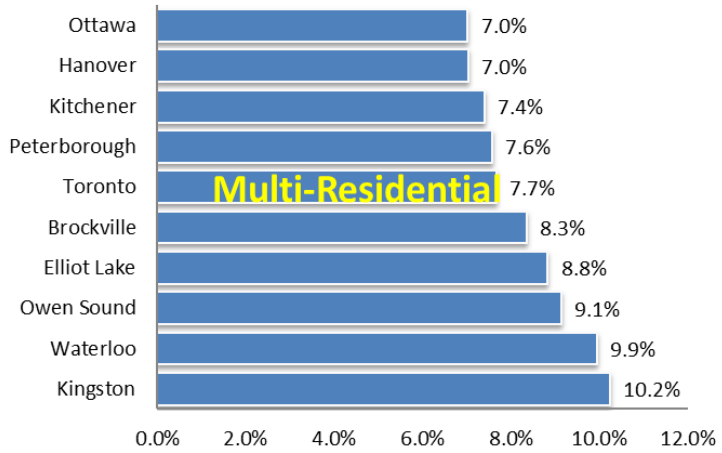
2025 Unweighted Assessment Composition (Sorted Alphabetically) (cont'd)

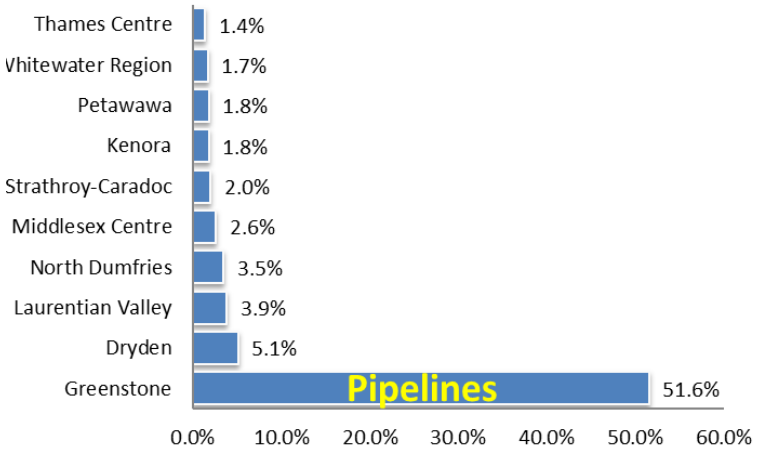
Municipality	Residential	Multi-Residential	Commercial	Industrial	Pipelines	Farmlands	Forests	Landfill	Aggregate Extraction
Port Hope	77.0%	2.1%	8.6%	2.1%	0.8%	8.7%	0.7%	0.0%	0.0%
Prince Edward County	83.3%	1.2%	5.6%	0.7%	0.1%	8.7%	0.2%	0.0%	0.0%
Puslinch	78.2%	0.1%	7.9%	5.5%	0.3%	7.5%	0.6%	0.0%	0.0%
Quinte West	77.4%	2.4%	13.9%	1.4%	0.7%	4.1%	0.1%	0.0%	0.0%
Ramara	90.0%	0.0%	3.1%	0.8%	0.0%	6.0%	0.1%	0.0%	0.0%
Renfrew	76.8%	6.5%	15.4%	0.9%	0.3%	0.1%	0.0%	0.0%	0.0%
Richmond Hill	90.6%	1.2%	7.2%	0.9%	0.1%	0.0%	0.0%	0.0%	0.0%
Sarnia	78.0%	3.8%	11.8%	3.0%	0.7%	2.6%	0.0%	0.0%	0.0%
Saugeen Shores	87.4%	2.4%	5.7%	0.1%	0.2%	4.1%	0.1%	0.0%	0.1%
Sault Ste. Marie	77.3%	6.5%	14.2%	1.5%	0.4%	0.0%	0.0%	0.0%	0.0%
Scugog	80.2%	0.4%	6.0%	0.9%	0.3%	11.7%	0.4%	0.0%	0.1%
South Bruce Peninsula	87.5%	0.7%	3.7%	0.2%	0.2%	6.7%	0.6%	0.0%	0.6%
Southgate	58.3%	0.5%	1.4%	2.4%	0.1%	36.8%	0.6%	0.0%	0.0%
Springwater	86.0%	0.1%	3.1%	0.7%	0.6%	8.9%	0.4%	0.0%	0.2%
St. Catharines	79.1%	5.1%	13.5%	1.1%	0.2%	1.0%	0.0%	0.0%	0.0%
St. Thomas	83.0%	4.1%	9.3%	3.1%	0.3%	0.2%	0.0%	0.0%	0.0%
Stratford	79.0%	5.3%	11.7%	3.3%	0.2%	0.5%	0.0%	0.0%	0.0%
Strathroy-Caradoc	70.2%	3.0%	7.0%	2.2%	2.0%	15.5%	0.1%	0.0%	0.0%
Tay	92.0%	0.3%	3.5%	0.4%	0.3%	2.8%	0.7%	0.0%	0.1%
Thames Centre	56.7%	0.2%	3.9%	2.3%	1.4%	35.4%	0.1%	0.0%	0.0%
The Blue Mountains	87.3%	5.1%	4.0%	0.2%	0.1%	2.9%	0.4%	0.0%	0.0%
Thorold	84.4%	4.5%	6.3%	2.3%	0.8%	1.6%	0.0%	0.0%	0.0%
Thunder Bay	79.3%	4.4%	15.1%	0.9%	0.3%	0.0%	0.0%	0.0%	0.0%
Tillsonburg	83.0%	4.3%	8.4%	3.7%	0.3%	0.3%	0.0%	0.0%	0.0%
Timmins	79.5%	2.1%	15.2%	2.4%	0.5%	0.2%	0.0%	0.0%	0.1%
Tiny	94.4%	0.2%	1.2%	0.1%	0.3%	3.3%	0.5%	0.0%	0.1%
Toronto	75.2%	7.7%	16.1%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Vaughan	80.2%	0.5%	14.5%	4.5%	0.1%	0.1%	0.0%	0.0%	0.0%
Wainfleet	79.0%	0.0%	2.3%	0.4%	0.5%	17.3%	0.1%	0.0%	0.4%
Waterloo	74.5%	9.9%	13.7%	1.7%	0.1%	0.0%	0.0%	0.0%	0.0%
Welland	85.4%	3.3%	7.9%	2.5%	0.4%	0.4%	0.0%	0.0%	0.0%
Wellesley	53.3%	0.1%	2.7%	7.1%	0.2%	35.9%	0.2%	0.0%	0.5%
Wellington North	51.1%	1.2%	6.0%	2.6%	0.2%	38.6%	0.2%	0.0%	0.0%
West Grey	61.1%	0.4%	2.6%	0.9%	0.6%	31.8%	2.5%	0.0%	0.1%
West Lincoln	73.3%	0.3%	3.5%	1.8%	1.2%	19.8%	0.1%	0.0%	0.0%
West Perth	29.5%	0.3%	2.9%	0.8%	0.1%	66.3%	0.1%	0.0%	0.1%
Whitby	87.5%	2.4%	8.3%	1.3%	0.2%	0.3%	0.0%	0.0%	0.0%
Whitchurch-Stouffville	89.8%	0.8%	6.0%	1.4%	0.1%	1.7%	0.1%	0.0%	0.0%
Whitewater Region	75.5%	0.2%	3.4%	0.6%	1.7%	18.2%	0.3%	0.0%	0.0%
Wilmot	76.7%	0.8%	4.0%	1.2%	0.3%	16.6%	0.2%	0.0%	0.3%
Windsor	75.6%	4.2%	16.6%	3.1%	0.4%	0.1%	0.0%	0.0%	0.0%
Woolwich	69.5%	0.7%	9.5%	3.9%	0.3%	16.0%	0.1%	0.0%	0.1%
Average	**76.7%**	**2.4%**	**9.2%**	**1.9%**	**0.9%**	**8.7%**	**0.2%**	**0.0%**	**0.1%**
Median	**78.9%**	**1.3%**	**8.3%**	**1.4%**	**0.3%**	**2.1%**	**0.1%**	**0.0%**	**0.0%**

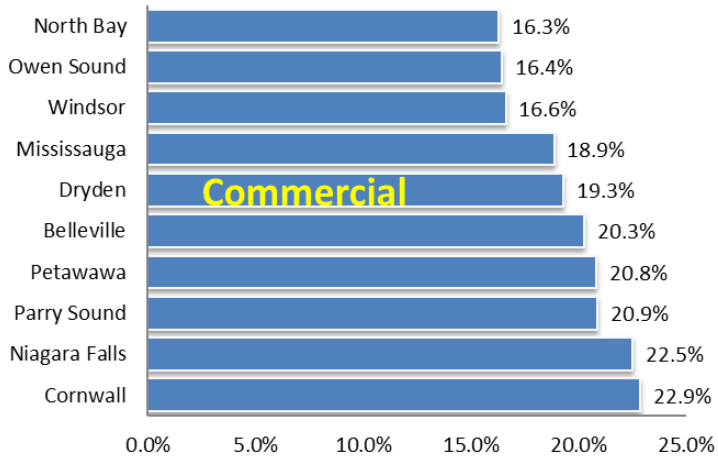
Top 10 Municipalities with Highest Proportion of Unweighted Assessment per Type of Assessment

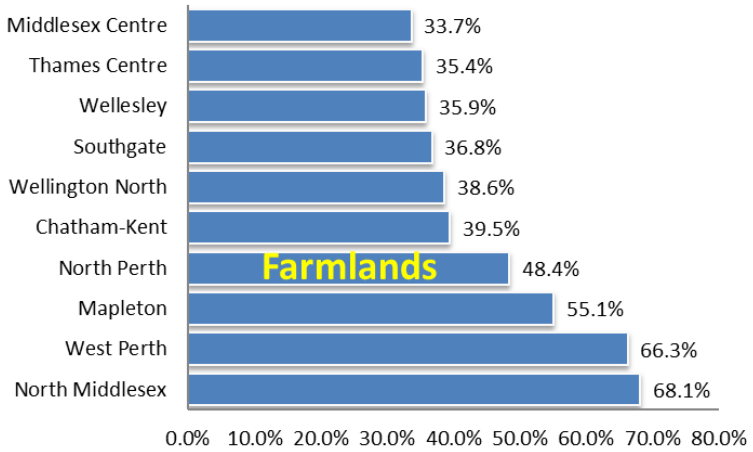












2025 Weighted Assessment Composition (Sorted Alphabetically)

Municipality	Residential	Multi-Residential	Commercial	Industrial	Pipelines	Farmlands	Forests	Landfill	Aggregate Extraction
Ajax	79.7%	4.3%	13.7%	2.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Amherstburg	86.7%	1.4%	6.7%	2.3%	0.6%	1.8%	0.0%	0.0%	0.5%
Aurora	85.3%	0.8%	12.0%	1.9%	0.1%	0.0%	0.0%	0.0%	0.0%
Aylmer	70.8%	6.4%	16.4%	6.2%	0.3%	0.0%	0.0%	0.0%	0.0%
Barrie	72.4%	4.4%	20.3%	2.8%	0.2%	0.0%	0.0%	0.0%	0.0%
Belleville	55.9%	7.1%	31.0%	5.2%	0.4%	0.3%	0.0%	0.0%	0.1%
Bracebridge	87.9%	1.6%	9.0%	0.8%	0.4%	0.1%	0.1%	0.0%	0.1%
Brampton	77.1%	2.7%	15.8%	4.2%	0.2%	0.0%	0.0%	0.0%	0.0%
Brant	72.4%	0.6%	13.9%	8.0%	0.6%	4.3%	0.0%	0.0%	0.2%
Brantford	64.4%	6.1%	21.1%	8.0%	0.3%	0.1%	0.0%	0.0%	0.0%
Brock	84.5%	1.9%	6.7%	1.9%	0.4%	3.8%	0.1%	0.0%	0.8%
Brockville	59.8%	10.9%	23.4%	5.4%	0.5%	0.0%	0.0%	0.0%	0.0%
Burlington	71.4%	6.5%	17.3%	4.4%	0.2%	0.1%	0.0%	0.0%	0.0%
Caledon	77.0%	0.3%	16.8%	4.7%	0.1%	0.7%	0.2%	0.0%	0.2%
Cambridge	62.5%	6.2%	22.0%	9.1%	0.2%	0.0%	0.0%	0.0%	0.0%
Central Elgin	81.5%	0.4%	11.3%	1.2%	0.4%	5.2%	0.0%	0.0%	0.0%
Centre Wellington	81.5%	1.5%	9.2%	3.6%	0.4%	3.6%	0.0%	0.0%	0.2%
Chatham-Kent	62.9%	3.5%	16.7%	3.9%	1.7%	11.0%	0.0%	0.3%	0.1%
Chatsworth	86.5%	0.2%	2.8%	0.9%	1.0%	7.3%	0.8%	0.0%	0.4%
Clarington	83.6%	1.9%	9.7%	3.6%	0.4%	0.6%	0.1%	0.0%	0.1%
Collingwood	83.2%	2.4%	12.8%	1.4%	0.2%	0.0%	0.0%	0.0%	0.0%
Cornwall	54.5%	6.5%	34.5%	4.1%	0.4%	0.0%	0.0%	0.0%	0.0%
Dryden	53.6%	3.2%	27.3%	10.5%	5.3%	0.0%	0.0%	0.0%	0.0%
East Gwillimbury	88.8%	0.2%	7.9%	2.0%	0.1%	0.8%	0.0%	0.0%	0.1%
Elliot Lake	71.1%	14.6%	13.2%	0.6%	0.5%	0.0%	0.0%	0.0%	0.0%
Erin	85.5%	0.3%	5.7%	4.0%	0.2%	4.1%	0.2%	0.0%	0.0%
Espanola	66.9%	2.4%	17.1%	13.1%	0.4%	0.0%	0.1%	0.0%	0.0%
Essex	81.9%	1.0%	8.0%	4.3%	0.6%	4.0%	0.0%	0.1%	0.0%
Fort Erie	82.9%	2.0%	11.1%	2.9%	0.6%	0.3%	0.0%	0.0%	0.2%
Georgian Bluffs	88.4%	0.1%	6.8%	1.3%	0.4%	2.6%	0.2%	0.0%	0.2%
Georgina	91.0%	1.0%	6.6%	0.6%	0.1%	0.6%	0.0%	0.0%	0.0%
Gravenhurst	90.9%	1.3%	7.0%	0.3%	0.5%	0.0%	0.1%	0.0%	0.0%
Greater Sudbury	64.4%	6.1%	20.9%	7.9%	0.6%	0.0%	0.0%	0.0%	0.0%
Greenstone	25.3%	1.1%	20.5%	11.3%	41.8%	0.0%	0.0%	0.0%	0.0%
Grey Highlands	82.0%	0.3%	4.0%	6.1%	0.1%	6.9%	0.5%	0.0%	0.1%
Grimsby	83.0%	1.0%	12.5%	2.9%	0.3%	0.4%	0.0%	0.0%	0.0%
Guelph	66.5%	6.5%	19.7%	7.1%	0.2%	0.0%	0.0%	0.0%	0.0%
Guelph-Eramosa	82.4%	0.3%	8.0%	3.4%	0.5%	5.4%	0.0%	0.0%	0.0%
Haldimand	78.2%	1.2%	8.7%	6.1%	1.4%	4.3%	0.0%	0.0%	0.2%
Halton Hills	77.3%	1.3%	15.5%	4.9%	0.1%	0.5%	0.0%	0.0%	0.3%
Hamilton	70.7%	6.4%	17.1%	4.7%	0.6%	0.3%	0.0%	0.0%	0.1%
Hamilton Tp	91.9%	0.0%	2.7%	0.9%	1.2%	3.2%	0.1%	0.0%	0.0%
Hanover	72.7%	7.3%	17.3%	2.3%	0.3%	0.1%	0.0%	0.0%	0.0%

2025 Weighted Assessment Composition (Sorted Alphabetically) (cont'd)

Municipality	Residential	Multi-Residential	Commercial	Industrial	Pipelines	Farmlands	Forests	Landfill	Aggregate Extraction
Huntsville	86.1%	1.6%	10.4%	1.1%	0.5%	0.0%	0.1%	0.0%	0.1%
Ingersoll	60.4%	2.9%	17.7%	18.6%	0.3%	0.1%	0.0%	0.0%	0.0%
Innisfil	90.1%	0.1%	7.4%	0.8%	0.4%	1.1%	0.0%	0.0%	0.0%
Kenora	71.4%	2.3%	19.4%	4.5%	2.4%	0.0%	0.0%	0.0%	0.0%
Kincardine	69.6%	1.5%	14.2%	7.7%	0.5%	6.3%	0.1%	0.0%	0.1%
King	91.0%	0.2%	5.3%	1.7%	0.3%	1.5%	0.1%	0.0%	0.0%
Kingston	61.0%	11.8%	24.1%	2.8%	0.3%	0.1%	0.0%	0.0%	0.0%
Kitchener	67.3%	10.2%	19.8%	2.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Lakeshore	81.9%	0.1%	4.7%	9.1%	1.2%	3.0%	0.0%	0.0%	0.0%
Lambton Shores	81.5%	1.2%	9.7%	1.4%	0.4%	5.8%	0.0%	0.0%	0.0%
Laurentian Valley	76.0%	0.4%	15.1%	2.1%	4.9%	1.4%	0.1%	0.0%	0.2%
Lincoln	78.7%	1.0%	9.8%	6.5%	0.8%	2.9%	0.0%	0.0%	0.3%
London	70.0%	6.2%	20.9%	2.4%	0.3%	0.1%	0.0%	0.0%	0.0%
Mapleton	59.8%	0.4%	6.4%	10.6%	1.4%	21.4%	0.1%	0.0%	0.0%
Markham	83.3%	1.1%	13.4%	2.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Meaford	84.8%	1.9%	9.1%	0.4%	0.4%	3.1%	0.3%	0.0%	0.1%
Middlesex Centre	78.4%	0.7%	5.4%	0.7%	3.6%	11.1%	0.0%	0.0%	0.1%
Milton	75.9%	1.3%	18.1%	3.9%	0.4%	0.2%	0.0%	0.0%	0.1%
Minto	67.7%	1.3%	11.8%	9.8%	0.6%	8.8%	0.0%	0.0%	0.0%
Mississauga	65.3%	4.5%	25.3%	4.8%	0.1%	0.0%	0.0%	0.0%	0.0%
New Tecumseth	85.6%	0.8%	7.0%	4.9%	0.2%	1.4%	0.0%	0.0%	0.0%
Newmarket	80.4%	2.2%	14.5%	2.8%	0.1%	0.0%	0.0%	0.0%	0.0%
Niagara Falls	59.9%	4.5%	32.3%	2.6%	0.5%	0.1%	0.0%	0.1%	0.0%
Niagara-on-the-Lake	70.9%	0.5%	23.2%	2.4%	0.5%	2.3%	0.0%	0.0%	0.1%
Norfolk	79.9%	1.3%	9.2%	2.4%	0.9%	6.1%	0.1%	0.0%	0.1%
North Bay	63.0%	7.9%	25.6%	2.2%	1.2%	0.0%	0.0%	0.0%	0.1%
North Dumfries	67.2%	0.5%	14.3%	9.7%	3.8%	2.6%	0.0%	0.0%	1.8%
North Grenville	88.3%	0.6%	9.4%	0.2%	0.4%	0.9%	0.0%	0.0%	0.1%
North Middlesex	56.7%	1.6%	3.7%	2.2%	1.3%	34.2%	0.2%	0.0%	0.1%
North Perth	64.7%	1.3%	10.4%	4.9%	0.5%	18.1%	0.0%	0.0%	0.0%
Oakville	79.9%	3.6%	13.6%	2.8%	0.1%	0.0%	0.0%	0.0%	0.0%
Orangeville	79.8%	2.6%	14.3%	3.3%	0.1%	0.0%	0.0%	0.0%	0.0%
Orillia	65.8%	6.5%	25.0%	2.1%	0.6%	0.0%	0.0%	0.0%	0.0%
Oshawa	72.9%	9.1%	15.5%	2.1%	0.2%	0.1%	0.0%	0.0%	0.0%
Ottawa	64.2%	7.1%	26.6%	1.6%	0.3%	0.2%	0.0%	0.0%	0.0%
Owen Sound	63.4%	9.0%	24.6%	2.3%	0.7%	0.0%	0.0%	0.0%	0.0%
Parry Sound	64.3%	4.7%	29.7%	1.1%	0.2%	0.0%	0.0%	0.0%	0.0%
Pelham	89.5%	1.2%	6.5%	0.3%	1.0%	1.4%	0.0%	0.0%	0.2%
Penetanguishene	88.7%	2.2%	6.4%	2.2%	0.3%	0.0%	0.0%	0.0%	0.1%
Petawawa	60.5%	6.1%	31.2%	0.2%	2.0%	0.0%	0.0%	0.0%	0.0%
Peterborough	69.9%	11.7%	16.3%	1.8%	0.2%	0.0%	0.0%	0.0%	0.0%
Pickering	81.7%	1.9%	13.2%	2.9%	0.2%	0.1%	0.0%	0.0%	0.0%
Port Colborne	73.8%	3.4%	11.6%	9.2%	0.8%	0.6%	0.0%	0.0%	0.6%

2025 Weighted Assessment Composition (Sorted Alphabetically) (cont'd)

Municipality	Residential	Multi-Residential	Commercial	Industrial	Pipelines	Farmlands	Forests	Landfill	Aggregate Extraction
Port Hope	76.5%	3.0%	12.8%	4.3%	1.0%	2.2%	0.2%	0.0%	0.0%
Prince Edward County	88.1%	1.9%	6.6%	1.0%	0.1%	2.3%	0.1%	0.0%	0.0%
Puslinch	73.9%	0.1%	11.1%	12.4%	0.5%	1.8%	0.1%	0.0%	0.0%
Quinte West	71.2%	4.4%	19.7%	3.1%	0.6%	0.9%	0.0%	0.0%	0.1%
Ramara	93.5%	0.0%	3.9%	1.0%	0.0%	1.6%	0.0%	0.0%	0.0%
Renfrew	65.4%	8.4%	23.8%	2.0%	0.3%	0.0%	0.0%	0.0%	0.0%
Richmond Hill	88.1%	1.2%	9.3%	1.4%	0.1%	0.0%	0.0%	0.0%	0.0%
Sarnia	68.7%	6.5%	17.5%	6.0%	0.8%	0.5%	0.0%	0.0%	0.0%
Saugeen Shores	88.9%	2.4%	7.2%	0.2%	0.2%	1.0%	0.0%	0.0%	0.1%
Sault Ste. Marie	63.6%	5.8%	23.0%	6.8%	0.6%	0.0%	0.0%	0.0%	0.1%
Scugog	84.9%	0.8%	9.3%	2.0%	0.4%	2.5%	0.1%	0.0%	0.1%
South Bruce Peninsula	91.3%	0.7%	4.7%	0.3%	0.2%	1.7%	0.1%	0.0%	0.9%
Southgate	79.6%	0.7%	2.4%	5.9%	0.1%	11.0%	0.2%	0.0%	0.1%
Springwater	91.5%	0.1%	4.0%	0.8%	0.8%	2.4%	0.1%	0.0%	0.2%
St. Catharines	68.6%	8.0%	20.2%	2.6%	0.3%	0.2%	0.0%	0.0%	0.0%
St. Thomas	71.8%	6.5%	14.4%	6.9%	0.3%	0.0%	0.0%	0.0%	0.0%
Stratford	65.5%	7.8%	19.2%	7.0%	0.3%	0.1%	0.0%	0.1%	0.0%
Strathroy-Caradoc	75.9%	5.0%	8.6%	4.0%	2.3%	4.2%	0.0%	0.0%	0.0%
Tay	93.5%	0.3%	4.4%	0.5%	0.4%	0.7%	0.2%	0.0%	0.1%
Thames Centre	74.7%	0.5%	5.9%	5.2%	2.0%	11.7%	0.0%	0.0%	0.0%
The Blue Mountains	87.9%	5.7%	5.2%	0.3%	0.1%	0.6%	0.1%	0.0%	0.0%
Thorold	77.4%	5.3%	10.0%	5.6%	1.3%	0.4%	0.0%	0.0%	0.0%
Thunder Bay	65.7%	6.9%	24.7%	1.9%	0.8%	0.0%	0.0%	0.0%	0.0%
Tillsonburg	71.5%	6.0%	13.8%	8.3%	0.3%	0.0%	0.0%	0.0%	0.0%
Timmins	66.0%	2.9%	25.0%	5.0%	0.9%	0.0%	0.0%	0.0%	0.1%
Tiny	96.7%	0.2%	1.5%	0.1%	0.4%	0.8%	0.1%	0.0%	0.1%
Toronto	58.7%	10.0%	29.3%	2.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Vaughan	74.6%	0.5%	18.0%	6.8%	0.1%	0.0%	0.0%	0.0%	0.0%
Wainfleet	87.8%	0.1%	4.4%	1.1%	0.9%	4.8%	0.0%	0.0%	0.9%
Waterloo	63.1%	11.3%	22.6%	2.8%	0.1%	0.0%	0.0%	0.1%	0.0%
Welland	76.1%	5.1%	12.2%	5.9%	0.6%	0.1%	0.0%	0.1%	0.0%
Wellesley	64.4%	0.2%	6.4%	16.8%	0.3%	10.8%	0.1%	0.0%	0.9%
Wellington North	64.8%	2.9%	11.4%	8.0%	0.6%	12.2%	0.1%	0.0%	0.0%
West Grey	81.6%	0.6%	4.5%	2.2%	0.7%	9.3%	0.9%	0.0%	0.2%
West Lincoln	80.0%	0.6%	6.6%	5.1%	2.1%	5.4%	0.0%	0.0%	0.0%
West Perth	56.8%	0.5%	7.0%	2.9%	0.4%	32.0%	0.0%	0.1%	0.3%
Whitby	82.0%	4.0%	11.3%	2.5%	0.2%	0.1%	0.0%	0.0%	0.0%
Whitchurch-Stouffville	88.6%	0.8%	7.8%	2.2%	0.1%	0.4%	0.0%	0.0%	0.1%
Whitewater Region	83.2%	0.5%	6.8%	1.8%	2.5%	5.0%	0.1%	0.0%	0.1%
Wilmot	82.3%	1.6%	8.4%	2.4%	0.4%	4.5%	0.0%	0.0%	0.4%
Windsor	60.3%	6.4%	26.2%	6.4%	0.6%	0.0%	0.0%	0.0%	0.0%
Woolwich	68.6%	1.1%	18.4%	7.4%	0.3%	3.9%	0.0%	0.0%	0.1%
Average	**75.2%**	**3.2%**	**13.8%**	**4.0%**	**1.0%**	**2.7%**	**0.1%**	**0.0%**	**0.1%**
Median	**76.0%**	**1.9%**	**12.6%**	**2.8%**	**0.4%**	**0.5%**	**0.0%**	**0.0%**	**0.0%**

2025 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 61.7% 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
Dryden	70.4%	53.6%	-23.9%
Toronto	75.2%	58.7%	-21.9%
Cornwall	69.5%	54.5%	-21.5%
Ingersoll	76.4%	60.4%	-20.9%
Belleville	70.0%	55.9%	-20.2%
Windsor	75.6%	60.3%	-20.2%
Espanola	83.5%	66.9%	-19.8%
Brockville	73.8%	59.8%	-18.9%
Greater Sudbury	79.0%	64.4%	-18.5%
Sault Ste. Marie	77.3%	63.6%	-17.7%
Cambridge	75.7%	62.5%	-17.4%
Petawawa	73.2%	60.5%	-17.4%
Niagara Falls	72.3%	59.9%	-17.2%
Thunder Bay	79.3%	65.7%	-17.1%
Timmins	79.5%	66.0%	-17.0%
Stratford	79.0%	65.5%	-17.0%
Kingston	73.1%	61.0%	-16.6%
North Bay	75.5%	63.0%	-16.6%
Brantford	76.2%	64.4%	-15.5%
Guelph	78.6%	66.5%	-15.4%
Waterloo	74.5%	63.1%	-15.3%
Renfrew	76.8%	65.4%	-14.8%
Kitchener	79.0%	67.3%	-14.8%
Ottawa	75.0%	64.2%	-14.4%
Orillia	76.7%	65.8%	-14.2%
Kenora	83.0%	71.4%	-14.0%
Tillsonburg	83.0%	71.5%	-13.8%
Hamilton	81.8%	70.7%	-13.6%
St. Thomas	83.0%	71.8%	-13.5%
St. Catharines	79.1%	68.6%	-13.2%
Parry Sound	73.9%	64.3%	-13.0%
Owen Sound	72.6%	63.4%	-12.7%
London	80.1%	70.0%	-12.6%

Municipality	Residential Unweighted Assessment	Residential Weighted Assessment	Change % Unweighted to Weighted
Aylmer	80.6%	70.8%	-12.2%
Sarnia	78.0%	68.7%	-12.0%
Mississauga	73.7%	65.3%	-11.3%
Peterborough	78.6%	69.9%	-11.0%
Port Colborne	83.0%	73.8%	-11.0%
Elliot Lake	79.9%	71.1%	-11.0%
Welland	85.4%	76.1%	-10.9%
Burlington	80.0%	71.4%	-10.7%
Oshawa	80.7%	72.9%	-9.6%
Greenstone	27.8%	25.3%	-8.9%
Thorold	84.4%	77.4%	-8.3%
Quinte West	77.4%	71.2%	-8.0%
Oakville	86.1%	79.9%	-7.3%
Milton	81.9%	75.9%	-7.3%
Ajax	85.9%	79.7%	-7.3%
Barrie	77.8%	72.4%	-7.0%
Vaughan	80.2%	74.6%	-7.0%
Fort Erie	88.9%	82.9%	-6.8%
Grimsby	88.7%	83.0%	-6.4%
Whitby	87.5%	82.0%	-6.3%
Halton Hills	82.3%	77.3%	-6.1%
Brampton	82.0%	77.1%	-5.9%
Pickering	86.8%	81.7%	-5.9%
Puslinch	78.2%	73.9%	-5.5%
Hanover	76.8%	72.7%	-5.4%
Laurentian Valley	80.2%	76.0%	-5.2%
North Dumfries	70.8%	67.2%	-5.1%
Orangeville	84.0%	79.8%	-5.0%
Niagara-on-the-Lake	74.6%	70.9%	-5.0%
Newmarket	84.4%	80.4%	-4.7%
Markham	86.8%	83.3%	-4.1%
Aurora	88.5%	85.3%	-3.6%
Clarington	86.2%	83.6%	-3.0%

2025 Shift in Tax Burden - Unweighted to Weighted Residential Assessment (cont'd)

Municipality	Residential Unweighted Assessment	Residential Weighted Assessment	Change % Unweighted to Weighted
Richmond Hill	90.6%	88.1%	-2.8%
Collingwood	85.4%	83.2%	-2.5%
Caledon	78.8%	77.0%	-2.3%
Penetanguishene	89.9%	88.7%	-1.4%
Whitchurch-Stouffville	89.8%	88.6%	-1.3%
Woolwich	69.5%	68.6%	-1.2%
Port Hope	77.0%	76.5%	-0.6%
Huntsville	86.4%	86.1%	-0.3%
Lincoln	78.9%	78.7%	-0.3%
Gravenhurst	91.1%	90.9%	-0.2%
Bracebridge	88.1%	87.9%	-0.2%
East Gwillimbury	89.0%	88.8%	-0.2%
Georgina	91.1%	91.0%	0.0%
Pelham	89.4%	89.5%	0.2%
North Grenville	88.2%	88.3%	0.2%
The Blue Mountains	87.3%	87.9%	0.7%
Tay	92.0%	93.5%	1.7%
Saugeen Shores	87.4%	88.9%	1.7%
Innisfil	88.4%	90.1%	1.9%
Brant	70.9%	72.4%	2.0%
New Tecumseth	83.7%	85.6%	2.2%
Tiny	94.4%	96.7%	2.5%
King	88.6%	91.0%	2.7%
Amherstburg	83.8%	86.7%	3.5%
Lakeshore	79.1%	81.9%	3.5%
Ramara	90.0%	93.5%	3.9%
South Bruce Peninsula	87.5%	91.3%	4.4%
Centre Wellington	77.8%	81.5%	4.7%
Haldimand	74.6%	78.2%	4.8%
Prince Edward County	83.3%	88.1%	5.7%
Scugog	80.2%	84.9%	5.9%
Springwater	86.0%	91.5%	6.4%
Wilmot	76.7%	82.3%	7.4%

Municipality	Residential Unweighted Assessment	Residential Weighted Assessment	Change % Unweighted to Weighted
Georgian Bluffs	82.2%	88.4%	7.6%
Strathroy-Caradoc	70.2%	75.9%	8.1%
Hamilton Tp	84.8%	91.9%	8.3%
Erin	78.8%	85.5%	8.5%
Essex	75.2%	81.9%	9.0%
West Lincoln	73.3%	80.0%	9.1%
Meaford	77.4%	84.8%	9.5%
Whitewater Region	75.5%	83.2%	10.2%
Wainfleet	79.0%	87.8%	11.1%
Guelph-Eramosa	74.0%	82.4%	11.3%
Brock	75.9%	84.5%	11.3%
Central Elgin	72.7%	81.5%	12.1%
Kincardine	61.6%	69.6%	12.9%
Lambton Shores	70.8%	81.5%	15.1%
Norfolk	69.2%	79.9%	15.4%
Minto	58.5%	67.7%	15.9%
Wellesley	53.3%	64.4%	20.9%
Grey Highlands	66.9%	82.0%	22.5%
Chatham-Kent	49.6%	62.9%	26.8%
Wellington North	51.1%	64.8%	26.8%
Chatsworth	67.9%	86.5%	27.4%
Thames Centre	56.7%	74.7%	31.9%
Middlesex Centre	59.3%	78.4%	32.1%
West Grey	61.1%	81.6%	33.6%
Southgate	58.3%	79.6%	36.6%
North Perth	43.2%	64.7%	49.7%
Mapleton	38.5%	59.8%	55.2%
West Perth	29.5%	56.8%	92.9%
North Middlesex	28.2%	56.7%	101.1%
Average	**76.7%**	**75.2%**	**-0.1%**
Median	**78.9%**	**76.0%**	**-3.8%**
Min	**27.8%**	**25.3%**	**-23.9%**
Max	**94.4%**	**96.7%**	**101.1%**

Building Construction Activity

(sorted from lowest to highest 2024 activity per capita)

The table summarizes the 2024 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 2024.

Municipality	% Res. 2024	% Non-Res. 2024	2024 per Capita
Wilmot	99%	1%	$ 563
Renfrew	11%	89%	$ 585
Brock	62%	38%	$ 895
North Bay	52%	48%	$ 904
Laurentian Valley	89%	11%	$ 1,015
Orangeville	20%	80%	$ 1,089
Timmins	53%	47%	$ 1,152
Petawawa	93%	7%	$ 1,272
Guelph-Eramosa	65%	35%	$ 1,369
Whitchurch-Stouffville	61%	39%	$ 1,392
North Dumfries	99%	1%	$ 1,410
Owen Sound	77%	23%	$ 1,669
Lambton Shores	98%	2%	$ 1,717
Clarington	46%	54%	$ 1,723
Sarnia	52%	48%	$ 1,760
Hamilton Tp	62%	38%	$ 1,842
Chatsworth	63%	37%	$ 1,869
Ajax	64%	36%	$ 1,877
Niagara Falls	56%	44%	$ 1,877
Thunder Bay	57%	43%	$ 1,934
Newmarket	19%	81%	$ 1,971
Peterborough	48%	52%	$ 2,058
Guelph	53%	47%	$ 2,144
Sault Ste. Marie	67%	33%	$ 2,168
West Lincoln	97%	3%	$ 2,295
Espanola	65%	35%	$ 2,419
Ottawa	69%	31%	$ 2,621
Penetanguishene	88%	12%	$ 2,626
Georgian Bluffs	60%	40%	$ 2,627
Hanover	79%	21%	$ 2,653
Dryden	44%	56%	$ 2,669
Brockville	61%	39%	$ 2,754
Whitewater Region	71%	29%	$ 2,832
Scugog	86%	14%	$ 2,861
Norfolk	60%	40%	$ 2,881
Springwater	95%	5%	$ 2,916
Whitby	54%	46%	$ 2,956
Brampton	49%	51%	$ 2,961
Wainfleet	81%	19%	$ 2,976

Municipality	% Res. 2024	% Non-Res. 2024	2024 per Capita
Mississauga	52%	48%	$ 3,062
Oshawa	44%	56%	$ 3,108
Waterloo	57%	43%	$ 3,134
Kenora	69%	31%	$ 3,135
Brant	64%	36%	$ 3,181
Ingersoll	21%	79%	$ 3,185
Belleville	65%	35%	$ 3,227
Thames Centre	66%	34%	$ 3,248
Greater Sudbury	48%	52%	$ 3,267
Aylmer	84%	16%	$ 3,271
Ramara	97%	3%	$ 3,295
Welland	75%	25%	$ 3,328
Port Colborne	28%	72%	$ 3,328
Bracebridge	43%	57%	$ 3,340
Strathroy-Caradoc	59%	41%	$ 3,407
Middlesex Centre	67%	33%	$ 3,410
Kitchener	62%	38%	$ 3,412
Minto	46%	54%	$ 3,460
Cornwall	71%	29%	$ 3,470
Lincoln	76%	24%	$ 3,489
Georgina	51%	49%	$ 3,499
Woolwich	69%	31%	$ 3,625
Chatham-Kent	67%	33%	$ 3,633
Burlington	80%	20%	$ 3,677
Stratford	27%	73%	$ 3,721
Kingston	64%	36%	$ 3,742
Quinte West	85%	15%	$ 3,987
Richmond Hill	90%	10%	$ 4,002
Kincardine	64%	36%	$ 4,037
Windsor	31%	69%	$ 4,126
Halton Hills	33%	67%	$ 4,134
Wellesley	42%	58%	$ 4,307
London	54%	46%	$ 4,311
Aurora	58%	42%	$ 4,393
Orillia	31%	69%	$ 4,464
Haldimand	43%	57%	$ 4,546
Fort Erie	80%	20%	$ 4,622
Centre Wellington	66%	34%	$ 4,736
Huntsville	75%	25%	$ 4,745

Building Construction Activity *(sorted from lowest to highest 2024 activity per capita) (cont'd)*

Municipality	% Res. 2024	% Non-Res. 2024	2024 per Capita
Vaughan	37%	63%	$ 4,756
Southgate	32%	68%	$ 4,791
Cambridge	30%	70%	$ 4,952
Collingwood	69%	31%	$ 5,031
Brantford	48%	52%	$ 5,103
Toronto	61%	39%	$ 5,117
Essex	79%	21%	$ 5,324
Thorold	78%	22%	$ 5,326
Barrie	80%	20%	$ 5,395
Mapleton	45%	55%	$ 5,550
Puslinch	94%	6%	$ 5,562
Markham	82%	18%	$ 5,622
King	92%	8%	$ 5,717
Caledon	76%	24%	$ 5,808
Pelham	45%	55%	$ 5,860
Tiny	99%	1%	$ 5,910
Central Elgin	43%	57%	$ 5,951
West Grey	40%	60%	$ 5,985
Pickering	61%	39%	$ 6,118
Amherstburg	33%	67%	$ 6,264
Milton	81%	19%	$ 6,566
New Tecumseth	28%	72%	$ 6,602
Oakville	82%	18%	$ 6,699
Grey Highlands	78%	22%	$ 6,714
East Gwillimbury	92%	8%	$ 6,744
Tillsonburg	47%	53%	$ 6,931
Innisfil	53%	47%	$ 7,076
West Perth	54%	46%	$ 7,259
Gravenhurst	92%	8%	$ 7,340
North Perth	43%	57%	$ 7,687
Hamilton	88%	12%	$ 7,794
Saugeen Shores	58%	42%	$ 7,853
The Blue Mountains	95%	5%	$ 7,887
Grimsby	10%	90%	$ 8,211
Niagara-on-the-Lake	25%	75%	$ 9,957
Wellington North	29%	71%	$ 10,429
Parry Sound	21%	79%	$ 11,122
North Middlesex	43%	57%	$ 11,302
Prince Edward County	27%	73%	$ 12,864
Erin	92%	8%	$ 22,373
Average	**61%**	**39%**	**$ 4,330**
Median	**61%**	**39%**	**$ 3,494**
Maximum	**99%**	**90%**	**$ 22,373**
Minimum	**10%**	**1%**	**$ 563**

Building Construction Activity Trend *(Grouped by Location)*

Bruce/Grey Municipality	Building Construction Value (000's) 2022	2023	2024	3 Year Per Capita Avg
Chatsworth	$ 23,475	$ 27,639	$ 14,456	$ 2,873
Georgian Bluffs	$ 90,919	$ 54,179	$ 31,467	$ 5,016
Grey Highlands	$ 79,795	$ 86,163	$ 76,153	$ 7,220
Hanover	$ 37,510	$ 19,546	$ 22,726	$ 3,150
Kincardine	$ 64,711	$ 40,066	$ 54,710	$ 3,999
Meaford	$ 61,171	$ 64,613	N/A	$ 5,186
Owen Sound	$ 40,357	$ 30,812	$ 38,486	$ 1,600
Saugeen Shores	$ 129,145	$ 315,271	$ 144,248	$ 10,892
South Bruce Peninsula	$ 47,118	$ 45,206	N/A	$ 4,724
Southgate	$ 129,250	$ 59,344	$ 48,103	$ 8,203
The Blue Mountains	$ 178,099	$ 171,484	$ 86,445	$ 13,826
West Grey	$ 65,453	$ 43,288	$ 84,805	$ 4,609
Bruce/Grey Average	**$ 78,917**	**$ 79,801**	**$ 60,160**	**$ 5,941**
Bruce/Grey Median	**$ 65,082**	**$ 49,692**	**$ 51,407**	**$ 4,870**

Eastern Municipality	Building Construction Value (000's) 2022	2023	2024	3 Year Per Capita Avg
Belleville	$ 328,447	$ 215,238	$ 200,038	$ 4,119
Brockville	$ 72,979	$ 43,091	$ 65,296	$ 2,579
Cornwall	$ 63,979	$ 178,437	$ 178,259	$ 2,749
Hamilton Tp	$ 42,715	$ 28,788	$ 21,515	$ 2,684
Kingston	$ 416,381	$ 585,685	$ 567,366	$ 3,561
Laurentian Valley	$ 17,000	$ 22,299	$ 10,240	$ 1,622
North Grenville	$ 68,531	$ 39,644	N/A	$ 2,807
Ottawa	$ 4,869,159	$ 3,079,344	$ 3,175,767	$ 3,218
Petawawa	$ 28,822	$ 49,316	$ 25,535	$ 1,875
Peterborough	$ 211,896	N/A	$ 187,821	$ 2,234
Port Hope	$ 148,220	$ 17,117	N/A	$ 4,579
Prince Edward County	$ 209,520	$ 148,577	$ 353,800	$ 8,714
Quinte West	$ 142,986	$ 145,843	$ 203,799	$ 3,258
Renfrew	$ 41,384	$ 27,265	$ 5,027	$ 1,893
Whitewater Region	$ 32,811	$ 21,693	$ 21,782	$ 2,837
Eastern Average	**$ 446,322**	**$ 328,738**	**$ 385,865**	**$ 3,249**
Eastern Median	**$ 72,979**	**$ 46,204**	**$ 178,259**	**$ 2,807**

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

GTHA Municipality	Building Construction Value (000's) 2022	2023	2024	3 Year Per Capita Avg
Ajax	$ 308,210	$ 541,956	$ 274,376	$ 2,664
Aurora	$ 565,240	$ 495,957	$ 335,333	$ 6,412
Brampton	$ 1,170,001	$ 2,380,000	$ 2,411,797	$ 2,552
Brock	$ 49,300	$ 41,534	$ 12,433	$ 2,541
Burlington	$ 407,859	$ 709,460	$ 762,180	$ 3,077
Caledon	$ 567,863	$ 356,830	$ 539,016	$ 5,530
Clarington	$ 289,518	$ 478,991	$ 199,611	$ 2,865
East Gwillimbury	$ 391,298	$ 259,320	$ 289,731	$ 7,630
Georgina	$ 131,739	$ 199,424	$ 184,991	$ 3,293
Halton Hills	$ 227,201	$ 117,983	$ 283,287	$ 3,099
Hamilton	$ 1,856,372	$ 2,550,392	$ 5,128,000	$ 4,954
King	$ 300,601	$ 177,337	$ 180,502	$ 7,153
Markham	$ 2,052,880	$ 1,696,416	$ 2,192,618	$ 5,249
Milton	$ 530,627	$ 825,834	$ 1,127,413	$ 5,094
Mississauga	$ 2,541,916	$ 1,830,000	$ 2,621,922	$ 2,846
Newmarket	$ 234,511	$ 193,240	$ 199,078	$ 2,119
Oakville	$ 1,799,844	$ 1,391,000	$ 1,770,144	$ 6,635
Oshawa	$ 901,814	$ 639,451	$ 649,157	$ 3,688
Pickering	$ 523,801	$ 732,863	$ 719,223	$ 5,885
Richmond Hill	$ 764,984	$ 980,089	$ 980,303	$ 3,867
Scugog	$ 39,457	$ 38,273	$ 65,225	$ 2,104
Toronto	$ 12,606,540	$ 13,664,242	$ 17,166,175	$ 4,509
Vaughan	$ 1,704,850	$ 2,630,358	$ 1,890,282	$ 5,463
Whitby	$ 719,800	$ 380,543	$ 472,674	$ 3,409
Whitchurch-Stouffville	$ 333,000	$ 112,674	$ 78,867	$ 3,185
GTHA Average	**$ 1,240,769**	**$ 1,336,967**	**$ 1,621,373**	**$ 4,233**
GTHA Median	**$ 530,627**	**$ 541,956**	**$ 539,016**	**$ 3,688**

Niagara Municipality	Building Construction Value (000's) 2022	2023	2024	3 Year Per Capita Avg
Fort Erie	$ 207,037	$ 175,714	$ 167,192	$ 5,158
Grimsby	$ 70,951	$ 38,504	$ 260,911	$ 3,917
Lincoln	$ 76,772	$ 83,670	$ 100,022	$ 3,077
Niagara Falls	$ 274,000	$ 176,764	$ 206,352	$ 2,082
Niagara-on-the-Lake	$ 97,918	$ 97,918	$ 213,978	$ 6,443
Pelham	$ 117,409	$ 74,959	$ 116,587	$ 5,265
Port Colborne	$ 56,721	$ 76,754	$ 73,906	$ 3,165
St. Catharines	$ 300,953	$ 191,105	N/A	$ 1,680
Thorold	$ 384,913	$ 249,821	$ 150,781	$ 9,681
Wainfleet	$ 49,436	$ 26,655	$ 22,478	$ 4,455
Welland	$ 231,260	$ 295,894	$ 206,092	$ 4,033
West Lincoln	$ 38,566	$ 38,566	$ 38,566	$ 2,328
Niagara Average	**$ 158,828**	**$ 127,194**	**$ 141,533**	**$ 4,274**
Niagara Median	**$ 107,664**	**$ 90,794**	**$ 150,781**	**$ 3,975**

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

Simcoe/Musk./Duff. Municipality	Building Construction Value (000's) 2022	2023	2024	3 Year Per Capita Avg
Barrie	$ 525,753	$ 666,910	$ 899,992	$ 4,266
Bracebridge	$ 102,434	$ 81,207	$ 63,909	$ 4,402
Collingwood	$ 141,458	$ 213,844	$ 142,220	$ 5,994
Gravenhurst	$ 153,279	$ 119,990	$ 106,144	$ 8,906
Huntsville	$ 129,796	$ 195,562	$ 110,374	$ 6,339
Innisfil	$ 292,321	$ 290,090	$ 362,285	$ 6,312
New Tecumseth	$ 70,962	$ 52,055	$ 344,566	$ 3,031
Orangeville	$ 84,879	$ 62,256	$ 35,866	$ 1,884
Orillia	$ 59,595	$ 170,604	$ 164,757	$ 3,603
Penetanguishene	$ 31,000	$ 17,440	$ 29,902	$ 2,626
Ramara	$ 57,755	$ 39,297	$ 38,058	$ 3,986
Springwater	$ 213,761	$ 192,886	$ 72,799	$ 6,616
Tay	$ 18,997	N/A	N/A	$ 1,617
Tiny	$ 82,215	$ 88,570	$ 84,943	$ 6,049
Simcoe/Musk./Duff. Average	**$ 140,300**	**$ 168,516**	**$ 188,909**	**$ 4,688**
Simcoe/Musk./Duff. Median	**$ 93,656**	**$ 119,990**	**$ 106,144**	**$ 4,334**

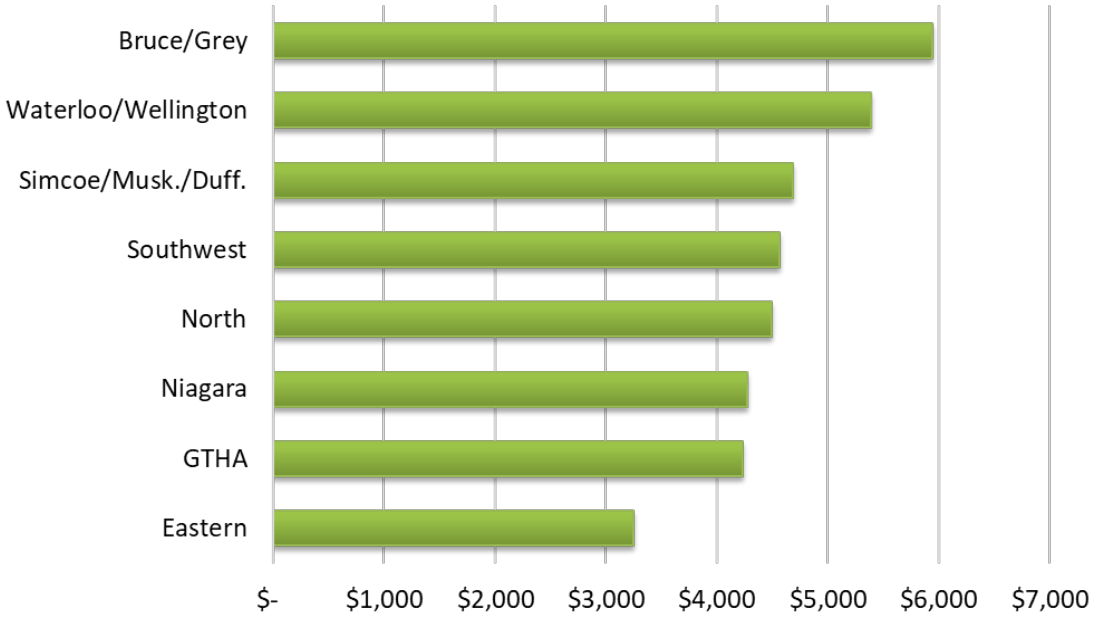
Waterloo/Wellington Municipality	Building Construction Value (000's) 2022	2023	2024	3 Year Per Capita Avg
Cambridge	$ 659,795	$ 678,050	$ 792,253	$ 4,594
Centre Wellington	$ 225,789	$ 208,052	$ 165,421	$ 5,853
Erin	$ 134,609	$ 16,134	$ 291,256	$ 11,425
Guelph	$ 594,943	$ 892,440	$ 364,829	$ 3,794
Guelph-Eramosa	$ 36,169	$ 33,944	$ 20,879	$ 2,031
Kitchener	$ 1,194,747	$ 1,212,345	$ 1,079,469	$ 3,882
Mapleton	$ 55,470	$ 102,594	$ 64,441	$ 6,449
Minto	$ 74,831	$ 17,006	$ 34,164	$ 4,339
North Dumfries	$ 92,524	$ 47,938	$ 16,223	$ 4,634
Puslinch	$ 74,991	$ 151,855	$ 48,425	$ 10,710
Waterloo	$ 398,423	$ 436,000	$ 481,251	$ 3,036
Wellesley	$ 41,281	$ 70,243	$ 51,655	$ 4,570
Wellington North	$ 111,859	$ 129,898	$ 139,782	$ 9,597
Wilmot	$ 45,524	$ 65,217	$ 13,040	$ 1,806
Woolwich	$ 134,880	$ 116,587	$ 108,621	$ 4,078
Waterloo/Wellington Average	**$ 258,389**	**$ 278,553**	**$ 244,781**	**$ 5,387**
Waterloo/Wellington Median	**$ 111,859**	**$ 116,587**	**$ 108,621**	**$ 4,570**

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

North Municipality	Building Construction Value (000's) 2022	2023	2024	3 Year Per Capita Avg
Dryden	$ 26,810	$ 26,730	$ 20,992	$ 3,187
Elliot Lake	N/A	N/A	N/A	N/A
Espanola	$ 16,380	$ 7,531	$ 13,677	$ 2,242
Greater Sudbury	$ 241,251	$ 440,716	$ 585,425	$ 2,380
Greenstone	$ 156,264	$ 22,327	N/A	$ 19,766
Kenora	$ 38,960	$ 51,179	$ 50,257	$ 2,942
North Bay	$ 218,098	$ 100,633	$ 51,146	$ 2,222
Parry Sound	$ 14,682	$ 22,170	$ 84,548	$ 5,358
Sault Ste. Marie	$ 258,979	$ 150,260	$ 166,359	$ 2,531
Thunder Bay	$ 158,178	$ 451,004	$ 226,289	$ 2,403
Timmins	$ 49,026	$ 142,856	$ 50,330	$ 1,863
North Average	**$ 117,863**	**$ 141,541**	**$ 138,780**	**$ 4,489**
North Median	**$ 102,645**	**$ 75,906**	**$ 51,146**	**$ 2,467**

Southwest Municipality	Building Construction Value (000's) 2022	2023	2024	3 Year Per Capita Avg
Amherstburg	$ 209,020	$ 64,500	$ 162,983	$ 5,712
Aylmer	$ 14,205	$ 31,741	$ 26,966	$ 2,971
Brant	$ 262,532	$ 201,830	$ 141,185	$ 4,670
Brantford	$ 538,084	$ 399,380	$ 589,719	$ 4,476
Central Elgin	$ 98,741	$ 74,788	$ 90,605	$ 5,899
Chatham-Kent	$ 344,608	$ 298,525	$ 407,831	$ 3,166
Essex	$ 194,756	$ 66,085	$ 122,114	$ 5,656
Haldimand	$ 197,980	$ 239,156	$ 248,611	$ 4,247
Ingersoll	$ 121,395	$ 75,176	$ 48,280	$ 5,512
Lakeshore	$ 245,693	$ 244,587	N/A	$ 5,533
Lambton Shores	$ 93,159	$ 22,832	$ 22,708	$ 3,636
London	$ 1,598,196	$ 1,101,967	$ 2,181,840	$ 3,344
Middlesex Centre	$ 154,177	$ 120,280	$ 71,852	$ 5,620
Norfolk	$ 164,618	$ 197,775	$ 219,851	$ 2,632
North Middlesex	$ 46,662	$ 41,610	$ 75,227	$ 8,243
North Perth	$ 104,400	$ 66,800	$ 138,526	$ 5,886
Sarnia	$ 163,682	$ 131,738	$ 134,518	$ 1,896
St. Thomas	$ 97,004	$ 210,488	N/A	$ 3,268
Stratford	$ 85,794	$ 137,560	$ 135,256	$ 3,326
Strathroy-Caradoc	$ 109,145	$ 75,753	$ 92,704	$ 3,496
Thames Centre	$ 104,010	$ 67,062	$ 49,473	$ 3,843
Tillsonburg	$ 107,038	$ 42,748	$ 147,759	$ 4,781
West Perth	$ 64,360	$ 52,410	$ 69,967	$ 7,259
Windsor	$ 413,112	$ 1,183,926	$ 1,118,170	$ 3,460
Southwest Average	**$ 222,577**	**$ 172,382**	**$ 246,570**	**$ 4,568**
Southwest Median	**$ 121,395**	**$ 75,753**	**$ 134,518**	**$ 4,476**

Summary - 3 Year Average Building Construction Activity per Capita (2022, 2023, 2024) - 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 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.

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 the 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, while a ratio less than zero indicates that total assets exceed the total liabilities.

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.

$$Net\ Position\ per\ Capita = \frac{Net\ Financial\ Position}{Population} = \frac{FIR\ Schedule\ 70\ line\ 9945}{Manifold\ Data\ Mining\ Population}$$

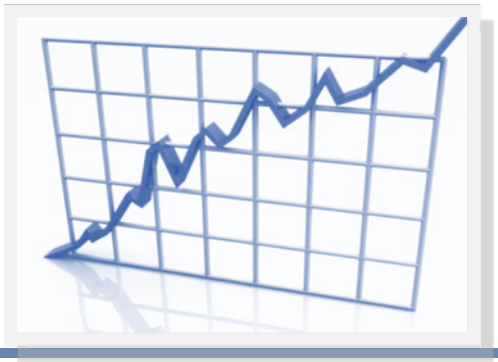
$$Net\ Financial\ Liabilities\ Ratio = \frac{Net\ Financial\ Position}{Own\ Source\ Revenue} = \frac{FIR\ Schedule\ 70\ line\ 9945}{FIR\ Schedule\ 81\ line\ 2610}$$

Target

There is no optimal number or range for these indicators, as 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 conditions 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 Composition 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	2020	2021	2022	2023	2024
Ottawa	$ (2,303)	$ (2,495)	$ (2,576)	$ (2,903)	$ (3,391)
Toronto	$ (2,900)	$ (2,861)	$ (2,760)	$ (3,050)	$ (2,982)
Prince Edward County	$ (1,404)	$ (1,076)	$ (1,108)	$ (1,407)	$ (1,997)
Quinte West	$ (1,685)	$ (1,543)	$ (1,490)	$ (1,483)	$ (1,270)
Kingston	$ (1,709)	$ (1,590)	$ (1,408)	$ (1,281)	$ (1,228)
New Tecumseth	$ (769)	$ (786)	$ (982)	$ (1,031)	$ (1,216)
Peterborough	$ 1,098	$ 1,070	$ 708	$ (408)	$ (844)
The Blue Mountains	$ 4,239	$ 3,174	$ 2,385	$ (472)	$ (645)
Brant County	$ (415)	$ (356)	$ (509)	$ (984)	$ (613)
Owen Sound	$ (1,585)	$ (1,332)	$ (1,072)	$ (862)	$ (539)
Barrie	$ (811)	$ (634)	$ (510)	$ (623)	$ (526)
Port Colborne	$ (1,126)	$ (729)	$ (466)	$ (462)	$ (495)
Georgina	$ 376	$ 464	$ 191	$ (215)	$ (443)
Laurentian Valley	$ (13)	$ (7)	$ 72	$ (80)	$ (373)
Pelham	$ (1,012)	$ (634)	$ (549)	$ (506)	$ (368)
Lincoln	$ 790	$ 595	$ 215	$ (69)	$ (330)
Grey Highlands	$ 200	$ (82)	$ (90)	$ (587)	$ (282)
Ramara	$ 591	$ 809	$ 825	$ 209	$ (60)
Tillsonburg	$ (23)	$ 27	$ 233	$ 335	$ (48)
Wainfleet	$ 936	$ 873	$ 482	$ (143)	$ 9
Espanola	$ 1,330	$ 1,136	$ 987	$ 473	$ 13
St. Thomas	$ 257	$ 257	$ 493	$ 481	$ 30
Thunder Bay	$ (620)	$ (165)	$ (193)	$ (106)	$ 74
Brampton	$ 586	$ 678	$ 409	$ 365	$ 238
West Lincoln	$ 262	$ 317	$ 359	$ 238	$ 294
Amherstburg	$ (1,255)	$ (568)	$ (186)	$ 81	$ 353
Belleville	$ (385)	$ 259	$ 219	$ 27	$ 378
Tiny	$ 320	$ 373	$ 403	$ 318	$ 390
Wellesley	$ 929	$ 1,051	$ 453	$ 325	$ 456
Caledon	$ 717	$ 802	$ 700	$ 494	$ 510
Hamilton Tp	$ 533	$ 590	$ 581	$ 504	$ 606
Oshawa	$ 373	$ 469	$ 583	$ 675	$ 642
Whitchurch - Stouffville	$ 114	$ 405	$ 558	$ 534	$ 698
Ingersoll	$ 1,550	$ (224)	$ 189	$ 123	$ 762
Erin	$ 549	$ 669	$ 702	$ 653	$ 766
Guelph-Eramosa	$ 350	$ 463	$ 477	$ 650	$ 786
St. Catharines	$ 180	$ 390	$ 422	$ 690	$ 833
Minto	$ 461	$ 855	$ 587	$ 788	$ 911
Hanover	$ 1,891	$ 1,959	$ 1,846	$ 1,431	$ 924

Financial Position Per Capita - Trend (cont'd)

Municipality	2020	2021	2022	2023	2024
North Bay	$ 722	$ 988	$ 413	$ 650	$ 931
Petawawa	$ 1,007	$ 990	$ 1,031	$ 953	$ 934
Puslinch	$ 778	$ 765	$ 802	$ 850	$ 946
King	$ 459	$ 476	$ 919	$ 807	$ 959
Central Elgin	$ (1,591)	$ (1,365)	$ (745)	$ (76)	$ 972
Scugog	$ 881	$ 961	$ 904	$ 887	$ 989
Burlington	$ 1,120	$ 1,230	$ 1,202	$ 1,127	$ 1,007
Gravenhurst	$ 166	$ 350	$ 465	$ 685	$ 1,039
Aurora	$ 1,268	$ 1,347	$ 1,182	$ 1,206	$ 1,054
Cambridge	$ 799	$ 696	$ 931	$ 1,066	$ 1,073
Mapleton	$ 781	$ 785	$ 615	$ 760	$ 1,081
Clarington	$ 846	$ 973	$ 1,084	$ 1,039	$ 1,092
Welland	$ 918	$ 1,116	$ 1,003	$ 702	$ 1,098
Kitchener	$ 1,009	$ 1,130	$ 1,442	$ 1,175	$ 1,140
Brock	$ 1,058	$ 1,074	$ 1,196	$ 1,069	$ 1,158
Centre Wellington	$ 1,045	$ 1,012	$ 1,235	$ 989	$ 1,176
Mississauga	$ 1,069	$ 1,246	$ 1,197	$ 1,178	$ 1,188
Greater Sudbury	$ 1,297	$ 1,443	$ 1,625	$ 1,205	$ 1,287
Milton	$ 1,036	$ 1,008	$ 1,203	$ 1,194	$ 1,319
Sault Ste. Marie	$ 1,193	$ 1,055	$ 1,148	$ 1,197	$ 1,320
Thorold	$ 1,505	$ 1,471	$ 1,379	$ 1,118	$ 1,358
Richmond Hill	$ 1,342	$ 1,407	$ 1,349	$ 1,410	$ 1,384
Ajax	$ 1,096	$ 1,225	$ 1,329	$ 1,381	$ 1,419
Windsor	$ 1,109	$ 1,218	$ 1,236	$ 1,148	$ 1,465
Markham	$ 1,406	$ 1,554	$ 1,524	$ 1,358	$ 1,488
Halton Hills	$ 1,223	$ 1,362	$ 1,477	$ 1,391	$ 1,513
Guelph	$ 1,369	$ 1,621	$ 1,653	$ 1,573	$ 1,515
Norfolk	$ 112	$ 531	$ 812	$ 1,271	$ 1,540
Niagara Falls	$ 1,323	$ 1,149	$ 1,074	$ 1,243	$ 1,552
Strathroy-Caradoc	$ 1,500	$ 1,644	$ 1,772	$ 1,475	$ 1,552
Whitby	$ 1,401	$ 1,527	$ 1,542	$ 1,618	$ 1,622
Vaughan	$ 1,824	$ 1,932	$ 1,713	$ 1,641	$ 1,724
Newmarket	$ 1,009	$ 1,272	$ 1,462	$ 1,506	$ 1,737
Sarnia	$ 1,324	$ 1,504	$ 1,632	$ 1,636	$ 1,788
Niagara-on-the-Lake	$ 1,341	$ 1,262	$ 1,391	$ 1,481	$ 1,864
Georgian Bluffs	$ 1,309	$ 1,695	$ 1,873	$ 1,646	$ 1,890
Collingwood	$ 1,496	$ 1,711	$ 2,013	$ 1,429	$ 1,908
Waterloo	$ 1,437	$ 1,308	$ 2,064	$ 1,984	$ 1,931
Pickering	$ 1,526	$ 1,586	$ 1,716	$ 1,955	$ 1,995

Financial Position Per Capita - Trend (cont'd)

Municipality	2020	2021	2022	2023	2024
Grimsby	$ 1,480	$ 1,819	$ 1,985	$ 2,105	$ 2,015
Woolwich	$ 1,311	$ 1,195	$ 2,061	$ 2,017	$ 2,034
West Perth	$ 2,634	$ 2,544	$ 1,898	$ 2,237	$ 2,189
Brantford	$ 1,499	$ 1,729	$ 2,252	$ 2,368	$ 2,259
Haldimand	$ 1,816	$ 2,182	$ 2,519	$ 2,517	$ 2,276
Fort Erie	$ 1,736	$ 1,705	$ 1,939	$ 2,035	$ 2,293
Lambton Shores	$ 1,912	$ 2,194	$ 2,169	$ 2,392	$ 2,337
Oakville	$ 1,774	$ 2,042	$ 2,514	$ 2,468	$ 2,386
Aylmer	$ 1,723	$ 2,156	$ 2,452	$ 2,633	$ 2,435
London	$ 1,576	$ 1,926	$ 2,231	$ 2,179	$ 2,435
East Gwillimbury	$ 2,132	$ 2,264	$ 2,507	$ 2,414	$ 2,605
Middlesex Centre	$ 1,098	$ 1,754	$ 2,093	$ 2,677	$ 2,737
Wellington North	$ 1,786	$ 2,035	$ 2,193	$ 2,425	$ 2,776
Chatham-Kent	$ 1,937	$ 2,277	$ 2,512	$ 2,798	$ 2,964
Essex	$ 2,362	$ 2,424	$ 2,735	$ 2,818	$ 3,039
Kincardine	$ 5,290	$ 4,860	$ 4,766	$ 4,502	$ 4,368
Kenora	$ 4,488	$ 4,689	$ 4,633	$ 4,856	$ 4,895
Innisfil	$ 6,031	$ 5,762	$ 5,878	$ 5,837	$ 6,216
Average	**$ 872**	**$ 963**	**$ 1,025**	**$ 947**	**$ 1,013**
Median	**$ 1,023**	**$ 1,053**	**$ 1,053**	**$ 1,014**	**$ 1,063**

Financial Position Per Capita - Trend (cont'd)

Municipality	2020	2021	2022	2023	2024
Region Waterloo	$ (1,086)	$ (1,031)	$ (1,018)	$ (1,127)	$ (1,227)
Region Niagara	$ (75)	$ (45)	$ (125)	$ (358)	$ (274)
Region Peel	$ 317	$ 540	$ 638	$ 560	$ 402
Region York	$ (158)	$ 244	$ 622	$ 988	$ 1,263
District Muskoka	$ 1,479	$ 1,736	$ 2,020	$ 1,889	$ 1,317
Region Durham	$ 2,691	$ 2,875	$ 3,085	$ 3,158	$ 3,338
Region Halton	$ 2,839	$ 3,094	$ 3,373	$ 3,440	$ 3,373
Average	**$ 858**	**$ 1,059**	**$ 1,228**	**$ 1,221**	**$ 1,170**
Median	**$ 317**	**$ 540**	**$ 638**	**$ 988**	**$ 1,263**
Simcoe County	$ (78)	$ (88)	$ (71)	$ (288)	$ (415)
Renfrew County				$ 122	$ (20)
Bruce County	$ (30)	$ 20	$ 82	$ (35)	$ 95
Elgin County	$ 425	$ 344	$ 263	$ 182	$ 314
Grey County	$ 429	$ 487	$ 487	$ 439	$ 393
Dufferin County	$ 349	$ 466	$ 542	$ 567	$ 635
Middlesex County	$ 569	$ 714	$ 786	$ 723	$ 685
Wellington County	$ 719	$ 954	$ 1,157	$ 946	$ 952
Oxford County				$ 1,027	$ 1,120
Essex County	$ 878	$ 1,056	$ 1,183	$ 1,222	$ 1,352
Average	**$ 408**	**$ 494**	**$ 554**	**$ 491**	**$ 511**
Median	**$ 427**	**$ 476**	**$ 515**	**$ 503**	**$ 514**

Financial Position Per Capita by Geographic Location – Trend

Municipality	2020	2021	2022	2023	2024
Ottawa	$ (2,303)	$ (2,495)	$ (2,576)	$ (2,903)	$ (3,391)
Prince Edward County	$ (1,404)	$ (1,076)	$ (1,108)	$ (1,407)	$ (1,997)
Quinte West	$ (1,685)	$ (1,543)	$ (1,490)	$ (1,483)	$ (1,270)
Kingston	$ (1,709)	$ (1,590)	$ (1,408)	$ (1,281)	$ (1,228)
Peterborough	$ 1,098	$ 1,070	$ 708	$ (408)	$ (844)
Laurentian Valley	$ (13)	$ (7)	$ 72	$ (80)	$ (373)
Belleville	$ (385)	$ 259	$ 219	$ 27	$ 378
Hamilton Tp	$ 533	$ 590	$ 581	$ 504	$ 606
Petawawa	$ 1,007	$ 990	$ 1,031	$ 953	$ 934
Eastern Average	**$ (540)**	**$ (422)**	**$ (441)**	**$ (676)**	**$ (798)**
Eastern Median	**$ (385)**	**$ (7)**	**$ 72**	**$ (408)**	**$ (844)**
Municipality	**2020**	**2021**	**2022**	**2023**	**2024**
Espanola	$ 1,330	$ 1,136	$ 987	$ 473	$ 13
Thunder Bay	$ (620)	$ (165)	$ (193)	$ (106)	$ 74
North Bay	$ 722	$ 988	$ 413	$ 650	$ 931
Greater Sudbury	$ 1,297	$ 1,443	$ 1,625	$ 1,205	$ 1,287
Sault Ste. Marie	$ 1,193	$ 1,055	$ 1,148	$ 1,197	$ 1,320
Kenora	$ 4,488	$ 4,689	$ 4,633	$ 4,856	$ 4,895
North Average	**$ 1,402**	**$ 1,524**	**$ 1,436**	**$ 1,379**	**$ 1,420**
North Median	**$ 1,245**	**$ 1,095**	**$ 1,068**	**$ 924**	**$ 1,109**
Municipality	**2020**	**2021**	**2022**	**2023**	**2024**
New Tecumseth	$ (769)	$ (786)	$ (982)	$ (1,031)	$ (1,216)
Barrie	$ (811)	$ (634)	$ (510)	$ (623)	$ (526)
Ramara	$ 591	$ 809	$ 825	$ 209	$ (60)
Tiny	$ 320	$ 373	$ 403	$ 318	$ 390
Gravenhurst	$ 166	$ 350	$ 465	$ 685	$ 1,039
Collingwood	$ 1,496	$ 1,711	$ 2,013	$ 1,429	$ 1,908
Innisfil	$ 6,031	$ 5,762	$ 5,878	$ 5,837	$ 6,216
Simcoe/Musk./Duff. Average	**$ 1,004**	**$ 1,084**	**$ 1,156**	**$ 975**	**$ 1,107**
Simcoe/Musk./Duff. Median	**$ 320**	**$ 373**	**$ 465**	**$ 318**	**$ 390**
Municipality	**2020**	**2021**	**2022**	**2023**	**2024**
The Blue Mountains	$ 4,239	$ 3,174	$ 2,385	$ (472)	$ (645)
Owen Sound	$ (1,585)	$ (1,332)	$ (1,072)	$ (862)	$ (539)
Grey Highlands	$ 200	$ (82)	$ (90)	$ (587)	$ (282)
Hanover	$ 1,891	$ 1,959	$ 1,846	$ 1,431	$ 924
Georgian Bluffs	$ 1,309	$ 1,695	$ 1,873	$ 1,646	$ 1,890
Kincardine	$ 5,290	$ 4,860	$ 4,766	$ 4,502	$ 4,368
Bruce/Grey Average	**$ 1,891**	**$ 1,712**	**$ 1,618**	**$ 943**	**$ 953**
Bruce/Grey Median	**$ 1,600**	**$ 1,827**	**$ 1,859**	**$ 479**	**$ 321**

Financial Position Per Capita by Geographic Location - Trend (cont'd)

Municipality	2020	2021	2022	2023	2024
Toronto	$ (2,900)	$ (2,861)	$ (2,760)	$ (3,050)	$ (2,982)
Georgina	$ 376	$ 464	$ 191	$ (215)	$ (443)
Brampton	$ 586	$ 678	$ 409	$ 365	$ 238
Caledon	$ 717	$ 802	$ 700	$ 494	$ 510
Oshawa	$ 373	$ 469	$ 583	$ 675	$ 642
Whitchurch - Stouffville	$ 114	$ 405	$ 558	$ 534	$ 698
King	$ 459	$ 476	$ 919	$ 807	$ 959
Scugog	$ 881	$ 961	$ 904	$ 887	$ 989
Burlington	$ 1,120	$ 1,230	$ 1,202	$ 1,127	$ 1,007
Aurora	$ 1,268	$ 1,347	$ 1,182	$ 1,206	$ 1,054
Clarington	$ 846	$ 973	$ 1,084	$ 1,039	$ 1,092
Brock	$ 1,058	$ 1,074	$ 1,196	$ 1,069	$ 1,158
Mississauga	$ 1,069	$ 1,246	$ 1,197	$ 1,178	$ 1,188
Milton	$ 1,036	$ 1,008	$ 1,203	$ 1,194	$ 1,319
Richmond Hill	$ 1,342	$ 1,407	$ 1,349	$ 1,410	$ 1,384
Ajax	$ 1,096	$ 1,225	$ 1,329	$ 1,381	$ 1,419
Markham	$ 1,406	$ 1,554	$ 1,524	$ 1,358	$ 1,488
Halton Hills	$ 1,223	$ 1,362	$ 1,477	$ 1,391	$ 1,513
Whitby	$ 1,401	$ 1,527	$ 1,542	$ 1,618	$ 1,622
Vaughan	$ 1,824	$ 1,932	$ 1,713	$ 1,641	$ 1,724
Newmarket	$ 1,009	$ 1,272	$ 1,462	$ 1,506	$ 1,737
Pickering	$ 1,526	$ 1,586	$ 1,716	$ 1,955	$ 1,995
Oakville	$ 1,774	$ 2,042	$ 2,514	$ 2,468	$ 2,386
East Gwillimbury	$ 2,132	$ 2,264	$ 2,507	$ 2,414	$ 2,605
GTHA Average	**$ 906**	**$ 1,018**	**$ 1,071**	**$ 1,019**	**$ 1,054**
GTHA Median	**$ 1,064**	**$ 1,228**	**$ 1,200**	**$ 1,186**	**$ 1,173**

Municipality	2020	2021	2022	2023	2024
Wellesley	$ 929	$ 1,051	$ 453	$ 325	$ 456
Erin	$ 549	$ 669	$ 702	$ 653	$ 766
Guelph-Eramosa	$ 350	$ 463	$ 477	$ 650	$ 786
Minto	$ 461	$ 855	$ 587	$ 788	$ 911
Puslinch	$ 778	$ 765	$ 802	$ 850	$ 946
Cambridge	$ 799	$ 696	$ 931	$ 1,066	$ 1,073
Mapleton	$ 781	$ 785	$ 615	$ 760	$ 1,081
Kitchener	$ 1,009	$ 1,130	$ 1,442	$ 1,175	$ 1,140
Centre Wellington	$ 1,045	$ 1,012	$ 1,235	$ 989	$ 1,176
Guelph	$ 1,369	$ 1,621	$ 1,653	$ 1,573	$ 1,515
Waterloo	$ 1,437	$ 1,308	$ 2,064	$ 1,984	$ 1,931
Woolwich	$ 1,311	$ 1,195	$ 2,061	$ 2,017	$ 2,034
Wellington North	$ 1,786	$ 2,035	$ 2,193	$ 2,425	$ 2,776
Waterloo/Wellington Average	**$ 970**	**$ 1,045**	**$ 1,170**	**$ 1,173**	**$ 1,276**
Waterloo/Wellington Median	**$ 929**	**$ 1,012**	**$ 931**	**$ 989**	**$ 1,081**

Financial Position Per Capita by Geographic Location - Trend (cont'd)

Municipality	2020	2021	2022	2023	2024
Brant County	$ (415)	$ (356)	$ (509)	$ (984)	$ (613)
Tillsonburg	$ (23)	$ 27	$ 233	$ 335	$ (48)
St. Thomas	$ 257	$ 257	$ 493	$ 481	$ 30
Amherstburg	$ (1,255)	$ (568)	$ (186)	$ 81	$ 353
Ingersoll	$ 1,550	$ (224)	$ 189	$ 123	$ 762
Central Elgin	$ (1,591)	$ (1,365)	$ (745)	$ (76)	$ 972
Windsor	$ 1,109	$ 1,218	$ 1,236	$ 1,148	$ 1,465
Norfolk	$ 112	$ 531	$ 812	$ 1,271	$ 1,540
Strathroy-Caradoc	$ 1,500	$ 1,644	$ 1,772	$ 1,475	$ 1,552
Sarnia	$ 1,324	$ 1,504	$ 1,632	$ 1,636	$ 1,788
West Perth	$ 2,634	$ 2,544	$ 1,898	$ 2,237	$ 2,189
Brantford	$ 1,499	$ 1,729	$ 2,252	$ 2,368	$ 2,259
Haldimand	$ 1,816	$ 2,182	$ 2,519	$ 2,517	$ 2,276
Lambton Shores	$ 1,912	$ 2,194	$ 2,169	$ 2,392	$ 2,337
Aylmer	$ 1,723	$ 2,156	$ 2,452	$ 2,633	$ 2,435
London	$ 1,576	$ 1,926	$ 2,231	$ 2,179	$ 2,435
Middlesex Centre	$ 1,098	$ 1,754	$ 2,093	$ 2,677	$ 2,737
Chatham-Kent	$ 1,937	$ 2,277	$ 2,512	$ 2,798	$ 2,964
Essex	$ 2,362	$ 2,424	$ 2,735	$ 2,818	$ 3,039
Southwest Average	**$ 1,007**	**$ 1,150**	**$ 1,357**	**$ 1,479**	**$ 1,604**
Southwest Median	**$ 1,499**	**$ 1,644**	**$ 1,772**	**$ 1,636**	**$ 1,788**

Municipality	2020	2021	2022	2023	2024
Port Colborne	$ (1,126)	$ (729)	$ (466)	$ (462)	$ (495)
Pelham	$ (1,012)	$ (634)	$ (549)	$ (506)	$ (368)
Lincoln	$ 790	$ 595	$ 215	$ (69)	$ (330)
Wainfleet	$ 936	$ 873	$ 482	$ (143)	$ 9
West Lincoln	$ 262	$ 317	$ 359	$ 238	$ 294
St. Catharines	$ 180	$ 390	$ 422	$ 690	$ 833
Welland	$ 918	$ 1,116	$ 1,003	$ 702	$ 1,098
Thorold	$ 1,505	$ 1,471	$ 1,379	$ 1,118	$ 1,358
Niagara Falls	$ 1,323	$ 1,149	$ 1,074	$ 1,243	$ 1,552
Niagara-on-the-Lake	$ 1,341	$ 1,262	$ 1,391	$ 1,481	$ 1,864
Grimsby	$ 1,480	$ 1,819	$ 1,985	$ 2,105	$ 2,015
Fort Erie	$ 1,736	$ 1,705	$ 1,939	$ 2,035	$ 2,293
Niagara Average	**$ 694**	**$ 778**	**$ 769**	**$ 703**	**$ 844**
Niagara Median	**$ 927**	**$ 994**	**$ 742**	**$ 696**	**$ 966**

Net Financial Liabilities Ratio - Trend

Municipality	2020	2021	2022	2023	2024
Innisfil	(3.75)	(3.70)	(3.49)	(3.21)	(3.13)
Woolwich	(1.72)	(1.55)	(2.58)	(2.13)	(1.90)
East Gwillimbury	(1.50)	(1.63)	(1.80)	(1.77)	(1.81)
Wellington North	(1.49)	(1.66)	(1.66)	(1.61)	(1.69)
Oakville	(1.38)	(1.58)	(1.81)	(1.76)	(1.66)
Essex	(1.53)	(1.59)	(1.58)	(1.45)	(1.57)
Pickering	(1.64)	(1.65)	(1.51)	(1.49)	(1.54)
Grimsby	(1.40)	(1.57)	(1.72)	(1.65)	(1.54)
Ajax	(1.65)	(1.72)	(1.71)	(1.57)	(1.43)
Milton	(1.32)	(1.33)	(1.43)	(1.28)	(1.40)
Kenora	(1.42)	(1.55)	(1.57)	(1.42)	(1.40)
Kincardine	(2.24)	(2.07)	(1.83)	(1.66)	(1.39)
Whitby	(1.41)	(1.61)	(1.65)	(1.42)	(1.38)
Waterloo	(1.07)	(1.02)	(1.54)	(1.41)	(1.34)
Middlesex Centre	(0.63)	(1.02)	(1.12)	(1.32)	(1.33)
Aylmer	(1.23)	(1.50)	(1.56)	(1.50)	(1.28)
Georgian Bluffs	(1.11)	(1.37)	(1.43)	(1.18)	(1.26)
Markham	(1.31)	(1.42)	(1.34)	(1.12)	(1.23)
Fort Erie	(1.06)	(1.05)	(1.11)	(1.13)	(1.16)
Halton Hills	(1.21)	(1.28)	(1.30)	(1.14)	(1.14)
Vaughan	(1.27)	(1.32)	(1.17)	(1.09)	(1.13)
Brock	(1.19)	(1.24)	(1.27)	(1.11)	(1.12)
West Perth	(1.45)	(1.41)	(1.13)	(1.22)	(1.07)
Newmarket	(0.77)	(0.95)	(1.06)	(1.01)	(1.06)
Richmond Hill	(1.14)	(1.18)	(1.14)	(1.11)	(1.05)
Clarington	(1.01)	(1.19)	(1.23)	(1.16)	(1.05)
Chatham-Kent	(0.79)	(0.93)	(0.94)	(0.98)	(1.01)
Lambton Shores	(0.88)	(1.03)	(0.93)	(1.03)	(0.98)
Puslinch	(0.96)	(0.97)	(0.93)	(0.85)	(0.94)
Mississauga	(1.05)	(1.13)	(1.06)	(0.96)	(0.93)
London	(0.68)	(0.85)	(0.93)	(0.89)	(0.93)
Niagara-on-the-Lake	(0.82)	(0.78)	(0.80)	(0.78)	(0.87)
Haldimand	(0.84)	(0.97)	(1.00)	(1.05)	(0.85)
Centre Wellington	(0.99)	(0.98)	(1.05)	(0.79)	(0.85)
Scugog	(1.04)	(1.10)	(0.96)	(0.76)	(0.84)
Strathroy-Caradoc	(0.94)	(1.13)	(1.16)	(0.87)	(0.84)
Sarnia	(0.76)	(0.81)	(0.84)	(0.80)	(0.83)
Mapleton	(0.77)	(0.76)	(0.54)	(0.62)	(0.80)
Guelph-Eramosa	(0.40)	(0.51)	(0.48)	(0.67)	(0.79)

Net Financial Liabilities Ratio - Trend (cont'd)

Municipality	2020	2021	2022	2023	2024
Brantford	(0.63)	(0.73)	(0.86)	(0.88)	(0.78)
Collingwood	(0.68)	(0.80)	(0.88)	(0.61)	(0.78)
Thorold	(0.97)	(1.04)	(0.85)	(0.69)	(0.76)
Kitchener	(0.69)	(0.77)	(0.92)	(0.73)	(0.69)
Cambridge	(0.60)	(0.54)	(0.68)	(0.73)	(0.69)
Niagara Falls	(0.90)	(0.76)	(0.61)	(0.65)	(0.67)
Aurora	(0.87)	(0.86)	(0.80)	(0.76)	(0.66)
Petawawa	(0.84)	(0.80)	(0.79)	(0.66)	(0.66)
Welland	(0.59)	(0.73)	(0.60)	(0.44)	(0.65)
Erin	(0.65)	(0.78)	(0.80)	(0.69)	(0.64)
Burlington	(0.97)	(1.00)	(0.92)	(0.76)	(0.63)
Minto	(0.34)	(0.66)	(0.42)	(0.54)	(0.60)
Oshawa	(0.39)	(0.50)	(0.56)	(0.63)	(0.60)
Gravenhurst	(0.11)	(0.24)	(0.29)	(0.40)	(0.59)
Norfolk	(0.05)	(0.25)	(0.36)	(0.51)	(0.58)
Hamilton Tp	(0.63)	(0.65)	(0.62)	(0.49)	(0.56)
Windsor	(0.48)	(0.52)	(0.51)	(0.43)	(0.54)
St. Catharines	(0.13)	(0.27)	(0.27)	(0.44)	(0.54)
Ingersoll	(1.32)	0.19	(0.15)	(0.08)	(0.52)
Guelph	(0.53)	(0.63)	(0.61)	(0.56)	(0.51)
Central Elgin	0.88	0.77	0.38	0.04	(0.47)
King	(0.25)	(0.28)	(0.49)	(0.42)	(0.47)
Wellesley	(1.62)	(1.62)	(0.52)	(0.36)	(0.46)
Whitchurch - Stouffville	(0.08)	(0.31)	(0.38)	(0.37)	(0.45)
Sault Ste. Marie	(0.51)	(0.43)	(0.43)	(0.42)	(0.44)
Hanover	(1.07)	(1.03)	(0.87)	(0.61)	(0.39)
Greater Sudbury	(0.49)	(0.54)	(0.56)	(0.38)	(0.39)
Caledon	(0.60)	(0.64)	(0.53)	(0.36)	(0.35)
North Bay	(0.29)	(0.40)	(0.16)	(0.23)	(0.32)
West Lincoln	(0.28)	(0.33)	(0.35)	(0.22)	(0.26)
Tiny	(0.25)	(0.28)	(0.26)	(0.21)	(0.23)
Brampton	(0.66)	(0.69)	(0.41)	(0.34)	(0.22)
Amherstburg	0.56	0.32	0.10	(0.04)	(0.17)
Belleville	0.15	(0.10)	(0.08)	(0.01)	(0.12)
Thunder Bay	0.14	0.04	0.04	0.02	(0.02)
St. Thomas	(0.12)	(0.12)	(0.20)	(0.21)	(0.01)
Wainfleet	(0.81)	(0.77)	(0.37)	0.11	(0.01)
Espanola	(0.52)	(0.49)	(0.41)	(0.19)	(0.01)
Ramara	(0.31)	(0.46)	(0.44)	(0.11)	0.03

Net Financial Liabilities Ratio - Trend (cont'd)

Municipality	2020	2021	2022	2023	2024
Tillsonburg	0.02	(0.02)	(0.19)	(0.25)	0.03
Grey Highlands	(0.13)	0.05	0.05	0.33	0.15
The Blue Mountains	(1.24)	(1.01)	(0.69)	0.14	0.18
Barrie	0.35	0.27	0.21	0.24	0.19
Lincoln	(0.71)	(0.56)	(0.16)	0.05	0.21
Owen Sound	0.73	0.61	0.46	0.36	0.21
Port Colborne	0.64	0.41	0.25	0.23	0.22
Pelham	0.79	0.49	0.38	0.33	0.23
Brant County	0.20	0.17	0.23	0.43	0.25
Peterborough	(0.38)	(0.40)	(0.25)	0.13	0.26
Georgina	(0.31)	(0.37)	(0.14)	0.15	0.28
Laurentian Valley	0.01	0.01	(0.06)	0.07	0.31
Kingston	0.57	0.52	0.43	0.38	0.35
Quinte West	0.89	0.83	0.76	0.73	0.58
Prince Edward County	0.60	0.46	0.43	0.51	0.69
Toronto	0.92	0.87	0.83	0.87	0.83
New Tecumseth	0.58	0.63	0.76	0.80	0.87
Ottawa	0.85	0.91	0.90	0.98	1.12
Average	**(0.65)**	**(0.70)**	**(0.69)**	**(0.61)**	**(0.61)**
Median	**(0.69)**	**(0.77)**	**(0.65)**	**(0.62)**	**(0.64)**
Region Halton	(2.17)	(2.42)	(2.62)	(2.64)	(2.50)
Region Durham	(1.76)	(1.91)	(1.94)	(1.83)	(1.72)
Region York	0.10	(0.16)	(0.42)	(0.62)	(0.77)
District Muskoka	(0.67)	(0.81)	(0.91)	(0.82)	(0.54)
Region Peel	(0.27)	(0.43)	(0.52)	(0.43)	(0.30)
Region Niagara	0.05	0.03	0.09	0.23	0.17
Region Waterloo	0.80	0.77	0.71	0.74	0.79
Average	**(0.56)**	**(0.70)**	**(0.80)**	**(0.77)**	**(0.70)**
Median	**(0.27)**	**(0.43)**	**(0.52)**	**(0.62)**	**(0.54)**
Essex County	(1.26)	(1.46)	(1.75)	(1.60)	(1.64)
Middlesex County	(0.86)	(1.08)	(1.17)	(1.01)	(0.93)
Oxford County				(0.88)	(0.86)
Dufferin County	(0.49)	(0.62)	(0.71)	(0.72)	(0.75)
Wellington County	(0.53)	(0.72)	(0.83)	(0.66)	(0.60)
Grey County	(0.55)	(0.64)	(0.61)	(0.53)	(0.44)
Elgin County	(0.45)	(0.36)	(0.27)	(0.17)	(0.27)
Bruce County	0.04	(0.02)	(0.09)	0.04	(0.09)
Renfrew County				(0.18)	0.03
Simcoe County	0.12	0.14	0.11	0.45	0.64
Average	**(0.50)**	**(0.60)**	**(0.66)**	**(0.53)**	**(0.49)**
Median	**(0.51)**	**(0.63)**	**(0.66)**	**(0.59)**	**(0.52)**

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

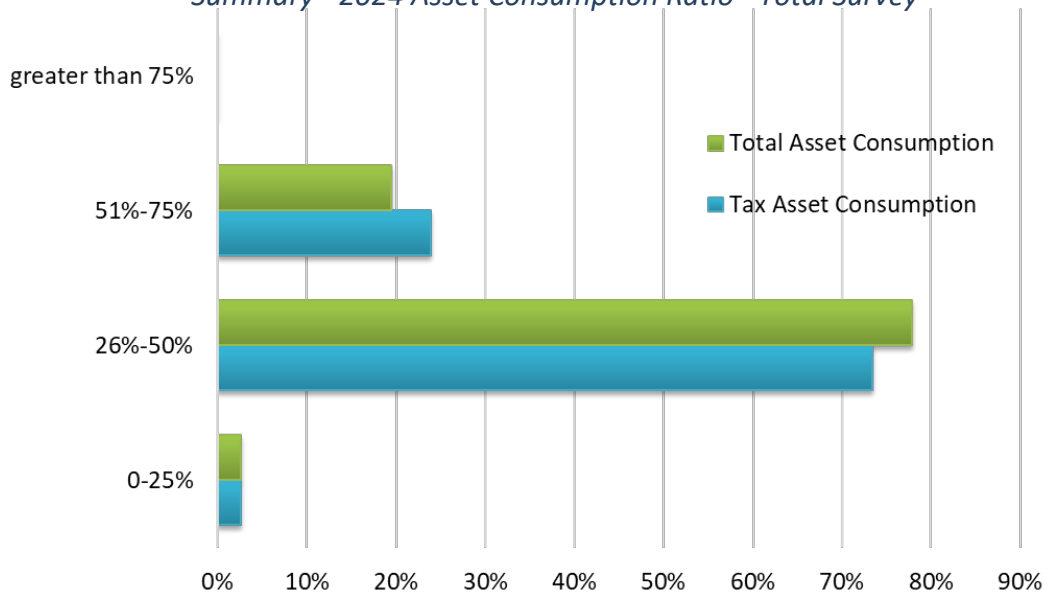
$$Total\ Ratio = \frac{Total\ Accumulated\ Amortization}{Total\ Gross\ Costs\ of\ Capital\ Assets} = \frac{FIR\ Schedule\ 51A\ col\ 10\ line\ 9910}{FIR\ Schedule\ 51A\ col\ 6\ line\ 9910}$$

$$Tax\ Ratio = \frac{FIR\ Schedule\ 51A\ col\ 10\ lines\ (9910 - 0811 - 0812 - 0831 - 0832)}{FIR\ Schedule\ 51A\ col\ 6\ lines\ (9910 - 0811 - 0812 - 0831 - 0832)}$$

Interpretation

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 - 2024 Asset Consumption Ratio - Total Survey



Total Asset Consumption Ratio Trend

Municipalities	2020	2021	2022	2023	2024
Vaughan	12.8%	13.0%	13.3%	13.4%	13.6%
Markham	21.4%	20.7%	20.9%	20.5%	19.4%
Mississauga	22.3%	23.0%	23.7%	23.4%	22.3%
Ottawa	27.2%	27.5%	28.1%	28.4%	28.6%
Thorold	38.2%	38.9%	34.1%	33.0%	29.5%
King	35.6%	32.4%	32.7%	28.8%	30.0%
Hanover	33.2%	29.9%	30.4%	31.6%	30.2%
Oakville	31.3%	32.0%	31.3%	31.3%	30.6%
Milton	29.6%	30.0%	31.1%	30.6%	31.0%
Barrie	30.9%	31.0%	30.8%	30.9%	31.4%
Kitchener	31.4%	30.0%	30.4%	32.3%	31.8%
West Lincoln	30.4%	31.6%	33.1%	32.6%	33.2%
Grimsby	29.3%	30.7%	31.7%	33.0%	33.4%
Aurora	34.3%	35.0%	35.1%	35.2%	33.6%
Cambridge	38.9%	37.9%	37.4%	35.5%	34.0%
New Tecumseth	32.4%	33.7%	34.0%	34.5%	35.0%
Lambton Shores	33.6%	35.0%	35.7%	35.7%	35.7%
Brampton	33.2%	33.0%	34.1%	35.5%	35.8%
Innisfil	34.9%	35.0%	34.9%	35.6%	36.0%
Niagara-on-the-Lake	32.4%	33.3%	34.1%	35.4%	36.1%
The Blue Mountains	39.8%	38.9%	38.2%	35.5%	36.3%
Georgina	36.2%	36.7%	37.7%	35.0%	36.4%
London	36.1%	36.7%	37.1%	38.2%	37.2%
Aylmer	35.4%	35.8%	35.9%	37.3%	37.2%
Whitchurch - Stouffville	31.2%	33.2%	35.2%	36.6%	37.2%
Middlesex Centre	34.7%	35.9%	37.0%	37.3%	37.8%
Central Elgin	30.0%	32.1%	33.1%	35.5%	38.0%
East Gwillimbury	37.5%	37.7%	35.9%	36.4%	38.2%
Ajax	32.4%	34.2%	36.1%	37.4%	38.6%
Niagara Falls	39.5%	38.5%	39.2%	38.2%	38.7%
Kingston	39.9%	38.8%	37.7%	38.5%	39.5%
Burlington	38.0%	39.0%	39.0%	38.8%	39.8%
Centre Wellington	40.5%	41.2%	42.4%	40.9%	39.8%
Lincoln	42.4%	40.5%	40.4%	39.6%	40.0%
Strathroy-Caradoc	45.1%	43.7%	44.3%	42.9%	40.0%
Woolwich	33.0%	34.2%	36.2%	38.3%	40.1%
Caledon	45.2%	45.2%	40.5%	38.6%	40.2%
Owen Sound	36.7%	37.1%	38.4%	39.2%	40.4%
Toronto	38.7%	39.8%	40.3%	40.1%	40.4%

Total Asset Consumption Ratio Trend (cont'd)

Municipalities	2020	2021	2022	2023	2024
Wainfleet	49.8%	49.6%	48.4%	41.7%	40.5%
Brant County	40.2%	38.6%	39.6%	39.9%	40.5%
Waterloo	38.9%	38.9%	39.4%	39.9%	40.6%
Pelham	40.5%	40.6%	41.5%	41.9%	40.7%
Essex	38.2%	39.4%	40.2%	40.8%	41.0%
Espanola	39.2%	40.4%	39.4%	39.3%	41.2%
Newmarket	38.7%	39.5%	40.1%	40.5%	41.6%
Welland	41.3%	43.2%	44.4%	42.3%	41.6%
Sault Ste. Marie	42.9%	42.1%	42.7%	41.3%	41.9%
Fort Erie	41.3%	43.0%	42.2%	42.5%	42.1%
St. Thomas	43.2%	42.9%	43.3%	43.0%	42.1%
Peterborough	42.9%	43.4%	44.4%	41.5%	42.1%
Guelph-Eramosa	39.5%	40.8%	40.2%	40.8%	42.2%
Petawawa	44.0%	43.5%	44.0%	42.1%	42.2%
Sarnia	43.5%	44.3%	44.4%	42.6%	42.5%
Ingersoll	42.5%	43.2%	42.9%	42.2%	42.8%
St. Catharines	42.5%	43.1%	42.6%	41.4%	42.9%
Ramara	47.9%	49.0%	48.7%	46.8%	43.3%
West Perth	43.0%	42.5%	41.5%	42.8%	43.8%
Tillsonburg	44.1%	44.5%	44.2%	42.0%	43.9%
Kincardine	45.2%	44.5%	45.2%	44.3%	44.0%
Port Colborne	40.8%	42.5%	43.9%	44.2%	44.8%
Belleville	41.7%	42.9%	44.1%	44.3%	44.8%
Collingwood	41.2%	42.5%	44.3%	44.6%	45.2%
Oshawa	44.0%	44.4%	44.4%	45.5%	45.3%
Whitby	40.6%	41.8%	43.2%	43.9%	45.5%
Richmond Hill	44.4%	44.7%	44.1%	45.2%	46.0%
Windsor	43.5%	44.3%	45.3%	45.5%	46.1%
Clarington	42.0%	43.6%	44.7%	45.9%	46.7%
Pickering	47.9%	48.2%	47.9%	46.1%	46.8%
Prince Edward County	48.3%	47.0%	48.5%	49.0%	47.4%
Kenora	46.2%	46.5%	46.7%	47.0%	47.6%
Georgian Bluffs	43.0%	42.9%	44.7%	45.9%	47.8%
Minto	47.9%	49.3%	48.0%	46.8%	48.0%
Norfolk	44.4%	45.5%	46.1%	46.6%	48.7%
Guelph	46.2%	47.3%	48.4%	48.9%	49.0%
Amherstburg	44.6%	45.7%	47.0%	47.8%	49.5%
North Bay	47.4%	48.0%	48.9%	49.8%	49.7%
Brantford	49.4%	48.8%	49.4%	50.1%	50.6%

Total Asset Consumption Ratio Trend (cont'd)

Municipalities	2020	2021	2022	2023	2024
Haldimand	49.3%	50.1%	49.8%	48.5%	50.9%
Chatham-Kent	49.9%	50.4%	50.7%	51.9%	51.2%
Halton Hills	48.4%	49.3%	50.4%	50.1%	51.4%
Quinte West	52.6%	51.9%	51.9%	52.3%	51.7%
Erin	51.8%	51.8%	53.1%	54.4%	52.0%
Greater Sudbury	50.8%	51.5%	51.9%	53.7%	53.6%
Laurentian Valley	58.6%	58.6%	59.2%	57.6%	54.4%
Puslinch	63.0%	61.7%	61.0%	56.4%	55.6%
Tiny	56.5%	57.4%	57.7%	55.9%	56.0%
Grey Highlands	57.0%	56.9%	58.2%	58.1%	57.4%
Scugog	52.7%	54.0%	55.4%	56.9%	58.2%
Wellington North	55.8%	54.5%	55.2%	56.7%	58.3%
Hamilton Tp	55.7%	57.0%	58.0%	58.3%	59.7%
Thunder Bay	60.1%	60.7%	60.7%	60.9%	61.2%
Brock	54.4%	56.1%	57.6%	59.2%	61.3%
Mapleton	63.8%	63.8%	65.1%	61.7%	61.9%
Gravenhurst	62.9%	64.9%	65.9%	63.3%	63.6%
Wellesley	73.6%	75.4%	76.3%	77.7%	66.2%
Average	**42.0%**	**42.4%**	**42.8%**	**42.6%**	**42.8%**
Median	**41.5%**	**42.5%**	**42.7%**	**41.8%**	**42.0%**
Municipalities	**2020**	**2021**	**2022**	**2023**	**2024**
Region Halton	27.0%	27.8%	29.2%	29.6%	29.7%
Region Peel	30.8%	31.6%	32.4%	33.1%	33.5%
Region York	28.9%	30.6%	31.3%	32.6%	33.7%
Region Waterloo	34.0%	34.6%	34.8%	35.3%	36.1%
Region Durham	36.7%	38.1%	39.2%	39.9%	39.9%
Region Niagara	44.3%	45.0%	46.0%	44.7%	44.4%
District Muskoka	52.7%	52.9%	54.4%	55.1%	55.7%
Average	**36.3%**	**37.2%**	**38.2%**	**38.6%**	**39.0%**
Median	**34.0%**	**34.6%**	**34.8%**	**35.3%**	**36.1%**
Simcoe County	33.3%	32.4%	33.6%	34.7%	34.9%
Oxford County				39.3%	38.7%
Middlesex County	41.0%	42.7%	44.9%	42.1%	41.0%
Elgin County	48.7%	49.7%	48.2%	48.9%	46.1%
Bruce County	45.7%	45.0%	47.2%	48.4%	47.5%
Wellington County	45.1%	46.5%	47.7%	47.9%	48.9%
Essex County	50.4%	51.4%	49.9%	49.1%	49.2%
Dufferin County	45.6%	46.6%	49.3%	49.8%	50.4%
Grey County	56.5%	57.3%	57.2%	56.0%	55.0%
Renfrew County				58.7%	58.3%
Average	**45.8%**	**46.4%**	**47.2%**	**47.5%**	**47.0%**
Median	**45.6%**	**46.6%**	**47.9%**	**48.6%**	**48.2%**

Tax Asset Consumption Ratio

Municipalities	2024
Vaughan	12.1%
Markham	16.0%
Mississauga	22.3%
Barrie	27.9%
Hanover	29.8%
Ottawa	29.8%
Oakville	30.6%
Milton	31.0%
Thorold	31.3%
Grimsby	31.7%
New Tecumseth	32.1%
West Lincoln	33.5%
Kitchener	33.9%
Aurora	34.0%
King	34.9%
Brampton	35.8%
East Gwillimbury	35.9%
Innisfil	36.0%
Aylmer	36.1%
London	36.5%
Niagara Falls	38.3%
Ajax	38.6%
Ramara	38.8%
St. Thomas	39.0%
Lambton Shores	39.1%
Espanola	39.2%
Georgina	39.6%
Niagara-on-the-Lake	39.7%
Peterborough	39.8%
Burlington	39.8%
Caledon	40.2%
Cambridge	40.3%
Pelham	40.3%
Wainfleet	40.5%
Whitchurch - Stouffville	40.6%
Collingwood	40.7%
The Blue Mountains	40.7%
Sault Ste. Marie	41.2%
Owen Sound	41.5%

Municipalities	2024
Kingston	41.7%
Petawawa	41.7%
Toronto	41.8%
Centre Wellington	41.8%
Waterloo	41.9%
Sarnia	42.1%
Middlesex Centre	42.2%
Woolwich	42.7%
Ingersoll	42.8%
Newmarket	42.9%
Essex	43.0%
Central Elgin	43.0%
Brant County	43.1%
Lincoln	43.9%
Tillsonburg	44.1%
Fort Erie	44.6%
Guelph-Eramosa	45.0%
Strathroy-Caradoc	45.3%
Oshawa	45.3%
Welland	45.5%
Whitby	45.5%
Port Colborne	45.8%
Windsor	45.9%
St. Catharines	46.1%
Georgian Bluffs	46.7%
Clarington	46.7%
Pickering	46.8%
West Perth	46.9%
Kincardine	47.3%
Richmond Hill	48.5%
Belleville	48.6%
Norfolk	49.7%
Guelph	50.0%
Kenora	50.8%
Chatham-Kent	51.2%
Halton Hills	51.4%
Prince Edward County	52.5%
Minto	52.7%
Brantford	52.9%

Tax Asset Consumption Ratio (cont'd)

Municipalities	2024
Erin	53.1%
North Bay	53.1%
Haldimand	54.8%
Puslinch	55.6%
Laurentian Valley	55.6%
Greater Sudbury	57.1%
Quinte West	57.8%
Scugog	58.2%
Tiny	58.3%
Grey Highlands	59.5%
Thunder Bay	60.6%
Brock	61.3%
Hamilton Tp	62.5%
Gravenhurst	63.6%
Amherstburg	63.9%
Wellesley	66.2%
Mapleton	66.8%
Wellington North	66.8%
Average	**44.1%**
Median	**42.9%**

Municipalities	2024
Region Halton	31.8%
Region Waterloo	32.6%
Region York	37.0%
Region Niagara	41.3%
Region Peel	42.9%
Region Durham	48.5%
District Muskoka	58.6%
Average	**41.8%**
Median	**41.3%**
Simcoe County	34.9%
Middlesex County	41.0%
Oxford County	45.1%
Elgin County	46.1%
Bruce County	47.5%
Wellington County	48.9%
Essex County	49.2%
Dufferin County	50.4%
Grey County	55.0%
Renfrew County	58.3%
Average	**47.6%**
Median	**48.2%**

Reserves

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

- Provide stability of tax rates in the face of variable and uncontrollable factors (consumption, interest rates, unemployment rates, changes in subsidies)
- Provide financing for one-time of short-term requirements without permanently impacting the tax and utility rates
- Make provisions for replacement/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 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

$$\frac{Tax\ Discr.Reserves}{Taxation} = \frac{FIR\ Schedule\ 60\ col\ 2 + 3\ lines\ (9930 - 5030 - 5040 - 5225 - 5235)}{FIR\ Schedule\ 10\ line\ 9940}$$

Reserve Financial Indicator Two: Total and Tax Discretionary Reserves per Capita

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

Formula

$$\frac{Tax\ Discr.Reserves}{Population} = \frac{FIR\ Schedule\ 60\ col\ 2 + 3\ lines\ (9930 - 5030 - 5040 - 5225 - 5235)}{Manifold\ Data\ Mining\ Population}$$

$$\frac{Total\ Discr.Reserves}{Population} = \frac{FIR\ Schedule\ 60\ col\ 2 + 3\ line\ 9930}{Manifold\ Data\ Mining\ Population}$$

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 or 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

$$\frac{Tax\ Discr.Res.}{Own\ Source\ Rev.} = \frac{FIR\ Sch\ 60\ col\ 2 + 3\ lines\ (9930 - 5030 - 5040 - 5225 - 5235)}{FIR\ Sch\ 81\ line\ 2610 - Sch\ 12\ col\ 3 + 4\ lines\ (0811 + 0812 + 0831 + 0832)}$$

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 favorable 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	2020	2021	2022	2023	2024
Tiny	36%	26%	26%	18%	14%
St. Thomas	43%	31%	31%	35%	26%
Ottawa	27%	28%	28%	23%	27%
Waterloo	43%	45%	43%	36%	36%
Caledon	63%	60%	51%	46%	40%
Lincoln	51%	41%	29%	20%	43%
Brantford	44%	62%	69%	63%	43%
Sault Ste. Marie	29%	33%	38%	42%	44%
Belleville	41%	45%	59%	48%	48%
Innisfil	65%	51%	53%	55%	49%
Guelph	52%	60%	59%	55%	49%
Prince Edward County	33%	46%	58%	63%	50%
Quinte West	51%	53%	49%	48%	51%
Barrie	36%	43%	45%	45%	53%
Pelham	50%	64%	62%	54%	53%
Burlington	79%	76%	69%	64%	56%
Greater Sudbury	37%	47%	49%	53%	56%
New Tecumseth	86%	91%	70%	66%	56%
Sarnia	54%	67%	67%	62%	57%
Woolwich	60%	49%	53%	48%	57%
North Bay	40%	45%	47%	54%	58%
Grey Highlands	66%	64%	69%	63%	59%
Kitchener	53%	60%	61%	58%	61%
Halton Hills	78%	76%	64%	58%	62%
Brant County	87%	87%	85%	71%	62%
Kingston	79%	81%	82%	74%	64%
Strathroy-Caradoc	48%	54%	51%	52%	65%
Laurentian Valley	74%	69%	69%	59%	66%
Tillsonburg	31%	48%	45%	49%	66%
Ramara	102%	125%	117%	73%	68%
St. Catharines	46%	53%	48%	55%	69%
Minto	68%	70%	66%	61%	73%
Wainfleet	90%	108%	91%	65%	74%
Espanola	102%	85%	78%	66%	76%
Thunder Bay	69%	82%	75%	77%	76%
Oshawa	74%	88%	81%	84%	78%
Georgina	87%	106%	109%	100%	82%
Clarington	105%	114%	124%	81%	82%
Port Colborne	92%	108%	106%	94%	83%

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

Municipality	2020	2021	2022	2023	2024
Markham	27%	58%	60%	78%	83%
Wellesley	95%	101%	72%	76%	85%
Newmarket	24%	40%	77%	78%	85%
Cambridge	83%	82%	81%	79%	85%
Niagara-on-the-Lake	37%	34%	44%	62%	86%
Hamilton Tp	85%	88%	87%	79%	87%
Toronto	63%	81%	101%	92%	89%
Collingwood	94%	97%	92%	91%	89%
Centre Wellington	80%	91%	113%	78%	91%
Amherstburg	44%	55%	72%	93%	92%
Peterborough	116%	119%	112%	102%	94%
Brampton	95%	109%	114%	101%	96%
Whitchurch - Stouffville	83%	108%	115%	94%	96%
Guelph-Eramosa	75%	84%	84%	94%	99%
Scugog	99%	104%	95%	96%	102%
Owen Sound	90%	92%	99%	100%	102%
Windsor	68%	75%	73%	98%	105%
Hanover	131%	137%	121%	118%	105%
Gravenhurst	98%	106%	105%	115%	106%
Oakville	109%	132%	147%	123%	110%
King	111%	115%	125%	105%	110%
Aylmer	106%	103%	102%	121%	110%
Grimsby	75%	96%	99%	123%	114%
Erin	111%	120%	123%	117%	118%
Fort Erie	114%	123%	127%	118%	128%
Aurora	171%	190%	197%	154%	131%
Lambton Shores	126%	144%	143%	145%	132%
Wellington North	102%	103%	113%	135%	132%
Puslinch	124%	127%	133%	136%	137%
Georgian Bluffs	127%	160%	165%	135%	138%
Mapleton	156%	152%	123%	129%	139%
London	112%	126%	132%	137%	140%
Ingersoll	111%	92%	128%	107%	141%
Vaughan	97%	115%	115%	122%	141%
Central Elgin	41%	45%	61%	85%	142%
Welland	113%	144%	129%	137%	145%
Norfolk	78%	99%	125%	131%	146%
Mississauga	101%	153%	160%	141%	146%
Chatham-Kent	118%	132%	145%	148%	153%

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

Municipality	2020	2021	2022	2023	2024
Ajax	128%	144%	147%	143%	154%
Milton	127%	132%	161%	158%	155%
Pickering	105%	120%	141%	152%	156%
Brock	129%	127%	160%	161%	159%
Thorold	175%	171%	167%	181%	160%
Richmond Hill	187%	196%	198%	188%	181%
Middlesex Centre	148%	197%	200%	215%	194%
Essex	359%	359%	364%	215%	197%
Haldimand	197%	205%	214%	211%	207%
East Gwillimbury	204%	240%	263%	252%	234%
Kincardine	111%	116%	122%	129%	252%
Average	**90%**	**98%**	**100%**	**96%**	**98%**
Median	**87%**	**94%**	**93%**	**92%**	**89%**

Municipality	2020	2021	2022	2023	2024
Region Niagara	44%	46%	42%	42%	31%
Region Waterloo	41%	44%	43%	37%	34%
District Muskoka	116%	120%	125%	133%	98%
Region Peel	131%	139%	135%	132%	118%
Region Halton	239%	238%	234%	209%	186%
Region Durham	182%	191%	196%	194%	199%
Region York	265%	282%	307%	329%	345%
Average	**145%**	**152%**	**155%**	**154%**	**144%**
Median	**131%**	**139%**	**135%**	**133%**	**118%**
Elgin County	37%	39%	58%	65%	71%
Bruce County	66%	64%	65%	66%	75%
Renfrew County				103%	84%
Grey County	104%	112%	106%	100%	86%
Simcoe County	111%	121%	114%	111%	99%
Wellington County	96%	107%	111%	97%	100%
Dufferin County	92%	103%	113%	113%	114%
Oxford County				146%	129%
Essex County	199%	231%	244%	250%	250%
Middlesex County	80%	90%	92%	83%	89%
Average	**98%**	**109%**	**113%**	**113%**	**110%**
Median	**94%**	**105%**	**109%**	**101%**	**94%**

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

Municipality	2020	2021	2022	2023	2024
Tiny	32%	23%	21%	15%	12%
Ottawa	21%	22%	21%	17%	19%
St. Thomas	37%	24%	22%	27%	20%
Waterloo	31%	33%	30%	26%	25%
Caledon	51%	47%	38%	34%	29%
Kitchener	26%	29%	27%	27%	29%
Innisfil	48%	36%	36%	35%	31%
Brantford	36%	49%	52%	46%	32%
Lincoln	42%	34%	23%	16%	34%
Thunder Bay	32%	36%	34%	35%	35%
Woolwich	42%	36%	38%	32%	36%
Sault Ste. Marie	25%	29%	31%	34%	37%
Prince Edward County	28%	37%	45%	48%	39%
Guelph	43%	50%	47%	44%	39%
Belleville	37%	39%	49%	40%	40%
Petawawa	33%	35%	40%	47%	41%
Greater Sudbury	30%	38%	39%	39%	42%
Barrie	32%	37%	37%	37%	43%
Burlington	62%	59%	52%	48%	43%
Pelham	43%	55%	49%	44%	43%
Strathroy-Caradoc	34%	42%	39%	36%	43%
Kingston	60%	60%	59%	52%	44%
Sarnia	47%	55%	54%	49%	44%
Quinte West	47%	48%	44%	43%	45%
North Bay	34%	38%	39%	42%	46%
New Tecumseth	76%	79%	61%	56%	48%
Minto	45%	54%	46%	40%	48%
Toronto	37%	46%	56%	51%	48%
Tillsonburg	24%	36%	34%	35%	49%
Niagara-on-the-Lake	26%	24%	28%	37%	49%
Laurentian Valley	57%	53%	52%	44%	50%
Markham	19%	39%	38%	47%	50%
Halton Hills	65%	63%	52%	46%	50%
Grey Highlands	54%	53%	58%	52%	50%
Ramara	93%	108%	99%	63%	52%
St. Catharines	37%	42%	35%	41%	52%
Brant County	74%	74%	71%	60%	53%
Wellesley	72%	71%	43%	51%	56%
Clarington	84%	92%	96%	62%	57%

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

Municipality	2020	2021	2022	2023	2024
Centre Wellington	61%	71%	75%	48%	58%
Espanola	87%	74%	55%	53%	58%
Whitby	88%	102%	104%	100%	59%
Oshawa	65%	72%	62%	65%	59%
Newmarket	20%	33%	60%	59%	61%
Wainfleet	77%	94%	78%	54%	62%
Cambridge	67%	68%	64%	59%	62%
Georgina	74%	88%	87%	75%	62%
Brampton	74%	78%	79%	68%	62%
Port Colborne	77%	87%	84%	72%	64%
Whitchurch - Stouffville	56%	77%	73%	65%	65%
Peterborough	76%	89%	81%	71%	65%
Hanover	87%	86%	71%	66%	66%
The Blue Mountains	89%	90%	84%	72%	66%
Kenora	68%	77%	84%	71%	70%
Windsor	52%	56%	53%	67%	72%
Collingwood	84%	86%	79%	75%	73%
Scugog	73%	80%	73%	65%	74%
Erin	95%	101%	99%	89%	74%
Hamilton Tp	75%	76%	76%	67%	74%
Amherstburg	38%	47%	58%	74%	74%
Guelph-Eramosa	60%	66%	61%	69%	75%
Niagara Falls	70%	73%	63%	65%	76%
Owen Sound	77%	78%	80%	82%	78%
Oakville	85%	102%	103%	88%	78%
Grimsby	64%	78%	80%	89%	81%
West Perth	94%	98%	69%	69%	81%
Gravenhurst	84%	90%	86%	89%	82%
Aylmer	94%	91%	86%	94%	83%
King	96%	99%	97%	80%	84%
Vaughan	67%	79%	73%	76%	85%
Lambton Shores	97%	103%	95%	95%	85%
Wellington North	83%	78%	81%	89%	90%
Aurora	136%	126%	141%	106%	92%
Puslinch	92%	89%	94%	86%	94%
Fort Erie	98%	102%	102%	92%	96%
Milton	94%	94%	107%	98%	99%
Pickering	87%	94%	95%	95%	100%
West Lincoln	111%	114%	104%	94%	100%

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

Municipality	2020	2021	2022	2023	2024
Mississauga	73%	109%	107%	98%	101%
Ajax	104%	115%	109%	102%	102%
Mapleton	131%	127%	100%	101%	104%
London	91%	101%	102%	107%	107%
Central Elgin	35%	39%	50%	69%	109%
Essex	240%	242%	218%	116%	110%
Norfolk	66%	83%	103%	104%	112%
Georgian Bluffs	109%	134%	136%	107%	112%
Welland	89%	111%	96%	105%	114%
Ingersoll	99%	83%	110%	80%	116%
Chatham-Kent	96%	107%	111%	110%	117%
Thorold	141%	141%	127%	136%	117%
Richmond Hill	147%	149%	144%	130%	120%
Brock	108%	108%	129%	127%	122%
Middlesex Centre	111%	146%	146%	150%	137%
Haldimand	159%	159%	154%	162%	158%
Kincardine	88%	91%	89%	94%	168%
East Gwillimbury	158%	169%	184%	183%	172%
Average	**71%**	**76%**	**74%**	**69%**	**70%**
Median	**71%**	**77%**	**72%**	**66%**	**63%**
Region Niagara	34%	35%	32%	29%	26%
Region Waterloo	35%	38%	36%	30%	28%
District Muskoka	94%	97%	101%	106%	78%
Region Peel	108%	113%	114%	109%	101%
Region Halton	188%	191%	187%	165%	143%
Region Durham	163%	168%	168%	158%	149%
Region York	219%	238%	254%	260%	264%
Average	**120%**	**126%**	**127%**	**122%**	**113%**
Median	**108%**	**113%**	**114%**	**109%**	**101%**
Elgin County	30%	32%	47%	52%	57%
Renfrew County				72%	60%
Bruce County	54%	53%	53%	54%	61%
Grey County	80%	88%	83%	77%	66%
Middlesex County	69%	76%	78%	71%	76%
Simcoe County	89%	96%	90%	86%	80%
Wellington County	78%	88%	90%	79%	81%
Dufferin County	75%	82%	90%	90%	89%
Oxford County				98%	90%
Essex County	165%	180%	210%	195%	192%
Average	**80%**	**87%**	**93%**	**87%**	**85%**
Median	**76%**	**85%**	**86%**	**78%**	**78%**

2024 Total and Tax Reserve per Capita

Municipality	Total Reserves Per Capita	Tax Reserves Per Capita
Tiny	$ 525	$ 197
Waterloo	$ 416	$ 248
Kitchener	$ 510	$ 321
Woolwich	$ 391	$ 322
Lincoln	$ 851	$ 370
St. Thomas	$ 1,103	$ 378
Markham	$ 728	$ 409
Caledon	$ 422	$ 422
New Tecumseth	$ 1,004	$ 506
Minto	$ 1,531	$ 506
Ottawa	$ 607	$ 512
Petawawa	$ 1,027	$ 530
Pelham	$ 544	$ 530
Wellesley	$ 548	$ 548
Laurentian Valley	$ 660	$ 550
Strathroy-Caradoc	$ 1,865	$ 556
St. Catharines	$ 623	$ 565
Guelph-Eramosa	$ 976	$ 584
Centre Wellington	$ 1,144	$ 584
Clarington	$ 588	$ 588
Innisfil	$ 616	$ 616
Cambridge	$ 975	$ 633
Oshawa	$ 640	$ 640
Newmarket	$ 1,484	$ 654
Halton Hills	$ 663	$ 663
Tillsonburg	$ 674	$ 674
Burlington	$ 677	$ 677
Sarnia	$ 1,340	$ 686
Brampton	$ 687	$ 687
Whitby	$ 696	$ 696
Niagara-on-the-Lake	$ 1,311	$ 736
Hamilton Tp	$ 776	$ 756
Brantford	$ 2,183	$ 770
Whitchurch - Stouffville	$ 1,091	$ 774
Grimsby	$ 1,643	$ 783
Erin	$ 1,004	$ 802
Quinte West	$ 1,155	$ 809
Grey Highlands	$ 1,189	$ 830
Sault Ste. Marie	$ 1,255	$ 863

Municipality	Total Reserves Per Capita	Tax Reserves Per Capita
Scugog	$ 868	$ 868
Vaughan	$ 1,315	$ 868
West Lincoln	$ 1,090	$ 881
Wainfleet	$ 902	$ 902
Georgina	$ 956	$ 905
Milton	$ 931	$ 931
Aylmer	$ 2,065	$ 941
Puslinch	$ 950	$ 950
Guelph	$ 1,927	$ 956
Port Colborne	$ 1,115	$ 956
Prince Edward County	$ 1,501	$ 960
Barrie	$ 1,765	$ 973
Ramara	$ 990	$ 990
Ajax	$ 1,008	$ 1,008
Belleville	$ 1,845	$ 1,018
Aurora	$ 1,313	$ 1,044
Wellington North	$ 2,024	$ 1,079
Richmond Hill	$ 1,453	$ 1,088
Oakville	$ 1,120	$ 1,120
North Bay	$ 1,424	$ 1,128
Hanover	$ 2,398	$ 1,133
Brant County	$ 1,635	$ 1,134
Greater Sudbury	$ 1,382	$ 1,144
Amherstburg	$ 1,705	$ 1,149
Mississauga	$ 1,229	$ 1,229
Espanola	$ 1,213	$ 1,229
Welland	$ 1,300	$ 1,230
Mapleton	$ 1,484	$ 1,242
Fort Erie	$ 1,839	$ 1,256
Brock	$ 1,264	$ 1,264
Pickering	$ 1,295	$ 1,295
Kingston	$ 2,286	$ 1,299
West Perth	$ 2,345	$ 1,303
Collingwood	$ 2,577	$ 1,330
Niagara Falls	$ 1,733	$ 1,332
King	$ 1,630	$ 1,362
Gravenhurst	$ 1,459	$ 1,459
Lambton Shores	$ 3,092	$ 1,494
Thorold	$ 2,195	$ 1,496

2024 Total and Tax Reserve per Capita (cont'd)

Municipality	Total Reserves Per Capita	Tax Reserves Per Capita
Georgian Bluffs	$ 1,991	$ 1,508
Thunder Bay	$ 1,900	$ 1,510
Toronto	$ 2,049	$ 1,549
Owen Sound	$ 1,858	$ 1,564
Windsor	$ 2,019	$ 1,654
Ingersoll	$ 1,689	$ 1,689
Central Elgin	$ 1,747	$ 1,702
Essex	$ 3,215	$ 1,767
The Blue Mountains	$ 4,021	$ 1,780
Peterborough	$ 2,420	$ 1,792
East Gwillimbury	$ 2,634	$ 1,846
Kenora	$ 2,288	$ 1,924
Middlesex Centre	$ 3,341	$ 2,278
London	$ 3,028	$ 2,317
Norfolk	$ 3,234	$ 2,517
Chatham-Kent	$ 2,947	$ 2,828
Haldimand	$ 4,003	$ 3,452
Kincardine	$ 5,835	$ 4,365
Average	**$ 1,531**	**$ 1,093**
Median	**$ 1,312**	**$ 956**

Municipality	Total Reserves Per Capita	Tax Reserves Per Capita
Region Niagara	$ 493	$ 351
Region Waterloo	$ 609	$ 369
Region Peel	$ 1,626	$ 1,008
Region Halton	$ 1,769	$ 1,407
District Muskoka	$ 2,341	$ 1,667
Region Durham	$ 2,926	$ 2,287
Region York	$ 4,286	$ 3,543
Average	**$ 2,007**	**$ 1,519**
Median	**$ 1,769**	**$ 1,407**
Renfrew County	$ 425	$ 425
Simcoe County	$ 522	$ 522
Middlesex County	$ 754	$ 559
Grey County	$ 592	$ 592
Bruce County	$ 646	$ 646
Elgin County	$ 652	$ 652
Dufferin County	$ 753	$ 753
Oxford County	$ 1,642	$ 862
Wellington County	$ 1,282	$ 1,282
Essex County	$ 1,586	$ 1,586
Average	**$ 885**	**$ 788**
Median	**$ 702**	**$ 649**

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 and Schedule 22D.

Formula

$$\frac{Tax\ Debt\ Int.}{Own\ Source\ Rev.} = \frac{FIR\ Sch\ 40\ col\ 2\ lines(9910 - 0811 - 0812 - 0831 - 0832)}{FIR\ Sch\ 81\ line\ 2610 - Sch\ 12\ col\ 3 + 4\ lines(0811 + 0812 + 0831 + 0832) - Sch\ 22D\ lines(8010 + 8015)}$$

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

$$\frac{Total\ Debt\ Principal + Interest}{Total\ Own\ Source\ Revenues} = \frac{FIR\ Schedule\ 74C\ col\ 1 + 2\ line\ 3099}{FIR\ Schedule\ 81\ line\ 2610}$$

$$\frac{Tax\ Debt\ Princ + Interest}{Tax\ Own\ Source\ Revenues} = \frac{FIR\ Schedule\ 74C\ col\ 1 + 2\ line\ 3012}{FIR\ Sch\ 81\ 2610 - Sch\ 12\ col\ 3 + 4(0811 + 0812 + 0831 + 0832) - Sch\ 22D\ lines(8010 + 8015)}$$

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 per population.

Formula

$$\frac{Total\ Debt\ Outstanding}{Population} = \frac{FIR\ Schedule\ 74A\ line\ 9930}{Manifold\ Data\ Mining\ Population}$$

$$\frac{Tax\ Debt\ Outstanding}{Population} = \frac{FIR\ Schedule\ 74A\ lines\ (9930 - 1425 - 1435)}{Manifold\ Data\ Mining\ Population}$$

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

$$\frac{Total\ Debt\ Outstanding}{Own\ Source\ Revenue} = \frac{FIR\ Schedule\ 74A\ line\ 9930}{FIR\ Schedule\ 81\ line\ 2610}$$

Financial Debt Indicator Five: Debt to Reserve Ratio

Formula

$$\frac{Debt\ Outstanding}{Res.and\ Reserve\ Funds\ (excl\ Oblig.Reserve\ Funds)} = \frac{FIR\ Schedule\ 74A\ line\ 9930}{FIR\ Schedule\ 60\ col\ 2+3\ line\ 9930}$$

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 unweighted assessment as reflected in Municipality's by-laws.

Formula

$$\frac{Total\ Debt\ Outstanding}{Unweighted\ Assessment} = \frac{FIR\ Schedule\ 74A\ line\ 9930}{Municipality's\ bylaws\ Assessment}$$

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	2020	2021	2022	2023	2024
East Gwillimbury	0.0%	0.0%	0.0%	0.0%	0.0%
Espanola	0.0%	0.0%	0.0%	0.0%	0.0%
Hamilton Tp	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%	0.0%	0.0%	0.0%	0.0%
Brock	0.4%	0.0%	0.0%	0.0%	0.0%
Puslinch	0.0%	0.0%	0.0%	0.0%	0.0%
Wellington North	0.1%	0.0%	0.0%	0.0%	0.0%
Petawawa	0.2%	0.1%	0.0%	0.0%	0.0%
Hanover	0.2%	0.1%	0.1%	0.1%	0.0%
Thorold	0.1%	0.1%	0.1%	0.1%	0.0%
Sarnia	0.1%	0.1%	0.0%	0.1%	0.1%
Markham	0.2%	0.1%	0.1%	0.1%	0.1%
Aylmer	0.3%	0.2%	0.2%	0.1%	0.1%
Georgian Bluffs	0.3%	0.2%	0.2%	0.2%	0.1%
Scugog	0.3%	0.3%	0.2%	0.2%	0.2%
Ingersoll	0.7%	0.5%	0.4%	0.2%	0.2%
Whitby	0.2%	0.2%	0.2%	0.2%	0.2%
Chatham-Kent	0.6%	0.5%	0.4%	0.3%	0.2%
Ajax	0.4%	0.3%	0.3%	0.2%	0.2%
Aurora	0.3%	0.3%	0.4%	0.0%	0.2%
Halton Hills	0.9%	0.7%	0.5%	0.3%	0.2%
Guelph-Eramosa	0.6%	0.5%	0.5%	0.4%	0.3%
Erin	1.1%	1.0%	0.9%	0.6%	0.3%
Central Elgin	0.3%	0.2%	0.4%	0.5%	0.4%
Sault Ste. Marie	0.1%	0.1%	0.0%	0.2%	0.4%
London	0.8%	0.6%	0.5%	0.4%	0.4%
Woolwich	0.8%	0.7%	0.6%	0.5%	0.4%
Caledon	0.6%	0.6%	0.6%	0.5%	0.4%
Kenora	0.0%	0.2%	0.6%	0.5%	0.4%
Kitchener	0.8%	0.6%	0.6%	0.5%	0.5%
Mississauga	0.6%	0.6%	0.6%	0.5%	0.5%
Ramara	0.8%	0.7%	0.7%	0.6%	0.5%
Centre Wellington	0.9%	0.8%	0.9%	0.7%	0.5%
Innisfil	1.3%	1.1%	0.9%	0.7%	0.5%
Fort Erie	0.3%	0.2%	0.1%	0.2%	0.5%
North Bay	0.7%	0.7%	0.6%	0.7%	0.5%
Thunder Bay	0.8%	0.7%	0.6%	0.6%	0.5%
The Blue Mountains	0.3%	0.5%	0.6%	0.5%	0.6%

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

Municipality	2020	2021	2022	2023	2024
Grimsby	0.3%	0.3%	0.2%	0.2%	0.6%
Prince Edward County	0.8%	0.9%	0.7%	0.6%	0.6%
Oshawa	1.6%	1.3%	1.0%	0.8%	0.6%
Barrie	1.1%	1.0%	1.0%	0.9%	0.6%
Guelph	1.1%	1.1%	0.9%	0.8%	0.7%
Windsor	0.6%	0.5%	0.4%	0.5%	0.7%
Pickering	0.9%	0.8%	1.0%	0.8%	0.7%
Brantford	0.7%	0.7%	0.8%	0.8%	0.7%
West Perth	0.1%	0.6%	0.9%	0.9%	0.8%
Brampton	1.1%	1.1%	1.0%	0.9%	0.8%
Amherstburg	1.3%	1.2%	1.0%	0.9%	0.8%
Cambridge	0.7%	0.6%	0.6%	0.5%	0.8%
Lambton Shores	1.4%	1.2%	1.0%	0.9%	0.8%
Niagara-on-the-Lake	0.8%	0.9%	0.9%	0.8%	0.8%
Milton	1.1%	1.0%	0.9%	0.8%	0.9%
Kincardine	0.3%	0.4%	0.5%	0.7%	0.9%
Newmarket	2.2%	1.9%	1.5%	1.2%	0.9%
Norfolk	1.1%	1.0%	0.9%	1.0%	0.9%
Middlesex Centre	1.5%	1.4%	1.2%	1.0%	0.9%
Owen Sound	0.8%	1.1%	0.9%	1.2%	1.0%
Collingwood	2.3%	1.9%	1.6%	1.2%	1.0%
King	1.4%	1.4%	1.2%	1.1%	1.1%
Vaughan	0.2%	0.1%	0.3%	0.7%	1.1%
Strathroy-Caradoc	0.3%	0.3%	0.2%	0.2%	1.1%
New Tecumseth	2.1%	1.9%	1.6%	1.4%	1.1%
Niagara Falls	1.8%	1.7%	1.7%	1.6%	1.1%
Mapleton	2.2%	2.1%	1.7%	1.4%	1.2%
St. Thomas	2.0%	1.8%	1.4%	1.3%	1.3%
Haldimand	2.2%	1.8%	1.6%	1.6%	1.3%
Burlington	1.0%	0.9%	0.7%	0.9%	1.3%
Minto	2.1%	2.3%	2.2%	1.7%	1.3%
Grey Highlands	0.6%	0.6%	0.6%	0.6%	1.3%
Tillsonburg	2.3%	2.2%	1.9%	1.5%	1.3%
Oakville	1.3%	1.2%	1.1%	1.0%	1.3%
Laurentian Valley	2.0%	1.7%	1.6%	1.4%	1.4%
Clarington	0.4%	0.3%	0.8%	1.4%	1.4%
Whitchurch - Stouffville	2.5%	2.4%	1.9%	1.8%	1.5%
Gravenhurst	3.0%	2.7%	2.3%	1.8%	1.6%
Waterloo	2.9%	2.7%	2.3%	2.0%	1.6%

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

Municipality	2020	2021	2022	2023	2024
Quinte West	2.2%	2.3%	2.1%	1.8%	1.6%
Essex	2.0%	1.8%	1.7%	1.6%	1.7%
Brant County	1.9%	1.7%	1.5%	2.0%	1.8%
Greater Sudbury	1.2%	1.4%	2.0%	1.9%	1.8%
Port Colborne	3.5%	3.4%	2.7%	2.6%	2.0%
St. Catharines	2.9%	2.6%	2.2%	2.1%	2.1%
Welland	2.8%	2.7%	2.5%	3.2%	2.1%
Wainfleet	0.5%	0.4%	0.3%	1.7%	2.2%
Belleville	2.4%	2.4%	2.2%	1.9%	2.3%
Peterborough	1.5%	1.5%	1.5%	1.8%	2.4%
Kingston	3.0%	3.0%	2.6%	2.9%	2.6%
Pelham	5.0%	4.8%	4.5%	3.4%	3.1%
Lincoln	0.8%	0.9%	0.8%	2.3%	3.2%
Georgina	0.3%	0.5%	0.6%	0.6%	3.2%
Wellesley	0.3%	0.2%	2.4%	2.8%	3.7%
Toronto	4.3%	4.3%	4.1%	4.3%	4.1%
Ottawa	4.5%	4.2%	4.2%	4.1%	4.1%
West Lincoln	5.7%	5.2%	4.8%	4.4%	4.9%
Average	**1.2%**	**1.1%**	**1.0%**	**1.0%**	**1.0%**
Median	**0.8%**	**0.7%**	**0.8%**	**0.7%**	**0.8%**
District Muskoka	0.2%	0.1%	0.1%	0.1%	0.0%
Region Durham	0.3%	0.3%	0.3%	0.1%	0.1%
Region Peel	0.7%	0.6%	0.5%	0.5%	0.4%
Region Halton	0.5%	0.5%	0.4%	0.4%	0.4%
Region Niagara	2.5%	2.6%	2.4%	2.0%	1.9%
Region York	2.2%	2.3%	2.2%	1.8%	1.9%
Region Waterloo	3.1%	2.9%	2.6%	2.3%	2.2%
Average	**1.4%**	**1.3%**	**1.2%**	**1.0%**	**1.0%**
Median	**0.7%**	**0.6%**	**0.5%**	**0.5%**	**0.4%**
Grey County	0.1%	0.1%	0.0%	0.0%	0.0%
Middlesex County	0.4%	0.4%	0.3%	0.2%	0.1%
Oxford County				0.4%	0.3%
Renfrew County				0.4%	0.3%
Elgin County	0.1%	0.5%	0.4%	0.4%	0.4%
Dufferin County	1.0%	0.8%	0.7%	0.6%	0.5%
Wellington County	1.0%	0.9%	0.8%	0.7%	0.5%
Simcoe County	0.5%	0.7%	0.8%	0.7%	0.7%
Essex County	1.4%	1.2%	1.2%	1.0%	0.9%
Bruce County	1.4%	1.3%	1.1%	0.9%	1.1%
Average	**0.7%**	**0.7%**	**0.7%**	**0.5%**	**0.5%**
Median	**0.7%**	**0.8%**	**0.8%**	**0.5%**	**0.5%**

2024 Total and Tax Debt Charges as a % of Own Source Revenues

Municipality	2024 Total Debt Charges as a % of Own Source Revenues	2024 Total less W/WW Debt Charges as a % of Own Source Revenues
East Gwillimbury	0.0%	0.0%
Espanola	3.6%	0.0%
Georgian Bluffs	1.1%	0.0%
Guelph	2.5%	0.0%
Kingston	7.7%	0.0%
Markham	0.2%	0.0%
Richmond Hill	0.0%	0.0%
Tiny	0.0%	0.0%
Brock	0.0%	0.0%
Aurora	0.9%	0.0%
King	2.3%	0.0%
Wellington North	3.8%	0.0%
Puslinch	0.0%	0.0%
Erin	2.4%	0.0%
Windsor	1.3%	0.0%
Whitby	0.6%	0.0%
Petawawa	0.1%	0.2%
Hamilton Tp	0.4%	0.4%
Halton Hills	2.9%	0.4%
Thorold	0.3%	0.4%
Chatham-Kent	3.4%	0.6%
Ajax	0.8%	0.6%
Scugog	0.7%	0.7%
Aylmer	5.3%	0.7%
Sault Ste. Marie	1.3%	0.7%
Sarnia	0.6%	0.8%
Innisfil	2.4%	0.8%
Centre Wellington	5.9%	0.9%
Georgina	7.1%	1.0%
Hanover	0.8%	1.1%
Strathroy-Caradoc	2.2%	1.2%
Brampton	1.3%	1.3%
Clarington	3.1%	1.3%
Whitchurch - Stouffville	3.0%	1.3%
Prince Edward County	6.0%	1.4%
Ingersoll	1.6%	1.4%
Woolwich	1.3%	1.5%
Fort Erie	1.6%	1.7%
Ramara	2.8%	1.7%

Municipality	2024 Total Debt Charges as a % of Own Source Revenues	2024 Total less W/WW Debt Charges as a % of Own Source Revenues
Niagara-on-the-Lake	1.9%	1.7%
Oakville	2.7%	1.8%
The Blue Mountains	1.8%	1.8%
Caledon	2.0%	1.8%
Grimsby	1.4%	1.9%
Amherstburg	5.7%	1.9%
Cambridge	3.4%	1.9%
Middlesex Centre	4.4%	2.0%
Thunder Bay	5.4%	2.0%
Pickering	2.9%	2.1%
Kenora	1.9%	2.2%
West Perth	2.8%	2.3%
Milton	4.0%	2.4%
Brantford	3.0%	2.5%
Essex	8.3%	2.5%
London	3.5%	2.7%
Kitchener	2.1%	2.7%
Lambton Shores	2.1%	2.9%
Collingwood	5.1%	2.9%
Newmarket	3.2%	2.9%
Vaughan	2.1%	3.1%
Niagara Falls	3.0%	3.2%
Central Elgin	13.5%	3.3%
Burlington	6.3%	3.4%
Guelph-Eramosa	2.7%	3.5%
New Tecumseth	11.3%	3.5%
Oshawa	3.6%	3.6%
Wainfleet	3.6%	3.6%
North Bay	5.1%	3.9%
Mississauga	3.9%	4.1%
Lincoln	4.1%	4.1%
St. Thomas	3.7%	4.2%
Waterloo	3.4%	4.2%
Mapleton	6.6%	4.7%
Brant County	5.7%	4.7%
Greater Sudbury	4.1%	4.9%
Barrie	8.3%	5.1%
Kincardine	4.2%	5.1%
Norfolk	5.0%	5.4%

2024 Total and Tax Debt Charges as a % of Own Source Revenues (cont'd)

Municipality	2024 Total Debt Charges as a % of Own Source Revenues	2024 Total less W/WW Debt Charges as a % of Own Source Revenues
Ottawa	11.7%	5.4%
Tillsonburg	5.5%	5.5%
Peterborough	8.3%	5.5%
Laurentian Valley	5.2%	5.6%
Belleville	6.1%	5.9%
Port Colborne	4.0%	6.0%
Owen Sound	5.2%	6.8%
Pelham	9.4%	7.3%
Haldimand	6.0%	7.3%
West Lincoln	8.2%	7.5%
Wellesley	7.9%	7.9%
Grey Highlands	6.9%	8.0%
Quinte West	9.8%	9.2%
Toronto	8.9%	10.0%
St. Catharines	7.4%	10.5%
Welland	10.3%	11.3%
Minto	10.0%	14.3%
Gravenhurst	19.5%	19.5%
Average	**4.2%**	**3.1%**
Median	**3.4%**	**2.0%**

Municipality	2024 Total Debt Charges as a % of Own Source Revenues	2024 Total less W/WW Debt Charges as a % of Own Source Revenues
Region York	5.2%	0.1%
District Muskoka	2.9%	0.4%
Region Halton	2.0%	0.9%
Region Durham	1.1%	1.1%
Region Peel	6.8%	1.8%
Region Waterloo	7.9%	5.0%
Region Niagara	5.1%	6.2%
Average	**4.4%**	**2.2%**
Median	**5.1%**	**1.1%**
Essex County	2.1%	0.0%
Grey County	0.4%	0.4%
Middlesex County	1.5%	0.5%
Wellington County	2.6%	1.8%
Elgin County	2.3%	2.1%
Simcoe County	2.3%	2.3%
Renfrew County	2.9%	2.6%
Bruce County	3.4%	3.4%
Oxford County	3.5%	4.5%
Dufferin County	5.2%	5.2%
Average	**2.6%**	**2.3%**
Median	**2.5%**	**2.2%**

2024 Total Debt Outstanding per Capita

Municipality	Total Debt Outstanding Per Capita	Total less W/WW Debt Outstanding Per Capita
Brock	$ -	$ -
East Gwillimbury	$ -	$ -
Richmond Hill	$ -	$ -
Tiny	$ 1	$ -
Hamilton Tp	$ 41	$ -
Espanola	$ 895	$ -
Puslinch	$ -	$ -
Wellington North	$ 262	$ 3
Petawawa	$ 7	$ 7
Thorold	$ 11	$ 11
Hanover	$ 13	$ 13
Sarnia	$ 14	$ 14
Markham	$ 17	$ 17
Georgian Bluffs	$ 22	$ 18
Aylmer	$ 796	$ 38
Scugog	$ 50	$ 50
Guelph-Eramosa	$ 187	$ 57
Ingersoll	$ 62	$ 62
Aurora	$ 67	$ 67
Woolwich	$ 106	$ 68
Chatham-Kent	$ 181	$ 77
Ajax	$ 82	$ 82
Whitby	$ 92	$ 92
Halton Hills	$ 101	$ 101
Oshawa	$ 134	$ 134
Brampton	$ 137	$ 137
Erin	$ 154	$ 154
Centre Wellington	$ 459	$ 156
Kitchener	$ 251	$ 179
Central Elgin	$ 1,523	$ 185
Innisfil	$ 198	$ 198
Sault Ste. Marie	$ 269	$ 203
Fort Erie	$ 256	$ 210
Waterloo	$ 226	$ 226
Ramara	$ 701	$ 231
Cambridge	$ 379	$ 233
Newmarket	$ 254	$ 249
Vaughan	$ 251	$ 251
New Tecumseth	$ 997	$ 259

Municipality	Total Debt Outstanding Per Capita	Total less W/WW Debt Outstanding Per Capita
King	$ 414	$ 262
Grimsby	$ 272	$ 272
Milton	$ 272	$ 272
London	$ 383	$ 280
Amherstburg	$ 914	$ 300
Pickering	$ 304	$ 304
Mississauga	$ 305	$ 305
Caledon	$ 317	$ 317
Strathroy-Caradoc	$ 338	$ 320
Niagara-on-the-Lake	$ 389	$ 326
Collingwood	$ 428	$ 337
Kincardine	$ 1,265	$ 388
Mapleton	$ 686	$ 391
Windsor	$ 429	$ 392
Middlesex Centre	$ 720	$ 393
Whitchurch - Stouffville	$ 408	$ 408
Minto	$ 842	$ 419
The Blue Mountains	$ 478	$ 427
Gravenhurst	$ 430	$ 430
Laurentian Valley	$ 486	$ 442
Kenora	$ 484	$ 451
Haldimand	$ 830	$ 509
Niagara Falls	$ 686	$ 523
Tillsonburg	$ 527	$ 527
Oakville	$ 549	$ 549
Barrie	$ 1,647	$ 551
Norfolk	$ 1,017	$ 551
Brantford	$ 671	$ 552
Burlington	$ 555	$ 555
Owen Sound	$ 1,324	$ 557
St. Catharines	$ 651	$ 623
Guelph	$ 638	$ 638
Lambton Shores	$ 696	$ 683
Clarington	$ 692	$ 692
West Perth	$ 706	$ 694
Welland	$ 1,036	$ 720
Wainfleet	$ 724	$ 724
Thunder Bay	$ 1,628	$ 751
Grey Highlands	$ 1,175	$ 760

2024 Total Debt Outstanding per Capita (cont'd)

Municipality	Total Debt Outstanding Per Capita	Total less W/WW Debt Outstanding Per Capita
Essex	$ 837	$ 764
St. Thomas	$ 833	$ 815
Wellesley	$ 883	$ 883
Prince Edward County	$ 1,184	$ 884
Quinte West	$ 2,204	$ 925
Lincoln	$ 1,057	$ 942
Port Colborne	$ 1,129	$ 1,064
Georgina	$ 1,305	$ 1,121
Brant County	$ 1,295	$ 1,140
Pelham	$ 1,220	$ 1,216
West Lincoln	$ 1,256	$ 1,256
Greater Sudbury	$ 1,738	$ 1,545
North Bay	$ 1,655	$ 1,546
Belleville	$ 1,829	$ 1,603
Kingston	$ 3,070	$ 1,997
Peterborough	$ 2,605	$ 2,383
Toronto	$ 2,793	$ 2,793
Ottawa	$ 3,452	$ 2,952
Average	**$ 686**	**$ 502**
Median	**$ 481**	**$ 323**

Municipality	Total Debt Outstanding Per Capita	Total less W/WW Debt Outstanding Per Capita
District Muskoka	$ 363	$ 6
Region Durham	$ 100	$ 65
Region Peel	$ 817	$ 120
Region Halton	$ 349	$ 191
Region Niagara	$ 739	$ 579
Region Waterloo	$ 993	$ 770
Region York	$ 2,576	$ 917
Average	**$ 848**	**$ 378**
Median	**$ 739**	**$ 191**
Grey County	$ 5	$ -
Middlesex County	$ 15	$ 15
Oxford County	$ 241	$ 68
Renfrew County	$ 79	$ 79
Dufferin County	$ 96	$ 96
Essex County	$ 107	$ 107
Simcoe County	$ 157	$ 157
Elgin County	$ 185	$ 185
Wellington County	$ 224	$ 224
Bruce County	$ 257	$ 257
Average	**$ 124**	**$ 119**
Median	**$ 107**	**$ 102**

2024 Debt Outstanding as a % of Own Source Revenues

Municipality	Debt Outstanding as a % of Own Source Revenues
East Gwillimbury	0.0%
Richmond Hill	0.0%
Brock	0.0%
Puslinch	0.0%
Tiny	0.0%
Petawawa	0.5%
Hanover	0.6%
Thorold	0.6%
Sarnia	0.6%
Markham	1.4%
Georgian Bluffs	1.5%
Hamilton Tp	3.8%
Aurora	4.2%
Ingersoll	4.2%
Scugog	4.3%
Chatham-Kent	6.2%
Halton Hills	7.6%
Whitby	7.8%
Ajax	8.3%
Sault Ste. Marie	9.1%
Woolwich	9.9%
Innisfil	10.0%
Oshawa	12.4%
Brampton	12.4%
Erin	12.9%
Fort Erie	13.0%
The Blue Mountains	13.2%
Kenora	13.9%
London	14.6%
Kitchener	15.2%
Newmarket	15.5%
Waterloo	15.7%
Windsor	15.8%
Wellington North	15.9%
Vaughan	16.5%
Collingwood	17.5%
Niagara-on-the-Lake	18.2%
Strathroy-Caradoc	18.3%
Guelph-Eramosa	18.7%

Municipality	Debt Outstanding as a % of Own Source Revenues
King	20.3%
Grimsby	20.8%
Guelph	21.5%
Caledon	21.6%
Brantford	23.3%
Pickering	23.5%
Mississauga	23.9%
Gravenhurst	24.2%
Cambridge	24.4%
Whitchurch - Stouffville	26.3%
Milton	29.0%
Lambton Shores	29.2%
Niagara Falls	29.7%
Haldimand	31.0%
Ramara	32.2%
Centre Wellington	33.1%
Thunder Bay	33.4%
Espanola	33.9%
West Perth	34.4%
St. Thomas	34.5%
Middlesex Centre	34.8%
Burlington	34.9%
Tillsonburg	38.1%
Oakville	38.2%
Norfolk	38.3%
Kincardine	40.1%
Prince Edward County	40.8%
Laurentian Valley	41.1%
Aylmer	41.9%
St. Catharines	42.2%
Essex	43.2%
Amherstburg	43.5%
Wainfleet	49.8%
Owen Sound	50.6%
Port Colborne	50.7%
Mapleton	50.8%
Brant County	51.9%
Greater Sudbury	52.8%
Minto	55.4%

2024 Debt Outstanding as % of Own Source Revenues (cont'd)

Municipality	Debt Outstanding as a % of Own Source Revenues
North Bay	56.3%
Barrie	59.2%
Belleville	59.6%
Welland	61.0%
Grey Highlands	61.5%
Lincoln	65.8%
Clarington	66.6%
New Tecumseth	71.0%
Central Elgin	73.9%
Pelham	76.7%
Toronto	77.8%
Georgina	81.2%
Peterborough	81.4%
Kingston	88.2%
Wellesley	90.0%
Quinte West	101.1%
West Lincoln	109.1%
Ottawa	113.6%
Average	**32.5%**
Median	**25.3%**

Municipality	Debt Outstanding as a % of Own Source Revenues
Region Durham	5.1%
District Muskoka	15.0%
Region Halton	25.8%
Region Niagara	44.9%
Region Peel	61.3%
Region Waterloo	63.8%
Region York	156.5%
Average	**53.2%**
Median	**44.9%**
Grey County	0.6%
Middlesex County	2.0%
Renfrew County	11.1%
Dufferin County	11.3%
Essex County	13.0%
Wellington County	14.1%
Elgin County	16.1%
Oxford County	18.4%
Simcoe County	24.0%
Bruce County	24.1%
Average	**13.5%**
Median	**13.6%**

Debt to Reserve Ratio - Trend

This includes discretionary reserves and all outstanding debt as reflected on Schedules 60 and 74A of the 2024 FIRs. Note Reserves excludes obligatory reserves.

Municipality	2020	2021	2022	2023	2024
East Gwillimbury	-	-	-	-	-
Richmond Hill	-	-	-	-	-
Brock	-	-	-	-	-
Puslinch	-	-	-	-	-
Tiny	0.0	0.0	0.0	0.0	0.0
Thorold	0.0	0.0	0.0	0.0	0.0
Hanover	0.0	0.0	0.0	0.0	0.0
Petawawa	0.0	0.0	0.0	0.0	0.0
Sarnia	0.1	0.0	0.0	0.0	0.0
Georgian Bluffs	0.1	0.0	0.0	0.0	0.0
Markham	0.1	0.1	0.0	0.0	0.0
Ingersoll	0.2	0.2	0.1	0.1	0.0
Aurora	0.1	0.1	0.1	0.1	0.1
Hamilton Tp	-	-	-	0.1	0.1
Scugog	0.1	0.1	0.1	0.1	0.1
Chatham-Kent	0.3	0.2	0.1	0.1	0.1
Ajax	0.1	0.1	0.1	0.1	0.1
The Blue Mountains	0.1	0.1	0.1	0.1	0.1
London	0.3	0.2	0.2	0.1	0.1
Wellington North	0.1	0.3	0.3	0.2	0.1
Whitby	0.1	0.1	0.1	0.1	0.1
Fort Erie	0.1	0.1	0.1	0.1	0.1
Halton Hills	0.5	0.4	0.3	0.2	0.2
Erin	0.3	0.2	0.2	0.2	0.2
Grimsby	0.1	0.1	0.0	0.0	0.2
Collingwood	0.4	0.3	0.3	0.2	0.2
Newmarket	0.6	0.4	0.3	0.2	0.2
Strathroy-Caradoc	0.1	0.1	0.1	0.2	0.2
Vaughan	0.2	0.2	0.2	0.2	0.2
Guelph-Eramosa	0.5	0.4	0.3	0.2	0.2
Brampton	0.2	0.2	0.2	0.2	0.2
Haldimand	0.4	0.3	0.3	0.3	0.2
Oshawa	0.5	0.4	0.3	0.3	0.2
Kenora	-	0.3	0.3	0.2	0.2
Windsor	0.2	0.2	0.2	0.2	0.2
Sault Ste. Marie	0.2	0.2	0.1	0.4	0.2
Middlesex Centre	0.5	0.4	0.3	0.2	0.2

Debt to Reserve Ratio - Trend (cont'd)

Municipality	2020	2021	2022	2023	2024
Kincardine	0.1	0.3	0.3	0.4	0.2
Lambton Shores	0.3	0.2	0.2	0.1	0.2
Pickering	0.4	0.4	0.4	0.3	0.2
Mississauga	0.3	0.3	0.3	0.2	0.2
King	0.5	0.4	0.4	0.3	0.3
Essex	0.3	0.3	0.3	0.2	0.3
Woolwich	0.2	0.2	0.2	0.3	0.3
Milton	0.4	0.4	0.3	0.3	0.3
Gravenhurst	0.8	0.7	0.6	0.5	0.3
Niagara-on-the-Lake	0.4	0.4	0.3	0.3	0.3
West Perth	0.0	0.2	0.2	0.2	0.3
Brantford	0.4	0.4	0.4	0.3	0.3
Norfolk	0.8	0.5	0.5	0.4	0.3
Innisfil	0.6	0.6	0.5	0.4	0.3
Guelph	0.4	0.4	0.4	0.4	0.3
Whitchurch - Stouffville	0.8	0.6	0.5	0.4	0.4
Aylmer	0.1	0.0	0.0	0.3	0.4
Cambridge	0.4	0.5	0.4	0.5	0.4
Niagara Falls	0.6	0.7	0.6	0.6	0.4
Centre Wellington	0.7	0.6	0.5	0.5	0.4
Mapleton	0.5	0.5	0.6	0.5	0.5
Oakville	0.5	0.3	0.3	0.3	0.5
Kitchener	0.6	0.5	0.4	0.4	0.5
Amherstburg	1.7	1.3	0.8	0.7	0.5
Waterloo	0.9	0.8	0.7	0.7	0.5
Minto	0.7	1.0	0.9	0.7	0.5
Ramara	0.6	0.5	0.5	0.7	0.7
Owen Sound	0.9	0.8	0.9	0.8	0.7
Laurentian Valley	0.8	0.9	0.8	0.8	0.7
Espanola	0.4	0.4	0.5	0.6	0.7
Caledon	0.3	0.5	0.5	0.4	0.8
St. Thomas	1.0	0.9	0.7	0.6	0.8
Tillsonburg	2.8	1.7	1.5	1.1	0.8
Prince Edward County	2.0	1.3	0.9	0.8	0.8
Brant County	0.8	0.7	0.6	0.9	0.8
Welland	0.9	0.9	1.0	0.8	0.8
Wainfleet	0.3	0.2	0.2	0.2	0.8

Debt to Reserve Ratio - Trend *(cont'd)*

Municipality	2020	2021	2022	2023	2024
Burlington	0.6	0.5	0.5	0.8	0.8
Thunder Bay	1.3	1.0	1.1	0.9	0.9
Central Elgin	4.9	3.9	2.7	1.7	0.9
Barrie	1.9	1.6	1.5	1.3	0.9
Grey Highlands	0.5	0.4	0.7	0.8	1.0
Belleville	1.3	1.1	1.0	1.2	1.0
New Tecumseth	1.4	1.3	1.3	1.1	1.0
Port Colborne	1.6	1.2	1.0	1.0	1.0
St. Catharines	2.4	2.0	1.9	1.4	1.0
Peterborough	0.6	0.5	0.6	0.8	1.1
West Lincoln	1.2	1.1	1.1	1.2	1.2
North Bay	1.1	0.8	1.6	1.3	1.2
Clarington	0.1	0.1	0.4	0.5	1.2
Lincoln	0.4	0.5	0.6	2.0	1.2
Greater Sudbury	1.7	1.3	1.7	1.5	1.3
Kingston	1.3	1.2	1.4	1.4	1.3
Toronto	1.9	1.7	1.5	1.4	1.4
Georgina	0.3	0.4	0.4	0.3	1.4
Wellesley	0.2	0.1	2.0	2.0	1.6
Quinte West	2.7	2.4	2.3	2.3	1.9
Pelham	3.3	2.2	2.2	2.7	2.2
Ottawa	5.1	4.7	4.6	5.6	5.7
Average	0.7	0.6	0.6	0.6	0.5
Median	0.4	0.4	0.4	0.3	0.3

Debt to Reserve Ratio - Trend *(cont'd)*

Municipality	2020	2021	2022	2023	2024
Region Durham	0.0	0.1	0.1	0.0	0.0
District Muskoka	0.3	0.2	0.2	0.1	0.2
Region Halton	0.2	0.2	0.2	0.2	0.2
Region Peel	0.6	0.5	0.5	0.4	0.5
Region York	0.9	0.8	0.7	0.6	0.6
Region Niagara	1.5	1.4	1.5	1.5	1.5
Region Waterloo	1.9	1.8	1.7	1.6	1.6
Average	0.8	0.7	0.7	0.7	0.7
Median	0.6	0.5	0.5	0.4	0.5
Grey County	0.1	0.0	0.0	0.0	0.0
Essex County	0.1	0.1	0.1	0.1	0.1
Dufferin County	0.4	0.3	0.2	0.2	0.1
Oxford County				0.2	0.1
Wellington County	0.3	0.3	0.3	0.2	0.2
Renfrew County				0.2	0.2
Elgin County	0.5	0.8	0.5	0.4	0.3
Simcoe County	0.2	0.3	0.3	0.3	0.3
Bruce County	0.6	0.5	0.7	0.5	0.4
Middlesex County	0.1	0.1	0.1	0.0	0.0
Average	**0.3**	**0.3**	**0.3**	**0.2**	**0.2**
Median	**0.3**	**0.3**	**0.2**	**0.2**	**0.2**

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

Municipality	2020	2021	2022	2023	2024
East Gwillimbury	$ -	$ -	$ -	$ -	$ -
Richmond Hill	$ -	$ -	$ -	$ -	$ -
Brock	$ -	$ -	$ -	$ -	$ -
Puslinch	$ -	$ -	$ -	$ -	$ -
Tiny	$ 1	$ 1	$ 0	$ 1	$ 0
Petawawa	$ 23	$ 21	$ -	$ 8	$ 6
Markham	$ 10	$ 9	$ 8	$ 7	$ 6
Thorold	$ 32	$ 25	$ 19	$ 14	$ 9
Georgian Bluffs	$ 63	$ 51	$ 31	$ 21	$ 12
Sarnia	$ 59	$ 47	$ 35	$ 24	$ 13
Hanover	$ 96	$ 75	$ 55	$ 34	$ 14
Scugog	$ 36	$ 33	$ 29	$ 26	$ 23
Hamilton Tp	$ -	$ -	$ -	$ 27	$ 26
Aurora	$ 43	$ 63	$ 55	$ 32	$ 27
Halton Hills	$ 146	$ 112	$ 82	$ 62	$ 46
Whitby	$ 71	$ 66	$ 62	$ 58	$ 53
Woolwich	$ 55	$ 49	$ 43	$ 59	$ 54
Ajax	$ 54	$ 49	$ 44	$ 39	$ 56
Ingersoll	$ 208	$ 153	$ 118	$ 82	$ 61
Erin	$ 118	$ 105	$ 93	$ 81	$ 68
Guelph-Eramosa	$ 136	$ 116	$ 121	$ 97	$ 86
Vaughan	$ 63	$ 57	$ 60	$ 96	$ 87
The Blue Mountains	$ 71	$ 138	$ 124	$ 109	$ 95
Brampton	$ 101	$ 114	$ 110	$ 105	$ 100
Innisfil	$ 198	$ 175	$ 151	$ 125	$ 103
Oshawa	$ 245	$ 208	$ 169	$ 139	$ 110
King	$ 190	$ 163	$ 179	$ 150	$ 118
Newmarket	$ 206	$ 184	$ 164	$ 143	$ 122
Caledon	$ 77	$ 104	$ 91	$ 78	$ 131
Chatham-Kent	$ 410	$ 340	$ 268	$ 200	$ 135
Niagara-on-the-Lake	$ 89	$ 103	$ 92	$ 112	$ 138
Wellington North	$ 45	$ 243	$ 211	$ 179	$ 142
Whitchurch - Stouffville	$ 221	$ 197	$ 179	$ 161	$ 148
Mississauga	$ 103	$ 138	$ 144	$ 119	$ 148
Waterloo	$ 265	$ 239	$ 210	$ 182	$ 156
Gravenhurst	$ 379	$ 347	$ 314	$ 279	$ 157
Pickering	$ 140	$ 192	$ 196	$ 178	$ 158
Milton	$ 138	$ 163	$ 168	$ 144	$ 160
Grimsby	$ 56	$ 49	$ 41	$ 32	$ 165

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

Municipality	2020	2021	2022	2023	2024
Oakville	$ 162	$ 148	$ 155	$ 142	$ 200
Fort Erie	$ 137	$ 114	$ 92	$ 142	$ 209
West Perth	$ 28	$ 152	$ 151	$ 137	$ 218
Kitchener	$ 193	$ 181	$ 170	$ 151	$ 224
Collingwood	$ 498	$ 426	$ 354	$ 288	$ 229
Burlington	$ 178	$ 160	$ 158	$ 241	$ 240
Mapleton	$ 266	$ 338	$ 311	$ 286	$ 255
Centre Wellington	$ 393	$ 415	$ 368	$ 317	$ 261
Lambton Shores	$ 255	$ 221	$ 184	$ 156	$ 277
Sault Ste. Marie	$ 115	$ 93	$ 78	$ 292	$ 280
Strathroy-Caradoc	$ 143	$ 112	$ 87	$ 214	$ 280
Ramara	$ 387	$ 367	$ 336	$ 316	$ 296
Cambridge	$ 249	$ 316	$ 278	$ 343	$ 304
Middlesex Centre	$ 440	$ 405	$ 367	$ 332	$ 310
Laurentian Valley	$ 438	$ 468	$ 424	$ 388	$ 374
London	$ 589	$ 511	$ 445	$ 397	$ 380
Kenora	$ -	$ 548	$ 492	$ 438	$ 392
Wellesley	$ 33	$ 29	$ 351	$ 443	$ 413
Wainfleet	$ 130	$ 112	$ 95	$ 80	$ 444
Guelph	$ 461	$ 611	$ 541	$ 493	$ 455
Clarington	$ 60	$ 47	$ 195	$ 180	$ 469
Grey Highlands	$ 205	$ 172	$ 321	$ 403	$ 506
Tillsonburg	$ 798	$ 731	$ 619	$ 533	$ 526
Haldimand	$ 849	$ 837	$ 782	$ 659	$ 555
Niagara Falls	$ 418	$ 545	$ 502	$ 545	$ 567
Brantford	$ 662	$ 672	$ 735	$ 663	$ 590
Minto	$ 640	$ 927	$ 814	$ 701	$ 598
St. Catharines	$ 834	$ 786	$ 765	$ 658	$ 616
Prince Edward County	$ 844	$ 779	$ 705	$ 650	$ 618
Kincardine	$ 176	$ 445	$ 510	$ 639	$ 625
Windsor	$ 350	$ 300	$ 301	$ 585	$ 629
New Tecumseth	$ 873	$ 909	$ 812	$ 730	$ 654
Lincoln	$ 185	$ 167	$ 153	$ 570	$ 665
Brant County	$ 711	$ 644	$ 577	$ 761	$ 687
Norfolk	$ 764	$ 696	$ 778	$ 770	$ 700
Georgina	$ 150	$ 244	$ 242	$ 211	$ 730
Pelham	$ 1,138	$ 1,034	$ 942	$ 843	$ 756
Essex	$ 758	$ 785	$ 780	$ 759	$ 799
Amherstburg	$ 1,284	$ 1,126	$ 1,011	$ 908	$ 808

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

Municipality	2020	2021	2022	2023	2024
West Lincoln	$ 746	$ 738	$ 696	$ 768	$ 835
Central Elgin	$ 1,465	$ 1,312	$ 1,283	$ 1,120	$ 934
Aylmer	$ 94	$ 79	$ 67	$ 1,090	$ 993
St. Thomas	$ 1,130	$ 1,032	$ 929	$ 828	$ 995
Welland	$ 951	$ 1,220	$ 1,329	$ 1,114	$ 1,132
Barrie	$ 1,420	$ 1,495	$ 1,456	$ 1,296	$ 1,149
Toronto	$ 1,052	$ 1,107	$ 1,193	$ 1,151	$ 1,174
Port Colborne	$ 1,525	$ 1,438	$ 1,352	$ 1,276	$ 1,187
Espanola	$ 1,253	$ 1,190	$ 1,123	$ 1,312	$ 1,220
Owen Sound	$ 1,437	$ 1,327	$ 1,624	$ 1,494	$ 1,379
North Bay	$ 961	$ 784	$ 1,797	$ 1,669	$ 1,573
Greater Sudbury	$ 1,404	$ 1,321	$ 1,785	$ 1,701	$ 1,608
Thunder Bay	$ 1,838	$ 1,762	$ 1,864	$ 1,735	$ 1,618
Belleville	$ 1,937	$ 1,793	$ 1,663	$ 1,926	$ 1,749
Quinte West	$ 2,445	$ 2,280	$ 2,134	$ 2,264	$ 2,095
Ottawa	$ 1,853	$ 1,905	$ 1,945	$ 1,986	$ 2,198
Kingston	$ 2,078	$ 1,958	$ 2,559	$ 2,437	$ 2,339
Peterborough	$ 1,306	$ 1,136	$ 1,267	$ 1,624	$ 2,352
Average	**$ 477**	**$ 475**	**$ 487**	**$ 493**	**$ 496**
Median	**$ 205**	**$ 214**	**$ 211**	**$ 260**	**$ 279**
Region Durham	$ 46	$ 89	$ 94	$ 77	$ 64
District Muskoka	$ 179	$ 142	$ 125	$ 109	$ 91
Region Halton	$ 169	$ 153	$ 140	$ 128	$ 151
Region Peel	$ 470	$ 439	$ 419	$ 387	$ 465
Region Niagara	$ 662	$ 653	$ 611	$ 556	$ 586
Region Waterloo	$ 837	$ 833	$ 817	$ 748	$ 756
Region York	$ 998	$ 939	$ 923	$ 934	$ 943
Average	**$ 480**	**$ 464**	**$ 447**	**$ 420**	**$ 436**
Median	**$ 470**	**$ 439**	**$ 419**	**$ 387**	**$ 465**
Grey County	$ 17	$ 3	$ 2	$ 5	$ 3
Middlesex County	$ 30	$ 24	$ 19	$ 13	$ 8
Dufferin County	$ 108	$ 98	$ 88	$ 79	$ 55
Renfrew County				$ 73	$ 68
Simcoe County	$ 54	$ 111	$ 103	$ 95	$ 86
Essex County	$ 121	$ 113	$ 104	$ 97	$ 87
Wellington County	$ 171	$ 158	$ 165	$ 128	$ 108
Elgin County	$ 91	$ 148	$ 132	$ 128	$ 109
Bruce County	$ 130	$ 104	$ 156	$ 144	$ 129
Oxford County				$ 164	$ 151
Average	**$ 90**	**$ 95**	**$ 96**	**$ 93**	**$ 80**
Median	**$ 100**	**$ 108**	**$ 103**	**$ 96**	**$ 87**

Taxes Receivable as a % of Taxes Levied

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

Formula

$$\frac{\text{Taxes Receivable}}{\text{Taxes Levied}} = \frac{\text{FIR Schedule 72A line 0290}}{\text{FIR Schedule 72A line 0220}}$$

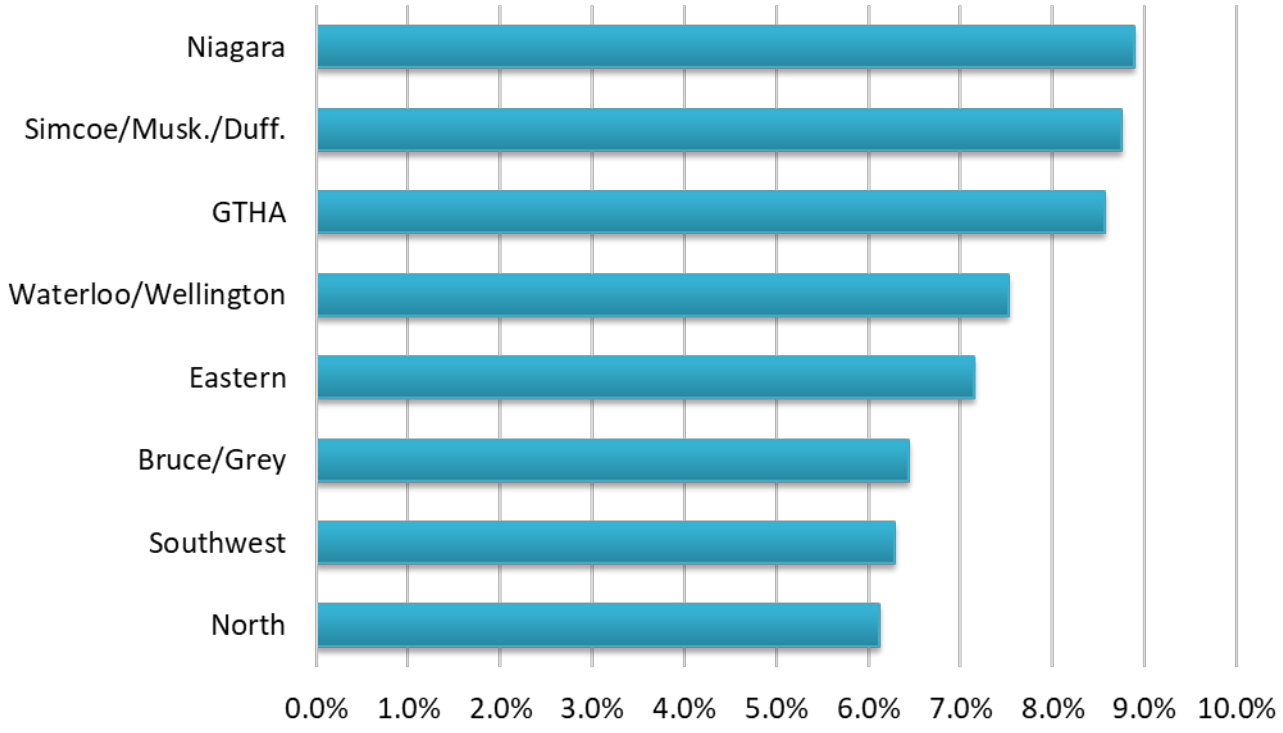
Target

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	2020	2021	2022	2023	2024
Kingston	1.3%	1.2%	2.2%	2.8%	3.5%
Peterborough	1.3%	1.1%	1.4%	3.4%	5.0%
Laurentian Valley	5.5%	5.2%	4.9%	5.1%	5.9%
Ottawa	5.0%	4.4%	4.7%	5.3%	6.1%
Quinte West	7.6%	5.9%	6.8%	6.7%	6.4%
Belleville	3.5%	3.5%	2.6%	4.1%	6.7%
Hamilton Tp	5.7%	6.1%	6.4%	6.2%	6.9%
Petawawa	5.7%	4.2%	5.0%	5.4%	8.9%
Prince Edward County	10.9%	5.2%	6.4%	10.6%	14.8%
Eastern Average	**5.2%**	**4.1%**	**4.5%**	**5.5%**	**7.1%**
Eastern Median	**5.5%**	**4.4%**	**4.9%**	**5.3%**	**6.4%**
Municipality	**2020**	**2021**	**2022**	**2023**	**2024**
Greater Sudbury	3.2%	3.1%	3.0%	3.4%	3.7%
Sault Ste. Marie	1.9%	2.0%	4.2%	5.2%	5.1%
North Bay	4.8%	5.9%	3.7%	5.1%	6.5%
Kenora	5.1%	4.1%	5.2%	6.3%	6.8%
Thunder Bay	5.7%	5.1%	5.6%	6.4%	6.9%
Espanola	9.5%	8.4%	7.3%	7.4%	7.6%
North Average	**5.0%**	**4.8%**	**4.8%**	**5.6%**	**6.1%**
North Median	**4.9%**	**4.6%**	**4.7%**	**5.7%**	**6.7%**
Municipality	**2020**	**2021**	**2022**	**2023**	**2024**
Tiny	6.4%	5.3%	6.0%	6.0%	6.5%
Gravenhurst	5.5%	5.6%	5.1%	6.1%	6.8%
Collingwood	6.5%	4.2%	4.7%	5.0%	7.3%
New Tecumseth	9.0%	7.5%	7.3%	7.5%	7.8%
Barrie	5.9%	5.2%	5.3%	7.0%	8.5%
Ramara	12.3%	8.5%	9.2%	9.3%	11.0%
Innisfil	9.2%	7.0%	7.9%	10.2%	13.3%
Simcoe/Musk./Duff. Average	**7.8%**	**6.2%**	**6.5%**	**7.3%**	**8.7%**
Simcoe/Musk./Duff. Median	**6.5%**	**5.6%**	**6.0%**	**7.0%**	**7.8%**

Taxes Receivable as a % of Tax Levied - Trend by Location (cont'd)

Municipality	2020	2021	2022	2023	2024
Burlington	3.1%	2.4%	2.7%	3.4%	3.6%
Mississauga	4.7%	3.2%	3.6%	4.5%	5.1%
Milton	4.4%	2.7%	3.3%	4.3%	5.2%
Toronto	6.7%	5.5%	4.7%	5.4%	5.7%
Markham		4.4%	4.4%	5.3%	5.9%
Oshawa	3.1%	2.7%	2.5%	4.9%	6.0%
Halton Hills	5.3%	3.9%	4.0%	5.8%	6.5%
Oakville	6.0%	4.1%	4.8%	6.0%	6.8%
Newmarket	7.4%	4.5%	4.8%	6.3%	7.1%
Clarington	4.3%	4.4%	4.9%	5.9%	7.6%
Richmond Hill	9.8%	7.8%	8.5%	8.2%	8.4%
Aurora	10.0%	6.8%	6.1%	8.3%	8.6%
Ajax	5.4%	5.6%	5.8%	7.4%	8.8%
Pickering	10.5%	9.0%	8.6%	9.0%	8.8%
Vaughan	6.4%	7.8%	7.4%	7.9%	9.8%
Scugog	8.1%	7.0%	9.5%	7.8%	9.8%
Caledon	7.3%	7.3%	5.9%	11.0%	10.1%
Brampton	7.0%	5.3%	6.4%	8.1%	10.4%
Whitby	5.2%	4.6%	6.1%	8.3%	10.4%
Georgina	9.5%	10.7%	9.1%	10.1%	11.2%
King	12.2%	8.6%	9.1%	10.6%	11.4%
Brock	8.1%	9.4%	10.0%	11.0%	12.0%
East Gwillimbury	8.9%	8.1%	9.0%	10.5%	12.6%
Whitchurch - Stouffville	10.7%	12.5%	13.1%	13.5%	13.9%
GTHA Average	**7.1%**	**6.2%**	**6.4%**	**7.6%**	**8.6%**
GTHA Median	**7.0%**	**5.5%**	**6.0%**	**7.9%**	**8.7%**
Municipality	**2020**	**2021**	**2022**	**2023**	**2024**
Hanover	3.4%		4.0%	3.9%	4.2%
Kincardine	3.8%	4.1%	3.3%	4.8%	4.5%
Georgian Bluffs	4.0%	3.7%	5.0%	7.8%	6.4%
The Blue Mountains	8.0%	6.3%	5.7%	6.0%	6.6%
Owen Sound	5.7%	3.8%	4.8%	5.7%	7.2%
Grey Highlands	12.9%	10.1%	10.6%	7.6%	9.7%
Bruce/Grey Average	**6.3%**	**5.6%**	**5.6%**	**6.0%**	**6.4%**
Bruce/Grey Median	**4.8%**	**4.1%**	**4.9%**	**5.8%**	**6.5%**

Taxes Receivable as a % of Tax Levied - Trend by Location (cont'd)

Municipality	2020	2021	2022	2023	2024
Sarnia	1.1%	2.3%	2.2%	2.4%	2.6%
London	2.4%	1.6%	1.1%	2.3%	3.2%
Ingersoll	2.8%	1.3%	2.3%	3.0%	3.5%
Tillsonburg	1.5%	2.3%	3.1%	3.8%	4.1%
Essex	4.0%	4.3%	2.3%	2.9%	4.2%
Strathroy-Caradoc	3.3%	4.4%	2.4%	4.2%	4.5%
West Perth	6.1%	4.2%	2.6%	3.7%	4.5%
Middlesex Centre	3.6%	2.4%	3.6%	4.5%	5.1%
Brant County	4.3%	2.7%	3.6%	4.1%	5.4%
Chatham-Kent	3.3%	3.6%	3.4%	5.9%	5.9%
St. Thomas	2.1%	0.5%	2.5%	3.5%	6.2%
Aylmer	3.2%	3.5%	3.9%	5.6%	6.7%
Lambton Shores	6.3%	6.8%	7.2%	6.9%	7.2%
Amherstburg	3.3%	3.1%	2.7%	3.7%	7.4%
Central Elgin	9.6%	6.6%	4.6%	6.9%	7.6%
Brantford	2.9%	2.1%	5.2%	6.6%	8.8%
Norfolk	8.8%	8.3%	7.9%	8.6%	9.4%
Windsor	8.6%	8.7%	8.3%	8.9%	9.9%
Haldimand	10.7%	12.7%	10.0%	10.1%	13.2%
Southwest Average	**4.6%**	**4.3%**	**4.1%**	**5.2%**	**6.3%**
Southwest Median	**3.3%**	**3.5%**	**3.4%**	**4.2%**	**5.9%**

Taxes Receivable as a % of Tax Levied - Trend by Location (cont'd)

Municipality	2020	2021	2022	2023	2024
Wellesley	2.4%	1.7%	1.7%	1.8%	2.3%
Guelph	1.6%	1.5%	1.8%	2.3%	3.2%
Minto	4.4%	4.2%	4.0%	3.1%	4.1%
Woolwich	4.2%	3.9%	3.7%	4.1%	4.5%
Waterloo	5.0%	3.8%	3.9%	4.9%	5.8%
Cambridge		4.9%	4.9%	5.4%	6.5%
Guelph-Eramosa	6.4%	5.4%	5.3%	5.7%	6.9%
Centre Wellington	4.6%	4.2%	4.5%	5.0%	7.2%
Kitchener	5.1%	5.0%	5.3%	6.4%	8.0%
Mapleton	6.4%	5.1%	5.8%	6.5%	9.4%
Wellington North	4.7%	4.1%	4.2%	4.8%	9.5%
Puslinch	5.2%	5.0%	5.8%	6.5%	10.8%
Erin	9.2%	10.9%	13.3%	17.6%	19.4%
Waterloo/Wellington Average	**4.9%**	**4.6%**	**4.9%**	**5.7%**	**7.5%**
Waterloo/Wellington Median	**4.9%**	**4.2%**	**4.5%**	**5.0%**	**6.9%**

Municipality	2020	2021	2022	2023	2024
St. Catharines	2.4%	2.8%	3.4%	3.6%	4.8%
Pelham	5.0%	4.2%	6.6%	4.8%	5.0%
Grimsby	6.6%	5.9%	5.2%	4.3%	5.1%
Niagara-on-the-Lake	3.9%	3.3%	4.0%	4.3%	6.5%
West Lincoln	7.3%	7.1%	8.1%	7.9%	9.0%
Port Colborne	10.8%	9.4%	7.6%	7.7%	9.3%
Lincoln	7.2%	6.9%	6.7%	7.5%	9.5%
Fort Erie	5.9%	5.2%	7.0%	8.3%	9.9%
Wainfleet	11.1%	8.4%	8.2%	8.6%	10.8%
Welland	13.2%	7.8%	7.3%	8.5%	11.3%
Niagara Falls	10.7%	7.2%	7.7%	9.2%	12.6%
Thorold	9.2%	10.2%	10.3%	11.4%	12.9%
Niagara Average	**7.8%**	**6.5%**	**6.8%**	**7.2%**	**8.9%**
Niagara Median	**7.3%**	**7.0%**	**7.1%**	**7.8%**	**9.4%**

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.

Formula

$$\frac{\text{Own Source Revenues}}{\text{Total Operating Expenditures}} = \frac{\text{FIR Schedule 81 line 2610}}{\text{FIR Schedule 40 col 11 line 9910}}$$

Municipality	OSR as a % of Total Expenditures
St. Thomas	62.6%
Peterborough	69.2%
Windsor	71.6%
Toronto	74.4%
Chatham-Kent	75.0%
Brantford	77.0%
Ottawa	77.6%
Greater Sudbury	77.8%
Brock	80.4%
Prince Edward County	81.5%
Kingston	83.0%
Norfolk	83.5%
Brant County	83.5%
Brampton	83.9%
Haldimand	84.3%
Guelph	85.4%
The Blue Mountains	85.5%
Grey Highlands	86.6%
Gravenhurst	87.7%
Espanola	87.8%
Hamilton Tp	87.9%
London	88.4%
Thunder Bay	88.9%
Georgina	89.5%
Minto	89.7%
Kenora	90.1%
New Tecumseth	90.8%
Wellesley	91.2%
Halton Hills	91.5%
Puslinch	92.7%

Municipality	OSR as a % of Total Expenditures
West Lincoln	93.0%
Markham	93.3%
Grimsby	93.7%
North Bay	93.9%
Aurora	94.1%
Richmond Hill	94.1%
Clarington	94.1%
Woolwich	94.3%
Sault Ste. Marie	94.4%
Caledon	94.6%
Burlington	94.6%
Hanover	94.6%
Whitchurch - Stouffville	94.7%
Laurentian Valley	94.9%
Mississauga	95.3%
West Perth	95.9%
Lincoln	96.1%
Vaughan	96.2%
King	96.3%
Guelph-Eramosa	96.3%
Barrie	96.5%
Owen Sound	96.8%
Port Colborne	97.0%
Thorold	97.1%
Erin	97.2%
Quinte West	97.2%
Ajax	97.3%
Georgian Bluffs	97.9%
East Gwillimbury	97.9%
Centre Wellington	98.0%

Rates Coverage Ratio (cont'd)

Municipality	OSR as a % of Total Expenditures
Wainfleet	98.1%
Oshawa	98.8%
Aylmer	99.0%
Collingwood	99.5%
Sarnia	99.6%
Pelham	100.3%
Niagara-on-the-Lake	100.9%
St. Catharines	101.2%
Amherstburg	101.7%
Wellington North	101.9%
Welland	102.3%
Lambton Shores	102.3%
Waterloo	102.3%
Tillsonburg	102.5%
Milton	102.6%
Belleville	103.5%
Oakville	103.9%
Newmarket	104.3%
Scugog	104.5%
Essex	105.3%
Mapleton	105.4%
Whitby	105.9%
Middlesex Centre	108.3%
Ramara	108.5%
Central Elgin	109.7%
Innisfil	109.9%
Cambridge	110.0%
Kitchener	110.0%
Tiny	110.1%
Pickering	111.1%

Municipality	OSR as a % of Total Expenditures
Petawawa	114.6%
Fort Erie	115.2%
Ingersoll	117.3%
Kincardine	120.0%
Niagara Falls	122.5%
Strathroy-Caradoc	129.9%
Average	**95.9%**
Median	**96.3%**

Municipality	OSR as a % of Total Expenditures
Region Niagara	66.1%
Region Peel	67.8%
Region Waterloo	71.0%
District Muskoka	76.9%
Region Halton	78.4%
Region York	80.6%
Region Durham	85.2%
Average	**75.2%**
Median	**76.9%**
Simcoe County	40.2%
Middlesex County	40.3%
Renfrew County	47.9%
Dufferin County	52.8%
Wellington County	56.2%
Grey County	57.6%
Bruce County	59.4%
Oxford County	71.1%
Elgin County	71.2%
Essex County	88.0%
Average	**58.5%**
Median	**56.9%**

Revenue and Expenditure Analysis

Revenue and Expenditure Analysis

The net operating costs per capita 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 (2025 Levy By-law)***
  - ***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*
  - *Building Permit and Inspection Services*
- *Agriculture and reforestation*

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 of 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 2025 municipal levy by-laws and the 2025 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 proportionally, 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 $1,230 to $4,452 (with an average of $1,971 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.

2025 Net Municipal Levy per Capita

Municipality	2025 Levy per Capita	2025 Levy RankingPer Capita
Milton	$ 1,230	Low
Laurentian Valley	$ 1,335	Low
Elliot Lake	$ 1,340	Low
Tay	$ 1,371	Low
Springwater	$ 1,383	Low
New Tecumseth	$ 1,384	Low
Essex	$ 1,410	Low
Strathroy-Caradoc	$ 1,414	Low
Petawawa	$ 1,463	Low
Brampton	$ 1,516	Low
St. Thomas	$ 1,517	Low
Chatsworth	$ 1,523	Low
Aylmer	$ 1,525	Low
Minto	$ 1,553	Low
Kitchener	$ 1,560	Low
Hanover	$ 1,569	Low
Penetanguishene	$ 1,578	Low
Thames Centre	$ 1,586	Low
Markham	$ 1,588	Low
Whitewater Region	$ 1,590	Low
Espanola	$ 1,596	Low
Newmarket	$ 1,605	Low
Quinte West	$ 1,635	Low
Tillsonburg	$ 1,649	Low
North Perth	$ 1,661	Low
Windsor	$ 1,666	Low
Lakeshore	$ 1,674	Low
North Grenville	$ 1,678	Low
Haldimand	$ 1,686	Low
West Grey	$ 1,692	Low
East Gwillimbury	$ 1,696	Low
West Lincoln	$ 1,712	Low
Wilmot	$ 1,737	Low
Richmond Hill	$ 1,742	Low
London	$ 1,743	Low
Hamilton Tp	$ 1,769	Low
Welland	$ 1,786	Low
Aurora	$ 1,787	Low
Norfolk	$ 1,788	Low
Georgina	$ 1,791	Low
Vaughan	$ 1,791	Low
Toronto	$ 1,807	Low

Municipality	2025 Levy per Capita	2025 Levy RankingPer Capita
Clarington	$ 1,810	Mid
Georgian Bluffs	$ 1,821	Mid
Wellington North	$ 1,827	Mid
Oshawa	$ 1,834	Mid
Southgate	$ 1,836	Mid
Centre Wellington	$ 1,837	Mid
Cornwall	$ 1,838	Mid
Brantford	$ 1,840	Mid
Amherstburg	$ 1,855	Mid
Ajax	$ 1,857	Mid
West Perth	$ 1,859	Mid
Sarnia	$ 1,867	Mid
Halton Hills	$ 1,868	Mid
Wellesley	$ 1,874	Mid
Whitchurch-Stouffville	$ 1,884	Mid
Parry Sound	$ 1,884	Mid
Hamilton	$ 1,890	Mid
Sault Ste. Marie	$ 1,903	Mid
Ingersoll	$ 1,904	Mid
Brant	$ 1,906	Mid
Barrie	$ 1,919	Mid
Renfrew	$ 1,923	Mid
St. Catharines	$ 1,931	Mid
Caledon	$ 1,938	Mid
Brockville	$ 1,940	Mid
Orangeville	$ 1,940	Mid
Innisfil	$ 1,943	Mid
Chatham-Kent	$ 1,944	Mid
Thorold	$ 1,950	Mid
Prince Edward County	$ 1,963	Mid
Brock	$ 1,966	Mid
Cambridge	$ 1,969	Mid
Timmins	$ 1,969	Mid
Woolwich	$ 1,982	Mid
Guelph-Eramosa	$ 1,994	Mid
Owen Sound	$ 2,000	Mid
Oakville	$ 2,002	Mid
Ottawa	$ 2,007	Mid
Peterborough	$ 2,014	Mid
North Bay	$ 2,017	Mid
Mississauga	$ 2,026	Mid
Orillia	$ 2,034	Mid
Middlesex Centre	$ 2,035	Mid
Kingston	$ 2,043	Mid

2025 Net Municipal Levy per Capita (cont'd)

Municipality	2025 Levy per Capita	2025 Levy Ranking Per Capita
Waterloo	$ 2,061	High
Guelph	$ 2,064	High
Thunder Bay	$ 2,066	High
Huntsville	$ 2,091	High
Burlington	$ 2,098	High
Greater Sudbury	$ 2,104	High
Kenora	$ 2,111	High
Dryden	$ 2,122	High
Ramara	$ 2,123	High
Collingwood	$ 2,124	High
Port Colborne	$ 2,143	High
Central Elgin	$ 2,152	High
Mapleton	$ 2,153	High
North Middlesex	$ 2,159	High
Whitby	$ 2,160	High
Bracebridge	$ 2,176	High
Niagara Falls	$ 2,180	High
Fort Erie	$ 2,181	High
Grimsby	$ 2,185	High
Lincoln	$ 2,210	High
Belleville	$ 2,229	High
Tiny	$ 2,236	High
Erin	$ 2,272	High
Lambton Shores	$ 2,294	High
Pickering	$ 2,300	High
Saugeen Shores	$ 2,305	High
Meaford	$ 2,309	High
Pelham	$ 2,330	High
South Bruce Peninsula	$ 2,360	High
Stratford	$ 2,367	High
Port Hope	$ 2,374	High
Grey Highlands	$ 2,388	High
North Dumfries	$ 2,403	High
Scugog	$ 2,443	High
Wainfleet	$ 2,471	High
King	$ 2,504	High
Kincardine	$ 2,627	High
Gravenhurst	$ 2,784	High
Puslinch	$ 2,996	High
Niagara-on-the-Lake	$ 3,212	High
The Blue Mountains	$ 4,182	High
Greenstone	$ 4,452	High
Average	$ 1,971	
Median	$ 1,927	

2025 Net Municipal Levy per $100,000 Unweighted Assessment

Net levy on a per $100,000 of unweighted assessment ranged across the municipalities from $569 to $2,852 (with an average of $1,321). 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.

	2025 Net Levy Per $100,000 Unweighted Assessment	2025 Net Levy Per $100,000 Unweighted Assessment Ranking
Markham	$ 569	Low
West Perth	$ 574	Low
Richmond Hill	$ 598	Low
Vaughan	$ 622	Low
North Middlesex	$ 662	Low
Whitchurch-Stouffville	$ 683	Low
Thames Centre	$ 709	Low
Springwater	$ 712	Low
Tiny	$ 713	Low
King	$ 713	Low
Aurora	$ 721	Low
Milton	$ 722	Low
Oakville	$ 730	Low
East Gwillimbury	$ 732	Low
Toronto	$ 760	Low
Newmarket	$ 771	Low
Caledon	$ 798	Low
Mapleton	$ 800	Low
The Blue Mountains	$ 832	Low
North Perth	$ 838	Low
Halton Hills	$ 849	Low
Middlesex Centre	$ 876	Low
Wellesley	$ 877	Low
Ramara	$ 896	Low
Burlington	$ 907	Low
New Tecumseth	$ 907	Low
Lambton Shores	$ 914	Low
Guelph-Eramosa	$ 919	Low
Puslinch	$ 951	Low
Mississauga	$ 987	Low
Wellington North	$ 989	Low
Wilmot	$ 989	Low
Erin	$ 997	Low
West Grey	$ 999	Low
Georgina	$ 1,002	Low
Chatsworth	$ 1,006	Low
Brant	$ 1,011	Low
Woolwich	$ 1,012	Low
Innisfil	$ 1,013	Low
Gravenhurst	$ 1,018	Low
Huntsville	$ 1,024	Low
Prince Edward County	$ 1,025	Low

	2025 Net Levy Per $100,000 Unweighted Assessment	2025 Net Levy Per $100,000 Unweighted Assessment Ranking
North Dumfries	$ 1,027	Mid
Laurentian Valley	$ 1,028	Mid
Grey Highlands	$ 1,028	Mid
Centre Wellington	$ 1,044	Mid
Georgian Bluffs	$ 1,046	Mid
Tay	$ 1,061	Mid
Southgate	$ 1,073	Mid
Hamilton Tp	$ 1,101	Mid
Minto	$ 1,102	Mid
South Bruce Peninsula	$ 1,107	Mid
Brampton	$ 1,108	Mid
Scugog	$ 1,115	Mid
Whitewater Region	$ 1,115	Mid
North Grenville	$ 1,117	Mid
Bracebridge	$ 1,122	Mid
Haldimand	$ 1,128	Mid
Brock	$ 1,134	Mid
Collingwood	$ 1,137	Mid
West Lincoln	$ 1,138	Mid
Niagara-on-the-Lake	$ 1,143	Mid
Strathroy-Caradoc	$ 1,171	Mid
Pickering	$ 1,192	Mid
Lakeshore	$ 1,210	Mid
Clarington	$ 1,228	Mid
Norfolk	$ 1,231	Mid
Whitby	$ 1,252	Mid
Ajax	$ 1,268	Mid
Ottawa	$ 1,278	Mid
Meaford	$ 1,289	Mid
Kincardine	$ 1,297	Mid
Saugeen Shores	$ 1,298	Mid
Central Elgin	$ 1,319	Mid
Grimsby	$ 1,320	Mid
Barrie	$ 1,339	Mid
Essex	$ 1,345	Mid
Petawawa	$ 1,352	Mid
Lincoln	$ 1,390	Mid
Kitchener	$ 1,395	Mid
Waterloo	$ 1,422	Mid
Orangeville	$ 1,430	Mid
Hamilton	$ 1,438	Mid
Pelham	$ 1,444	Mid
Chatham-Kent	$ 1,454	Mid
Guelph	$ 1,471	Mid

2025 Net Municipal Levy per $100,000 Unweighted Assessment (cont'd)

	2025 Net Levy Per $100,000 Unweighted Assessment	2025 Net Levy Per $100,000 Unweighted Assessment Ranking
Penetanguishene	$ 1,501	High
Oshawa	$ 1,509	High
Wainfleet	$ 1,515	High
Quinte West	$ 1,554	High
Kingston	$ 1,556	High
Cambridge	$ 1,577	High
Orillia	$ 1,583	High
Brantford	$ 1,617	High
Hanover	$ 1,630	High
Amherstburg	$ 1,639	High
Tillsonburg	$ 1,645	High
Thorold	$ 1,668	High
Kenora	$ 1,709	High
Port Hope	$ 1,719	High
London	$ 1,730	High
Fort Erie	$ 1,778	High
Sarnia	$ 1,785	High
Parry Sound	$ 1,789	High
Niagara Falls	$ 1,803	High
St. Thomas	$ 1,811	High
Peterborough	$ 1,819	High
St. Catharines	$ 1,827	High
Stratford	$ 1,873	High
Ingersoll	$ 1,885	High
Aylmer	$ 1,902	High
North Bay	$ 1,917	High
Brockville	$ 1,919	High
Greater Sudbury	$ 1,947	High
Welland	$ 1,952	High
Sault Ste. Marie	$ 1,982	High
Thunder Bay	$ 2,053	High
Owen Sound	$ 2,084	High
Renfrew	$ 2,100	High
Belleville	$ 2,132	High
Espanola	$ 2,175	High
Cornwall	$ 2,239	High
Port Colborne	$ 2,253	High
Timmins	$ 2,313	High
Dryden	$ 2,384	High
Windsor	$ 2,444	High
Elliot Lake	$ 2,831	High
Greenstone	$ 2,852	High
Average	$ 1,321	
Median	$ 1,201	

2025 Net Municipal Levy per $100,000 Weighted Assessment

Net levy on a per $100,000 of assessment ranged across the municipalities from $546 to $2,598 (with an average of $1,272). 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.

	2025 Net Levy Per $100,000 Weighted Assessment	2025 Net Levy Per $100,000 Weighted Assessment Ranking
Markham	$ 546	Low
Vaughan	$ 578	Low
Richmond Hill	$ 581	Low
Toronto	$ 594	Low
Milton	$ 669	Low
Whitchurch-Stouffville	$ 674	Low
Oakville	$ 677	Low
Aurora	$ 695	Low
East Gwillimbury	$ 730	Low
Tiny	$ 731	Low
King	$ 733	Low
Newmarket	$ 734	Low
Springwater	$ 758	Low
Caledon	$ 780	Low
Halton Hills	$ 798	Low
Burlington	$ 810	Low
The Blue Mountains	$ 837	Low
Mississauga	$ 875	Low
Puslinch	$ 899	Low
New Tecumseth	$ 927	Low
Ramara	$ 930	Low
Thames Centre	$ 934	Low
Laurentian Valley	$ 974	Low
North Dumfries	$ 975	Low
Woolwich	$ 999	Low
Georgina	$ 1,003	Low
Gravenhurst	$ 1,016	Low
Huntsville	$ 1,020	Low
Guelph-Eramosa	$ 1,022	Low
Brant	$ 1,032	Low
Innisfil	$ 1,032	Low
Brampton	$ 1,043	Low
Lambton Shores	$ 1,052	Low
Wellesley	$ 1,060	Low
Wilmot	$ 1,062	Low
Tay	$ 1,079	Low
Erin	$ 1,082	Low
Prince Edward County	$ 1,083	Low
Niagara-on-the-Lake	$ 1,086	Low
Centre Wellington	$ 1,093	Low
Ottawa	$ 1,093	Low
West Perth	$ 1,107	Low

	2025 Net Levy Per $100,000 Weighted Assessment	2025 Net Levy Per $100,000 Weighted Assessment Ranking
Collingwood	$ 1,108	Mid
Petawawa	$ 1,117	Mid
North Grenville	$ 1,119	Mid
Bracebridge	$ 1,120	Mid
Pickering	$ 1,122	Mid
Georgian Bluffs	$ 1,126	Mid
South Bruce Peninsula	$ 1,155	Mid
Middlesex Centre	$ 1,158	Mid
Whitby	$ 1,173	Mid
Ajax	$ 1,176	Mid
Scugog	$ 1,180	Mid
Haldimand	$ 1,183	Mid
Kitchener	$ 1,188	Mid
Clarington	$ 1,191	Mid
Hamilton Tp	$ 1,193	Mid
Waterloo	$ 1,204	Mid
Whitewater Region	$ 1,229	Mid
Grimsby	$ 1,236	Mid
Mapleton	$ 1,241	Mid
West Lincoln	$ 1,242	Mid
Hamilton	$ 1,243	Mid
Guelph	$ 1,245	Mid
Barrie	$ 1,245	Mid
Lakeshore	$ 1,253	Mid
Wellington North	$ 1,254	Mid
North Perth	$ 1,256	Mid
Grey Highlands	$ 1,260	Mid
Brock	$ 1,262	Mid
Strathroy-Caradoc	$ 1,266	Mid
Minto	$ 1,277	Mid
Chatsworth	$ 1,282	Mid
Kingston	$ 1,298	Mid
Cambridge	$ 1,302	Mid
Saugeen Shores	$ 1,320	Mid
North Middlesex	$ 1,332	Mid
West Grey	$ 1,335	Mid
Orangeville	$ 1,358	Mid
Orillia	$ 1,359	Mid
Oshawa	$ 1,365	Mid
Brantford	$ 1,367	Mid
Lincoln	$ 1,387	Mid
Meaford	$ 1,411	Mid
Norfolk	$ 1,420	Mid
Tillsonburg	$ 1,424	Mid

2025 Net Municipal Levy per $100,000 Weighted Assessment (cont'd)

	2025 Net Levy Per $100,000 Weighted Assessment	2025 Net Levy Per $100,000 Weighted Assessment Ranking
Quinte West	$ 1,430	High
Pelham	$ 1,446	High
Kincardine	$ 1,465	High
Southgate	$ 1,466	High
Essex	$ 1,467	High
Kenora	$ 1,469	High
Central Elgin	$ 1,479	High
Penetanguishene	$ 1,480	High
Ingersoll	$ 1,491	High
Niagara Falls	$ 1,492	High
London	$ 1,512	High
Thorold	$ 1,530	High
Hanover	$ 1,542	High
Stratford	$ 1,554	High
Parry Sound	$ 1,556	High
Brockville	$ 1,556	High
St. Thomas	$ 1,569	High
Sarnia	$ 1,572	High
St. Catharines	$ 1,585	High
Greater Sudbury	$ 1,587	High
North Bay	$ 1,599	High
Peterborough	$ 1,618	High
Sault Ste. Marie	$ 1,631	High
Fort Erie	$ 1,658	High
Aylmer	$ 1,669	High
Wainfleet	$ 1,683	High
Amherstburg	$ 1,696	High
Belleville	$ 1,700	High
Thunder Bay	$ 1,701	High
Port Hope	$ 1,709	High
Welland	$ 1,739	High
Espanola	$ 1,744	High
Cornwall	$ 1,757	High
Renfrew	$ 1,789	High
Dryden	$ 1,815	High
Owen Sound	$ 1,819	High
Chatham-Kent	$ 1,843	High
Timmins	$ 1,919	High
Windsor	$ 1,949	High
Port Colborne	$ 2,005	High
Elliot Lake	$ 2,520	High
Greenstone	$ 2,598	High
Average	$ 1,272	
Median	$ 1,245	

2025 Net Municipal Levy Comparison per Capita vs. $100,000 Assessment - by Location

Bruce/Grey	2025 Levy per Capita	2025 Net Levy Per $100,000 Weighted Assessment	2025 Levy per Capita Ranking	2025 Net Levy Per $100,000 Weighted Assessment Ranking
The Blue Mountains	$ 4,182	$ 837	High	Low
Georgian Bluffs	$ 1,821	$ 1,126	Mid	Mid
South Bruce Peninsula	$ 2,360	$ 1,155	High	Mid
Grey Highlands	$ 2,388	$ 1,260	High	Mid
Chatsworth	$ 1,523	$ 1,282	Low	Mid
Saugeen Shores	$ 2,305	$ 1,320	High	Mid
West Grey	$ 1,692	$ 1,335	Low	Mid
Meaford	$ 2,309	$ 1,411	High	Mid
Kincardine	$ 2,627	$ 1,465	High	High
Southgate	$ 1,836	$ 1,466	Mid	High
Hanover	$ 1,569	$ 1,542	Low	High
Owen Sound	$ 2,000	$ 1,819	Mid	High
Average	$ 2,218	$ 1,335		
Median	$ 2,153	$ 1,328		

Eastern	2025 Levy per Capita	2025 Net Levy Per $100,000 Weighted Assessment	2025 Levy per Capita Ranking	2025 Net Levy Per $100,000 Weighted Assessment Ranking
Laurentian Valley	$ 1,335	$ 974	Low	Low
Prince Edward County	$ 1,963	$ 1,083	Mid	Low
Ottawa	$ 2,007	$ 1,093	Mid	Low
Petawawa	$ 1,463	$ 1,117	Low	Mid
North Grenville	$ 1,678	$ 1,119	Low	Mid
Hamilton Tp	$ 1,769	$ 1,193	Low	Mid
Whitewater Region	$ 1,590	$ 1,229	Low	Mid
Kingston	$ 2,043	$ 1,298	Mid	Mid
Quinte West	$ 1,635	$ 1,430	Low	High
Brockville	$ 1,940	$ 1,556	Mid	High
Peterborough	$ 2,014	$ 1,618	Mid	High
Belleville	$ 2,229	$ 1,700	High	High
Port Hope	$ 2,374	$ 1,709	High	High
Cornwall	$ 1,838	$ 1,757	Mid	High
Renfrew	$ 1,923	$ 1,789	Mid	High
Average	$ 1,854	$ 1,378		
Median	$ 1,923	$ 1,298		

2025 Net Municipal Levy Comparison per Capita vs. $100,000 Assessment - by Location (cont'd)

GTHA	2025 Levy per Capita	2025 Net Levy Per $100,000 Weighted Assessment	2025 Levy per Capita Ranking	2025 Net Levy Per $100,000 Weighted Assessment Ranking
Markham	$ 1,588	$ 546	Low	Low
Vaughan	$ 1,791	$ 578	Low	Low
Richmond Hill	$ 1,742	$ 581	Low	Low
Toronto	$ 1,807	$ 594	Low	Low
Milton	$ 1,230	$ 669	Low	Low
Whitchurch-Stouffville	$ 1,884	$ 674	Mid	Low
Oakville	$ 2,002	$ 677	Mid	Low
Aurora	$ 1,787	$ 695	Low	Low
East Gwillimbury	$ 1,696	$ 730	Low	Low
King	$ 2,504	$ 733	High	Low
Newmarket	$ 1,605	$ 734	Low	Low
Caledon	$ 1,938	$ 780	Mid	Low
Halton Hills	$ 1,868	$ 798	Mid	Low
Burlington	$ 2,098	$ 810	High	Low
Mississauga	$ 2,026	$ 875	Mid	Low
Georgina	$ 1,791	$ 1,003	Low	Low
Brampton	$ 1,516	$ 1,043	Low	Low
Pickering	$ 2,300	$ 1,122	High	Mid
Whitby	$ 2,160	$ 1,173	High	Mid
Ajax	$ 1,857	$ 1,176	Mid	Mid
Scugog	$ 2,443	$ 1,180	High	Mid
Clarington	$ 1,810	$ 1,191	Mid	Mid
Hamilton	$ 1,890	$ 1,243	Mid	Mid
Brock	$ 1,966	$ 1,262	Mid	Mid
Oshawa	$ 1,834	$ 1,365	Mid	Mid
Average	$ 1,885	$ 889		
Median	$ 1,857	$ 798		

2025 Net Municipal Levy Comparison per Capita vs. $100,000 Assessment - by Location (cont'd)

Niagara	2025 Levy per Capita	2025 Net Levy Per $100,000 Weighted Assessment	2025 Levy per Capita Ranking	2025 Net Levy Per $100,000 Weighted Assessment Ranking
Niagara-on-the-Lake	$ 3,212	$ 1,086	High	Low
Grimsby	$ 2,185	$ 1,236	High	Mid
West Lincoln	$ 1,712	$ 1,242	Low	Mid
Lincoln	$ 2,210	$ 1,387	High	Mid
Pelham	$ 2,330	$ 1,446	High	High
Niagara Falls	$ 2,180	$ 1,492	High	High
Thorold	$ 1,950	$ 1,530	Mid	High
St. Catharines	$ 1,931	$ 1,585	Mid	High
Fort Erie	$ 2,181	$ 1,658	High	High
Wainfleet	$ 2,471	$ 1,683	High	High
Welland	$ 1,786	$ 1,739	Low	High
Port Colborne	$ 2,143	$ 2,005	High	High
Average	$ 2,191	$ 1,507		
Median	$ 2,180	$ 1,511		

North	2025 Levy per Capita	2025 Net Levy Per $100,000 Weighted Assessment	2025 Levy per Capita Ranking	2025 Net Levy Per $100,000 Weighted Assessment Ranking
Kenora	$ 2,111	$ 1,469	High	High
Parry Sound	$ 1,884	$ 1,556	Mid	High
Greater Sudbury	$ 2,104	$ 1,587	High	High
North Bay	$ 2,017	$ 1,599	Mid	High
Sault Ste. Marie	$ 1,903	$ 1,631	Mid	High
Thunder Bay	$ 2,066	$ 1,701	High	High
Espanola	$ 1,596	$ 1,744	Low	High
Dryden	$ 2,122	$ 1,815	High	High
Timmins	$ 1,969	$ 1,919	Mid	High
Elliot Lake	$ 1,340	$ 2,520	Low	High
Greenstone	$ 4,452	$ 2,598	High	High
Average	$ 2,142	$ 1,831		
Median	$ 2,017	$ 1,701		

2025 Net Municipal Levy Comparison per Capita vs. $100,000 Assessment - by Location (cont'd)

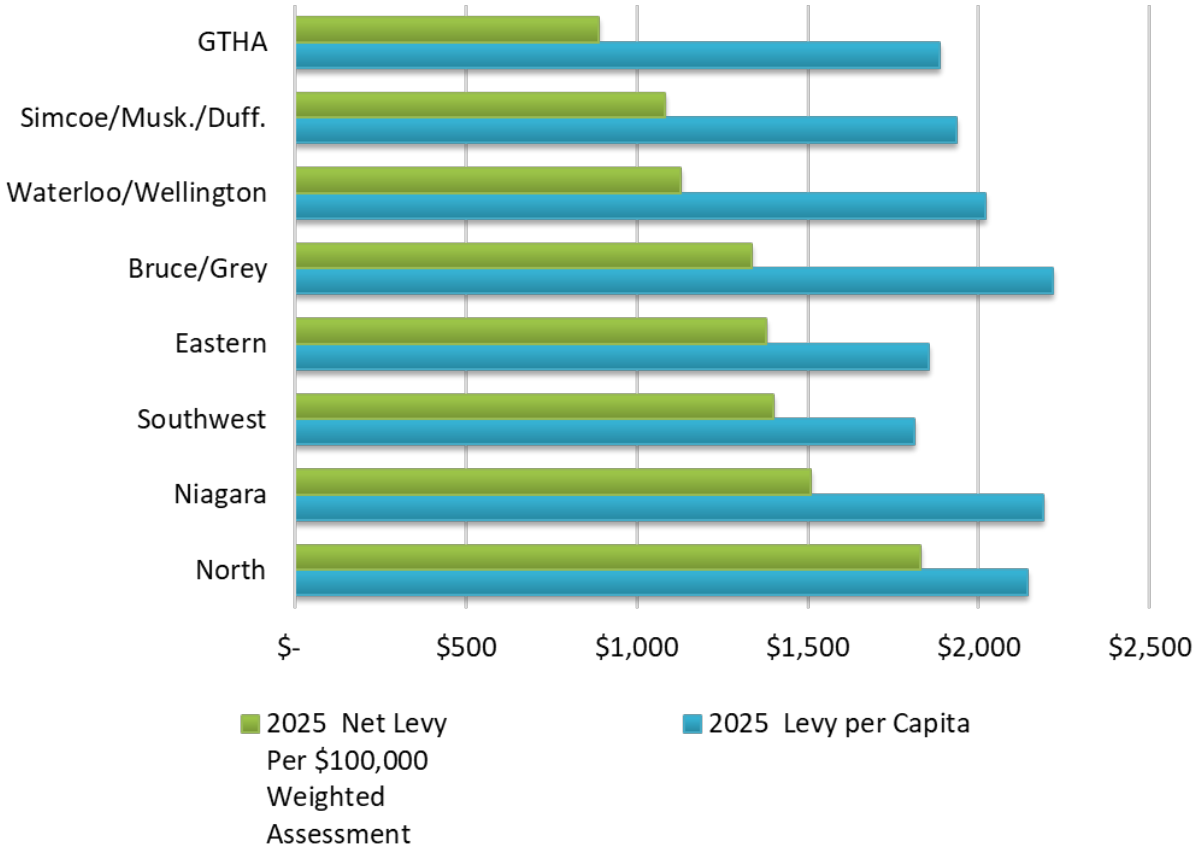
Simcoe/Musk./Duff.	2025 Levy per Capita	2025 Net Levy Per $100,000 Weighted Assessment	2025 Levy per Capita Ranking	2025 Net Levy Per $100,000 Weighted Assessment Ranking
Tiny	$ 2,236	$ 731	High	Low
Springwater	$ 1,383	$ 758	Low	Low
New Tecumseth	$ 1,384	$ 927	Low	Low
Ramara	$ 2,123	$ 930	High	Low
Gravenhurst	$ 2,784	$ 1,016	High	Low
Huntsville	$ 2,091	$ 1,020	High	Low
Innisfil	$ 1,943	$ 1,032	Mid	Low
Tay	$ 1,371	$ 1,079	Low	Low
Collingwood	$ 2,124	$ 1,108	High	Mid
Bracebridge	$ 2,176	$ 1,120	High	Mid
Barrie	$ 1,919	$ 1,245	Mid	Mid
Orangeville	$ 1,940	$ 1,358	Mid	Mid
Orillia	$ 2,034	$ 1,359	Mid	Mid
Penetanguishene	$ 1,578	$ 1,480	Low	High
Average	$ 1,935	$ 1,083		
Median	$ 1,988	$ 1,056		

Waterloo/Wellington	2025 Levy per Capita	2025 Net Levy Per $100,000 Weighted Assessment	2025 Levy per Capita Ranking	2025 Net Levy Per $100,000 Weighted Assessment Ranking
Puslinch	$ 2,996	$ 899	High	Low
North Dumfries	$ 2,403	$ 975	High	Low
Woolwich	$ 1,982	$ 999	Mid	Low
Guelph-Eramosa	$ 1,994	$ 1,022	Mid	Low
Wellesley	$ 1,874	$ 1,060	Mid	Low
Wilmot	$ 1,737	$ 1,062	Low	Low
Erin	$ 2,272	$ 1,082	High	Low
Centre Wellington	$ 1,837	$ 1,093	Mid	Low
Kitchener	$ 1,560	$ 1,188	Low	Mid
Waterloo	$ 2,061	$ 1,204	High	Mid
Mapleton	$ 2,153	$ 1,241	High	Mid
Guelph	$ 2,064	$ 1,245	High	Mid
Wellington North	$ 1,827	$ 1,254	Mid	Mid
Minto	$ 1,553	$ 1,277	Low	Mid
Cambridge	$ 1,969	$ 1,302	Mid	Mid
Average	$ 2,019	$ 1,127		
Median	$ 1,982	$ 1,093		

2025 Net Municipal Levy Comparison per Capita vs. $100,000 Assessment - by Location (cont'd)

Southwest	2025 Levy per Capita	2025 Net Levy Per $100,000 Weighted Assessment	2025 Levy per Capita Ranking	2025 Net Levy Per $100,000 Weighted Assessment Ranking
Thames Centre	$ 1,586	$ 934	Low	Low
Brant	$ 1,906	$ 1,032	Mid	Low
Lambton Shores	$ 2,294	$ 1,052	High	Low
West Perth	$ 1,859	$ 1,107	Mid	Low
Middlesex Centre	$ 2,035	$ 1,158	Mid	Mid
Haldimand	$ 1,686	$ 1,183	Low	Mid
Lakeshore	$ 1,674	$ 1,253	Low	Mid
North Perth	$ 1,661	$ 1,256	Low	Mid
Strathroy-Caradoc	$ 1,414	$ 1,266	Low	Mid
North Middlesex	$ 2,159	$ 1,332	High	Mid
Brantford	$ 1,840	$ 1,367	Mid	Mid
Norfolk	$ 1,788	$ 1,420	Low	Mid
Tillsonburg	$ 1,649	$ 1,424	Low	Mid
Essex	$ 1,410	$ 1,467	Low	High
Central Elgin	$ 2,152	$ 1,479	High	High
Ingersoll	$ 1,904	$ 1,491	Mid	High
London	$ 1,743	$ 1,512	Low	High
Stratford	$ 2,367	$ 1,554	High	High
St. Thomas	$ 1,517	$ 1,569	Low	High
Sarnia	$ 1,867	$ 1,572	Mid	High
Aylmer	$ 1,525	$ 1,669	Low	High
Amherstburg	$ 1,855	$ 1,696	Mid	High
Chatham-Kent	$ 1,944	$ 1,843	Mid	High
Windsor	$ 1,666	$ 1,949	Low	High
Average	$ 1,812	$ 1,399		
Median	$ 1,814	$ 1,422		

Summary - 2025 Net Municipal Levy Comparison per Capita vs. $100,000 Assessment - by 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 CVA Incl Amort
Central Elgin	$ (559)	$ (545)	$ (343)	$ (334)
New Tecumseth	$ (28)	$ (16)	$ (19)	$ (11)
Minto	$ 1	$ 7	$ 1	$ 5
Woolwich	$ 3	$ 11	$ 2	$ 6
Richmond Hill	$ 7	$ 26	$ 3	$ 9
Georgina	$ 8	$ 17	$ 4	$ 10
Grimsby	$ 7	$ 19	$ 4	$ 12
Wainfleet	$ 19	$ 38	$ 12	$ 23
Newmarket	$ 43	$ 52	$ 20	$ 25
Hamilton Tp	$ 48	$ 53	$ 30	$ 33
Wellesley	$ 60	$ 74	$ 28	$ 35
Oakville	$ 81	$ 97	$ 30	$ 35
Mississauga	$ 49	$ 75	$ 24	$ 37
St. Thomas	$ 20	$ 31	$ 24	$ 37
Cambridge	$ 31	$ 46	$ 25	$ 37
Milton	$ 46	$ 65	$ 27	$ 38
Tiny	$ 114	$ 123	$ 36	$ 39
St. Catharines	$ 38	$ 43	$ 36	$ 40
Vaughan	$ 93	$ 115	$ 32	$ 40
Markham	$ 113	$ 124	$ 40	$ 44
Aurora	$ 45	$ 115	$ 18	$ 47
Norfolk	$ 57	$ 68	$ 39	$ 47
Guelph-Eramosa	$ 106	$ 113	$ 49	$ 52
Middlesex Centre	$ 121	$ 124	$ 52	$ 53
East Gwillimbury	$ 105	$ 126	$ 46	$ 54
Clarington	$ 74	$ 80	$ 50	$ 54
Waterloo	$ 64	$ 80	$ 44	$ 55
Ottawa	$ 87	$ 87	$ 55	$ 56
Lambton Shores	$ 119	$ 139	$ 47	$ 56
Chatham-Kent	$ 70	$ 80	$ 52	$ 60
Oshawa	$ 56	$ 72	$ 46	$ 60
Innisfil	$ 107	$ 116	$ 56	$ 61
Quinte West	$ 54	$ 64	$ 51	$ 61
Pickering	$ 107	$ 119	$ 56	$ 61

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 CVA Incl Amort
Toronto	$ 132	$ 149	$ 55	$ 62
Kitchener	$ 58	$ 69	$ 52	$ 62
West Perth	$ 196	$ 204	$ 61	$ 63
Brampton	$ 76	$ 89	$ 55	$ 65
Niagara Falls	$ 60	$ 78	$ 50	$ 65
The Blue Mountains	$ 257	$ 327	$ 51	$ 65
Sarnia	$ 56	$ 69	$ 54	$ 66
Centre Wellington	$ 111	$ 120	$ 63	$ 68
Gravenhurst	$ 147	$ 187	$ 54	$ 68
Ingersoll	$ 59	$ 71	$ 58	$ 70
Ajax	$ 97	$ 108	$ 66	$ 74
Burlington	$ 163	$ 174	$ 71	$ 75
Whitchurch - Stouffville	$ 193	$ 208	$ 70	$ 75
King	$ 242	$ 264	$ 69	$ 75
Halton Hills	$ 161	$ 169	$ 73	$ 77
Welland	$ 49	$ 71	$ 53	$ 77
Fort Erie	$ 83	$ 95	$ 68	$ 78
Caledon	$ 179	$ 191	$ 74	$ 79
Puslinch	$ 243	$ 248	$ 77	$ 79
Mapleton	$ 202	$ 212	$ 75	$ 79
Laurentian Valley	$ 102	$ 107	$ 79	$ 82
Lincoln	$ 113	$ 132	$ 71	$ 83
Thorold	$ 89	$ 100	$ 76	$ 85
Wellington North	$ 159	$ 165	$ 86	$ 89
Kenora	$ 99	$ 110	$ 80	$ 89
Pelham	$ 135	$ 145	$ 84	$ 90
Scugog	$ 184	$ 199	$ 84	$ 91
Kingston	$ 69	$ 119	$ 53	$ 91
London	$ 69	$ 96	$ 68	$ 95
Brant County	$ 166	$ 186	$ 88	$ 99
Prince Edward County	$ 179	$ 192	$ 94	$ 100
Erin	$ 254	$ 257	$ 112	$ 113
Brock	$ 137	$ 195	$ 79	$ 113
Niagara-on-the-Lake	$ 304	$ 320	$ 108	$ 114
Ramara	$ 258	$ 269	$ 109	$ 114
Guelph	$ 127	$ 161	$ 91	$ 114

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 CVA Incl Amort
Petawawa	$ 121	$ 123	$ 112	$ 114
Kincardine	$ 221	$ 234	$ 109	$ 116
Strathroy-Caradoc	$ 129	$ 141	$ 107	$ 117
Brantford	$ 118	$ 135	$ 104	$ 119
West Lincoln	$ 173	$ 189	$ 115	$ 126
Greater Sudbury	$ 131	$ 138	$ 121	$ 128
Collingwood	$ 226	$ 241	$ 121	$ 129
Barrie	$ 138	$ 185	$ 96	$ 129
Windsor	$ 81	$ 92	$ 118	$ 135
Whitby	$ 223	$ 232	$ 129	$ 135
Thunder Bay	$ 129	$ 138	$ 128	$ 137
Grey Highlands	$ 316	$ 326	$ 136	$ 141
Owen Sound	$ 125	$ 142	$ 130	$ 148
Belleville	$ 145	$ 157	$ 139	$ 150
North Bay	$ 148	$ 164	$ 141	$ 155
Sault Ste. Marie	$ 131	$ 150	$ 137	$ 156
Tillsonburg	$ 118	$ 159	$ 118	$ 158
Georgian Bluffs	$ 272	$ 278	$ 157	$ 160
Haldimand	$ 260	$ 282	$ 174	$ 189
Hanover	$ 181	$ 190	$ 188	$ 197
Amherstburg	$ 256	$ 266	$ 226	$ 235
Peterborough	$ 261	$ 283	$ 236	$ 255
Essex	$ 270	$ 277	$ 258	$ 265
Port Colborne	$ 238	$ 260	$ 250	$ 274
Aylmer	$ 223	$ 226	$ 279	$ 282
Espanola	$ 283	$ 285	$ 385	$ 389
Average	**$ 120**	**$ 135**	**$ 78**	**$ 88**
Median	**$ 116**	**$ 125**	**$ 68**	**$ 76**

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 CVA Incl Amort
Region York	$ 34	$ 49	$ 13	$ 18
Region Peel	$ 43	$ 48	$ 25	$ 27
Region Waterloo	$ 36	$ 44	$ 28	$ 33
District Muskoka	$ 110	$ 141	$ 27	$ 35
Region Halton	$ 71	$ 83	$ 31	$ 36
Region Durham	$ 54	$ 61	$ 35	$ 39
Region Niagara	$ 44	$ 54	$ 35	$ 42
Region Average	**$ 56**	**$ 69**	**$ 28**	**$ 33**
Region Median	**$ 44**	**$ 54**	**$ 28**	**$ 35**
Middlesex County	$ 24	$ 34	$ 12	$ 17
Simcoe County	$ 28	$ 36	$ 15	$ 20
Renfrew County	$ 17	$ 25	$ 15	$ 21
Bruce County	$ 54	$ 63	$ 27	$ 31
Essex County	$ 43	$ 49	$ 34	$ 40
Oxford County	$ 46	$ 71	$ 29	$ 45
Dufferin County	$ 74	$ 87	$ 42	$ 50
Wellington County	$ 99	$ 116	$ 48	$ 56
Elgin County	$ 86	$ 105	$ 51	$ 62
Grey County	$ 112	$ 120	$ 59	$ 64
County Average	**$ 58**	**$ 71**	**$ 33**	**$ 41**
County Median	**$ 50**	**$ 67**	**$ 32**	**$ 43**

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 multiyear agreements municipalities are at and also differences 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, including Amortization)

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort
Laurentian Valley	$ 50	$ 57
Wellington North	$ 64	$ 80
Mapleton	$ 71	$ 82
Grey Highlands	$ 69	$ 89
Espanola	$ 76	$ 94
Aylmer	$ 80	$ 96
Georgian Bluffs	$ 86	$ 98
Erin	$ 80	$ 100
West Perth	$ 90	$ 107
Kincardine	$ 95	$ 110
Brock	$ 86	$ 112
Lambton Shores	$ 88	$ 114
Hamilton Tp	$ 110	$ 131
Tiny	$ 111	$ 134
Hanover	$ 124	$ 138
Gravenhurst	$ 112	$ 140
Puslinch	$ 125	$ 144
Wellesley	$ 132	$ 153
Minto	$ 121	$ 156
Ramara	$ 128	$ 159
The Blue Mountains	$ 271	$ 295
Wainfleet	$ 223	$ 311
Population < 15,000		
Average	**$ 109**	**$ 132**
Median	**$ 93**	**$ 113**

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort
Strathroy-Caradoc	$ 45	$ 57
Petawawa	$ 52	$ 60
Tillsonburg	$ 61	$ 74
West Lincoln	$ 70	$ 88
Pelham	$ 73	$ 89
Ingersoll	$ 82	$ 93
Guelph-Eramosa	$ 77	$ 93
Woolwich	$ 83	$ 106
Essex	$ 94	$ 109
Scugog	$ 101	$ 111
Middlesex Centre	$ 100	$ 122
Lincoln	$ 109	$ 134
Amherstburg	$ 123	$ 135
Prince Edward County	$ 137	$ 157
Niagara-on-the-Lake	$ 128	$ 168
Central Elgin	$ 122	$ 177
Port Colborne	$ 176	$ 190
Kenora	$ 193	$ 214
Thorold	$ 191	$ 218
Collingwood	$ 207	$ 228
Owen Sound	$ 246	$ 256
Population 15,000 - 29,999		
Average	**$ 118**	**$ 137**
Median	**$ 101**	**$ 122**

Fire (cont'd)

(sorted by Total Costs per Capita, including Amortization)

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort
Centre Wellington	$ 60	$ 71
Haldimand	$ 67	$ 90
New Tecumseth	$ 85	$ 98
Fort Erie	$ 88	$ 108
Grimsby	$ 94	$ 113
Norfolk	$ 99	$ 113
Brant County	$ 100	$ 124
King	$ 125	$ 143
Quinte West	$ 132	$ 150
Whitchurch - Stouffville	$ 152	$ 164
East Gwillimbury	$ 156	$ 174
Aurora	$ 185	$ 192
Caledon	$ 186	$ 207
Halton Hills	$ 200	$ 215
Innisfil	$ 195	$ 216
Peterborough	$ 214	$ 222
Georgina	$ 210	$ 227
Belleville	$ 237	$ 253
Sault Ste. Marie	$ 246	$ 254
Welland	$ 245	$ 263
North Bay	$ 255	$ 264
St. Thomas	$ 265	$ 274
Sarnia	$ 316	$ 329
Population 30,000 - 99,999		
Average	**$ 170**	**$ 185**
Median	**$ 185**	**$ 192**

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Incl Amort
Milton	$ 95	$ 107
Markham	$ 123	$ 128
Brampton	$ 132	$ 143
Kitchener	$ 147	$ 154
Whitby	$ 148	$ 157
Clarington	$ 156	$ 165
Waterloo	$ 164	$ 168
London	$ 163	$ 170
Mississauga	$ 162	$ 170
Richmond Hill	$ 164	$ 170
Vaughan	$ 175	$ 182
Ajax	$ 178	$ 186
Ottawa	$ 182	$ 188
Chatham-Kent	$ 173	$ 189
Oakville	$ 182	$ 191
Toronto	$ 188	$ 193
Newmarket	$ 187	$ 197
Oshawa	$ 207	$ 212
Greater Sudbury	$ 203	$ 213
Cambridge	$ 209	$ 215
Guelph	$ 220	$ 229
St. Catharines	$ 223	$ 229
Brantford	$ 225	$ 232
Burlington	$ 224	$ 234
Kingston	$ 231	$ 250
Barrie	$ 232	$ 252
Windsor	$ 250	$ 256
Pickering	$ 249	$ 263
Niagara Falls	$ 311	$ 325
Thunder Bay	$ 324	$ 335
Population > 100,000		
Average	**$ 194**	**$ 203**
Median	**$ 185**	**$ 192**

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 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 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
The Blue Mountains	$ 266	$ 269	$ 53	$ 53
West Perth	$ 173	$ 173	$ 54	$ 54
Ramara	$ 149	$ 149	$ 63	$ 63
Tiny	$ 203	$ 203	$ 65	$ 65
Grey Highlands	$ 154	$ 166	$ 66	$ 71
Georgian Bluffs	$ 139	$ 139	$ 80	$ 80
Kincardine	$ 174	$ 174	$ 86	$ 86
Hamilton Tp	$ 140	$ 140	$ 87	$ 87
Lambton Shores	$ 231	$ 231	$ 92	$ 92
Laurentian Valley	$ 133	$ 133	$ 103	$ 103
Espanola	$ 231	$ 236	$ 315	$ 321
Aylmer	$ 331	$ 339	$ 413	$ 423
Hanover	$ 411	$ 421	$ 427	$ 438
Population < 15,000				
Average	**$ 210**	**$ 213**	**$ 146**	**$ 149**
Median	**$ 174**	**$ 174**	**$ 86**	**$ 86**
Middlesex Centre	$ 110	$ 110	$ 47	$ 47
Petawawa	$ 86	$ 86	$ 80	$ 80
Central Elgin	$ 140	$ 140	$ 86	$ 86
Prince Edward County	$ 176	$ 176	$ 92	$ 92
Collingwood	$ 191	$ 193	$ 102	$ 103
Essex	$ 146	$ 148	$ 139	$ 141
Tillsonburg	$ 174	$ 176	$ 174	$ 176
Ingersoll	$ 180	$ 180	$ 178	$ 178
Amherstburg	$ 238	$ 239	$ 210	$ 212
Strathroy-Caradoc	$ 269	$ 280	$ 223	$ 232
Kenora	$ 406	$ 406	$ 329	$ 329
Owen Sound	$ 365	$ 383	$ 381	$ 399
Population 15,000 - 29,999				
Average	**$ 207**	**$ 210**	**$ 170**	**$ 173**
Median	**$ 178**	**$ 178**	**$ 157**	**$ 159**

***Police** (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
Brant County	$ 159	$ 166	$ 85	$ 88
New Tecumseth	$ 138	$ 138	$ 91	$ 91
Haldimand	$ 137	$ 137	$ 92	$ 92
Norfolk	$ 189	$ 189	$ 130	$ 130
Innisfil	$ 269	$ 279	$ 141	$ 146
Quinte West	$ 209	$ 216	$ 199	$ 205
Peterborough	$ 363	$ 378	$ 328	$ 342
North Bay	$ 420	$ 437	$ 399	$ 416
Sarnia	$ 443	$ 459	$ 424	$ 439
Belleville	$ 425	$ 468	$ 406	$ 447
St. Thomas	$ 391	$ 402	$ 467	$ 480
Sault Ste. Marie	$ 532	$ 551	$ 554	$ 574
Population 30,000 - 99,999				
Average	**$ 306**	**$ 318**	**$ 276**	**$ 288**
Median	**$ 316**	**$ 329**	**$ 264**	**$ 274**

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
Niagara Falls	$ 35	$ 35	$ 29	$ 29
Toronto	$ 429	$ 446	$ 180	$ 187
Ottawa	$ 305	$ 310	$ 194	$ 197
Chatham-Kent	$ 307	$ 316	$ 230	$ 236
Kingston	$ 313	$ 326	$ 239	$ 248
Guelph	$ 354	$ 373	$ 252	$ 266
Barrie	$ 393	$ 421	$ 274	$ 294
London	$ 316	$ 329	$ 314	$ 327
Greater Sudbury	$ 413	$ 429	$ 382	$ 397
Brantford	$ 478	$ 488	$ 420	$ 429
Thunder Bay	$ 527	$ 539	$ 523	$ 535
Windsor	$ 372	$ 386	$ 546	$ 567
Population > 100,000				
Average	**$ 354**	**$ 367**	**$ 299**	**$ 309**
Median	**$ 363**	**$ 380**	**$ 263**	**$ 280**

***Police** (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
District Muskoka	$ 216	$ 216	$ 54	$ 54
Region York	$ 299	$ 312	$ 110	$ 114
Region Halton	$ 263	$ 278	$ 113	$ 120
Region Peel	$ 353	$ 363	$ 201	$ 207
Region Durham	$ 323	$ 335	$ 207	$ 214
Region Waterloo	$ 340	$ 357	$ 259	$ 272
Region Niagara	$ 371	$ 391	$ 294	$ 310
Region Average	**$ 309**	**$ 322**	**$ 177**	**$ 184**
Region Median	**$ 323**	**$ 335**	**$ 201**	**$ 207**
Wellington County	$ 163	$ 170	$ 79	$ 82

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 CVA Incl Amort
Tiny	$ (1)	$ -
Essex	$ 1	$ 1
Ottawa	$ 2	$ 1
Chatham-Kent	$ 3	$ 2
Guelph	$ 3	$ 2
Kingston	$ 4	$ 3
Greater Sudbury	$ 4	$ 4
North Bay	$ 7	$ 6
Belleville	$ 6	$ 6
Thunder Bay	$ 6	$ 6
Brantford	$ 9	$ 8
Toronto	$ 19	$ 8
London	$ 10	$ 10
Sarnia	$ 15	$ 14
St. Thomas	$ 13	$ 16
Barrie	$ 27	$ 19
Peterborough	$ 34	$ 31
Owen Sound	$ 41	$ 43
Windsor	$ 31	$ 45
Average	**$ 12**	**$ 12**
Median	**$ 7**	**$ 6**
Region York	$ 1	$ -
Region Halton	$ 1	$ 1
Region Peel	$ 1	$ 1
Region Waterloo	$ 4	$ 3
Region Durham	$ 4	$ 3
Region Average	**$ 2**	**$ 2**
Region 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 CVA Incl Amort
London	$ 1	$ 1
Chatham-Kent	$ 2	$ 1
Brantford	$ 2	$ 2
North Bay	$ 3	$ 3
Greater Sudbury	$ 4	$ 3
Thunder Bay	$ 3	$ 3
Windsor	$ 2	$ 4
Belleville	$ 8	$ 8
Kingston	$ 12	$ 9
Average	**$ 4**	**$ 4**
Median	**$ 2**	**$ 2**
Region Halton	$ 3	$ 1
Region York	$ 9	$ 3
Region Peel	$ 7	$ 4
Region Average	**$ 5**	**$ 2**
Region Median	**$ 5**	**$ 2**

Conservation Authority

(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
Ramara	$ 7	$ 3
Mapleton	$ 11	$ 4
Toronto	$ 9	$ 4
London	$ 5	$ 5
Guelph-Eramosa	$ 12	$ 6
Centre Wellington	$ 10	$ 6
Erin	$ 13	$ 6
Innisfil	$ 11	$ 6
Essex	$ 7	$ 7
Collingwood	$ 12	$ 7
Greater Sudbury	$ 7	$ 7
New Tecumseth	$ 11	$ 7
Brant County	$ 13	$ 7
Puslinch	$ 22	$ 7
Ottawa	$ 12	$ 7
Barrie	$ 12	$ 8
Middlesex Centre	$ 19	$ 8
Sarnia	$ 9	$ 8
Peterborough	$ 9	$ 8
Haldimand	$ 13	$ 8
Wellington North	$ 16	$ 8
Central Elgin	$ 14	$ 9
Hamilton Tp	$ 15	$ 9
Windsor	$ 6	$ 9
Strathroy-Caradoc	$ 12	$ 10
Kingston	$ 13	$ 10
Chatham-Kent	$ 13	$ 10
Grey Highlands	$ 23	$ 10
West Perth	$ 33	$ 10

Municipality	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Incl Amort
Georgian Bluffs	$ 19	$ 11
Lambton Shores	$ 28	$ 11
The Blue Mountains	$ 53	$ 11
Prince Edward County	$ 24	$ 13
Thunder Bay	$ 15	$ 14
Kincardine	$ 31	$ 15
Minto	$ 21	$ 15
Owen Sound	$ 15	$ 15
Quinte West	$ 18	$ 17
Aylmer	$ 14	$ 17
Hanover	$ 17	$ 18
North Bay	$ 30	$ 29
Average	**$ 16**	**$ 10**
Median	**$ 13**	**$ 8**
Region York	$ 5	$ 2
Region Halton	$ 16	$ 7
Region Waterloo	$ 9	$ 7
Region Durham	$ 12	$ 8
Region Niagara	$ 14	$ 11
Region Peel	$ 21	$ 12
Region Average	**$ 13**	**$ 8**
Region Median	**$ 13**	**$ 8**
Oxford County	$ 15	$ 10

Protective Inspection and Control

(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
Erin	$ 1	$ -
Ottawa	$ 1	$ -
Wellington North	$ 1	$ -
Hanover	$ 1	$ 1
Ingersoll	$ 1	$ 1
West Perth	$ 5	$ 1
Wellesley	$ 5	$ 2
Mapleton	$ 7	$ 2
Petawawa	$ 2	$ 2
Middlesex Centre	$ 8	$ 3
Kingston	$ 3	$ 3
Aylmer	$ 2	$ 3
St. Catharines	$ 4	$ 4
West Lincoln	$ 6	$ 4
Markham	$ 14	$ 5
Vaughan	$ 13	$ 5
Hamilton Tp	$ 9	$ 5
East Gwillimbury	$ 15	$ 6
Oakville	$ 16	$ 6
Woolwich	$ 14	$ 7
Central Elgin	$ 11	$ 7
Strathroy-Caradoc	$ 9	$ 8
Milton	$ 13	$ 8
Mississauga	$ 17	$ 8
Richmond Hill	$ 24	$ 8
Georgian Bluffs	$ 15	$ 9
Grimsby	$ 15	$ 9
Guelph-Eramosa	$ 19	$ 9
Sault Ste. Marie	$ 9	$ 9
Norfolk	$ 13	$ 9
Barrie	$ 12	$ 9
Whitby	$ 15	$ 9
Centre Wellington	$ 17	$ 10
Belleville	$ 11	$ 10
Whitchurch - Stouffville	$ 28	$ 10
Niagara-on-the-Lake	$ 28	$ 10
Pelham	$ 17	$ 10
King	$ 35	$ 10
Caledon	$ 24	$ 10
Minto	$ 16	$ 11
Lambton Shores	$ 27	$ 11
Scugog	$ 25	$ 11
Ajax	$ 16	$ 11
Gravenhurst	$ 29	$ 11
Kincardine	$ 22	$ 11
Halton Hills	$ 25	$ 11
Haldimand	$ 17	$ 11
Puslinch	$ 37	$ 12
Toronto	$ 28	$ 12
Innisfil	$ 22	$ 12
Clarington	$ 17	$ 12
Aurora	$ 32	$ 13
St. Thomas	$ 11	$ 13
Chatham-Kent	$ 18	$ 13
North Bay	$ 14	$ 14
Thunder Bay	$ 14	$ 14
Burlington	$ 38	$ 16
New Tecumseth	$ 25	$ 16
Lincoln	$ 25	$ 16
Niagara Falls	$ 19	$ 16
Waterloo	$ 24	$ 17
Sarnia	$ 17	$ 17
Owen Sound	$ 18	$ 18
Brampton	$ 26	$ 19
Brantford	$ 22	$ 19
Prince Edward County	$ 36	$ 19
Tillsonburg	$ 20	$ 20

Protective Inspection and Control

(sorted by Net Costs per $100,000 Assessment, including Amortization) (cont'd)

Municipality	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Incl Amort
Collingwood	$ 38	$ 20
London	$ 22	$ 21
Ramara	$ 49	$ 21
Brant County	$ 41	$ 22
Espanola	$ 16	$ 22
Peterborough	$ 25	$ 23
Guelph	$ 32	$ 23
The Blue Mountains	$ 113	$ 23
Greater Sudbury	$ 26	$ 24
Cambridge	$ 29	$ 24
Kitchener	$ 27	$ 24
Essex	$ 26	$ 25
Brock	$ 43	$ 25
Welland	$ 25	$ 28
Pickering	$ 54	$ 28
Georgina	$ 51	$ 28
Tiny	$ 87	$ 28
Newmarket	$ 60	$ 29
Windsor	$ 20	$ 29
Fort Erie	$ 36	$ 29
Thorold	$ 44	$ 37
Port Colborne	$ 35	$ 37
Wainfleet	$ 69	$ 42
Kenora	$ 56	$ 45
Oshawa	$ 57	$ 47
Average	**$ 23**	**$ 14**
Median	**$ 19**	**$ 11**

POA

(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
Brant County	$ (7)	$ (4)
Quinte West	$ (4)	$ (4)
Essex	$ (4)	$ (4)
Middlesex Centre	$ (8)	$ (3)
Centre Wellington	$ (5)	$ (3)
Wainfleet	$ (5)	$ (3)
West Perth	$ (10)	$ (3)
Fort Erie	$ (3)	$ (2)
Innisfil	$ (4)	$ (2)
Ramara	$ (1)	$ (1)
Milton	$ (1)	$ (1)
Oakville	$ (2)	$ (1)
Lincoln	$ (1)	$ (1)
Oshawa	$ (1)	$ (1)
Burlington	$ (1)	$ (1)
Grimsby	$ (1)	$ (1)
Pelham	$ (1)	$ (1)
Whitby	$ (1)	$ (1)
Niagara-on-the-Lake	$ (1)	$ -
St. Thomas	$ -	$ 1
Aylmer	$ 2	$ 2
Mississauga	$ 6	$ 3
Toronto	$ 14	$ 6
Ottawa	$ 9	$ 6
Greater Sudbury	$ 7	$ 7
East Gwillimbury	$ 17	$ 7
Prince Edward County	$ 14	$ 7
Haldimand	$ 12	$ 8
Kingston	$ 11	$ 8
Brampton	$ 13	$ 10
London	$ 10	$ 10
Norfolk	$ 18	$ 12
Caledon	$ 31	$ 13
Chatham-Kent	$ 17	$ 13
Sault Ste. Marie	$ 13	$ 14
Peterborough	$ 21	$ 19

Municipality	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Incl Amort
Brantford	$ 23	$ 20
Thunder Bay	$ 20	$ 20
Kenora	$ 25	$ 20
North Bay	$ 22	$ 21
Guelph	$ 33	$ 23
Windsor	$ 23	$ 34
Barrie	$ 58	$ 41
Espanola	$ 141	$ 191
Average	**$ 11**	**$ 10**
Median	**$ 2**	**$ 2**
Region Halton	$ (2)	$ (1)
District Muskoka	$ 13	$ 3
Region Waterloo	$ 8	$ 6
Region York	$ 18	$ 6
Region Durham	$ 14	$ 9
Region Niagara	$ 21	$ 17
Region Average	**$ 12**	**$ 7**
Region Median	**$ 14**	**$ 6**
Wellington County	$ (5)	$ (2)
Bruce County	$ (3)	$ (2)
Oxford County	$ 8	$ 5
Renfrew County	$ 6	$ 5
Grey County	$ 20	$ 11
Elgin County	$ 36	$ 21
County Average	**$ 10**	**$ 6**
County Median	**$ 7**	**$ 5**

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, expressway 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	Net Costs Per Ln Km Excl Amort	Net Costs 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
Strathroy-Caradoc	$ (9,484)	$ (6,262)	$ (93)	$ (62)	$ (77)	$ (51)
Oakville	$ (665)	$ 4,194	$ (6)	$ 38	$ (2)	$ 14
Whitby	$ 4,053	$ 4,053	$ 31	$ 31	$ 18	$ 18
Mississauga	$ 1,583	$ 6,478	$ 11	$ 43	$ 5	$ 21
Pickering	$ 3,194	$ 7,216	$ 22	$ 49	$ 11	$ 25
Markham	$ 3,499	$ 13,744	$ 20	$ 79	$ 7	$ 28
Richmond Hill	$ 10,575	$ 17,430	$ 53	$ 87	$ 18	$ 30
Vaughan	$ 3,221	$ 16,283	$ 17	$ 86	$ 6	$ 30
Scugog	$ 1,326	$ 3,734	$ 27	$ 77	$ 13	$ 35
Kitchener	$ 1,397	$ 8,075	$ 7	$ 41	$ 6	$ 37
Newmarket	$ 4,452	$ 14,388	$ 26	$ 82	$ 12	$ 40
Caledon	$ 1,690	$ 7,557	$ 24	$ 107	$ 10	$ 44
Brampton	$ 4,660	$ 12,476	$ 22	$ 60	$ 16	$ 44
Whitchurch - Stouffville	$ 6,846	$ 13,620	$ 65	$ 129	$ 23	$ 47
Gravenhurst	$ (3,804)	$ 4,738	$ (104)	$ 130	$ (38)	$ 47
Aurora			$ 114	$ 131	$ 46	$ 53
Wellesley	$ 6,963	$ 6,963	$ 118	$ 118	$ 55	$ 55
Grey Highlands	$ 135	$ 3,360	$ 5	$ 128	$ 2	$ 55
Puslinch	$ 1,995	$ 5,767	$ 60	$ 174	$ 19	$ 55
West Perth	$ 317	$ 3,433	$ 17	$ 182	$ 5	$ 56
Milton	$ 3,245	$ 12,959	$ 25	$ 99	$ 15	$ 58
Mapleton	$ 3,047	$ 8,833	$ 55	$ 160	$ 20	$ 59
East Gwillimbury	$ 7,959	$ 12,018	$ 91	$ 137	$ 39	$ 59
Middlesex Centre	$ 478	$ 4,545	$ 15	$ 143	$ 6	$ 61
Waterloo	$ 6,015	$ 16,778	$ 33	$ 93	$ 23	$ 64
Cambridge	$ 5,885	$ 12,170	$ 38	$ 80	$ 31	$ 64
Clarington	$ 789	$ 6,461	$ 12	$ 96	$ 8	$ 65
Burlington	$ 11,375	$ 19,978	$ 88	$ 154	$ 38	$ 67
Oshawa	$ 6,883	$ 14,210	$ 41	$ 85	$ 34	$ 70
Collingwood	$ 1,928	$ 5,453	$ 47	$ 133	$ 25	$ 71
Tiny	$ 2,719	$ 4,831	$ 131	$ 233	$ 42	$ 74
The Blue Mountains	$ 14,415	$ 21,262	$ 251	$ 371	$ 50	$ 74
Ajax	$ 10,217	$ 21,067	$ 54	$ 112	$ 37	$ 77
Woolwich	$ 3,490	$ 9,571	$ 55	$ 151	$ 28	$ 77
St. Catharines	$ 4,467	$ 10,490	$ 35	$ 81	$ 33	$ 77
Guelph-Eramosa	$ 1,514	$ 7,717	$ 34	$ 174	$ 16	$ 80
Aylmer	$ 329	$ 6,311	$ 3	$ 67	$ 4	$ 83

Roadways - Paved *(cont'd)*

(sorted by Net Costs per $100,000 Assessment, including Amortization)

Municipality	Net Costs Per Ln Km Excl Amort	Net Costs 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
Centre Wellington	$ 1,997	$ 9,516	$ 31	$ 149	$ 18	$ 85
Niagara-on-the-Lake	$ 7,506	$ 11,232	$ 159	$ 238	$ 57	$ 85
Fort Erie	$ 1,270	$ 4,800	$ 29	$ 111	$ 24	$ 91
Lincoln	$ 2,877	$ 6,959	$ 60	$ 144	$ 37	$ 91
King	$ 10,904	$ 18,844	$ 185	$ 319	$ 53	$ 91
Central Elgin	$ (1,829)	$ 6,531	$ (42)	$ 150	$ (26)	$ 92
Grimsby	$ 9,445	$ 14,333	$ 102	$ 155	$ 62	$ 94
Kincardine	$ 1,710	$ 3,969	$ 84	$ 196	$ 42	$ 97
Ramara	$ 5,386	$ 8,162	$ 155	$ 235	$ 66	$ 99
Innisfil	$ 5,879	$ 14,183	$ 80	$ 194	$ 42	$ 101
Lambton Shores	$ 3,359	$ 8,293	$ 103	$ 254	$ 41	$ 101
Georgina	$ 6,326	$ 14,770	$ 79	$ 184	$ 44	$ 103
Niagara Falls	$ 7,274	$ 12,891	$ 71	$ 126	$ 59	$ 104
New Tecumseth	$ 8,404	$ 13,289	$ 101	$ 160	$ 66	$ 105
Hanover	$ 3,855	$ 9,152	$ 43	$ 103	$ 45	$ 107
Welland	$ 3,349	$ 9,693	$ 34	$ 98	$ 37	$ 107
West Lincoln	$ 2,750	$ 4,563	$ 104	$ 172	$ 69	$ 114
Erin	$ 18,068	$ 35,966	$ 133	$ 265	$ 58	$ 116
Halton Hills	$ 10,024	$ 20,098	$ 133	$ 266	$ 60	$ 121
Brock	$ 1,103	$ 6,725	$ 35	$ 212	$ 20	$ 122
Sarnia	$ 5,929	$ 11,839	$ 72	$ 144	$ 69	$ 137
Minto	$ 3,367	$ 4,953	$ 131	$ 193	$ 93	$ 137
Owen Sound	$ 3,366	$ 11,052	$ 41	$ 133	$ 42	$ 139
Pelham	$ 5,644	$ 10,556	$ 138	$ 259	$ 86	$ 160
Essex	$ 3,514	$ 13,982	$ 43	$ 169	$ 41	$ 162
Georgian Bluffs	$ 4,631	$ 7,822	$ 183	$ 310	$ 105	$ 178
Ingersoll	$ 7,437	$ 15,472	$ 87	$ 182	$ 86	$ 180
Port Colborne	$ 5,125	$ 7,610	$ 116	$ 172	$ 122	$ 181
Wainfleet	$ 5,909	$ 8,655	$ 253	$ 371	$ 155	$ 228
Laurentian Valley			$ 178	$ 326	$ 137	$ 251
Tillsonburg	$ 15,582	$ 22,388	$ 178	$ 256	$ 178	$ 256
Thorold			$ 248	$ 300	$ 212	$ 257
Hamilton Tp	$ 4,904	$ 8,837	$ 231	$ 416	$ 144	$ 259
Petawawa	$ 16,697	$ 25,090	$ 208	$ 313	$ 192	$ 289
Amherstburg	$ 12,250	$ 20,878	$ 195	$ 333	$ 173	$ 294
Wellington North	$ 24,467	$ 52,302	$ 259	$ 554	$ 140	$ 300
Lower Tier Average	**$ 5,074**	**$ 11,390**	**$ 78**	**$ 168**	**$ 47**	**$ 100**
Lower Tier Median	**$ 3,954**	**$ 9,544**	**$ 55**	**$ 149**	**$ 37**	**$ 83**

Roadways - Paved *(cont'd)*

(sorted by Net Costs per $100,000 Assessment, including Amortization)

Municipality	Net Costs Per Ln Km Excl Amort	Net Costs 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
Toronto	$ 15,705	$ 23,598	$ 69	$ 104	$ 29	$ 44
Ottawa	$ 5,333	$ 13,034	$ 53	$ 129	$ 34	$ 82
Guelph	$ 7,650	$ 16,184	$ 56	$ 118	$ 40	$ 84
Brantford	$ 4,207	$ 9,479	$ 43	$ 97	$ 38	$ 86
Barrie	$ 7,120	$ 13,478	$ 72	$ 136	$ 50	$ 95
Windsor	$ (899)	$ 9,181	$ (8)	$ 81	$ (12)	$ 118
Kingston	$ 6,473	$ 13,545	$ 76	$ 159	$ 58	$ 121
Brant County	$ 1,272	$ 5,503	$ 55	$ 237	$ 29	$ 126
St. Thomas	$ 1,891	$ 10,774	$ 19	$ 108	$ 23	$ 129
Peterborough	$ 7,296	$ 13,951	$ 86	$ 164	$ 77	$ 148
Sault Ste. Marie	$ 7,068	$ 10,016	$ 108	$ 152	$ 112	$ 159
Chatham-Kent	$ 2,062	$ 6,651	$ 67	$ 215	$ 50	$ 161
Thunder Bay	$ 4,785	$ 9,991	$ 78	$ 163	$ 77	$ 162
London	$ 10,441	$ 22,687	$ 79	$ 171	$ 78	$ 170
Belleville	$ 6,886	$ 14,259	$ 106	$ 220	$ 101	$ 210
North Bay	$ 4,586	$ 16,423	$ 67	$ 240	$ 64	$ 228
Norfolk	$ 2,697	$ 6,309	$ 143	$ 334	$ 98	$ 230
Haldimand	$ 2,899	$ 6,702	$ 159	$ 367	$ 106	$ 246
Greater Sudbury	$ 5,452	$ 16,303	$ 93	$ 277	$ 86	$ 257
Espanola	$ 1,656	$ 8,330	$ 38	$ 193	$ 52	$ 263
Quinte West	$ 4,956	$ 11,097	$ 144	$ 322	$ 137	$ 306
Kenora	$ 10,247	$ 19,736	$ 211	$ 406	$ 171	$ 329
Prince Edward County	$ 5,760	$ 8,901	$ 416	$ 642	$ 217	$ 335
Single Tier Average	**$ 5,458**	**$ 12,441**	**$ 97**	**$ 219**	**$ 75**	**$ 178**
Single Tier Median	**$ 5,333**	**$ 11,097**	**$ 76**	**$ 171**	**$ 64**	**$ 161**

Roadways - Paved *(cont'd)*

(sorted by Net Costs per $100,000 Assessment, including Amortization)

Municipality	Net Costs Per Ln Km Excl Amort	Net Costs 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
Region Halton	$ (838)	$ 16,030	$ (1)	$ 27	$ (1)	$ 12
Region Peel	$ 17,892	$ 46,920	$ 17	$ 45	$ 10	$ 25
Region York	$ 9,385	$ 24,926	$ 30	$ 79	$ 11	$ 29
Region Niagara	$ 1,327	$ 13,221	$ 4	$ 43	$ 3	$ 34
Region Durham	$ 2,527	$ 21,657	$ 8	$ 66	$ 5	$ 42
Region Waterloo	$ 4,500	$ 18,354	$ 14	$ 58	$ 11	$ 44
District Muskoka	$ 3,216	$ 10,665	$ 63	$ 211	$ 16	$ 53
Region Average	**$ 5,430**	**$ 21,682**	**$ 19**	**$ 76**	**$ 8**	**$ 34**
Region Median	**$ 3,216**	**$ 18,354**	**$ 14**	**$ 58**	**$ 10**	**$ 34**
Bruce County	$ 918	$ 4,430	$ 14	$ 70	$ 7	$ 35
Simcoe County	$ 12,527	$ 21,475	$ 57	$ 98	$ 31	$ 54
Oxford County	$ 5,503	$ 10,576	$ 54	$ 104	$ 34	$ 65
Dufferin County	$ 6,103	$ 13,803	$ 55	$ 124	$ 31	$ 71
Middlesex County	$ 3,037	$ 7,311	$ 59	$ 142	$ 30	$ 73
Wellington County	$ 3,408	$ 11,622	$ 46	$ 156	$ 22	$ 75
Renfrew County	$ 1,328	$ 6,625	$ 19	$ 95	$ 16	$ 82
Grey County	$ 6,504	$ 11,360	$ 104	$ 181	$ 55	$ 96
Essex County	$ 8,578	$ 18,949	$ 54	$ 120	$ 44	$ 97
Elgin County	$ 4,062	$ 10,794	$ 99	$ 264	$ 59	$ 156
County Average	**$ 5,197**	**$ 11,695**	**$ 56**	**$ 135**	**$ 33**	**$ 80**
County Median	**$ 4,783**	**$ 11,077**	**$ 55**	**$ 122**	**$ 31**	**$ 74**

Roadways - Unpaved

(sorted by Net Costs per $100,000 Assessment, including Amortization)

Municipality	Net Costs Per Ln Km Excl Amort	Net Costs 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
Markham			$ (12)	$ (12)	$ (4)	$ (4)
Oshawa	$ 1,098	$ 1,098	$ -	$ -	$ -	$ -
Vaughan	$ 260	$ 260	$ -	$ -	$ -	$ -
Kitchener	$ 39,673	$ 39,673	$ -	$ -	$ -	$ -
Ajax	$ 4,375	$ 7,794	$ -	$ -	$ -	$ -
King		$ 393		$ 1		$ -
Ingersoll	$ 1,333	$ 1,333	$ -	$ -	$ -	$ -
Welland		$ 2,424		$ -		$ -
Whitby	$ 938	$ 938	$ -	$ -	$ -	$ -
Niagara-on-the-Lake	$ 1,233	$ 1,340	$ 2	$ 2	$ 1	$ 1
Halton Hills	$ 4,581	$ 5,626	$ 2	$ 2	$ 1	$ 1
Hamilton Tp		$ 408		$ 2		$ 1
Whitchurch - Stouffville	$ 202,448	$ 219,797	$ 4	$ 4	$ 1	$ 1
Niagara Falls	$ 18,904	$ 19,367	$ 1	$ 1	$ 1	$ 1
Collingwood	$ 25,416	$ 25,416	$ 4	$ 4	$ 2	$ 2
Petawawa	$ 3,987	$ 4,470	$ 2	$ 2	$ 2	$ 2
Port Colborne	$ 606	$ 823	$ 2	$ 2	$ 2	$ 3
Owen Sound	$ 28,374	$ 28,374	$ 4	$ 4	$ 4	$ 4
Thorold			$ 6	$ 6	$ 5	$ 5
Caledon	$ 4,700	$ 5,129	$ 12	$ 13	$ 5	$ 5
Fort Erie	$ 2,414	$ 2,673	$ 6	$ 7	$ 5	$ 5
New Tecumseth	$ 2,583	$ 3,265	$ 7	$ 9	$ 5	$ 6
Pickering	$ 7,764	$ 7,767	$ 13	$ 13	$ 7	$ 7
Innisfil	$ 8,095	$ 13,615	$ 10	$ 17	$ 5	$ 9
Central Elgin	$ 210	$ 2,420	$ 1	$ 14	$ 1	$ 9
Georgina	$ 104,126	$ 105,756	$ 18	$ 18	$ 10	$ 10
Strathroy-Caradoc	$ 2,538	$ 4,048	$ 7	$ 12	$ 6	$ 10
Guelph-Eramosa	$ 4,727	$ 4,727	$ 27	$ 27	$ 12	$ 12
Gravenhurst	$ 4,057	$ 4,521	$ 32	$ 35	$ 12	$ 13
Puslinch	$ 2,930	$ 3,125	$ 41	$ 44	$ 13	$ 14
Woolwich	$ 4,094	$ 4,101	$ 32	$ 32	$ 16	$ 16
Mapleton	$ 3,213	$ 3,353	$ 46	$ 48	$ 17	$ 18

Roadways - Unpaved *(cont'd)*

(sorted by Net Costs per $100,000 Assessment, including Amortization)

Municipality	Net Costs Per Ln Km Excl Amort	Net Costs 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
Clarington	$ 4,083	$ 16,097	$ 7	$ 28	$ 5	$ 19
West Lincoln	$ 1,508	$ 1,774	$ 25	$ 29	$ 16	$ 19
Wainfleet	$ 1,338	$ 1,338	$ 34	$ 34	$ 21	$ 21
Essex	$ 13,883	$ 14,786	$ 23	$ 24	$ 22	$ 23
Laurentian Valley			$ 31	$ 31	$ 24	$ 24
Middlesex Centre	$ 1,224	$ 2,304	$ 32	$ 60	$ 14	$ 26
The Blue Mountains	$ 2,930	$ 5,476	$ 69	$ 129	$ 14	$ 26
Scugog	$ 1,582	$ 4,098	$ 27	$ 69	$ 12	$ 31
Minto	$ 3,126	$ 4,193	$ 34	$ 46	$ 24	$ 33
West Perth	$ 2,009	$ 2,318	$ 97	$ 112	$ 30	$ 34
Centre Wellington	$ 5,238	$ 6,553	$ 60	$ 75	$ 34	$ 43
Ramara	$ 3,153	$ 3,452	$ 97	$ 107	$ 41	$ 45
Georgian Bluffs	$ 2,566	$ 3,852	$ 55	$ 83	$ 32	$ 48
Lambton Shores	$ 5,444	$ 6,206	$ 114	$ 129	$ 45	$ 52
Kincardine	$ 5,490	$ 6,631	$ 92	$ 112	$ 46	$ 55
Tiny	$ 10,569	$ 18,780	$ 131	$ 233	$ 42	$ 74
Brock	$ 3,367	$ 9,248	$ 50	$ 137	$ 29	$ 79
Grey Highlands	$ 1,451	$ 2,727	$ 117	$ 221	$ 51	$ 95
Wellesley	$ 6,223	$ 16,277	$ 112	$ 292	$ 52	$ 137
Lower Tier Average	**$ 12,441**	**$ 13,545**	**$ 31**	**$ 43**	**$ 14**	**$ 20**
Lower Tier Median	**$ 3,367**	**$ 4,147**	**$ 16**	**$ 16**	**$ 9**	**$ 10**
Prince Edward County	$ -	$ 8	$ -	$ -	$ -	$ -
Windsor	$ 2,920	$ 3,388	$ -	$ -	$ -	$ -
Peterborough	$ 2,072	$ 6,589	$ -	$ -	$ -	$ -
Quinte West	$ 1,190	$ 1,190	$ 1	$ 1	$ 1	$ 1
Kingston	$ 3,207	$ 3,248	$ 1	$ 1	$ 1	$ 1
London	$ 28,496	$ 28,496	$ 1	$ 1	$ 1	$ 1
St. Thomas	$ 22,846	$ 22,846	$ -	$ -	$ 1	$ 1
Sault Ste. Marie	$ 1,353	$ 2,939	$ 1	$ 2	$ 1	$ 2
Ottawa	$ 4,584	$ 4,585	$ 4	$ 4	$ 2	$ 2
North Bay	$ 3,430	$ 7,211	$ 2	$ 3	$ 1	$ 3
Thunder Bay	$ 5,945	$ 5,945	$ 9	$ 9	$ 9	$ 9
Haldimand			$ 6	$ 20	$ 4	$ 13
Greater Sudbury	$ 4,550	$ 4,923	$ 16	$ 17	$ 15	$ 16
Norfolk	$ 2,530	$ 17,549	$ 4	$ 30	$ 3	$ 21
Brant County	$ 5,274	$ 5,634	$ 44	$ 47	$ 23	$ 25
Espanola	$ 3,567	$ 3,678	$ 20	$ 20	$ 27	$ 27
Kenora	$ 2,055	$ 2,778	$ 36	$ 49	$ 29	$ 40
Chatham-Kent	$ 2,675	$ 2,825	$ 77	$ 82	$ 58	$ 61
Single Tier Average	**$ 5,688**	**$ 7,284**	**$ 12**	**$ 16**	**$ 10**	**$ 12**
Single Tier Median	**$ 3,207**	**$ 4,585**	**$ 3**	**$ 4**	**$ 2**	**$ 3**

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
East Gwillimbury	5,282	$ (151)	$ (127)	$ (19)	$ (16)	$ (8)	$ (7)
Richmond Hill		$ 3	$ 14	$ -	$ 1	$ -	$ -
Waterloo		$ 2	$ 4	$ -	$ -	$ -	$ -
Tiny		$ 1	$ 1	$ -	$ -	$ -	$ -
Whitchurch - Stouffville	2,235		$ 94		$ 4		$ 1
Pickering	12,769	$ -	$ 14	$ -	$ 2	$ -	$ 1
Newmarket	7,022	$ 3	$ 22	$ -	$ 2	$ -	$ 1
Cambridge	11,825	$ 7	$ 18	$ -	$ 1	$ -	$ 1
Aurora					$ 4		$ 2
St. Catharines	9,366	$ 3	$ 29	$ -	$ 2	$ -	$ 2
Kitchener	21,146	$ 4	$ 25	$ -	$ 2	$ -	$ 2
Aylmer	131		$ 105		$ 2		$ 2
Grimsby	2,954	$ 5	$ 40	$ -	$ 4	$ -	$ 2
Burlington	49,132	$ 1	$ 22	$ -	$ 5	$ -	$ 2
Owen Sound	3,594	$ 11	$ 11	$ 2	$ 2	$ 2	$ 2
Toronto	849,670	$ (18)	$ 26	$ (5)	$ 7	$ (2)	$ 3
Strathroy-Caradoc	5,583		$ 15		$ 3		$ 3
Oakville	48,646	$ 8	$ 41	$ 2	$ 8	$ 1	$ 3
Welland	5,248	$ 6	$ 33	$ -	$ 3	$ 1	$ 3
Collingwood	3,554	$ 2	$ 44	$ -	$ 6	$ -	$ 3
Vaughan	32,576	$ 14	$ 117	$ 1	$ 10	$ -	$ 3
Markham	55,537	$ 2	$ 64	$ -	$ 9	$ -	$ 3
Puslinch	1,179	$ 19	$ 73	$ 3	$ 10	$ 1	$ 3
Oshawa	22,596	$ 3	$ 32	$ -	$ 3	$ -	$ 3
Mississauga	126,828	$ 4	$ 47	$ 1	$ 7	$ -	$ 3
Ajax	12,870	$ 4	$ 50	$ -	$ 4	$ -	$ 3
Guelph	16,308	$ 25	$ 50	$ 2	$ 5	$ 2	$ 3
Niagara-on-the-Lake	4,185	$ 26	$ 54	$ 5	$ 11	$ 2	$ 4
Pelham	2,160	$ 6	$ 65	$ 1	$ 7	$ -	$ 4
King	9,203		$ 54		$ 16		$ 4
Brampton	96,590	$ 9	$ 61	$ 1	$ 7	$ 1	$ 5
Clarington	16,206	$ 9	$ 50	$ 1	$ 7	$ 1	$ 5
The Blue Mountains	3,536	$ 2	$ 80	$ 1	$ 26	$ -	$ 5
Guelph-Eramosa	2,838	$ 16	$ 65	$ 3	$ 12	$ 1	$ 6

Roadways - Bridges and Culverts (cont'd)

(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
Fort Erie	5,805	$ 6	$ 47	$ 1	$ 8	$ 1	$ 6
Peterborough	22,501	$ 2	$ 26	$ -	$ 6	$ -	$ 6
Milton	89,200	$ 2	$ 18	$ 1	$ 9	$ 1	$ 6
St. Thomas	9,767	$ 3	$ 27	$ 1	$ 5	$ 1	$ 6
Scugog	2,174	$ 78	$ 156	$ 7	$ 15	$ 3	$ 7
Wellesley	5,788	$ 11	$ 33	$ 5	$ 16	$ 3	$ 7
Halton Hills	22,512	$ 4	$ 49	$ 1	$ 16	$ 1	$ 7
Ramara	2,365	$ 46	$ 83	$ 10	$ 17	$ 4	$ 7
Thorold				$ 3	$ 9	$ 3	$ 8
Prince Edward County	125	$ 1,660	$ 3,535	$ 8	$ 16	$ 4	$ 8
Woolwich	6,604	$ 18	$ 68	$ 4	$ 15	$ 2	$ 8
West Lincoln	11,292	$ 1	$ 19	$ 1	$ 13	$ 1	$ 8
Niagara Falls	26,420	$ 12	$ 39	$ 3	$ 9	$ 2	$ 8
Barrie	39,206	$ 7	$ 57	$ 2	$ 13	$ 1	$ 9
Middlesex Centre	17,237	$ 6	$ 26	$ 5	$ 22	$ 2	$ 9
Wellington North					$ 16		$ 9
Georgina	1,522	$ 389	$ 610	$ 11	$ 18	$ 6	$ 10
Essex	6,623	$ 13	$ 36	$ 4	$ 11	$ 3	$ 10
Sarnia	13,864	$ 1	$ 56	$ -	$ 10	$ -	$ 10
Gravenhurst	835	$ 280	$ 496	$ 16	$ 29	$ 6	$ 10
Lambton Shores	1,909	$ 113	$ 181	$ 16	$ 26	$ 6	$ 10
Espanola	44	$ 285	$ 960	$ 2	$ 7	$ 3	$ 10
Lincoln	6,942	$ 7	$ 79	$ 2	$ 19	$ 1	$ 12
Ingersoll	4,200	$ 10	$ 42	$ 3	$ 12	$ 3	$ 12
Brock	5,608	$ 19	$ 52	$ 8	$ 21	$ 5	$ 12
Hamilton Tp	2,714	$ 52	$ 84	$ 12	$ 20	$ 7	$ 12
Brantford	26,069	$ 42	$ 62	$ 10	$ 14	$ 8	$ 12
Norfolk	40,216	$ 6	$ 35	$ 3	$ 19	$ 2	$ 13
London	95,723	$ 28	$ 67	$ 5	$ 13	$ 5	$ 13
Ottawa	288,023	$ 59	$ 91	$ 14	$ 22	$ 9	$ 14
Port Colborne	1,929	$ 150	$ 170	$ 13	$ 15	$ 14	$ 15
Windsor	53,173	$ 15	$ 54	$ 3	$ 11	$ 4	$ 16
Minto	6,901	$ 13	$ 33	$ 9	$ 23	$ 6	$ 16
Caledon	14,995	$ 191	$ 237	$ 31	$ 38	$ 13	$ 16
Innisfil	3,966	$ 206	$ 417	$ 16	$ 32	$ 8	$ 17

Roadways - Bridges and Culverts (cont'd)

(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
New Tecumseth	10,505	$ 80	$ 135	$ 16	$ 27	$ 11	$ 18
Mapleton	10,700	$ 14	$ 53	$ 13	$ 49	$ 5	$ 18
Belleville	26,354	$ 16	$ 44	$ 7	$ 19	$ 6	$ 18
North Bay	10,759	$ 28	$ 107	$ 5	$ 20	$ 5	$ 19
Wainfleet	2,253	$ 79	$ 107	$ 24	$ 32	$ 14	$ 20
Kingston	48,557	$ -	$ 83	$ -	$ 27	$ -	$ 20
Georgian Bluffs	1,566	$ 235	$ 266	$ 31	$ 35	$ 18	$ 20
Sault Ste. Marie	10,962	$ 110	$ 143	$ 16	$ 20	$ 16	$ 21
Haldimand	38,318	$ 15	$ 49	$ 11	$ 35	$ 7	$ 23
Brant County	42,114	$ 15	$ 51	$ 14	$ 49	$ 7	$ 26
Central Elgin	4,197	$ 41	$ 153	$ 11	$ 42	$ 7	$ 26
Quinte West	23,160	$ 37	$ 62	$ 17	$ 28	$ 16	$ 27
Kincardine	5,612	$ 81	$ 139	$ 34	$ 57	$ 17	$ 28
West Perth	15,699	$ 6	$ 61	$ 9	$ 99	$ 3	$ 31
Greater Sudbury	48,797	$ 49	$ 132	$ 13	$ 36	$ 12	$ 33
Thunder Bay	32,056	$ 67	$ 135	$ 18	$ 37	$ 18	$ 37
Centre Wellington	12,908	$ 104	$ 194	$ 38	$ 72	$ 22	$ 41
Chatham-Kent	114,345	$ 21	$ 58	$ 22	$ 59	$ 16	$ 44
Kenora	10,579	$ 16	$ 82	$ 11	$ 54	$ 9	$ 44
Grey Highlands	5,600	$ 200	$ 237	$ 99	$ 117	$ 43	$ 50
Average	**33,157**	**$ 61**	**$ 134**	**$ 8**	**$ 19**	**$ 5**	**$ 11**
Median	**10,579**	**$ 13**	**$ 55**	**$ 3**	**$ 13**	**$ 2**	**$ 8**
Region Durham	101,141	5	24	$ 1	$ 3	$ -	$ 2
Region Peel	93,371	37	71	$ 2	$ 4	$ 1	$ 2
Region York	159,281	39	79	$ 4	$ 9	$ 2	$ 3
Region Halton	91,040	10	64	$ 1	$ 8	$ 1	$ 4
Region Waterloo	80,965	11	66	$ 1	$ 8	$ 1	$ 6
Region Niagara	88,694	22	71	$ 4	$ 12	$ 3	$ 9
District Muskoka	24,415	16	114	$ 5	$ 38	$ 1	$ 9
Region Average	**91,272**	**$ 20**	**$ 70**	**$ 3**	**$ 12**	**$ 1**	**$ 5**
Region Median	**91,040**	**$ 16**	**$ 71**	**$ 2**	**$ 8**	**$ 1**	**$ 4**
Simcoe County		4	5	$ 1	$ 1	$ -	$ -
Grey County	33,786		15		$ 5		$ 2
Dufferin County	16,326	$ 6	$ 43	$ 1	$ 10	$ 1	$ 6
Middlesex County	65,397	5	19	$ 3	$ 14	$ 2	$ 7
Oxford County	36,260	20	50	$ 5	$ 13	$ 3	$ 8
Bruce County	37,512	8	49	$ 4	$ 23	$ 2	$ 11
Elgin County	37,432	4	32	$ 3	$ 21	$ 2	$ 12
Essex County	32,573	14	108	$ 2	$ 16	$ 2	$ 13
Renfrew County	45,350	5	57	$ 2	$ 23	$ 2	$ 19
Wellington County	36,673	55	130	$ 19	$ 45	$ 9	$ 22
County Average	**37,923**	**$ 13**	**$ 51**	**$ 4**	**$ 17**	**$ 3**	**$ 10**
County Median	**36,673**	**$ 6**	**$ 46**	**$ 3**	**$ 15**	**$ 2**	**$ 10**

Roadways - Traffic Operations

(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
Cambridge	$ 2	$ 2	$ 2	$ 2
Wellesley	$ 4	$ 4	$ 2	$ 2
Minto		$ 2		$ 2
Grimsby	$ 4	$ 5	$ 2	$ 3
Markham	$ 6	$ 12	$ 2	$ 4
Newmarket	$ 8	$ 8	$ 4	$ 4
The Blue Mountains	$ 2	$ 21	$ -	$ 4
Pelham	$ 5	$ 8	$ 3	$ 5
Puslinch	$ 17	$ 18	$ 6	$ 6
Waterloo	$ 10	$ 10	$ 7	$ 7
Georgian Bluffs		$ 14		$ 8
Whitchurch - Stouffville	$ 11	$ 27	$ 4	$ 10
Lambton Shores	$ 14	$ 30	$ 6	$ 12
Georgina	$ 21	$ 23	$ 12	$ 13
Vaughan	$ 36	$ 38	$ 12	$ 13
Richmond Hill	$ 45	$ 48	$ 15	$ 16
Pickering	$ 29	$ 32	$ 15	$ 17
Woolwich	$ 26	$ 35	$ 13	$ 18
Wainfleet	$ 29	$ 29	$ 18	$ 18
Hanover	$ 16	$ 18	$ 17	$ 19
Tiny	$ 61	$ 61	$ 19	$ 19
Halton Hills	$ 35	$ 43	$ 16	$ 20
Oshawa	$ 23	$ 25	$ 19	$ 20
Ajax	$ 26	$ 29	$ 17	$ 20
Niagara-on-the-Lake	$ 52	$ 59	$ 19	$ 21
Oakville	$ 55	$ 60	$ 20	$ 22
Aurora	$ 4	$ 57	$ 2	$ 23
Burlington	$ 56	$ 58	$ 24	$ 25
Mississauga	$ 42	$ 52	$ 21	$ 26
Sarnia	$ 27	$ 28	$ 26	$ 27

Roadways - Traffic Operations *(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
Guelph-Eramosa	$ 63	$ 63	$ 29	$ 29
West Lincoln	$ 31	$ 44	$ 21	$ 29
Milton	$ 39	$ 52	$ 23	$ 30
Centre Wellington	$ 51	$ 56	$ 29	$ 32
Kitchener	$ 30	$ 37	$ 27	$ 33
East Gwillimbury	$ 62	$ 83	$ 27	$ 36
Innisfil	$ 50	$ 79	$ 26	$ 41
New Tecumseth	$ 55	$ 63	$ 36	$ 42
Thorold	$ 35	$ 49	$ 30	$ 42
St. Catharines	$ 38	$ 46	$ 36	$ 43
Ramara	$ 71	$ 101	$ 30	$ 43
Brampton	$ 52	$ 63	$ 38	$ 46
Owen Sound	$ 48	$ 48	$ 50	$ 50
Mapleton	$ 96	$ 134	$ 36	$ 50
Ingersoll	$ 26	$ 57	$ 26	$ 56
Collingwood	$ 66	$ 109	$ 35	$ 58
West Perth	$ 171	$ 191	$ 53	$ 59
Caledon	$ 103	$ 147	$ 42	$ 60
Kincardine	$ 103	$ 128	$ 51	$ 63
Strathroy-Caradoc	$ 78	$ 88	$ 65	$ 73
Scugog	$ 158	$ 164	$ 72	$ 75
Gravenhurst	$ 156	$ 209	$ 57	$ 77
Clarington	$ 113	$ 126	$ 77	$ 85
Middlesex Centre	$ 161	$ 209	$ 70	$ 90
Niagara Falls	$ 113	$ 118	$ 94	$ 98
Brock	$ 147	$ 175	$ 84	$ 101
Fort Erie	$ 113	$ 128	$ 92	$ 104
Grey Highlands	$ 191	$ 251	$ 82	$ 108
Whitby	$ 86	$ 191	$ 50	$ 111
Lincoln	$ 166	$ 187	$ 104	$ 118
Essex	$ 109	$ 124	$ 104	$ 118
Welland	$ 108	$ 110	$ 118	$ 120
Aylmer	$ 112	$ 112	$ 140	$ 140
Central Elgin	$ 253	$ 260	$ 155	$ 159
Port Colborne	$ 148	$ 179	$ 156	$ 188
Lower Tier Average	**$ 65**	**$ 77**	**$ 39**	**$ 46**
Lower Tier Median	**$ 50**	**$ 57**	**$ 26**	**$ 30**

Roadways - Traffic Operations *(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
Toronto	$ 45	$ 51	$ 19	$ 21
Kenora	$ 36	$ 39	$ 29	$ 32
Barrie	$ 35	$ 47	$ 24	$ 33
Prince Edward County	$ 70	$ 76	$ 37	$ 40
Norfolk	$ 51	$ 58	$ 35	$ 40
Peterborough	$ 17	$ 49	$ 15	$ 44
Greater Sudbury	$ 46	$ 52	$ 42	$ 48
Guelph	$ 57	$ 69	$ 41	$ 49
London	$ 38	$ 51	$ 38	$ 50
Haldimand	$ 65	$ 78	$ 44	$ 52
North Bay	$ 42	$ 63	$ 40	$ 60
Brant County	$ 110	$ 121	$ 58	$ 64
St. Thomas	$ 46	$ 55	$ 55	$ 66
Kingston	$ 57	$ 90	$ 43	$ 68
Belleville	$ 52	$ 73	$ 49	$ 70
Quinte West	$ 78	$ 80	$ 75	$ 76
Thunder Bay	$ 65	$ 86	$ 64	$ 85
Chatham-Kent	$ 101	$ 117	$ 75	$ 87
Ottawa	$ 133	$ 145	$ 85	$ 93
Windsor	$ 58	$ 71	$ 85	$ 104
Brantford	$ 111	$ 124	$ 98	$ 109
Sault Ste. Marie	$ 112	$ 144	$ 117	$ 150
Espanola	$ 280	$ 285	$ 382	$ 389
Single Tier Average	**$ 74**	**$ 88**	**$ 67**	**$ 80**
Single Tier Median	**$ 57**	**$ 73**	**$ 44**	**$ 64**

Roadways - Traffic Operations *(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
Region Peel	$ 6	$ 7	$ 3	$ 4
Region York	$ 14	$ 19	$ 5	$ 7
Region Halton	$ 13	$ 20	$ 6	$ 9
District Muskoka	$ 38	$ 45	$ 10	$ 11
Region Waterloo	$ 22	$ 25	$ 17	$ 19
Region Durham	$ 42	$ 47	$ 27	$ 30
Region Niagara	$ 36	$ 47	$ 29	$ 37
Region Average	**$ 24**	**$ 30**	**$ 14**	**$ 17**
Region Median	**$ 22**	**$ 25**	**$ 10**	**$ 11**
Simcoe County	$ 1	$ 1	$ 1	$ 1
Middlesex County	$ 9	$ 11	$ 5	$ 6
Dufferin County	$ 11	$ 14	$ 6	$ 8
Essex County	$ 22	$ 24	$ 18	$ 19
Oxford County	$ 51	$ 55	$ 32	$ 34
Bruce County	$ 62	$ 69	$ 31	$ 35
Wellington County	$ 74	$ 82	$ 36	$ 40
County Average	**$ 33**	**$ 37**	**$ 18**	**$ 20**
County Median	**$ 22**	**$ 24**	**$ 18**	**$ 19**

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 Excluding Amortization	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excluding Amortization	Net Costs per $100,000 CVA Incl Amort
Grimsby	$ 571	$ 6	$ 6	$ 4	$ 4
Niagara-on-the-Lake	$ 619	$ 14	$ 14	$ 5	$ 5
Pickering	$ 1,127	$ 9	$ 9	$ 5	$ 5
Wellesley	$ 354	$ 12	$ 12	$ 6	$ 6
Aurora		$ 16	$ 16	$ 6	$ 6
Newmarket	$ 2,526	$ 14	$ 14	$ 7	$ 7
Whitchurch - Stouffville	$ 1,890	$ 18	$ 18	$ 7	$ 7
Oakville	$ 2,431	$ 20	$ 20	$ 7	$ 7
Wainfleet	$ 161	$ 12	$ 12	$ 7	$ 7
Central Elgin	$ 459	$ 13	$ 13	$ 8	$ 8
East Gwillimbury	$ 1,593	$ 18	$ 18	$ 8	$ 8
Lincoln	$ 581	$ 12	$ 12	$ 8	$ 8
Cambridge	$ 1,524	$ 10	$ 10	$ 8	$ 8
Aylmer	$ 707	$ 6	$ 7	$ 7	$ 9
Tiny	$ 473	$ 28	$ 28	$ 9	$ 9
Markham	$ 4,456	$ 26	$ 26	$ 9	$ 9
Welland	$ 824	$ 8	$ 8	$ 9	$ 9
Mapleton	$ 874	$ 24	$ 24	$ 9	$ 9
King	$ 1,764	$ 36	$ 36	$ 10	$ 10
Port Colborne	$ 622	$ 9	$ 9	$ 10	$ 10
Vaughan	$ 5,588	$ 29	$ 29	$ 10	$ 10
Whitby	$ 2,386	$ 18	$ 18	$ 10	$ 10
Hamilton Tp	$ 364	$ 19	$ 19	$ 12	$ 12
Middlesex Centre	$ 486	$ 28	$ 28	$ 12	$ 12
Lambton Shores	$ 583	$ 29	$ 30	$ 12	$ 12
Burlington	$ 4,007	$ 31	$ 31	$ 13	$ 13
Ajax	$ 3,645	$ 17	$ 20	$ 12	$ 13
Waterloo	$ 3,379	$ 19	$ 19	$ 13	$ 13
Milton	$ 2,668	$ 22	$ 22	$ 13	$ 13
Sarnia	$ 1,175	$ 13	$ 14	$ 12	$ 14
Richmond Hill	$ 8,335	$ 38	$ 42	$ 13	$ 14
Scugog	$ 831	$ 29	$ 31	$ 13	$ 14
Strathroy-Caradoc	$ 1,454	$ 14	$ 18	$ 12	$ 15
Halton Hills	$ 2,447	$ 33	$ 33	$ 15	$ 15
West Lincoln	$ 420	$ 22	$ 23	$ 14	$ 15

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 Excluding Amortization	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excluding Amortization	Net Costs per $100,000 CVA Incl Amort
Caledon	$ 2,242	$ 39	$ 39	$ 16	$ 16
Woolwich	$ 1,297	$ 31	$ 31	$ 16	$ 16
Thorold		$ 19	$ 19	$ 16	$ 16
Ramara	$ 1,164	$ 39	$ 39	$ 17	$ 17
Essex	$ 1,358	$ 18	$ 18	$ 17	$ 17
St. Catharines	$ 2,187	$ 17	$ 19	$ 16	$ 18
Wellington North		$ 33	$ 33	$ 18	$ 18
Innisfil	$ 2,296	$ 33	$ 37	$ 17	$ 19
The Blue Mountains	$ 2,252	$ 84	$ 101	$ 17	$ 20
Clarington		$ 27	$ 31	$ 18	$ 21
Grey Highlands	$ 456	$ 49	$ 49	$ 21	$ 21
Georgian Bluffs	$ 670	$ 38	$ 39	$ 22	$ 22
Puslinch	$ 1,601	$ 71	$ 71	$ 22	$ 22
Kitchener	$ 4,776	$ 24	$ 25	$ 21	$ 22
Petawawa	$ 1,858	$ 20	$ 24	$ 18	$ 22
Collingwood	$ 1,738	$ 41	$ 43	$ 22	$ 23
West Perth	$ 808	$ 70	$ 75	$ 22	$ 23
Pelham	$ 1,590	$ 39	$ 39	$ 24	$ 24
Brampton	$ 6,497	$ 33	$ 33	$ 24	$ 24
Mississauga	$ 7,195	$ 48	$ 49	$ 24	$ 24
Georgina	$ 3,784	$ 47	$ 47	$ 26	$ 26
Guelph-Eramosa	$ 2,038	$ 56	$ 56	$ 26	$ 26
Brock	$ 865	$ 46	$ 46	$ 26	$ 26
Fort Erie	$ 1,486	$ 34	$ 34	$ 27	$ 27
Ingersoll	$ 2,303	$ 27	$ 28	$ 26	$ 27
Kincardine	$ 942	$ 47	$ 56	$ 23	$ 28
Centre Wellington	$ 2,089	$ 56	$ 56	$ 32	$ 32
Niagara Falls	$ 3,986	$ 35	$ 39	$ 29	$ 32
Oshawa	$ 6,653	$ 38	$ 40	$ 31	$ 33
New Tecumseth	$ 3,370	$ 46	$ 50	$ 30	$ 33
Laurentian Valley		$ 47	$ 47	$ 36	$ 36
Hanover	$ 3,154	$ 35	$ 35	$ 36	$ 37
Minto	$ 1,142	$ 54	$ 55	$ 38	$ 39
Owen Sound	$ 3,814	$ 42	$ 42	$ 44	$ 44
Gravenhurst	$ 4,101	$ 131	$ 144	$ 48	$ 53
Lower Tier Average	**$ 2,170**	**$ 31**	**$ 33**	**$ 17**	**$ 18**
Lower Tier Median	**$ 1,601**	**$ 29**	**$ 30**	**$ 16**	**$ 16**

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 Excluding Amortization	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excluding Amortization	Net Costs per $100,000 CVA Incl Amort
Toronto	$ 4,898	$ 22	$ 22	$ 9	$ 9
Guelph	$ 2,812	$ 20	$ 20	$ 14	$ 15
Peterborough	$ 2,527	$ 28	$ 28	$ 25	$ 25
Brantford	$ 3,069	$ 30	$ 32	$ 27	$ 28
London	$ 4,063	$ 31	$ 31	$ 31	$ 31
Windsor	$ 2,444	$ 21	$ 22	$ 31	$ 32
Thunder Bay	$ 2,075	$ 33	$ 34	$ 33	$ 33
Kenora	$ 1,057	$ 39	$ 40	$ 31	$ 33
Belleville	$ 2,289	$ 31	$ 35	$ 30	$ 34
Barrie	$ 4,808	$ 46	$ 48	$ 32	$ 34
Chatham-Kent	$ 829	$ 51	$ 51	$ 38	$ 38
St. Thomas	$ 3,196	$ 28	$ 32	$ 34	$ 38
Ottawa	$ 5,591	$ 61	$ 62	$ 39	$ 39
Kingston	$ 4,358	$ 53	$ 53	$ 40	$ 40
Norfolk	$ 1,095	$ 60	$ 60	$ 41	$ 41
Prince Edward County	$ 1,191	$ 89	$ 89	$ 46	$ 46
Brant County	$ 1,946	$ 95	$ 95	$ 50	$ 50
Haldimand	$ 1,938	$ 105	$ 106	$ 70	$ 71
Quinte West	$ 2,586	$ 75	$ 76	$ 71	$ 73
Espanola	$ 2,026	$ 52	$ 58	$ 71	$ 79
North Bay	$ 6,289	$ 85	$ 95	$ 81	$ 90
Sault Ste. Marie	$ 7,728	$ 105	$ 118	$ 109	$ 122
Greater Sudbury	$ 6,722	$ 133	$ 137	$ 123	$ 126
Single Tier Average	**$ 3,284**	**$ 56**	**$ 58**	**$ 47**	**$ 49**
Single Tier Median	**$ 2,586**	**$ 51**	**$ 51**	**$ 38**	**$ 38**

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 Excluding Amortization	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Excluding Amortization	Net Costs per $100,000 CVA Incl Amort
Region Halton	$ 5,115	$ 9	$ 9	$ 4	$ 4
Region Peel	$ 8,859	$ 8	$ 8	$ 5	$ 5
Region York	$ 6,826	$ 21	$ 22	$ 8	$ 8
Region Durham	$ 4,562	$ 14	$ 14	$ 9	$ 9
Region Waterloo	$ 4,345	$ 14	$ 14	$ 10	$ 10
Region Niagara	$ 4,537	$ 15	$ 15	$ 12	$ 12
District Muskoka	$ 4,147	$ 81	$ 82	$ 20	$ 20
Region Average	**$ 5,546**	**$ 26**	**$ 26**	**$ 11**	**$ 11**
Region Median	**$ 4,550**	**$ 15**	**$ 15**	**$ 10**	**$ 10**
Simcoe County	$ 3,124	$ 14	$ 14	$ 8	$ 8
Essex County	$ 2,077	$ 11	$ 13	$ 8	$ 11
Oxford County	$ 2,146	$ 21	$ 21	$ 13	$ 13
Grey County	$ 1,940	$ 31	$ 31	$ 16	$ 16
Bruce County	$ 2,516	$ 39	$ 41	$ 20	$ 20
Dufferin County	$ 4,724	$ 30	$ 38	$ 17	$ 22
Wellington County	$ 3,646	$ 32	$ 46	$ 16	$ 22
Middlesex County	$ 2,170	$ 36	$ 42	$ 19	$ 22
Renfrew County	$ 1,851	$ 27	$ 27	$ 23	$ 23
County Average	**$ 2,688**	**$ 27**	**$ 30**	**$ 16**	**$ 17**
County Median	**$ 2,170**	**$ 30**	**$ 31**	**$ 16**	**$ 20**

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
Waterloo	$ -	$ -
Niagara-on-the-Lake	$ 1	$ -
Grey Highlands	$ 1	$ -
Clarington	$ 1	$ -
Puslinch	$ 1	$ -
Tiny	$ -	$ -
Kitchener	$ -	$ -
West Lincoln	$ 1	$ -
Sarnia	$ 1	$ 1
Grimsby	$ 2	$ 1
Guelph-Eramosa	$ 2	$ 1
Mapleton	$ 3	$ 1
Port Colborne	$ 1	$ 1
Strathroy-Caradoc	$ 1	$ 1
Ajax	$ 2	$ 1
Lambton Shores	$ 3	$ 1
Mississauga	$ 3	$ 1
Gravenhurst	$ 4	$ 1
West Perth	$ 3	$ 1
New Tecumseth	$ 3	$ 2
Central Elgin	$ 4	$ 2
Vaughan	$ 6	$ 2
Burlington	$ 7	$ 3
East Gwillimbury	$ 6	$ 3
Centre Wellington	$ 5	$ 3
Halton Hills	$ 7	$ 3
Whitchurch - Stouffville	$ 8	$ 3
Markham	$ 7	$ 3
Milton	$ 6	$ 3
Innisfil	$ 7	$ 3
Kincardine	$ 8	$ 4
Cambridge	$ 5	$ 4
The Blue Mountains	$ 20	$ 4
Lincoln	$ 7	$ 5
Pelham	$ 8	$ 5
Minto	$ 7	$ 5
Oakville	$ 15	$ 5
Caledon	$ 15	$ 6

Municipality	Net Costs per Capita Incl Amort	Net Costs per $100,000 CVA Incl Amort
Ingersoll	$ 6	$ 6
Niagara Falls	$ 7	$ 6
Newmarket	$ 15	$ 7
Woolwich	$ 18	$ 9
Collingwood	$ 16	$ 9
Welland	$ 8	$ 9
Ramara	$ 23	$ 10
Oshawa	$ 19	$ 16
Hanover	$ 24	$ 25
Owen Sound	$ 28	$ 29
Lower Tier Average	**$ 7**	**$ 4**
Lower Tier Median	**$ 6**	**$ 3**
Norfolk	$ 2	$ 1
Chatham-Kent	$ 2	$ 1
Brant County	$ 5	$ 2
Brantford	$ 3	$ 2
Kenora	$ 2	$ 2
Haldimand	$ 5	$ 4
Kingston	$ 5	$ 4
London	$ 5	$ 5
Quinte West	$ 7	$ 6
Windsor	$ 4	$ 6
Guelph	$ 10	$ 7
Greater Sudbury	$ 9	$ 8
Thunder Bay	$ 10	$ 10
Belleville	$ 12	$ 11
Toronto	$ 26	$ 11
Ottawa	$ 17	$ 11
Espanola	$ 9	$ 12
Barrie	$ 18	$ 13
St. Thomas	$ 11	$ 14
North Bay	$ 16	$ 15
Peterborough	$ 20	$ 18
Sault Ste. Marie	$ 19	$ 20
Single Tier Average	**$ 10**	**$ 8**
Single Tier Median	**$ 9**	**$ 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 Assessment, 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
Gravenhurst	$ (30)	$ (30)		$ (11)	$ (11)
The Blue Mountains	$ 10	$ 10		$ 2	$ 2
Population < 15,000					
Average	**$ (10)**	**$ (10)**		**$ (5)**	**$ (5)**
Median	**$ (10)**	**$ (10)**		**$ (5)**	**$ (5)**
Amherstburg	$ (7)	$ (7)		$ (7)	$ (7)
Prince Edward County	$ 3	$ 3	59%	$ 2	$ 2
Pelham	$ 3	$ 3	67%	$ 2	$ 2
Tillsonburg	$ 2	$ 2	93%	$ 2	$ 2
Thorold	$ 3	$ 4	48%	$ 2	$ 3
Niagara-on-the-Lake	$ 17	$ 17	37%	$ 6	$ 6
Collingwood	$ 31	$ 41	46%	$ 16	$ 22
Kenora	$ 25	$ 28	41%	$ 20	$ 23
Owen Sound	$ 56	$ 56	38%	$ 59	$ 59
Population 15,000 - 29,999					
Average	**$ 18**	**$ 19**	**54%**	**$ 14**	**$ 15**
Median	**$ 10**	**$ 11**	**47%**	**$ 4**	**$ 5**
New Tecumseth	$ 1	$ 1		$ 1	$ 1
Caledon	$ 5	$ 5		$ 2	$ 2
Norfolk	$ 5	$ 5	41%	$ 4	$ 4
Brant County	$ 30	$ 30	4%	$ 16	$ 16
Quinte West	$ 31	$ 31	3%	$ 29	$ 29
St. Thomas	$ 25	$ 30	20%	$ 29	$ 36
North Bay	$ 69	$ 88	46%	$ 65	$ 84
Sarnia	$ 80	$ 96	28%	$ 76	$ 91
Belleville	$ 90	$ 103	28%	$ 87	$ 99
Sault Ste. Marie	$ 120	$ 135	26%	$ 125	$ 140
Peterborough	$ 166	$ 191	29%	$ 150	$ 173
Population 30,000 - 99,999					
Average	**$ 57**	**$ 65**	**25%**	**$ 53**	**$ 61**
Median	**$ 31**	**$ 31**	**28%**	**$ 29**	**$ 36**

Transit Services - Conventional (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	Revenue as % Operating Costs Excl Amort	Net Costs per $100,000 CVA Excl Amort	Net Costs per $100,000 CVA Incl Amort
St. Catharines	$ 1	$ 1		$ 1	$ 1
Chatham-Kent	$ 12	$ 15	55%	$ 9	$ 11
Niagara Falls	$ 17	$ 17		$ 14	$ 14
Milton	$ 30	$ 36	43%	$ 18	$ 21
Oakville	$ 80	$ 99	45%	$ 29	$ 36
Burlington	$ 117	$ 136	23%	$ 51	$ 59
Brantford	$ 74	$ 87	28%	$ 65	$ 76
Barrie	$ 106	$ 130	29%	$ 74	$ 91
Greater Sudbury	$ 103	$ 120	35%	$ 96	$ 111
Mississauga	$ 211	$ 252	38%	$ 103	$ 123
Guelph	$ 162	$ 191	36%	$ 116	$ 136
Thunder Bay	$ 124	$ 145	33%	$ 124	$ 144
London	$ 120	$ 147	38%	$ 119	$ 146
Kingston	$ 169	$ 196	29%	$ 129	$ 149
Brampton	$ 175	$ 210	46%	$ 128	$ 154
Windsor	$ 99	$ 121	41%	$ 146	$ 177
Toronto	$ 436	$ 665	46%	$ 183	$ 280
Ottawa	$ 434	$ 517	22%	$ 276	$ 329
Population > 100,000					
Average	**$ 137**	**$ 171**	**37%**	**$ 93**	**$ 114**
Median	**$ 112**	**$ 133**	**37%**	**$ 100**	**$ 117**
District Muskoka	$ 1	$ 1	75%	$ -	$ -
Region Peel	$ 3	$ 3		$ 2	$ 2
Region Durham	$ 86	$ 99	35%	$ 55	$ 64
Region York	$ 114	$ 188	40%	$ 42	$ 69
Region Niagara	$ 101	$ 120	29%	$ 80	$ 95
Region Waterloo	$ 171	$ 233	37%	$ 130	$ 178
Region Average	**$ 79**	**$ 107**	**43%**	**$ 52**	**$ 68**
Region Median	**$ 94**	**$ 110**	**37%**	**$ 49**	**$ 67**
Bruce County	$ 1	$ 1	35%	$ -	$ -
Simcoe County	$ 11	$ 13	17%	$ 6	$ 7
Average	**$ 6**	**$ 7**	**26%**	**$ 3**	**$ 4**
Median	**$ 6**	**$ 7**	**26%**	**$ 3**	**$ 4**

Transit Services - Disabled and Special Needs

(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
West Perth	$ 8	$ 10	$ 2	$ 3
Kincardine	$ 7	$ 9	$ 3	$ 4
Espanola	$ 17	$ 19	$ 24	$ 26
Hanover	$ 53	$ 58	$ 55	$ 60
Population < 15,000				
Average	**$ 21**	**$ 24**	**$ 21**	**$ 23**
Median	**$ 13**	**$ 15**	**$ 14**	**$ 15**
Ingersoll	$ 4	$ 4	$ 4	$ 4
Collingwood	$ 10	$ 10	$ 5	$ 5
Kenora	$ 6	$ 7	$ 5	$ 5
Owen Sound	$ 16	$ 16	$ 16	$ 16
Population 15,000 - 29,999				
Average	**$ 6**	**$ 6**	**$ 5**	**$ 5**
Median	**$ 5**	**$ 6**	**$ 5**	**$ 5**
Brant County	$ 3	$ 3	$ 2	$ 2
Belleville	$ 8	$ 10	$ 8	$ 9
Sarnia	$ 12	$ 12	$ 12	$ 12
Halton Hills	$ 27	$ 28	$ 12	$ 13
North Bay	$ 17	$ 19	$ 16	$ 18
Sault Ste. Marie	$ 16	$ 17	$ 17	$ 18
Peterborough	$ 21	$ 22	$ 19	$ 20
St. Thomas	$ 16	$ 16	$ 20	$ 20
Quinte West	$ 24	$ 24	$ 23	$ 23
Population 30,000 - 99,999				
Average	**$ 14**	**$ 15**	**$ 13**	**$ 14**
Median	**$ 16**	**$ 17**	**$ 14**	**$ 16**

Transit Services - Disabled and Special Needs (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
Chatham-Kent	$ 7	$ 7	$ 5	$ 5
Burlington	$ 13	$ 14	$ 6	$ 6
Oakville	$ 19	$ 20	$ 7	$ 7
Barrie	$ 8	$ 10	$ 6	$ 7
Windsor	$ 5	$ 5	$ 8	$ 8
Milton	$ 13	$ 14	$ 8	$ 8
Guelph	$ 13	$ 14	$ 9	$ 10
Brantford	$ 17	$ 19	$ 15	$ 17
Kingston	$ 25	$ 25	$ 19	$ 19
Greater Sudbury	$ 20	$ 20	$ 19	$ 19
Ottawa	$ 31	$ 31	$ 20	$ 20
Thunder Bay	$ 17	$ 21	$ 17	$ 21
London	$ 25	$ 25	$ 25	$ 25
Population > 100,000				
Average	**$ 16**	**$ 17**	**$ 13**	**$ 13**
Median	**$ 17**	**$ 19**	**$ 9**	**$ 10**
Region York	$ 12	$ 12	$ 4	$ 5
Region Durham	$ 10	$ 10	$ 6	$ 6
Region Niagara	$ 9	$ 10	$ 7	$ 8
Region Waterloo	$ 9	$ 10	$ 7	$ 8
Region Peel	$ 20	$ 21	$ 11	$ 12
Region Average	**$ 12**	**$ 13**	**$ 7**	**$ 8**
Region Median	**$ 10**	**$ 10**	**$ 7**	**$ 8**
Simcoe County	$ 2	$ 2	$ 1	$ 1

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
Niagara-on-the-Lake	418%	$ (108)	$ (104)	$ (38)	$ (37)
Lambton Shores	889%	$ (74)	$ (72)	$ (30)	$ (29)
Kenora	233%	$ (21)	$ (19)	$ (17)	$ (15)
Fort Erie	282%	$ (4)	$ (4)	$ (3)	$ (3)
The Blue Mountains	601%	$ (21)	$ (17)	$ (4)	$ (3)
Collingwood	116%	$ (3)	$ (2)	$ (2)	$ (1)
Richmond Hill	136%	$ -	$ -	$ -	$ -
Minto		$ (1)	$ -	$ (1)	$ -
Kitchener	158%	$ (5)	$ -	$ (5)	$ -
Whitchurch - Stouffville		$ -	$ 1	$ -	$ -
Newmarket	105%	$ -	$ -	$ -	$ -
Norfolk	92%	$ -	$ -	$ -	$ -
Centre Wellington		$ 1	$ 1	$ -	$ -
North Bay	113%	$ (2)	$ 1	$ (2)	$ 1
Ramara		$ 2	$ 2	$ 1	$ 1
Kincardine			$ 1		$ 1
Sarnia		$ -	$ 1	$ -	$ 1
Brant County		$ 2	$ 2	$ 1	$ 1
Woolwich		$ 2	$ 2	$ 1	$ 1
Halton Hills		$ 1	$ 2	$ -	$ 1
Milton	73%	$ 2	$ 2	$ 1	$ 1
Greater Sudbury	100%	$ -	$ 1	$ -	$ 1
Port Colborne			$ 1		$ 1
West Lincoln			$ 1		$ 1
Quinte West		$ 2	$ 2	$ 2	$ 2
New Tecumseth		$ 2	$ 2	$ 1	$ 2
Chatham-Kent	32%	$ 2	$ 3	$ 2	$ 2
Markham		$ 4	$ 6	$ 2	$ 2
Prince Edward County	64%	$ 3	$ 4	$ 1	$ 2
Guelph	128%	$ (3)	$ 2	$ (2)	$ 2
Belleville	78%	$ 2	$ 4	$ 2	$ 3

Parking *(cont'd) (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
Central Elgin	57%	$ 4	$ 6	$ 3	$ 3
London	73%	$ 2	$ 3	$ 2	$ 3
Ingersoll	10%	$ 3	$ 3	$ 3	$ 3
Whitby	41%	$ 5	$ 5	$ 3	$ 3
Sault Ste. Marie	55%	$ 3	$ 4	$ 3	$ 4
Aylmer		$ 2	$ 3	$ 3	$ 4
Caledon		$ 10	$ 10	$ 4	$ 4
Clarington	23%	$ 6	$ 6	$ 4	$ 4
Brampton	0%	$ 5	$ 5	$ 4	$ 4
Ajax	4%	$ 6	$ 7	$ 4	$ 5
Mississauga	13%	$ 10	$ 11	$ 5	$ 5
Oakville	52%	$ 11	$ 13	$ 4	$ 5
Thunder Bay	87%	$ 3	$ 5	$ 3	$ 5
Barrie	75%	$ 7	$ 7	$ 5	$ 5
Niagara Falls	64%	$ 5	$ 6	$ 4	$ 5
Burlington	4%	$ 13	$ 13	$ 6	$ 6
Tillsonburg	4%	$ 5	$ 7	$ 5	$ 7
Ottawa	64%	$ 8	$ 11	$ 5	$ 7
Oshawa	71%	$ 5	$ 9	$ 4	$ 7
Windsor	84%	$ 3	$ 6	$ 4	$ 8
Gravenhurst		$ 10	$ 22	$ 4	$ 8
Brock		$ 14	$ 17	$ 8	$ 10
Toronto	0%	$ 25	$ 25	$ 10	$ 10
Kingston	86%	$ 8	$ 13	$ 6	$ 10
Thorold	8%	$ 12	$ 13	$ 10	$ 11
Owen Sound	11%	$ 9	$ 12	$ 10	$ 12
Welland	13%	$ 11	$ 11	$ 12	$ 12
Hanover	4%	$ 12	$ 13	$ 12	$ 13
Cambridge	4%	$ 16	$ 18	$ 13	$ 14
Waterloo	22%	$ 19	$ 20	$ 13	$ 14
Brantford	33%	$ 12	$ 16	$ 11	$ 14
St. Thomas		$ 9	$ 13	$ 11	$ 15
Peterborough	42%	$ 13	$ 19	$ 12	$ 17
St. Catharines	33%	$ 16	$ 25	$ 16	$ 23
Average	**101%**	**$ 1**	**$ 3**	**$ 2**	**$ 3**
Median	**64%**	**$ 3**	**$ 3**	**$ 3**	**$ 2**

Street Lightning

(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
Barrie	$ 1	$ -
Milton	$ 1	$ 1
Wellesley	$ 2	$ 1
Georgian Bluffs	$ 2	$ 1
Puslinch	$ 2	$ 1
Ramara	$ 5	$ 2
Laurentian Valley	$ 2	$ 2
Guelph-Eramosa	$ 4	$ 2
Grey Highlands	$ 4	$ 2
Wainfleet	$ 3	$ 2
Middlesex Centre	$ 5	$ 2
Mapleton	$ 6	$ 2
Woolwich	$ 5	$ 2
Erin	$ 4	$ 2
Waterloo	$ 3	$ 2
Richmond Hill	$ 6	$ 2
The Blue Mountains	$ 12	$ 2
Burlington	$ 7	$ 3
Oakville	$ 10	$ 3
Scugog	$ 7	$ 3
West Lincoln	$ 5	$ 3
West Perth	$ 10	$ 3
Aurora	$ 9	$ 4
Port Colborne	$ 4	$ 4
Kitchener	$ 4	$ 4
Gravenhurst	$ 12	$ 4
Halton Hills	$ 8	$ 4
Wellington North	$ 7	$ 4
Prince Edward County	$ 8	$ 4
Clarington	$ 6	$ 4
Collingwood	$ 7	$ 4
Thorold	$ 5	$ 4
Petawawa	$ 4	$ 4

Municipality	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Lincoln	$ 9	$ 5
Vaughan	$ 14	$ 5
Whitchurch - Stouffville	$ 14	$ 5
Lambton Shores	$ 13	$ 5
Markham	$ 14	$ 5
Pickering	$ 9	$ 5
Hamilton Tp	$ 8	$ 5
Central Elgin	$ 8	$ 5
Strathroy-Caradoc	$ 6	$ 5
Cambridge	$ 6	$ 5
Pelham	$ 8	$ 5
Whitby	$ 8	$ 5
Newmarket	$ 13	$ 6
Centre Wellington	$ 11	$ 6
Guelph	$ 8	$ 6
Haldimand	$ 9	$ 6
Kincardine	$ 12	$ 6
Brant County	$ 11	$ 6
St. Catharines	$ 6	$ 6
Oshawa	$ 8	$ 7
Brampton	$ 10	$ 7
Kingston	$ 9	$ 7
Toronto	$ 17	$ 7
Quinte West	$ 8	$ 7
Georgina	$ 13	$ 7
Grimsby	$ 13	$ 8
Mississauga	$ 16	$ 8
Ajax	$ 11	$ 8
Niagara-on-the-Lake	$ 22	$ 8
Innisfil	$ 14	$ 8
Belleville	$ 8	$ 8
Chatham-Kent	$ 12	$ 9

Street Lighting *(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
Norfolk	$ 13	$ 9
Ottawa	$ 13	$ 9
Brock	$ 16	$ 9
Essex	$ 11	$ 10
East Gwillimbury	$ 22	$ 10
Greater Sudbury	$ 11	$ 10
Caledon	$ 23	$ 10
Minto	$ 14	$ 10
Kenora	$ 12	$ 10
Peterborough	$ 13	$ 11
Hanover	$ 11	$ 11
Niagara Falls	$ 13	$ 11
Fort Erie	$ 15	$ 12
New Tecumseth	$ 20	$ 13
Brantford	$ 16	$ 14
Sault Ste. Marie	$ 13	$ 14
London	$ 16	$ 15
Aylmer	$ 12	$ 15
Welland	$ 15	$ 16
Espanola	$ 12	$ 16
North Bay	$ 18	$ 18
St. Thomas	$ 16	$ 19
Owen Sound	$ 19	$ 20
Ingersoll	$ 21	$ 21
Windsor	$ 17	$ 25
Thunder Bay	$ 32	$ 31
Average	**$ 10**	**$ 7**
Median	**$ 10**	**$ 6**

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.
St. Thomas	$ (6)	$ (7)
Pelham	$ 2	$ 1
Niagara-on-the-Lake	$ 2	$ 1
Petawawa	$ 1	$ 1
Windsor	$ 1	$ 2
Wainfleet	$ 2	$ 2
Welland	$ 3	$ 3
Barrie	$ 5	$ 3
Chatham-Kent	$ 4	$ 3
St. Catharines	$ 4	$ 3
Tiny	$ 11	$ 3
Port Colborne	$ 4	$ 4
Brantford	$ 5	$ 4
Sarnia	$ 5	$ 5
North Bay	$ 5	$ 5
Hanover	$ 6	$ 6
Niagara Falls	$ 9	$ 7
Kingston	$ 12	$ 9
Kincardine	$ 20	$ 10
Tillsonburg	$ 14	$ 14
Greater Sudbury	$ 18	$ 17
Oshawa	$ 23	$ 19
Peterborough	$ 21	$ 19
Average	**$ 7**	**$ 6**
Median	**$ 5**	**$ 4**
Region Waterloo	$ 6	$ 4
District Muskoka	$ 42	$ 11
Region Average	**$ 24**	**$ 8**
Region Median	**$ 24**	**$ 8**
Simcoe County	$ 4	$ 2

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
Newmarket	$ (91)	$ (80)	$ (44)	$ (39)
Guelph	$ (68)	$ (50)	$ (48)	$ (36)
Kitchener	$ (47)	$ (31)	$ (42)	$ (27)
Ottawa	$ (63)	$ (38)	$ (40)	$ (25)
Waterloo	$ (40)	$ (22)	$ (27)	$ (15)
London	$ (52)	$ (15)	$ (52)	$ (15)
Middlesex Centre	$ (45)	$ (26)	$ (19)	$ (11)
Port Colborne	$ (26)	$ (9)	$ (27)	$ (10)
Mississauga	$ (30)	$ (19)	$ (15)	$ (9)
Georgina	$ (26)	$ (14)	$ (14)	$ (8)
Aurora	$ (55)	$ (19)	$ (22)	$ (7)
Toronto	$ (9)	$ (8)	$ (4)	$ (3)
King	$ (23)	$ (11)	$ (7)	$ (3)
Welland	$ (13)	$ (3)	$ (14)	$ (3)
Grey Highlands	$ 2	$ 3	$ 1	$ 1
Prince Edward County	$ -	$ 4	$ -	$ 2
Wellesley	$ 3	$ 3	$ 2	$ 2
Mapleton	$ 3	$ 9	$ 1	$ 3
The Blue Mountains	$ -	$ 15	$ -	$ 3
Lincoln	$ 4	$ 6	$ 3	$ 4
Haldimand	$ 1	$ 7	$ -	$ 4
Laurentian Valley	$ 1	$ 5	$ 1	$ 4
Centre Wellington	$ 6	$ 7	$ 3	$ 4
Whitby	$ 8	$ 8	$ 5	$ 5
Scugog	$ 4	$ 12	$ 2	$ 6
Gravenhurst	$ 11	$ 15	$ 4	$ 6
West Perth	$ 3	$ 21	$ 1	$ 6
Vaughan	$ (8)	$ 20	$ (3)	$ 7
Strathroy-Caradoc		$ 9		$ 7
Pickering	$ 5	$ 14	$ 3	$ 7
Whitchurch - Stouffville	$ 8	$ 23	$ 3	$ 8
Lambton Shores	$ 6	$ 20	$ 2	$ 8
Brant County	$ 3	$ 19	$ 2	$ 10
Pelham	$ 1	$ 16	$ 1	$ 10
Halton Hills		$ 22		$ 10
East Gwillimbury	$ 3	$ 22	$ 1	$ 10
Quinte West	$ 12	$ 12	$ 11	$ 11
Markham	$ 11	$ 31	$ 4	$ 11
Minto		$ 15		$ 11
Milton	$ 2	$ 21	$ 1	$ 12

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
Kincardine	$ 1	$ 24	$ 1	$ 12
West Lincoln	$ 1	$ 18	$ -	$ 12
Central Elgin		$ 21		$ 13
Clarington	$ 6	$ 20	$ 4	$ 13
St. Catharines	$ 4	$ 15	$ 4	$ 14
Burlington	$ 12	$ 32	$ 5	$ 14
Oakville	$ 21	$ 41	$ 8	$ 15
Greater Sudbury	$ 14	$ 17	$ 13	$ 16
Kingston	$ 3	$ 23	$ 3	$ 18
Essex	$ 9	$ 20	$ 9	$ 19
Thorold	$ 6	$ 22	$ 5	$ 19
Norfolk	$ 16	$ 28	$ 11	$ 19
New Tecumseth	$ 9	$ 29	$ 6	$ 19
Niagara-on-the-Lake	$ 24	$ 58	$ 8	$ 20
Brampton	$ 13	$ 29	$ 9	$ 21
Grimsby		$ 34		$ 21
Innisfil	$ 19	$ 40	$ 10	$ 21
Hanover	$ 5	$ 22	$ 5	$ 22
Sarnia	$ -	$ 23	$ -	$ 22
Richmond Hill	$ 45	$ 74	$ 15	$ 25
Ajax	$ 12	$ 36	$ 8	$ 25
Aylmer	$ -	$ 20	$ -	$ 25
Woolwich	$ 29	$ 50	$ 15	$ 26
Oshawa	$ 18	$ 32	$ 15	$ 26
Fort Erie	$ 15	$ 34	$ 12	$ 28
Peterborough	$ 11	$ 34	$ 10	$ 30
Kenora	$ 7	$ 39	$ 5	$ 32
Sault Ste. Marie	$ 16	$ 32	$ 16	$ 34
Belleville	$ 6	$ 36	$ 6	$ 35
Cambridge	$ 21	$ 44	$ 17	$ 35
Chatham-Kent	$ 26	$ 47	$ 19	$ 35
North Bay	$ 16	$ 38	$ 16	$ 36
Amherstburg		$ 44		$ 39
Owen Sound	$ 20	$ 39	$ 20	$ 41
Ingersoll	$ 19	$ 41	$ 19	$ 41
Niagara Falls	$ 10	$ 49	$ 8	$ 41
Barrie	$ 39	$ 60	$ 27	$ 42
St. Thomas	$ 4	$ 36	$ 4	$ 43
Espanola	$ 11	$ 34	$ 16	$ 46

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
Brantford	$ 25	$ 54	$ 22	$ 48
Thunder Bay	$ 27	$ 63	$ 27	$ 63
Windsor	$ 27	$ 55	$ 40	$ 80
Average	**$ 1**	**$ 18**	**$ 1**	**$ 14**
Median	**$ 5**	**$ 21**	**$ 3**	**$ 12**
Region Niagara		$ 1		$ 1
Region Halton	$ 1	$ 5	$ -	$ 2
Region Durham	$ 2	$ 4	$ 1	$ 3
Region Average	**$ 1**	**$ 2**	**$ 0**	**$ 1**
Region Median	**$ 1**	**$ 1**	**$ -**	**$ 1**
Bruce County	$ 1	$ 1	$ -	$ -
Oxford County	$ 1	$ 1	$ 1	$ 1
County Average	**$ 1**	**$ 1**	**$ 1**	**$ 1**
County Median	**$ 1**	**$ 1**	**$ 1**	**$ 1**

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
Guelph-Eramosa		$ 1	$ -	$ -
Brant County		$ 1		$ -
Ottawa	$ 2	$ 2	$ 1	$ 1
Hamilton Tp		$ 1		$ 1
Thorold	$ 1	$ 1	$ 1	$ 1
Niagara Falls	$ 2	$ 2	$ 1	$ 1
West Lincoln	$ 1	$ 1	$ 1	$ 1
Windsor		$ 1		$ 1
Halton Hills	$ 3	$ 3	$ 2	$ 2
Milton	$ 4	$ 4	$ 2	$ 2
Thunder Bay	$ 2	$ 2	$ 2	$ 2
Wellesley	$ 4	$ 4	$ 2	$ 2
Kincardine	$ -	$ 4	$ -	$ 2
Oshawa	$ 1	$ 3	$ 1	$ 2
East Gwillimbury	$ 2	$ 5	$ 1	$ 2
Scugog	$ 4	$ 4	$ 2	$ 2
Puslinch		$ 9		$ 3
Kingston	$ 5	$ 5	$ 4	$ 4
Essex		$ 7		$ 6
Strathroy-Caradoc	$ 7	$ 7	$ 6	$ 6
Laurentian Valley	$ 8	$ 8	$ 6	$ 6
Greater Sudbury	$ 7	$ 7	$ 7	$ 7
Caledon	$ 12	$ 16	$ 5	$ 7
Haldimand	$ 10	$ 10	$ 7	$ 7
Brampton	$ 2	$ 10	$ 1	$ 8
Pickering	$ 16	$ 16	$ 8	$ 8

Storm Sewer – Rural *(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
Clarington	$ 14	$ 14	$ 9	$ 9
Wainfleet	$ 15	$ 15	$ 9	$ 9
Quinte West	$ 1	$ 11	$ 1	$ 10
Chatham-Kent	$ 34	$ 34	$ 26	$ 26
Fort Erie	$ 32	$ 33	$ 26	$ 27
Port Colborne	$ 41	$ 41	$ 43	$ 43
Average	**$ 9**	**$ 7**	**$ 6**	**$ 5**
Median	**$ 4**	**$ 4**	**$ 2**	**$ 2**
District Muskoka	$ 8	$ 8	$ 2	$ 2
Region Average	**$ 8**	**$ 3**	**$ 1**	**$ 1**
Region Median	**$ 8**	**$ -**	**$ -**	**$ -**
Oxford County	$ 4	$ 5	$ 3	$ 3
Essex County	$ 3	$ 6	$ 3	$ 5
County Average	**$ 4**	**$ 3**	**$ 2**	**$ 2**
County Median	**$ 4**	**$ 3**	**$ 3**	**$ 2**

Waste Management

Waste Management Services include 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
Essex	263%	$ (99)	$ (95)
Toronto	897%	$ (72)	$ (30)
Hanover	209%	$ (21)	$ (22)
Kenora	195%	$ (19)	$ (15)
Middlesex Centre	225%	$ (33)	$ (14)
Quinte West	141%	$ (11)	$ (10)
Strathroy-Caradoc	120%	$ (12)	$ (10)
Lambton Shores	166%	$ (23)	$ (9)
Belleville	124%	$ (10)	$ (9)
Kincardine	157%	$ (16)	$ (8)
Sault Ste. Marie	167%	$ (7)	$ (7)
Milton	68%	$ -	$ -
King	72%	$ 3	$ 1
Ingersoll		$ 2	$ 2
Brock		$ 6	$ 3
Richmond Hill	32%	$ 10	$ 3
Vaughan	5%	$ 9	$ 3
Kitchener	0%	$ 3	$ 3
Barrie	0%	$ 5	$ 3
Markham		$ 11	$ 4
Tillsonburg	81%	$ 4	$ 4
East Gwillimbury		$ 11	$ 5
Whitchurch - Stouffville	4%	$ 13	$ 5
West Perth		$ 15	$ 5
Georgina	12%	$ 13	$ 7
Newmarket	5%	$ 19	$ 9
Central Elgin		$ 15	$ 9
Whitby	7%	$ 18	$ 10
Owen Sound	66%	$ 12	$ 12
Prince Edward County		$ 28	$ 14

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
Ottawa	2%	$ 22	$ 14
Kingston	48%	$ 18	$ 14
Brant County		$ 32	$ 17
Georgian Bluffs		$ 33	$ 19
Peterborough	1%	$ 23	$ 20
London	10%	$ 22	$ 22
North Bay	2%	$ 24	$ 23
Sarnia	2%	$ 26	$ 25
Greater Sudbury	20%	$ 27	$ 25
Oshawa	1%	$ 34	$ 28
Amherstburg		$ 32	$ 28
Chatham-Kent	0%	$ 38	$ 29
Norfolk	0%	$ 47	$ 32
The Blue Mountains	2%	$ 174	$ 35
Haldimand		$ 56	$ 37
Grey Highlands		$ 85	$ 37
Laurentian Valley		$ 52	$ 40
Aylmer		$ 33	$ 41
Windsor		$ 29	$ 42
Thunder Bay	2%	$ 44	$ 44
Brantford		$ 52	$ 45
Petawawa		$ 52	$ 48
Guelph	1%	$ 71	$ 51
Espanola		$ 41	$ 56
St. Thomas	5%	$ 51	$ 61
Average	**84%**	**$ 18**	**$ 13**
Median	**12%**	**$ 18**	**$ 10**

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 Waterloo		$ 12	$ 9
Region Durham		$ 15	$ 9
District Muskoka		$ 44	$ 11
Region Halton	1%	$ 25	$ 11
Region Niagara	11%	$ 19	$ 15
Region Peel	1%	$ 28	$ 16
Region Average	**4%**	**$ 24**	**$ 12**
Region Median	**1%**	**$ 22**	**$ 11**
Oxford County	116%	$ (4)	$ (2)
Simcoe County	91%	$ 3	$ 2
Dufferin County		$ 18	$ 10
Wellington County	5%	$ 28	$ 14
County Average	**71%**	**$ 11**	**$ 6**
County Median	**91%**	**$ 11**	**$ 6**

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
Kincardine	-52%	$ (148)	$ (73)
Essex	292%	$ (67)	$ (64)
Laurentian Valley	216%	$ (59)	$ (45)
London	-743%	$ (18)	$ (18)
Petawawa	131%	$ (16)	$ (14)
Sault Ste. Marie		$ (13)	$ (13)
Thunder Bay	139%	$ (12)	$ (12)
Georgian Bluffs	269%	$ (19)	$ (11)
Chatham-Kent	120%	$ (8)	$ (6)
Kenora	104%	$ (6)	$ (5)
Belleville	132%	$ -	$ -
King		$ (1)	$ -
Brantford	98%	$ 1	$ 1
Strathroy-Caradoc		$ 1	$ 1
Greater Sudbury	98%	$ 1	$ 1
North Bay	96%	$ 2	$ 2
Grey Highlands	87%	$ 5	$ 2
Owen Sound		$ 2	$ 2
East Gwillimbury		$ 8	$ 4
Barrie	25%	$ 9	$ 6
Peterborough	78%	$ 8	$ 7
Ottawa	27%	$ 13	$ 8
Richmond Hill		$ 23	$ 8
Kingston	29%	$ 12	$ 9
Middlesex Centre		$ 20	$ 9
Toronto	16%	$ 21	$ 9
Thorold		$ 12	$ 10
West Perth	42%	$ 33	$ 10
Aurora		$ 27	$ 11
Guelph	48%	$ 17	$ 12
Central Elgin		$ 19	$ 12
Brant County	27%	$ 25	$ 13
St. Thomas		$ 12	$ 14
Hanover	74%	$ 15	$ 16
Windsor	50%	$ 18	$ 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
Aylmer	2%	$ 21	$ 27
Quinte West		$ 28	$ 27
Amherstburg		$ 42	$ 37
The Blue Mountains	14%	$ 185	$ 37
Prince Edward County	39%	$ 75	$ 39
Espanola		$ 49	$ 67
Norfolk	4%	$ 151	$ 104
Haldimand	6%	$ 384	$ 257
Average	51%	$ 19	$ 12
Median	50%	$ 9	$ 7
Region Halton	4%	$ 8	$ 3
Region Waterloo	71%	$ 7	$ 5
Region York	18%	$ 17	$ 6
Region Peel	0%	$ 18	$ 10
Region Niagara	13%	$ 22	$ 17
Region Durham	23%	$ 41	$ 26
District Muskoka	18%	$ 183	$ 46
Region Average	**21%**	**$ 42**	**$ 16**
Region Median	**18%**	**$ 18**	**$ 10**
Essex County	136%	$ (17)	$ (14)
Wellington County	77%	$ 5	$ 3
Dufferin County		$ 8	$ 5
Oxford County	68%	$ 15	$ 9
Simcoe County	34%	$ 37	$ 20
County Average	**79%**	**$ 10**	**$ 5**
County Average	**73%**	**$ 8**	**$ 5**

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
Ottawa	140%	$ (18)	$ (12)
Georgian Bluffs	111%	$ (3)	$ (1)
Tiny		$ (1)	$ -
Grey Highlands	99%	$ 1	$ -
West Perth	23%	$ 6	$ 2
Aurora	37%	$ 7	$ 3
The Blue Mountains	38%	$ 13	$ 3
Middlesex Centre	20%	$ 8	$ 4
Central Elgin	9%	$ 8	$ 5
Chatham-Kent	33%	$ 7	$ 5
Kincardine	70%	$ 13	$ 6
Haldimand	33%	$ 8	$ 6
Aylmer		$ 5	$ 6
Whitchurch - Stouffville	32%	$ 18	$ 7
Vaughan	18%	$ 21	$ 7
King		$ 30	$ 8
Lambton Shores		$ 20	$ 8
Ingersoll	23%	$ 9	$ 9
Markham	20%	$ 26	$ 9
East Gwillimbury	14%	$ 24	$ 11
Owen Sound	39%	$ 11	$ 11
Kenora	9%	$ 15	$ 12
Newmarket	15%	$ 26	$ 13
Brant County	25%	$ 24	$ 13
Norfolk	50%	$ 19	$ 13
Georgina	17%	$ 24	$ 14
Sarnia	2%	$ 17	$ 16
Prince Edward County	46%	$ 30	$ 16
St. Thomas	67%	$ 14	$ 16
Guelph	65%	$ 26	$ 18
Sault Ste. Marie		$ 18	$ 19
London	57%	$ 20	$ 20
Thunder Bay	35%	$ 22	$ 21
Laurentian Valley	60%	$ 31	$ 24
Toronto	1%	$ 58	$ 25
North Bay	5%	$ 27	$ 25

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
Petawawa	58%	$ 28	$ 26
Hanover	0%	$ 27	$ 28
Windsor	15%	$ 23	$ 33
Quinte West	0%	$ 38	$ 36
Brantford	1%	$ 41	$ 36
Kingston	25%	$ 48	$ 36
Peterborough	11%	$ 42	$ 38
Barrie	10%	$ 64	$ 45
Belleville		$ 53	$ 50
Greater Sudbury	8%	$ 78	$ 72
Espanola		$ 70	$ 96
Average	**33%**	**$ 23**	**$ 18**
Median	**24%**	**$ 21**	**$ 13**
Region York	28%	$ 23	$ 8
Region Halton	12%	$ 36	$ 16
Region Waterloo	21%	$ 25	$ 19
District Muskoka	31%	$ 86	$ 21
Region Durham	21%	$ 33	$ 21
Region Niagara	11%	$ 32	$ 25
Region Peel	22%	$ 44	$ 25
Region Average	**21%**	**$ 40**	**$ 19**
Region Median	**21%**	**$ 33**	**$ 21**
Bruce County	21%	$ 4	$ 2
Oxford County	57%	$ 24	$ 15
Essex County	21%	$ 24	$ 19
Wellington County	39%	$ 61	$ 29
Dufferin County	3%	$ 52	$ 30
Simcoe County	4%	$ 81	$ 45
County Average	**24%**	**$ 41**	**$ 23**
County Median	**21%**	**$ 38**	**$ 24**

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
Brock	$ (5)	$ (3)
Centre Wellington	$ 1	$ 1
Sarnia	$ 1	$ 1
Lambton Shores	$ 1	$ 1
Central Elgin	$ 4	$ 3
Port Colborne	$ 4	$ 4
Ramara	$ 11	$ 5
Minto	$ 13	$ 9
Barrie	$ 14	$ 10
Kingston	$ 13	$ 10
Innisfil	$ 20	$ 11
Prince Edward County	$ 21	$ 11
Norfolk	$ 17	$ 12
Toronto	$ 32	$ 13
London	$ 15	$ 14
Ottawa	$ 23	$ 15
Guelph	$ 21	$ 15
Brant County	$ 30	$ 16
Kincardine	$ 35	$ 17
Haldimand	$ 26	$ 18
Windsor	$ 12	$ 18
Quinte West	$ 25	$ 24
Thunder Bay	$ 24	$ 24
Brantford	$ 27	$ 24
Peterborough	$ 28	$ 26
Chatham-Kent	$ 36	$ 27
North Bay	$ 30	$ 28
Hanover	$ 29	$ 30

Municipality	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Kenora	$ 45	$ 36
St. Thomas	$ 32	$ 38
Sault Ste. Marie	$ 40	$ 42
Greater Sudbury	$ 50	$ 47
Espanola	$ 50	$ 68
Belleville	$ 122	$ 117
Average	**$ 24**	**$ 21**
Median	**$ 23**	**$ 15**
District Muskoka	$ 28	$ 7
Region York	$ 34	$ 12
Region Peel	$ 27	$ 15
Region Halton	$ 34	$ 15
Region Waterloo	$ 22	$ 17
Region Niagara	$ 25	$ 20
Region Durham	$ 37	$ 24
Region Average	**$ 30**	**$ 16**
Region Median	**$ 28**	**$ 15**
Bruce County	$ 16	$ 8
Simcoe County	$ 15	$ 8
Middlesex County	$ 16	$ 8
Grey County	$ 17	$ 9
Essex County	$ 13	$ 10
Dufferin County	$ 22	$ 13
Elgin County	$ 26	$ 15
Renfrew County	$ 17	$ 15
Oxford County	$ 25	$ 16
Wellington County	$ 38	$ 18
County Average	**$ 21**	**$ 12**
County Median	**$ 17**	**$ 12**

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
Minto	$ (4)	$ (3)
Lincoln	$ 2	$ 1
Niagara-on-the-Lake	$ 5	$ 2
Milton	$ 4	$ 2
St. Catharines	$ 2	$ 2
Greater Sudbury	$ 2	$ 2
West Lincoln	$ 3	$ 2
Oakville	$ 11	$ 4
Quinte West	$ 6	$ 6
Thorold	$ 11	$ 9
Kingston	$ 18	$ 14
Average	**$ 5**	**$ 4**
Median	**$ 4**	**$ 2**
Region York	$ 5	$ 2
Region Average	**$ 5**	**$ 2**
Region Median	**$ 5**	**$ 2**
Essex County	$ 1	$ 1
Simcoe County	$ 5	$ 3
County Average	**$ 3**	**$ 2**
County Median	**$ 3**	**$ 2**

Ambulance Services

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

Ambulances provide emergency care to stabilize a patient's condition, initiate rapid transport to hospital and facilities 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 Capita Including. Amort.	Net Costs per $100,000 CVA Excl Amort
Region Halton	$ 30	$ 33	$ 13
Region York	$ 44	$ 48	$ 16
District Muskoka	$ 105	$ 113	$ 26
Region Durham	$ 49	$ 52	$ 31
Region Peel	$ 59	$ 63	$ 34
Region Waterloo	$ 48	$ 54	$ 36
Region Niagara	$ 67	$ 74	$ 53
Region Average	**$ 57**	**$ 62**	**$ 30**
Region Median	**$ 49**	**$ 54**	**$ 31**
Middlesex County	$ 37	$ 61	$ 19
Wellington County	$ 68	$ 68	$ 33
Elgin County	$ 59	$ 70	$ 35
Simcoe County	$ 70	$ 77	$ 39
Grey County	$ 76	$ 83	$ 40
Dufferin County	$ 74	$ 79	$ 42
Essex County	$ 53	$ 67	$ 43
Bruce County	$ 94	$ 104	$ 47
Oxford County	$ 83	$ 88	$ 52
Renfrew County	$ 102	$ 111	$ 87
County Average	**$ 72**	**$ 81**	**$ 44**
County Median	**$ 72**	**$ 78**	**$ 41**

Municipality	Net Costs per Capita Excl Amort	Net Costs per Capita Including. Amort.	Net Costs per $100,000 CVA Excl Amort
Toronto	$ 43	$ 45	$ 18
Ottawa	$ 51	$ 55	$ 33
Brant County	$ 80	$ 94	$ 42
Chatham-Kent	$ 60	$ 66	$ 45
Barrie	$ 72	$ 72	$ 50
Norfolk	$ 77	$ 82	$ 53
Guelph	$ 76	$ 82	$ 54
Greater Sudbury	$ 58	$ 65	$ 54
Prince Edward County	$ 106	$ 112	$ 55
Haldimand	$ 87	$ 95	$ 58
London	$ 59	$ 59	$ 59
Brantford	$ 69	$ 69	$ 61
Kingston	$ 84	$ 84	$ 64
North Bay	$ 71	$ 71	$ 68
St. Thomas	$ 61	$ 61	$ 73
Quinte West	$ 79	$ 79	$ 75
Peterborough	$ 86	$ 86	$ 77
Windsor	$ 56	$ 56	$ 81
Kenora	$ 107	$ 107	$ 86
Thunder Bay	$ 109	$ 124	$ 108
Espanola	$ 145	$ 146	$ 198
Average	**$ 74**	**$ 78**	**$ 64**
Median	**$ 74**	**$ 76**	**$ 59**

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
Hanover	146%	$ (7)	$ (8)
Centre Wellington	123%	$ (1)	$ (1)
Grey Highlands	95%	$ 1	$ -
Halton Hills	93%	$ -	$ -
Woolwich	88%	$ -	$ -
King	120%	$ -	$ -
Markham	-3%	$ -	$ -
Whitchurch - Stouffville	128%	$ (1)	$ -
Vaughan	32%	$ 1	$ -
Middlesex Centre	30%	$ 1	$ -
Ramara	2%	$ -	$ -
Central Elgin		$ 1	$ -
Georgina	63%	$ 1	$ -
Whitby	111%	$ -	$ -
Niagara-on-the-Lake	80%	$ 4	$ 1
Mississauga	9%	$ 1	$ 1
Brock	5%	$ 1	$ 1
Brampton	17%	$ 1	$ 1
Georgian Bluffs	84%	$ 1	$ 1
Burlington	11%	$ 3	$ 1
Waterloo	91%	$ 1	$ 1
Lambton Shores	70%	$ 2	$ 1
Prince Edward County	57%	$ 2	$ 1
Quinte West	53%	$ 1	$ 1
Welland	40%	$ 2	$ 2
Oakville	38%	$ 5	$ 2
Essex	74%	$ 2	$ 2
Oshawa	37%	$ 2	$ 2
Port Colborne	70%	$ 2	$ 2
Mapleton		$ 5	$ 2
Minto	73%	$ 3	$ 2
Aylmer		$ 2	$ 2
Pelham	38%	$ 4	$ 2
West Lincoln	35%	$ 3	$ 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
West Perth	23%	$ 6	$ 2
Sault Ste. Marie	84%	$ 3	$ 3
Norfolk	38%	$ 5	$ 3
Lincoln	54%	$ 4	$ 3
Grimsby	43%	$ 4	$ 3
Thunder Bay	26%	$ 3	$ 3
Haldimand	27%	$ 5	$ 3
The Blue Mountains	10%	$ 13	$ 3
Kitchener	54%	$ 5	$ 4
Wellington North	42%	$ 7	$ 4
Clarington	30%	$ 6	$ 4
Gravenhurst	24%	$ 13	$ 5
Cambridge	54%	$ 7	$ 5
Tillsonburg	66%	$ 5	$ 5
Chatham-Kent	51%	$ 8	$ 6
Greater Sudbury	55%	$ 6	$ 6
Strathroy-Caradoc	36%	$ 8	$ 6
Kenora	62%	$ 9	$ 7
Kincardine	44%	$ 15	$ 8
Ingersoll	29%	$ 9	$ 9
Espanola	39%	$ 7	$ 10
Fort Erie	23%	$ 13	$ 11
Brantford	21%	$ 12	$ 11
Brant County	24%	$ 20	$ 11
Wainfleet	59%	$ 20	$ 12
St. Catharines	25%	$ 14	$ 13
Niagara Falls	23%	$ 19	$ 15
Owen Sound	35%	$ 15	$ 16
Thorold	12%	$ 33	$ 28
Average	**50%**	**$ 5**	**$ 4**
Median	**41%**	**$ 3**	**$ 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
Niagara-on-the-Lake	$ (38)	$ (13)
King	$ 1	$ -
East Gwillimbury	$ 1	$ -
Vaughan	$ 1	$ -
Aurora	$ 1	$ -
Norfolk	$ 1	$ 1
Toronto	$ 2	$ 1
Greater Sudbury	$ 1	$ 1
Essex	$ 1	$ 1
Scugog	$ 2	$ 1
Hanover	$ 1	$ 1
Pickering	$ 2	$ 1
Wainfleet	$ 2	$ 1
Grimsby	$ 3	$ 2
London	$ 2	$ 2
Fort Erie	$ 3	$ 2
Sarnia	$ 2	$ 2
Lincoln	$ 5	$ 3
Tiny	$ 10	$ 3
Guelph	$ 4	$ 3
Thunder Bay	$ 3	$ 3
Georgina	$ 5	$ 3
Espanola	$ 3	$ 4
Kenora	$ 4	$ 4
Ottawa	$ 7	$ 5
Haldimand	$ 9	$ 6
St. Catharines	$ 6	$ 6
Brantford	$ 8	$ 7

Municipality	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Peterborough	$ 7	$ 7
Chatham-Kent	$ 25	$ 18
Belleville	$ 23	$ 22
Gravenhurst	$ 82	$ 30
North Bay	$ 31	$ 30
Average	**$ 4**	**$ 3**
Median	**$ 1**	**$ 1**
Region Peel	$ 1	$ -
District Muskoka	$ 1	$ -
Region Waterloo	$ 1	$ 1
Region Niagara	$ 5	$ 4
Region Halton	$ 14	$ 6
Region Durham	$ 9	$ 6
Region Average	**$ 5**	**$ 3**
Region Median	**$ 3**	**$ 3**
Bruce County	$ 1	$ -
Dufferin County	$ 1	$ -
Simcoe County	$ 2	$ 1
Middlesex County	$ 2	$ 1
Grey County	$ 3	$ 2
Elgin County	$ 5	$ 3
Wellington County	$ 8	$ 4
County Average	**$ 2**	**$ 1**
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 Excl Amort	Net Costs per $100,000 CVA Excl Amort
Region York	$ 28	$ 10
Region Halton	$ 24	$ 10
District Muskoka	$ 50	$ 13
Region Peel	$ 44	$ 25
Region Durham	$ 40	$ 26
Region Waterloo	$ 35	$ 27
Region Niagara	$ 36	$ 29
Region Average	**$ 37**	**$ 20**
Region Median	**$ 36**	**$ 25**
Elgin County	$ 7	$ 4
Middlesex County	$ 7	$ 4
Bruce County	$ 14	$ 7
Dufferin County	$ 14	$ 8
Renfrew County	$ 11	$ 9
Oxford County	$ 15	$ 10
Simcoe County	$ 19	$ 10
Grey County	$ 20	$ 11
Wellington County	$ 27	$ 13
Essex County	$ 24	$ 19
County Average	**$ 16**	**$ 10**
County Median	**$ 15**	**$ 10**

Municipality	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Oakville	$ (2)	$ (1)
Wainfleet	$ 1	$ 1
Tiny	$ 3	$ 1
Woolwich	$ 3	$ 1
Brampton	$ 2	$ 1
Pickering	$ 4	$ 2
Centre Wellington	$ 4	$ 2
Haldimand	$ 16	$ 10
Brant County	$ 28	$ 15
Guelph	$ 22	$ 15
Prince Edward County	$ 29	$ 15
Kenora	$ 19	$ 15
Barrie	$ 29	$ 20
Norfolk	$ 41	$ 28
Brantford	$ 34	$ 30
Kingston	$ 42	$ 32
North Bay	$ 34	$ 33
Belleville	$ 34	$ 33
Quinte West	$ 35	$ 34
Greater Sudbury	$ 39	$ 36
St. Thomas	$ 40	$ 47
Ottawa	$ 76	$ 48
London	$ 55	$ 54
Chatham-Kent	$ 76	$ 57
Peterborough	$ 68	$ 61
Toronto	$ 168	$ 71
Windsor	$ 91	$ 134
Thunder Bay	$ 172	$ 171
Sault Ste. Marie	$ 278	$ 290
Average	**$ 44**	**$ 38**
Median	**$ 29**	**$ 20**

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 participating in the long-term care business

Assistance to the Aged

(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
Espanola	$ (6)	$ (8)
Grimsby	$ 1	$ -
Mapleton	$ (1)	$ -
Wainfleet	$ 1	$ 1
Richmond Hill	$ 2	$ 1
Lincoln	$ 1	$ 1
Sarnia	$ 1	$ 1
Niagara Falls	$ 1	$ 1
Fort Erie	$ 2	$ 2
Cambridge	$ 3	$ 2
Pickering	$ 5	$ 2
Haldimand	$ 3	$ 2
Whitby	$ 4	$ 2
St. Catharines	$ 3	$ 3
Thorold	$ 3	$ 3
Brampton	$ 4	$ 3
Georgina	$ 6	$ 3
Halton Hills	$ 11	$ 5
Centre Wellington	$ 8	$ 5
Waterloo	$ 7	$ 5
Kitchener	$ 8	$ 7
Chatham-Kent	$ 10	$ 8
Oshawa	$ 11	$ 9
Sault Ste. Marie	$ 10	$ 10
Welland	$ 10	$ 11
Barrie	$ 19	$ 13
Brantford	$ 16	$ 14
Toronto	$ 34	$ 14
Brant County	$ 28	$ 15
London	$ 17	$ 16
Guelph	$ 26	$ 18
Ottawa	$ 37	$ 23
Peterborough	$ 34	$ 31
Norfolk	$ 57	$ 39
Thunder Bay	$ 46	$ 46
Quinte West	$ 48	$ 46
Prince Edward County	$ 98	$ 51
Belleville	$ 62	$ 59
Kingston	$ 78	$ 59
Greater Sudbury	$ 81	$ 75
Windsor	$ 53	$ 77
North Bay	$ 94	$ 89
St. Thomas	$ 80	$ 95
Kenora	$ 124	$ 100
Average	**$ 23**	**$ 20**
Median	**$ 8**	**$ 5**
Region York	$ 21	$ 8
Region Halton	$ 30	$ 13
Region Waterloo	$ 21	$ 16
District Muskoka	$ 71	$ 18
Region Peel	$ 36	$ 21
Region Niagara	$ 40	$ 31
Region Durham	$ 77	$ 49
Region Average	**$ 42**	**$ 22**
Region Median	**$ 36**	**$ 18**
Renfrew County	$ (11)	$ (10)
Middlesex County	$ 25	$ 13
Simcoe County	$ 44	$ 24
Grey County	$ 65	$ 34
Oxford County	$ 68	$ 43
Wellington County	$ 92	$ 44
Essex County	$ 54	$ 44
Dufferin County	$ 87	$ 50
Bruce County	$ 121	$ 61
Elgin County	$ 108	$ 64
County Average	**$ 65**	**$ 37**
County Median	**$ 67**	**$ 44**

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.
District Muskoka	$ 19	$ 5
Region Halton	$ 13	$ 6
Region Peel	$ 11	$ 6
Region York	$ 16	$ 6
Region Durham	$ 11	$ 7
Region Waterloo	$ 13	$ 10
Region Niagara	$ 13	$ 10
Region Average	**$ 14**	**$ 7**
Region Median	**$ 13**	**$ 6**
Elgin County	$ 4	$ 2
Simcoe County	$ 6	$ 3
Renfrew County	$ 4	$ 3
Middlesex County	$ 5	$ 3
Oxford County	$ 6	$ 4
Grey County	$ 8	$ 4
Bruce County	$ 8	$ 4
Dufferin County	$ 12	$ 7
Essex County	$ 11	$ 9
Wellington County	$ 27	$ 13
County Average	**$ 9**	**$ 5**
County Median	**$ 7**	**$ 4**

Municipality	Net Costs per Capita Excl. Amort.	Net Costs per $100,000 CVA Excl. Amort.
Kitchener	$ 1	$ 1
Haldimand	$ 2	$ 2
Norfolk	$ 4	$ 3
Brant County	$ 8	$ 4
Brantford	$ 7	$ 6
London	$ 10	$ 10
Thunder Bay	$ 10	$ 10
Kenora	$ 14	$ 11
Chatham-Kent	$ 16	$ 12
Greater Sudbury	$ 13	$ 12
Barrie	$ 19	$ 13
Ottawa	$ 21	$ 13
North Bay	$ 14	$ 14
Espanola	$ 13	$ 17
Peterborough	$ 20	$ 18
Guelph	$ 27	$ 19
Kingston	$ 25	$ 19
Toronto	$ 44	$ 19
Windsor	$ 14	$ 21
St. Thomas	$ 39	$ 47
Average	**$ 15**	**$ 13**
Median	**$ 14**	**$ 12**

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

(sorted by Net Costs per Capita, Excluding Amortization)

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
Central Elgin		$ (3)			$ (3)
Kitchener		$ 1			$ 1
Collingwood			$ 23		$ 23
Strathroy-Caradoc		$ 25			$ 25
Haldimand	$ 30				$ 30
Norfolk		$ 67			$ 67
Espanola	$ 67				$ 67
Barrie	$ 72				$ 72
Prince Edward County	$ 55			$ 18	$ 73
Brantford	$ 74	$ 45	$ 9	$ (47)	$ 81
Brant County	$ 85	$ -			$ 85
Chatham-Kent	$ 44	$ 36	$ -	$ 12	$ 92
Windsor	$ 44	$ 25	$ 37	$ (8)	$ 98
Kenora				$ 102	$ 102
Quinte West	$ 110				$ 110
Belleville	$ 110				$ 110
London	$ 71	$ 17	$ -	$ 25	$ 113
Greater Sudbury	$ 44	$ 57	$ 2	$ 10	$ 113
Ottawa	$ 65	$ 8	$ 26	$ 24	$ 123
North Bay	$ 129				$ 129
St. Thomas	$ 7	$ 127			$ 134
Kingston	$ 49	$ 46	$ 46		$ 141
Guelph	$ 146				$ 146
Toronto	$ 183				$ 183
Peterborough	$ 178	$ 23	$ 11		$ 212
Average	**$ 82**	**$ 34**	**$ 17**	**$ 17**	**$ 93**
Median	**$ 71**	**$ 25**	**$ 11**	**$ 15**	**$ 98**

Social Housing *(cont'd)*

(sorted by Net Costs per Capita, Excluding Amortization)

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	$ (8)	$ 23	$ 4	$ 8	$ 27
Region Halton	$ 16	$ 25	$ 11	$ 24	$ 76
Region Durham	$ 16	$ 36	$ 7	$ 17	$ 76
District Muskoka	$ 38	$ 50	$ -		$ 88
Region Niagara	$ 51	$ 35	$ 6	$ 4	$ 96
Region Waterloo	$ 24	$ 60	$ 9	$ 55	$ 148
Region Peel	$ 1	$ 153	$ 13	$ (3)	$ 164
Region Average	**$ 20**	**$ 55**	**$ 7**	**$ 18**	**$ 96**
Region Median	**$ 16**	**$ 36**	**$ 7**	**$ 13**	**$ 88**
Elgin County	$ 27				$ 27
Renfrew County	$ 45				$ 45
Bruce County	$ 64	$ 1	$ 2		$ 67
Middlesex County	$ 69				$ 69
Oxford County	$ 51		$ 3	$ 19	$ 73
Essex County	$ 50	$ 20		$ 7	$ 77
Simcoe County	$ 78				$ 78
Dufferin County	$ 66	$ 16	$ 8	$ 1	$ 91
Grey County	$ 103				$ 103
Wellington County	$ 110	$ 10	$ 5	$ 5	$ 130
County Average	**$ 66**	**$ 12**	**$ 5**	**$ 8**	**$ 76**
County Median	**$ 65**	**$ 13**	**$ 4**	**$ 6**	**$ 75**

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
Petawawa	$ 1	$ -
Erin	$ 5	$ 2
Grey Highlands	$ 4	$ 2
Grimsby	$ 5	$ 3
Wellington North	$ 15	$ 8
Puslinch	$ 27	$ 9
West Perth	$ 31	$ 9
Central Elgin	$ 17	$ 10
Laurentian Valley	$ 14	$ 11
Woolwich	$ 23	$ 12
Strathroy-Caradoc	$ 14	$ 12
Middlesex Centre	$ 31	$ 13
Mapleton	$ 34	$ 13
West Lincoln	$ 20	$ 13
Markham	$ 39	$ 14
Halton Hills	$ 33	$ 15
Norfolk	$ 22	$ 15
Niagara-on-the-Lake	$ 45	$ 16
Hamilton Tp	$ 26	$ 16
Richmond Hill	$ 46	$ 16
Scugog	$ 39	$ 18
King	$ 62	$ 18
Whitchurch - Stouffville	$ 57	$ 21
Centre Wellington	$ 37	$ 21
Prince Edward County	$ 41	$ 21
Aurora	$ 53	$ 21
Caledon	$ 54	$ 22
Haldimand	$ 33	$ 22
Vaughan	$ 64	$ 22
Milton	$ 41	$ 24
Ramara	$ 56	$ 24
The Blue Mountains	$ 120	$ 24
Espanola	$ 18	$ 25
Brock	$ 43	$ 25
Georgian Bluffs	$ 44	$ 25
Gravenhurst	$ 72	$ 26
Whitby	$ 46	$ 27
Chatham-Kent	$ 37	$ 28
Toronto	$ 70	$ 29
Brant County	$ 56	$ 30
Tiny	$ 94	$ 30
Ottawa	$ 50	$ 32
Guelph-Eramosa	$ 70	$ 32
Tillsonburg	$ 32	$ 32
Pickering	$ 64	$ 33
East Gwillimbury	$ 78	$ 34
Niagara Falls	$ 41	$ 34
London	$ 35	$ 35
Innisfil	$ 68	$ 36
Mississauga	$ 74	$ 36
New Tecumseth	$ 59	$ 38
Minto	$ 54	$ 38
Burlington	$ 90	$ 39
Oakville	$ 107	$ 39
Ajax	$ 57	$ 39
Barrie	$ 55	$ 39
Clarington	$ 60	$ 41
Thorold	$ 50	$ 42
Pelham	$ 70	$ 44
Fort Erie	$ 54	$ 44
Peterborough	$ 51	$ 46
Lambton Shores	$ 123	$ 49
Aylmer	$ 39	$ 49
Waterloo	$ 72	$ 50
Kincardine	$ 103	$ 51
Brampton	$ 71	$ 52
Newmarket	$ 110	$ 53
Collingwood	$ 101	$ 54
Lincoln	$ 85	$ 54
Kingston	$ 73	$ 56
Oshawa	$ 69	$ 57
Georgina	$ 104	$ 58
Cambridge	$ 73	$ 59
St. Catharines	$ 64	$ 60
Amherstburg	$ 70	$ 62
Quinte West	$ 65	$ 62
Guelph	$ 94	$ 67
Greater Sudbury	$ 72	$ 67
Kitchener	$ 76	$ 68
Hanover	$ 66	$ 69

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
Ingersoll	$ 73	$ 73
North Bay	$ 84	$ 80
Kenora	$ 99	$ 80
Welland	$ 74	$ 81
St. Thomas	$ 68	$ 82
Belleville	$ 90	$ 86
Sarnia	$ 93	$ 89
Essex	$ 96	$ 92
Sault Ste. Marie	$ 96	$ 100
Brantford	$ 116	$ 102
Port Colborne	$ 97	$ 102
Owen Sound	$ 100	$ 104
Thunder Bay	$ 121	$ 120
Windsor	$ 90	$ 131
Average	**$ 60**	**$ 41**
Median	**$ 60**	**$ 35**

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 *(sorted by Net Costs per $100,000 Assessment, Excluding 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
Essex	372%	$ (74)	$ (73)	$ (71)
Whitchurch - Stouffville	131%	$ (22)	$ (22)	$ (8)
New Tecumseth	211%	$ (10)	$ (10)	$ (7)
Markham	151%	$ (14)	$ (13)	$ (5)
Woolwich	124%	$ (1)	$ (1)	$ (1)
Brock	96%	$ -	$ -	$ -
Ramara	108%	$ (1)	$ (1)	$ -
Niagara-on-the-Lake	76%	$ 1	$ 1	$ -
Centre Wellington	100%	$ -	$ -	$ -
Kingston	12%	$ 1	$ 1	$ 1
Scugog	89%	$ 3	$ 3	$ 1
Kenora	62%	$ 2	$ 3	$ 1
Fort Erie		$ 2	$ 2	$ 2
Owen Sound	78%	$ 2	$ 2	$ 2
Mapleton	72%	$ 7	$ 7	$ 2
Milton	90%	$ 5	$ 6	$ 3
Thorold		$ 5	$ 5	$ 4
Sault Ste. Marie	71%	$ 4	$ 4	$ 4
Haldimand	48%	$ 8	$ 8	$ 5
Strathroy-Caradoc	80%	$ 6	$ 6	$ 5
King	82%	$ 17	$ 17	$ 5
Minto	72%	$ 9	$ 9	$ 6
Oakville	74%	$ 17	$ 18	$ 6
Norfolk	55%	$ 8	$ 8	$ 6
Guelph-Eramosa		$ 15	$ 15	$ 7
Vaughan	64%	$ 24	$ 25	$ 8
Whitby	2%	$ 14	$ 14	$ 8
Georgian Bluffs		$ 16	$ 16	$ 9
Innisfil	28%	$ 17	$ 17	$ 9
Collingwood	35%	$ 17	$ 17	$ 9
Sarnia	6%	$ 11	$ 11	$ 10
East Gwillimbury	47%	$ 23	$ 24	$ 10
Richmond Hill	50%	$ 29	$ 29	$ 10
Halton Hills	57%	$ 25	$ 25	$ 11

Recreation Programming *(cont'd) (sorted by Net Costs per $100,000 Assessment, Excluding 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
Niagara Falls	37%	$ 13	$ 13	$ 11
Caledon	60%	$ 28	$ 28	$ 12
Greater Sudbury	16%	$ 14	$ 15	$ 13
Guelph	59%	$ 18	$ 18	$ 13
Laurentian Valley	12%	$ 18	$ 18	$ 14
Mississauga	41%	$ 29	$ 30	$ 14
Kincardine	61%	$ 29	$ 29	$ 14
Windsor	64%	$ 10	$ 10	$ 14
Lambton Shores		$ 38	$ 38	$ 15
Brant County	31%	$ 30	$ 30	$ 16
Belleville	34%	$ 17	$ 17	$ 16
Tiny	28%	$ 51	$ 51	$ 16
West Perth	13%	$ 52	$ 52	$ 16
Gravenhurst	1%	$ 48	$ 48	$ 17
Brampton	16%	$ 24	$ 24	$ 18
North Bay	14%	$ 18	$ 18	$ 18
Peterborough	50%	$ 21	$ 21	$ 19
Chatham-Kent	22%	$ 25	$ 25	$ 19
Barrie	57%	$ 28	$ 28	$ 19
West Lincoln	24%	$ 29	$ 29	$ 19
Georgina	18%	$ 36	$ 39	$ 20
Espanola	73%	$ 16	$ 16	$ 21
Newmarket	64%	$ 43	$ 43	$ 21
Clarington	38%	$ 31	$ 31	$ 21
Hamilton Tp		$ 35	$ 35	$ 22
Aurora	46%	$ 56	$ 56	$ 23
Prince Edward County	1%	$ 44	$ 44	$ 23
Waterloo	33%	$ 34	$ 34	$ 23
Pickering	37%	$ 45	$ 45	$ 23
Burlington	33%	$ 56	$ 56	$ 24
Lincoln	26%	$ 38	$ 38	$ 24
Amherstburg	14%	$ 28	$ 28	$ 25
Cambridge	19%	$ 31	$ 31	$ 25
Toronto	14%	$ 66	$ 66	$ 28

Recreation Programming *(cont'd)*

(sorted by Net Costs per $100,000 Assessment, Excluding 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
London	35%	$ 29	$ 29	$ 29
Grey Highlands		$ 71	$ 71	$ 31
Ajax	18%	$ 47	$ 48	$ 32
St. Catharines	5%	$ 34	$ 34	$ 32
Oshawa	37%	$ 46	$ 46	$ 38
Pelham	31%	$ 75	$ 76	$ 46
Kitchener	8%	$ 51	$ 51	$ 46
Brantford	31%	$ 57	$ 57	$ 50
Thunder Bay	36%	$ 52	$ 52	$ 51
Tillsonburg	47%	$ 52	$ 52	$ 52
Port Colborne	33%	$ 50	$ 50	$ 52
Hanover	38%	$ 58	$ 58	$ 60
Welland	11%	$ 56	$ 56	$ 61
Grimsby	11%	$ 107	$ 107	$ 65
Ottawa	20%	$ 124	$ 126	$ 79
Petawawa	21%	$ 87	$ 87	$ 81
Ingersoll	22%	$ 108	$ 109	$ 107
Average	**51%**	**$ 28**	**$ 28**	**$ 19**
Median	**37%**	**$ 25**	**$ 25**	**$ 15**

Recreation Facilities - Golf, Marina, Ski Hill

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

Municipality	Revenue as % Gross Expenditures Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Sarnia	3350%	$ (3)	$ (3)
Windsor	106%	$ (1)	$ (1)
The Blue Mountains	106%	$ (6)	$ (1)
Vaughan	954%	$ (1)	$ -
Toronto	86%	$ 1	$ -
Thunder Bay	101%	$ -	$ -
Waterloo	36%	$ 1	$ 1
Brampton	59%	$ 1	$ 1
Chatham-Kent		$ 1	$ 1
Mississauga	80%	$ 2	$ 1
Kitchener	94%	$ 1	$ 1
Burlington	78%	$ 2	$ 1
Kingston	87%	$ 2	$ 1
Peterborough	60%	$ 2	$ 2
London	80%	$ 2	$ 2
Greater Sudbury	58%	$ 2	$ 2
Barrie	63%	$ 3	$ 2
Sault Ste. Marie	46%	$ 2	$ 3
Belleville	72%	$ 3	$ 3
Gravenhurst		$ 12	$ 4
St. Catharines	29%	$ 5	$ 5
Brock	20%	$ 9	$ 5
North Bay	13%	$ 6	$ 5
Prince Edward County	27%	$ 10	$ 5
Oakville	31%	$ 15	$ 6
Norfolk	40%	$ 8	$ 6
Brantford	57%	$ 8	$ 7
Georgina	44%	$ 17	$ 9
Quinte West	67%	$ 9	$ 9
Essex	47%	$ 11	$ 11
Port Colborne	86%	$ 10	$ 11
Lambton Shores	54%	$ 31	$ 12
Kincardine	34%	$ 34	$ 17
Average	**196%**	**$ 6**	**$ 4**
Median	**60%**	**$ 2**	**$ 2**

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
Wellesley	169.5%	$ (176)	$ (112)	$ (83)	$ (52)
Erin	119.9%	$ (28)	$ (8)	$ (12)	$ (3)
Tiny		$ 4	$ 4	$ 1	$ 1
Georgian Bluffs	58.4%	$ 13	$ 13	$ 8	$ 8
Ramara	9.7%	$ 24	$ 31	$ 10	$ 13
Puslinch		$ 52	$ 64	$ 17	$ 20
Toronto	5.2%	$ 48	$ 50	$ 20	$ 21
Guelph-Eramosa	36.6%	$ 37	$ 47	$ 17	$ 22
Mapleton	42.7%	$ 48	$ 60	$ 18	$ 22
Ottawa	4.7%	$ 27	$ 35	$ 17	$ 23
Vaughan	6.4%	$ 53	$ 65	$ 18	$ 23
The Blue Mountains	19.5%	$ 104	$ 118	$ 21	$ 23
Richmond Hill	18.6%	$ 65	$ 89	$ 22	$ 31
Grimsby	43.2%	$ 41	$ 54	$ 25	$ 33
Mississauga	18.2%	$ 48	$ 69	$ 23	$ 34
Brock	35.3%	$ 61	$ 62	$ 35	$ 36
Grey Highlands	37.4%	$ 51	$ 84	$ 22	$ 36
East Gwillimbury	0.3%	$ 69	$ 90	$ 30	$ 39
Lincoln	40.3%	$ 41	$ 62	$ 26	$ 39
Welland	60.0%	$ 9	$ 35	$ 10	$ 39
Markham		$ 88	$ 112	$ 31	$ 40
Sarnia	54.0%	$ 33	$ 42	$ 31	$ 40
West Perth	37.8%	$ 98	$ 132	$ 30	$ 41
Cambridge	39.7%	$ 36	$ 52	$ 29	$ 42
Scugog	38.7%	$ 77	$ 98	$ 35	$ 45
Laurentian Valley		$ 51	$ 59	$ 39	$ 45
Barrie	38.3%	$ 48	$ 65	$ 34	$ 45
Middlesex Centre	61.3%	$ 73	$ 104	$ 32	$ 45
Gravenhurst	31.8%	$ 67	$ 123	$ 25	$ 45
Milton	44.0%	$ 46	$ 78	$ 27	$ 46
Niagara-on-the-Lake	14.7%	$ 104	$ 132	$ 37	$ 47
Oakville	0.8%	$ 113	$ 132	$ 41	$ 48

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
Haldimand	32.5%	$ 49	$ 71	$ 33	$ 48
Guelph	16.6%	$ 56	$ 70	$ 40	$ 50
Pickering	33.7%	$ 72	$ 96	$ 37	$ 50
Central Elgin		$ 78	$ 86	$ 48	$ 53
Norfolk	1.5%	$ 60	$ 78	$ 41	$ 54
Chatham-Kent	33.8%	$ 59	$ 72	$ 44	$ 54
Wellington North	39.5%	$ 99	$ 99	$ 54	$ 54
Strathroy-Caradoc	63.6%	$ 39	$ 66	$ 32	$ 55
London	2.2%	$ 44	$ 59	$ 44	$ 58
Burlington	21.8%	$ 110	$ 137	$ 47	$ 59
Whitchurch - Stouffville	0.1%	$ 118	$ 162	$ 43	$ 59
Hamilton Tp	40.3%	$ 62	$ 95	$ 38	$ 59
North Bay	46.1%	$ 42	$ 63	$ 40	$ 60
King		$ 169	$ 215	$ 48	$ 61
Aylmer	58.0%	$ 33	$ 49	$ 41	$ 61
St. Thomas	43.3%	$ 42	$ 53	$ 50	$ 63
Peterborough	57.3%	$ 43	$ 71	$ 39	$ 64
Whitby	46.8%	$ 70	$ 110	$ 41	$ 64
Innisfil	23.7%	$ 103	$ 124	$ 54	$ 65
Kitchener	32.9%	$ 64	$ 74	$ 57	$ 66
Halton Hills	28.7%	$ 117	$ 148	$ 53	$ 67
Oshawa	38.0%	$ 62	$ 82	$ 51	$ 67
West Lincoln	23.4%	$ 73	$ 103	$ 48	$ 68
Waterloo	40.0%	$ 73	$ 100	$ 51	$ 69
Aurora	26.3%	$ 116	$ 174	$ 47	$ 70
Fort Erie	23.9%	$ 71	$ 91	$ 58	$ 74
Brant County	29.2%	$ 112	$ 143	$ 60	$ 76
Collingwood	1.0%	$ 104	$ 144	$ 56	$ 77
Clarington	27.4%	$ 94	$ 115	$ 63	$ 78
Newmarket	5.0%	$ 130	$ 165	$ 62	$ 79
Centre Wellington	20.1%	$ 126	$ 141	$ 72	$ 80
Niagara Falls	19.6%	$ 70	$ 96	$ 58	$ 80

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
Greater Sudbury	38.5%	$ 77	$ 87	$ 71	$ 81
Ajax	30.7%	$ 91	$ 121	$ 62	$ 82
Caledon	14.0%	$ 133	$ 200	$ 55	$ 83
Petawawa		$ 83	$ 89	$ 77	$ 83
Prince Edward County	0.1%	$ 143	$ 163	$ 75	$ 85
New Tecumseth	23.3%	$ 106	$ 129	$ 70	$ 85
Lambton Shores	1.9%	$ 163	$ 215	$ 65	$ 86
Woolwich	33.8%	$ 146	$ 175	$ 75	$ 89
Wainfleet	25.7%	$ 105	$ 145	$ 65	$ 89
Brantford	4.3%	$ 73	$ 101	$ 64	$ 89
Brampton	19.8%	$ 110	$ 131	$ 80	$ 96
Quinte West	16.4%	$ 84	$ 109	$ 80	$ 104
Kingston	38.2%	$ 104	$ 138	$ 79	$ 105
Amherstburg	28.3%	$ 75	$ 122	$ 66	$ 108
Thunder Bay	30.9%	$ 99	$ 112	$ 98	$ 111
Ingersoll	21.1%	$ 85	$ 117	$ 84	$ 116
Kincardine	7.8%	$ 208	$ 255	$ 102	$ 126
Pelham	2.4%	$ 146	$ 206	$ 90	$ 127
Thorold	22.7%	$ 94	$ 152	$ 81	$ 130
Minto	33.4%	$ 145	$ 186	$ 103	$ 132
Belleville	26.1%	$ 108	$ 148	$ 103	$ 141
St. Catharines	4.3%	$ 128	$ 157	$ 121	$ 149
Windsor	6.5%	$ 77	$ 103	$ 114	$ 151
Georgina	18.3%	$ 208	$ 279	$ 116	$ 156
Sault Ste. Marie	24.5%	$ 112	$ 149	$ 117	$ 156
Owen Sound	6.5%	$ 108	$ 160	$ 112	$ 167
Tillsonburg	1.2%	$ 126	$ 169	$ 126	$ 168
Kenora	30.3%	$ 192	$ 222	$ 156	$ 180
Port Colborne	5.8%	$ 118	$ 179	$ 124	$ 188
Hanover	31.1%	$ 139	$ 186	$ 145	$ 193
Essex		$ 184	$ 215	$ 175	$ 206
Espanola	19.8%	$ 207	$ 214	$ 282	$ 292
Average	**28.8%**	**$ 83**	**$ 110**	**$ 56**	**$ 74**
Median	**26.9%**	**$ 77**	**$ 103**	**$ 48**	**$ 64**

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
Aylmer	$ (4)	$ (4)	$ (4)	$ (4)
Puslinch	$ 1	$ 1	$ -	$ -
Wellesley	$ 1	$ 3	$ 1	$ 1
Lambton Shores	$ 2	$ 3	$ 1	$ 1
Kincardine	$ 1	$ 3	$ -	$ 1
Tiny	$ 12	$ 12	$ 4	$ 4
Laurentian Valley	$ 15	$ 15	$ 12	$ 12
The Blue Mountains	$ 65	$ 73	$ 13	$ 14
West Perth	$ 42	$ 47	$ 13	$ 14
Ramara	$ 37	$ 39	$ 16	$ 16
Hamilton Tp	$ 29	$ 29	$ 18	$ 18
Georgian Bluffs	$ 34	$ 34	$ 19	$ 19
Grey Highlands	$ 51	$ 58	$ 22	$ 25
Gravenhurst	$ 66	$ 73	$ 24	$ 27
Brock	$ 55	$ 59	$ 32	$ 34
Wainfleet	$ 69	$ 75	$ 42	$ 46
Espanola	$ 47	$ 48	$ 65	$ 66
Hanover	$ 66	$ 71	$ 69	$ 74
Population < 15,000				
Average	**$ 33**	**$ 36**	**$ 19**	**$ 20**
Median	**$ 36**	**$ 37**	**$ 15**	**$ 15**

***Library** (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
Strathroy-Caradoc	$ (2)	$ -	$ (2)	$ -
Amherstburg		$ 1		$ -
Essex	$ 1	$ 1	$ 1	$ 1
Central Elgin	$ 2	$ 2	$ 1	$ 1
Owen Sound	$ 1	$ 3	$ 2	$ 3
Middlesex Centre	$ 7	$ 8	$ 3	$ 4
Niagara-on-the-Lake	$ 55	$ 62	$ 20	$ 22
Scugog	$ 36	$ 48	$ 16	$ 22
Thorold	$ 28	$ 31	$ 24	$ 27
Lincoln	$ 48	$ 54	$ 30	$ 34
Pelham	$ 50	$ 55	$ 31	$ 34
West Lincoln	$ 49	$ 54	$ 33	$ 36
Petawawa	$ 39	$ 45	$ 36	$ 42
Kenora	$ 50	$ 55	$ 41	$ 45
Port Colborne	$ 39	$ 44	$ 41	$ 47
Collingwood	$ 75	$ 92	$ 40	$ 49
Prince Edward County	$ 120	$ 125	$ 63	$ 65
Population 15,000 - 29,999				
Average	**$ 35**	**$ 38**	**$ 22**	**$ 24**
Median	**$ 39**	**$ 45**	**$ 24**	**$ 25**

***Library** (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
Quinte West	$ (5)	$ 1	$ (5)	$ 1
Sarnia	$ 4	$ 5	$ 4	$ 5
Whitchurch - Stouffville	$ 46	$ 52	$ 17	$ 19
East Gwillimbury	$ 54	$ 55	$ 23	$ 24
Grimsby	$ 37	$ 41	$ 22	$ 25
Aurora	$ 58	$ 64	$ 23	$ 26
King	$ 76	$ 92	$ 22	$ 26
Haldimand	$ 36	$ 43	$ 24	$ 29
Norfolk	$ 40	$ 47	$ 28	$ 32
Caledon	$ 77	$ 83	$ 32	$ 34
New Tecumseth	$ 51	$ 56	$ 33	$ 37
Brant County	$ 63	$ 69	$ 33	$ 37
Halton Hills	$ 72	$ 87	$ 33	$ 39
Fort Erie	$ 47	$ 52	$ 38	$ 43
Georgina	$ 74	$ 79	$ 41	$ 44
North Bay	$ 46	$ 51	$ 44	$ 49
Peterborough	$ 45	$ 54	$ 41	$ 49
Sault Ste. Marie	$ 43	$ 48	$ 45	$ 50
Innisfil	$ 84	$ 97	$ 44	$ 50
Welland	$ 43	$ 48	$ 47	$ 52
Belleville	$ 53	$ 60	$ 50	$ 58
St. Thomas	$ 64	$ 65	$ 76	$ 78
Population 30,000 - 99,999				
Average	**$ 50**	**$ 57**	**$ 33**	**$ 37**
Median	**$ 49**	**$ 55**	**$ 33**	**$ 37**

***Library** (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
Markham	$ 44	$ 50	$ 16	$ 18
Oakville	$ 47	$ 51	$ 17	$ 19
Newmarket	$ 39	$ 42	$ 19	$ 20
Brampton	$ 26	$ 30	$ 19	$ 22
Richmond Hill	$ 58	$ 68	$ 20	$ 23
Mississauga	$ 40	$ 49	$ 20	$ 24
Vaughan	$ 62	$ 70	$ 21	$ 24
Milton	$ 35	$ 42	$ 21	$ 25
Burlington	$ 62	$ 67	$ 27	$ 29
Whitby	$ 46	$ 50	$ 27	$ 29
Clarington	$ 40	$ 48	$ 27	$ 32
Pickering	$ 63	$ 68	$ 33	$ 35
Toronto	$ 69	$ 85	$ 29	$ 36
Ottawa	$ 55	$ 56	$ 35	$ 36
Chatham-Kent	$ 50	$ 54	$ 37	$ 41
Ajax	$ 50	$ 59	$ 34	$ 41
Kingston	$ 44	$ 56	$ 34	$ 42
Waterloo	$ 48	$ 60	$ 33	$ 42
Barrie	$ 53	$ 61	$ 37	$ 43
Kitchener	$ 42	$ 49	$ 38	$ 44
St. Catharines	$ 41	$ 47	$ 39	$ 45
Oshawa	$ 50	$ 54	$ 41	$ 45
Brantford	$ 44	$ 51	$ 38	$ 45
Niagara Falls	$ 55	$ 62	$ 45	$ 51
London	$ 48	$ 53	$ 47	$ 53
Guelph	$ 70	$ 76	$ 50	$ 54
Windsor	$ 32	$ 37	$ 47	$ 55
Greater Sudbury	$ 59	$ 66	$ 54	$ 61
Cambridge	$ 71	$ 80	$ 57	$ 64
Thunder Bay	$ 60	$ 65	$ 60	$ 65
Population > 100,000				
Average	**$ 50**	**$ 57**	**$ 34**	**$ 39**
Median	**$ 49**	**$ 55**	**$ 34**	**$ 41**

Library *(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
Region Waterloo	$ 5	$ 5	$ 4	$ 4
Simcoe County	$ 2	$ 2	$ 1	$ 1
Oxford County	$ 37	$ 40	$ 24	$ 25
Essex County	$ 31	$ 34	$ 25	$ 28
Bruce County	$ 53	$ 59	$ 27	$ 29
Middlesex County	$ 61	$ 66	$ 31	$ 34
Elgin County	$ 56	$ 63	$ 33	$ 37
Wellington County	$ 90	$ 107	$ 43	$ 51
County Average	**$ 47**	**$ 53**	**$ 26**	**$ 29**
County Median	**$ 53**	**$ 59**	**$ 27**	**$ 29**

Museums

(sorted by Net Costs per $100,000 Assessment, 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
Wellesley		$ 1	$ 1	$ -	$ -
Amherstburg			$ 1		$ -
Thorold		$ 1	$ 1	$ 1	$ 1
Barrie	0%	$ 1	$ 1	$ 1	$ 1
Grey Highlands			$ 2		$ 1
Haldimand			$ 1		$ 1
Mississauga	15%	$ 2	$ 2	$ 1	$ 1
Cambridge		$ -	$ 1	$ -	$ 1
Oakville	15%	$ 3	$ 3	$ 1	$ 1
London	11%	$ 1	$ 1	$ 1	$ 1
Toronto	8%	$ 3	$ 3	$ 1	$ 1
Welland		$ -	$ 1	$ -	$ 1
Newmarket	6%	$ 3	$ 3	$ 2	$ 2
Markham	34%	$ 4	$ 4	$ 2	$ 2
Ottawa	6%	$ 4	$ 4	$ 2	$ 2
Burlington	29%	$ 4	$ 4	$ 2	$ 2
Scugog	24%	$ 6	$ 7	$ 3	$ 3
Greater Sudbury	8%	$ 3	$ 3	$ 2	$ 3
Clarington	8%	$ 5	$ 5	$ 3	$ 3
Waterloo	10%	$ 3	$ 4	$ 2	$ 3
Sault Ste. Marie		$ 4	$ 4	$ 4	$ 4
Minto	13%	$ 6	$ 6	$ 4	$ 4
Aylmer		$ 3	$ 3	$ 4	$ 4
Brantford	12%	$ 6	$ 6	$ 5	$ 5
King	4%	$ 16	$ 17	$ 5	$ 5
Whitchurch - Stouffville	18%	$ 9	$ 12	$ 3	$ 5
Chatham-Kent	14%	$ 6	$ 6	$ 4	$ 5
Windsor		$ 3	$ 3	$ 5	$ 5
New Tecumseth	13%	$ 7	$ 8	$ 5	$ 5
Strathroy-Caradoc	21%	$ 7	$ 8	$ 6	$ 6
Grimsby	15%	$ 10	$ 10	$ 6	$ 6
Owen Sound		$ 7	$ 7	$ 7	$ 7

***Museums** (cont'd) (sorted by Net Costs per $100,000 Assessment, 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
The Blue Mountains	3%	$ 36	$ 36	$ 7	$ 7
Oshawa		$ 9	$ 9	$ 7	$ 8
Guelph	13%	$ 9	$ 12	$ 6	$ 8
Kingston	2%	$ 12	$ 12	$ 9	$ 9
Pickering	13%	$ 16	$ 17	$ 8	$ 9
Collingwood	9%	$ 15	$ 16	$ 8	$ 9
Peterborough	17%	$ 11	$ 11	$ 10	$ 10
Belleville	12%	$ 10	$ 11	$ 10	$ 10
Gravenhurst		$ 20	$ 26	$ 7	$ 10
Lincoln	23%	$ 17	$ 21	$ 11	$ 13
Norfolk	10%	$ 16	$ 19	$ 11	$ 13
Tillsonburg	14%	$ 13	$ 14	$ 13	$ 14
Prince Edward County	14%	$ 27	$ 29	$ 14	$ 15
Niagara Falls	7%	$ 12	$ 18	$ 10	$ 15
Espanola		$ 12	$ 12	$ 17	$ 17
St. Catharines	3%	$ 19	$ 20	$ 18	$ 19
Ingersoll	7%	$ 25	$ 27	$ 25	$ 27
Port Colborne	10%	$ 38	$ 39	$ 40	$ 41
Kenora	15%	$ 64	$ 77	$ 52	$ 62
Average	**12%**	**$ 10**	**$ 10**	**$ 7**	**$ 7**
Median	**12%**	**$ 7**	**$ 6**	**$ 5**	**$ 5**
Region Halton		$ 1	$ 2	$ 1	$ 1
Region Waterloo	8%	$ 9	$ 11	$ 7	$ 9
Region Average	**8%**	**$ 5**	**$ 7**	**$ 4**	**$ 5**
Region Median	**8%**	**$ 5**	**$ 7**	**$ 4**	**$ 5**
Elgin County	7%	$ 5	$ 5	$ 3	$ 3
Simcoe County	15%	$ 6	$ 7	$ 4	$ 4
Dufferin County	6%	$ 22	$ 24	$ 13	$ 14
Wellington County	4%	$ 32	$ 37	$ 15	$ 18
Bruce County	8%	$ 36	$ 41	$ 18	$ 21
County Average	**8%**	**$ 20**	**$ 23**	**$ 11**	**$ 12**
County Median	**7%**	**$ 22**	**$ 24**	**$ 13**	**$ 14**

Cultural Services *(sorted by Net Costs per $100,000 Assessment, 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
West Perth		$ (28)	$ (28)	$ (9)	$ (9)
Mapleton		$ 1	$ 2	$ 1	$ 1
Essex		$ 1	$ 1	$ 1	$ 1
New Tecumseth		$ 1	$ 1	$ -	$ 1
East Gwillimbury		$ 3	$ 3	$ 1	$ 1
Niagara-on-the-Lake		$ 1	$ 3	$ -	$ 1
Ajax	31%	$ 1	$ 2	$ 1	$ 1
Belleville	67%	$ 1	$ 1	$ 1	$ 1
Oshawa	0%	$ 2	$ 2	$ 2	$ 2
Richmond Hill	91%	$ 2	$ 6	$ 1	$ 2
Tiny		$ 7	$ 7	$ 2	$ 2
Hamilton Tp		$ 3	$ 3	$ 2	$ 2
Clarington	27%	$ 3	$ 3	$ 2	$ 2
St. Thomas	51%	$ -	$ 2	$ -	$ 2
Norfolk		$ 2	$ 2	$ 2	$ 2
Vaughan	15%	$ 9	$ 9	$ 3	$ 3
Cambridge	37%	$ 3	$ 3	$ 2	$ 3
Newmarket	40%	$ 6	$ 7	$ 3	$ 3
Markham	49%	$ 8	$ 8	$ 3	$ 3
Grey Highlands	4%	$ 10	$ 10	$ 4	$ 4
Minto	75%	$ 5	$ 7	$ 3	$ 5
Oakville	37%	$ 13	$ 13	$ 5	$ 5
Halton Hills	17%	$ 11	$ 13	$ 5	$ 6
Brant County	0%	$ 11	$ 12	$ 6	$ 6
Pelham		$ 10	$ 10	$ 6	$ 6
Waterloo	14%	$ 9	$ 9	$ 6	$ 6
Aylmer		$ 6	$ 7	$ 7	$ 9
Grimsby	9%	$ 14	$ 14	$ 8	$ 9
Milton	37%	$ 11	$ 15	$ 6	$ 9
Centre Wellington	24%	$ 15	$ 15	$ 8	$ 9
Georgina	22%	$ 17	$ 18	$ 9	$ 10
Niagara Falls	4%	$ 12	$ 12	$ 10	$ 10
Burlington	27%	$ 16	$ 26	$ 7	$ 11
Quinte West	7%	$ 11	$ 11	$ 11	$ 11

***Cultural Services** (cont'd) (sorted by Net Costs per $100,000 Assessment, 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
Brampton	15%	$ 12	$ 14	$ 9	$ 11
Whitchurch - Stouffville	22%	$ 32	$ 34	$ 12	$ 12
Thorold	1%	$ 13	$ 14	$ 11	$ 12
Aurora	1%	$ 31	$ 31	$ 13	$ 13
Kincardine	1%	$ 21	$ 28	$ 10	$ 14
North Bay		$ 15	$ 15	$ 14	$ 14
Greater Sudbury		$ 16	$ 16	$ 14	$ 15
London	22%	$ 13	$ 16	$ 13	$ 15
Toronto	49%	$ 36	$ 39	$ 15	$ 16
Haldimand	5%	$ 25	$ 25	$ 17	$ 17
Collingwood	8%	$ 33	$ 33	$ 18	$ 18
Hanover	42%	$ 6	$ 17	$ 6	$ 18
Fort Erie	4%	$ 21	$ 23	$ 17	$ 19
Barrie	8%	$ 25	$ 27	$ 17	$ 19
Chatham-Kent	33%	$ 23	$ 27	$ 18	$ 20
Kitchener	58%	$ 15	$ 23	$ 13	$ 20
Brantford	40%	$ 21	$ 23	$ 19	$ 20
Gravenhurst		$ 48	$ 58	$ 17	$ 21
Mississauga	12%	$ 41	$ 45	$ 20	$ 22
Ottawa	6%	$ 33	$ 35	$ 21	$ 22
Port Colborne	2%	$ 20	$ 22	$ 21	$ 23
Kingston	37%	$ 30	$ 34	$ 23	$ 26
Sault Ste. Marie	18%	$ 28	$ 28	$ 29	$ 30
Thunder Bay	0%	$ 34	$ 38	$ 34	$ 38
Guelph	17%	$ 52	$ 54	$ 37	$ 39
Owen Sound	19%	$ 35	$ 38	$ 36	$ 40
Windsor		$ 30	$ 31	$ 44	$ 45
St. Catharines	28%	$ 44	$ 54	$ 42	$ 52
Peterborough	27%	$ 59	$ 69	$ 54	$ 62
Average	**59%**	**$ 15**	**$ 17**	**$ 11**	**$ 12**
Median	**22%**	**$ 11**	**$ 13**	**$ 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 Assessment, Excluding Amortization)

Municipality	Revenue as % Gross Expend Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Woolwich	239%	$ (55)	$ (28)
Aurora	130%	$ (9)	$ (4)
Lambton Shores	368%	$ (5)	$ (2)
Wellington North	101%	$ -	$ -
Milton	95%	$ 2	$ 1
West Perth	18%	$ 3	$ 1
Brampton	82%	$ 3	$ 2
Sarnia	83%	$ 3	$ 3
Strathroy-Caradoc	61%	$ 4	$ 3
Guelph-Eramosa	36%	$ 8	$ 4
Mapleton	71%	$ 10	$ 4
Whitchurch - Stouffville	79%	$ 12	$ 4
King	75%	$ 19	$ 5
Ajax	80%	$ 9	$ 6
Wellesley	44%	$ 13	$ 6
Whitby	63%	$ 10	$ 6
Newmarket	1%	$ 15	$ 7
Puslinch	71%	$ 24	$ 7
Lincoln	77%	$ 11	$ 7
Markham	57%	$ 22	$ 8
Kitchener	64%	$ 9	$ 8
Grey Highlands	47%	$ 19	$ 8
Mississauga	0%	$ 18	$ 9
Tiny	22%	$ 29	$ 9
Ramara	43%	$ 25	$ 10
Oshawa	33%	$ 13	$ 11
Vaughan	50%	$ 35	$ 12
Brock	14%	$ 20	$ 12
Richmond Hill	25%	$ 34	$ 12
Niagara Falls	49%	$ 14	$ 12
Kincardine	26%	$ 26	$ 13
Hamilton Tp	19%	$ 21	$ 13
Georgian Bluffs	18%	$ 23	$ 13
Hanover	37%	$ 13	$ 14
Innisfil	66%	$ 29	$ 15
Centre Wellington	26%	$ 27	$ 16
Burlington	26%	$ 36	$ 16
East Gwillimbury	7%	$ 38	$ 16
West Lincoln	57%	$ 25	$ 16
Cambridge	23%	$ 21	$ 17
Pelham	43%	$ 27	$ 17
Pickering	33%	$ 35	$ 18
Oakville	37%	$ 48	$ 18
Georgina	36%	$ 32	$ 18
Scugog	22%	$ 40	$ 18
Clarington	48%	$ 28	$ 19
Gravenhurst	19%	$ 56	$ 20
Niagara-on-the-Lake	23%	$ 58	$ 21
Laurentian Valley	6%	$ 27	$ 21
Halton Hills	18%	$ 48	$ 22
The Blue Mountains	23%	$ 118	$ 23
Essex	10%	$ 25	$ 24
Erin	9%	$ 57	$ 25
Waterloo	17%	$ 36	$ 25
Caledon	32%	$ 64	$ 26
Collingwood	10%	$ 48	$ 26
Petawawa		$ 28	$ 26
St. Catharines	17%	$ 29	$ 27
Owen Sound	21%	$ 26	$ 27
Tillsonburg	3%	$ 28	$ 28
Grimsby	15%	$ 48	$ 29
Thorold	22%	$ 36	$ 31
Welland	29%	$ 30	$ 33
New Tecumseth	13%	$ 50	$ 33
Aylmer	39%	$ 28	$ 35
Port Colborne	26%	$ 35	$ 37
Wainfleet	10%	$ 64	$ 39
Central Elgin	4%	$ 67	$ 41
Amherstburg	17%	$ 60	$ 53
Fort Erie	20%	$ 74	$ 60
Middlesex Centre	7%	$ 233	$ 100
Lower Tier			
Average	**44%**	**$ 30**	**$ 17**
Median	**28%**	**$ 27**	**$ 16**

Planning *(cont'd)*

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

Municipality	Revenue as % Gross Expend Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Espanola	109%	$ (2)	$ (2)
Sault Ste. Marie	71%	$ 3	$ 3
Brant County	71%	$ 8	$ 4
Barrie	62%	$ 13	$ 9
Norfolk	36%	$ 15	$ 10
Chatham-Kent	21%	$ 14	$ 11
Toronto	24%	$ 28	$ 12
Ottawa	44%	$ 22	$ 14
Thunder Bay	12%	$ 16	$ 16
Haldimand	27%	$ 26	$ 18
Kingston	30%	$ 24	$ 18
Guelph	18%	$ 27	$ 19
Prince Edward County	26%	$ 37	$ 19
Brantford	31%	$ 23	$ 20
Quinte West	17%	$ 22	$ 21
Belleville	26%	$ 23	$ 22
St. Thomas	30%	$ 18	$ 22
London	20%	$ 22	$ 22
Windsor	22%	$ 18	$ 26
North Bay	5%	$ 29	$ 27
Greater Sudbury	13%	$ 33	$ 31
Peterborough	11%	$ 47	$ 43
Kenora	15%	$ 59	$ 48
Single Tier			
Average	**32%**	**$ 23**	**$ 19**
Median	**26%**	**$ 22**	**$ 19**

Municipality	Revenue as % Gross Expend Excl Amort	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Region York	37%	$ 5	$ 2
Region Peel	48%	$ 3	$ 2
Region Waterloo	17%	$ 8	$ 6
Region Durham	7%	$ 10	$ 6
District Muskoka	15%	$ 24	$ 6
Region Niagara	23%	$ 12	$ 9
Region Halton	8%	$ 20	$ 9
Region Average	**22%**	**$ 12**	**$ 6**
Region Median	**17%**	**$ 10**	**$ 6**
Essex County	21%	$ 3	$ 2
Elgin County	40%	$ 6	$ 3
Dufferin County	16%	$ 6	$ 3
Simcoe County	4%	$ 8	$ 4
Renfrew County	34%	$ 7	$ 6
Grey County	13%	$ 12	$ 6
Wellington County	41%	$ 20	$ 10
Middlesex County	3%	$ 19	$ 10
Bruce County	24%	$ 23	$ 12
Oxford County	16%	$ 20	$ 13
County Average	**21%**	**$ 12**	**$ 7**
County Median	**19%**	**$ 10**	**$ 6**

Commercial and Industrial

(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
The Blue Mountains	859%	$ (82)	$ (16)
Toronto	153%	$ (4)	$ (2)
Markham	2%	$ 2	$ 1
Wellesley		$ 2	$ 1
Niagara-on-the-Lake		$ 2	$ 1
Whitby	48%	$ 2	$ 1
Richmond Hill	24%	$ 5	$ 2
Middlesex Centre		$ 4	$ 2
Central Elgin		$ 4	$ 2
Whitchurch - Stouffville	1%	$ 6	$ 2
Oshawa		$ 3	$ 3
Vaughan	20%	$ 10	$ 3
King		$ 9	$ 3
Essex		$ 4	$ 3
Sarnia	3%	$ 4	$ 4
East Gwillimbury		$ 9	$ 4
Lambton Shores		$ 11	$ 4
Mapleton	5%	$ 11	$ 4
Newmarket		$ 10	$ 5
Mississauga	7%	$ 10	$ 5
Milton	5%	$ 9	$ 5
Oakville	12%	$ 15	$ 5
Halton Hills		$ 14	$ 6
Grimsby	2%	$ 11	$ 7
New Tecumseth		$ 10	$ 7
Thorold	1%	$ 9	$ 7
Burlington		$ 18	$ 8
Tillsonburg	47%	$ 9	$ 8
Clarington		$ 13	$ 9

Commercial and Industrial *(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
Strathroy-Caradoc	32%	$ 11	$ 9
West Perth	3%	$ 35	$ 11
Waterloo	30%	$ 18	$ 12
Centre Wellington	3%	$ 24	$ 13
Innisfil	5%	$ 25	$ 13
Barrie	23%	$ 19	$ 13
Windsor		$ 9	$ 13
Petawawa	7%	$ 15	$ 13
Norfolk	-9%	$ 21	$ 15
Haldimand	6%	$ 23	$ 15
Peterborough		$ 17	$ 15
Quinte West	4%	$ 16	$ 15
Brampton	15%	$ 23	$ 16
Cambridge	6%	$ 22	$ 17
Gravenhurst		$ 50	$ 18
St. Catharines	36%	$ 21	$ 20
Welland	4%	$ 18	$ 20
Niagara Falls	2%	$ 24	$ 20
Georgina		$ 38	$ 21
Woolwich	0%	$ 40	$ 21
Fort Erie	3%	$ 27	$ 22
Brant County	7%	$ 42	$ 22
Collingwood	29%	$ 45	$ 24
Chatham-Kent	5%	$ 33	$ 25
Greater Sudbury	21%	$ 28	$ 26
Kincardine	4%	$ 54	$ 27
Brantford	8%	$ 32	$ 28
Ottawa	2%	$ 47	$ 30
Ramara		$ 73	$ 31
Espanola	0%	$ 23	$ 31
North Bay	10%	$ 33	$ 31
Owen Sound	4%	$ 31	$ 32
Kingston	5%	$ 43	$ 33
Wellington North	5%	$ 64	$ 35

Commercial and Industrial *(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
Ingersoll	4%	$ 37	$ 37
Kitchener	6%	$ 42	$ 38
Lincoln	35%	$ 65	$ 41
Minto	23%	$ 62	$ 44
Belleville	10%	$ 45	$ 44
Amherstburg	7%	$ 51	$ 45
London	26%	$ 46	$ 45
St. Thomas	41%	$ 40	$ 48
Hanover	7%	$ 48	$ 50
Port Colborne	5%	$ 50	$ 52
Prince Edward County	15%	$ 100	$ 52
Thunder Bay	21%	$ 70	$ 69
Guelph	4%	$ 102	$ 72
Sault Ste. Marie	7%	$ 72	$ 75
Kenora	8%	$ 124	$ 100
Aylmer		$ 84	$ 105
Average	**32%**	**$ 27**	**$ 21**
Median	**7%**	**$ 21**	**$ 15**

Commercial and Industrial *(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 York	6%	$ 3	$ 1
Region Halton	9%	$ 4	$ 2
District Muskoka		$ 9	$ 2
Region Durham	23%	$ 4	$ 2
Region Waterloo	10%	$ 8	$ 6
Region Niagara	1%	$ 74	$ 58
Region Average	**10%**	**$ 17**	**$ 12**
Region Median	**9%**	**$ 6**	**$ 2**
Oxford County	12%	$ 4	$ 2
Simcoe County	4%	$ 8	$ 4
Dufferin County	7%	$ 7	$ 4
Middlesex County	9%	$ 11	$ 6
Essex County		$ 9	$ 7
Renfrew County	29%	$ 10	$ 8
Elgin County	9%	$ 15	$ 9
Grey County	45%	$ 16	$ 9
Bruce County	9%	$ 30	$ 15
County Average	**15%**	**$ 12**	**$ 7**
County Median	**9%**	**$ 10**	**$ 7**

Building Permit and Inspection Services

(sorted by Net Costs per Capita, Including Amortization)

Municipalities	Net Costs per $100,000 CVA Incl Amort	Net Costs per Capita Incl Amort
Markham	$ (5)	$ (15)
Thorold	$ (8)	$ (9)
Strathroy-Caradoc	$ (3)	$ (3)
Newmarket	$ (1)	$ (1)
Clarington	$ 1	$ 1
Lambton Shores	$ 2	$ 5
New Tecumseth	$ 6	$ 9
Sarnia	$ 12	$ 12
Mississauga	$ 6	$ 12
Ajax	$ 9	$ 13
Thunder Bay	$ 15	$ 15
Whitby	$ 9	$ 15
Laurentian Valley	$ 13	$ 17
Ottawa	$ 12	$ 18
Middlesex Centre	$ 8	$ 19
London	$ 19	$ 19
Brampton	$ 14	$ 19
Mapleton	$ 7	$ 19
Scugog	$ 9	$ 20
Windsor	$ 31	$ 21
North Bay	$ 20	$ 21
Kitchener	$ 19	$ 22
Aylmer	$ 28	$ 22
Guelph-Eramosa	$ 10	$ 22
Toronto	$ 10	$ 23
Waterloo	$ 16	$ 23

Municipalities	Net Costs per $100,000 CVA Incl Amort	Net Costs per Capita Incl Amort
Guelph	$ 17	$ 23
Richmond Hill	$ 8	$ 23
Port Colborne	$ 25	$ 24
Norfolk	$ 17	$ 24
Cambridge	$ 20	$ 25
Chatham-Kent	$ 19	$ 26
St. Thomas	$ 31	$ 26
Petawawa	$ 24	$ 26
Essex	$ 26	$ 27
Sault Ste. Marie	$ 28	$ 27
Hamilton Tp	$ 17	$ 27
Greater Sudbury	$ 26	$ 28
Grimsby	$ 17	$ 28
Lincoln	$ 18	$ 29
Owen Sound	$ 30	$ 29
Brock	$ 17	$ 30
Pickering	$ 16	$ 30
Quinte West	$ 30	$ 31
Oshawa	$ 26	$ 31
Brantford	$ 27	$ 31
Peterborough	$ 28	$ 31
Ingersoll	$ 31	$ 31
Welland	$ 35	$ 32
Belleville	$ 31	$ 32
Kingston	$ 25	$ 33
Central Elgin	$ 21	$ 34

Building Permit and Inspection Services *(cont'd)*

(sorted by Net Costs per Capita, Including Amortization)

Municipalities	Net Costs per $100,000 CVA Incl Amort	Net Costs per Capita Incl Amort
Aurora	$ 14	$ 35
Niagara Falls	$ 29	$ 35
West Perth	$ 11	$ 35
Fort Erie	$ 30	$ 36
Kenora	$ 29	$ 36
Hanover	$ 39	$ 37
St. Catharines	$ 35	$ 37
Woolwich	$ 19	$ 37
Vaughan	$ 13	$ 37
Prince Edward County	$ 19	$ 37
Wellesley	$ 17	$ 37
West Lincoln	$ 24	$ 37
Whitchurch - Stouffville	$ 14	$ 38
Georgian Bluffs	$ 22	$ 38
Halton Hills	$ 18	$ 39
Burlington	$ 17	$ 39
Milton	$ 23	$ 39
Haldimand	$ 27	$ 40
Collingwood	$ 22	$ 40
Georgina	$ 23	$ 40
Centre Wellington	$ 23	$ 40
Kincardine	$ 21	$ 42
Tillsonburg	$ 42	$ 42
Barrie	$ 29	$ 42
Oakville	$ 16	$ 45

Municipalities	Net Costs per $100,000 CVA Incl Amort	Net Costs per Capita Incl Amort
Pelham	$ 28	$ 46
Caledon	$ 20	$ 48
Niagara-on-the-Lake	$ 18	$ 50
Espanola	$ 68	$ 50
Wellington North	$ 27	$ 50
Ramara	$ 23	$ 56
Innisfil	$ 30	$ 57
Brant County	$ 31	$ 58
Gravenhurst	$ 21	$ 58
Erin	$ 26	$ 59
Tiny	$ 20	$ 62
King	$ 19	$ 66
Wainfleet	$ 41	$ 67
Minto	$ 48	$ 68
East Gwillimbury	$ 29	$ 68
Grey Highlands	$ 33	$ 76
Puslinch	$ 28	$ 90
The Blue Mountains	$ 25	$ 127
Average	**$ 21**	**$ 34**
Median	**$ 20**	**$ 31**

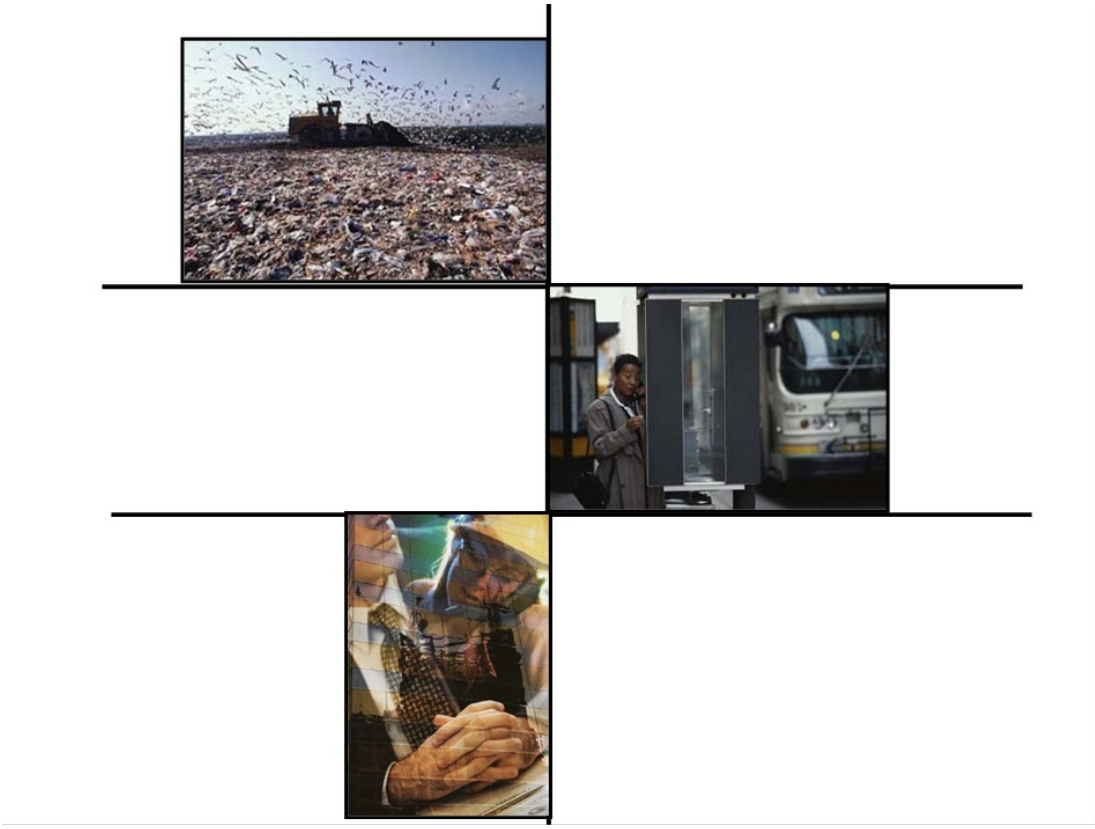
Agriculture and reforestation

(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
Essex	$ (18)	$ (18)
Kincardine	$ (23)	$ (11)
Lambton Shores	$ (17)	$ (7)
Georgian Bluffs	$ (2)	$ (1)
Grey Highlands	$ (1)	$ -
London	$ 1	$ 1
Ottawa	$ 1	$ 1
West Lincoln	$ 1	$ 1
West Perth	$ 4	$ 1
Minto	$ 3	$ 2
Pelham	$ 3	$ 2
Norfolk	$ 6	$ 4
Brant County	$ 7	$ 4
Niagara-on-the-Lake	$ 15	$ 5
Middlesex Centre	$ 13	$ 6
King	$ 21	$ 6
Haldimand	$ 10	$ 7
Innisfil	$ 13	$ 7
Peterborough	$ 9	$ 8
Mississauga	$ 18	$ 9
Chatham-Kent	$ 14	$ 10
Fort Erie	$ 14	$ 11
Greater Sudbury	$ 13	$ 12
Sarnia	$ 12	$ 12
Oakville	$ 38	$ 14
St. Catharines	$ 16	$ 15
Wainfleet	$ 73	$ 45
Average	**$ 8**	**$ 5**
Median	**$ 7**	**$ 4**

Municipality	Net Costs per Capita Excl Amort	Net Costs per $100,000 CVA Excl Amort
Simcoe County	$ (1)	$ -
Elgin County	$ 1	$ 1
Oxford County	$ 2	$ 1
Middlesex County	$ 2	$ 1
Bruce County	$ 4	$ 2
Grey County	$ 4	$ 2
Dufferin County	$ 6	$ 3
Wellington County	$ 15	$ 7
County Average	**$ 4**	**$ 2**
County Median	**$ 2**	**$ 1**

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 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 nonresidential; 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 Ontario Legislature has amended the Development Charges Act, 1997, to:

1. Repeal the mandatory five-year phase-in of DC rates

Through Bill 185, the Cutting Red Tape to Build More Homes Act, 2024, the Ontario Legislature has repealed the mandatory phase-in of DC rates. The change applies to DC by-laws passed since January 1, 2022.

Municipalities that passed DC by-laws on or after November 28, 2022, that expressly incorporated the phase-in of DC rates, are empowered to amend their DC by-laws through a time-limited streamlined process (e.g., no requirement to redo the background study). Further, it enables municipalities to continue to exercise their discretion to phase-in DCs to ease the impact of high DC rates on new housing developments. This change will not impact those developments where planning applications have been submitted and the DC rates have been frozen (i.e., locked).

Bill 17, Protect Ontario by Building Faster and Smarter Act, 2025 is now in-force, subject to the following exceptions:

- the ability to pay development charges for non-rental residential development at the time of occupancy rather than upon building permit issuance;
- the revised interest provision under Section 26.1(7) of the Development Charges Act, 1997, which limits a municipality’s ability to charge interest on development charge installments to only the amount that had accrued prior to June 5, 2025; and
- the proposed new Section 26.1(12) of the Development Charges Act, 1997, which permits early payment of development charges.

2. Streamline the Process for Extending DC By-Laws

The More Homes Built Faster Act, 2022 amended the requirement to update and replace a DC by-law from at least once every 5 years to at least once every 10 years.

2025 Total Development Charges (sorted alphabetically)

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ bed. per unit	Multiples Dwelling 1&2 bed. per unit	Apartment units >=2 per unit	Apartment units < 2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Ajax	$ 125,905	$102,586	$ 102,586	$ 74,503	$ 48,748	$ 52.31	$ 31.07
Amherstburg	$ 35,974	$ 25,508	$ 25,508	$ 24,722	$ 17,732	$ 11.29	$ 11.29
Aurora	$ 141,880	$116,852	$ 116,852	$ 91,236	$ 63,151	$ 83.21	$ 39.05
Aylmer	$ 20,669	$ 18,109	$ 18,109	$ 12,686	$ 8,126	$ 8.97	$ 8.97
Barrie	$ 102,119	$ 78,055	$ 78,055	$ 66,185	$ 45,149	$ 49.20	$ 28.91
Belleville	$ 30,884	$ 20,165	$ 20,165	$ 21,845	$ 12,611	$ 9.43	$ 9.43
Bracebridge	$ 29,923	$ 23,250	$ 23,250	$ 23,238	$ 15,885	$ 11.78	$ 11.78
Brampton	$ 151,706	$121,237	$ 121,237	$ 100,660	$ 59,084	$ 50.15	$ 34.52
Brant	$ 64,463	$ 42,958	$ 42,958	$ 45,076	$ 30,442	$ 15.05	$ 15.05
Brantford	$ 46,564	$ 33,526	$ 33,526	$ 25,526	$ 21,646	$ 11.33	$ 11.33
Brock	$ 114,478	$ 92,007	$ 92,007	$ 66,139	$ 49,299	$ 50.59	$ 29.35
Brockville	$ 11,142	$ 8,299	$ 8,299	$ 8,212	$ 5,248	$ 7.97	$ 7.97
Burlington	$ 87,343	$ 72,580	$ 52,935	$ 49,441	$ 39,692	$ 79.16	$ 32.12
Caledon	$ 144,295	$122,619	$ 122,619	$ 103,809	$ 59,879	$ 40.72	$ 34.00
Cambridge	$ 89,329	$ 64,858	$ 64,858	$ 51,992	$ 41,376	$ 36.55	$ 21.65
Central Elgin	$ 16,971	$ 12,880	$ 12,880	$ 10,534	$ 6,442	$ 1.08	$ 1.08
Centre Wellington	$ 51,459	$ 40,718	$ 40,718	$ 29,613	$ 25,569	$ 14.88	$ 14.88
Chatham-Kent	$ 17,199	$ 13,099	$ 13,099	$ 13,634	$ 7,627	$ 10.44	$ 2.16
Chatsworth	$ 10,111	$ 6,983	$ 6,983	$ 5,814	$ 5,814	$ 2.77	$ 2.77
Clarington	$ 113,547	$ 92,631	$ 92,631	$ 67,410	$ 44,065	$ 55.58	$ 24.77
Collingwood	$ 100,137	$ 76,717	$ 76,717	$ 61,211	$ 43,425	$ 37.12	$ 37.12
Cornwall	$ 16,367	$ 15,496	$ 15,496	$ 10,994	$ 8,316	$ 4.58	$ 4.58
Dryden							
East Gwillimbury	$ 165,750	$137,350	$ 137,350	$ 110,473	$ 78,153	$ 93.22	$ 36.71
Elliot Lake							
Erin	$ 100,192	$ 75,422	$ 75,422	$ 58,417	$ 46,180	$ 32.21	$ 32.21
Espanola							
Essex	$ 23,032	$ 15,605	$ 15,605	$ 14,519	$ 10,405	$ 1.13	$ 1.13
Fort Erie	$ 72,556	$ 52,770	$ 52,770	$ 49,341	$ 31,738	$ 36.38	$ 22.94
Georgian Bluffs	$ 10,111	$ 6,983	$ 6,983	$ 5,814	$ 5,814	$ 2.77	$ 2.77
Georgina	$ 135,086	$117,962	$ 117,962	$ 92,026	$ 63,768	$ 78.50	$ 34.34
Gravenhurst	$ 28,915	$ 22,915	$ 22,915	$ 23,222	$ 14,662	$ 11.41	$ 11.41
Greater Sudbury	$ 22,162	$ 12,791	$ 12,791	$ 12,791	$ 12,791	$ 11.52	$ 8.78

2025 Total Development Charges (sorted alphabetically) (cont'd)

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ bed. per unit	Multiples Dwelling 1&2 bed. per unit	Apartment units >=2 per unit	Apartment units < 2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Greenstone							
Grey Highlands	$ 33,642	$ 25,043	$ 25,043	$ 18,618	$ 18,618	$ 10.30	$ 10.30
Grimsby	$ 57,248	$ 40,591	$ 40,591	$ 38,398	$ 24,162	$ 29.59	$ 11.82
Guelph	$ 73,185	$ 53,824	$ 53,824	$ 45,424	$ 34,365	$ 27.90	$ 27.90
Guelph-Eramosa	$ 53,175	$ 37,915	$ 37,915	$ 32,292	$ 23,226	$ 18.29	$ 18.29
Haldimand	$ 30,457	$ 25,554	$ 25,554	$ 22,719	$ 14,621	$ 7.69	$ 7.69
Halton Hills	$ 105,548	$ 83,432	$ 59,405	$ 58,462	$ 46,125	$ 76.56	$ 22.38
Hamilton	$ 90,259	$ 68,262	$ 68,262	$ 56,719	$ 36,522	$ 39.78	$ 39.78
Hamilton Tp	$ 28,439	$ 17,353	$ 17,353	$ 16,593	$ 13,075	$ 13.40	$ 13.40
Hanover	$ 10,111	$ 6,983	$ 6,983	$ 5,814	$ 5,814	$ 2.77	$ 2.77
Huntsville	$ 29,788	$ 22,834	$ 22,834	$ 23,029	$ 15,202	$ 14.15	$ 14.15
Ingersoll	$ 38,439	$ 28,516	$ 28,516	$ 22,858	$ 14,513	$ 6.52	$ 6.52
Innisfil	$ 134,012	$108,547	$ 108,547	$ 81,394	$ 64,493	$ 58.42	$ 33.85
Kenora							
Kincardine	$ 29,177	$ 20,174	$ 20,174	$ 15,658	$ 14,937	$ 13.31	$ 13.31
King	$ 158,620	$134,238	$ 134,238	$ 104,412	$ 72,121	$ 95.72	$ 51.56
Kingston	$ 34,476	$ 28,393	$ 28,393	$ 23,791	$ 16,596	$ 24.40	$ 8.03
Kitchener	$ 78,873	$ 58,888	$ 58,888	$ 44,128	$ 44,128	$ 36.11	$ 21.21
Lakeshore	$ 40,223	$ 24,023	$ 24,023	$ 18,946	$ 16,636	$ 15.00	$ 15.00
Lambton Shores	$ 12,703	$ 10,630	$ 10,630	$ 8,996	$ 6,761	$ 6.15	$ 6.15
Laurentian Valley	$ 5,198	$ 5,083	$ 5,083	$ 4,111	$ 4,111	$ 0.95	$ 0.95
Lincoln	$ 82,464	$ 65,081	$ 65,081	$ 58,042	$ 37,467	$ 54.17	$ 21.62
London	$ 54,191	$ 37,161	$ 37,161	$ 33,003	$ 23,958	$ 41.96	$ 30.99
Mapleton	$ 48,489	$ 35,972	$ 35,972	$ 26,639	$ 25,513	$ 10.67	$ 10.67
Markham	$ 178,120	$145,278	$ 145,278	$ 115,292	$ 80,394	$ 104.70	$ 54.77
Meaford	$ 55,205	$ 32,695	$ 32,695	$ 31,526	$ 31,526	$ 29.46	$ 16.74
Middlesex Centre	$ 45,860	$ 34,033	$ 34,033	$ 31,959	$ 20,349	$ 16.69	$ 16.69
Milton	$ 120,130	$ 97,737	$ 76,237	$ 63,603	$ 49,952	$ 83.74	$ 31.89
Minto	$ 28,675	$ 22,944	$ 22,944	$ 17,807	$ 14,855	$ 8.81	$ 8.81
Mississauga	$ 135,770	$108,099	$ 108,099	$ 97,676	$ 54,749	$ 44.57	$ 35.56
New Tecumseth	$ 107,444	$ 89,634	$ 89,634	$ 76,327	$ 53,583	$ 46.84	$ 40.49
Newmarket	$ 146,033	$120,811	$ 120,811	$ 94,990	$ 66,441	$ 85.04	$ 40.88
Niagara Falls	$ 72,507	$ 51,256	$ 51,256	$ 42,484	$ 34,303	$ 34.94	$ 21.50

2025 Total Development Charges (sorted alphabetically) (cont'd)

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ bed. per unit	Multiples Dwelling 1&2 bed. per unit	Apartment units >=2 per unit	Apartment units < 2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Niagara-on-the-Lake	$ 49,192	$ 36,675	$ 36,675	$ 34,038	$ 24,179	$ 28.48	$ 15.04
Norfolk	$ 24,670	$ 17,237	$ 17,237	$ 15,794	$ 10,419	$ 15.17	$ 15.17
North Bay	$ 4,907	$ 4,838	$ 4,838	$ 2,797	$ 2,797	$ 4.28	
North Dumfries	$ 62,472	$ 48,092	$ 48,092	$ 38,486	$ 33,997	$ 28.48	$ 15.37
North Grenville	$ 25,872	$ 17,569	$ 17,569	$ 15,532	$ 10,553	$ 9.75	$ 9.75
North Middlesex	$ 37,413	$ 26,993	$ 26,993	$ 25,534	$ 16,122	$ 15.35	$ 15.35
North Perth	$ 28,695	$ 17,749	$ 17,749	$ 15,860	$ 10,824	$ 4.94	$ 4.94
Oakville	$ 146,956	$117,238	$ 95,738	$ 78,286	$ 61,253	$ 88.33	$ 41.30
Orangeville	$ 57,338	$ 47,651	$ 47,651	$ 36,671	$ 21,842	$ 18.02	$ 18.02
Orillia	$ 37,015	$ 34,963	$ 34,963	$ 30,350	$ 23,072	$ 13.12	$ 13.12
Oshawa	$ 121,547	$ 96,296	$ 96,296	$ 75,485	$ 49,371	$ 59.15	$ 19.64
Ottawa	$ 60,419	$ 49,051	$ 49,051	$ 35,091	$ 26,109	$ 41.05	$ 19.79
Owen Sound	$ 26,332	$ 21,257	$ 21,257	$ 15,546	$ 15,546	$ 7.65	$ 2.77
Parry Sound							
Pelham	$ 67,514	$ 49,948	$ 49,948	$ 47,296	$ 30,435	$ 37.77	$ 24.33
Penetanguishene	$ 46,596	$ 38,340	$ 38,340	$ 31,041	$ 31,041	$ 20.52	$ 20.52
Petawawa	$ 11,238	$ 7,983	$ 7,983	$ 6,039	$ 4,435	$ 6.12	$ 6.12
Peterborough	$ 69,128	$ 50,174	$ 50,174	$ 43,079	$ 43,079	$ 24.04	$ 0.14
Pickering	$ 124,714	$ 99,744	$ 99,744	$ 77,106	$ 50,393	$ 51.51	$ 30.27
Port Colborne	$ 63,044	$ 47,358	$ 47,358	$ 44,018	$ 28,591	$ 33.47	$ 20.03
Port Hope	$ 36,423	$ 26,966	$ 26,966	$ 26,413	$ 21,113	$ 20.50	$ 20.50
Prince Edward County	$ 14,108	$ 12,713	$ 8,153	$ 12,337	$ 6,758	$ 5.94	$ 5.94
Puslinch	$ 23,967	$ 19,353	$ 19,353	$ 15,271	$ 12,757	$ 4.84	$ 4.84
Quinte West	$ 34,107	$ 24,497	$ 24,497	$ 26,098	$ 14,834	$ 16.30	$ 16.30
Ramara	$ 30,527	$ 25,718	$ 25,718	$ 21,665	$ 21,665	$ 11.61	$ 11.61
Renfrew	$ 13,900	$ 11,345	$ 11,345	$ 8,278	$ 5,149	$ 3.00	$ 6.00
Richmond Hill	$ 151,170	$127,158	$ 127,158	$ 99,908	$ 69,815	$ 93.77	$ 46.00
Sarnia	$ 21,985	$ 17,720	$ 17,720	$ 16,034	$ 9,310	$ 10.32	$ 10.32
Saugeen Shores	$ 38,745	$ 25,343	$ 25,343	$ 23,908	$ 16,544	$ 15.85	$ 1.34
Sault Ste. Marie							
Scugog	$ 114,537	$ 93,189	$ 93,189	$ 68,756	$ 51,916	$ 62.29	$ 28.63
South Bruce Peninsula	$ 13,200	$ 8,699	$ 8,699	$ 7,708	$ 6,987	$ 7.19	$ 4.27
Southgate	$ 31,365	$ 20,263	$ 20,263	$ 19,398	$ 14,880	$ 10.42	$ 10.42

2025 Total Development Charges (sorted alphabetically) (cont'd)

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ bed. per unit	Multiples Dwelling 1&2 bed. per unit	Apartment units >=2 per unit	Apartment units < 2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Springwater	$ 59,459	$ 45,657	$ 45,657	$ 35,504	$ 27,945	$ 21.07	$ 21.07
St. Catharines	$ 46,146	$ 33,762	$ 33,762	$ 32,589	$ 21,323	$ 23.76	$ 10.32
St. Thomas	$ 19,015	$ 15,255	$ 15,255	$ 11,921	$ 7,635	$ 11.79	$ 5.97
Stratford	$ 16,644	$ 13,024	$ 13,024	$ 9,645	$ 7,171	$ 2.93	
Strathroy-Caradoc	$ 38,913	$ 31,752	$ 31,752	$ 21,197	$ 19,773	$ 16.53	$ 16.53
Tay	$ 77,622	$ 60,037	$ 60,037	$ 50,184	$ 50,184	$ 37.29	$ 37.29
Thames Centre	$ 54,690	$ 36,318	$ 36,318	$ 34,436	$ 21,729	$ 22.83	$ 22.83
The Blue Mountains	$ 80,878	$ 70,496	$ 70,496	$ 53,448	$ 53,448	$ 38.41	$ 38.41
Thorold	$ 58,634	$ 41,923	$ 41,923	$ 39,690	$ 25,508	$ 33.56	$ 13.40
Thunder Bay							
Tillsonburg	$ 28,574	$ 22,174	$ 22,174	$ 17,776	$ 11,283	$ 9.10	$ 9.10
Timmins							
Tiny	$ 29,718	$ 25,869	$ 25,869	$ 19,906	$ 18,009	$ 13.44	$ 13.44
Toronto	$ 141,439	$117,531	$ 60,746	$ 84,283	$ 56,269	$ 76.42	$ 76.42
Vaughan	$ 199,886	$166,808	$ 166,808	$ 129,680	$ 91,610	$ 104.13	$ 59.97
Wainfleet	$ 43,352	$ 31,276	$ 31,276	$ 29,774	$ 18,821	$ 25.66	$ 12.22
Waterloo	$ 69,901	$ 51,632	$ 51,632	$ 47,867	$ 40,554	$ 36.03	$ 21.13
Welland	$ 43,636	$ 33,648	$ 33,648	$ 31,925	$ 19,732	$ 26.58	$ 13.14
Wellesley	$ 66,187	$ 49,466	$ 49,466	$ 39,190	$ 34,800	$ 26.72	$ 13.61
Wellington North	$ 40,185	$ 32,190	$ 32,190	$ 26,169	$ 20,702	$ 12.12	$ 7.67
West Grey	$ 16,287	$ 10,938	$ 10,938	$ 9,977	$ 8,591	$ 2.77	$ 2.77
West Lincoln	$ 68,646	$ 48,513	$ 48,513	$ 45,873	$ 29,579	$ 32.94	$ 19.50
West Perth	$ 17,741	$ 11,248	$ 11,248	$ 10,253	$ 6,751	$ 6.09	$ 6.09
Whitby	$ 132,782	$105,472	$ 105,472	$ 71,924	$ 50,046	$ 70.32	$ 27.64
Whitchurch-Stouffville	$ 148,558	$124,565	$ 124,565	$ 99,601	$ 68,834	$ 87.41	$ 43.25
Whitewater Region	$ 5,500	$ 3,984	$ 3,984	$ 3,178	$ 2,169	$ 2.00	$ 2.00
Wilmot	$ 79,554	$ 61,259	$ 61,259	$ 50,423	$ 41,384	$ 39.99	$ 21.23
Windsor	$ 46,869	$ 27,142	$ 27,142	$ 22,658	$ 22,658	$ 20.14	
Woolwich	$ 73,400	$ 56,384	$ 56,384	$ 45,048	$ 38,596	$ 33.73	$ 20.62
Average	**$ 62,958**	**$ 49,196**	**$ 47,952**	**$ 39,922**	**$ 29,100**	**$ 30.02**	**$ 19.08**
Median	**$ 48,489**	**$ 35,972**	**$ 35,972**	**$ 31,925**	**$ 23,072**	**$ 20.52**	**$ 15.26**
Minimum	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**
Maximum	**$ 199,886**	**$166,808**	**$ 166,808**	**$ 129,680**	**$ 91,610**	**$ 104.70**	**$ 76.42**

Source: DC By-laws for each Municipality summing Lower Tier, Upper Tier, Education charges current at/as of December 18, 2025

2025 Lower/Single Tier Development Charges (sorted alphabetically)

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ bed. per unit	Multiples Dwelling 1&2 bed. per unit	Apartment units >=2 per unit	Apartment units < 2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Ajax	$ 44,003	$ 35,891	$ 35,891	$ 23,940	$ 15,025	$ 11.43	$ 11.43
Amherstburg	$ 34,744	$ 24,278	$ 24,278	$ 23,492	$ 16,502	$ 11.29	$ 11.29
Aurora	$ 40,050	$ 30,716	$ 30,716	$ 22,489	$ 15,456	$ 7.70	$ 7.70
Aylmer	$ 20,669	$ 18,109	$ 18,109	$ 12,686	$ 8,126	$ 8.97	$ 8.97
Barrie	$ 96,036	$ 71,972	$ 71,972	$ 60,102	$ 39,066	$ 48.00	$ 27.71
Belleville	$ 30,884	$ 20,165	$ 20,165	$ 21,845	$ 12,611	$ 9.43	$ 9.43
Bracebridge	$ 8,316	$ 6,807	$ 6,807	$ 5,846	$ 4,488	$ 0.37	$ 0.37
Brampton	$ 67,890	$ 53,557	$ 53,557	$ 38,395	$ 23,628	$ 19.92	$ 11.01
Brant	$ 62,155	$ 40,650	$ 40,650	$ 42,768	$ 28,134	$ 15.05	$ 15.05
Brantford	$ 44,256	$ 31,218	$ 31,218	$ 23,218	$ 19,338	$ 11.33	$ 11.33
Brock	$ 32,576	$ 25,312	$ 25,312	$ 15,576	$ 15,576	$ 9.71	$ 9.71
Brockville	$ 11,142	$ 8,299	$ 8,299	$ 8,212	$ 5,248	$ 7.97	$ 7.97
Burlington	$ 21,672	$ 17,193	$ 12,382	$ 11,547	$ 8,732	$ 13.75	$ 13.75
Caledon	$ 61,446	$ 55,706	$ 55,706	$ 42,246	$ 24,794	$ 10.89	$ 10.89
Cambridge	$ 40,857	$ 27,321	$ 27,321	$ 23,235	$ 12,619	$ 9.09	$ 9.09
Central Elgin	$ 16,971	$ 12,880	$ 12,880	$ 10,534	$ 6,442	$ 1.08	$ 1.08
Centre Wellington	$ 36,003	$ 28,063	$ 28,063	$ 19,490	$ 16,572	$ 11.71	$ 11.71
Chatham-Kent	$ 17,199	$ 13,099	$ 13,099	$ 13,634	$ 7,627	$ 10.44	$ 2.16
Chatsworth							
Clarington	$ 31,645	$ 25,936	$ 25,936	$ 16,847	$ 10,342	$ 14.70	$ 5.13
Collingwood	$ 79,682	$ 59,290	$ 59,290	$ 47,423	$ 29,637	$ 30.30	$ 30.30
Cornwall	$ 16,367	$ 15,496	$ 15,496	$ 10,994	$ 8,316	$ 4.58	$ 4.58
Dryden							
East Gwillimbury	$ 63,920	$ 51,214	$ 51,214	$ 41,726	$ 30,458	$ 17.71	$ 5.36
Elliot Lake							
Erin	$ 84,736	$ 62,767	$ 62,767	$ 48,294	$ 37,183	$ 29.04	$ 29.04
Espanola							
Essex	$ 21,802	$ 14,375	$ 14,375	$ 13,289	$ 9,175	$ 1.13	$ 1.13
Fort Erie	$ 40,041	$ 29,056	$ 29,056	$ 26,701	$ 17,279	$ 14.96	$ 14.96
Georgian Bluffs							
Georgina	$ 33,256	$ 31,826	$ 31,826	$ 23,279	$ 16,073	$ 2.99	$ 2.99
Gravenhurst	$ 7,308	$ 6,472	$ 6,472	$ 5,830	$ 3,265		
Greater Sudbury	$ 22,162	$ 12,791	$ 12,791	$ 12,791	$ 12,791	$ 11.52	$ 8.78

2025 Lower/Single Tier Development Charges (sorted alphabetically) (cont'd)

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ bed. per unit	Multiples Dwelling 1&2 bed. per unit	Apartment units >=2 per unit	Apartment units < 2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Greenstone							
Grey Highlands	$ 23,531	$ 18,060	$ 18,060	$ 12,804	$ 12,804	$ 7.53	$ 7.53
Grimsby	$ 24,543	$ 16,687	$ 16,687	$ 15,568	$ 9,513	$ 8.17	$ 3.84
Guelph	$ 69,164	$ 49,803	$ 49,803	$ 41,403	$ 30,344	$ 27.90	$ 27.90
Guelph-Eramosa	$ 37,719	$ 25,260	$ 25,260	$ 22,169	$ 14,229	$ 15.12	$ 15.12
Haldimand	$ 30,457	$ 25,554	$ 25,554	$ 22,719	$ 14,621	$ 7.69	$ 7.69
Halton Hills	$ 39,877	$ 28,045	$ 18,852	$ 20,568	$ 15,165	$ 11.15	$ 4.01
Hamilton	$ 86,680	$ 64,683	$ 64,683	$ 53,140	$ 32,943	$ 38.33	$ 38.33
Hamilton Tp	$ 24,923	$ 14,608	$ 14,608	$ 14,259	$ 11,299	$ 11.45	$ 11.45
Hanover							
Huntsville	$ 8,181	$ 6,391	$ 6,391	$ 5,637	$ 3,805	$ 2.74	$ 2.74
Ingersoll	$ 15,282	$ 11,448	$ 11,448	$ 9,170	$ 5,821		
Innisfil	$ 113,557	$ 91,120	$ 91,120	$ 67,606	$ 50,705	$ 51.60	$ 27.03
Kenora							
Kincardine	$ 25,681	$ 17,940	$ 17,940	$ 13,453	$ 13,453	$ 11.97	$ 11.97
King	$ 56,790	$ 48,102	$ 48,102	$ 35,665	$ 24,426	$ 20.21	$ 20.21
Kingston	$ 32,980	$ 26,897	$ 26,897	$ 22,295	$ 15,100	$ 24.40	$ 8.03
Kitchener	$ 30,401	$ 21,351	$ 21,351	$ 15,371	$ 15,371	$ 8.65	$ 8.65
Lakeshore	$ 38,993	$ 22,793	$ 22,793	$ 17,716	$ 15,406	$ 15.00	$ 15.00
Lambton Shores	$ 12,703	$ 10,630	$ 10,630	$ 8,996	$ 6,761	$ 6.15	$ 6.15
Laurentian Valley	$ 5,198	$ 5,083	$ 5,083	$ 4,111	$ 4,111	$ 0.95	$ 0.95
Lincoln	$ 49,759	$ 41,177	$ 41,177	$ 35,212	$ 22,818	$ 32.75	$ 13.64
London	$ 48,526	$ 32,817	$ 32,817	$ 29,084	$ 21,463	$ 38.19	$ 27.22
Mapleton	$ 33,033	$ 23,317	$ 23,317	$ 16,516	$ 16,516	$ 7.50	$ 7.50
Markham	$ 76,290	$ 59,142	$ 59,142	$ 46,545	$ 32,699	$ 29.19	$ 23.42
Meaford	$ 45,094	$ 25,712	$ 25,712	$ 25,712	$ 25,712	$ 26.69	$ 13.97
Middlesex Centre	$ 40,195	$ 29,689	$ 29,689	$ 28,040	$ 17,855	$ 12.92	$ 12.92
Milton	$ 30,173	$ 22,690	$ 22,690	$ 13,925	$ 10,267	$ 11.10	$ 6.28
Minto	$ 13,219	$ 10,289	$ 10,289	$ 7,684	$ 5,858	$ 5.64	$ 5.64
Mississauga	$ 51,954	$ 40,419	$ 40,419	$ 35,411	$ 19,293	$ 14.34	$ 12.05
New Tecumseth	$ 86,989	$ 72,207	$ 72,207	$ 62,539	$ 39,795	$ 40.02	$ 33.67
Newmarket	$ 44,203	$ 34,675	$ 34,675	$ 26,243	$ 18,746	$ 9.53	$ 9.53
Niagara Falls	$ 39,992	$ 27,542	$ 27,542	$ 19,844	$ 19,844	$ 13.52	$ 13.52

2025 Lower/Single Tier Development Charges (sorted alphabetically) (cont'd)

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ bed. per unit	Multiples Dwelling 1&2 bed. per unit	Apartment units >=2 per unit	Apartment units < 2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Niagara-on-the-Lake	$ 16,487	$ 12,771	$ 12,771	$ 11,208	$ 9,530	$ 7.06	$ 7.06
Norfolk	$ 24,670	$ 17,237	$ 17,237	$ 15,794	$ 10,419	$ 15.17	$ 15.17
North Bay	$ 4,907	$ 4,838	$ 4,838	$ 2,797	$ 2,797	$ 4.28	
North Dumfries	$ 17,743	$ 13,352	$ 13,352	$ 11,766	$ 7,277	$ 4.00	$ 4.00
North Grenville	$ 25,872	$ 17,569	$ 17,569	$ 15,532	$ 10,553	$ 9.75	$ 9.75
North Middlesex	$ 31,748	$ 22,649	$ 22,649	$ 21,615	$ 13,627	$ 11.58	$ 11.58
North Perth	$ 28,695	$ 17,749	$ 17,749	$ 15,860	$ 10,824	$ 4.94	$ 4.94
Oakville	$ 56,999	$ 42,192	$ 42,192	$ 28,608	$ 21,568	$ 15.69	$ 15.69
Orangeville	$ 50,862	$ 41,998	$ 41,998	$ 32,058	$ 17,695	$ 16.93	$ 16.93
Orillia	$ 30,932	$ 28,880	$ 28,880	$ 24,267	$ 16,989	$ 11.92	$ 11.92
Oshawa	$ 39,645	$ 29,601	$ 29,601	$ 24,922	$ 15,648	$ 18.27	
Ottawa	$ 56,399	$ 45,031	$ 45,031	$ 31,071	$ 22,089	$ 38.57	$ 17.31
Owen Sound	$ 16,221	$ 14,274	$ 14,274	$ 9,732	$ 9,732	$ 4.88	
Parry Sound							
Pelham	$ 34,999	$ 26,234	$ 26,234	$ 24,656	$ 15,976	$ 16.35	$ 16.35
Penetanguishene	$ 26,141	$ 20,913	$ 20,913	$ 17,253	$ 17,253	$ 13.70	$ 13.70
Petawawa	$ 11,238	$ 7,983	$ 7,983	$ 6,039	$ 4,435	$ 6.12	$ 6.12
Peterborough	$ 68,604	$ 49,650	$ 49,650	$ 42,555	$ 42,555	$ 23.90	
Pickering	$ 42,812	$ 33,049	$ 33,049	$ 26,543	$ 16,670	$ 10.63	$ 10.63
Port Colborne	$ 30,529	$ 23,644	$ 23,644	$ 21,378	$ 14,132	$ 12.05	$ 12.05
Port Hope	$ 32,907	$ 24,221	$ 24,221	$ 24,079	$ 19,337	$ 18.55	$ 18.55
Prince Edward County	$ 14,108	$ 12,713	$ 8,153	$ 12,337	$ 6,758	$ 5.94	$ 5.94
Puslinch	$ 8,511	$ 6,698	$ 6,698	$ 5,148	$ 3,760	$ 1.67	$ 1.67
Quinte West	$ 34,107	$ 24,497	$ 24,497	$ 26,098	$ 14,834	$ 16.30	$ 16.30
Ramara	$ 10,072	$ 8,291	$ 8,291	$ 7,877	$ 7,877	$ 4.79	$ 4.79
Renfrew	$ 13,900	$ 11,345	$ 11,345	$ 8,278	$ 5,149	$ 3.00	$ 6.00
Richmond Hill	$ 49,340	$ 41,022	$ 41,022	$ 31,161	$ 22,120	$ 18.26	$ 14.65
Sarnia	$ 21,985	$ 17,720	$ 17,720	$ 16,034	$ 9,310	$ 10.32	$ 10.32
Saugeen Shores	$ 35,248	$ 23,108	$ 23,108	$ 21,703	$ 15,061	$ 14.51	
Sault Ste. Marie							
Scugog	$ 32,635	$ 26,494	$ 26,494	$ 18,193	$ 18,193	$ 21.41	$ 8.99
South Bruce Peninsula	$ 9,704	$ 6,464	$ 6,464	$ 5,503	$ 5,503	$ 5.85	$ 2.93
Southgate	$ 21,254	$ 13,280	$ 13,280	$ 13,584	$ 9,066	$ 7.65	$ 7.65

2025 Lower/Single Tier Development Charges (sorted alphabetically) (cont'd)

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ bed. per unit	Multiples Dwelling 1&2 bed. per unit	Apartment units >=2 per unit	Apartment units < 2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Springwater	$ 39,004	$ 28,230	$ 28,230	$ 21,716	$ 14,157	$ 14.25	$ 14.25
St. Catharines	$ 13,441	$ 9,858	$ 9,858	$ 9,759	$ 6,674	$ 2.34	$ 2.34
St. Thomas	$ 19,015	$ 15,255	$ 15,255	$ 11,921	$ 7,635	$ 11.79	$ 5.97
Stratford	$ 16,644	$ 13,024	$ 13,024	$ 9,645	$ 7,171	$ 2.93	
Strathroy-Caradoc	$ 33,248	$ 27,409	$ 27,409	$ 17,278	$ 17,278	$ 12.76	$ 12.76
Tay	$ 57,167	$ 42,610	$ 42,610	$ 36,396	$ 36,396	$ 30.47	$ 30.47
Thames Centre	$ 49,025	$ 31,974	$ 31,974	$ 30,517	$ 19,234	$ 19.06	$ 19.06
The Blue Mountains	$ 70,767	$ 63,513	$ 63,513	$ 47,634	$ 47,634	$ 35.64	$ 35.64
Thorold	$ 26,119	$ 18,209	$ 18,209	$ 17,050	$ 11,049	$ 12.14	$ 5.42
Thunder Bay							
Tillsonburg	$ 15,343	$ 12,230	$ 12,230	$ 9,795	$ 6,216	$ 3.47	$ 3.47
Timmins							
Tiny	$ 9,263	$ 8,442	$ 8,442	$ 6,118	$ 4,221	$ 6.62	$ 6.62
Toronto	$ 137,846	$ 113,938	$ 57,153	$ 80,690	$ 52,676	$ 74.85	$ 74.85
Vaughan	$ 98,056	$ 80,672	$ 80,672	$ 60,933	$ 43,915	$ 28.62	$ 28.62
Wainfleet	$ 10,837	$ 7,562	$ 7,562	$ 7,134	$ 4,362	$ 4.24	$ 4.24
Waterloo	$ 21,429	$ 14,095	$ 14,095	$ 19,110	$ 11,797	$ 8.57	$ 8.57
Welland	$ 11,121	$ 9,934	$ 9,934	$ 9,285	$ 5,273	$ 5.16	$ 5.16
Wellesley	$ 21,458	$ 14,726	$ 14,726	$ 12,470	$ 8,080	$ 2.24	$ 2.24
Wellington North	$ 24,729	$ 19,535	$ 19,535	$ 16,046	$ 11,705	$ 8.95	$ 4.50
West Grey	$ 6,176	$ 3,955	$ 3,955	$ 4,163	$ 2,777		
West Lincoln	$ 35,941	$ 24,609	$ 24,609	$ 23,043	$ 14,930	$ 11.52	$ 11.52
West Perth	$ 17,741	$ 11,248	$ 11,248	$ 10,253	$ 6,751	$ 6.09	$ 6.09
Whitby	$ 50,880	$ 38,777	$ 38,777	$ 21,361	$ 16,323	$ 29.44	$ 8.00
Whitchurch-Stouffville	$ 46,728	$ 38,429	$ 38,429	$ 30,854	$ 21,139	$ 11.90	$ 11.90
Whitewater Region	$ 5,500	$ 3,984	$ 3,984	$ 3,178	$ 2,169	$ 2.00	$ 2.00
Wilmot	$ 34,825	$ 26,519	$ 26,519	$ 23,703	$ 14,664	$ 15.51	$ 9.86
Windsor	$ 45,064	$ 25,337	$ 25,337	$ 20,853	$ 20,853	$ 20.14	
Woolwich	$ 28,671	$ 21,644	$ 21,644	$ 18,328	$ 11,876	$ 9.25	$ 9.25
Average	**$ 35,881**	**$ 27,242**	**$ 26,581**	**$ 22,117**	**$ 15,907**	**$ 14.38**	**$ 12.02**
Median	**$ 31,697**	**$ 23,481**	**$ 23,213**	**$ 18,719**	**$ 14,425**	**$ 11.52**	**$ 9.62**
Minimum	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**
Maximum	**$ 137,846**	**$ 113,938**	**$ 91,120**	**$ 80,690**	**$ 52,676**	**$ 74.85**	**$ 74.85**

Source: DC By-laws for Lower Tier or Single Tier (Municipality's own purposes) current at/as of December 18, 2025

2025 Upper Tier Development Charges (sorted alphabetically)

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ bed. per unit	Multiples Dwelling 1&2 bed. per unit	Apartment units >=2 per unit	Apartment units < 2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Ajax	$ 74,967	$ 59,760	$ 59,760	$ 43,628	$ 26,788	$ 40.48	$ 19.24
Amherstburg							
Aurora	$ 93,280	$ 77,586	$ 77,586	$ 60,197	$ 39,145	$ 73.89	$ 29.73
Aylmer							
Barrie							
Belleville							
Bracebridge	$ 21,607	$ 16,443	$ 16,443	$ 17,392	$ 11,397	$ 11.41	$ 11.41
Brampton	$ 78,440	$ 62,304	$ 62,304	$ 56,889	$ 30,080	$ 28.93	$ 22.21
Brant							
Brantford							
Brock	$ 74,967	$ 59,760	$ 59,760	$ 43,628	$ 26,788	$ 40.48	$ 19.24
Brockville							
Burlington	$ 54,285	$ 44,002	$ 29,168	$ 26,509	$ 19,574	$ 62.46	$ 15.42
Caledon	$ 77,472	$ 61,537	$ 61,537	$ 56,186	$ 29,709	$ 28.53	$ 21.81
Cambridge	$ 43,285	$ 32,350	$ 32,350	$ 23,570	$ 23,570	$ 24.83	$ 9.93
Central Elgin							
Centre Wellington	$ 11,435	$ 8,634	$ 8,634	$ 6,102	$ 4,976	$ 3.17	$ 3.17
Chatham-Kent							
Chatsworth	$ 10,111	$ 6,983	$ 6,983	$ 5,814	$ 5,814	$ 2.77	$ 2.77
Clarington	$ 74,967	$ 59,760	$ 59,760	$ 43,628	$ 26,788	$ 40.48	$ 19.24
Collingwood	$ 14,372	$ 11,344	$ 11,344	$ 7,705	$ 7,705	$ 5.62	$ 5.62
Cornwall							
Dryden							
East Gwillimbury	$ 93,280	$ 77,586	$ 77,586	$ 60,197	$ 39,145	$ 73.89	$ 29.73
Elliot Lake							
Erin	$ 11,435	$ 8,634	$ 8,634	$ 6,102	$ 4,976	$ 3.17	$ 3.17
Espanola							
Essex							
Fort Erie	$ 30,833	$ 22,032	$ 22,032	$ 20,958	$ 12,777	$ 21.42	$ 7.98
Georgian Bluffs	$ 10,111	$ 6,983	$ 6,983	$ 5,814	$ 5,814	$ 2.77	$ 2.77
Georgina	$ 93,280	$ 77,586	$ 77,586	$ 60,197	$ 39,145	$ 73.89	$ 29.73
Gravenhurst	$ 21,607	$ 16,443	$ 16,443	$ 17,392	$ 11,397	$ 11.41	$ 11.41
Greater Sudbury							

2025 Upper Tier Development Charges (sorted alphabetically) (cont'd)

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ bed. per unit	Multiples Dwelling 1&2 bed. per unit	Apartment units >=2 per unit	Apartment units < 2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Greenstone							
Grey Highlands	$ 10,111	$ 6,983	$ 6,983	$ 5,814	$ 5,814	$ 2.77	$ 2.77
Grimsby	$ 30,833	$ 22,032	$ 22,032	$ 20,958	$ 12,777	$ 21.42	$ 7.98
Guelph							
Guelph-Eramosa	$ 11,435	$ 8,634	$ 8,634	$ 6,102	$ 4,976	$ 3.17	$ 3.17
Haldimand							
Halton Hills	$ 54,285	$ 44,002	$ 29,168	$ 26,509	$ 19,574	$ 62.46	$ 15.42
Hamilton							
Hamilton Tp	$ 3,516	$ 2,745	$ 2,745	$ 2,334	$ 1,776	$ 1.95	$ 1.95
Hanover	$ 10,111	$ 6,983	$ 6,983	$ 5,814	$ 5,814	$ 2.77	$ 2.77
Huntsville	$ 21,607	$ 16,443	$ 16,443	$ 17,392	$ 11,397	$ 11.41	$ 11.41
Ingersoll	$ 23,157	$ 17,068	$ 17,068	$ 13,688	$ 8,692	$ 6.52	$ 6.52
Innisfil	$ 14,372	$ 11,344	$ 11,344	$ 7,705	$ 7,705	$ 5.62	$ 5.62
Kenora							
Kincardine	$ 3,496	$ 2,235	$ 2,235	$ 2,205	$ 1,484	$ 1.34	$ 1.34
King	$ 93,280	$ 77,586	$ 77,586	$ 60,197	$ 39,145	$ 73.89	$ 29.73
Kingston							
Kitchener	$ 43,285	$ 32,350	$ 32,350	$ 23,570	$ 23,570	$ 24.83	$ 9.93
Lakeshore							
Lambton Shores							
Laurentian Valley							
Lincoln	$ 30,833	$ 22,032	$ 22,032	$ 20,958	$ 12,777	$ 21.42	$ 7.98
London	$ 5,665	$ 4,344	$ 4,344	$ 3,919	$ 2,495	$ 3.77	$ 3.77
Mapleton	$ 11,435	$ 8,634	$ 8,634	$ 6,102	$ 4,976	$ 3.17	$ 3.17
Markham	$ 93,280	$ 77,586	$ 77,586	$ 60,197	$ 39,145	$ 73.89	$ 29.73
Meaford	$ 10,111	$ 6,983	$ 6,983	$ 5,814	$ 5,814	$ 2.77	$ 2.77
Middlesex Centre	$ 5,665	$ 4,344	$ 4,344	$ 3,919	$ 2,495	$ 3.77	$ 3.77
Milton	$ 78,572	$ 63,661	$ 42,161	$ 38,293	$ 28,299	$ 69.69	$ 22.66
Minto	$ 11,435	$ 8,634	$ 8,634	$ 6,102	$ 4,976	$ 3.17	$ 3.17
Mississauga	$ 78,440	$ 62,304	$ 62,304	$ 56,889	$ 30,080	$ 28.93	$ 22.21
New Tecumseth	$ 14,372	$ 11,344	$ 11,344	$ 7,705	$ 7,705	$ 5.62	$ 5.62
Newmarket	$ 93,280	$ 77,586	$ 77,586	$ 60,197	$ 39,145	$ 73.89	$ 29.73
Niagara Falls	$ 30,833	$ 22,032	$ 22,032	$ 20,958	$ 12,777	$ 21.42	$ 7.98

2025 Upper Tier Development Charges (sorted alphabetically) (cont'd)

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ bed. per unit	Multiples Dwelling 1&2 bed. per unit	Apartment units >=2 per unit	Apartment units < 2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Niagara-on-the-Lake	$ 30,833	$ 22,032	$ 22,032	$ 20,958	$ 12,777	$ 21.42	$ 7.98
Norfolk							
North Bay							
North Dumfries	$ 39,542	$ 29,553	$ 29,553	$ 21,533	$ 21,533	$ 21.85	$ 8.74
North Grenville							
North Middlesex	$ 5,665	$ 4,344	$ 4,344	$ 3,919	$ 2,495	$ 3.77	$ 3.77
North Perth							
Oakville	$ 78,572	$ 63,661	$ 42,161	$ 38,293	$ 28,299	$ 69.69	$ 22.66
Orangeville	$ 3,544	$ 2,722	$ 2,722	$ 1,682	$ 1,214	$ 1.09	$ 1.09
Orillia							
Oshawa	$ 74,967	$ 59,760	$ 59,760	$ 43,628	$ 26,788	$ 40.48	$ 19.24
Ottawa							
Owen Sound	$ 10,111	$ 6,983	$ 6,983	$ 5,814	$ 5,814	$ 2.77	$ 2.77
Parry Sound							
Pelham	$ 30,833	$ 22,032	$ 22,032	$ 20,958	$ 12,777	$ 21.42	$ 7.98
Penetanguishene	$ 14,372	$ 11,344	$ 11,344	$ 7,705	$ 7,705	$ 5.62	$ 5.62
Petawawa							
Peterborough							
Pickering	$ 74,967	$ 59,760	$ 59,760	$ 43,628	$ 26,788	$ 40.48	$ 19.24
Port Colborne	$ 30,833	$ 22,032	$ 22,032	$ 20,958	$ 12,777	$ 21.42	$ 7.98
Port Hope	$ 3,516	$ 2,745	$ 2,745	$ 2,334	$ 1,776	$ 1.95	$ 1.95
Prince Edward County							
Puslinch	$ 11,435	$ 8,634	$ 8,634	$ 6,102	$ 4,976	$ 3.17	$ 3.17
Quinte West							
Ramara	$ 14,372	$ 11,344	$ 11,344	$ 7,705	$ 7,705	$ 5.62	$ 5.62
Renfrew							
Richmond Hill	$ 93,280	$ 77,586	$ 77,586	$ 60,197	$ 39,145	$ 73.89	$ 29.73
Sarnia							
Saugeen Shores	$ 3,496	$ 2,235	$ 2,235	$ 2,205	$ 1,484	$ 1.34	$ 1.34
Sault Ste. Marie							
Scugog	$ 74,967	$ 59,760	$ 59,760	$ 43,628	$ 26,788	$ 40.48	$ 19.24
South Bruce Peninsula	$ 3,496	$ 2,235	$ 2,235	$ 2,205	$ 1,484	$ 1.34	$ 1.34
Southgate	$ 10,111	$ 6,983	$ 6,983	$ 5,814	$ 5,814	$ 2.77	$ 2.77

2025 Upper Tier Development Charges (sorted alphabetically) (cont'd)

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ bed. per unit	Multiples Dwelling 1&2 bed. per unit	Apartment units >=2 per unit	Apartment units < 2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Springwater	$ 14,372	$ 11,344	$ 11,344	$ 7,705	$ 7,705	$ 5.62	$ 5.62
St. Catharines	$ 30,833	$ 22,032	$ 22,032	$ 20,958	$ 12,777	$ 21.42	$ 7.98
St. Thomas							
Stratford							
Strathroy-Caradoc	$ 5,665	$ 4,344	$ 4,344	$ 3,919	$ 2,495	$ 3.77	$ 3.77
Tay	$ 14,372	$ 11,344	$ 11,344	$ 7,705	$ 7,705	$ 5.62	$ 5.62
Thames Centre	$ 5,665	$ 4,344	$ 4,344	$ 3,919	$ 2,495	$ 3.77	$ 3.77
The Blue Mountains	$ 10,111	$ 6,983	$ 6,983	$ 5,814	$ 5,814	$ 2.77	$ 2.77
Thorold	$ 30,833	$ 22,032	$ 22,032	$ 20,958	$ 12,777	$ 21.42	$ 7.98
Thunder Bay							
Tillsonburg	$ 13,231	$ 9,944	$ 9,944	$ 7,981	$ 5,067	$ 5.63	$ 5.63
Timmins							
Tiny	$ 14,372	$ 11,344	$ 11,344	$ 7,705	$ 7,705	$ 5.62	$ 5.62
Toronto							
Vaughan	$ 93,280	$ 77,586	$ 77,586	$ 60,197	$ 39,145	$ 73.89	$ 29.73
Wainfleet	$ 30,833	$ 22,032	$ 22,032	$ 20,958	$ 12,777	$ 21.42	$ 7.98
Waterloo	$ 43,285	$ 32,350	$ 32,350	$ 23,570	$ 23,570	$ 24.83	$ 9.93
Welland	$ 30,833	$ 22,032	$ 22,032	$ 20,958	$ 12,777	$ 21.42	$ 7.98
Wellesley	$ 39,542	$ 29,553	$ 29,553	$ 21,533	$ 21,533	$ 21.85	$ 8.74
Wellington North	$ 11,435	$ 8,634	$ 8,634	$ 6,102	$ 4,976	$ 3.17	$ 3.17
West Grey	$ 10,111	$ 6,983	$ 6,983	$ 5,814	$ 5,814	$ 2.77	$ 2.77
West Lincoln	$ 30,833	$ 22,032	$ 22,032	$ 20,958	$ 12,777	$ 21.42	$ 7.98
West Perth							
Whitby	$ 74,967	$ 59,760	$ 59,760	$ 43,628	$ 26,788	$ 40.48	$ 19.24
Whitchurch-Stouffville	$ 93,280	$ 77,586	$ 77,586	$ 60,197	$ 39,145	$ 73.89	$ 29.73
Whitewater Region							
Wilmot	$ 39,542	$ 29,553	$ 29,553	$ 21,533	$ 21,533	$ 21.85	$ 8.74
Windsor							
Woolwich	$ 39,542	$ 29,553	$ 29,553	$ 21,533	$ 21,533	$ 21.85	$ 8.74
Average	**$ 36,085**	**$ 28,350**	**$ 27,464**	**$ 22,173**	**$ 15,293**	**$ 22.98**	**$ 10.63**
Median	**$ 30,833**	**$ 22,032**	**$ 22,032**	**$ 20,958**	**$ 12,777**	**$ 21.42**	**$ 7.98**
Minimum	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**
Maximum	**$ 93,280**	**$ 77,586**	**$ 77,586**	**$ 60,197**	**$ 39,145**	**$ 73.89**	**$ 29.73**

Source: Upper Tier DC By-laws (Regions/Counties/District charges) current at/as of December 18, 2025

2025 Education Development Charges (sorted alphabetically)

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ bed. per unit	Multiples Dwelling 1&2 bed. per unit	Apartment units >=2 per unit	Apartment units < 2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Ajax	$ 6,935	$ 6,935	$ 6,935	$ 6,935	$ 6,935	$ 0.40	$ 0.40
Amherstburg	$ 1,230	$ 1,230	$ 1,230	$ 1,230	$ 1,230		
Aurora	$ 8,550	$ 8,550	$ 8,550	$ 8,550	$ 8,550	$ 1.62	$ 1.62
Aylmer							
Barrie	$ 6,083	$ 6,083	$ 6,083	$ 6,083	$ 6,083	$ 1.20	$ 1.20
Belleville							
Bracebridge							
Brampton	$ 5,376	$ 5,376	$ 5,376	$ 5,376	$ 5,376	$ 1.30	$ 1.30
Brant	$ 2,308	$ 2,308	$ 2,308	$ 2,308	$ 2,308		
Brantford	$ 2,308	$ 2,308	$ 2,308	$ 2,308	$ 2,308		
Brock	$ 6,935	$ 6,935	$ 6,935	$ 6,935	$ 6,935	$ 0.40	$ 0.40
Brockville							
Burlington	$ 11,385	$ 11,385	$ 11,385	$ 11,385	$ 11,385	$ 2.95	$ 2.95
Caledon	$ 5,376	$ 5,376	$ 5,376	$ 5,376	$ 5,376	$ 1.30	$ 1.30
Cambridge	$ 5,187	$ 5,187	$ 5,187	$ 5,187	$ 5,187	$ 2.63	$ 2.63
Central Elgin							
Centre Wellington	$ 4,021	$ 4,021	$ 4,021	$ 4,021	$ 4,021		
Chatham-Kent							
Chatsworth							
Clarington	$ 6,935	$ 6,935	$ 6,935	$ 6,935	$ 6,935	$ 0.40	$ 0.40
Collingwood	$ 6,083	$ 6,083	$ 6,083	$ 6,083	$ 6,083	$ 1.20	$ 1.20
Cornwall							
Dryden							
East Gwillimbury	$ 8,550	$ 8,550	$ 8,550	$ 8,550	$ 8,550	$ 1.62	$ 1.62
Elliot Lake							
Erin	$ 4,021	$ 4,021	$ 4,021	$ 4,021	$ 4,021		
Espanola							
Essex	$ 1,230	$ 1,230	$ 1,230	$ 1,230	$ 1,230		
Fort Erie	$ 1,682	$ 1,682	$ 1,682	$ 1,682	$ 1,682		
Georgian Bluffs							
Georgina	$ 8,550	$ 8,550	$ 8,550	$ 8,550	$ 8,550	$ 1.62	$ 1.62
Gravenhurst							
Greater Sudbury							

2025 Education Development Charges (sorted alphabetically) (cont'd)

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ bed. per unit	Multiples Dwelling 1&2 bed. per unit	Apartment units >=2 per unit	Apartment units < 2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Greenstone							
Grey Highlands							
Grimsby	$ 1,872	$ 1,872	$ 1,872	$ 1,872	$ 1,872		
Guelph	$ 4,021	$ 4,021	$ 4,021	$ 4,021	$ 4,021		
Guelph-Eramosa	$ 4,021	$ 4,021	$ 4,021	$ 4,021	$ 4,021		
Haldimand							
Halton Hills	$ 11,385	$ 11,385	$ 11,385	$ 11,385	$ 11,385	$ 2.95	$ 2.95
Hamilton	$ 3,579	$ 3,579	$ 3,579	$ 3,579	$ 3,579	$ 1.45	$ 1.45
Hamilton Tp							
Hanover							
Huntsville							
Ingersoll							
Innisfil	$ 6,083	$ 6,083	$ 6,083	$ 6,083	$ 6,083	$ 1.20	$ 1.20
Kenora							
Kincardine							
King	$ 8,550	$ 8,550	$ 8,550	$ 8,550	$ 8,550	$ 1.62	$ 1.62
Kingston	$ 1,496	$ 1,496	$ 1,496	$ 1,496	$ 1,496		
Kitchener	$ 5,187	$ 5,187	$ 5,187	$ 5,187	$ 5,187	$ 2.63	$ 2.63
Lakeshore	$ 1,230	$ 1,230	$ 1,230	$ 1,230	$ 1,230		
Lambton Shores							
Laurentian Valley							
Lincoln	$ 1,872	$ 1,872	$ 1,872	$ 1,872	$ 1,872		
London							
Mapleton	$ 4,021	$ 4,021	$ 4,021	$ 4,021	$ 4,021		
Markham	$ 8,550	$ 8,550	$ 8,550	$ 8,550	$ 8,550	$ 1.62	$ 1.62
Meaford							
Middlesex Centre							
Milton	$ 11,385	$ 11,385	$ 11,385	$ 11,385	$ 11,385	$ 2.95	$ 2.95
Minto	$ 4,021	$ 4,021	$ 4,021	$ 4,021	$ 4,021		
Mississauga	$ 5,376	$ 5,376	$ 5,376	$ 5,376	$ 5,376	$ 1.30	$ 1.30
New Tecumseth	$ 6,083	$ 6,083	$ 6,083	$ 6,083	$ 6,083	$ 1.20	$ 1.20
Newmarket	$ 8,550	$ 8,550	$ 8,550	$ 8,550	$ 8,550	$ 1.62	$ 1.62
Niagara Falls	$ 1,682	$ 1,682	$ 1,682	$ 1,682	$ 1,682		

2025 Education Development Charges (sorted alphabetically) (cont'd)

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ bed. per unit	Multiples Dwelling 1&2 bed. per unit	Apartment units >=2 per unit	Apartment units < 2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Niagara-on-the-Lake	$ 1,872	$ 1,872	$ 1,872	$ 1,872	$ 1,872		
Norfolk							
North Bay							
North Dumfries	$ 5,187	$ 5,187	$ 5,187	$ 5,187	$ 5,187	$ 2.63	$ 2.63
North Grenville							
North Middlesex							
North Perth							
Oakville	$ 11,385	$ 11,385	$ 11,385	$ 11,385	$ 11,385	$ 2.95	$ 2.95
Orangeville	$ 2,932	$ 2,932	$ 2,932	$ 2,932	$ 2,932		
Orillia	$ 6,083	$ 6,083	$ 6,083	$ 6,083	$ 6,083	$ 1.20	$ 1.20
Oshawa	$ 6,935	$ 6,935	$ 6,935	$ 6,935	$ 6,935	$ 0.40	$ 0.40
Ottawa	$ 4,020	$ 4,020	$ 4,020	$ 4,020	$ 4,020	$ 2.48	$ 2.48
Owen Sound							
Parry Sound							
Pelham	$ 1,682	$ 1,682	$ 1,682	$ 1,682	$ 1,682		
Penetanguishene	$ 6,083	$ 6,083	$ 6,083	$ 6,083	$ 6,083	$ 1.20	$ 1.20
Petawawa							
Peterborough	$ 524	$ 524	$ 524	$ 524	$ 524	$ 0.14	$ 0.14
Pickering	$ 6,935	$ 6,935	$ 6,935	$ 6,935	$ 6,935	$ 0.40	$ 0.40
Port Colborne	$ 1,682	$ 1,682	$ 1,682	$ 1,682	$ 1,682		
Port Hope							
Prince Edward County							
Puslinch	$ 4,021	$ 4,021	$ 4,021	$ 4,021	$ 4,021		
Quinte West							
Ramara	$ 6,083	$ 6,083	$ 6,083	$ 6,083	$ 6,083	$ 1.20	$ 1.20
Renfrew							
Richmond Hill	$ 8,550	$ 8,550	$ 8,550	$ 8,550	$ 8,550	$ 1.62	$ 1.62
Sarnia							
Saugeen Shores							
Sault Ste. Marie							
Scugog	$ 6,935	$ 6,935	$ 6,935	$ 6,935	$ 6,935	$ 0.40	$ 0.40
South Bruce Peninsula							
Southgate							

2025 Education Development Charges (sorted alphabetically) (cont'd)

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ bed. per unit	Multiples Dwelling 1&2 bed. per unit	Apartment units >=2 per unit	Apartment units < 2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Springwater	$ 6,083	$ 6,083	$ 6,083	$ 6,083	$ 6,083	$ 1.20	$ 1.20
St. Catharines	$ 1,872	$ 1,872	$ 1,872	$ 1,872	$ 1,872		
St. Thomas							
Stratford							
Strathroy-Caradoc							
Tay	$ 6,083	$ 6,083	$ 6,083	$ 6,083	$ 6,083	$ 1.20	$ 1.20
Thames Centre							
The Blue Mountains							
Thorold	$ 1,682	$ 1,682	$ 1,682	$ 1,682	$ 1,682		
Thunder Bay							
Tillsonburg							
Timmins							
Tiny	$ 6,083	$ 6,083	$ 6,083	$ 6,083	$ 6,083	$ 1.20	$ 1.20
Toronto	$ 3,593	$ 3,593	$ 3,593	$ 3,593	$ 3,593	$ 1.57	$ 1.57
Vaughan	$ 8,550	$ 8,550	$ 8,550	$ 8,550	$ 8,550	$ 1.62	$ 1.62
Wainfleet	$ 1,682	$ 1,682	$ 1,682	$ 1,682	$ 1,682		
Waterloo	$ 5,187	$ 5,187	$ 5,187	$ 5,187	$ 5,187	$ 2.63	$ 2.63
Welland	$ 1,682	$ 1,682	$ 1,682	$ 1,682	$ 1,682		
Wellesley	$ 5,187	$ 5,187	$ 5,187	$ 5,187	$ 5,187	$ 2.63	$ 2.63
Wellington North	$ 4,021	$ 4,021	$ 4,021	$ 4,021	$ 4,021		
West Grey							
West Lincoln	$ 1,872	$ 1,872	$ 1,872	$ 1,872	$ 1,872		
West Perth							
Whitby	$ 6,935	$ 6,935	$ 6,935	$ 6,935	$ 6,935	$ 0.40	$ 0.40
Whitchurch-Stouffville	$ 8,550	$ 8,550	$ 8,550	$ 8,550	$ 8,550	$ 1.62	$ 1.62
Whitewater Region							
Wilmot	$ 5,187	$ 5,187	$ 5,187	$ 5,187	$ 5,187	$ 2.63	$ 2.63
Windsor	$ 1,805	$ 1,805	$ 1,805	$ 1,805	$ 1,805		
Woolwich	$ 5,187	$ 5,187	$ 5,187	$ 5,187	$ 5,187	$ 2.63	$ 2.63
Average	**$ 5,054**	**$ 5,054**	**$ 5,054**	**$ 5,054**	**$ 5,054**	**$ 1.57**	**$ 1.57**
Median	**$ 5,187**	**$ 5,187**	**$ 5,187**	**$ 5,187**	**$ 5,187**	**$ 1.51**	**$ 1.51**
Minimum	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**
Maximum	**$ 11,385**	**$ 11,385**	**$ 11,385**	**$ 11,385**	**$ 11,385**	**$ 2.95**	**$ 2.95**

Source: Education DC by-laws (Public and Catholic School Districts) current at/as of December 18, 2025

2025 Development Charges - Grouped by Location

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ bed. per unit	Multiples Dwelling 1&2 bed. per unit	Apartment units >=2 per unit	Apartment units < 2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Chatsworth	$ 10,111	$ 6,983	$ 6,983	$ 5,814	$ 5,814	$ 2.77	$ 2.77
Georgian Bluffs	$ 10,111	$ 6,983	$ 6,983	$ 5,814	$ 5,814	$ 2.77	$ 2.77
Grey Highlands	$ 33,642	$ 25,043	$ 25,043	$ 18,618	$ 18,618	$ 10.30	$ 10.30
Hanover	$ 10,111	$ 6,983	$ 6,983	$ 5,814	$ 5,814	$ 2.77	$ 2.77
Kincardine	$ 29,177	$ 20,174	$ 20,174	$ 15,658	$ 14,937	$ 13.31	$ 13.31
Meaford	$ 55,205	$ 32,695	$ 32,695	$ 31,526	$ 31,526	$ 29.46	$ 16.74
Owen Sound	$ 26,332	$ 21,257	$ 21,257	$ 15,546	$ 15,546	$ 7.65	$ 2.77
Saugeen Shores	$ 38,745	$ 25,343	$ 25,343	$ 23,908	$ 16,544	$ 15.85	$ 1.34
South Bruce Peninsula	$ 13,200	$ 8,699	$ 8,699	$ 7,708	$ 6,987	$ 7.19	$ 4.27
Southgate	$ 31,365	$ 20,263	$ 20,263	$ 19,398	$ 14,880	$ 10.42	$ 10.42
The Blue Mountains	$ 80,878	$ 70,496	$ 70,496	$ 53,448	$ 53,448	$ 38.41	$ 38.41
West Grey	$ 16,287	$ 10,938	$ 10,938	$ 9,977	$ 8,591	$ 2.77	$ 2.77
Bruce/Grey Average	**$ 29,597**	**$ 21,321**	**$ 21,321**	**$ 17,769**	**$ 16,543**	**$ 11.97**	**$ 9.05**
Bruce/Grey Median	**$ 27,755**	**$ 20,219**	**$ 20,219**	**$ 15,602**	**$ 14,909**	**$ 8.98**	**$ 3.52**
Belleville	$ 30,884	$ 20,165	$ 20,165	$ 21,845	$ 12,611	$ 9.43	$ 9.43
Brockville	$ 11,142	$ 8,299	$ 8,299	$ 8,212	$ 5,248	$ 7.97	$ 7.97
Cornwall	$ 16,367	$ 15,496	$ 15,496	$ 10,994	$ 8,316	$ 4.58	$ 4.58
Hamilton Tp	$ 28,439	$ 17,353	$ 17,353	$ 16,593	$ 13,075	$ 13.40	$ 13.40
Kingston	$ 34,476	$ 28,393	$ 28,393	$ 23,791	$ 16,596	$ 24.40	$ 8.03
Laurentian Valley	$ 5,198	$ 5,083	$ 5,083	$ 4,111	$ 4,111	$ 0.95	$ 0.95
North Grenville	$ 25,872	$ 17,569	$ 17,569	$ 15,532	$ 10,553	$ 9.75	$ 9.75
Ottawa	$ 60,419	$ 49,051	$ 49,051	$ 35,091	$ 26,109	$ 41.05	$ 19.79
Petawawa	$ 11,238	$ 7,983	$ 7,983	$ 6,039	$ 4,435	$ 6.12	$ 6.12
Peterborough	$ 69,128	$ 50,174	$ 50,174	$ 43,079	$ 43,079	$ 24.04	$ 0.14
Port Hope	$ 36,423	$ 26,966	$ 26,966	$ 26,413	$ 21,113	$ 20.50	$ 20.50
Prince Edward County	$ 14,108	$ 12,713	$ 8,153	$ 12,337	$ 6,758	$ 5.94	$ 5.94
Quinte West	$ 34,107	$ 24,497	$ 24,497	$ 26,098	$ 14,834	$ 16.30	$ 16.30
Renfrew	$ 13,900	$ 11,345	$ 11,345	$ 8,278	$ 5,149	$ 3.00	$ 6.00
Whitewater Region	$ 5,500	$ 3,984	$ 3,984	$ 3,178	$ 2,169	$ 2.00	$ 2.00
Eastern Average	**$ 26,480**	**$ 19,938**	**$ 19,634**	**$ 17,439**	**$ 12,944**	**$ 12.63**	**$ 8.73**
Eastern Median	**$ 25,872**	**$ 17,353**	**$ 17,353**	**$ 15,532**	**$ 10,553**	**$ 9.43**	**$ 7.97**
Greater Sudbury	$ 22,162	$ 12,791	$ 12,791	$ 12,791	$ 12,791	$ 11.52	$ 8.78
North Bay	$ 4,907	$ 4,838	$ 4,838	$ 2,797	$ 2,797	$ 4.28	
North Average	**$ 13,535**	**$ 8,815**	**$ 8,815**	**$ 7,794**	**$ 7,794**	**$ 7.90**	**$ 8.78**
North Median	**$ 13,535**	**$ 8,815**	**$ 8,815**	**$ 7,794**	**$ 7,794**	**$ 7.90**	**$ 8.78**

2025 Development Charges - Grouped by Location (cont'd)

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ bed. per unit	Multiples Dwelling 1&2 bed. per unit	Apartment units >=2 per unit	Apartment units < 2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Ajax	$ 125,905	$102,586	$ 102,586	$ 74,503	$ 48,748	$ 52.31	$ 31.07
Aurora	$ 141,880	$116,852	$ 116,852	$ 91,236	$ 63,151	$ 83.21	$ 39.05
Brampton	$ 151,706	$121,237	$ 121,237	$ 100,660	$ 59,084	$ 50.15	$ 34.52
Brock	$ 114,478	$ 92,007	$ 92,007	$ 66,139	$ 49,299	$ 50.59	$ 29.35
Burlington	$ 87,343	$ 72,580	$ 52,935	$ 49,441	$ 39,692	$ 79.16	$ 32.12
Caledon	$ 144,295	$122,619	$ 122,619	$ 103,809	$ 59,879	$ 40.72	$ 34.00
Clarington	$ 113,547	$ 92,631	$ 92,631	$ 67,410	$ 44,065	$ 55.58	$ 24.77
East Gwillimbury	$ 165,750	$137,350	$ 137,350	$ 110,473	$ 78,153	$ 93.22	$ 36.71
Georgina	$ 135,086	$117,962	$ 117,962	$ 92,026	$ 63,768	$ 78.50	$ 34.34
Halton Hills	$ 105,548	$ 83,432	$ 59,405	$ 58,462	$ 46,125	$ 76.56	$ 22.38
Hamilton	$ 90,259	$ 68,262	$ 68,262	$ 56,719	$ 36,522	$ 39.78	$ 39.78
King	$ 158,620	$134,238	$ 134,238	$ 104,412	$ 72,121	$ 95.72	$ 51.56
Markham	$ 178,120	$145,278	$ 145,278	$ 115,292	$ 80,394	$ 104.70	$ 54.77
Milton	$ 120,130	$ 97,737	$ 76,237	$ 63,603	$ 49,952	$ 83.74	$ 31.89
Mississauga	$ 135,770	$108,099	$ 108,099	$ 97,676	$ 54,749	$ 44.57	$ 35.56
Newmarket	$ 146,033	$120,811	$ 120,811	$ 94,990	$ 66,441	$ 85.04	$ 40.88
Oakville	$ 146,956	$117,238	$ 95,738	$ 78,286	$ 61,253	$ 88.33	$ 41.30
Oshawa	$ 121,547	$ 96,296	$ 96,296	$ 75,485	$ 49,371	$ 59.15	$ 19.64
Pickering	$ 124,714	$ 99,744	$ 99,744	$ 77,106	$ 50,393	$ 51.51	$ 30.27
Richmond Hill	$ 151,170	$127,158	$ 127,158	$ 99,908	$ 69,815	$ 93.77	$ 46.00
Scugog	$ 114,537	$ 93,189	$ 93,189	$ 68,756	$ 51,916	$ 62.29	$ 28.63
Toronto	$ 141,439	$117,531	$ 60,746	$ 84,283	$ 56,269	$ 76.42	$ 76.42
Vaughan	$ 199,886	$166,808	$ 166,808	$ 129,680	$ 91,610	$ 104.13	$ 59.97
Whitby	$ 132,782	$105,472	$ 105,472	$ 71,924	$ 50,046	$ 70.32	$ 27.64
Whitchurch-Stouffville	$ 148,558	$124,565	$ 124,565	$ 99,601	$ 68,834	$ 87.41	$ 43.25
GTHA Average	**$ 135,842**	**$111,267**	**$ 105,529**	**$ 85,275**	**$ 58,466**	**$ 72.28**	**$ 37.83**
GTHA Median	**$ 135,770**	**$116,852**	**$ 105,472**	**$ 84,283**	**$ 56,269**	**$ 76.56**	**$ 34.52**
Fort Erie	$ 72,556	$ 52,770	$ 52,770	$ 49,341	$ 31,738	$ 36.38	$ 22.94
Grimsby	$ 57,248	$ 40,591	$ 40,591	$ 38,398	$ 24,162	$ 29.59	$ 11.82
Lincoln	$ 82,464	$ 65,081	$ 65,081	$ 58,042	$ 37,467	$ 54.17	$ 21.62
Niagara Falls	$ 72,507	$ 51,256	$ 51,256	$ 42,484	$ 34,303	$ 34.94	$ 21.50
Niagara-on-the-Lake	$ 49,192	$ 36,675	$ 36,675	$ 34,038	$ 24,179	$ 28.48	$ 15.04
Pelham	$ 67,514	$ 49,948	$ 49,948	$ 47,296	$ 30,435	$ 37.77	$ 24.33
Port Colborne	$ 63,044	$ 47,358	$ 47,358	$ 44,018	$ 28,591	$ 33.47	$ 20.03
St. Catharines	$ 46,146	$ 33,762	$ 33,762	$ 32,589	$ 21,323	$ 23.76	$ 10.32
Thorold	$ 58,634	$ 41,923	$ 41,923	$ 39,690	$ 25,508	$ 33.56	$ 13.40
Wainfleet	$ 43,352	$ 31,276	$ 31,276	$ 29,774	$ 18,821	$ 25.66	$ 12.22
Welland	$ 43,636	$ 33,648	$ 33,648	$ 31,925	$ 19,732	$ 26.58	$ 13.14
West Lincoln	$ 68,646	$ 48,513	$ 48,513	$ 45,873	$ 29,579	$ 32.94	$ 19.50
Niagara Average	**$ 60,412**	**$ 44,400**	**$ 44,400**	**$ 41,122**	**$ 27,153**	**$ 33.11**	**$ 17.16**
Niagara Median	**$ 60,839**	**$ 44,641**	**$ 44,641**	**$ 41,087**	**$ 27,050**	**$ 33.21**	**$ 17.27**

2025 Development Charges - Grouped by Location (cont'd)

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ bed. per unit	Multiples Dwelling 1&2 bed. per unit	Apartment units >=2 per unit	Apartment units < 2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Barrie	$ 102,119	$ 78,055	$ 78,055	$ 66,185	$ 45,149	$ 49.20	$ 28.91
Bracebridge	$ 29,923	$ 23,250	$ 23,250	$ 23,238	$ 15,885	$ 11.78	$ 11.78
Collingwood	$ 100,137	$ 76,717	$ 76,717	$ 61,211	$ 43,425	$ 37.12	$ 37.12
Gravenhurst	$ 28,915	$ 22,915	$ 22,915	$ 23,222	$ 14,662	$ 11.41	$ 11.41
Huntsville	$ 29,788	$ 22,834	$ 22,834	$ 23,029	$ 15,202	$ 14.15	$ 14.15
Innisfil	$ 134,012	$108,547	$ 108,547	$ 81,394	$ 64,493	$ 58.42	$ 33.85
New Tecumseth	$ 107,444	$ 89,634	$ 89,634	$ 76,327	$ 53,583	$ 46.84	$ 40.49
Orangeville	$ 57,338	$ 47,651	$ 47,651	$ 36,671	$ 21,842	$ 18.02	$ 18.02
Orillia	$ 37,015	$ 34,963	$ 34,963	$ 30,350	$ 23,072	$ 13.12	$ 13.12
Penetanguishene	$ 46,596	$ 38,340	$ 38,340	$ 31,041	$ 31,041	$ 20.52	$ 20.52
Ramara	$ 30,527	$ 25,718	$ 25,718	$ 21,665	$ 21,665	$ 11.61	$ 11.61
Springwater	$ 59,459	$ 45,657	$ 45,657	$ 35,504	$ 27,945	$ 21.07	$ 21.07
Tay	$ 77,622	$ 60,037	$ 60,037	$ 50,184	$ 50,184	$ 37.29	$ 37.29
Tiny	$ 29,718	$ 25,869	$ 25,869	$ 19,906	$ 18,009	$ 13.44	$ 13.44
Sim./Musk./Duff. Avg.	**$ 62,187**	**$ 50,013**	**$ 50,013**	**$ 41,423**	**$ 31,868**	**$ 26.00**	**$ 22.34**
Sim./Musk./Duff. Median	**$ 51,967**	**$ 41,999**	**$ 41,999**	**$ 33,273**	**$ 25,508**	**$ 19.27**	**$ 19.27**
Amherstburg	$ 35,974	$ 25,508	$ 25,508	$ 24,722	$ 17,732	$ 11.29	$ 11.29
Aylmer	$ 20,669	$ 18,109	$ 18,109	$ 12,686	$ 8,126	$ 8.97	$ 8.97
Brant	$ 64,463	$ 42,958	$ 42,958	$ 45,076	$ 30,442	$ 15.05	$ 15.05
Brantford	$ 46,564	$ 33,526	$ 33,526	$ 25,526	$ 21,646	$ 11.33	$ 11.33
Central Elgin	$ 16,971	$ 12,880	$ 12,880	$ 10,534	$ 6,442	$ 1.08	$ 1.08
Chatham-Kent	$ 17,199	$ 13,099	$ 13,099	$ 13,634	$ 7,627	$ 10.44	$ 2.16
Essex	$ 23,032	$ 15,605	$ 15,605	$ 14,519	$ 10,405	$ 1.13	$ 1.13
Haldimand	$ 30,457	$ 25,554	$ 25,554	$ 22,719	$ 14,621	$ 7.69	$ 7.69
Ingersoll	$ 38,439	$ 28,516	$ 28,516	$ 22,858	$ 14,513	$ 6.52	$ 6.52
Lakeshore	$ 40,223	$ 24,023	$ 24,023	$ 18,946	$ 16,636	$ 15.00	$ 15.00
Lambton Shores	$ 12,703	$ 10,630	$ 10,630	$ 8,996	$ 6,761	$ 6.15	$ 6.15
London	$ 54,191	$ 37,161	$ 37,161	$ 33,003	$ 23,958	$ 41.96	$ 30.99
Middlesex Centre	$ 45,860	$ 34,033	$ 34,033	$ 31,959	$ 20,349	$ 16.69	$ 16.69
Norfolk	$ 24,670	$ 17,237	$ 17,237	$ 15,794	$ 10,419	$ 15.17	$ 15.17
North Middlesex	$ 37,413	$ 26,993	$ 26,993	$ 25,534	$ 16,122	$ 15.35	$ 15.35
North Perth	$ 28,695	$ 17,749	$ 17,749	$ 15,860	$ 10,824	$ 4.94	$ 4.94
Sarnia	$ 21,985	$ 17,720	$ 17,720	$ 16,034	$ 9,310	$ 10.32	$ 10.32
St. Thomas	$ 19,015	$ 15,255	$ 15,255	$ 11,921	$ 7,635	$ 11.79	$ 5.97
Stratford	$ 16,644	$ 13,024	$ 13,024	$ 9,645	$ 7,171	$ 2.93	
Strathroy-Caradoc	$ 38,913	$ 31,752	$ 31,752	$ 21,197	$ 19,773	$ 16.53	$ 16.53
Thames Centre	$ 54,690	$ 36,318	$ 36,318	$ 34,436	$ 21,729	$ 22.83	$ 22.83
Tillsonburg	$ 28,574	$ 22,174	$ 22,174	$ 17,776	$ 11,283	$ 9.10	$ 9.10
West Perth	$ 17,741	$ 11,248	$ 11,248	$ 10,253	$ 6,751	$ 6.09	$ 6.09
Windsor	$ 46,869	$ 27,142	$ 27,142	$ 22,658	$ 22,658	$ 20.14	
Southwest Average	**$ 32,581**	**$ 23,259**	**$ 23,259**	**$ 20,262**	**$ 14,289**	**$ 12.02**	**$ 10.93**
Southwest Median	**$ 29,576**	**$ 23,099**	**$ 23,099**	**$ 18,361**	**$ 12,898**	**$ 10.87**	**$ 9.71**

2025 Development Charges - Grouped by Location (cont'd)

Municipality	Single Detached Dwellings per unit	Multiples Dwelling 3+ bed. per unit	Multiples Dwelling 1&2 bed. per unit	Apartment units >=2 per unit	Apartment units < 2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
Cambridge	$ 89,329	$ 64,858	$ 64,858	$ 51,992	$ 41,376	$ 36.55	$ 21.65
Centre Wellington	$ 51,459	$ 40,718	$ 40,718	$ 29,613	$ 25,569	$ 14.88	$ 14.88
Erin	$ 100,192	$ 75,422	$ 75,422	$ 58,417	$ 46,180	$ 32.21	$ 32.21
Guelph	$ 73,185	$ 53,824	$ 53,824	$ 45,424	$ 34,365	$ 27.90	$ 27.90
Guelph-Eramosa	$ 53,175	$ 37,915	$ 37,915	$ 32,292	$ 23,226	$ 18.29	$ 18.29
Kitchener	$ 78,873	$ 58,888	$ 58,888	$ 44,128	$ 44,128	$ 36.11	$ 21.21
Mapleton	$ 48,489	$ 35,972	$ 35,972	$ 26,639	$ 25,513	$ 10.67	$ 10.67
Minto	$ 28,675	$ 22,944	$ 22,944	$ 17,807	$ 14,855	$ 8.81	$ 8.81
North Dumfries	$ 62,472	$ 48,092	$ 48,092	$ 38,486	$ 33,997	$ 28.48	$ 15.37
Puslinch	$ 23,967	$ 19,353	$ 19,353	$ 15,271	$ 12,757	$ 4.84	$ 4.84
Waterloo	$ 69,901	$ 51,632	$ 51,632	$ 47,867	$ 40,554	$ 36.03	$ 21.13
Wellesley	$ 66,187	$ 49,466	$ 49,466	$ 39,190	$ 34,800	$ 26.72	$ 13.61
Wellington North	$ 40,185	$ 32,190	$ 32,190	$ 26,169	$ 20,702	$ 12.12	$ 7.67
Wilmot	$ 79,554	$ 61,259	$ 61,259	$ 50,423	$ 41,384	$ 39.99	$ 21.23
Woolwich	$ 73,400	$ 56,384	$ 56,384	$ 45,048	$ 38,596	$ 33.73	$ 20.62
Waterloo/Wellington Average	**$ 62,603**	**$ 47,261**	**$ 47,261**	**$ 37,918**	**$ 31,867**	**$ 24.49**	**$ 17.34**
Waterloo/Wellington Median	**$ 66,187**	**$ 49,466**	**$ 49,466**	**$ 39,190**	**$ 34,365**	**$ 27.90**	**$ 18.29**

Summary - 2025 Development Charges Average by Location

Geographical Location	Residential	Multiples Dwelling 3+ bed. per unit	Apartment units >=2	Apartment units < 2 per unit	Non Residential Commercial per sq. ft.	Non Residential Industrial per sq. ft.
North	$ 13,535	$ 8,815	$ 7,794	$ 7,794	$ 7.90	$ 8.78
Eastern	$ 26,480	$ 19,938	$ 17,439	$ 12,944	$ 12.63	$ 8.73
Bruce/Grey	$ 29,597	$ 21,321	$ 17,769	$ 16,543	$ 11.97	$ 9.05
Southwest	$ 32,581	$ 23,259	$ 20,262	$ 14,289	$ 12.02	$ 10.93
Niagara	$ 60,412	$ 44,400	$ 41,122	$ 27,153	$ 33.11	$ 17.16
Simcoe/Musk./Duff.	$ 62,187	$ 50,013	$ 41,423	$ 31,868	$ 26.00	$ 22.34
Waterloo/Wellington	$ 62,603	$ 47,261	$ 37,918	$ 31,867	$ 24.49	$ 17.34
GTHA	$ 135,842	$111,267	$ 85,275	$ 58,466	$ 72.28	$ 37.83

As shown above, there is a significant range in the development charges by geographic location, with the average in the GTHA over double that of the other geographic locations.

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 respects 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 $297,000 with 167 m^2 living space.

2025 Residential Building Permit Fees (sorted lowest to highest)

Municipality	Residential per m2 or per $1,000 construction otherwise	Residential 167 m2 property - $297,000 Value
Chatham-Kent	$3.01	$ 503
Kincardine	$8.61/m2 up to 10 m2 $4.31/m2 > 10 m2	$ 762
Laurentian Valley	$5.17 Minimum fee $365.63	$ 863
Chatsworth	$6.46	$ 1,079
Grey Highlands	$7.00	$ 1,168
Southgate	$7.53	$ 1,258
West Grey	$8.07	$ 1,348
Whitewater Region	$8.07	$ 1,348
Dryden	$8.61	$ 1,438
Lambton Shores	$9.00	$ 1,503
Saugeen Shores	$9.35	$ 1,561
Mapleton	$365 + $9.04/m2	$ 1,875
Kenora	$11.30	$ 1,887
Kitchener	$11.52	$ 1,923
Sarnia	$11.75	$ 1,962
St. Thomas	$11.84 Minimum fee $1,400	$ 1,977
Prince Edward County	$150 + $11.00/m2	$ 1,987
Belleville	$12.00	$ 2,004
Brantford	$12.27	$ 2,049
Wellington North	$360 + $10.12/m2	$ 2,050
Ottawa	$12.52	$ 2,090
Collingwood	$12.59	$ 2,103
Thames Centre	$12.27 Minimum fee $2,142	$ 2,142
New Tecumseth	$13.02	$ 2,175
Quinte West	$13.04	$ 2,178
Aylmer	$ 1,500 / dwelling unit up to 139 m2; +25% Stabilization Reserve Charge $10.76 /m2 over 139 m2 or $10.00 / $1,000 value of construction $1,500 Minimum fee	$ 2,252
Greenstone	$13.56 Minimum fee $1,000.00	$ 2,265
Waterloo	$13.56	$ 2,265
Georgian Bluffs	$200 + $12.38/m2	$ 2,267
Ajax	$13.70	$ 2,288
London	$13.84	$ 2,311
Hanover	$8.00/$1,000	$ 2,376
Essex	$14.42	$ 2,409

2025 Residential Building Permit Fees *(sorted lowest to highest) (cont'd)*

Municipality	Residential per m2 or per $1,000 construction otherwise	Residential 167 m2 property - $297,000 Value
Kingston	$14.50	$ 2,422
Thunder Bay	$14.50	$ 2,422
Amherstburg	$14.53/m2 Minimum fee $1,200.00	$ 2,427
South Bruce Peninsula	$14.53	$ 2,427
Caledon	$14.57	$ 2,433
North Bay	$14.64	$ 2,445
Centre Wellington	$14.75	$ 2,463
Woolwich	$14.85	$ 2,481
Central Elgin	$2,493.60 + $11.19/m2 for over 222.8 m2	$ 2,494
Orangeville	$14.94	$ 2,495
West Perth	$14.96	$ 2,499
Oshawa	$15.10	$ 2,522
Niagara-on-the-Lake	$15.18	$ 2,535
Thorold	$15.18	$ 2,535
Wellesley	$15.18 Minimum fee $1,772	$ 2,535
Lakeshore	$15.28	$ 2,553
Ingersoll	$2,562 + $8.72/m2 for > 186 m2	$ 2,562
Petawawa	$15.45	$ 2,580
East Gwillimbury	$15.61	$ 2,606
Gravenhurst	$15.61	$ 2,606
Stratford	$15.82	$ 2,642
West Lincoln	$15.88	$ 2,652
Grimsby	$15.93	$ 2,660
Guelph-Eramosa	$15.93	$ 2,660
Lincoln	$15.97	$ 2,667
Elliot Lake	$2,250 up to 139 m2; $16.15/m2 > 139 m2	$ 2,696
North Middlesex	$2,715 + $10.76/m2 > 186 m2 per dwelling unit	$ 2,715
Barrie	$16.64	$ 2,779
Bracebridge	$16.68	$ 2,786
Pickering	$16.70	$ 2,789
Owen Sound	$16.76	$ 2,799
Wainfleet	$16.81	$ 2,807
Tillsonburg	Greater of minimum fee $2,500 and maximum fee $5,000 OR $140 + $9/$1,000	$ 2,813

2025 Residential Building Permit Fees *(sorted lowest to highest) (cont'd)*

Municipality	Residential per m2 or per $1,000 construction otherwise	Residential 167 m2 property - $297,000 Value
North Grenville	$2,600 + $8.07/m2 > 139 m2	$ 2,823
Clarington	$17.21	$ 2,874
Ramara	$17.22	$ 2,876
Tay	$17.22	$ 2,876
Brant	$17.22	$ 2,876
Meaford	$17.22 Minimum fee $1,500.00	$ 2,876
Strathroy-Caradoc	$2,631.00 1st 139 m2 + $8.93/m2 > 139 m2	$ 2,878
Brampton	$17.28/m2 Minimum fee $1,945.73	$ 2,886
Fort Erie	$17.33	$ 2,894
Port Hope	$2,445 per dwelling unit up to 139 m2 $17.55/m2 > 139 m2	$ 2,930
North Dumfries	$17.65	$ 2,948
Wilmot	$17.65	$ 2,948
Oakville	$17.80	$ 2,973
Pelham	$17.87	$ 2,984
Minto	$300 + $16.15/m2	$ 2,996
Cambridge	$17.98	$ 3,002
Guelph	$17.98	$ 3,002
Niagara Falls	$18.04	$ 3,013
Orillia	$18.08	$ 3,020
The Blue Mountains	$18.15 Minimum fee $2,000	$ 3,031
Toronto	$54.16 + $17.85/m2	$ 3,035
Hamilton	$18.32	$ 3,059
Renfrew	Flat fee $3,060.00	$ 3,060
Haldimand	$18.40	$ 3,073
Welland	$18.41	$ 3,074
Mississauga	$18.44	$ 3,079
St. Catharines	$18.73	$ 3,128
Whitchurch-Stouffville	$18.84	$ 3,146
Port Colborne	$18.94	$ 3,164
Greater Sudbury	$10.70/$1,000	$ 3,178
Tiny	$3,196 + $9.04/m2 for over 186 m2	$ 3,196
Brock	$19.51	$ 3,258
Huntsville	$11.00/$1,000	$ 3,267
Aurora	$19.75	$ 3,298

2025 Residential Building Permit Fees (sorted lowest to highest) (cont'd)

Municipality	Residential per m2 or per $1,000 construction otherwise	Residential 167 m2 property - $297,000 Value
Norfolk	$19.80	$ 3,307
Penetanguishene	$19.80	$ 3,307
Parry Sound	$50 + $11/$1,000	$ 3,317
Scugog	$19.99	$ 3,338
King	$20.00 Minimum fee $3,000.00	$ 3,340
Timmins	$100 + $11/$1,000	$ 3,367
Brockville	$3,400 + $19.27/m2 for over 186 m2	$ 3,400
Georgina	$20.45	$ 3,415
Newmarket	$20.61	$ 3,442
Innisfil	$20.62	$ 3,444
Markham	$21.03	$ 3,512
Vaughan	$21.19	$ 3,539
Erin	$15.39 Minimum fee $3,580.00	$ 3,580
Middlesex Centre	$3,585 up to 186 m2; $10.76/m2 > 186 m2 Minimum fee $3,585	$ 3,585
Windsor	$500 + $18.84/m2	$ 3,646
Whitby	$22.00	$ 3,674
Halton Hills	$22.85 /m2, < 475 m2; $24.95 /m2, > = 475 m2;	$ 3,816
Cornwall	$3,088 + $19.70/m2 for over 130 m2	$ 3,817
North Perth	$16.58 Minimum fee $3,848.64	$ 3,849
Burlington	$23.18/m2 up to 300 m2; $29.90/m2 over 300 m2	$ 3,871
Springwater	$159.14 for first $1,000 value; + $13.35 per each additional $1,000 value	$ 4,111
Milton	$24.64	$ 4,115
Puslinch	$24.97	$ 4,170
Hamilton Tp	$4,236 up to 204 m2 $4,236 + $8.72/m2 for > 204 m2	$ 4,236
Richmond Hill	$26.83	$ 4,481
Sault Ste. Marie	$28.50	$ 4,760
Peterborough	$125 + $28.27/m2	$ 4,846
Espanola	$19.65/$1,000	$ 5,836
Average		**$ 2,774**
Median		**$ 2,803**

2025 Building Permit Fees (sorted alphabetically)

Municipality	Retail /Mercantile per m2 (finished) or per $1,000 construction otherwise	Industrial per m2 (finished) or per $1,000 construction otherwise
Ajax	$13.74	$7.95
Amherstburg	$21.53	$21.53
Aurora	$19.00	$12.50
Aylmer	$ 1,800 up to 232 m2 + 25% Stabilization Reserve Charge; $7.75 /m2 over 232 m2 or $5.14 / $1,000 value of construction	$ 1,800 up to 232 m2 + 25% Stabilization Reserve Charge; $7.75 /m2 over 232 m2 or $5.14 / $1,000 value of construction
Barrie	$21.42	$13.36
Belleville	$17.00	$12.00
Bracebridge	$16.68	$16.68
Brampton	$18.80	$12.33
Brant	$14.00/$1,000	$14.00 / $1,000 value of construction; $7.00 / $1,000 value above 27,871 m2
Brantford	$11.84	$8.93
Brock	$18.48	$13.60
Brockville	Greater of $1,272 or $18.30 /m2	Greater of $1,672 or $14.53 /m2 for first 4,645 m2; $7.32 /m2 above 4,645 m2
Burlington	$32.24	$17.94/m2 up to 4,650 m2; $12.24/m2 over 4,650 m2
Caledon	$17.66	$11.04 /m2 if < 600 m2; $7.84 /m2 if > 600 m2
Cambridge	$19.91	$13.13
Central Elgin	$3,861.12 plus $11.84/m2 for buildings > 232 m2 or $5.20 / $1,000 value of construction	$3,861.12 plus $11.84/m2 for buildings > 232 m2 or $5.20 / $1,000 value of construction
Centre Wellington	$13.13	$7.37
Chatham-Kent	$12.67/$1,000 up to $10,000,000; $1.50/$1,000 thereafter	$12.67/$1,000 (cap of $20,000 permit fee)
Chatsworth	$12.00/$1,000	$12.00/$1,000
Clarington	$22.36	$18.35
Collingwood	$12.59	$9.47
Cornwall	$20.19/$1,000 Minimum fee $531.00	$20.19/$1,000 for first $3,000,000; $15.15/$1,000 thereafter Minimum fee $531.00
Dryden	$9.15	$10.23
East Gwillimbury	$11.84	$10.23
Elliot Lake	$2,500 up to 232 m2; $16.68/m2 > 232 m2	$2,500 up to 232 m2; $16.68/m2 > 232 m2
Erin	$3.77 Minimum fee $2,082.00	$3.77 Minimum fee $2,082.00
Espanola	$19.65/$1,000	$19.65/$1,000
Essex	$12.81	$12.81
Fort Erie	$20.45	$14.96
Georgian Bluffs	$200 + $12.38/m2	$200 + $12.38/m2
Georgina	$19.38	$15.93
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

2025 Building Permit Fees (sorted alphabetically) (cont'd)

Municipality	Retail /Mercantile per m2 (finished) or per $1,000 construction otherwise	Industrial per m2 (finished) or per $1,000 construction otherwise
Greenstone	$13.56 Minimum fee $1,000.00	$21.53 Minimum fee $1,000.00
Grey Highlands	$10.00/$1,000	$10.00/$1,000
Grimsby	$19.16	$14.42
Guelph	$23.25	$12.49
Guelph-Eramosa	$20.67	$12.49
Haldimand	$21.84	$13.13
Halton Hills	$20.46	$16.26 /m2, < 10,000 m2; $13.57 /m2, >= 10,000 m2;
Hamilton	$20.05	$14.06
Hamilton Tp	$4,725 up to 232 m2 $4,725 + $8.07/m2 for > 232 m2	$4,725 up to 232 m2 $4,725 + $8.07/m2 for > 232 m2
Hanover	$12.00/$1,000	$12.00/$1,000
Huntsville	$11.00/$1,000	$11.00/$1,000
Ingersoll	$4,678 + $9.69/m2 for > 232 m2	$3,392 + $9.69/m2 for > 232 m2
Innisfil	$17.41	$13.75
Kenora	$10.76	$10.76
Kincardine	$8.61/m2 up to 10 m2 $4.31/m2 > 10 m2	$8.61/m2 up to 10 m2 $4.31/m2 > 10 m2
King	$20.00	$13.00
Kingston	$19.30	$15.10
Kitchener	$13.24	$7.53
Lakeshore	$11.19	$11.19
Lambton Shores	$9.00	$9.00
Laurentian Valley	$8.40 Minimum fee $1,181.25	$8.40 Minimum fee $1,181.25
Lincoln	$15.84	$17.90
London	$15.03	$10.23
Mapleton	$365 + $8.40/m2	$365 + $8.40/m2
Markham	$19.74	$16.14
Meaford	$15.07 Minimum fee $1,135.00	$9.69 Minimum fee $1,236.00
Middlesex Centre	$5,730 up to 325 m2; $11.63 /m2 if 325 - 1,858 m2; $5.81 /m2 if over 1,858 m2 Minimum fee $5,730	$5,730 up to 325 m2; $11.63 /m2 if 325 - 1,858 m2; $5.81 /m2 if over 1,858 m2 Minimum fee $5,730
Milton	$19.75	$19.74 /m2, < 10,000 m2; $16.87 /m2 > 10,000 m2
Minto	$300 + $8.61/m2	$300 + $7.53/m2
Mississauga	$19.32	$14.44 /m2, < 10,000 m2; $13.86 /m2 > 10,000 m2
New Tecumseth	$15.39	$15.39
Newmarket	$17.42	$14.15
Niagara Falls	$29.59	$15.61

2025 Building Permit Fees (sorted alphabetically) (cont'd)

Municipality	Retail /Mercantile per m2 (finished) or per $1,000 construction otherwise	Industrial per m2 (finished) or per $1,000 construction otherwise
Niagara-on-the-Lake	$19.81	$10.01
Norfolk	$23.55	$14.20
North Bay	$11.23/$1,000 Minimum fee $765.00	$11.23/$1,000 Minimum fee $765.00
North Dumfries	$21.20	$11.19
North Grenville	$5,544 + $8.07/m2 > 600 m2	$5,090 + $8.07/m2 > 600 m2
North Middlesex	$6,190 + $11.63 /m2 for first 1,858 m2; $5.81 /m2 over 1,858 m2	$6,190 + $11.63 /m2 for first 1,858 m2; $5.81 /m2 over 1,858 m2
North Perth	$8.50 Minimum fee $5,127.36	$8.50 Minimum fee $5,127.36
Oakville	$23.70	$19.10/m2 if < 5,000 m2; $15.10/m2 if > 5,000 m2
Orangeville	$18.03	$12.10
Orillia	$18.51	$9.69
Oshawa	$17.47	$14.65/m2 if < 11,600 m2; $7.33/m2 if > 11,600 m2
Ottawa	$13.33	$10.34
Owen Sound	$18.74	$12.13
Parry Sound	$50 + $11/$1,000	$50 + $11/$1,000
Pelham	$21.74	$20.24
Penetanguishene	$18.80	$8.12
Petawawa	$16.95	$16.95
Peterborough	$125 + $26.90/m2	$125 + $26.90/m3
Pickering	$16.65/m2 of floor area for single storey; $20.60/m2 of floor area for multi storey	$12.35
Port Colborne	$22.17	$16.36
Port Hope	$3,960 up to 232 m2 $19.38/m2 > 232 m2	$3,960 up to 232 m2 $19.38/m2 > 232 m2
Prince Edward County	$150 + $12.00/m2 for single storey; $150 + $11.00/m2 for multi-storey	$150 + $6.00/m2
Puslinch	$27.88	$12.16
Quinte West	$13.04	$6.32
Ramara	$15.39	$14.85
Renfrew	$19.38	$19.38
Richmond Hill	$28.91	$20.56
Sarnia	$19.00	$11.00
Saugeen Shores	$11.17	$8.44
Sault Ste. Marie	$19.75	$15.25/m2 if < 7,500 m2; $12.50/m2 if > 7,500 m2
Scugog	$19.99	$12.20
South Bruce Peninsula	$15.07	$15.07
Southgate	$12/$1,000	$12/$1,000

2025 Building Permit Fees (sorted alphabetically) (cont'd)

Municipality	Retail /Mercantile per m2 (finished) or per $1,000 construction otherwise	Industrial per m2 (finished) or per $1,000 construction otherwise
Springwater	$159.14 for first $1,000 value; + $13.35 per each additional $1,000 value	$159.14 for first $1,000 value; + $13.35 per each additional $1,000 value
St. Catharines	$32.18	$19.91/m2 building < 930 m2; $18.94/m2 building < 4,645 m2; $16.36/m2 building over 4,645 m2
St. Thomas	$9.75/$1,000 Minimum fee $2,000	$7.75/$1,000 Minimum fee $1,500
Stratford	$20.34	$12.49
Strathroy-Caradoc	$5,341.00 1st 232 m2 + $7.97/m2 > 232 m2	$5,353.00 1st 232 m2 + $7.97/m2 > 232 m2
Tay	$11.11	$10.11
Thames Centre	$13.67	$10.55
The Blue Mountains	Lesser of $14.57 or minimum fee $5,000	Lesser of $10.80 or minimum fee $5,000
Thorold	$19.48	$12.59
Thunder Bay	$15.50	$13.40
Tillsonburg	$140 + $5/$1,000	$140 + $5/$1,000
Timmins	$100 + $11/$1,000	$100 + $11/$1,000
Tiny	$4,119 + $9.04 for buildings over 232/m2	$3,854 + $9.04 for buildings over 232/m2
Toronto	$19.97	$16.36/m2 if < 7,500 m2; $14.45/m2 if > 7,500 m2
Vaughan	$19.31	$13.63
Wainfleet	$17.46	$16.76
Waterloo	$16.04	$9.36
Welland	$24.86	$21.31
Wellesley	$17.11	$9.47
Wellington North	$360 + $10.12/m2	$360 + $5.81/m2
West Grey	$12.00/$1,000	$12.00/$1,000
West Lincoln	$18.81	$13.52
West Perth	$14.75/m2 for 1st 1,858 m2; $12.38/m2 > 1,858 m2	$12.38/m2 for 1st 1,858 m2; $10.23/m2 > 1,858 m2
Whitby	$27.34	$17.13
Whitchurch-Stouffville	$15.07	$13.99
Whitewater Region	$10.23	$10.23
Wilmot	$18.94	$11.41
Windsor	$30.14	$30.14
Woolwich	$19.16	$13.35

2025 Commercial Solid Waste Tipping Fees

Municipality or Region	2021 Per Tonne	2022 Per Tonne	2023 Per Tonne	2024 Per Tonne	2025 Per Tonne
Elliot Lake	$ 60	$ 60	$ 60	$ 60	$ 66
Essex County	$ 61	$ 62	$ 64	$ 66	$ 68
London	$ 75	$ 75	$ 75	$ 75	$ 75
Windsor	$ 65	$ 67	$ 70	$ 73	$ 75
Greenstone	$ 75	$ 77	$ 79	$ 81	$ 84
Brantford	$ 77	$ 79	$ 83	$ 88	$ 90
Thunder Bay	$ 82	$ 84	$ 87	$ 89	$ 92
Sault Ste. Marie	$ 77	$ 77	$ 77	$ 77	$ 92
Stratford	$ 83	$ 86	$ 87	$ 93	$ 94
Oxford County	$ 80	$ 83	$ 89	$ 92	$ 95
Timmins	$ 78	$ 82	$ 86	$ 94	$ 98
Waterloo Region	$ 85	$ 88	$ 98	$ 100	$ 102
Greater Sudbury	$ 81	$ 90	$ 100	$ 103	$ 106
Whitewater Region				$ 105	$ 108
North Perth	$ 100	$ 101	$ 104	$ 106	$ 110
Renfrew County				$ 105	$ 111
Chatham-Kent	$ 95	$ 102	$ 111	$ 111	$ 111
North Bay	$ 102	$ 102	$ 105	$ 110	$ 115
Dryden	$ 110	$ 110	$ 115	$ 115	$ 120
Guelph	$ 89	$ 94	$ 97	$ 117	$ 121
Niagara Region	$ 117	$ 120	$ 123	$ 127	$ 127
Kenora	$ 90	$ 120	$ 120	$ 123	$ 127
Hamilton	$ 123	$ 123	$ 125	$ 128	$ 128
Brant	$ 99	$ 103	$ 108	$ 112	$ 130
South Bruce Peninsula	$ 125	$ 130	$ 130	$ 130	$ 130

2025 Commercial Solid Waste Tipping Fees (cont'd)

Municipality or Region	2021 Per Tonne	2022 Per Tonne	2023 Per Tonne	2024 Per Tonne	2025 Per Tonne
Thames Centre				$ 130	$ 130
Peel Region	$ 114	$ 116	$ 119	$ 122	$ 134
St. Thomas	$ 120	$ 135	$ 135	$ 135	$ 135
Wellington County	$ 115	$ 120	$ 125	$ 130	$ 145
Haldimand	$ 132	$ 136	$ 140	$ 144	$ 148
Norfolk	$ 126	$ 129	$ 139	$ 146	$ 152
Simcoe County	$ 155	$ 155	$ 155	$ 155	$ 155
Ottawa	$ 117	$ 119	$ 130	$ 142	$ 157
Barrie	$ 153	$ 155	$ 155	$ 159	$ 166
Durham Region	$ 125	$ 125	$ 125	$ 125	$ 175
York Region	$ 125	$ 125	$ 125	$ 170	$ 180
Toronto	$ 161	$ 166	$ 171	$ 177	$ 183
Orillia	$ 175	$ 185	$ 185	$ 185	$ 200
Halton Region	$ 170	$ 175	$ 185	$ 194	$ 209
Quinte West	$ 238	$ 276	$ 278	$ 293	$ 240
Cornwall	$ 81	$ 83	$ 188	$ 246	$ 246
Muskoka	$ 201	$ 211	$ 222	$ 239	$ 249
Renfrew				$ 250	$ 250
Peterborough	$ 125	$ 125	$ 145	$ 260	$ 260
Laurentian Valley				$ 220	$ 275
Petawawa				$ 225	$ 275
Grey Highlands	$ 200	$ 250	$ 250	$ 250	$ 300
Kincardine	$ 215	$ 223	$ 230	$ 250	$ 375
Saugeen Shores	$ 354	$ 370	$ 390	$ 403	$ 421
Average	**$ 122**	**$ 128**	**$ 134**	**$ 148**	**$ 158**
Median	**$ 114**	**$ 119**	**$ 123**	**$ 127**	**$ 130**

2025 Transit Fares

Municipality	Cash Fares			Monthly Passes		
	Adult	Student	Senior	Adult	Student	Senior
Barrie	$ 3.50	$ 3.50	$ 3.00	$ 93.00	$ 71.25	$ 54.00
Belleville	$ 3.25	$ 3.25	$ 3.25	$ 75.00	$ 70.00	$ 70.00
Bracebridge	$ 2.50	$ 2.00	$ 2.00	$ 50.00	$ 40.00	$ 40.00
Brampton	$ 4.50	$ 4.50	$ 4.50	$ 141.25	$ 118.00	
Brant County	$ 5.00	$ 5.00	$ 3.00			
Brantford	$ 3.00	$ 3.00	$ 3.00	$ 73.50	$ 55.50	$ 55.50
Brockville	$ 2.75	$ 2.75	$ 2.75	$ 63.00	$ 63.00	$ 63.00
Burlington	$ 3.50	$ 3.50				
Chatham-Kent	$ 2.75	$ 2.75	$ 2.75	$ 82.45	$ 64.78	$ 64.78
Collingwood	$ 2.25	$ 1.75	$ 1.75	$ 41.00	$ 15.00	$ 31.00
Cornwall	$ 3.25	$ 3.25	$ 3.25	$ 68.00	$ 56.00	$ 49.00
Dryden	$ 3.30	$ 3.30	$ 3.30			
Durham Region	$ 4.75	$ 4.75	$ 3.45	$ 134.28	$ 107.42	$ 53.71
Elliot Lake	$ 2.75	$ 2.50	$ 2.50	$ 68.00	$ 57.00	$ 57.00
Greater Sudbury	$ 4.00	$ 4.00	$ 4.00	$ 100.50	$ 85.75	$ 56.00
Grey County	$ 5.00	$ 4.50	$ 4.50			
Guelph	$ 3.25	$ 3.25	$ 3.25	$ 94.05	$ 75.90	$ 75.90
Hamilton	$ 3.75	$ 3.75	$ 3.75	$ 125.40	$ 103.40	$ 47.50
Huntsville	$ 2.75	$ 1.50	$ 2.75	$ 57.00	$ 27.00	$ 57.00
Kenora	$ 2.50	$ 2.50	$ 2.50	$ 50.00	$ 50.00	$ 50.00
Kingston	$ 3.50	$ 3.50	$ 3.50	$ 83.00	$ 61.75	$ 61.75
Lambton Shores	$ 6.00	$ 6.00	$ 6.00	$ 140.00	$ 140.00	$ 140.00
London	$ 3.50	$ 3.50	$ 3.50	$ 112.00	$ 72.00	$ 72.00
Milton	$ 4.25	$ 4.25	$ 4.25	$ 94.00	$ 70.00	$ 60.00
Mississauga	$ 4.25	$ 4.25	$ 1.00	$ 141.00	$ 81.19	$ 65.00
Niagara Region	$ 3.50	$ 3.50	$ 3.50	$ 100.00	$ 75.00	$ 55.00
Norfolk	$ 3.00	$ 2.00	$ 2.00	$ 68.00	$ 53.50	$ 53.50
North Bay	$ 3.25	$ 3.25	$ 3.25	$ 93.00	$ 77.00	$ 66.00
Oakville	$ 4.00	$ 4.00	$ 4.00	$ 145.00		

* Niagara Transit launched its “One Fare, Anywhere” initiative and Transit Benefit Pass on July 1, 2025, to simplify fares and improve affordability.“One Fare, Anywhere” will introduce a single fare system for all local and regional routes, replacing the current two-tiered structure.

2025 Transit Fares (cont'd)

Municipality	Cash Fares Adult	Cash Fares Student	Cash Fares Senior	Monthly Passes Adult	Monthly Passes Student	Monthly Passes Senior
Orangeville	$ -	$ -	$ -	$ -	$ -	$ -
Orillia	$ 3.10	$ 3.10	$ 3.10	$ 68.50	$ 68.50	$ 68.50
Ottawa	$ 4.05	$ 3.20	$ 3.20	$ 135.00	$ 104.00	$ 58.25
Owen Sound	$ 3.00	$ 2.50	$ 3.00	$ 70.00	$ 45.00	$ 55.00
Peterborough	$ 3.25	$ 3.25	$ 3.25	$ 77.00	$ 72.00	$ 54.00
Port Hope	$ 2.50	$ 2.00	$ 2.00	$ 60.00	$ 15.00	$ 30.00
Quinte West	$ 2.00	$ 1.50	$ 1.50	$ 40.00	$ 15.00	$ 30.00
Sarnia	$ 3.00	$ 3.00	$ 3.00	$ 87.00	$ 87.00	$ 62.50
Sault Ste. Marie	$ 3.50	$ 3.50	$ 3.50	$ 79.00	$ 34.25	$ 67.00
St. Thomas	$ 2.75	$ 2.75	$ 2.75	$ 70.00	$ 60.00	$ 60.00
Stratford	$ 3.00	$ 2.50	$ 2.75	$ 70.00	$ 60.00	$ 60.00
The Blue Mountains	$ 2.25	$ 1.75	$ 1.75	$ 41.00	$ 15.00	$ 31.00
Thunder Bay	$ 3.25	$ 3.25	$ 3.25	$ 90.30	$ 62.30	$ 62.30
Tillsonburg	$ 3.00	$ 2.50	$ 2.50	$ 65.25	$ 52.50	$ 52.50
Timmins	$ 3.75	$ 3.50	$ 3.50	$ 85.00	$ 69.00	$ 60.50
Toronto	$ 3.35	$ 2.40	$ 2.30	$ 156.00	$ 128.15	$ 128.15
Waterloo Region	$ 4.00	$ 4.00	$ 4.00	$ 104.00	$ 81.25	$ 47.00
Windsor	$ 3.75	$ 3.75	$ 3.75	$ 118.00	$ 81.00	$ 60.00
York Region	$ 4.50	$ 4.50	$ 4.50			
Average	**$ 3.37**	**$ 3.18**	**$ 3.06**	**$ 86.24**	**$ 65.25**	**$ 58.15**
Median	**$ 3.25**	**$ 3.25**	**$ 3.20**	**$ 82.45**	**$ 66.64**	**$ 57.00**

* In Orangeville as of January 2023, a two-year pilot program was launched, acting as a feasibility study to determine whether fare-free transit will better serve the Town. The Town of Orangeville's two-year fare-free transit pilot program has been extended until July 21, 2027.

* The Town of The Blue Mountains is served by both Collingwood/Blue Mountains Transit system and the Grey County Transit system.

* York Region Transit (YRT) is replacing monthly passes with a fare capping program that allows travellers to earn free rides by paying with their PRESTO card or PRESTO mobile wallet. Travellers can now ride YRT for free after 40 trips for adults, 39 trips for youth or 28 trips for seniors and children every calendar month through the new program.

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 creates 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

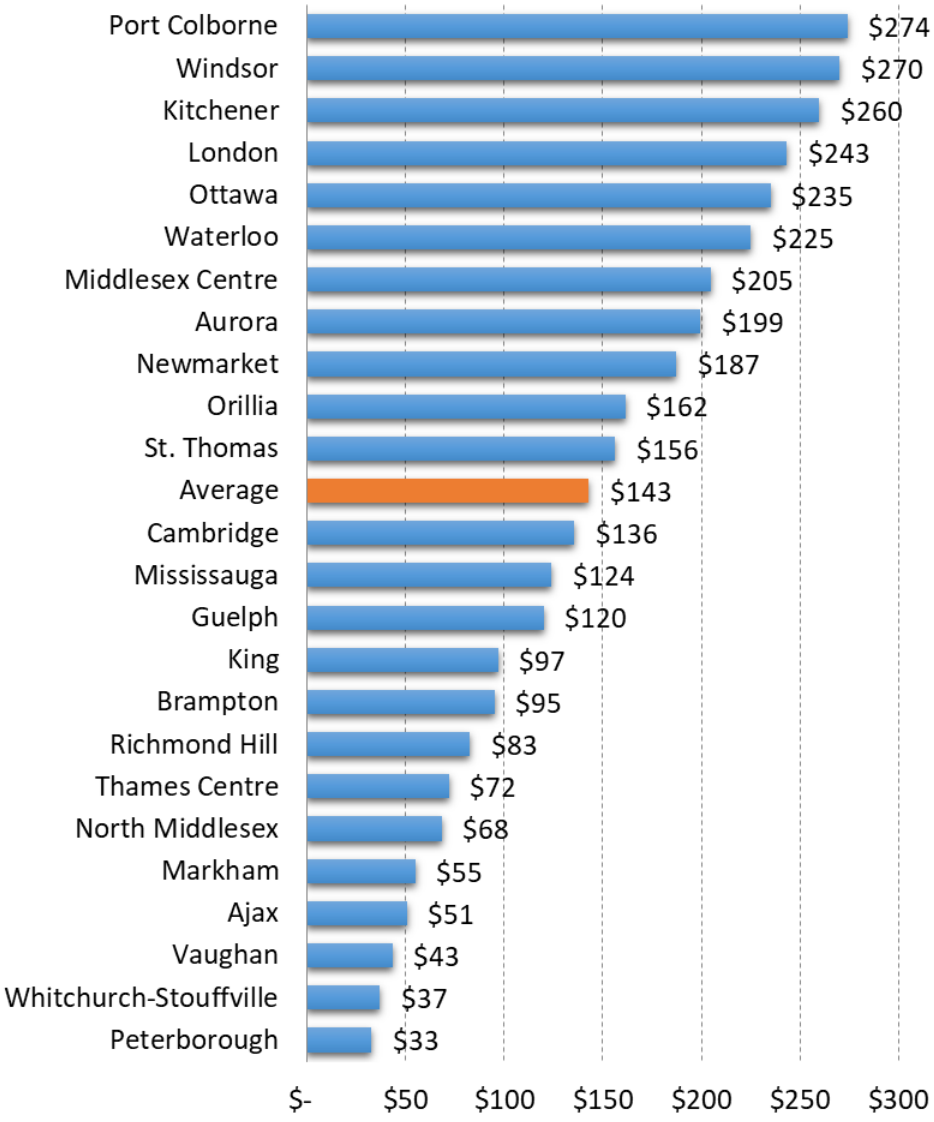
Here the Ontario municipalities that recover stormwater management costs from a stormwater utility rate.

Municipality	Type of Rate Based Structure	Rate Categories
Ajax	Flat Rate Charge	Residential
	Rate per 192 m^2 of impervious area	Non-Residential
Aurora	Flat Rate Charge per Unit	Residential and condominium properties
		Non-residential and multi-residential properties
Brampton	Tiered Flat Fee (based on roof print area)	5 categories for Single Residential properties
	Rate per m^2 of impervious area (impervious area individually assessed for each property)	Multi-residential & non-residential properties
Cambridge	Flat Rate Charge per acre of property	Residential
		Non-Residential and Agricultural
Guelph	Flat Rate Charge	Residential – applied to every detached home, townhouse, apartment and condo
		Multi-Residential – per unit rate
	Rate per Equivalent Residential Unit (ERU) based on impervious area (ERU multiplier = impervious area/188 m^2)	Industrial, commercial, and institutional properties
King	Flat Rate Charge per Current Value Assessment (CVA)	Residential and Non-Residential properties per tax categories
Kitchener	Tiered Flat Fee (based on property type and size of impervious area)	10 residential categories
		6 non-residential categories
London	Flat Rate Charge per Property	Land area 0.4 hectares or less
		Residential land area 0.4 hectares or less without a storm drain within 90m
	Rate per hectare	Land area above 0.4 hectares
Markham	Flat Rate Charge per Property	Residential
	Cost per Current Value Assessment (CVA)	Non-Residential
Middlesex Centre	Flat Rate Charge per Property	Land area 0.4 hectares or less
	Rate per hectare	Non-residential land area above 0.4 hectares
Mississauga	Tiered Flat Fee (based on roof print area)	5 categories for Single Residential properties
	Rate per m^2 of impervious area (impervious area individually assessed for each property). ERU multiplier = impervious area/267 m^2.	Multi-residential & non-residential properties
Newmarket	Tiered charge per unit of land area	3 tiers by runoff level group
North Middlesex	Flat yearly rate for all residents	
Orillia	Flat Rate Charge	Residential
	Tiered system of fees based on calculated impervious areas (ERU multiplier = impervious area/188 m^2)	Non-residential
Ottawa	Residential – Flat Rate per Property (by property type, Urban & Rural)	Residential (RS) and Multi-Residential (RA) – Urban/Rural
	Non-Residential – Tiered Flat Fee (based on CVA, Urban/Rural)	ICI – 8 CVA ranges/categories – Urban/Rural
Peterborough	Flat Rate per Property based on CVA	All properties per $1 million MPAC valuation
Port Colborne	Flat rates based on multipliers from single family detached base charge	
Richmond Hill	Area rate by property type based on runoff coefficients	Residential
		Commercial/Industrial, Multi-Residential
		Agricultural Land/Farm, Vacant Land, Golf Courses
St. Thomas	Flat Rate per Property	Residential & commercial/institutional under 1,800 m^2 land area
	Rate per Hectare	Commercial/Institutional over 1,800 m^2 land area & all industrial
Thames Centre	Flat bi-monthly rate for all residents	
Vaughan	Flat Rate Charge per Property	3 Residential categories
		Agricultural/vacant
		3 Non-Residential categories
Waterloo	Flat Rate per Property (by property type & size)	3 residential categories & 3 multi-residential categories
		3 institutional categories & 4 industrial/commercial categories
Windsor	Rate per impervious area	Residential – 3 tiers by impervious area
		Non-Residential – flat rate
Whitchurch-Stouffville	Flat Rate Charge per Property	Residential
		Commercial, Industrial and Multi-Residential

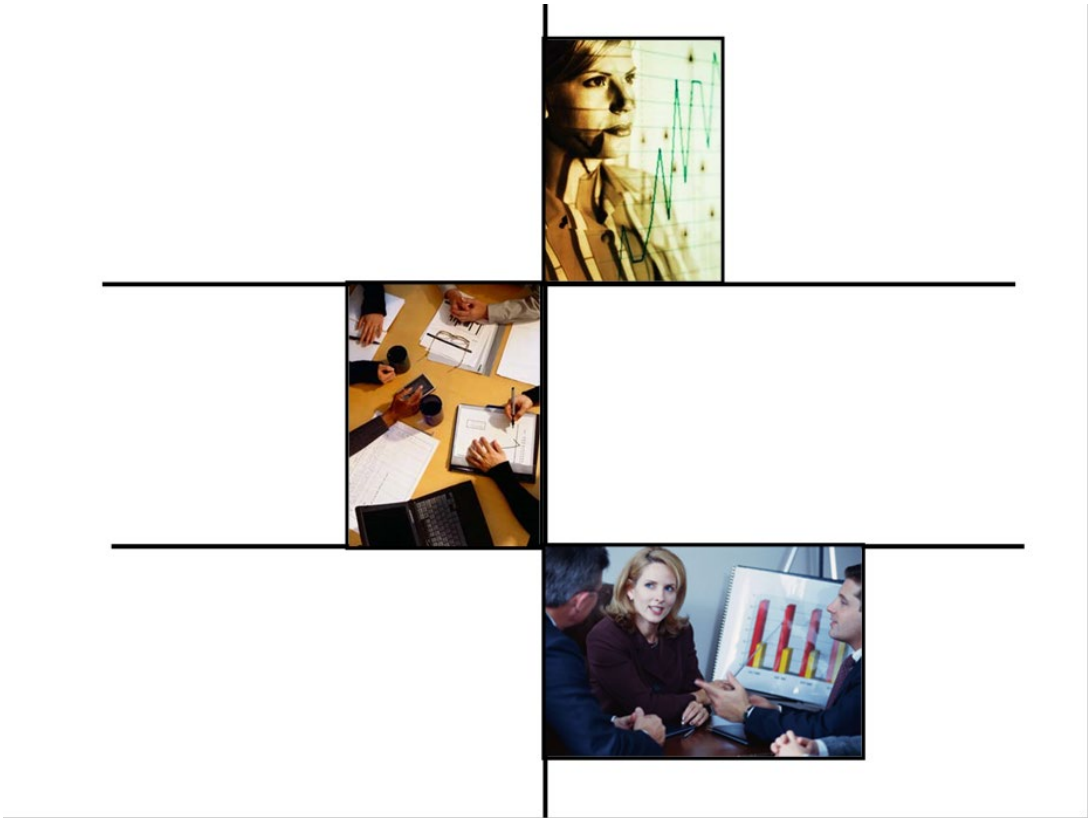
Stormwater Utility - Residential Comparison

The following reflects the annual residential cost of stormwater for a residential medium density home in 2025.

Municipality	2025 Annual Storm Residential Medium
Peterborough	$ 33
Whitchurch-Stouffville	$ 37
Vaughan	$ 43
Ajax	$ 51
Markham	$ 55
North Middlesex	$ 68
Thames Centre	$ 72
Richmond Hill	$ 83
Brampton	$ 95
King	$ 97
Guelph	$ 120
Mississauga	$ 124
Cambridge	$ 136
St. Thomas	$ 156
Orillia	$ 162
Newmarket	$ 187
Aurora	$ 199
Middlesex Centre	$ 205
Waterloo	$ 225
Ottawa	$ 235
London	$ 243
Kitchener	$ 260
Windsor	$ 270
Port Colborne	$ 274
Average	$ 143



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 2025 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.

Summary of Optional Classes and Subclasses

In Ontario, municipalities must use eight mandatory property tax classes, but they can also adopt six optional classes and eight optional subclasses to refine property taxation further. The advantage of creating an optional class and subclass is that it provides additional flexibility to tax properties within these classes at a different rate compared to the broader class, serves as an economic development tool and balances revenue by shifting tax burden between property sectors. Municipalities have the option of establishing any of the optional property classes or subclasses allowed in the legislation.

Optional Classes include:

- Office buildings
- Shopping Centers
- Parking Lots and vacant land
- Large Industrial
- New construction (commercial, industrial, office, shopping centre)
- Professional sports facilities

Optional Sublasses:

- Vacant land (commercial/industrial)
- Excess land
- Farmland awaiting development (phase 1 and 2)
- Small-scale commercial
- Small-scale industrial
- New construction (commercial, industrial, office, shopping centre)
- Professional sports facilities

Provincial Ranges of Fairness

The "Range of Fairness" represents 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:

Property Class	Range of Fairness
Residential	1.00
Multi-Residential	1.00 - 1.10
New Multi-Residential	1.00 - 1.10
Commercial	0.60 - 1.10
Commercial - Small-Scale On-Farm Business	0.60 - 1.10
Industrial	0.60 - 1.10
Industrial - Small-Scale On-Farm Business	0.60 - 1.10
Aggregate Extraction	0.60 - 1.10
Pipelines	0.60 - 0.70
Farmlands	0.0 - 0.25
Managed Forests	0.25
Farmlands	0.60 - 1.10

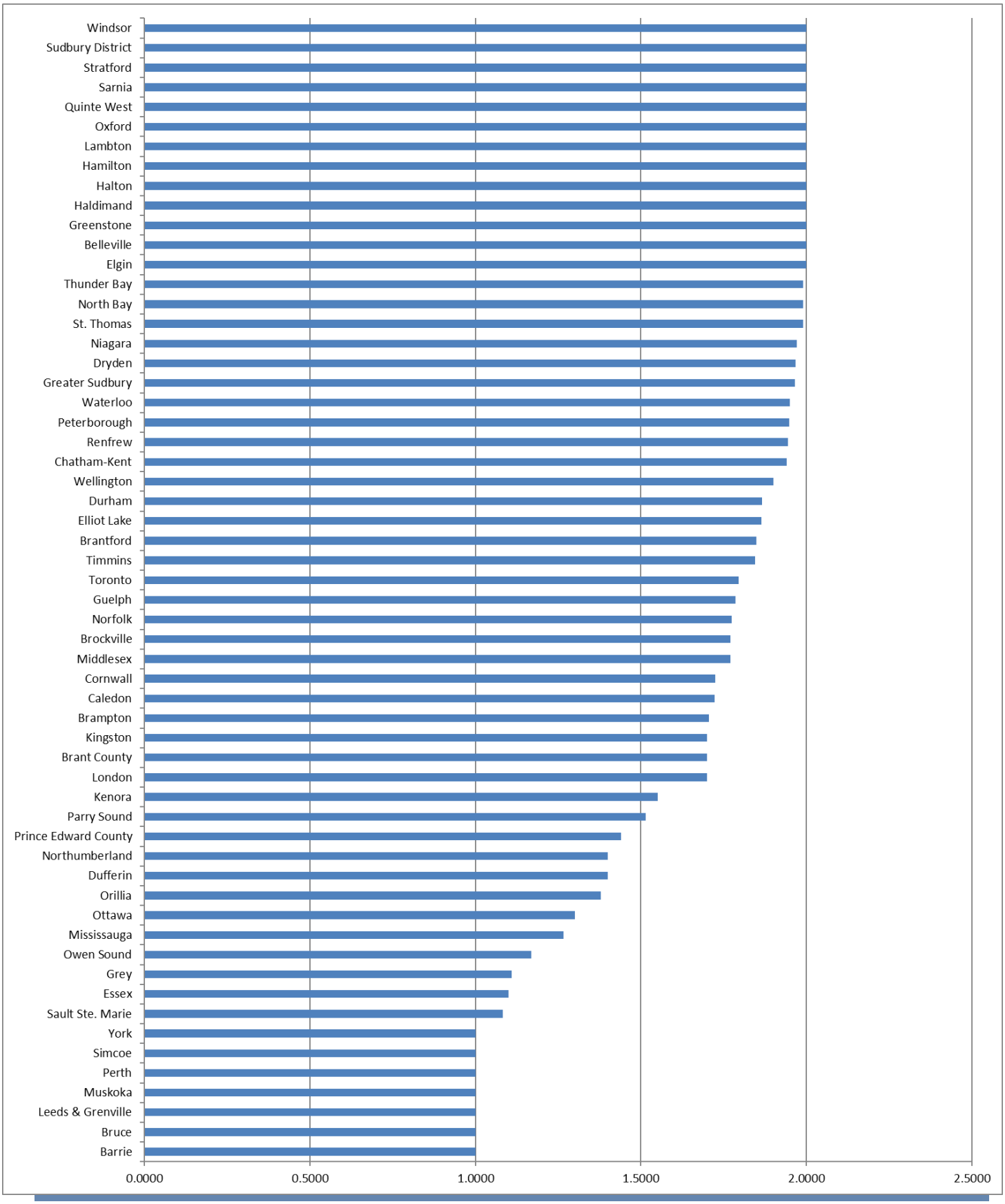
2025 Tax Ratios

Municipality	Multi-Residential	Commercial - Residual	Industrial - Residual
Barrie	1.0000	1.4331	1.5163
Belleville	2.0000	1.9191	2.4000
Brampton	1.7050	1.2971	1.4700
Brant County	1.7000	1.9000	2.5500
Brantford	1.8489	1.7121	2.1773
Brockville	1.7700	1.9482	2.6131
Bruce	1.0000	1.2331	1.7477
Caledon	1.7223	1.3475	1.5910
Chatham-Kent	1.9404	1.9404	2.0350
Cornwall	1.7242	1.9407	2.6300
Dryden	1.9659	1.8587	1.4158
Dufferin	1.4000	1.2200	2.1984
Durham	1.8665	1.4500	2.0235
Elgin	1.9999	1.6376	2.2251
Elliot Lake	1.8630	1.4750	1.4750
Essex	1.1000	1.0820	1.9425
Greater Sudbury	1.9650	1.9120	3.3877
Grey	1.1103	1.2969	1.8310
Greenstone	2.0000	1.4967	2.5000
Guelph	1.7863	1.8400	2.2048
Haldimand	2.0000	1.6929	2.3274
Halton	2.0000	1.4565	2.0907
Hamilton	2.0000	1.9800	2.9156
Kenora	1.5511	1.9615	2.2243
Kingston	1.7000	1.9800	2.6300
Lambton	2.0000	1.6271	2.0476
Leeds & Grenville	1.0000	1.3464	1.8114
London	1.6991	1.9100	1.9100
Middlesex	1.7697	1.1449	1.7451

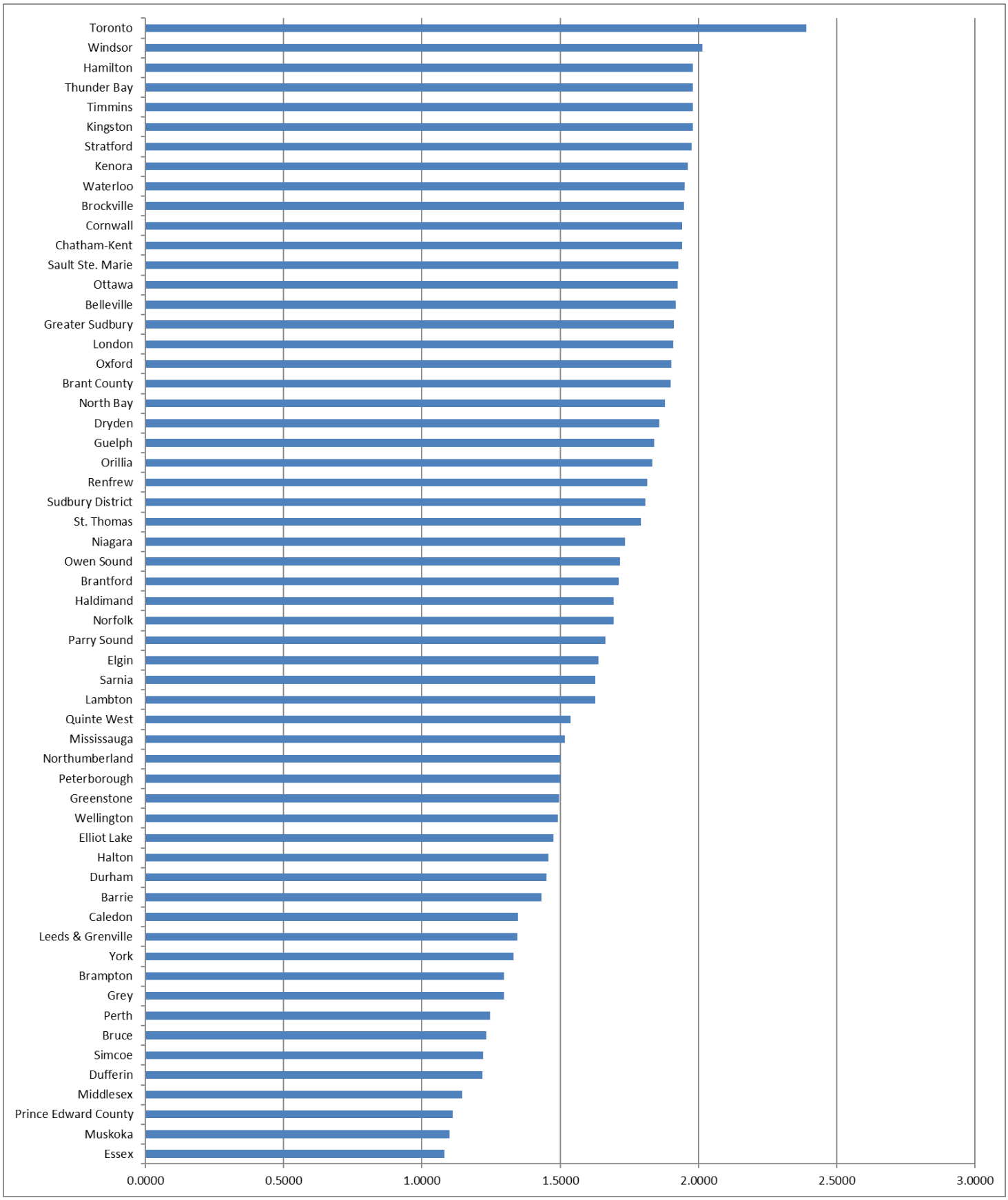
2025 Tax Ratios (cont'd)

Municipality	Multi-Residential	Commercial - Residual	Industrial - Residual
Mississauga	1.2656	1.5170	1.6150
Muskoka	1.0000	1.1000	1.1000
Niagara	1.9700	1.7349	2.6300
Norfolk	1.7740	1.6929	1.6929
North Bay	1.9900	1.8800	1.4000
Northumberland	1.4000	1.5000	2.1000
Orillia	1.3780	1.8330	1.8420
Ottawa	1.3000	1.9238	2.3590
Owen Sound	1.1695	1.7154	1.8310
Oxford	2.0000	1.9018	2.6300
Parry Sound	1.5145	1.6646	1.5162
Perth	1.0000	1.2469	1.9692
Peterborough	1.9472	1.5000	1.5000
Prince Edward County	1.4402	1.1125	1.3895
Renfrew	1.9436	1.8147	2.4669
Quinte West	2.0000	1.5385	2.4460
Sarnia	2.0000	1.6271	2.0476
Sault Ste. Marie	1.0820	1.9280	3.8244
Simcoe	1.0000	1.2223	1.1925
St. Thomas	1.9894	1.7926	2.2546
Stratford	2.0000	1.9759	2.5420
Sudbury District	2.0000	1.8087	2.2256
Thunder Bay	1.9900	1.9800	2.3708
Timmins	1.8452	1.9800	2.5000
Toronto	1.7953	2.3906	2.5000
Waterloo	1.9500	1.9500	1.9500
Wellington	1.9000	1.4910	2.4000
Windsor	2.0000	2.0140	2.3158
York	1.0000	1.3321	1.6432
Average	**1.6695**	**1.6588**	**2.1016**
Median	**1.7908**	**1.7025**	**2.0954**
Minimum	**1.0000**	**1.0820**	**1.1000**
Maximum	**2.0000**	**2.3906**	**3.8244**
Provincial Threshold	**2.0000**	**1.9800**	**2.6300**

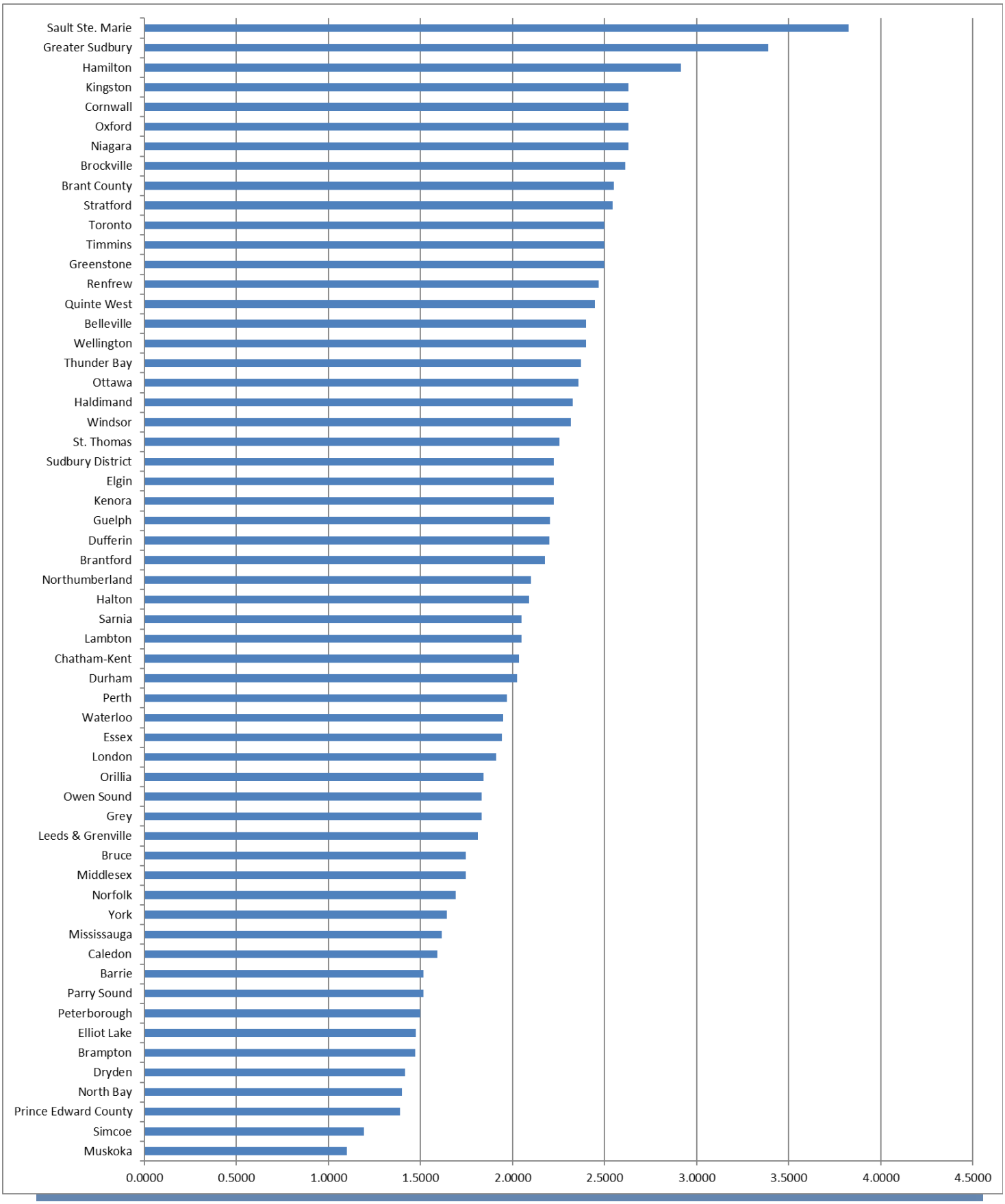
Multi-Residential Tax Ratios



Commercial (residual) Tax Ratios



Industrial (residual) Tax Ratios



New Multi-Residential Property Class

Municipality	Multi-Residential	New Multi-Residential
Belleville	2.0000	1.0000
Brampton	1.7050	1.0000
Brantford	1.8489	1.1000
Brockville	1.7700	1.0000
Caledon	1.7223	1.0000
Chatham-Kent	1.9404	1.1000
Cornwall	1.7242	1.0000
Dryden	1.9659	1.1000
Dufferin	1.4000	1.1000
Durham	1.8665	1.1000
Elgin	1.9999	1.0000
Greater Sudbury	1.9650	1.0000
Grey	1.1103	1.0000
Guelph	1.7863	1.0000
Haldimand	2.0000	1.0000
Halton	2.0000	1.0000
Hamilton	2.0000	1.0000
Kenora	1.5511	1.1000
Kingston	1.7000	1.0000
Lambton	2.0000	1.0000
London	1.6991	1.0000
Middlesex	1.7697	1.0000
Mississauga	1.2656	1.0000
Niagara	1.9700	1.0000
Norfolk	1.7740	1.0000
North Bay	1.9900	1.0000
Northumberland	1.4000	1.0000
Orillia	1.3780	1.1000
Ottawa	1.3000	1.0000
Owen Sound	1.1695	1.0000
Oxford	2.0000	1.0000
Parry Sound	1.5145	1.0000
Peterborough	1.9472	1.0000
Prince Edward County	1.4402	1.0000
Renfrew	1.9436	1.0000
Quinte West	2.0000	1.1000
Sarnia	2.0000	1.0000
St. Thomas	1.9894	1.1000
Stratford	2.0000	1.0000
Sudbury District	2.0000	1.0000
Thunder Bay	1.9900	1.0000
Timmins	1.8452	1.0000
Toronto	1.7953	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	0.1708
Chatham-Kent	0.2200
Dufferin	0.2200
Durham	0.2000
Elgin	0.2300
Greater Sudbury	0.2000
Grey	0.2180
Halton	0.2000
Hamilton	0.1767
Kingston	0.2000
Lambton	0.2260
London	0.1028
Norfolk	0.2300
North Bay	0.1500
Ottawa	0.2000
Oxford	0.2177
Sarnia	0.2260

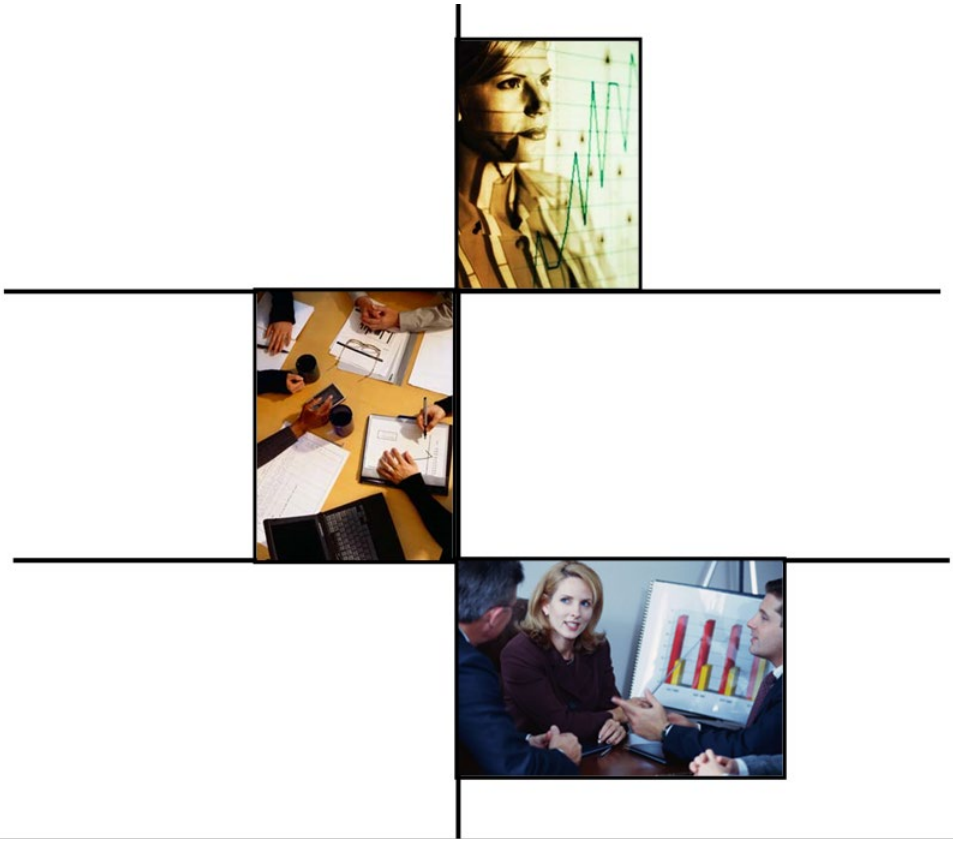
Large Industrial Class

Municipality	Industrial - Residual	Industrial - Large
Dryden	1.4158	5.4712
Elgin	2.2251	2.8318
Essex	1.9425	2.6861
Greater Sudbury	3.3877	3.9324
Hamilton	2.9156	3.4189
Kenora	2.2243	2.8736
Lambton	2.0476	3.0035
Leeds & Grenville	1.8114	2.8035
Ottawa	2.3590	2.0258
Renfrew	2.4669	2.7000
Quinte West	2.4460	2.6147
Sarnia	2.0476	3.0035
Sault Ste. Marie	3.8244	6.7922
St. Thomas	2.2546	2.7093
Sudbury District	2.2256	7.2040
Thunder Bay	2.3708	2.7300
Windsor	2.3158	2.9328

Optional Commercial Classes

Municipality	Commercial - Residual	Commercial - Office Building	Commercial - Parking Lot	Commercial - Shopping
Chatham-Kent	1.9404	1.5638	1.2985	2.2397
Essex	1.0820	1.0820	0.5825	1.0820
Kenora	1.9615	2.4571	1.6714	2.7868
Lambton	1.6271	1.5358	1.0912	2.0835
Ottawa	1.9238	2.3872	1.9238	1.5482
Parry Sound	1.6646	1.6646	1.6646	1.6646
Perth	1.2469	1.2469	1.2469	1.2469
Sarnia	1.6271	1.5358	1.0912	2.0835
Sault Ste. Marie	1.9280	2.6803	1.4254	2.0467
Sudbury District	1.8087	1.8087	1.8087	2.6087
Windsor	2.0140	2.0140	1.0167	2.0140

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 2025 taxation years in this report.

Due to the pandemic, the Ontario government has postponed the 2020 Assessment Update. On August 16, 2023 the Ontario government filed a regulation to amend the Assessment Act, extending the postponement of a province-wide reassessment through the end of the 2021-2025 assessment cycle.

Property assessments for the 2025 property tax year will continue to be based on January 1, 2016 current values. This means properties' assessments remain the same as they were for the 2024 tax year, unless there have been changes to properties, for example:

- A change to a property including an addition, new construction, or renovation
- A structure on a property that was assessed for the first time
- A change to a property's classification
- A property no longer qualifies as farmland, conservation land or managed forests
- All or part of a property no longer qualifies to be tax exempt

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 of 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 sq.ft. 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.

2025 Total Property Tax Rates (Lower Tier, Upper Tier and Education)

2025 Total Property Tax Rates (Lower Tier, Upper Tier & Education - sorted alphabetically)

	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Comm. Parking	Comm. Shopping	Ind. Residual	Ind. Large
Ajax	1.3357%	2.3605%	2.5949%	2.5949%	2.5949%	2.5949%	3.2732%	3.2732%
Amherstburg	1.8503%	2.0201%	2.7087%	2.7087%	1.6222%	2.7087%	4.1771%	5.4285%
Aurora	0.8509%	0.8509%	1.8097%	1.8097%	1.8097%	1.8097%	2.0268%	2.0268%
Aylmer	1.8246%	3.4961%	3.6175%	3.6175%	3.6175%	3.6175%	4.5995%	5.6137%
Barrie	1.4118%	1.4118%	2.6840%	2.6840%	2.6840%	2.6840%	2.7887%	2.7887%
Belleville	1.9318%	3.7106%	4.2937%	4.2937%	4.2937%	4.2937%	5.1491%	5.1491%
Bracebridge	1.4599%	1.4599%	2.1186%	2.1186%	2.1186%	2.1186%	2.2373%	2.2373%
Brampton	1.2006%	1.9392%	2.2389%	2.2389%	2.2389%	2.2389%	2.4200%	2.4200%
Brant	1.1988%	1.9309%	2.8670%	2.8670%	2.8670%	2.8670%	3.5468%	3.5468%
Brantford	1.5364%	2.7109%	3.2486%	3.2486%	3.2486%	3.2486%	3.8922%	3.8922%
Brock	1.4221%	2.5217%	2.7202%	2.7202%	2.7202%	2.7202%	3.4480%	3.4480%
Brockville	1.7237%	2.9332%	3.9401%	3.9401%	3.9401%	3.9401%	4.9844%	4.9844%
Burlington	0.9716%	1.7902%	1.9628%	1.9628%	1.9628%	1.9628%	2.5914%	2.5914%
Caledon	0.9354%	1.5006%	1.9343%	1.9343%	1.9343%	1.9343%	2.1248%	2.1248%
Cambridge	1.4604%	2.7024%	3.4294%	3.4294%	3.4294%	3.4294%	3.4294%	3.4294%
Central Elgin	1.6835%	3.2139%	3.3864%	3.3864%	3.3864%	3.3864%	4.2855%	5.2141%
Centre Wellington	1.2619%	2.2600%	2.5334%	2.5334%	2.5334%	2.5334%	3.5414%	3.5414%
Chatham-Kent	2.2480%	4.2181%	4.9451%	4.1561%	3.6003%	5.5721%	5.1432%	5.1432%
Chatsworth	1.4350%	1.5764%	2.5426%	2.5426%	2.5426%	2.5426%	3.2273%	3.2273%
Clarington	1.3650%	2.4152%	2.6374%	2.6374%	2.6374%	2.6374%	3.3325%	3.3325%
Collingwood	1.2435%	1.2435%	2.2129%	2.2129%	2.2129%	2.2129%	2.1804%	2.1804%
Cornwall	1.9102%	3.1827%	4.2902%	4.2902%	4.2902%	4.2902%	5.5014%	5.5014%
Dryden	1.9668%	3.7188%	4.2514%	4.2514%	4.2514%	4.2514%	3.4175%	10.6857%
East Gwillimbury	0.8885%	0.8885%	1.8597%	1.8597%	1.8597%	1.8597%	2.0885%	2.0885%
Elliot Lake	2.6722%	4.8461%	4.5958%	4.5958%	4.5958%	4.5958%	4.5958%	4.5958%
Erin	1.1964%	2.1355%	2.4357%	2.4357%	2.4357%	2.4357%	3.3842%	3.3842%
Espanola	1.9032%	3.6534%	4.0455%	4.0455%	4.0455%	5.4457%	4.6746%	13.1624%
Essex	1.8417%	2.0106%	2.8867%	2.8867%	1.6403%	2.8867%	4.0984%	5.0713%
Fort Erie	1.8185%	3.4341%	3.7695%	3.7695%	3.7695%	3.7695%	5.2603%	5.2603%
Georgian Bluffs	1.2782%	1.4023%	2.3393%	2.3393%	2.3393%	2.3393%	2.9403%	2.9403%
Georgina	1.1558%	1.1558%	2.2158%	2.2158%	2.2158%	2.2158%	2.5278%	2.5278%
Gravenhurst	1.3715%	1.3715%	2.0213%	2.0213%	2.0213%	2.0213%	2.1400%	2.1400%
Greater Sudbury	1.8263%	3.4411%	4.0794%	4.0794%	4.0794%	4.0794%	6.4690%	7.3676%
Greenstone	2.7505%	5.3481%	4.7678%	4.7678%	4.7678%	4.7678%	7.3739%	7.3739%
Grey Highlands	1.4127%	1.5516%	2.5137%	2.5137%	2.5137%	2.5137%	3.1864%	3.1864%
Grimsby	1.4013%	2.6121%	3.0456%	3.0456%	3.0456%	3.0456%	4.1630%	4.1630%
Guelph	1.3977%	2.3764%	3.1702%	3.1702%	3.1702%	3.1702%	3.6243%	3.6243%
Guelph-Eramosa	1.1636%	2.0731%	2.3868%	2.3868%	2.3868%	2.3868%	3.3054%	3.3054%
Haldimand	1.3597%	2.5665%	2.9229%	2.9229%	2.9229%	2.9229%	3.6885%	3.6885%
Halton Hills	0.9555%	1.7580%	1.9394%	1.9394%	1.9394%	1.9394%	2.5578%	2.5578%
Hamilton	1.4971%	2.8413%	3.5414%	3.5414%	3.5414%	3.5414%	4.7990%	5.4755%
Hamilton Tp	1.3589%	1.8413%	2.6889%	2.6889%	2.6889%	2.6889%	3.4124%	3.4124%
Hanover	1.6966%	1.8668%	2.8818%	2.8818%	2.8818%	2.8818%	3.7063%	3.7063%

2025 Total Property Tax Rates (Lower Tier, Upper Tier & Education) (cont'd)

	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Comm. Parking	Comm. Shopping	Ind. Residual	Ind. Large
Huntsville	1.3487%	1.3487%	1.9963%	1.9963%	1.9963%	1.9963%	2.1149%	2.1149%
Ingersoll	1.6466%	3.1402%	3.7206%	3.7206%	3.7206%	3.7206%	4.8082%	4.8082%
Innisfil	1.1897%	1.1897%	2.1471%	2.1471%	2.1471%	2.1471%	2.1162%	2.1162%
Kenora	1.6154%	2.4213%	3.7486%	4.4733%	3.3243%	4.9555%	4.1328%	5.0824%
Kincardine	1.6184%	1.6184%	2.6870%	2.6870%	2.6870%	2.6870%	3.4411%	3.4411%
King	0.8876%	0.8876%	1.8585%	1.8585%	1.8585%	1.8585%	2.0870%	2.0870%
Kingston	1.5518%	2.5043%	3.6186%	3.6186%	3.6186%	3.6186%	4.5176%	4.5176%
Kitchener	1.3567%	2.5001%	3.2271%	3.2271%	3.2271%	3.2271%	3.2271%	3.2271%
Lakeshore	1.4147%	1.5408%	2.2373%	2.2373%	1.3684%	2.2373%	3.3308%	4.2689%
Lambton Shores	1.2381%	2.3232%	2.6456%	2.5465%	1.8633%	3.1409%	3.1018%	4.1391%
Laurentian Valley	1.1180%	2.0287%	2.6313%	2.6313%	2.6313%	2.6313%	3.2607%	3.4856%
Lincoln	1.5524%	2.9097%	3.3077%	3.3077%	3.3077%	3.3077%	4.5603%	4.5603%
London	1.6764%	2.7414%	3.7897%	3.7897%	3.7897%	3.7897%	3.7897%	3.7897%
Mapleton	1.3963%	2.5152%	2.7337%	2.7337%	2.7337%	2.7337%	3.8639%	3.8639%
Markham	0.7003%	0.7003%	1.6090%	1.6090%	1.6090%	1.6090%	1.7793%	1.7793%
Meaford	1.5644%	1.7201%	2.7105%	2.7105%	2.7105%	2.7105%	3.4643%	3.4643%
Middlesex Centre	1.3105%	2.2015%	2.2053%	2.2053%	2.2053%	2.2053%	2.9000%	2.9000%
Milton	0.8260%	1.4990%	1.7508%	1.7508%	1.7508%	1.7508%	2.2870%	2.2870%
Minto	1.4680%	2.6515%	2.8407%	2.8407%	2.8407%	2.8407%	4.0360%	4.0360%
Mississauga	1.0339%	1.2678%	2.2163%	2.2163%	2.2163%	2.2163%	2.3026%	2.3026%
New Tecumseth	1.0800%	1.0800%	2.0131%	2.0131%	2.0131%	2.0131%	1.9855%	1.9855%
Newmarket	0.8916%	0.8916%	1.8640%	1.8640%	1.8640%	1.8640%	2.0937%	2.0937%
Niagara Falls	1.6684%	3.1383%	3.5091%	3.5091%	3.5091%	3.5091%	4.8656%	4.8656%
Niagara-on-the-Lake	1.2266%	2.2681%	2.7427%	2.7427%	2.7427%	2.7427%	3.7037%	3.7037%
Norfolk	1.5738%	2.5582%	3.2852%	3.2852%	3.2852%	3.2852%	3.2852%	3.2852%
North Bay	1.7522%	3.3353%	3.8864%	3.8864%	3.8864%	3.8864%	3.1188%	3.1188%
North Dumfries	1.1326%	2.0633%	2.7903%	2.7903%	2.7903%	2.7903%	2.7903%	2.7903%
North Grenville	1.2786%	1.2786%	2.3955%	2.3955%	2.3955%	2.3955%	2.9189%	2.9189%
North Middlesex	1.4876%	2.5148%	2.4080%	2.4080%	2.4080%	2.4080%	3.2090%	3.2090%
North Perth	1.4322%	1.4322%	2.4750%	2.4750%	2.4750%	2.4750%	3.3990%	3.3990%
Oakville	0.8346%	1.5163%	1.7633%	1.7633%	1.7633%	1.7633%	2.3051%	2.3051%
Orangeville	1.5128%	2.0567%	2.5389%	2.5389%	2.5389%	2.5389%	3.8693%	3.8693%
Orillia	1.5117%	2.0254%	3.3706%	3.3706%	3.3706%	3.3706%	3.3828%	3.3828%
Oshawa	1.5245%	2.7129%	2.8686%	2.8686%	2.8686%	2.8686%	3.6552%	3.6552%
Ottawa	1.2320%	1.5557%	2.9156%	3.4157%	2.6253%	2.4464%	3.4254%	3.0658%
Owen Sound	1.9723%	2.2807%	4.0009%	4.0009%	4.0009%	4.0009%	4.2112%	4.2112%
Parry Sound	1.7819%	2.6200%	3.5638%	3.5638%	3.5638%	3.5638%	3.1201%	3.1201%
Pelham	1.6012%	3.0059%	3.3924%	3.3924%	3.3924%	3.3924%	4.6887%	4.6887%
Penetanguishene	1.6333%	1.6333%	2.6894%	2.6894%	2.6894%	2.6894%	2.6453%	2.6453%
Petawawa	1.1021%	1.9977%	2.6023%	2.6023%	2.6023%	2.6023%	3.2214%	3.3228%
Peterborough	1.7691%	3.3000%	3.3042%	3.3042%	3.3042%	3.3042%	3.3042%	3.3042%
Pickering	1.2882%	2.2719%	2.5261%	2.5261%	2.5261%	2.5261%	3.1772%	3.1772%
Port Colborne	2.1651%	4.1169%	4.3709%	4.3709%	4.3709%	4.3709%	6.1720%	6.1720%

2025 Total Property Tax Rates (Lower Tier, Upper Tier & Education) (cont'd)

	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Comm. Parking	Comm. Shopping	Ind. Residual	Ind. Large
Port Hope	1.9732%	2.7013%	3.6104%	3.6104%	3.6104%	3.6104%	4.7025%	4.7025%
Prince Edward County	1.2555%	1.7409%	1.9326%	1.9326%	1.9326%	1.9326%	2.4120%	2.4120%
Puslinch	1.0686%	1.8926%	2.2451%	2.2451%	2.2451%	2.2451%	3.0774%	3.0774%
Quinte West	1.6907%	3.2289%	3.2462%	3.2462%	3.2462%	3.2462%	4.6418%	4.9013%
Ramara	1.0900%	1.0900%	2.0253%	2.0253%	2.0253%	2.0253%	1.9974%	1.9974%
Renfrew	1.9201%	3.5875%	4.0867%	4.0867%	4.0867%	4.0867%	5.2392%	5.6511%
Richmond Hill	0.7370%	0.7370%	1.6580%	1.6580%	1.6580%	1.6580%	1.8396%	1.8396%
Sarnia	1.7337%	3.3144%	3.4520%	3.3077%	2.4041%	3.9727%	4.1166%	5.6277%
Saugeen Shores	1.4733%	1.4733%	2.5080%	2.5080%	2.5080%	2.5080%	3.1874%	3.1874%
Sault Ste. Marie	1.8494%	1.9885%	4.1506%	5.4267%	3.2981%	4.3520%	7.3307%	12.3366%
Scugog	1.3334%	2.3563%	2.5916%	2.5916%	2.5916%	2.5916%	3.2686%	3.2686%
South Bruce Peninsula	1.3082%	1.3082%	2.3045%	2.3045%	2.3045%	2.3045%	2.8990%	2.8990%
Southgate	1.6186%	1.7803%	2.7807%	2.7807%	2.7807%	2.7807%	3.5635%	3.5635%
Springwater	0.9225%	0.9225%	1.8205%	1.8205%	1.8205%	1.8205%	1.7976%	1.7976%
St. Catharines	1.7749%	3.3481%	3.6938%	3.6938%	3.6938%	3.6938%	5.1455%	5.1455%
St. Thomas	1.7220%	3.2744%	3.6925%	3.6925%	3.6925%	3.6925%	4.4174%	5.1308%
Stratford	1.7070%	3.2609%	3.9505%	3.9505%	3.9505%	3.9505%	4.8302%	4.8302%
Strathroy-Caradoc	1.4195%	2.3943%	2.3300%	2.3300%	2.3300%	2.3300%	3.0902%	3.0902%
Tay	1.2232%	1.2232%	2.1881%	2.1881%	2.1881%	2.1881%	2.1562%	2.1562%
Thames Centre	1.0993%	1.8276%	1.9634%	1.9634%	1.9634%	1.9634%	2.5313%	2.5313%
The Blue Mountains	0.9950%	1.0878%	1.9719%	1.9719%	1.9719%	1.9719%	2.4216%	2.4216%
Thorold	1.6970%	3.1946%	3.5586%	3.5586%	3.5586%	3.5586%	4.9406%	4.9406%
Thunder Bay	1.8563%	3.5426%	4.2525%	4.2525%	4.2525%	4.2525%	4.9183%	5.5300%
Tillsonburg	1.5851%	3.0171%	3.6035%	3.6035%	3.6035%	3.6035%	4.6464%	4.6464%
Timmins	2.0718%	3.6936%	4.6792%	4.6792%	4.6792%	4.6792%	5.6770%	5.6770%
Tiny	0.8836%	0.8836%	1.7730%	1.7730%	1.7730%	1.7730%	1.7512%	1.7512%
Toronto	0.7541%	1.1973%	2.2755%	2.2755%	2.2755%	2.2755%	2.3843%	2.3843%
Vaughan	0.7327%	0.7327%	1.6522%	1.6522%	1.6522%	1.6522%	1.8325%	1.8325%
Wainfleet	1.8401%	3.4765%	3.8069%	3.8069%	3.8069%	3.8069%	5.2471%	5.2471%
Waterloo	1.3655%	2.5174%	3.2444%	3.2444%	3.2444%	3.2444%	3.2444%	3.2444%
Welland	1.9016%	3.5977%	3.9136%	3.9136%	3.9136%	3.9136%	5.4787%	5.4787%
Wellesley	1.2149%	2.2236%	2.9506%	2.9506%	2.9506%	2.9506%	2.9506%	2.9506%
Wellington North	1.4400%	2.5983%	2.7989%	2.7989%	2.7989%	2.7989%	3.9688%	3.9688%
West Grey	1.4878%	1.6351%	2.6112%	2.6112%	2.6112%	2.6112%	3.3241%	3.3241%
West Lincoln	1.4263%	2.6614%	3.0891%	3.0891%	3.0891%	3.0891%	4.2288%	4.2288%
West Perth	1.2603%	1.2603%	2.2607%	2.2607%	2.2607%	2.2607%	3.0604%	3.0604%
Whitby	1.3322%	2.3539%	2.5898%	2.5898%	2.5898%	2.5898%	3.2660%	3.2660%
Whitchurch-Stouffville	0.8296%	0.8296%	1.7813%	1.7813%	1.7813%	1.7813%	1.9918%	1.9918%
Whitewater Region	1.3666%	2.5117%	3.0823%	3.0823%	3.0823%	3.0823%	3.8738%	4.1738%
Wilmot	1.2207%	2.2350%	2.9620%	2.9620%	2.9620%	2.9620%	2.9620%	2.9620%
Windsor	2.0953%	4.0376%	4.7918%	4.7918%	2.7969%	4.7918%	5.3779%	6.5763%
Woolwich	1.1561%	2.1090%	2.8360%	2.8360%	2.8360%	2.8360%	2.8360%	2.8360%
Average	**1.4420%**	**2.2699%**	**2.9121%**	**2.9236%**	**2.8344%**	**2.9432%**	**3.5595%**	**3.8282%**
Median	**1.4171%**	**2.2475%**	**2.7382%**	**2.7382%**	**2.6999%**	**2.7382%**	**3.3577%**	**3.3916%**
Minimum	**0.7003%**	**0.7003%**	**1.6090%**	**1.6090%**	**1.3684%**	**1.6090%**	**1.7512%**	**1.7512%**
Maximum	**2.7505%**	**5.3481%**	**4.9451%**	**5.4267%**	**4.7678%**	**5.5721%**	**7.3739%**	**13.1624%**

2025 Education Tax Rates

2025 Education Rates (sorted alphabetically)

Municipality	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Comm. Parking	Comm. Shopping	Ind. Residual	Ind. Large
Ajax	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Amherstburg	0.1530%	0.1530%	0.8721%	0.8721%	0.6335%	0.8721%	0.8800%	0.8800%
Aurora	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Aylmer	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Barrie	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Belleville	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Bracebridge	0.1530%	0.1530%	0.6810%	0.6810%	0.6810%	0.6810%	0.7997%	0.7997%
Brampton	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Brant	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Brantford	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Brock	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Brockville	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Burlington	0.1530%	0.1530%	0.7706%	0.7706%	0.7706%	0.7706%	0.8800%	0.8800%
Caledon	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Cambridge	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Central Elgin	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Centre Wellington	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Chatham-Kent	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Chatsworth	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Clarington	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Collingwood	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Cornwall	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Dryden	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
East Gwillimbury	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Elliot Lake	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Erin	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Espanola	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Essex	0.1530%	0.1530%	0.8721%	0.8721%	0.6335%	0.8721%	0.8800%	0.8800%
Fort Erie	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Georgian Bluffs	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Georgina	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Gravenhurst	0.1530%	0.1530%	0.6810%	0.6810%	0.6810%	0.6810%	0.7997%	0.7997%
Greater Sudbury	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Greenstone	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Grey Highlands	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Grimsby	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Guelph	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Guelph-Eramosa	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Haldimand	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Halton Hills	0.1530%	0.1530%	0.7706%	0.7706%	0.7706%	0.7706%	0.8800%	0.8800%
Hamilton	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Hamilton Tp	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Hanover	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%

2025 Education Rates (sorted alphabetically) (cont'd)

Municipality	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Comm. Parking	Comm. Shopping	Ind. Residual	Ind. Large
Huntsville	0.1530%	0.1530%	0.6810%	0.6810%	0.6810%	0.6810%	0.7997%	0.7997%
Ingersoll	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Innisfil	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Kenora	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Kincardine	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
King	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Kingston	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Kitchener	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Lakeshore	0.1530%	0.1530%	0.8721%	0.8721%	0.6335%	0.8721%	0.8800%	0.8800%
Lambton Shores	0.1530%	0.1530%	0.8800%	0.8800%	0.6793%	0.8800%	0.8800%	0.8800%
Laurentian Valley	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Lincoln	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
London	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Mapleton	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Markham	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Meaford	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Middlesex Centre	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Milton	0.1530%	0.1530%	0.7706%	0.7706%	0.7706%	0.7706%	0.8800%	0.8800%
Minto	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Mississauga	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
New Tecumseth	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Newmarket	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Niagara Falls	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Niagara-on-the-Lake	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Norfolk	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
North Bay	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
North Dumfries	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
North Grenville	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
North Middlesex	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
North Perth	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Oakville	0.1530%	0.1530%	0.7706%	0.7706%	0.7706%	0.7706%	0.8800%	0.8800%
Orangeville	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Orillia	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Oshawa	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Ottawa	0.1530%	0.1530%	0.8399%	0.8399%	0.5496%	0.7759%	0.8800%	0.8800%
Owen Sound	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Parry Sound	0.1530%	0.1530%	0.8523%	0.8523%	0.8523%	0.8523%	0.6503%	0.6503%
Pelham	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Penetanguishene	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Petawawa	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Peterborough	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Pickering	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Port Colborne	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%

2025 Education Rates (sorted alphabetically) (cont'd)

Municipality	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Comm. Parking	Comm. Shopping	Ind. Residual	Ind. Large
Port Hope	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Prince Edward County	0.1530%	0.1530%	0.7060%	0.7060%	0.7060%	0.7060%	0.8800%	0.8800%
Puslinch	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Quinte West	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Ramara	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Renfrew	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Richmond Hill	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Sarnia	0.1530%	0.1530%	0.8800%	0.8800%	0.6793%	0.6793%	0.8800%	0.8800%
Saugeen Shores	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Sault Ste. Marie	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Scugog	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
South Bruce Peninsula	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Southgate	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Springwater	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
St. Catharines	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
St. Thomas	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Stratford	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Strathroy-Caradoc	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Tay	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Thames Centre	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
The Blue Mountains	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Thorold	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Thunder Bay	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Tillsonburg	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Timmins	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Tiny	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Toronto	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Vaughan	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Wainfleet	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Waterloo	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Welland	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Wellesley	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Wellington North	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
West Grey	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
West Lincoln	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
West Perth	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Whitby	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Whitchurch-Stouffville	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Whitewater Region	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Wilmot	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Windsor	0.1530%	0.1530%	0.8800%	0.8800%	0.8221%	0.8800%	0.8800%	0.8800%
Woolwich	0.1530%	0.1530%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%	0.8800%
Average	**0.1530%**	**0.1530%**	**0.8698%**	**0.8698%**	**0.8584%**	**0.8678%**	**0.8763%**	**0.8763%**
Median	**0.1530%**	**0.1530%**	**0.8800%**	**0.8800%**	**0.8800%**	**0.8800%**	**0.8800%**	**0.8800%**
Minimum	**0.1530%**	**0.1530%**	**0.6810%**	**0.6810%**	**0.5496%**	**0.6793%**	**0.6503%**	**0.6503%**
Maximum	**0.1530%**	**0.1530%**	**0.8800%**	**0.8800%**	**0.8800%**	**0.8800%**	**0.8800%**	**0.8800%**

2025 Upper and Lower Tier Tax Rates

2025 Upper and Lower Tier Rates (sorted alphabetically)

Municipality	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Comm. Parking	Comm. Shopping	Ind. Residual	Ind. Large
Ajax	1.1827%	2.2075%	1.7149%	1.7149%	1.7149%	1.7149%	2.3932%	2.3932%
Amherstburg	1.6973%	1.8671%	1.8366%	1.8366%	0.9887%	1.8366%	3.2971%	4.5485%
Aurora	0.6979%	0.6979%	0.9297%	0.9297%	0.9297%	0.9297%	1.1468%	1.1468%
Aylmer	1.6716%	3.3431%	2.7375%	2.7375%	2.7375%	2.7375%	3.7195%	4.7337%
Barrie	1.2588%	1.2588%	1.8040%	1.8040%	1.8040%	1.8040%	1.9087%	1.9087%
Belleville	1.7788%	3.5576%	3.4137%	3.4137%	3.4137%	3.4137%	4.2691%	4.2691%
Bracebridge	1.3069%	1.3069%	1.4376%	1.4376%	1.4376%	1.4376%	1.4376%	1.4376%
Brampton	1.0476%	1.7862%	1.3589%	1.3589%	1.3589%	1.3589%	1.5400%	1.5400%
Brant	1.0458%	1.7779%	1.9870%	1.9870%	1.9870%	1.9870%	2.6668%	2.6668%
Brantford	1.3834%	2.5579%	2.3686%	2.3686%	2.3686%	2.3686%	3.0122%	3.0122%
Brock	1.2691%	2.3687%	1.8402%	1.8402%	1.8402%	1.8402%	2.5680%	2.5680%
Brockville	1.5707%	2.7802%	3.0601%	3.0601%	3.0601%	3.0601%	4.1044%	4.1044%
Burlington	0.8186%	1.6372%	1.1923%	1.1923%	1.1923%	1.1923%	1.7114%	1.7114%
Caledon	0.7824%	1.3476%	1.0543%	1.0543%	1.0543%	1.0543%	1.2448%	1.2448%
Cambridge	1.3074%	2.5494%	2.5494%	2.5494%	2.5494%	2.5494%	2.5494%	2.5494%
Central Elgin	1.5305%	3.0609%	2.5064%	2.5064%	2.5064%	2.5064%	3.4055%	4.3341%
Centre Wellington	1.1089%	2.1070%	1.6534%	1.6534%	1.6534%	1.6534%	2.6614%	2.6614%
Chatham-Kent	2.0950%	4.0651%	4.0651%	3.2761%	2.7203%	4.6921%	4.2632%	4.2632%
Chatsworth	1.2820%	1.4234%	1.6626%	1.6626%	1.6626%	1.6626%	2.3473%	2.3473%
Clarington	1.2120%	2.2622%	1.7574%	1.7574%	1.7574%	1.7574%	2.4525%	2.4525%
Collingwood	1.0905%	1.0905%	1.3329%	1.3329%	1.3329%	1.3329%	1.3004%	1.3004%
Cornwall	1.7572%	3.0297%	3.4102%	3.4102%	3.4102%	3.4102%	4.6214%	4.6214%
Dryden	1.8138%	3.5658%	3.3714%	3.3714%	3.3714%	3.3714%	2.5375%	9.8057%
East Gwillimbury	0.7355%	0.7355%	0.9797%	0.9797%	0.9797%	0.9797%	1.2085%	1.2085%
Elliot Lake	2.5192%	4.6931%	3.7158%	3.7158%	3.7158%	3.7158%	3.7158%	3.7158%
Erin	1.0434%	1.9825%	1.5557%	1.5557%	1.5557%	1.5557%	2.5042%	2.5042%
Espanola	1.7502%	3.5004%	3.1655%	3.1655%	3.1655%	4.5657%	3.7946%	12.2824%
Essex	1.6887%	1.8576%	2.0146%	2.0146%	1.0068%	2.0146%	3.2184%	4.1913%
Fort Erie	1.6655%	3.2811%	2.8895%	2.8895%	2.8895%	2.8895%	4.3803%	4.3803%
Georgian Bluffs	1.1252%	1.2493%	1.4593%	1.4593%	1.4593%	1.4593%	2.0603%	2.0603%
Georgina	1.0028%	1.0028%	1.3358%	1.3358%	1.3358%	1.3358%	1.6478%	1.6478%
Gravenhurst	1.2185%	1.2185%	1.3403%	1.3403%	1.3403%	1.3403%	1.3403%	1.3403%
Greater Sudbury	1.6733%	3.2881%	3.1994%	3.1994%	3.1994%	3.1994%	5.5890%	6.4876%
Greenstone	2.5975%	5.1951%	3.8878%	3.8878%	3.8878%	3.8878%	6.4939%	6.4939%
Grey Highlands	1.2597%	1.3986%	1.6337%	1.6337%	1.6337%	1.6337%	2.3064%	2.3064%
Grimsby	1.2483%	2.4591%	2.1656%	2.1656%	2.1656%	2.1656%	3.2830%	3.2830%
Guelph	1.2447%	2.2234%	2.2902%	2.2902%	2.2902%	2.2902%	2.7443%	2.7443%
Guelph-Eramosa	1.0106%	1.9201%	1.5068%	1.5068%	1.5068%	1.5068%	2.4254%	2.4254%
Haldimand	1.2067%	2.4135%	2.0429%	2.0429%	2.0429%	2.0429%	2.8085%	2.8085%
Halton Hills	0.8025%	1.6050%	1.1688%	1.1688%	1.1688%	1.1688%	1.6778%	1.6778%
Hamilton	1.3441%	2.6883%	2.6614%	2.6614%	2.6614%	2.6614%	3.9190%	4.5955%
Hamilton Tp	1.2059%	1.6883%	1.8089%	1.8089%	1.8089%	1.8089%	2.5324%	2.5324%
Hanover	1.5436%	1.7138%	2.0018%	2.0018%	2.0018%	2.0018%	2.8263%	2.8263%

2025 Upper and Lower Tier Rates (sorted alphabetically) (cont'd)

Municipality	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Comm. Parking	Comm. Shopping	Ind. Residual	Ind. Large
Huntsville	1.1957%	1.1957%	1.3152%	1.3152%	1.3152%	1.3152%	1.3152%	1.3152%
Ingersoll	1.4936%	2.9872%	2.8406%	2.8406%	2.8406%	2.8406%	3.9282%	3.9282%
Innisfil	1.0367%	1.0367%	1.2671%	1.2671%	1.2671%	1.2671%	1.2362%	1.2362%
Kenora	1.4624%	2.2683%	2.8686%	3.5933%	2.4443%	4.0755%	3.2528%	4.2024%
Kincardine	1.4654%	1.4654%	1.8070%	1.8070%	1.8070%	1.8070%	2.5611%	2.5611%
King	0.7346%	0.7346%	0.9785%	0.9785%	0.9785%	0.9785%	1.2070%	1.2070%
Kingston	1.3988%	2.3513%	2.7386%	2.7386%	2.7386%	2.7386%	3.6376%	3.6376%
Kitchener	1.2037%	2.3471%	2.3471%	2.3471%	2.3471%	2.3471%	2.3471%	2.3471%
Lakeshore	1.2617%	1.3878%	1.3652%	1.3652%	0.7349%	1.3652%	2.4508%	3.3889%
Lambton Shores	1.0851%	2.1702%	1.7656%	1.6665%	1.1840%	2.2609%	2.2218%	3.2591%
Laurentian Valley	0.9650%	1.8757%	1.7513%	1.7513%	1.7513%	1.7513%	2.3807%	2.6056%
Lincoln	1.3994%	2.7567%	2.4277%	2.4277%	2.4277%	2.4277%	3.6803%	3.6803%
London	1.5234%	2.5884%	2.9097%	2.9097%	2.9097%	2.9097%	2.9097%	2.9097%
Mapleton	1.2433%	2.3622%	1.8537%	1.8537%	1.8537%	1.8537%	2.9839%	2.9839%
Markham	0.5473%	0.5473%	0.7290%	0.7290%	0.7290%	0.7290%	0.8993%	0.8993%
Meaford	1.4114%	1.5671%	1.8305%	1.8305%	1.8305%	1.8305%	2.5843%	2.5843%
Middlesex Centre	1.1575%	2.0485%	1.3253%	1.3253%	1.3253%	1.3253%	2.0200%	2.0200%
Milton	0.6730%	1.3460%	0.9802%	0.9802%	0.9802%	0.9802%	1.4070%	1.4070%
Minto	1.3150%	2.4985%	1.9607%	1.9607%	1.9607%	1.9607%	3.1560%	3.1560%
Mississauga	0.8809%	1.1148%	1.3363%	1.3363%	1.3363%	1.3363%	1.4226%	1.4226%
New Tecumseth	0.9270%	0.9270%	1.1331%	1.1331%	1.1331%	1.1331%	1.1055%	1.1055%
Newmarket	0.7386%	0.7386%	0.9840%	0.9840%	0.9840%	0.9840%	1.2137%	1.2137%
Niagara Falls	1.5154%	2.9853%	2.6291%	2.6291%	2.6291%	2.6291%	3.9856%	3.9856%
Niagara-on-the-Lake	1.0736%	2.1151%	1.8627%	1.8627%	1.8627%	1.8627%	2.8237%	2.8237%
Norfolk	1.4208%	2.4052%	2.4052%	2.4052%	2.4052%	2.4052%	2.4052%	2.4052%
North Bay	1.5992%	3.1823%	3.0064%	3.0064%	3.0064%	3.0064%	2.2388%	2.2388%
North Dumfries	0.9796%	1.9103%	1.9103%	1.9103%	1.9103%	1.9103%	1.9103%	1.9103%
North Grenville	1.1256%	1.1256%	1.5155%	1.5155%	1.5155%	1.5155%	2.0389%	2.0389%
North Middlesex	1.3346%	2.3618%	1.5280%	1.5280%	1.5280%	1.5280%	2.3290%	2.3290%
North Perth	1.2792%	1.2792%	1.5950%	1.5950%	1.5950%	1.5950%	2.5190%	2.5190%
Oakville	0.6816%	1.3633%	0.9928%	0.9928%	0.9928%	0.9928%	1.4251%	1.4251%
Orangeville	1.3598%	1.9037%	1.6589%	1.6589%	1.6589%	1.6589%	2.9893%	2.9893%
Orillia	1.3587%	1.8724%	2.4906%	2.4906%	2.4906%	2.4906%	2.5028%	2.5028%
Oshawa	1.3715%	2.5599%	1.9886%	1.9886%	1.9886%	1.9886%	2.7752%	2.7752%
Ottawa	1.0790%	1.4027%	2.0757%	2.5758%	2.0757%	1.6705%	2.5454%	2.1858%
Owen Sound	1.8193%	2.1277%	3.1209%	3.1209%	3.1209%	3.1209%	3.3312%	3.3312%
Parry Sound	1.6289%	2.4670%	2.7115%	2.7115%	2.7115%	2.7115%	2.4698%	2.4698%
Pelham	1.4482%	2.8529%	2.5124%	2.5124%	2.5124%	2.5124%	3.8087%	3.8087%
Penetanguishene	1.4803%	1.4803%	1.8094%	1.8094%	1.8094%	1.8094%	1.7653%	1.7653%
Petawawa	0.9491%	1.8447%	1.7223%	1.7223%	1.7223%	1.7223%	2.3414%	2.4428%
Peterborough	1.6161%	3.1470%	2.4242%	2.4242%	2.4242%	2.4242%	2.4242%	2.4242%
Pickering	1.1352%	2.1189%	1.6461%	1.6461%	1.6461%	1.6461%	2.2972%	2.2972%
Port Colborne	2.0121%	3.9639%	3.4909%	3.4909%	3.4909%	3.4909%	5.2920%	5.2920%

2025 Upper and Lower Tier Rates (sorted alphabetically) (cont'd)

Municipality	Resid.	Multi Resid.	Comm. Residual	Comm. Office	Comm. Parking	Comm. Shopping	Ind. Residual	Ind. Large
Port Hope	1.8202%	2.5483%	2.7304%	2.7304%	2.7304%	2.7304%	3.8225%	3.8225%
Prince Edward County	1.1025%	1.5879%	1.2266%	1.2266%	1.2266%	1.2266%	1.5320%	1.5320%
Puslinch	0.9156%	1.7396%	1.3651%	1.3651%	1.3651%	1.3651%	2.1974%	2.1974%
Quinte West	1.5377%	3.0759%	2.3662%	2.3662%	2.3662%	2.3662%	3.7618%	4.0213%
Ramara	0.9370%	0.9370%	1.1453%	1.1453%	1.1453%	1.1453%	1.1174%	1.1174%
Renfrew	1.7671%	3.4345%	3.2067%	3.2067%	3.2067%	3.2067%	4.3592%	4.7711%
Richmond Hill	0.5840%	0.5840%	0.7780%	0.7780%	0.7780%	0.7780%	0.9596%	0.9596%
Sarnia	1.5807%	3.1614%	2.5720%	2.4277%	1.7248%	3.2935%	3.2366%	4.7477%
Saugeen Shores	1.3203%	1.3203%	1.6280%	1.6280%	1.6280%	1.6280%	2.3074%	2.3074%
Sault Ste. Marie	1.6964%	1.8355%	3.2706%	4.5467%	2.4181%	3.4720%	6.4507%	11.4566%
Scugog	1.1804%	2.2033%	1.7116%	1.7116%	1.7116%	1.7116%	2.3886%	2.3886%
South Bruce Peninsula	1.1552%	1.1552%	1.4245%	1.4245%	1.4245%	1.4245%	2.0190%	2.0190%
Southgate	1.4656%	1.6273%	1.9007%	1.9007%	1.9007%	1.9007%	2.6835%	2.6835%
Springwater	0.7695%	0.7695%	0.9405%	0.9405%	0.9405%	0.9405%	0.9176%	0.9176%
St. Catharines	1.6219%	3.1951%	2.8138%	2.8138%	2.8138%	2.8138%	4.2655%	4.2655%
St. Thomas	1.5690%	3.1214%	2.8125%	2.8125%	2.8125%	2.8125%	3.5374%	4.2508%
Stratford	1.5540%	3.1079%	3.0705%	3.0705%	3.0705%	3.0705%	3.9502%	3.9502%
Strathroy-Caradoc	1.2665%	2.2413%	1.4500%	1.4500%	1.4500%	1.4500%	2.2102%	2.2102%
Tay	1.0702%	1.0702%	1.3081%	1.3081%	1.3081%	1.3081%	1.2762%	1.2762%
Thames Centre	0.9463%	1.6746%	1.0834%	1.0834%	1.0834%	1.0834%	1.6513%	1.6513%
The Blue Mountains	0.8420%	0.9348%	1.0919%	1.0919%	1.0919%	1.0919%	1.5416%	1.5416%
Thorold	1.5440%	3.0416%	2.6786%	2.6786%	2.6786%	2.6786%	4.0606%	4.0606%
Thunder Bay	1.7033%	3.3896%	3.3725%	3.3725%	3.3725%	3.3725%	4.0383%	4.6500%
Tillsonburg	1.4321%	2.8641%	2.7235%	2.7235%	2.7235%	2.7235%	3.7664%	3.7664%
Timmins	1.9188%	3.5406%	3.7992%	3.7992%	3.7992%	3.7992%	4.7970%	4.7970%
Tiny	0.7306%	0.7306%	0.8930%	0.8930%	0.8930%	0.8930%	0.8712%	0.8712%
Toronto	0.6011%	1.0443%	1.3955%	1.3955%	1.3955%	1.3955%	1.5043%	1.5043%
Vaughan	0.5797%	0.5797%	0.7722%	0.7722%	0.7722%	0.7722%	0.9525%	0.9525%
Wainfleet	1.6871%	3.3235%	2.9269%	2.9269%	2.9269%	2.9269%	4.3671%	4.3671%
Waterloo	1.2125%	2.3644%	2.3644%	2.3644%	2.3644%	2.3644%	2.3644%	2.3644%
Welland	1.7486%	3.4447%	3.0336%	3.0336%	3.0336%	3.0336%	4.5987%	4.5987%
Wellesley	1.0619%	2.0706%	2.0706%	2.0706%	2.0706%	2.0706%	2.0706%	2.0706%
Wellington North	1.2870%	2.4453%	1.9189%	1.9189%	1.9189%	1.9189%	3.0888%	3.0888%
West Grey	1.3348%	1.4821%	1.7312%	1.7312%	1.7312%	1.7312%	2.4441%	2.4441%
West Lincoln	1.2733%	2.5084%	2.2091%	2.2091%	2.2091%	2.2091%	3.3488%	3.3488%
West Perth	1.1073%	1.1073%	1.3807%	1.3807%	1.3807%	1.3807%	2.1804%	2.1804%
Whitby	1.1792%	2.2009%	1.7098%	1.7098%	1.7098%	1.7098%	2.3860%	2.3860%
Whitchurch-Stouffville	0.6766%	0.6766%	0.9013%	0.9013%	0.9013%	0.9013%	1.1118%	1.1118%
Whitewater Region	1.2136%	2.3587%	2.2023%	2.2023%	2.2023%	2.2023%	2.9938%	3.2938%
Wilmot	1.0677%	2.0820%	2.0820%	2.0820%	2.0820%	2.0820%	2.0820%	2.0820%
Windsor	1.9423%	3.8846%	3.9118%	3.9118%	1.9748%	3.9118%	4.4979%	5.6963%
Woolwich	1.0031%	1.9560%	1.9560%	1.9560%	1.9560%	1.9560%	1.9560%	1.9560%
Average	**1.2890%**	**2.1169%**	**2.0423%**	**2.0537%**	**1.9761%**	**2.0754%**	**2.6831%**	**2.9519%**
Median	**1.2641%**	**2.0945%**	**1.8582%**	**1.8582%**	**1.8353%**	**1.8582%**	**2.4863%**	**2.5116%**
Minimum	**0.5473%**	**0.5473%**	**0.7290%**	**0.7290%**	**0.7290%**	**0.7290%**	**0.8712%**	**0.8712%**
Maximum	**2.5975%**	**5.1951%**	**4.0651%**	**4.5467%**	**3.8878%**	**4.6921%**	**6.4939%**	**12.2824%**

Residential Comparisons

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

	2025 Property Taxes	Ranking
Greenstone	$ 1,477	Low
Georgian Bluffs	$ 2,053	Low
Tiny	$ 2,122	Low
Whitewater Region	$ 2,158	Low
Lambton Shores	$ 2,482	Low
Laurentian Valley	$ 2,490	Low
Springwater	$ 2,503	Low
West Perth	$ 2,633	Low
Prince Edward County	$ 2,707	Low
Tay	$ 2,791	Low
Grey Highlands	$ 2,806	Low
Lakeshore	$ 2,847	Low
The Blue Mountains	$ 2,865	Low
Petawawa	$ 2,899	Low
West Grey	$ 2,943	Low
Ramara	$ 2,962	Low
Dryden	$ 2,992	Low
Renfrew	$ 3,066	Low
Meaford	$ 3,105	Low
Gravenhurst	$ 3,132	Low
North Middlesex	$ 3,137	Low
Huntsville	$ 3,148	Low
North Perth	$ 3,190	Low
Thames Centre	$ 3,204	Low
South Bruce Peninsula	$ 3,228	Low
Wellington North	$ 3,245	Low
Minto	$ 3,274	Low
Southgate	$ 3,365	Low
Elliot Lake	$ 3,388	Low
Quinte West	$ 3,411	Low
Bracebridge	$ 3,414	Low
Strathroy-Caradoc	$ 3,416	Low
Saugeen Shores	$ 3,464	Low
Kenora	$ 3,480	Low
Sarnia	$ 3,506	Low
North Grenville	$ 3,506	Low
St. Thomas	$ 3,554	Low
Hanover	$ 3,564	Low
Ingersoll	$ 3,575	Low
Tillsonburg	$ 3,579	Low
Brock	$ 3,595	Low
Hamilton Tp	$ 3,599	Low
Brant	$ 3,699	Low

	2025 Property Taxes	Ranking
Sault Ste. Marie	$ 3,707	Mid
Brockville	$ 3,734	Mid
Mapleton	$ 3,756	Mid
Norfolk	$ 3,757	Mid
Chatsworth	$ 3,813	Mid
Collingwood	$ 3,815	Mid
Parry Sound	$ 3,825	Mid
Amherstburg	$ 3,835	Mid
North Dumfries	$ 3,848	Mid
Cornwall	$ 3,860	Mid
Middlesex Centre	$ 3,868	Mid
Woolwich	$ 3,895	Mid
Orillia	$ 3,901	Mid
Chatham-Kent	$ 3,904	Mid
Penetanguishene	$ 3,953	Mid
Wilmot	$ 3,956	Mid
Central Elgin	$ 3,961	Mid
Windsor	$ 3,968	Mid
Aylmer	$ 3,970	Mid
Haldimand	$ 4,004	Mid
Thorold	$ 4,036	Mid
Centre Wellington	$ 4,057	Mid
Kincardine	$ 4,072	Mid
Greater Sudbury	$ 4,077	Mid
New Tecumseth	$ 4,101	Mid
Fort Erie	$ 4,131	Mid
Wellesley	$ 4,139	Mid
East Gwillimbury	$ 4,229	Mid
North Bay	$ 4,242	Mid
Kingston	$ 4,298	Mid
Belleville	$ 4,301	Mid
Innisfil	$ 4,318	Mid
Toronto (East)	$ 4,354	Mid
Pelham	$ 4,362	Mid
Brantford	$ 4,390	Mid
Espanola	$ 4,415	Mid
Kitchener	$ 4,415	Mid
Waterloo	$ 4,424	Mid
Clarington	$ 4,432	Mid
West Lincoln	$ 4,464	Mid
Port Colborne	$ 4,479	Mid
Guelph-Eramosa	$ 4,526	Mid
Niagara Falls	$ 4,549	Mid
Welland	$ 4,564	Mid
Erin	$ 4,570	Mid

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

2025 Property Taxes		Ranking
Cambridge	$ 4,575	High
Owen Sound	$ 4,579	High
Barrie	$ 4,589	High
Essex	$ 4,600	High
Milton	$ 4,605	High
Thunder Bay	$ 4,615	High
Georgina	$ 4,615	High
Stratford	$ 4,645	High
London	$ 4,685	High
Halton Hills	$ 4,703	High
Newmarket	$ 4,722	High
Guelph	$ 4,811	High
Ottawa	$ 4,812	High
Whitchurch-Stouffville	$ 4,914	High
Wainfleet	$ 4,919	High
Timmins	$ 4,976	High
Toronto (West)	$ 5,002	High
Puslinch	$ 5,012	High
Niagara-on-the-Lake	$ 5,032	High
Aurora	$ 5,041	High
St. Catharines	$ 5,042	High
Peterborough	$ 5,079	High
Scugog	$ 5,084	High
Caledon	$ 5,102	High
Port Hope	$ 5,146	High
Grimsby	$ 5,159	High
Burlington	$ 5,247	High
Orangeville	$ 5,312	High
Lincoln	$ 5,326	High
Vaughan	$ 5,340	High
Brampton	$ 5,442	High
Richmond Hill	$ 5,476	High
Hamilton	$ 5,505	High
Oshawa	$ 5,537	High
Oakville	$ 5,681	High
Whitby	$ 5,784	High
Ajax	$ 5,833	High
Toronto (North)	$ 6,236	High
Pickering	$ 6,403	High
King	$ 6,527	High
Mississauga	$ 6,620	High
Markham	$ 7,351	High
Toronto (South)	$ 7,750	High
Average	**$ 4,155**	
Median	**$ 4,072**	

Residential Comparisons - Detached Bungalow - by Population Group

Municipalities with populations less than 15,000

2025 Property Taxes			Ranking
Greenstone	$	1,477	Low
Georgian Bluffs	$	2,053	Low
Tiny	$	2,122	Low
Whitewater Region	$	2,158	Low
Lambton Shores	$	2,482	Low
Laurentian Valley	$	2,490	Low
West Perth	$	2,633	Low
Tay	$	2,791	Low
Grey Highlands	$	2,806	Low
The Blue Mountains	$	2,865	Low
West Grey	$	2,943	Low
Ramara	$	2,962	Low
Dryden	$	2,992	Low
Renfrew	$	3,066	Low
Meaford	$	3,105	Low
Gravenhurst	$	3,132	Low
North Middlesex	$	3,137	Low
South Bruce Peninsula	$	3,228	Low
Wellington North	$	3,245	Low
Minto	$	3,274	Low
Southgate	$	3,365	Low
Elliot Lake	$	3,388	Low
Hanover	$	3,564	Low
Brock	$	3,595	Low
Hamilton Tp	$	3,599	Low
Mapleton	$	3,756	Mid
Chatsworth	$	3,813	Mid
Parry Sound	$	3,825	Mid
North Dumfries	$	3,848	Mid
Penetanguishene	$	3,953	Mid
Aylmer	$	3,970	Mid
Kincardine	$	4,072	Mid
Wellesley	$	4,139	Mid
Espanola	$	4,415	Mid
Erin	$	4,570	Mid
Wainfleet	$	4,919	High
Puslinch	$	5,012	High
Average	**$**	**3,318**	
Median	**$**	**3,245**	

Municipalities with populations between 15,000 - 29,999

2025 Property Taxes			Ranking
Springwater	$	2,503	Low
Prince Edward County	$	2,707	Low
Petawawa	$	2,899	Low
Huntsville	$	3,148	Low
North Perth	$	3,190	Low
Thames Centre	$	3,204	Low
Bracebridge	$	3,414	Low
Strathroy-Caradoc	$	3,416	Low
Saugeen Shores	$	3,464	Low
Kenora	$	3,480	Low
North Grenville	$	3,506	Low
Ingersoll	$	3,575	Low
Tillsonburg	$	3,579	Low
Brockville	$	3,734	Mid
Collingwood	$	3,815	Mid
Amherstburg	$	3,835	Mid
Middlesex Centre	$	3,868	Mid
Woolwich	$	3,895	Mid
Wilmot	$	3,956	Mid
Central Elgin	$	3,961	Mid
Thorold	$	4,036	Mid
Pelham	$	4,362	Mid
West Lincoln	$	4,464	Mid
Port Colborne	$	4,479	Mid
Guelph-Eramosa	$	4,526	Mid
Owen Sound	$	4,579	High
Essex	$	4,600	High
Niagara-on-the-Lake	$	5,032	High
Scugog	$	5,084	High
Port Hope	$	5,146	High
Lincoln	$	5,326	High
Average	**$**	**3,896**	
Median	**$**	**3,835**	

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

Municipalities with populations between 30,000 – 99,999

2025 Property Taxes			Ranking
Lakeshore	$	2,847	Low
Quinte West	$	3,411	Low
Sarnia	$	3,506	Low
St. Thomas	$	3,554	Low
Brant	$	3,699	Low
Sault Ste. Marie	$	3,707	Mid
Norfolk	$	3,757	Mid
Cornwall	$	3,860	Mid
Orillia	$	3,901	Mid
Haldimand	$	4,004	Mid
Centre Wellington	$	4,057	Mid
New Tecumseth	$	4,101	Mid
Fort Erie	$	4,131	Mid
East Gwillimbury	$	4,229	Mid
North Bay	$	4,242	Mid
Belleville	$	4,301	Mid
Innisfil	$	4,318	Mid
Welland	$	4,564	Mid
Georgina	$	4,615	High
Stratford	$	4,645	High
Halton Hills	$	4,703	High
Newmarket	$	4,722	High
Timmins	$	4,976	High
Aurora	$	5,041	High
Peterborough	$	5,079	High
Caledon	$	5,102	High
Grimsby	$	5,159	High
Orangeville	$	5,312	High
King	$	6,527	High
Average	$	4,347	
Median	$	4,242	

Municipalities with populations greater than 100,000

2025 Property Taxes			Ranking
Chatham-Kent	$	3,904	Mid
Windsor	$	3,968	Mid
Greater Sudbury	$	4,077	Mid
Kingston	$	4,298	Mid
Toronto (East)	$	4,354	Mid
Brantford	$	4,390	Mid
Kitchener	$	4,415	Mid
Waterloo	$	4,424	Mid
Clarington	$	4,432	Mid
Niagara Falls	$	4,549	Mid
Cambridge	$	4,575	High
Barrie	$	4,589	High
Milton	$	4,605	High
Thunder Bay	$	4,615	High
London	$	4,685	High
Guelph	$	4,811	High
Ottawa	$	4,812	High
Toronto (West)	$	5,002	High
St. Catharines	$	5,042	High
Burlington	$	5,247	High
Vaughan	$	5,340	High
Brampton	$	5,442	High
Richmond Hill	$	5,476	High
Hamilton	$	5,505	High
Oshawa	$	5,537	High
Oakville	$	5,681	High
Whitby	$	5,784	High
Ajax	$	5,833	High
Toronto (North)	$	6,236	High
Pickering	$	6,403	High
Mississauga	$	6,620	High
Markham	$	7,351	High
Toronto (South)	$	7,750	High
Average	**$**	**5,144**	
Median	**$**	**4,812**	

Residential Comparisons - Detached Bungalow - by Location

2025 Property Taxes - Bruce/Grey			Ranking
Georgian Bluffs	$	2,053	Low
Grey Highlands	$	2,806	Low
The Blue Mountains	$	2,865	Low
West Grey	$	2,943	Low
Meaford	$	3,105	Low
South Bruce Peninsula	$	3,228	Low
Southgate	$	3,365	Low
Saugeen Shores	$	3,464	Low
Hanover	$	3,564	Low
Chatsworth	$	3,813	Mid
Kincardine	$	4,072	Mid
Owen Sound	$	4,579	High
Average	**$**	**3,322**	
Median	**$**	**3,296**	

2025 Property Taxes - Eastern			Ranking
Whitewater Region	$	2,158	Low
Laurentian Valley	$	2,490	Low
Prince Edward County	$	2,707	Low
Petawawa	$	2,899	Low
Renfrew	$	3,066	Low
Quinte West	$	3,411	Low
North Grenville	$	3,506	Low
Hamilton Tp	$	3,599	Low
Brockville	$	3,734	Mid
Cornwall	$	3,860	Mid
Kingston	$	4,298	Mid
Belleville	$	4,301	Mid
Ottawa	$	4,812	High
Peterborough	$	5,079	High
Port Hope	$	5,146	High
Average	**$**	**3,671**	
Median	**$**	**3,599**	

2025 Property Taxes - GTHA			Ranking
Brock	$	3,595	Low
East Gwillimbury	$	4,229	Mid
Toronto (East)	$	4,354	Mid
Clarington	$	4,432	Mid
Milton	$	4,605	High
Georgina	$	4,615	High
Halton Hills	$	4,703	High
Newmarket	$	4,722	High
Whitchurch-Stouffville	$	4,914	High
Toronto (West)	$	5,002	High
Aurora	$	5,041	High
Scugog	$	5,084	High
Caledon	$	5,102	High
Burlington	$	5,247	High
Vaughan	$	5,340	High
Brampton	$	5,442	High
Richmond Hill	$	5,476	High
Hamilton	$	5,505	High
Oshawa	$	5,537	High
Oakville	$	5,681	High
Whitby	$	5,784	High
Ajax	$	5,833	High
Toronto (North)	$	6,236	High
Pickering	$	6,403	High
King	$	6,527	High
Mississauga	$	6,620	High
Markham	$	7,351	High
Toronto (South)	$	7,750	High
Average	**$**	**5,398**	
Median	**$**	**5,293**	

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

2025 Property Taxes - Niagara			Ranking
Thorold	$	4,036	Mid
Fort Erie	$	4,131	Mid
Pelham	$	4,362	Mid
West Lincoln	$	4,464	Mid
Port Colborne	$	4,479	Mid
Niagara Falls	$	4,549	Mid
Welland	$	4,564	Mid
Wainfleet	$	4,919	High
Niagara-on-the-Lake	$	5,032	High
St. Catharines	$	5,042	High
Grimsby	$	5,159	High
Lincoln	$	5,326	High
Average	**$**	**4,672**	
Median	**$**	**4,556**	

2025 Property Taxes - Waterloo/Wellington			Ranking
Wellington North	$	3,245	Low
Minto	$	3,274	Low
Mapleton	$	3,756	Mid
North Dumfries	$	3,848	Mid
Woolwich	$	3,895	Mid
Wilmot	$	3,956	Mid
Centre Wellington	$	4,057	Mid
Wellesley	$	4,139	Mid
Kitchener	$	4,415	Mid
Waterloo	$	4,424	Mid
Guelph-Eramosa	$	4,526	Mid
Erin	$	4,570	Mid
Cambridge	$	4,575	High
Guelph	$	4,811	High
Puslinch	$	5,012	High
Average	**$**	**4,167**	
Median	**$**	**4,139**	

2025 Property Taxes - Simcoe/Musk./Duff.			Ranking
Tiny	$	2,122	Low
Springwater	$	2,503	Low
Tay	$	2,791	Low
Ramara	$	2,962	Low
Gravenhurst	$	3,132	Low
Huntsville	$	3,148	Low
Bracebridge	$	3,414	Low
Collingwood	$	3,815	Mid
Orillia	$	3,901	Mid
Penetanguishene	$	3,953	Mid
New Tecumseth	$	4,101	Mid
Innisfil	$	4,318	Mid
Barrie	$	4,589	High
Orangeville	$	5,312	High
Average	**$**	**3,576**	
Median	**$**	**3,615**	

2025 Property Taxes - North			Ranking
Greenstone	$	1,477	Low
Dryden	$	2,992	Low
Elliot Lake	$	3,388	Low
Kenora	$	3,480	Low
Sault Ste. Marie	$	3,707	Mid
Parry Sound	$	3,825	Mid
Greater Sudbury	$	4,077	Mid
North Bay	$	4,242	Mid
Espanola	$	4,415	Mid
Thunder Bay	$	4,615	High
Timmins	$	4,976	High
Average	**$**	**3,745**	
Median	**$**	**3,825**	

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

2025 Property Taxes - Southwest			Ranking
Lambton Shores	$	2,482	Low
West Perth	$	2,633	Low
Lakeshore	$	2,847	Low
North Middlesex	$	3,137	Low
North Perth	$	3,190	Low
Thames Centre	$	3,204	Low
Strathroy-Caradoc	$	3,416	Low
Sarnia	$	3,506	Low
St. Thomas	$	3,554	Low
Ingersoll	$	3,575	Low
Tillsonburg	$	3,579	Low
Brant	$	3,699	Low
Norfolk	$	3,757	Mid
Amherstburg	$	3,835	Mid
Middlesex Centre	$	3,868	Mid
Chatham-Kent	$	3,904	Mid
Central Elgin	$	3,961	Mid
Windsor	$	3,968	Mid
Aylmer	$	3,970	Mid
Haldimand	$	4,004	Mid
Brantford	$	4,390	Mid
Essex	$	4,600	High
Stratford	$	4,645	High
London	$	4,685	High
Average	**$**	**3,684**	
Median	**$**	**3,728**	

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

2025 Property Taxes			Ranking
Whitewater Region	$	2,819	Low
Greenstone	$	3,126	Low
West Perth	$	3,211	Low
Springwater	$	3,329	Low
Laurentian Valley	$	3,335	Low
Tiny	$	3,428	Low
Petawawa	$	3,483	Low
Lambton Shores	$	3,486	Low
Ramara	$	3,617	Low
Grey Highlands	$	3,649	Low
Georgian Bluffs	$	3,868	Low
Tay	$	3,893	Low
North Grenville	$	4,011	Low
Prince Edward County	$	4,055	Low
North Middlesex	$	4,150	Low
Minto	$	4,193	Low
The Blue Mountains	$	4,220	Low
Lakeshore	$	4,230	Low
Hamilton Tp	$	4,267	Low
Thames Centre	$	4,309	Low
Espanola	$	4,363	Low
West Grey	$	4,369	Low
Essex	$	4,392	Low
Huntsville	$	4,464	Low
Strathroy-Caradoc	$	4,497	Low
East Gwillimbury	$	4,633	Low
Middlesex Centre	$	4,667	Low
Tillsonburg	$	4,724	Low
North Dumfries	$	4,741	Low
Ingersoll	$	4,756	Low
Penetanguishene	$	4,764	Low
Niagara-on-the-Lake	$	4,764	Low
Collingwood	$	4,781	Low
Wellesley	$	4,878	Low
Renfrew	$	4,890	Low
Innisfil	$	4,922	Low
Woolwich	$	4,935	Low
New Tecumseth	$	4,956	Low
Wellington North	$	5,000	Low
South Bruce Peninsula	$	5,031	Low
Southgate	$	5,034	Low
Mapleton	$	5,053	Low
North Perth	$	5,060	Low

2025 Property Taxes			Ranking
Orillia	$	5,078	Mid
Amherstburg	$	5,082	Mid
Haldimand	$	5,151	Mid
Central Elgin	$	5,177	Mid
Wilmot	$	5,190	Mid
Brant	$	5,215	Mid
Puslinch	$	5,225	Mid
Milton	$	5,237	Mid
Gravenhurst	$	5,248	Mid
Norfolk	$	5,249	Mid
Bracebridge	$	5,266	Mid
Chatsworth	$	5,292	Mid
Quinte West	$	5,303	Mid
Brock	$	5,338	Mid
Georgina	$	5,395	Mid
Toronto (East)	$	5,428	Mid
Aylmer	$	5,437	Mid
St. Thomas	$	5,451	Mid
Ottawa	$	5,490	Mid
Brantford	$	5,491	Mid
Dryden	$	5,543	Mid
King	$	5,555	Mid
Kenora	$	5,573	Mid
Brockville	$	5,614	Mid
Meaford	$	5,616	Mid
Sarnia	$	5,656	Mid
Centre Wellington	$	5,676	Mid
Guelph-Eramosa	$	5,684	Mid
Barrie	$	5,705	Mid
Clarington	$	5,708	Mid
Caledon	$	5,713	Mid
North Bay	$	5,730	Mid
London	$	5,760	Mid
Kincardine	$	5,761	Mid
West Lincoln	$	5,785	Mid
Kingston	$	5,810	Mid
Whitchurch-Stouffville	$	5,853	Mid
Saugeen Shores	$	5,868	Mid
Vaughan	$	5,881	Mid
Fort Erie	$	5,904	Mid
Cambridge	$	5,929	Mid
Cornwall	$	5,932	Mid
Kitchener	$	5,935	Mid

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

2025 Property Taxes			Ranking
Chatham-Kent	$	5,940	High
Thorold	$	5,956	High
Newmarket	$	5,961	High
Erin	$	5,989	High
Scugog	$	5,991	High
Sault Ste. Marie	$	6,018	High
Halton Hills	$	6,035	High
Hanover	$	6,057	High
Pelham	$	6,068	High
Waterloo	$	6,074	High
Belleville	$	6,095	High
Aurora	$	6,095	High
Markham	$	6,158	High
Peterborough	$	6,280	High
Port Hope	$	6,295	High
St. Catharines	$	6,388	High
Niagara Falls	$	6,392	High
Oakville	$	6,412	High
Welland	$	6,430	High
Greater Sudbury	$	6,463	High
Burlington	$	6,464	High
Richmond Hill	$	6,466	High
Lincoln	$	6,490	High
Parry Sound	$	6,569	High
Toronto (West)	$	6,590	High
Orangeville	$	6,634	High
Oshawa	$	6,666	High
Grimsby	$	6,678	High
Brampton	$	6,720	High
Guelph	$	6,729	High
Owen Sound	$	6,760	High
Hamilton	$	6,802	High
Windsor	$	6,837	High
Ajax	$	6,848	High
Whitby	$	6,904	High
Thunder Bay	$	7,050	High
Timmins	$	7,053	High
Port Colborne	$	7,069	High
Stratford	$	7,309	High
Pickering	$	7,324	High
Mississauga	$	7,406	High
Toronto (North)	$	7,558	High
Toronto (South)	$	10,292	High
Average	**$**	**5,478**	
Median	**$**	**5,555**	

Residential Comparisons - 2 Storey Home - by Population Group

Municipalities with populations less than 15,000

2025 Property Taxes			Ranking
Whitewater Region	$	2,819	Low
Greenstone	$	3,126	Low
West Perth	$	3,211	Low
Laurentian Valley	$	3,335	Low
Tiny	$	3,428	Low
Lambton Shores	$	3,486	Low
Ramara	$	3,617	Low
Grey Highlands	$	3,649	Low
Georgian Bluffs	$	3,868	Low
Tay	$	3,893	Low
North Middlesex	$	4,150	Low
Minto	$	4,193	Low
The Blue Mountains	$	4,220	Low
Hamilton Tp	$	4,267	Low
Espanola	$	4,363	Low
West Grey	$	4,369	Low
North Dumfries	$	4,741	Low
Penetanguishene	$	4,764	Low
Wellesley	$	4,878	Low
Renfrew	$	4,890	Low
Wellington North	$	5,000	Low
South Bruce Peninsula	$	5,031	Low
Southgate	$	5,034	Low
Mapleton	$	5,053	Low
Puslinch	$	5,225	Mid
Gravenhurst	$	5,248	Mid
Chatsworth	$	5,292	Mid
Brock	$	5,338	Mid
Aylmer	$	5,437	Mid
Dryden	$	5,543	Mid
Meaford	$	5,616	Mid
Kincardine	$	5,761	Mid
Erin	$	5,989	High
Hanover	$	6,057	High
Parry Sound	$	6,569	High
Average	**$**	**4,613**	
Median	**$**	**4,764**	

Municipalities with populations between 15,000 - 29,999

2025 Property Taxes			Ranking
Springwater	$	3,329	Low
Petawawa	$	3,483	Low
North Grenville	$	4,011	Low
Prince Edward County	$	4,055	Low
Thames Centre	$	4,309	Low
Essex	$	4,392	Low
Huntsville	$	4,464	Low
Strathroy-Caradoc	$	4,497	Low
Middlesex Centre	$	4,667	Low
Tillsonburg	$	4,724	Low
Ingersoll	$	4,756	Low
Niagara-on-the-Lake	$	4,764	Low
Collingwood	$	4,781	Low
Woolwich	$	4,935	Low
North Perth	$	5,060	Low
Amherstburg	$	5,082	Mid
Central Elgin	$	5,177	Mid
Wilmot	$	5,190	Mid
Bracebridge	$	5,266	Mid
Kenora	$	5,573	Mid
Brockville	$	5,614	Mid
Guelph-Eramosa	$	5,684	Mid
West Lincoln	$	5,785	Mid
Saugeen Shores	$	5,868	Mid
Thorold	$	5,956	High
Scugog	$	5,991	High
Pelham	$	6,068	High
Port Hope	$	6,295	High
Lincoln	$	6,490	High
Owen Sound	$	6,760	High
Port Colborne	$	7,069	High
Average	**$**	**5,164**	
Median	**$**	**5,082**	

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

Municipalities with populations between 30,000 – 99,999

2025 Property Taxes			Ranking
Lakeshore	$	4,230	Low
East Gwillimbury	$	4,633	Low
Innisfil	$	4,922	Low
New Tecumseth	$	4,956	Low
Orillia	$	5,078	Mid
Haldimand	$	5,151	Mid
Brant	$	5,215	Mid
Norfolk	$	5,249	Mid
Quinte West	$	5,303	Mid
Georgina	$	5,395	Mid
St. Thomas	$	5,451	Mid
King	$	5,555	Mid
Sarnia	$	5,656	Mid
Centre Wellington	$	5,676	Mid
Caledon	$	5,713	Mid
North Bay	$	5,730	Mid
Fort Erie	$	5,904	Mid
Cornwall	$	5,932	Mid
Newmarket	$	5,961	High
Sault Ste. Marie	$	6,018	High
Halton Hills	$	6,035	High
Belleville	$	6,095	High
Aurora	$	6,095	High
Peterborough	$	6,280	High
Welland	$	6,430	High
Orangeville	$	6,634	High
Grimsby	$	6,678	High
Timmins	$	7,053	High
Stratford	$	7,309	High
Average	**$**	**5,736**	
Median	**$**	**5,713**	

Municipalities with populations greater than 100,000

2025 Property Taxes			Ranking
Milton	$	5,237	Mid
Toronto (East)	$	5,428	Mid
Ottawa	$	5,490	Mid
Brantford	$	5,491	Mid
Barrie	$	5,705	Mid
Clarington	$	5,708	Mid
London	$	5,760	Mid
Kingston	$	5,810	Mid
Vaughan	$	5,881	Mid
Cambridge	$	5,929	Mid
Kitchener	$	5,935	Mid
Chatham-Kent	$	5,940	High
Waterloo	$	6,074	High
Markham	$	6,158	High
St. Catharines	$	6,388	High
Niagara Falls	$	6,392	High
Oakville	$	6,412	High
Greater Sudbury	$	6,463	High
Burlington	$	6,464	High
Richmond Hill	$	6,466	High
Toronto (West)	$	6,590	High
Oshawa	$	6,666	High
Brampton	$	6,720	High
Guelph	$	6,729	High
Hamilton	$	6,802	High
Windsor	$	6,837	High
Ajax	$	6,848	High
Whitby	$	6,904	High
Thunder Bay	$	7,050	High
Pickering	$	7,324	High
Mississauga	$	7,406	High
Toronto (North)	$	7,558	High
Toronto (South)	$	10,292	High
Average	**$**	**6,450**	
Median	**$**	**6,412**	

Residential Comparisons - 2 Storey Home - by Location

2025 Property Taxes - Bruce/Grey			Ranking
Grey Highlands	$	3,649	Low
Georgian Bluffs	$	3,868	Low
The Blue Mountains	$	4,220	Low
West Grey	$	4,369	Low
South Bruce Peninsula	$	5,031	Low
Southgate	$	5,034	Low
Chatsworth	$	5,292	Mid
Meaford	$	5,616	Mid
Kincardine	$	5,761	Mid
Saugeen Shores	$	5,868	Mid
Hanover	$	6,057	High
Owen Sound	$	6,760	High
Average	**$**	**5,127**	
Median	**$**	**5,163**	

2025 Property Taxes - Eastern			Ranking
Whitewater Region	$	2,819	Low
Laurentian Valley	$	3,335	Low
Petawawa	$	3,483	Low
North Grenville	$	4,011	Low
Prince Edward County	$	4,055	Low
Hamilton Tp	$	4,267	Low
Renfrew	$	4,890	Low
Quinte West	$	5,303	Mid
Ottawa	$	5,490	Mid
Brockville	$	5,614	Mid
Kingston	$	5,810	Mid
Cornwall	$	5,932	Mid
Belleville	$	6,095	High
Peterborough	$	6,280	High
Port Hope	$	6,295	High
Average	**$**	**4,912**	
Median	**$**	**5,303**	

2025 Property Taxes - GTHA			Ranking
East Gwillimbury	$	4,633	Low
Milton	$	5,237	Mid
Brock	$	5,338	Mid
Georgina	$	5,395	Mid
Toronto (East)	$	5,428	Mid
King	$	5,555	Mid
Clarington	$	5,708	Mid
Caledon	$	5,713	Mid
Whitchurch-Stouffville	$	5,853	Mid
Vaughan	$	5,881	Mid
Newmarket	$	5,961	High
Scugog	$	5,991	High
Halton Hills	$	6,035	High
Aurora	$	6,095	High
Markham	$	6,158	High
Oakville	$	6,412	High
Burlington	$	6,464	High
Richmond Hill	$	6,466	High
Toronto (West)	$	6,590	High
Oshawa	$	6,666	High
Brampton	$	6,720	High
Hamilton	$	6,802	High
Ajax	$	6,848	High
Whitby	$	6,904	High
Pickering	$	7,324	High
Mississauga	$	7,406	High
Toronto (North)	$	7,558	High
Toronto (South)	$	10,292	High
Average	**$**	**6,337**	
Median	**$**	**6,127**	

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

2025 Property Taxes - Niagara			Ranking
Niagara-on-the-Lake	$	4,764	Low
West Lincoln	$	5,785	Mid
Fort Erie	$	5,904	Mid
Thorold	$	5,956	High
Pelham	$	6,068	High
St. Catharines	$	6,388	High
Niagara Falls	$	6,392	High
Welland	$	6,430	High
Lincoln	$	6,490	High
Grimsby	$	6,678	High
Port Colborne	$	7,069	High
Average	**$**	**6,175**	
Median	**$**	**6,388**	

2025 Property Taxes - Waterloo/Wellington			Ranking
Minto	$	4,193	Low
North Dumfries	$	4,741	Low
Wellesley	$	4,878	Low
Woolwich	$	4,935	Low
Wellington North	$	5,000	Low
Mapleton	$	5,053	Low
Wilmot	$	5,190	Mid
Puslinch	$	5,225	Mid
Centre Wellington	$	5,676	Mid
Guelph-Eramosa	$	5,684	Mid
Cambridge	$	5,929	Mid
Kitchener	$	5,935	Mid
Erin	$	5,989	High
Waterloo	$	6,074	High
Guelph	$	6,729	High
Average	**$**	**5,415**	
Median	**$**	**5,225**	

2025 Property Taxes - Simcoe/Musk./Duff.			Ranking
Springwater	$	3,329	Low
Tiny	$	3,428	Low
Ramara	$	3,617	Low
Tay	$	3,893	Low
Huntsville	$	4,464	Low
Penetanguishene	$	4,764	Low
Collingwood	$	4,781	Low
Innisfil	$	4,922	Low
New Tecumseth	$	4,956	Low
Orillia	$	5,078	Mid
Gravenhurst	$	5,248	Mid
Bracebridge	$	5,266	Mid
Barrie	$	5,705	Mid
Orangeville	$	6,634	High
Average	**$**	**4,720**	
Median	**$**	**4,852**	

2025 Property Taxes - North			Ranking
Greenstone	$	3,126	Low
Espanola	$	4,363	Low
Dryden	$	5,543	Mid
Kenora	$	5,573	Mid
North Bay	$	5,730	Mid
Sault Ste. Marie	$	6,018	High
Greater Sudbury	$	6,463	High
Parry Sound	$	6,569	High
Thunder Bay	$	7,050	High
Timmins	$	7,053	High
Average	**$**	**5,749**	
Median	**$**	**5,874**	

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

2025 Property Taxes - Southwest			Ranking
West Perth	$	3,211	Low
Lambton Shores	$	3,486	Low
North Middlesex	$	4,150	Low
Lakeshore	$	4,230	Low
Thames Centre	$	4,309	Low
Essex	$	4,392	Low
Strathroy-Caradoc	$	4,497	Low
Middlesex Centre	$	4,667	Low
Tillsonburg	$	4,724	Low
Ingersoll	$	4,756	Low
North Perth	$	5,060	Low
Amherstburg	$	5,082	Mid
Haldimand	$	5,151	Mid
Central Elgin	$	5,177	Mid
Brant	$	5,215	Mid
Norfolk	$	5,249	Mid
Aylmer	$	5,437	Mid
St. Thomas	$	5,451	Mid
Brantford	$	5,491	Mid
Sarnia	$	5,656	Mid
London	$	5,760	Mid
Chatham-Kent	$	5,940	High
Windsor	$	6,837	High
Stratford	$	7,309	High
Average	**$**	**5,051**	
Median	**$**	**5,116**	

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

2025 Property Taxes			Ranking
Whitewater Region	$	3,731	Low
Petawawa	$	4,554	Low
Tiny	$	4,678	Low
Laurentian Valley	$	4,770	Low
Ramara	$	5,363	Low
Thames Centre	$	5,559	Low
West Perth	$	5,667	Low
Strathroy-Caradoc	$	5,853	Low
Springwater	$	5,920	Low
Milton	$	6,114	Low
Lakeshore	$	6,158	Low
Sarnia	$	6,253	Low
Orillia	$	6,276	Low
North Bay	$	6,296	Low
Huntsville	$	6,379	Low
New Tecumseth	$	6,405	Low
Collingwood	$	6,451	Low
Ingersoll	$	6,484	Low
Hamilton Tp	$	6,534	Low
Brant	$	6,557	Low
Gravenhurst	$	6,597	Low
Sault Ste. Marie	$	6,681	Low
Tay	$	6,691	Low
Norfolk	$	6,720	Low
Brantford	$	6,723	Low
North Perth	$	6,803	Low
Woolwich	$	6,832	Low
Saugeen Shores	$	6,836	Low
Central Elgin	$	6,852	Low
Clarington	$	6,856	Low
Amherstburg	$	6,918	Low
Caledon	$	6,924	Low
Brock	$	6,926	Low
Innisfil	$	6,936	Low
Prince Edward County	$	6,941	Low
Centre Wellington	$	7,001	Low
Brockville	$	7,015	Low

2025 Property Taxes			Ranking
Bracebridge	$	7,016	Mid
South Bruce Peninsula	$	7,064	Mid
Dryden	$	7,100	Mid
Georgina	$	7,110	Mid
Puslinch	$	7,159	Mid
Chatham-Kent	$	7,186	Mid
Tillsonburg	$	7,226	Mid
North Grenville	$	7,272	Mid
Toronto (East)	$	7,316	Mid
Newmarket	$	7,397	Mid
Penetanguishene	$	7,415	Mid
Middlesex Centre	$	7,450	Mid
Guelph-Eramosa	$	7,490	Mid
Haldimand	$	7,495	Mid
Kitchener	$	7,512	Mid
Renfrew	$	7,584	Mid
Wellesley	$	7,589	Mid
Welland	$	7,597	Mid
East Gwillimbury	$	7,604	Mid
West Grey	$	7,633	Mid
Kingston	$	7,662	Mid
Barrie	$	7,694	Mid
Cornwall	$	7,723	Mid
Cambridge	$	7,792	Mid
Vaughan	$	7,804	Mid
Thorold	$	7,850	Mid
Parry Sound	$	7,876	Mid
Kincardine	$	7,882	Mid
Aurora	$	7,904	Mid
Grimsby	$	7,959	Mid
North Dumfries	$	7,963	Mid
Oshawa	$	8,087	Mid
Stratford	$	8,157	Mid
Halton Hills	$	8,165	Mid
St. Thomas	$	8,174	Mid
Greater Sudbury	$	8,182	Mid
Pelham	$	8,209	Mid

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

2025 Property Taxes			Ranking
Scugog	$	8,221	High
Wilmot	$	8,230	High
Chatsworth	$	8,232	High
Hanover	$	8,240	High
The Blue Mountains	$	8,278	High
Peterborough	$	8,289	High
Niagara Falls	$	8,322	High
Belleville	$	8,351	High
Port Hope	$	8,445	High
Port Colborne	$	8,455	High
Orangeville	$	8,458	High
Oakville	$	8,499	High
Whitby	$	8,519	High
Brampton	$	8,639	High
Windsor	$	8,681	High
Richmond Hill	$	8,688	High
Hamilton	$	8,740	High
Burlington	$	8,819	High
Guelph	$	8,836	High
St. Catharines	$	8,900	High
Lincoln	$	8,928	High
London	$	8,932	High
Owen Sound	$	8,950	High
Ajax	$	8,994	High
Niagara-on-the-Lake	$	8,995	High
Waterloo	$	9,008	High
Thunder Bay	$	9,022	High
Whitchurch-Stouffville	$	9,045	High
Markham	$	9,256	High
Pickering	$	9,265	High
Timmins	$	9,598	High
Ottawa	$	9,604	High
Mississauga	$	9,663	High
Toronto (West)	$	9,836	High
King	$	10,185	High
Toronto (North)	$	11,038	High
Toronto (South)	$	17,266	High
Average	**$**	**7,675**	
Median	**$**	**7,604**	

Residential Comparisons - Senior Executive - by Population Group

Municipalities with populations less than 15,000

2025 Property Taxes			Ranking
Whitewater Region	$	3,731	Low
Tiny	$	4,678	Low
Laurentian Valley	$	4,770	Low
Ramara	$	5,363	Low
West Perth	$	5,667	Low
Hamilton Tp	$	6,534	Low
Gravenhurst	$	6,597	Low
Tay	$	6,691	Low
Brock	$	6,926	Low
South Bruce Peninsula	$	7,064	Mid
Dryden	$	7,100	Mid
Puslinch	$	7,159	Mid
Penetanguishene	$	7,415	Mid
Renfrew	$	7,584	Mid
Wellesley	$	7,589	Mid
West Grey	$	7,633	Mid
Parry Sound	$	7,876	Mid
Kincardine	$	7,882	Mid
North Dumfries	$	7,963	Mid
Chatsworth	$	8,232	High
Hanover	$	8,240	High
The Blue Mountains	$	8,278	High
Average	**$**	**6,862**	
Median	**$**	**7,130**	

Municipalities with populations between 15,000 - 29,999

2025 Property Taxes			Ranking
Petawawa	$	4,554	Low
Thames Centre	$	5,559	Low
Strathroy-Caradoc	$	5,853	Low
Springwater	$	5,920	Low
Huntsville	$	6,379	Low
Collingwood	$	6,451	Low
Ingersoll	$	6,484	Low
North Perth	$	6,803	Low
Woolwich	$	6,832	Low
Saugeen Shores	$	6,836	Low
Central Elgin	$	6,852	Low
Amherstburg	$	6,918	Low
Prince Edward County	$	6,941	Low
Brockville	$	7,015	Low
Bracebridge	$	7,016	Mid
Tillsonburg	$	7,226	Mid
North Grenville	$	7,272	Mid
Middlesex Centre	$	7,450	Mid
Guelph-Eramosa	$	7,490	Mid
Thorold	$	7,850	Mid
Pelham	$	8,209	Mid
Scugog	$	8,221	High
Wilmot	$	8,230	High
Port Hope	$	8,445	High
Port Colborne	$	8,455	High
Lincoln	$	8,928	High
Owen Sound	$	8,950	High
Niagara-on-the-Lake	$	8,995	High
Average	**$**	**7,219**	
Median	**$**	**7,016**	

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

Municipalities with populations between 30,000 – 99,999

2025 Property Taxes			Ranking
Lakeshore	$	6,158	Low
Sarnia	$	6,253	Low
Orillia	$	6,276	Low
North Bay	$	6,296	Low
New Tecumseth	$	6,405	Low
Brant	$	6,557	Low
Sault Ste. Marie	$	6,681	Low
Norfolk	$	6,720	Low
Caledon	$	6,924	Low
Innisfil	$	6,936	Low
Centre Wellington	$	7,001	Low
Georgina	$	7,110	Mid
Newmarket	$	7,397	Mid
Haldimand	$	7,495	Mid
Welland	$	7,597	Mid
East Gwillimbury	$	7,604	Mid
Cornwall	$	7,723	Mid
Aurora	$	7,904	Mid
Grimsby	$	7,959	Mid
Stratford	$	8,157	Mid
Halton Hills	$	8,165	Mid
St. Thomas	$	8,174	Mid
Peterborough	$	8,289	High
Belleville	$	8,351	High
Orangeville	$	8,458	High
Timmins	$	9,598	High
King	$	10,185	High
Average	**$**	**7,495**	
Median	**$**	**7,495**	

Municipalities with populations greater than 100,000

2025 Property Taxes			Ranking
Milton	$	6,114	Low
Brantford	$	6,723	Low
Clarington	$	6,856	Low
Chatham-Kent	$	7,186	Mid
Toronto (East)	$	7,316	Mid
Kitchener	$	7,512	Mid
Kingston	$	7,662	Mid
Barrie	$	7,694	Mid
Cambridge	$	7,792	Mid
Vaughan	$	7,804	Mid
Oshawa	$	8,087	Mid
Greater Sudbury	$	8,182	Mid
Niagara Falls	$	8,322	High
Oakville	$	8,499	High
Whitby	$	8,519	High
Brampton	$	8,639	High
Windsor	$	8,681	High
Richmond Hill	$	8,688	High
Hamilton	$	8,740	High
Burlington	$	8,819	High
Guelph	$	8,836	High
St. Catharines	$	8,900	High
London	$	8,932	High
Ajax	$	8,994	High
Waterloo	$	9,008	High
Thunder Bay	$	9,022	High
Markham	$	9,256	High
Pickering	$	9,265	High
Ottawa	$	9,604	High
Mississauga	$	9,663	High
Toronto (West)	$	9,836	High
Toronto (North)	$	11,038	High
Toronto (South)	$	17,266	High
Average	**$**	**8,711**	
Median	**$**	**8,681**	

Residential Comparisons - Senior Executive - by Location

2025 Property Taxes - Bruce/Grey			Ranking
Saugeen Shores	$	6,836	Low
South Bruce Peninsula	$	7,064	Mid
West Grey	$	7,633	Mid
Kincardine	$	7,882	Mid
Chatsworth	$	8,232	High
Hanover	$	8,240	High
The Blue Mountains	$	8,278	High
Owen Sound	$	8,950	High
Average	**$**	**7,889**	
Median	**$**	**8,057**	

2025 Property Taxes - Eastern			Ranking
Whitewater Region	$	3,731	Low
Petawawa	$	4,554	Low
Laurentian Valley	$	4,770	Low
Hamilton Tp	$	6,534	Low
Prince Edward County	$	6,941	Low
Brockville	$	7,015	Low
North Grenville	$	7,272	Mid
Renfrew	$	7,584	Mid
Kingston	$	7,662	Mid
Cornwall	$	7,723	Mid
Peterborough	$	8,289	High
Belleville	$	8,351	High
Port Hope	$	8,445	High
Ottawa	$	9,604	High
Average	**$**	**7,034**	
Median	**$**	**7,428**	

2025 Property Taxes - GTHA			Ranking
Milton	$	6,114	Low
Clarington	$	6,856	Low
Caledon	$	6,924	Low
Brock	$	6,926	Low
Georgina	$	7,110	Mid
Toronto (East)	$	7,316	Mid
Newmarket	$	7,397	Mid
East Gwillimbury	$	7,604	Mid
Vaughan	$	7,804	Mid
Aurora	$	7,904	Mid
Oshawa	$	8,087	Mid
Halton Hills	$	8,165	Mid
Scugog	$	8,221	High
Oakville	$	8,499	High
Whitby	$	8,519	High
Brampton	$	8,639	High
Richmond Hill	$	8,688	High
Hamilton	$	8,740	High
Burlington	$	8,819	High
Ajax	$	8,994	High
Whitchurch-Stouffville	$	9,045	High
Markham	$	9,256	High
Pickering	$	9,265	High
Mississauga	$	9,663	High
Toronto (West)	$	9,836	High
King	$	10,185	High
Toronto (North)	$	11,038	High
Toronto (South)	$	17,266	High
Average	**$**	**8,674**	
Median	**$**	**8,509**	

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

2025 Property Taxes - Niagara			Ranking
Welland	$	7,597	Mid
Thorold	$	7,850	Mid
Grimsby	$	7,959	Mid
Pelham	$	8,209	Mid
Niagara Falls	$	8,322	High
Port Colborne	$	8,455	High
St. Catharines	$	8,900	High
Lincoln	$	8,928	High
Niagara-on-the-Lake	$	8,995	High
Average	**$**	**8,357**	
Median	**$**	**8,322**	

2025 Property Taxes - Waterloo/Wellington			Ranking
Woolwich	$	6,832	Low
Centre Wellington	$	7,001	Low
Puslinch	$	7,159	Mid
Guelph-Eramosa	$	7,490	Mid
Kitchener	$	7,512	Mid
Wellesley	$	7,589	Mid
Cambridge	$	7,792	Mid
North Dumfries	$	7,963	Mid
Wilmot	$	8,230	High
Guelph	$	8,836	High
Waterloo	$	9,008	High
Average	**$**	**7,765**	
Median	**$**	**7,589**	

2025 Property Taxes - Simcoe/Musk./Duff.			Ranking
Tiny	$	4,678	Low
Ramara	$	5,363	Low
Springwater	$	5,920	Low
Orillia	$	6,276	Low
Huntsville	$	6,379	Low
New Tecumseth	$	6,405	Low
Collingwood	$	6,451	Low
Gravenhurst	$	6,597	Low
Tay	$	6,691	Low
Innisfil	$	6,936	Low
Bracebridge	$	7,016	Mid
Penetanguishene	$	7,415	Mid
Barrie	$	7,694	Mid
Orangeville	$	8,458	High
Average	**$**	**6,591**	
Median	**$**	**6,524**	

2025 Property Taxes - North			Ranking
North Bay	$	6,296	Low
Sault Ste. Marie	$	6,681	Low
Dryden	$	7,100	Mid
Parry Sound	$	7,876	Mid
Greater Sudbury	$	8,182	Mid
Thunder Bay	$	9,022	High
Timmins	$	9,598	High
Average	**$**	**7,822**	
Median	**$**	**7,876**	

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

2025 Property Taxes - Southwest			Ranking
Thames Centre	$	5,559	Low
West Perth	$	5,667	Low
Strathroy-Caradoc	$	5,853	Low
Lakeshore	$	6,158	Low
Sarnia	$	6,253	Low
Ingersoll	$	6,484	Low
Brant	$	6,557	Low
Norfolk	$	6,720	Low
Brantford	$	6,723	Low
North Perth	$	6,803	Low
Central Elgin	$	6,852	Low
Amherstburg	$	6,918	Low
Chatham-Kent	$	7,186	Mid
Tillsonburg	$	7,226	Mid
Middlesex Centre	$	7,450	Mid
Haldimand	$	7,495	Mid
Stratford	$	8,157	Mid
St. Thomas	$	8,174	Mid
Windsor	$	8,681	High
London	$	8,932	High
Average	**$**	**6,992**	
Median	**$**	**6,827**	

Residential Comparisons - Summary

Residential				
Low	Low-Mid	Mid	Mid-High	High
Elliot Lake	Amherstburg	Aylmer	Aurora	Ajax
Georgian Bluffs	Bracebridge	Caledon	Barrie	Brampton
Greenstone	Brant	Cornwall	Belleville	Burlington
Grey Highlands	Brantford	Essex	Cambridge	Guelph
Hamilton Tp	Brock	Fort Erie	Chatham-Kent	Hamilton
Huntsville	Brockville	Guelph-Eramosa	Chatsworth	Lincoln
Ingersoll	Central Elgin	Haldimand	Erin	Markham
Lakeshore	Centre Wellington	Hanover	Georgina	Mississauga
Lambton Shores	Clarington	Kincardine	Greater Sudbury	Oakville
Laurentian Valley	Collingwood	Kingston	Grimsby	Orangeville
Minto	Dryden	Kitchener	Halton Hills	Owen Sound
North Middlesex	East Gwillimbury	Milton	King	Peterborough
North Perth	Espanola	Niagara-on-the-Lake	London	Pickering
Petawawa	Gravenhurst	Sault Ste. Marie	Newmarket	Port Hope
Prince Edward County	Innisfil	The Blue Mountains	Niagara Falls	Richmond Hill
Ramara	Kenora	Toronto (East)	Oshawa	Scugog
Southgate	Mapleton	West Lincoln	Ottawa	St. Catharines
Springwater	Meaford		Parry Sound	Thunder Bay
Strathroy-Caradoc	Middlesex Centre		Pelham	Timmins
Tay	New Tecumseth		Port Colborne	Toronto (North)
Thames Centre	Norfolk		Puslinch	Toronto (South)
Tiny	North Bay		Stratford	Toronto (West)
Wellington North	North Dumfries		Thorold	Wainfleet
West Perth	North Grenville		Vaughan	Whitby
Whitewater Region	Orillia		Waterloo	
	Penetanguishene		Welland	
	Quinte West		Whitchurch-Stouffville	
	Renfrew		Wilmot	
	Sarnia		Windsor	
	Saugeen Shores			
	South Bruce Peninsula			
	St. Thomas			
	Tillsonburg			
	Wellesley			
	West Grey			
	Woolwich			

Multi-Residential Comparisons

Multi-Residential Comparisons - Walk-up Apartment

(taxes calculated on a per unit basis) (sorted lowest to highest)

	2025 Property Taxes	Ranking
Tiny	$ 520	Low
The Blue Mountains	$ 537	Low
Penetanguishene	$ 586	Low
South Bruce Peninsula	$ 667	Low
Georgian Bluffs	$ 677	Low
West Perth	$ 740	Low
West Grey	$ 772	Low
Chatsworth	$ 777	Low
Southgate	$ 781	Low
Springwater	$ 787	Low
Lakeshore	$ 808	Low
Kincardine	$ 845	Low
Markham	$ 871	Low
Vaughan	$ 886	Low
King	$ 902	Low
Saugeen Shores	$ 906	Low
North Perth	$ 920	Low
Collingwood	$ 965	Low
New Tecumseth	$ 975	Low
Lambton Shores	$ 983	Low
Laurentian Valley	$ 1,001	Low
Innisfil	$ 1,024	Low
Essex	$ 1,030	Low
Gravenhurst	$ 1,039	Low
Whitewater Region	$ 1,040	Low
Greenstone	$ 1,049	Low
Newmarket	$ 1,069	Low
Espanola	$ 1,083	Low
Prince Edward County	$ 1,089	Low
Meaford	$ 1,097	Low
Dryden	$ 1,099	Low
North Grenville	$ 1,112	Low
Hanover	$ 1,133	Low
Richmond Hill	$ 1,136	Low
Kenora	$ 1,140	Low
Whitchurch-Stouffville	$ 1,142	Low
Puslinch	$ 1,165	Low
Aurora	$ 1,178	Low
Amherstburg	$ 1,195	Low
Norfolk	$ 1,209	Low

	2025 Property Taxes	Ranking
Huntsville	$ 1,220	Mid
Petawawa	$ 1,274	Mid
Haldimand	$ 1,278	Mid
North Middlesex	$ 1,394	Mid
Brant	$ 1,397	Mid
Orillia	$ 1,410	Mid
Owen Sound	$ 1,442	Mid
Georgina	$ 1,449	Mid
North Dumfries	$ 1,454	Mid
Guelph-Eramosa	$ 1,464	Mid
Orangeville	$ 1,498	Mid
Sault Ste. Marie	$ 1,498	Mid
Timmins	$ 1,509	Mid
Halton Hills	$ 1,513	Mid
Thames Centre	$ 1,527	Mid
Caledon	$ 1,530	Mid
Wellington North	$ 1,551	Mid
Bracebridge	$ 1,553	Mid
Erin	$ 1,577	Mid
Minto	$ 1,613	Mid
Elliot Lake	$ 1,614	Mid
Mapleton	$ 1,615	Mid
Brantford	$ 1,668	Mid
Wellesley	$ 1,676	Mid
Sarnia	$ 1,685	Mid
St. Thomas	$ 1,685	Mid
Aylmer	$ 1,690	Mid
Centre Wellington	$ 1,700	Mid
Milton	$ 1,709	Mid
West Lincoln	$ 1,713	Mid
Port Hope	$ 1,715	Mid
Strathroy-Caradoc	$ 1,740	Mid
Windsor	$ 1,752	Mid
Pelham	$ 1,769	Mid
Fort Erie	$ 1,771	Mid
Wilmot	$ 1,800	Mid
Brock	$ 1,842	Mid
Tillsonburg	$ 1,869	Mid
Grimsby	$ 1,878	Mid
Woolwich	$ 1,893	Mid

Multi-Residential Comparisons - Walk-up Apartment

(taxes calculated on a per unit basis) (sorted lowest to highest) (cont'd)

	2025 Property Taxes	Ranking
Barrie	$ 1,907	High
Brampton	$ 1,923	High
Renfrew	$ 1,924	High
Welland	$ 1,956	High
Wainfleet	$ 1,986	High
Ingersoll	$ 2,006	High
Cornwall	$ 2,011	High
Scugog	$ 2,037	High
Ottawa	$ 2,054	High
Chatham-Kent	$ 2,062	High
Brockville	$ 2,065	High
Port Colborne	$ 2,076	High
Mississauga	$ 2,135	High
Lincoln	$ 2,149	High
North Bay	$ 2,158	High
Quinte West	$ 2,179	High
London	$ 2,197	High
Thorold	$ 2,212	High
Kingston	$ 2,238	High
Greater Sudbury	$ 2,247	High
Hamilton	$ 2,254	High
Parry Sound	$ 2,281	High
Belleville	$ 2,320	High
Thunder Bay	$ 2,326	High
Oakville	$ 2,377	High
Kitchener	$ 2,378	High
Guelph	$ 2,429	High
Cambridge	$ 2,457	High
Niagara Falls	$ 2,574	High
St. Catharines	$ 2,580	High
Ajax	$ 2,582	High
Pickering	$ 2,605	High
Stratford	$ 2,623	High
Burlington	$ 2,676	High
Oshawa	$ 2,678	High
Whitby	$ 2,688	High
Clarington	$ 2,701	High
Waterloo	$ 2,745	High
Peterborough	$ 2,848	High
Middlesex Centre	$ 2,866	High
Average	**$ 1,620**	
Median	**$ 1,614**	

Multi-Residential Comparisons - Walk-up Apartment

(taxes calculated on a per unit basis) - sorted by Population Group

Municipalities with populations less than 15,000

2025 Property Taxes			Ranking
Tiny	$	520	Low
The Blue Mountains	$	537	Low
Penetanguishene	$	586	Low
South Bruce Peninsula	$	667	Low
Georgian Bluffs	$	677	Low
West Perth	$	740	Low
West Grey	$	772	Low
Chatsworth	$	777	Low
Southgate	$	781	Low
Kincardine	$	845	Low
Lambton Shores	$	983	Low
Laurentian Valley	$	1,001	Low
Gravenhurst	$	1,039	Low
Whitewater Region	$	1,040	Low
Greenstone	$	1,049	Low
Espanola	$	1,083	Low
Meaford	$	1,097	Low
Dryden	$	1,099	Low
Hanover	$	1,133	Low
Puslinch	$	1,165	Low
North Middlesex	$	1,394	Mid
North Dumfries	$	1,454	Mid
Wellington North	$	1,551	Mid
Erin	$	1,577	Mid
Minto	$	1,613	Mid
Elliot Lake	$	1,614	Mid
Mapleton	$	1,615	Mid
Wellesley	$	1,676	Mid
Aylmer	$	1,690	Mid
Brock	$	1,842	Mid
Renfrew	$	1,924	High
Wainfleet	$	1,986	High
Parry Sound	$	2,281	High
Average	**$**	**1,206**	
Median	**$**	**1,097**	

Municipalities with populations between 15,000 - 29,999

2025 Property Taxes			Ranking
Springwater	$	787	Low
Saugeen Shores	$	906	Low
North Perth	$	920	Low
Collingwood	$	965	Low
Essex	$	1,030	Low
Prince Edward County	$	1,089	Low
North Grenville	$	1,112	Low
Kenora	$	1,140	Low
Amherstburg	$	1,195	Low
Huntsville	$	1,220	Mid
Petawawa	$	1,274	Mid
Owen Sound	$	1,442	Mid
Guelph-Eramosa	$	1,464	Mid
Thames Centre	$	1,527	Mid
Bracebridge	$	1,553	Mid
West Lincoln	$	1,713	Mid
Port Hope	$	1,715	Mid
Strathroy-Caradoc	$	1,740	Mid
Pelham	$	1,769	Mid
Wilmot	$	1,800	Mid
Tillsonburg	$	1,869	Mid
Woolwich	$	1,893	Mid
Ingersoll	$	2,006	High
Scugog	$	2,037	High
Brockville	$	2,065	High
Port Colborne	$	2,076	High
Lincoln	$	2,149	High
Thorold	$	2,212	High
Middlesex Centre	$	2,866	High
Average	**$**	**1,570**	
Median	**$**	**1,553**	

Multi-Residential Comparisons - Walk-up Apartment

(taxes calculated on a per unit basis) - sorted by Population Group (cont'd)

Municipalities with populations between 30,000 – 99,999

2025 Property Taxes			Ranking
Lakeshore	$	808	Low
King	$	902	Low
New Tecumseth	$	975	Low
Innisfil	$	1,024	Low
Newmarket	$	1,069	Low
Aurora	$	1,178	Low
Norfolk	$	1,209	Low
Haldimand	$	1,278	Mid
Brant	$	1,397	Mid
Orillia	$	1,410	Mid
Georgina	$	1,449	Mid
Orangeville	$	1,498	Mid
Sault Ste. Marie	$	1,498	Mid
Timmins	$	1,509	Mid
Halton Hills	$	1,513	Mid
Caledon	$	1,530	Mid
Sarnia	$	1,685	Mid
St. Thomas	$	1,685	Mid
Centre Wellington	$	1,700	Mid
Fort Erie	$	1,771	Mid
Grimsby	$	1,878	Mid
Welland	$	1,956	High
Cornwall	$	2,011	High
North Bay	$	2,158	High
Quinte West	$	2,179	High
Belleville	$	2,320	High
Stratford	$	2,623	High
Peterborough	$	2,848	High
Average	**$**	**1,609**	
Median	**$**	**1,511**	

Municipalities with populations greater than 100,000

2025 Property Taxes			Ranking
Markham	$	871	Low
Vaughan	$	886	Low
Richmond Hill	$	1,136	Low
Brantford	$	1,668	Mid
Milton	$	1,709	Mid
Windsor	$	1,752	Mid
Barrie	$	1,907	High
Brampton	$	1,923	High
Ottawa	$	2,054	High
Chatham-Kent	$	2,062	High
Mississauga	$	2,135	High
London	$	2,197	High
Kingston	$	2,238	High
Greater Sudbury	$	2,247	High
Hamilton	$	2,254	High
Thunder Bay	$	2,326	High
Oakville	$	2,377	High
Kitchener	$	2,378	High
Guelph	$	2,429	High
Cambridge	$	2,457	High
Niagara Falls	$	2,574	High
St. Catharines	$	2,580	High
Ajax	$	2,582	High
Pickering	$	2,605	High
Burlington	$	2,676	High
Oshawa	$	2,678	High
Whitby	$	2,688	High
Clarington	$	2,701	High
Waterloo	$	2,745	High
Average	**$**	**2,167**	
Median	**$**	**2,254**	

Multi-Residential Comparisons - Walk-up Apartment

(taxes calculated on a per unit basis) - sorted by Location

2025 Property Taxes - Bruce/Grey			Ranking
The Blue Mountains	$	537	Low
South Bruce Peninsula	$	667	Low
Georgian Bluffs	$	677	Low
West Grey	$	772	Low
Chatsworth	$	777	Low
Southgate	$	781	Low
Kincardine	$	845	Low
Saugeen Shores	$	906	Low
Meaford	$	1,097	Low
Hanover	$	1,133	Low
Owen Sound	$	1,442	Mid
Average	**$**	**876**	
Median	**$**	**781**	

2025 Property Taxes - Eastern			Ranking
Laurentian Valley	$	1,001	Low
Whitewater Region	$	1,040	Low
Prince Edward County	$	1,089	Low
North Grenville	$	1,112	Low
Petawawa	$	1,274	Mid
Port Hope	$	1,715	Mid
Renfrew	$	1,924	High
Cornwall	$	2,011	High
Ottawa	$	2,054	High
Brockville	$	2,065	High
Quinte West	$	2,179	High
Kingston	$	2,238	High
Belleville	$	2,320	High
Peterborough	$	2,848	High
Average	**$**	**1,776**	
Median	**$**	**1,967**	

2025 Property Taxes - GTHA			Ranking
Markham	$	871	Low
Vaughan	$	886	Low
King	$	902	Low
Newmarket	$	1,069	Low
Richmond Hill	$	1,136	Low
Whitchurch-Stouffville	$	1,142	Low
Aurora	$	1,178	Low
Georgina	$	1,449	Mid
Halton Hills	$	1,513	Mid
Caledon	$	1,530	Mid
Milton	$	1,709	Mid
Brock	$	1,842	Mid
Brampton	$	1,923	High
Scugog	$	2,037	High
Mississauga	$	2,135	High
Hamilton	$	2,254	High
Oakville	$	2,377	High
Ajax	$	2,582	High
Pickering	$	2,605	High
Burlington	$	2,676	High
Oshawa	$	2,678	High
Whitby	$	2,688	High
Clarington	$	2,701	High
Average	**$**	**1,821**	
Median	**$**	**1,842**	

Multi-Residential Comparisons - Walk-up Apartment

(taxes calculated on a per unit basis) - sorted by Location (cont'd)

2025 Property Taxes - Niagara			Ranking
West Lincoln	$	1,713	Mid
Pelham	$	1,769	Mid
Fort Erie	$	1,771	Mid
Grimsby	$	1,878	Mid
Welland	$	1,956	High
Wainfleet	$	1,986	High
Port Colborne	$	2,076	High
Lincoln	$	2,149	High
Thorold	$	2,212	High
Niagara Falls	$	2,574	High
St. Catharines	$	2,580	High
Average	**$**	**2,060**	
Median	**$**	**1,986**	

2025 Property Taxes - Waterloo/Wellington			Ranking
Puslinch	$	1,165	Low
North Dumfries	$	1,454	Mid
Guelph-Eramosa	$	1,464	Mid
Wellington North	$	1,551	Mid
Erin	$	1,577	Mid
Minto	$	1,613	Mid
Mapleton	$	1,615	Mid
Wellesley	$	1,676	Mid
Centre Wellington	$	1,700	Mid
Wilmot	$	1,800	Mid
Woolwich	$	1,893	Mid
Kitchener	$	2,378	High
Guelph	$	2,429	High
Cambridge	$	2,457	High
Waterloo	$	2,745	High
Average	**$**	**1,834**	
Median	**$**	**1,676**	

2025 Property Taxes - Simcoe/Musk./Duff.			Ranking
Tiny	$	520	Low
Penetanguishene	$	586	Low
Springwater	$	787	Low
Collingwood	$	965	Low
New Tecumseth	$	975	Low
Innisfil	$	1,024	Low
Gravenhurst	$	1,039	Low
Huntsville	$	1,220	Mid
Orillia	$	1,410	Mid
Orangeville	$	1,498	Mid
Bracebridge	$	1,553	Mid
Barrie	$	1,907	High
Average	**$**	**1,124**	
Median	**$**	**1,031**	

2025 Property Taxes - North			Ranking
Greenstone	$	1,049	Low
Espanola	$	1,083	Low
Dryden	$	1,099	Low
Kenora	$	1,140	Low
Sault Ste. Marie	$	1,498	Mid
Timmins	$	1,509	Mid
Elliot Lake	$	1,614	Mid
North Bay	$	2,158	High
Greater Sudbury	$	2,247	High
Parry Sound	$	2,281	High
Thunder Bay	$	2,326	High
Average	**$**	**1,637**	
Median	**$**	**1,509**	

Multi-Residential Comparisons - Walk-up Apartment

(taxes calculated on a per unit basis) - sorted by Location

2025 Property Taxes - Southwest			Ranking
West Perth	$	740	Low
Lakeshore	$	808	Low
North Perth	$	920	Low
Lambton Shores	$	983	Low
Essex	$	1,030	Low
Amherstburg	$	1,195	Low
Norfolk	$	1,209	Low
Haldimand	$	1,278	Mid
North Middlesex	$	1,394	Mid
Brant	$	1,397	Mid
Thames Centre	$	1,527	Mid
Brantford	$	1,668	Mid
Sarnia	$	1,685	Mid
St. Thomas	$	1,685	Mid
Aylmer	$	1,690	Mid
Strathroy-Caradoc	$	1,740	Mid
Windsor	$	1,752	Mid
Tillsonburg	$	1,869	Mid
Ingersoll	$	2,006	High
Chatham-Kent	$	2,062	High
London	$	2,197	High
Stratford	$	2,623	High
Middlesex Centre	$	2,866	High
Average	**$**	**1,579**	
Median	**$**	**1,668**	

Multi-Residential Comparisons - High-Rise Apartment

(taxes calculated on a per unit basis) (sorted lowest to highest)

	2025 Property Taxes	Ranking
King	$ 992	Low
Markham	$ 1,045	Low
Vaughan	$ 1,068	Low
Collingwood	$ 1,212	Low
Whitchurch-Stouffville	$ 1,222	Low
Brant	$ 1,245	Low
Aurora	$ 1,280	Low
Newmarket	$ 1,293	Low
Richmond Hill	$ 1,320	Low
Georgina	$ 1,352	Low
Orillia	$ 1,391	Low
Norfolk	$ 1,524	Low
Amherstburg	$ 1,542	Low
Sault Ste. Marie	$ 1,573	Low
Timmins	$ 1,595	Low
Pelham	$ 1,601	Low
Hanover	$ 1,604	Low
Halton Hills	$ 1,613	Low
Milton	$ 1,635	Low
Owen Sound	$ 1,636	Low
Orangeville	$ 1,682	Low
Centre Wellington	$ 1,730	Low
Ingersoll	$ 1,876	Mid
Grimsby	$ 1,879	Mid
Brantford	$ 1,910	Mid
Port Hope	$ 1,935	Mid
Parry Sound	$ 1,967	Mid
Fort Erie	$ 1,971	Mid
Lincoln	$ 2,010	Mid
Tillsonburg	$ 2,029	Mid
Hamilton	$ 2,091	Mid
Brockville	$ 2,114	Mid
Windsor	$ 2,188	Mid
Ottawa	$ 2,205	Mid

	2025 Property Taxes	Ranking
Thorold	$ 2,226	Mid
Woolwich	$ 2,236	Mid
Barrie	$ 2,269	Mid
Quinte West	$ 2,281	Mid
North Bay	$ 2,295	Mid
Kingston	$ 2,297	Mid
Port Colborne	$ 2,298	Mid
London	$ 2,325	Mid
Cornwall	$ 2,359	Mid
Greater Sudbury	$ 2,397	Mid
Sarnia	$ 2,410	Mid
Brampton	$ 2,437	High
Kitchener	$ 2,462	High
Niagara Falls	$ 2,475	High
Chatham-Kent	$ 2,489	High
Oakville	$ 2,543	High
Mississauga	$ 2,584	High
Thunder Bay	$ 2,673	High
Welland	$ 2,686	High
Guelph	$ 2,773	High
St. Thomas	$ 2,822	High
Clarington	$ 2,901	High
Stratford	$ 2,909	High
Cambridge	$ 2,950	High
St. Catharines	$ 3,060	High
Whitby	$ 3,071	High
Oshawa	$ 3,100	High
Burlington	$ 3,134	High
Peterborough	$ 3,215	High
Waterloo	$ 3,250	High
Belleville	$ 3,314	High
Ajax	$ 3,513	High
Pickering	$ 3,548	High
Average	**$ 2,159**	
Median	**$ 2,205**	

Multi-Residential Comparisons - High-Rise Apartment

(taxes calculated on a per unit basis) - sorted by Population Group

Municipalities with populations less than 15,000

2025 Property Taxes			Ranking
Hanover	$	1,604	**Low**
Parry Sound	$	1,967	**Mid**
Average	**$**	**1,786**	
Median	**$**	**1,786**	

Municipalities with populations between 15,000 - 29,999

2025 Property Taxes			Ranking
Collingwood	$	1,212	**Low**
Amherstburg	$	1,542	**Low**
Pelham	$	1,601	**Low**
Owen Sound	$	1,636	**Low**
Ingersoll	$	1,876	**Mid**
Port Hope	$	1,935	**Mid**
Lincoln	$	2,010	**Mid**
Tillsonburg	$	2,029	**Mid**
Brockville	$	2,114	**Mid**
Thorold	$	2,226	**Mid**
Woolwich	$	2,236	**Mid**
Port Colborne	$	2,298	**Mid**
Average	**$**	**1,893**	
Median	**$**	**1,972**	

Multi-Residential Comparisons - High-Rise Apartment

(taxes calculated on a per unit basis) - sorted by Population Group (cont'd)

Municipalities with populations between 30,000 – 99,999

2025 Property Taxes			Ranking
King	$	992	Low
Brant	$	1,245	Low
Aurora	$	1,280	Low
Newmarket	$	1,293	Low
Georgina	$	1,352	Low
Orillia	$	1,391	Low
Norfolk	$	1,524	Low
Sault Ste. Marie	$	1,573	Low
Timmins	$	1,595	Low
Halton Hills	$	1,613	Low
Orangeville	$	1,682	Low
Centre Wellington	$	1,730	Low
Grimsby	$	1,879	Mid
Fort Erie	$	1,971	Mid
Quinte West	$	2,281	Mid
North Bay	$	2,295	Mid
Cornwall	$	2,359	Mid
Sarnia	$	2,410	Mid
Welland	$	2,686	High
St. Thomas	$	2,822	High
Stratford	$	2,909	High
Peterborough	$	3,215	High
Belleville	$	3,314	High
Average	**$**	**1,974**	
Median	**$**	**1,730**	

Municipalities with populations greater than 100,000

2025 Property Taxes			Ranking
Markham	$	1,045	Low
Vaughan	$	1,068	Low
Richmond Hill	$	1,320	Low
Milton	$	1,635	Low
Brantford	$	1,910	Mid
Hamilton	$	2,091	Mid
Windsor	$	2,188	Mid
Ottawa	$	2,205	Mid
Barrie	$	2,269	Mid
Kingston	$	2,297	Mid
London	$	2,325	Mid
Greater Sudbury	$	2,397	Mid
Brampton	$	2,437	High
Kitchener	$	2,462	High
Niagara Falls	$	2,475	High
Chatham-Kent	$	2,489	High
Oakville	$	2,543	High
Mississauga	$	2,584	High
Thunder Bay	$	2,673	High
Guelph	$	2,773	High
Clarington	$	2,901	High
Cambridge	$	2,950	High
St. Catharines	$	3,060	High
Whitby	$	3,071	High
Oshawa	$	3,100	High
Burlington	$	3,134	High
Waterloo	$	3,250	High
Ajax	$	3,513	High
Pickering	$	3,548	High
Average	**$**	**2,473**	
Median	**$**	**2,475**	

Multi-Residential Comparisons - High-Rise Apartment

(taxes calculated on a per unit basis) - sorted by Location

2025 Property Taxes - Bruce/Grey			Ranking
Hanover	$	1,604	Low
Owen Sound	$	1,636	Low
Average	**$**	**1,620**	
Median	**$**	**1,620**	

2025 Property Taxes - Eastern			Ranking
Port Hope	$	1,935	Mid
Brockville	$	2,114	Mid
Ottawa	$	2,205	Mid
Quinte West	$	2,281	Mid
Kingston	$	2,297	Mid
Cornwall	$	2,359	Mid
Peterborough	$	3,215	High
Belleville	$	3,314	High
Average	**$**	**2,465**	
Median	**$**	**2,289**	

2025 Property Taxes - Niagara			Ranking
Pelham	$	1,601	Low
Grimsby	$	1,879	Mid
Fort Erie	$	1,971	Mid
Lincoln	$	2,010	Mid
Thorold	$	2,226	Mid
Port Colborne	$	2,298	Mid
Niagara Falls	$	2,475	High
Welland	$	2,686	High
St. Catharines	$	3,060	High
Average	**$**	**2,245**	
Median	**$**	**2,226**	

2025 Property Taxes - GTHA			Ranking
King	$	992	Low
Markham	$	1,045	Low
Vaughan	$	1,068	Low
Whitchurch-Stouffville	$	1,222	Low
Aurora	$	1,280	Low
Newmarket	$	1,293	Low
Richmond Hill	$	1,320	Low
Georgina	$	1,352	Low
Halton Hills	$	1,613	Low
Milton	$	1,635	Low
Hamilton	$	2,091	Mid
Brampton	$	2,437	High
Oakville	$	2,543	High
Mississauga	$	2,584	High
Clarington	$	2,901	High
Whitby	$	3,071	High
Oshawa	$	3,100	High
Burlington	$	3,134	High
Ajax	$	3,513	High
Pickering	$	3,548	High
Average	**$**	**2,087**	
Median	**$**	**1,863**	

Multi-Residential Comparisons - High-Rise Apartment

(taxes calculated on a per unit basis) - sorted by Location (cont'd)

2025 Property Taxes - North			Ranking
Sault Ste. Marie	$	1,573	Low
Timmins	$	1,595	Low
Parry Sound	$	1,967	Mid
North Bay	$	2,295	Mid
Greater Sudbury	$	2,397	Mid
Thunder Bay	$	2,673	High
Average	**$**	**2,083**	
Median	**$**	**2,131**	

2025 Property Taxes - Simcoe/Musk./Duff.			Ranking
Collingwood	$	1,212	Low
Orillia	$	1,391	Low
Orangeville	$	1,682	Low
Barrie	$	2,269	Mid
Average	**$**	**1,639**	
Median	**$**	**1,537**	

2025 Property Taxes - Southwest			Ranking
Brant	$	1,245	Low
Norfolk	$	1,524	Low
Amherstburg	$	1,542	Low
Ingersoll	$	1,876	Mid
Brantford	$	1,910	Mid
Tillsonburg	$	2,029	Mid
Windsor	$	2,188	Mid
London	$	2,325	Mid
Sarnia	$	2,410	Mid
Chatham-Kent	$	2,489	High
St. Thomas	$	2,822	High
Stratford	$	2,909	High
Average	**$**	**2,106**	
Median	**$**	**2,109**	

2025 Property Taxes - Waterloo/Wellington			Ranking
Centre Wellington	$	1,730	Low
Woolwich	$	2,236	Mid
Kitchener	$	2,462	High
Guelph	$	2,773	High
Cambridge	$	2,950	High
Waterloo	$	3,250	High
Average	**$**	**2,567**	
Median	**$**	**2,618**	

Multi-Residential Comparisons - Summary

Multi-Residential				
Low	Low-Mid	Mid	Mid-High	High
Amherstburg	Brant	Aylmer	Barrie	Ajax
Aurora	Centre Wellington	Bracebridge	Brockville	Belleville
Essex	Orillia	Erin	Kingston	Clarington
Georgian Bluffs	Owen Sound	Fort Erie	Lincoln	Guelph
Gravenhurst	Pelham	Grimsby	London	Kitchener
Greenstone	Sault Ste. Marie	Guelph-Eramosa	North Bay	Middlesex Centre
Hanover	Timmins	Haldimand	Ottawa	Mississauga
Innisfil		Huntsville	Parry Sound	Niagara Falls
Kenora		Mapleton	Port Colborne	Oakville
Kincardine		Minto	Quinte West	Oshawa
King		North Dumfries	St. Thomas	Peterborough
Lakeshore		North Middlesex	Thorold	Pickering
Lambton Shores		Petawawa		Renfrew
Laurentian Valley		Port Hope		Scugog
Markham		Sarnia		St. Catharines
Meaford		Strathroy-Caradoc		Stratford
New Tecumseth		Thames Centre		Thunder Bay
Newmarket		Tillsonburg		Wainfleet
Norfolk		Wellesley		Waterloo
North Grenville		Wellington North		Welland
North Perth		West Lincoln		Whitby
Penetanguishene		Wilmot		
Prince Edward County		Windsor		
Puslinch				
Richmond Hill				
Saugeen Shores				
South Bruce Peninsula				
Southgate				
Springwater				
The Blue Mountains				
Tiny				
Vaughan				
West Grey				
West Perth				
Whitchurch-Stouffville				
Whitewater Region				

Commercial Comparisons

Commercial Comparisons - Office Buildings

(taxes per sq. ft.)

	2025 Municipal Taxes	2025 Education Taxes	2025 Property Taxes	Ranking
Tay	$ 0.91	$ 0.61	$ 1.52	**Low**
Laurentian Valley	$ 1.16	$ 0.58	$ 1.74	**Low**
West Perth	$ 1.07	$ 0.68	$ 1.75	**Low**
Greenstone	$ 1.70	$ 0.38	$ 2.08	**Low**
Norfolk	$ 1.60	$ 0.58	$ 2.18	**Low**
Kincardine	$ 1.52	$ 0.74	$ 2.25	**Low**
West Grey	$ 1.50	$ 0.76	$ 2.26	**Low**
Lincoln	$ 1.68	$ 0.61	$ 2.29	**Low**
Prince Edward County	$ 1.45	$ 0.84	$ 2.29	**Low**
Georgian Bluffs	$ 1.46	$ 0.88	$ 2.34	**Low**
Quinte West	$ 1.73	$ 0.64	$ 2.38	**Low**
Strathroy-Caradoc	$ 1.57	$ 0.95	$ 2.52	**Low**
Amherstburg	$ 1.72	$ 0.82	$ 2.53	**Low**
Chatsworth	$ 1.66	$ 0.88	$ 2.53	**Low**
Sarnia	$ 1.90	$ 0.64	$ 2.54	**Low**
Central Elgin	$ 1.90	$ 0.67	$ 2.56	**Low**
Springwater	$ 1.37	$ 1.20	$ 2.57	**Low**
Espanola	$ 2.06	$ 0.57	$ 2.63	**Low**
Mapleton	$ 1.80	$ 0.85	$ 2.65	**Low**
Thames Centre	$ 1.50	$ 1.22	$ 2.72	**Low**
Timmins	$ 2.21	$ 0.51	$ 2.72	**Low**
Gravenhurst	$ 1.85	$ 0.88	$ 2.73	**Low**
Penetanguishene	$ 1.86	$ 0.90	$ 2.77	**Low**
Aylmer	$ 2.11	$ 0.68	$ 2.79	**Low**
North Dumfries	$ 1.91	$ 0.88	$ 2.79	**Low**
Halton Hills	$ 1.70	$ 1.12	$ 2.82	**Low**
Whitewater Region	$ 2.02	$ 0.81	$ 2.83	**Low**
Collingwood	$ 1.73	$ 1.12	$ 2.85	**Low**
Essex	$ 2.00	$ 0.86	$ 2.86	**Low**
Oshawa	$ 1.99	$ 0.88	$ 2.86	**Low**
Fort Erie	$ 2.25	$ 0.62	$ 2.87	**Low**
Haldimand	$ 2.03	$ 0.88	$ 2.91	**Low**
North Perth	$ 1.90	$ 1.05	$ 2.94	**Low**
Welland	$ 2.31	$ 0.67	$ 2.98	**Low**
Thorold	$ 2.27	$ 0.75	$ 3.02	**Low**

Commercial Comparisons - Office Buildings

(taxes per sq. ft.) (cont'd)

	2025 Municipal Taxes	2025 Education Taxes	2025 Property Taxes	Ranking
Niagara Falls	$ 2.29	$ 0.77	$ 3.06	**Mid**
Minto	$ 2.13	$ 0.96	$ 3.08	**Mid**
Woolwich	$ 2.14	$ 0.96	$ 3.10	**Mid**
Belleville	$ 2.48	$ 0.64	$ 3.12	**Mid**
New Tecumseth	$ 1.89	$ 1.24	$ 3.13	**Mid**
Brockville	$ 2.43	$ 0.70	$ 3.13	**Mid**
Wellington North	$ 2.16	$ 0.99	$ 3.16	**Mid**
Petawawa	$ 2.09	$ 1.07	$ 3.16	**Mid**
Markham	$ 1.43	$ 1.73	$ 3.16	**Mid**
St. Thomas	$ 2.41	$ 0.75	$ 3.17	**Mid**
Orillia	$ 2.34	$ 0.83	$ 3.17	**Mid**
Orangeville	$ 2.07	$ 1.10	$ 3.17	**Mid**
Innisfil	$ 1.90	$ 1.32	$ 3.22	**Mid**
Whitchurch-Stouffville	$ 1.63	$ 1.60	$ 3.23	**Mid**
Hanover	$ 2.29	$ 1.01	$ 3.30	**Mid**
Tillsonburg	$ 2.55	$ 0.76	$ 3.31	**Mid**
Bracebridge	$ 2.25	$ 1.07	$ 3.32	**Mid**
Windsor	$ 2.73	$ 0.59	$ 3.32	**Mid**
London	$ 2.57	$ 0.78	$ 3.35	**Mid**
Meaford	$ 2.27	$ 1.09	$ 3.36	**Mid**
Owen Sound	$ 2.64	$ 0.75	$ 3.39	**Mid**
Huntsville	$ 2.24	$ 1.16	$ 3.41	**Mid**
Peterborough	$ 2.53	$ 0.92	$ 3.45	**Mid**
Aurora	$ 1.78	$ 1.69	$ 3.47	**Mid**
Brantford	$ 2.54	$ 0.94	$ 3.48	**Mid**
St. Catharines	$ 2.66	$ 0.83	$ 3.49	**Mid**
Brant	$ 2.44	$ 1.08	$ 3.52	**Mid**
Renfrew	$ 2.77	$ 0.76	$ 3.54	**Mid**
North Grenville	$ 2.25	$ 1.31	$ 3.55	**Mid**
Hamilton Tp	$ 2.43	$ 1.18	$ 3.61	**Mid**
Stratford	$ 2.83	$ 0.81	$ 3.65	**Mid**
Whitby	$ 2.41	$ 1.24	$ 3.65	**Mid**
Sault Ste. Marie	$ 2.93	$ 0.73	$ 3.66	**Mid**
Scugog	$ 2.46	$ 1.24	$ 3.69	**Mid**
Vaughan	$ 1.74	$ 1.98	$ 3.72	**Mid**
Ajax	$ 2.47	$ 1.27	$ 3.74	**Mid**
Ramara	$ 2.11	$ 1.62	$ 3.74	**Mid**

Commercial Comparisons - Office Buildings

(taxes per sq. ft.) (cont'd)

	2025 Municipal Taxes	2025 Education Taxes	2025 Property Taxes	Ranking
Burlington	$ 2.27	$ 1.47	$ 3.74	High
Niagara-on-the-Lake	$ 2.55	$ 1.20	$ 3.76	High
Georgina	$ 2.27	$ 1.50	$ 3.77	High
Parry Sound	$ 2.89	$ 0.91	$ 3.80	High
Erin	$ 2.43	$ 1.38	$ 3.81	High
Centre Wellington	$ 2.56	$ 1.27	$ 3.83	High
Hamilton	$ 2.88	$ 0.95	$ 3.83	High
Cornwall	$ 3.05	$ 0.79	$ 3.84	High
Chatham-Kent	$ 3.18	$ 0.69	$ 3.87	High
Clarington	$ 2.60	$ 1.30	$ 3.91	High
Newmarket	$ 2.07	$ 1.85	$ 3.92	High
Caledon	$ 2.17	$ 1.81	$ 3.98	High
Barrie	$ 2.68	$ 1.31	$ 3.99	High
Puslinch	$ 2.44	$ 1.55	$ 3.99	High
Port Colborne	$ 3.19	$ 0.80	$ 3.99	High
Milton	$ 2.25	$ 1.77	$ 4.01	High
North Bay	$ 3.15	$ 0.92	$ 4.08	High
Dryden	$ 3.27	$ 0.85	$ 4.12	High
Richmond Hill	$ 1.94	$ 2.19	$ 4.13	High
Greater Sudbury	$ 3.26	$ 0.90	$ 4.16	High
Kenora	$ 3.23	$ 0.97	$ 4.20	High
Pickering	$ 2.75	$ 1.47	$ 4.22	High
Oakville	$ 2.42	$ 1.88	$ 4.30	High
Mississauga	$ 2.65	$ 1.74	$ 4.39	High
Thunder Bay	$ 3.50	$ 0.91	$ 4.42	High
Kitchener	$ 3.24	$ 1.22	$ 4.46	High
Cambridge	$ 3.32	$ 1.15	$ 4.46	High
Guelph	$ 3.32	$ 1.28	$ 4.60	High
Brampton	$ 2.80	$ 1.81	$ 4.62	High
Kingston	$ 3.56	$ 1.14	$ 4.70	High
Ottawa	$ 3.78	$ 1.31	$ 5.09	High
Grimsby	$ 3.63	$ 1.47	$ 5.10	High
Waterloo	$ 3.76	$ 1.40	$ 5.16	High
Port Hope	$ 4.21	$ 1.36	$ 5.56	High
King	$ 3.13	$ 2.68	$ 5.82	High
Average	**$ 2.33**	**$ 1.07**	**$ 3.40**	
Median	**$ 2.27**	**$ 0.95**	**$ 3.35**	

Commercial Comparisons - Office Buildings

(taxes per sq. ft.) - sorted by Population Group

Municipalities with populations less than 15,000

2025 Property Taxes			Ranking
Tay	$	1.52	Low
Laurentian Valley	$	1.74	Low
West Perth	$	1.75	Low
Greenstone	$	2.08	Low
Kincardine	$	2.25	Low
West Grey	$	2.26	Low
Georgian Bluffs	$	2.34	Low
Chatsworth	$	2.53	Low
Espanola	$	2.63	Low
Mapleton	$	2.65	Low
Gravenhurst	$	2.73	Low
Penetanguishene	$	2.77	Low
Aylmer	$	2.79	Low
North Dumfries	$	2.79	Low
Whitewater Region	$	2.83	Low
Minto	$	3.08	Mid
Wellington North	$	3.16	Mid
Hanover	$	3.30	Mid
Meaford	$	3.36	Mid
Renfrew	$	3.54	Mid
Hamilton Tp	$	3.61	Mid
Ramara	$	3.74	Mid
Parry Sound	$	3.80	High
Erin	$	3.81	High
Puslinch	$	3.99	High
Dryden	$	4.12	High
Average	**$**	**2.89**	
Median	**$**	**2.79**	

Municipalities with populations between 15,000 - 29,999

2025 Property Taxes			Ranking
Lincoln	$	2.29	Low
Prince Edward County	$	2.29	Low
Strathroy-Caradoc	$	2.52	Low
Amherstburg	$	2.53	Low
Central Elgin	$	2.56	Low
Springwater	$	2.57	Low
Thames Centre	$	2.72	Low
Collingwood	$	2.85	Low
Essex	$	2.86	Low
North Perth	$	2.94	Low
Thorold	$	3.02	Low
Woolwich	$	3.10	Mid
Brockville	$	3.13	Mid
Petawawa	$	3.16	Mid
Tillsonburg	$	3.31	Mid
Bracebridge	$	3.32	Mid
Owen Sound	$	3.39	Mid
Huntsville	$	3.41	Mid
North Grenville	$	3.55	Mid
Scugog	$	3.69	Mid
Niagara-on-the-Lake	$	3.76	High
Port Colborne	$	3.99	High
Kenora	$	4.20	High
Port Hope	$	5.56	High
Average	**$**	**3.20**	
Median	**$**	**3.12**	

Commercial Comparisons - Office Buildings

(taxes per sq. ft.) - sorted by Population Group (cont'd)

Municipalities with populations between 30,000 – 99,999

2025 Property Taxes			Ranking
Norfolk	$	2.18	Low
Quinte West	$	2.38	Low
Sarnia	$	2.54	Low
Timmins	$	2.72	Low
Halton Hills	$	2.82	Low
Fort Erie	$	2.87	Low
Haldimand	$	2.91	Low
Welland	$	2.98	Low
Belleville	$	3.12	Mid
New Tecumseth	$	3.13	Mid
St. Thomas	$	3.17	Mid
Orillia	$	3.17	Mid
Orangeville	$	3.17	Mid
Innisfil	$	3.22	Mid
Peterborough	$	3.45	Mid
Aurora	$	3.47	Mid
Brant	$	3.52	Mid
Stratford	$	3.65	Mid
Sault Ste. Marie	$	3.66	Mid
Georgina	$	3.77	High
Centre Wellington	$	3.83	High
Cornwall	$	3.84	High
Newmarket	$	3.92	High
Caledon	$	3.98	High
North Bay	$	4.08	High
Grimsby	$	5.10	High
King	$	5.82	High
Average	**$**	**3.42**	
Median	**$**	**3.22**	

Municipalities with populations greater than 100,000

2025 Property Taxes			Ranking
Oshawa	$	2.86	Low
Niagara Falls	$	3.06	Mid
Markham	$	3.16	Mid
Windsor	$	3.32	Mid
London	$	3.35	Mid
Brantford	$	3.48	Mid
St. Catharines	$	3.49	Mid
Whitby	$	3.65	Mid
Vaughan	$	3.72	Mid
Ajax	$	3.74	Mid
Burlington	$	3.74	High
Hamilton	$	3.83	High
Chatham-Kent	$	3.87	High
Clarington	$	3.91	High
Barrie	$	3.99	High
Milton	$	4.01	High
Richmond Hill	$	4.13	High
Greater Sudbury	$	4.16	High
Pickering	$	4.22	High
Oakville	$	4.30	High
Mississauga	$	4.39	High
Thunder Bay	$	4.42	High
Kitchener	$	4.46	High
Cambridge	$	4.46	High
Guelph	$	4.60	High
Brampton	$	4.62	High
Kingston	$	4.70	High
Ottawa	$	5.09	High
Waterloo	$	5.16	High
Average	**$**	**4.00**	
Median	**$**	**3.99**	

Commercial Comparisons - Office Buildings

(taxes per sq. ft.) - sorted by Location

2025 Property Taxes - Bruce/Grey			Ranking
Kincardine	$	2.25	Low
West Grey	$	2.26	Low
Georgian Bluffs	$	2.34	Low
Chatsworth	$	2.53	Low
Hanover	$	3.30	Mid
Meaford	$	3.36	Mid
Owen Sound	$	3.39	Mid
Average	**$**	**2.78**	
Median	**$**	**2.53**	

2025 Property Taxes - Eastern			Ranking
Laurentian Valley	$	1.74	Low
Prince Edward County	$	2.29	Low
Quinte West	$	2.38	Low
Whitewater Region	$	2.83	Low
Belleville	$	3.12	Mid
Brockville	$	3.13	Mid
Petawawa	$	3.16	Mid
Peterborough	$	3.45	Mid
Renfrew	$	3.54	Mid
North Grenville	$	3.55	Mid
Hamilton Tp	$	3.61	Mid
Cornwall	$	3.84	High
Kingston	$	4.70	High
Ottawa	$	5.09	High
Port Hope	$	5.56	High
Average	**$**	**3.47**	
Median	**$**	**3.45**	

2025 Property Taxes - GTHA			Ranking
Halton Hills	$	2.82	Low
Oshawa	$	2.86	Low
Markham	$	3.16	Mid
Whitchurch-Stouffville	$	3.23	Mid
Aurora	$	3.47	Mid
Whitby	$	3.65	Mid
Scugog	$	3.69	Mid
Vaughan	$	3.72	Mid
Ajax	$	3.74	Mid
Burlington	$	3.74	High
Georgina	$	3.77	High
Hamilton	$	3.83	High
Clarington	$	3.91	High
Newmarket	$	3.92	High
Caledon	$	3.98	High
Milton	$	4.01	High
Richmond Hill	$	4.13	High
Pickering	$	4.22	High
Oakville	$	4.30	High
Mississauga	$	4.39	High
Brampton	$	4.62	High
King	$	5.82	High
Average	**$**	**3.86**	
Median	**$**	**3.80**	

Commercial Comparisons - Office Buildings

(taxes per sq. ft.) - sorted by Location (cont'd)

2025 Property Taxes - Niagara			Ranking
Lincoln	$	2.29	Low
Fort Erie	$	2.87	Low
Welland	$	2.98	Low
Thorold	$	3.02	Low
Niagara Falls	$	3.06	Mid
St. Catharines	$	3.49	Mid
Niagara-on-the-Lake	$	3.76	High
Port Colborne	$	3.99	High
Grimsby	$	5.10	High
Average	**$**	**3.39**	
Median	**$**	**3.06**	

2025 Property Taxes - Simcoe/Musk./Duff.			Ranking
Tay	$	1.52	Low
Springwater	$	2.57	Low
Gravenhurst	$	2.73	Low
Penetanguishene	$	2.77	Low
Collingwood	$	2.85	Low
New Tecumseth	$	3.13	Mid
Orillia	$	3.17	Mid
Orangeville	$	3.17	Mid
Innisfil	$	3.22	Mid
Bracebridge	$	3.32	Mid
Huntsville	$	3.41	Mid
Ramara	$	3.74	Mid
Barrie	$	3.99	High
Average	**$**	**3.04**	
Median	**$**	**3.17**	

2025 Property Taxes - Waterloo/Wellington			Ranking
Mapleton	$	2.65	Low
North Dumfries	$	2.79	Low
Minto	$	3.08	Mid
Woolwich	$	3.10	Mid
Wellington North	$	3.16	Mid
Erin	$	3.81	High
Centre Wellington	$	3.83	High
Puslinch	$	3.99	High
Kitchener	$	4.46	High
Cambridge	$	4.46	High
Guelph	$	4.60	High
Waterloo	$	5.16	High
Average	**$**	**3.76**	
Median	**$**	**3.82**	

2025 Property Taxes - North			Ranking
Greenstone	$	2.08	Low
Espanola	$	2.63	Low
Timmins	$	2.72	Low
Sault Ste. Marie	$	3.66	Mid
Parry Sound	$	3.80	High
North Bay	$	4.08	High
Dryden	$	4.12	High
Greater Sudbury	$	4.16	High
Kenora	$	4.20	High
Thunder Bay	$	4.42	High
Average	**$**	**3.59**	
Median	**$**	**3.94**	

Commercial Comparisons - Office Buildings

(taxes per sq. ft.) - sorted by Location (cont'd)

2025 Property Taxes - Southwest			Ranking
West Perth	$	1.75	Low
Norfolk	$	2.18	Low
Strathroy-Caradoc	$	2.52	Low
Amherstburg	$	2.53	Low
Sarnia	$	2.54	Low
Central Elgin	$	2.56	Low
Thames Centre	$	2.72	Low
Aylmer	$	2.79	Low
Essex	$	2.86	Low
Haldimand	$	2.91	Low
North Perth	$	2.94	Low
St. Thomas	$	3.17	Mid
Tillsonburg	$	3.31	Mid
Windsor	$	3.32	Mid
London	$	3.35	Mid
Brantford	$	3.48	Mid
Brant	$	3.52	Mid
Stratford	$	3.65	Mid
Chatham-Kent	$	3.87	High
Average	**$**	**2.95**	
Median	**$**	**2.91**	

Commercial Comparisons - Neighbourhood Shopping

(taxes per sq. ft.)

	2025 Municipal Taxes	2025 Education Taxes	2025 Property Taxes	Ranking
The Blue Mountains	$ 1.03	$ 0.83	$ 1.87	**Low**
Meaford	$ 1.33	$ 0.63	$ 1.97	**Low**
North Middlesex	$ 1.34	$ 0.77	$ 2.11	**Low**
Innisfil	$ 1.28	$ 0.89	$ 2.16	**Low**
Elliot Lake	$ 1.75	$ 0.41	$ 2.16	**Low**
Georgian Bluffs	$ 1.37	$ 0.83	$ 2.19	**Low**
Laurentian Valley	$ 1.50	$ 0.75	$ 2.25	**Low**
Greenstone	$ 1.85	$ 0.42	$ 2.26	**Low**
Middlesex Centre	$ 1.37	$ 0.91	$ 2.27	**Low**
Gravenhurst	$ 1.55	$ 0.79	$ 2.33	**Low**
Lambton Shores	$ 1.56	$ 0.78	$ 2.34	**Low**
North Perth	$ 1.51	$ 0.83	$ 2.35	**Low**
South Bruce Peninsula	$ 1.48	$ 0.91	$ 2.40	**Low**
Saugeen Shores	$ 1.58	$ 0.85	$ 2.43	**Low**
Stratford	$ 1.89	$ 0.54	$ 2.44	**Low**
Puslinch	$ 1.56	$ 1.00	$ 2.56	**Low**
Thames Centre	$ 1.46	$ 1.19	$ 2.65	**Low**
Springwater	$ 1.40	$ 1.31	$ 2.70	**Low**
Lakeshore	$ 1.65	$ 1.06	$ 2.71	**Low**
Wellesley	$ 1.96	$ 0.83	$ 2.78	**Low**
Kincardine	$ 1.93	$ 0.93	$ 2.86	**Low**
Strathroy-Caradoc	$ 1.81	$ 1.10	$ 2.91	**Low**
Penetanguishene	$ 1.96	$ 0.95	$ 2.91	**Low**
Kenora	$ 2.29	$ 0.70	$ 2.99	**Low**
Central Elgin	$ 2.25	$ 0.79	$ 3.03	**Low**
Bracebridge	$ 2.08	$ 0.99	$ 3.07	**Low**
Hanover	$ 2.16	$ 0.95	$ 3.11	**Low**
Dryden	$ 2.48	$ 0.65	$ 3.12	**Low**
North Grenville	$ 2.02	$ 1.17	$ 3.19	**Low**
Huntsville	$ 2.14	$ 1.08	$ 3.22	**Low**
Petawawa	$ 2.13	$ 1.09	$ 3.22	**Low**
Essex	$ 2.27	$ 0.98	$ 3.26	**Low**
Ramara	$ 1.86	$ 1.43	$ 3.29	**Low**
Amherstburg	$ 2.26	$ 1.07	$ 3.33	**Low**
Aylmer	$ 2.58	$ 0.83	$ 3.40	**Low**
Prince Edward County	$ 2.16	$ 1.25	$ 3.41	**Low**
Centre Wellington	$ 2.27	$ 1.21	$ 3.47	**Low**
West Grey	$ 2.32	$ 1.18	$ 3.50	**Low**
King	$ 1.85	$ 1.66	$ 3.51	**Low**
Wellington North	$ 2.42	$ 1.10	$ 3.51	**Low**

Commercial Comparisons - Neighbourhood Shopping

(taxes per sq. ft.) (cont'd)

	2025 Municipal Taxes	2025 Education Taxes	2025 Property Taxes	Ranking
Tay	$ 2.12	$ 1.43	$ 3.55	**Mid**
Mapleton	$ 2.41	$ 1.14	$ 3.55	**Mid**
Espanola	$ 2.78	$ 0.77	$ 3.55	**Mid**
New Tecumseth	$ 2.01	$ 1.56	$ 3.56	**Mid**
Wilmot	$ 2.51	$ 1.06	$ 3.57	**Mid**
West Lincoln	$ 2.56	$ 1.02	$ 3.58	**Mid**
Whitewater Region	$ 2.58	$ 1.03	$ 3.61	**Mid**
Erin	$ 2.31	$ 1.30	$ 3.61	**Mid**
Georgina	$ 2.18	$ 1.44	$ 3.62	**Mid**
Timmins	$ 2.95	$ 0.68	$ 3.64	**Mid**
Quinte West	$ 2.67	$ 0.99	$ 3.66	**Mid**
Brock	$ 2.53	$ 1.21	$ 3.73	**Mid**
Parry Sound	$ 2.87	$ 0.90	$ 3.77	**Mid**
East Gwillimbury	$ 1.99	$ 1.79	$ 3.77	**Mid**
Windsor	$ 3.11	$ 0.70	$ 3.81	**Mid**
Norfolk	$ 2.83	$ 1.03	$ 3.86	**Mid**
Newmarket	$ 2.05	$ 1.83	$ 3.88	**Mid**
Ingersoll	$ 3.01	$ 0.93	$ 3.95	**Mid**
Halton Hills	$ 2.48	$ 1.63	$ 4.11	**Mid**
Pelham	$ 3.07	$ 1.07	$ 4.14	**Mid**
Whitchurch-Stouffville	$ 2.12	$ 2.07	$ 4.19	**Mid**
Niagara-on-the-Lake	$ 2.86	$ 1.35	$ 4.20	**Mid**
Tillsonburg	$ 3.21	$ 1.04	$ 4.25	**Mid**
Lincoln	$ 3.13	$ 1.13	$ 4.26	**Mid**
Chatham-Kent	$ 3.57	$ 0.76	$ 4.33	**Mid**
Sarnia	$ 3.38	$ 1.02	$ 4.39	**Mid**
Collingwood	$ 2.65	$ 1.75	$ 4.40	**Mid**
Thorold	$ 3.32	$ 1.09	$ 4.41	**Mid**
Renfrew	$ 3.49	$ 0.96	$ 4.45	**Mid**
Milton	$ 2.49	$ 1.96	$ 4.45	**Mid**
Brant	$ 3.09	$ 1.37	$ 4.46	**Mid**
Kingston	$ 3.42	$ 1.10	$ 4.52	**Mid**
Markham	$ 2.05	$ 2.47	$ 4.52	**Mid**
Belleville	$ 3.60	$ 0.93	$ 4.52	**Mid**
Haldimand	$ 3.18	$ 1.37	$ 4.55	**Mid**
Orillia	$ 3.36	$ 1.19	$ 4.55	**Mid**
Woolwich	$ 3.23	$ 1.45	$ 4.68	**Mid**
Owen Sound	$ 3.67	$ 1.03	$ 4.70	**Mid**
Peterborough	$ 3.46	$ 1.25	$ 4.71	**Mid**
Fort Erie	$ 3.62	$ 1.10	$ 4.72	**Mid**

Commercial Comparisons - Neighbourhood Shopping

(taxes per sq. ft.) (cont'd)

	2025 Municipal Taxes	2025 Education Taxes	2025 Property Taxes	Ranking
Minto	$ 3.29	$ 1.48	$ 4.76	High
Richmond Hill	$ 2.24	$ 2.53	$ 4.77	High
Guelph-Eramosa	$ 3.03	$ 1.77	$ 4.80	High
North Dumfries	$ 3.39	$ 1.56	$ 4.95	High
Sault Ste. Marie	$ 3.92	$ 1.05	$ 4.98	High
North Bay	$ 3.91	$ 1.14	$ 5.05	High
Oshawa	$ 3.51	$ 1.55	$ 5.06	High
Niagara Falls	$ 3.84	$ 1.29	$ 5.13	High
Caledon	$ 2.82	$ 2.35	$ 5.17	High
Brockville	$ 4.02	$ 1.16	$ 5.18	High
Grimsby	$ 3.74	$ 1.46	$ 5.20	High
Welland	$ 4.03	$ 1.17	$ 5.20	High
Whitby	$ 3.46	$ 1.78	$ 5.24	High
Ajax	$ 3.47	$ 1.78	$ 5.25	High
St. Thomas	$ 4.00	$ 1.25	$ 5.25	High
Aurora	$ 2.71	$ 2.57	$ 5.28	High
Cambridge	$ 3.99	$ 1.38	$ 5.37	High
Oakville	$ 3.07	$ 2.37	$ 5.43	High
Barrie	$ 3.66	$ 1.79	$ 5.45	High
Vaughan	$ 2.56	$ 2.92	$ 5.48	High
Guelph	$ 3.97	$ 1.52	$ 5.49	High
Clarington	$ 3.67	$ 1.83	$ 5.50	High
Thunder Bay	$ 4.38	$ 1.14	$ 5.53	High
Brantford	$ 4.05	$ 1.51	$ 5.56	High
Greater Sudbury	$ 4.37	$ 1.20	$ 5.57	High
Waterloo	$ 4.12	$ 1.53	$ 5.65	High
Burlington	$ 3.46	$ 2.23	$ 5.69	High
Port Hope	$ 4.31	$ 1.39	$ 5.70	High
Port Colborne	$ 4.58	$ 1.16	$ 5.74	High
Mississauga	$ 3.52	$ 2.32	$ 5.84	High
Scugog	$ 3.86	$ 1.99	$ 5.85	High
London	$ 4.51	$ 1.36	$ 5.87	High
Kitchener	$ 4.28	$ 1.61	$ 5.89	High
Brampton	$ 3.60	$ 2.33	$ 5.93	High
Cornwall	$ 4.74	$ 1.22	$ 5.96	High
Orangeville	$ 3.90	$ 2.07	$ 5.97	High
St. Catharines	$ 4.65	$ 1.45	$ 6.10	High
Hamilton	$ 4.59	$ 1.52	$ 6.11	High
Pickering	$ 4.02	$ 2.15	$ 6.16	High
Ottawa	$ 5.05	$ 2.13	$ 7.19	High
Average	**$ 2.83**	**$ 1.30**	**$ 4.13**	
Median	**$ 2.75**	**$ 1.17**	**$ 4.16**	

Commercial Comparisons - Neighbourhood Shopping

(taxes per sq. ft.) - sorted by Population Group

Municipalities with populations less than 15,000

2025 Property Taxes			Ranking
The Blue Mountains	$	1.87	Low
Meaford	$	1.97	Low
North Middlesex	$	2.11	Low
Elliot Lake	$	2.16	Low
Georgian Bluffs	$	2.19	Low
Laurentian Valley	$	2.25	Low
Greenstone	$	2.26	Low
Gravenhurst	$	2.33	Low
Lambton Shores	$	2.34	Low
South Bruce Peninsula	$	2.40	Low
Puslinch	$	2.56	Low
Wellesley	$	2.78	Low
Kincardine	$	2.86	Low
Penetanguishene	$	2.91	Low
Hanover	$	3.11	Low
Dryden	$	3.12	Low
Ramara	$	3.29	Low
Aylmer	$	3.40	Low
West Grey	$	3.50	Low
Wellington North	$	3.51	Low
Tay	$	3.55	Mid
Mapleton	$	3.55	Mid
Espanola	$	3.55	Mid
Whitewater Region	$	3.61	Mid
Erin	$	3.61	Mid
Brock	$	3.73	Mid
Parry Sound	$	3.77	Mid
Renfrew	$	4.45	Mid
Minto	$	4.76	High
North Dumfries	$	4.95	High
Average	**$**	**3.08**	
Median	**$**	**3.12**	

Municipalities with populations between 15,000 - 29,999

2025 Property Taxes			Ranking
Middlesex Centre	$	2.27	Low
North Perth	$	2.35	Low
Saugeen Shores	$	2.43	Low
Thames Centre	$	2.65	Low
Springwater	$	2.70	Low
Strathroy-Caradoc	$	2.91	Low
Kenora	$	2.99	Low
Central Elgin	$	3.03	Low
Bracebridge	$	3.07	Low
North Grenville	$	3.19	Low
Huntsville	$	3.22	Low
Petawawa	$	3.22	Low
Essex	$	3.26	Low
Amherstburg	$	3.33	Low
Prince Edward County	$	3.41	Low
Wilmot	$	3.57	Mid
West Lincoln	$	3.58	Mid
Ingersoll	$	3.95	Mid
Pelham	$	4.14	Mid
Niagara-on-the-Lake	$	4.20	Mid
Tillsonburg	$	4.25	Mid
Lincoln	$	4.26	Mid
Collingwood	$	4.40	Mid
Thorold	$	4.41	Mid
Woolwich	$	4.68	Mid
Owen Sound	$	4.70	Mid
Guelph-Eramosa	$	4.80	High
Brockville	$	5.18	High
Port Hope	$	5.70	High
Port Colborne	$	5.74	High
Scugog	$	5.85	High
Average	**$**	**3.79**	
Median	**$**	**3.57**	

Commercial Comparisons - Neighbourhood Shopping

(taxes per sq. ft.) - sorted by Population Group (cont'd)

Municipalities with populations between 30,000 – 99,999

2025 Property Taxes			Ranking
Innisfil	$	2.16	Low
Stratford	$	2.44	Low
Lakeshore	$	2.71	Low
Centre Wellington	$	3.47	Low
King	$	3.51	Low
New Tecumseth	$	3.56	Mid
Georgina	$	3.62	Mid
Timmins	$	3.64	Mid
Quinte West	$	3.66	Mid
East Gwillimbury	$	3.77	Mid
Norfolk	$	3.86	Mid
Newmarket	$	3.88	Mid
Halton Hills	$	4.11	Mid
Sarnia	$	4.39	Mid
Brant	$	4.46	Mid
Belleville	$	4.52	Mid
Haldimand	$	4.55	Mid
Orillia	$	4.55	Mid
Peterborough	$	4.71	Mid
Fort Erie	$	4.72	Mid
Sault Ste. Marie	$	4.98	High
North Bay	$	5.05	High
Caledon	$	5.17	High
Grimsby	$	5.20	High
Welland	$	5.20	High
St. Thomas	$	5.25	High
Aurora	$	5.28	High
Cornwall	$	5.96	High
Orangeville	$	5.97	High
Average	**$**	**4.29**	
Median	**$**	**4.46**	

Municipalities with populations greater than 100,000

2025 Property Taxes			Ranking
Windsor	$	3.81	Mid
Chatham-Kent	$	4.33	Mid
Milton	$	4.45	Mid
Kingston	$	4.52	Mid
Markham	$	4.52	Mid
Richmond Hill	$	4.77	High
Oshawa	$	5.06	High
Niagara Falls	$	5.13	High
Whitby	$	5.24	High
Ajax	$	5.25	High
Cambridge	$	5.37	High
Oakville	$	5.43	High
Barrie	$	5.45	High
Vaughan	$	5.48	High
Guelph	$	5.49	High
Clarington	$	5.50	High
Thunder Bay	$	5.53	High
Brantford	$	5.56	High
Greater Sudbury	$	5.57	High
Waterloo	$	5.65	High
Burlington	$	5.69	High
Mississauga	$	5.84	High
London	$	5.87	High
Kitchener	$	5.89	High
Brampton	$	5.93	High
St. Catharines	$	6.10	High
Hamilton	$	6.11	High
Pickering	$	6.16	High
Ottawa	$	7.19	High
Average	**$**	**5.41**	
Median	**$**	**5.49**	

Commercial Comparisons - Neighbourhood Shopping

(taxes per sq. ft.) - sorted by Location

2025 Property Taxes - Bruce/Grey			Ranking
The Blue Mountains	$	1.87	Low
Meaford	$	1.97	Low
Georgian Bluffs	$	2.19	Low
South Bruce Peninsula	$	2.40	Low
Saugeen Shores	$	2.43	Low
Kincardine	$	2.86	Low
Hanover	$	3.11	Low
West Grey	$	3.50	Low
Owen Sound	$	4.70	Mid
Average	**$**	**2.78**	
Median	**$**	**2.43**	

2025 Property Taxes - Eastern			Ranking
Laurentian Valley	$	2.25	Low
North Grenville	$	3.19	Low
Petawawa	$	3.22	Low
Prince Edward County	$	3.41	Low
Whitewater Region	$	3.61	Mid
Quinte West	$	3.66	Mid
Renfrew	$	4.45	Mid
Kingston	$	4.52	Mid
Belleville	$	4.52	Mid
Peterborough	$	4.71	Mid
Brockville	$	5.18	High
Port Hope	$	5.70	High
Cornwall	$	5.96	High
Ottawa	$	7.19	High
Average	**$**	**4.40**	
Median	**$**	**4.48**	

2025 Property Taxes - GTHA			Ranking
King	$	3.51	Low
Georgina	$	3.62	Mid
Brock	$	3.73	Mid
East Gwillimbury	$	3.77	Mid
Newmarket	$	3.88	Mid
Halton Hills	$	4.11	Mid
Whitchurch-Stouffville	$	4.19	Mid
Milton	$	4.45	Mid
Markham	$	4.52	Mid
Richmond Hill	$	4.77	High
Oshawa	$	5.06	High
Caledon	$	5.17	High
Whitby	$	5.24	High
Ajax	$	5.25	High
Aurora	$	5.28	High
Oakville	$	5.43	High
Vaughan	$	5.48	High
Clarington	$	5.50	High
Burlington	$	5.69	High
Mississauga	$	5.84	High
Scugog	$	5.85	High
Brampton	$	5.93	High
Hamilton	$	6.11	High
Pickering	$	6.16	High
Average	**$**	**4.94**	
Median	**$**	**5.20**	

Commercial Comparisons - Neighbourhood Shopping

(taxes per sq. ft.) - sorted by Location (cont'd)

2025 Property Taxes - Niagara			Ranking
West Lincoln	$	3.58	Mid
Pelham	$	4.14	Mid
Niagara-on-the-Lake	$	4.20	Mid
Lincoln	$	4.26	Mid
Thorold	$	4.41	Mid
Fort Erie	$	4.72	Mid
Niagara Falls	$	5.13	High
Grimsby	$	5.20	High
Welland	$	5.20	High
Port Colborne	$	5.74	High
St. Catharines	$	6.10	High
Average	**$**	**4.79**	
Median	**$**	**4.72**	

2025 Property Taxes - Waterloo/Wellington			Ranking
Puslinch	$	2.56	Low
Wellesley	$	2.78	Low
Centre Wellington	$	3.47	Low
Wellington North	$	3.51	Low
Mapleton	$	3.55	Mid
Wilmot	$	3.57	Mid
Erin	$	3.61	Mid
Woolwich	$	4.68	Mid
Minto	$	4.76	High
Guelph-Eramosa	$	4.80	High
North Dumfries	$	4.95	High
Cambridge	$	5.37	High
Guelph	$	5.49	High
Waterloo	$	5.65	High
Kitchener	$	5.89	High
Average	**$**	**4.31**	
Median	**$**	**4.68**	

2025 Property Taxes - Simcoe/Musk./Duff.			Ranking
Innisfil	$	2.16	Low
Gravenhurst	$	2.33	Low
Springwater	$	2.70	Low
Penetanguishene	$	2.91	Low
Bracebridge	$	3.07	Low
Huntsville	$	3.22	Low
Ramara	$	3.29	Low
Tay	$	3.55	Mid
New Tecumseth	$	3.56	Mid
Collingwood	$	4.40	Mid
Orillia	$	4.55	Mid
Barrie	$	5.45	High
Orangeville	$	5.97	High
Average	**$**	**3.63**	
Median	**$**	**3.29**	

2025 Property Taxes - North			Ranking
Elliot Lake	$	2.16	Low
Greenstone	$	2.26	Low
Kenora	$	2.99	Low
Dryden	$	3.12	Low
Espanola	$	3.55	Mid
Timmins	$	3.64	Mid
Parry Sound	$	3.77	Mid
Sault Ste. Marie	$	4.98	High
North Bay	$	5.05	High
Thunder Bay	$	5.53	High
Greater Sudbury	$	5.57	High
Average	**$**	**3.88**	
Median	**$**	**3.64**	

Commercial Comparisons - Neighbourhood Shopping

(taxes per sq. ft.) - sorted by Location (cont'd)

2025 Property Taxes - Southwest			Ranking
North Middlesex	$	2.11	Low
Middlesex Centre	$	2.27	Low
Lambton Shores	$	2.34	Low
North Perth	$	2.35	Low
Stratford	$	2.44	Low
Thames Centre	$	2.65	Low
Lakeshore	$	2.71	Low
Strathroy-Caradoc	$	2.91	Low
Central Elgin	$	3.03	Low
Essex	$	3.26	Low
Amherstburg	$	3.33	Low
Aylmer	$	3.40	Low
Windsor	$	3.81	Mid
Norfolk	$	3.86	Mid
Ingersoll	$	3.95	Mid
Tillsonburg	$	4.25	Mid
Chatham-Kent	$	4.33	Mid
Sarnia	$	4.39	Mid
Brant	$	4.46	Mid
Haldimand	$	4.55	Mid
St. Thomas	$	5.25	High
Brantford	$	5.56	High
London	$	5.87	High
Average	**$**	**3.61**	
Median	**$**	**3.40**	

Commercial Comparisons – Hotels

(per suite)

	2025 Municipal Taxes	2025 Education Taxes	2025 Property Taxes	Ranking
Lambton Shores	$ 320	$ 143	$ 463	**Low**
Espanola	$ 582	$ 161	$ 743	**Low**
Ramara	$ 597	$ 459	$ 1,056	**Low**
Halton Hills	$ 649	$ 428	$ 1,077	**Low**
Sarnia	$ 829	$ 284	$ 1,113	**Low**
Fort Erie	$ 868	$ 264	$ 1,132	**Low**
North Perth	$ 784	$ 367	$ 1,152	**Low**
Kenora	$ 910	$ 275	$ 1,185	**Low**
Kitchener	$ 878	$ 328	$ 1,206	**Low**
Clarington	$ 807	$ 404	$ 1,211	**Low**
Oshawa	$ 858	$ 380	$ 1,238	**Low**
Chatham-Kent	$ 1,027	$ 222	$ 1,249	**Low**
Norfolk	$ 933	$ 341	$ 1,274	**Low**
Brockville	$ 1,000	$ 288	$ 1,288	**Low**
North Bay	$ 1,010	$ 292	$ 1,302	**Low**
Windsor	$ 1,068	$ 240	$ 1,308	**Low**
Richmond Hill	$ 616	$ 697	$ 1,313	**Low**
Mississauga	$ 801	$ 527	$ 1,328	**Low**
Brantford	$ 1,021	$ 379	$ 1,400	**Low**
Renfrew	$ 1,119	$ 307	$ 1,427	**Low**
Timmins	$ 1,169	$ 271	$ 1,440	**Low**
Grimsby	$ 1,032	$ 419	$ 1,452	**Mid**
Barrie	$ 1,009	$ 492	$ 1,501	**Mid**
Markham	$ 682	$ 823	$ 1,504	**Mid**
Guelph	$ 1,096	$ 421	$ 1,517	**Mid**
Newmarket	$ 804	$ 719	$ 1,524	**Mid**
Welland	$ 1,191	$ 345	$ 1,536	**Mid**
Oakville	$ 866	$ 672	$ 1,538	**Mid**
Orillia	$ 1,166	$ 412	$ 1,577	**Mid**
St. Catharines	$ 1,206	$ 377	$ 1,584	**Mid**
Quinte West	$ 1,160	$ 432	$ 1,592	**Mid**
Sault Ste. Marie	$ 1,256	$ 338	$ 1,595	**Mid**
Whitby	$ 1,067	$ 549	$ 1,616	**Mid**

Commercial Comparisons – Hotels

(per suite) (cont'd)

	2025 Municipal Taxes	2025 Education Taxes	2025 Property Taxes	Ranking
New Tecumseth	$ 920	$ 715	$ 1,635	Mid
Cornwall	$ 1,315	$ 339	$ 1,655	Mid
Owen Sound	$ 1,335	$ 376	$ 1,712	Mid
Collingwood	$ 1,041	$ 687	$ 1,728	Mid
Brampton	$ 1,090	$ 706	$ 1,796	Mid
Burlington	$ 1,100	$ 711	$ 1,811	Mid
Lincoln	$ 1,363	$ 494	$ 1,857	Mid
Cambridge	$ 1,384	$ 478	$ 1,862	Mid
Parry Sound	$ 1,462	$ 459	$ 1,921	Mid
Greater Sudbury	$ 1,558	$ 428	$ 1,986	Mid
Thorold	$ 1,496	$ 491	$ 1,987	High
Dryden	$ 1,612	$ 421	$ 2,033	High
Milton	$ 1,142	$ 898	$ 2,040	High
Thunder Bay	$ 1,628	$ 425	$ 2,053	High
Caledon	$ 1,139	$ 928	$ 2,068	High
Vaughan	$ 976	$ 1,112	$ 2,088	High
Ingersoll	$ 1,601	$ 496	$ 2,097	High
Belleville	$ 1,713	$ 442	$ 2,155	High
London	$ 1,727	$ 522	$ 2,250	High
Kincardine	$ 1,559	$ 759	$ 2,318	High
Petawawa	$ 1,582	$ 808	$ 2,390	High
Hamilton	$ 1,826	$ 604	$ 2,429	High
Kingston	$ 1,885	$ 606	$ 2,491	High
Stratford	$ 1,998	$ 572	$ 2,570	High
Port Hope	$ 1,992	$ 642	$ 2,634	High
Ajax	$ 1,879	$ 964	$ 2,844	High
Waterloo	$ 2,100	$ 782	$ 2,882	High
Ottawa	$ 2,288	$ 926	$ 3,214	High
Orangeville	$ 2,270	$ 1,204	$ 3,474	High
Niagara Falls	$ 2,816	$ 942	$ 3,759	High
Niagara-on-the-Lake	$ 3,200	$ 1,512	$ 4,712	High
Average	$ 1,272	$ 539	$ 1,811	
Median	$ 1,129	$ 459	$ 1,605	

Commercial Comparisons - Hotels

(per suite) - sorted by Population Group

Municipalities with populations less than 15,000

2025 Property Taxes			Ranking
Lambton Shores	$	463	Low
Espanola	$	743	Low
Ramara	$	1,056	Low
Renfrew	$	1,427	Low
Parry Sound	$	1,921	Mid
Dryden	$	2,033	High
Kincardine	$	2,318	High
Average	**$**	**1,423**	
Median	**$**	**1,427**	

Municipalities with populations between 15,000 - 29,999

2025 Property Taxes			Ranking
North Perth	$	1,152	Low
Kenora	$	1,185	Low
Brockville	$	1,288	Low
Owen Sound	$	1,712	Mid
Collingwood	$	1,728	Mid
Lincoln	$	1,857	Mid
Thorold	$	1,987	High
Ingersoll	$	2,097	High
Petawawa	$	2,390	High
Port Hope	$	2,634	High
Niagara-on-the-Lake	$	4,712	High
Average	**$**	**2,067**	
Median	**$**	**1,857**	

Commercial Comparisons - Hotels

(per suite) - sorted by Population Group (cont'd)

Municipalities with populations between 30,000 – 99,999

2025 Property Taxes			Ranking
Halton Hills	$	1,077	Low
Sarnia	$	1,113	Low
Fort Erie	$	1,132	Low
Norfolk	$	1,274	Low
North Bay	$	1,302	Low
Timmins	$	1,440	Low
Grimsby	$	1,452	Mid
Newmarket	$	1,524	Mid
Welland	$	1,536	Mid
Orillia	$	1,577	Mid
Quinte West	$	1,592	Mid
Sault Ste. Marie	$	1,595	Mid
New Tecumseth	$	1,635	Mid
Cornwall	$	1,655	Mid
Caledon	$	2,068	High
Belleville	$	2,155	High
Stratford	$	2,570	High
Orangeville	$	3,474	High
Average	**$**	**1,676**	
Median	**$**	**1,557**	

Municipalities with populations greater than 100,000

2025 Property Taxes			Ranking
Kitchener	$	1,206	Low
Clarington	$	1,211	Low
Oshawa	$	1,238	Low
Chatham-Kent	$	1,249	Low
Windsor	$	1,308	Low
Richmond Hill	$	1,313	Low
Mississauga	$	1,328	Low
Brantford	$	1,400	Low
Barrie	$	1,501	Mid
Markham	$	1,504	Mid
Guelph	$	1,517	Mid
Oakville	$	1,538	Mid
St. Catharines	$	1,584	Mid
Whitby	$	1,616	Mid
Brampton	$	1,796	Mid
Burlington	$	1,811	Mid
Cambridge	$	1,862	Mid
Greater Sudbury	$	1,986	Mid
Milton	$	2,040	High
Thunder Bay	$	2,053	High
Vaughan	$	2,088	High
London	$	2,250	High
Hamilton	$	2,429	High
Kingston	$	2,491	High
Ajax	$	2,844	High
Waterloo	$	2,882	High
Ottawa	$	3,214	High
Niagara Falls	$	3,759	High
Average	**$**	**1,893**	
Median	**$**	**1,706**	

Commercial Comparisons – Hotels

(per suite) - sorted by Location

2025 Property Taxes - Bruce/Grey			Ranking
Owen Sound	$	1,712	Mid
Kincardine	$	2,318	High
Average	**$**	**2,015**	
Median	**$**	**2,015**	

2025 Property Taxes - GTHA			Ranking
Halton Hills	$	1,077	Low
Clarington	$	1,211	Low
Oshawa	$	1,238	Low
Richmond Hill	$	1,313	Low
Mississauga	$	1,328	Low
Markham	$	1,504	Mid
Newmarket	$	1,524	Mid
Oakville	$	1,538	Mid
Whitby	$	1,616	Mid
Brampton	$	1,796	Mid
Burlington	$	1,811	Mid
Milton	$	2,040	High
Caledon	$	2,068	High
Vaughan	$	2,088	High
Hamilton	$	2,429	High
Ajax	$	2,844	High
Average	**$**	**1,714**	
Median	**$**	**1,577**	

2025 Property Taxes - Niagara			Ranking
Fort Erie	$	1,132	Low
Grimsby	$	1,452	Mid
Welland	$	1,536	Mid
St. Catharines	$	1,584	Mid
Lincoln	$	1,857	Mid
Thorold	$	1,987	High
Niagara Falls	$	3,759	High
Niagara-on-the-Lake	$	4,712	High
Average	**$**	**2,252**	
Median	**$**	**1,721**	

2025 Property Taxes - North			Ranking
Espanola	$	743	Low
Kenora	$	1,185	Low
North Bay	$	1,302	Low
Timmins	$	1,440	Low
Sault Ste. Marie	$	1,595	Mid
Parry Sound	$	1,921	Mid
Greater Sudbury	$	1,986	Mid
Dryden	$	2,033	High
Thunder Bay	$	2,053	High
Average	**$**	**1,584**	
Median	**$**	**1,595**	

2025 Property Taxes - Eastern			Ranking
Brockville	$	1,288	Low
Renfrew	$	1,427	Low
Quinte West	$	1,592	Mid
Cornwall	$	1,655	Mid
Belleville	$	2,155	High
Petawawa	$	2,390	High
Kingston	$	2,491	High
Port Hope	$	2,634	High
Ottawa	$	3,214	High
Average	**$**	**2,094**	
Median	**$**	**2,155**	

Commercial Comparisons – Hotels

(per suite) - sorted by Location (cont'd)

2025 Property Taxes - Simcoe/Musk./Duff.			Ranking
Ramara	$	1,056	Low
Barrie	$	1,501	Mid
Orillia	$	1,577	Mid
New Tecumseth	$	1,635	Mid
Collingwood	$	1,728	Mid
Orangeville	$	3,474	High
Average	**$**	**1,829**	
Median	**$**	**1,606**	

2025 Property Taxes - Southwest			Ranking
Lambton Shores	$	463	Low
Sarnia	$	1,113	Low
North Perth	$	1,152	Low
Chatham-Kent	$	1,249	Low
Norfolk	$	1,274	Low
Windsor	$	1,308	Low
Brantford	$	1,400	Low
Ingersoll	$	2,097	High
London	$	2,250	High
Stratford	$	2,570	High
Average	**$**	**1,488**	
Median	**$**	**1,291**	

2025 Property Taxes - Waterloo/Wellington			Ranking
Kitchener	$	1,206	Low
Guelph	$	1,517	Mid
Cambridge	$	1,862	Mid
Waterloo	$	2,882	High
Average	**$**	**1,866**	
Median	**$**	**1,689**	

Commercial Comparisons – Motels

(per suite)

	2025 Municipal Taxes	2025 Education Taxes	2025 Property Taxes	Ranking
Essex	$ 442	$ 143	$ 585	Low
North Grenville	$ 409	$ 197	$ 606	Low
Lakeshore	$ 413	$ 211	$ 625	Low
Brant	$ 453	$ 189	$ 642	Low
Laurentian Valley	$ 471	$ 216	$ 687	Low
Tay	$ 422	$ 274	$ 696	Low
Ramara	$ 427	$ 315	$ 741	Low
Chatsworth	$ 502	$ 240	$ 743	Low
Dryden	$ 606	$ 158	$ 764	Low
Greenstone	$ 640	$ 142	$ 782	Low
South Bruce Peninsula	$ 512	$ 276	$ 788	Low
Kincardine	$ 542	$ 253	$ 794	Low
North Perth	$ 530	$ 288	$ 818	Low
Huntsville	$ 556	$ 274	$ 830	Low
Gravenhurst	$ 551	$ 280	$ 831	Low
Fort Erie	$ 650	$ 192	$ 842	Low
Tillsonburg	$ 653	$ 206	$ 860	Low
Sault Ste. Marie	$ 709	$ 184	$ 893	Low
Caledon	$ 531	$ 372	$ 903	Low
Pickering	$ 589	$ 315	$ 903	Low
Thorold	$ 691	$ 214	$ 905	Low
New Tecumseth	$ 520	$ 404	$ 923	Low
Pelham	$ 750	$ 245	$ 995	Low
Sarnia	$ 778	$ 263	$ 1,041	Low
Georgian Bluffs	$ 675	$ 379	$ 1,054	Low
Brantford	$ 790	$ 278	$ 1,068	Low
Lambton Shores	$ 720	$ 350	$ 1,070	Low
Innisfil	$ 656	$ 431	$ 1,087	Low
Prince Edward County	$ 705	$ 384	$ 1,089	Mid
Thunder Bay	$ 890	$ 230	$ 1,119	Mid
Wainfleet	$ 900	$ 263	$ 1,162	Mid
Quinte West	$ 848	$ 315	$ 1,163	Mid
Hanover	$ 821	$ 351	$ 1,172	Mid
North Bay	$ 927	$ 266	$ 1,193	Mid
Grey Highlands	$ 782	$ 421	$ 1,203	Mid
Mississauga	$ 735	$ 484	$ 1,219	Mid
Welland	$ 954	$ 277	$ 1,230	Mid
Clarington	$ 845	$ 397	$ 1,243	Mid
Grimsby	$ 889	$ 361	$ 1,250	Mid
Parry Sound	$ 965	$ 296	$ 1,261	Mid
Collingwood	$ 777	$ 490	$ 1,267	Mid
Port Colborne	$ 1,024	$ 246	$ 1,270	Mid
Meaford	$ 881	$ 394	$ 1,275	Mid
Espanola	$ 1,031	$ 257	$ 1,287	Mid

Commercial Comparisons – Motels

(per suite) (cont'd)

	2025 Municipal Taxes	2025 Education Taxes	2025 Property Taxes	Ranking
Wellington North	$ 953	$ 421	$ 1,374	Mid
Belleville	$ 1,110	$ 286	$ 1,396	Mid
Chatham-Kent	$ 1,160	$ 248	$ 1,407	Mid
Haldimand	$ 1,035	$ 412	$ 1,447	Mid
Richmond Hill	$ 689	$ 761	$ 1,451	Mid
Brampton	$ 905	$ 573	$ 1,478	Mid
Burlington	$ 941	$ 555	$ 1,496	Mid
Oshawa	$ 1,113	$ 397	$ 1,510	Mid
Stratford	$ 1,191	$ 332	$ 1,523	Mid
Barrie	$ 1,044	$ 499	$ 1,543	Mid
Owen Sound	$ 1,212	$ 333	$ 1,545	Mid
Bracebridge	$ 1,048	$ 497	$ 1,545	Mid
Renfrew	$ 1,221	$ 325	$ 1,546	Mid
Cornwall	$ 1,240	$ 311	$ 1,551	High
Orangeville	$ 1,039	$ 524	$ 1,563	High
Vaughan	$ 737	$ 829	$ 1,566	High
Norfolk	$ 1,152	$ 417	$ 1,569	High
Niagara Falls	$ 1,181	$ 391	$ 1,572	High
Orillia	$ 1,170	$ 408	$ 1,578	High
Brockville	$ 1,254	$ 360	$ 1,614	High
Cambridge	$ 1,212	$ 415	$ 1,627	High
Hamilton	$ 1,228	$ 403	$ 1,631	High
Ottawa	$ 1,182	$ 477	$ 1,660	High
Whitby	$ 1,128	$ 556	$ 1,685	High
Kingston	$ 1,283	$ 412	$ 1,695	High
Guelph	$ 1,295	$ 496	$ 1,791	High
Saugeen Shores	$ 1,213	$ 656	$ 1,869	High
Milton	$ 1,065	$ 834	$ 1,899	High
Kenora	$ 1,480	$ 424	$ 1,904	High
Niagara-on-the-Lake	$ 1,385	$ 643	$ 2,028	High
Timmins	$ 1,656	$ 384	$ 2,039	High
Windsor	$ 1,676	$ 373	$ 2,049	High
Kitchener	$ 1,503	$ 553	$ 2,056	High
St. Catharines	$ 1,581	$ 494	$ 2,075	High
London	$ 1,598	$ 481	$ 2,079	High
Peterborough	$ 1,576	$ 572	$ 2,148	High
Ajax	$ 1,431	$ 734	$ 2,165	High
Greater Sudbury	$ 1,793	$ 484	$ 2,277	High
Scugog	$ 1,674	$ 845	$ 2,519	High
Petawawa	$ 1,675	$ 856	$ 2,531	High
Waterloo	$ 2,026	$ 754	$ 2,780	High
Average	**$ 967**	**$ 393**	**$ 1,361**	
Median	**$ 927**	**$ 373**	**$ 1,275**	

Commercial Comparisons - Motels

(per suite) - sorted by Population Group

Municipalities with populations less than 15,000

2025 Property Taxes			Ranking
Laurentian Valley	$	687	Low
Tay	$	696	Low
Ramara	$	741	Low
Chatsworth	$	743	Low
Dryden	$	764	Low
Greenstone	$	782	Low
South Bruce Peninsula	$	788	Low
Kincardine	$	794	Low
Gravenhurst	$	831	Low
Georgian Bluffs	$	1,054	Low
Lambton Shores	$	1,070	Low
Wainfleet	$	1,162	Mid
Hanover	$	1,172	Mid
Grey Highlands	$	1,203	Mid
Parry Sound	$	1,261	Mid
Meaford	$	1,275	Mid
Espanola	$	1,287	Mid
Wellington North	$	1,374	Mid
Renfrew	$	1,546	Mid
Average	**$**	**1,012**	
Median	**$**	**1,054**	

Municipalities with populations between 15,000 - 29,999

2025 Property Taxes			Ranking
Essex	$	585	Low
North Grenville	$	606	Low
North Perth	$	818	Low
Huntsville	$	830	Low
Tillsonburg	$	860	Low
Thorold	$	905	Low
Pelham	$	995	Low
Prince Edward County	$	1,089	Mid
Collingwood	$	1,267	Mid
Port Colborne	$	1,270	Mid
Owen Sound	$	1,545	Mid
Bracebridge	$	1,545	Mid
Brockville	$	1,614	High
Saugeen Shores	$	1,869	High
Kenora	$	1,904	High
Niagara-on-the-Lake	$	2,028	High
Scugog	$	2,519	High
Petawawa	$	2,531	High
Average	**$**	**1,377**	
Median	**$**	**1,268**	

Commercial Comparisons - Motels

(per suite) - sorted by Population Group (cont'd)

Municipalities with populations between 30,000 – 99,999

2025 Property Taxes			Ranking
Lakeshore	$	625	Low
Brant	$	642	Low
Fort Erie	$	842	Low
Sault Ste. Marie	$	893	Low
Caledon	$	903	Low
New Tecumseth	$	923	Low
Sarnia	$	1,041	Low
Innisfil	$	1,087	Low
Quinte West	$	1,163	Mid
North Bay	$	1,193	Mid
Welland	$	1,230	Mid
Grimsby	$	1,250	Mid
Belleville	$	1,396	Mid
Haldimand	$	1,447	Mid
Stratford	$	1,523	Mid
Cornwall	$	1,551	High
Orangeville	$	1,563	High
Norfolk	$	1,569	High
Orillia	$	1,578	High
Timmins	$	2,039	High
Peterborough	$	2,148	High
Average	**$**	**1,267**	
Median	**$**	**1,230**	

Municipalities with populations greater than 100,000

2025 Property Taxes			Ranking
Pickering	$	903	Low
Brantford	$	1,068	Low
Thunder Bay	$	1,119	Mid
Mississauga	$	1,219	Mid
Clarington	$	1,243	Mid
Chatham-Kent	$	1,407	Mid
Richmond Hill	$	1,451	Mid
Brampton	$	1,478	Mid
Burlington	$	1,496	Mid
Oshawa	$	1,510	Mid
Barrie	$	1,543	Mid
Vaughan	$	1,566	High
Niagara Falls	$	1,572	High
Cambridge	$	1,627	High
Hamilton	$	1,631	High
Ottawa	$	1,660	High
Whitby	$	1,685	High
Kingston	$	1,695	High
Guelph	$	1,791	High
Milton	$	1,899	High
Windsor	$	2,049	High
Kitchener	$	2,056	High
St. Catharines	$	2,075	High
London	$	2,079	High
Ajax	$	2,165	High
Greater Sudbury	$	2,277	High
Waterloo	$	2,780	High
Average	**$**	**1,668**	
Median	**$**	**1,627**	

Commercial Comparisons – Motels

(per suite) - sorted by Location

2025 Property Taxes - Bruce/Grey			Ranking
Chatsworth	$	743	Low
South Bruce Peninsula	$	788	Low
Kincardine	$	794	Low
Georgian Bluffs	$	1,054	Low
Hanover	$	1,172	Mid
Grey Highlands	$	1,203	Mid
Meaford	$	1,275	Mid
Owen Sound	$	1,545	Mid
Saugeen Shores	$	1,869	High
Average	**$**	**1,160**	
Median	**$**	**1,172**	

2025 Property Taxes - GTHA			Ranking
Caledon	$	903	Low
Pickering	$	903	Low
Mississauga	$	1,219	Mid
Clarington	$	1,243	Mid
Richmond Hill	$	1,451	Mid
Brampton	$	1,478	Mid
Burlington	$	1,496	Mid
Oshawa	$	1,510	Mid
Vaughan	$	1,566	High
Hamilton	$	1,631	High
Whitby	$	1,685	High
Milton	$	1,899	High
Ajax	$	2,165	High
Scugog	$	2,519	High
Average	**$**	**1,548**	
Median	**$**	**1,503**	

2025 Property Taxes - Eastern			Ranking
North Grenville	$	606	Low
Laurentian Valley	$	687	Low
Prince Edward County	$	1,089	Mid
Quinte West	$	1,163	Mid
Belleville	$	1,396	Mid
Renfrew	$	1,546	Mid
Cornwall	$	1,551	High
Brockville	$	1,614	High
Ottawa	$	1,660	High
Kingston	$	1,695	High
Peterborough	$	2,148	High
Petawawa	$	2,531	High
Average	**$**	**1,474**	
Median	**$**	**1,549**	

2025 Property Taxes - Niagara			Ranking
Fort Erie	$	842	Low
Thorold	$	905	Low
Pelham	$	995	Low
Wainfleet	$	1,162	Mid
Welland	$	1,230	Mid
Grimsby	$	1,250	Mid
Port Colborne	$	1,270	Mid
Niagara Falls	$	1,572	High
Niagara-on-the-Lake	$	2,028	High
St. Catharines	$	2,075	High
Average	**$**	**1,333**	
Median	**$**	**1,240**	

Commercial Comparisons – Motels

(per suite) - sorted by Location (cont'd)

2025 Property Taxes - North			Ranking
Dryden	$	764	Low
Greenstone	$	782	Low
Sault Ste. Marie	$	893	Low
Thunder Bay	$	1,119	Mid
North Bay	$	1,193	Mid
Parry Sound	$	1,261	Mid
Espanola	$	1,287	Mid
Kenora	$	1,904	High
Timmins	$	2,039	High
Greater Sudbury	$	2,277	High
Average	**$**	**1,352**	
Median	**$**	**1,227**	

2025 Property Taxes - Southwest			Ranking
Essex	$	585	Low
Lakeshore	$	625	Low
Brant	$	642	Low
North Perth	$	818	Low
Tillsonburg	$	860	Low
Sarnia	$	1,041	Low
Brantford	$	1,068	Low
Lambton Shores	$	1,070	Low
Chatham-Kent	$	1,407	Mid
Haldimand	$	1,447	Mid
Stratford	$	1,523	Mid
Norfolk	$	1,569	High
Windsor	$	2,049	High
London	$	2,079	High
Average	**$**	**1,199**	
Median	**$**	**1,069**	

2025 Property Taxes - Simcoe/Musk./Duff.			Ranking
Tay	$	696	Low
Ramara	$	741	Low
Huntsville	$	830	Low
Gravenhurst	$	831	Low
New Tecumseth	$	923	Low
Innisfil	$	1,087	Low
Collingwood	$	1,267	Mid
Barrie	$	1,543	Mid
Bracebridge	$	1,545	Mid
Orangeville	$	1,563	High
Orillia	$	1,578	High
Average	**$**	**1,146**	
Median	**$**	**1,087**	

2025 Property Taxes - Waterloo/Wellington			Ranking
Wellington North	$	1,374	Mid
Cambridge	$	1,627	High
Guelph	$	1,791	High
Kitchener	$	2,056	High
Waterloo	$	2,780	High
Average	**$**	**1,926**	
Median	**$**	**1,791**	

Industrial Comparisons

Industrial Comparisons - Standard Industrial

(taxes per sq. ft.)

	2025 Municipal Taxes	2025 Education Taxes	2025 Property Taxes	Ranking
South Bruce Peninsula	$ 0.32	$ 0.13	$ 0.45	**Low**
Meaford	$ 0.34	$ 0.12	$ 0.46	**Low**
Lambton Shores	$ 0.41	$ 0.16	$ 0.57	**Low**
Grey Highlands	$ 0.46	$ 0.19	$ 0.65	**Low**
Middlesex Centre	$ 0.42	$ 0.24	$ 0.66	**Low**
North Middlesex	$ 0.48	$ 0.20	$ 0.68	**Low**
The Blue Mountains	$ 0.45	$ 0.29	$ 0.74	**Low**
Renfrew	$ 0.64	$ 0.13	$ 0.77	**Low**
Southgate	$ 0.58	$ 0.19	$ 0.77	**Low**
Norfolk	$ 0.59	$ 0.21	$ 0.80	**Low**
Thames Centre	$ 0.54	$ 0.29	$ 0.83	**Low**
Tay	$ 0.51	$ 0.35	$ 0.86	**Low**
Springwater	$ 0.47	$ 0.45	$ 0.93	**Low**
Espanola	$ 0.76	$ 0.18	$ 0.94	**Low**
North Perth	$ 0.71	$ 0.26	$ 0.97	**Low**
Hanover	$ 0.75	$ 0.23	$ 0.99	**Low**
St. Thomas	$ 0.81	$ 0.20	$ 1.01	**Low**
Gravenhurst	$ 0.68	$ 0.41	$ 1.09	**Low**
Owen Sound	$ 0.86	$ 0.23	$ 1.09	**Low**
New Tecumseth	$ 0.61	$ 0.49	$ 1.10	**Low**
Brock	$ 0.82	$ 0.28	$ 1.10	**Low**
Bracebridge	$ 0.72	$ 0.40	$ 1.12	**Low**
Chatham-Kent	$ 0.93	$ 0.19	$ 1.13	**Low**
Penetanguishene	$ 0.75	$ 0.37	$ 1.13	**Low**
Lakeshore	$ 0.84	$ 0.32	$ 1.16	**Low**
Kincardine	$ 0.87	$ 0.30	$ 1.17	**Low**
Tillsonburg	$ 0.96	$ 0.23	$ 1.19	**Low**
North Bay	$ 0.86	$ 0.33	$ 1.19	**Low**
Central Elgin	$ 0.96	$ 0.25	$ 1.20	**Low**
Quinte West	$ 0.98	$ 0.23	$ 1.21	**Low**
Orillia	$ 0.89	$ 0.31	$ 1.21	**Low**
Brockville	$ 1.02	$ 0.22	$ 1.24	**Low**
West Grey	$ 0.96	$ 0.35	$ 1.30	**Low**
Dryden	$ 0.98	$ 0.34	$ 1.32	**Low**
Parry Sound	$ 1.06	$ 0.28	$ 1.34	**Low**
Wilmot	$ 0.95	$ 0.40	$ 1.35	**Low**
West Perth	$ 0.97	$ 0.39	$ 1.37	**Low**
Strathroy-Caradoc	$ 0.98	$ 0.39	$ 1.37	**Low**
Cornwall	$ 1.15	$ 0.22	$ 1.37	**Low**
Amherstburg	$ 1.09	$ 0.29	$ 1.38	**Low**

Industrial Comparisons - Standard Industrial

(taxes per sq. ft.) (cont'd)

	2025 Municipal Taxes	2025 Education Taxes	2025 Property Taxes	Ranking
Hamilton Tp	$ 1.03	$ 0.36	$ 1.39	Mid
Tiny	$ 0.99	$ 0.40	$ 1.39	Mid
Fort Erie	$ 1.17	$ 0.24	$ 1.41	Mid
Wellesley	$ 1.02	$ 0.43	$ 1.46	Mid
Stratford	$ 1.20	$ 0.27	$ 1.46	Mid
Huntsville	$ 0.94	$ 0.57	$ 1.51	Mid
Prince Edward County	$ 0.96	$ 0.55	$ 1.52	Mid
Orangeville	$ 1.17	$ 0.35	$ 1.52	Mid
Barrie	$ 1.05	$ 0.48	$ 1.53	Mid
Wellington North	$ 1.19	$ 0.34	$ 1.53	Mid
Welland	$ 1.30	$ 0.25	$ 1.55	Mid
Kitchener	$ 1.14	$ 0.43	$ 1.57	Mid
London	$ 1.22	$ 0.37	$ 1.59	Mid
Ramara	$ 0.95	$ 0.69	$ 1.64	Mid
Scugog	$ 1.20	$ 0.44	$ 1.65	Mid
Collingwood	$ 1.00	$ 0.67	$ 1.67	Mid
Sarnia	$ 1.33	$ 0.36	$ 1.69	Mid
Essex	$ 1.33	$ 0.36	$ 1.69	Mid
Elliot Lake	$ 1.37	$ 0.33	$ 1.70	Mid
Peterborough	$ 1.25	$ 0.45	$ 1.70	Mid
Minto	$ 1.34	$ 0.39	$ 1.72	Mid
Port Hope	$ 1.40	$ 0.32	$ 1.72	Mid
Haldimand	$ 1.31	$ 0.42	$ 1.73	Mid
Mapleton	$ 1.35	$ 0.40	$ 1.75	Mid
Kingston	$ 1.40	$ 0.36	$ 1.75	Mid
Brant	$ 1.33	$ 0.44	$ 1.76	Mid
Pelham	$ 1.44	$ 0.34	$ 1.78	Mid
Innisfil	$ 1.04	$ 0.74	$ 1.78	Mid
Guelph-Eramosa	$ 1.30	$ 0.49	$ 1.79	Mid
Georgian Bluffs	$ 1.27	$ 0.54	$ 1.81	Mid
Centre Wellington	$ 1.38	$ 0.47	$ 1.85	Mid
Oshawa	$ 1.42	$ 0.46	$ 1.88	Mid
North Dumfries	$ 1.31	$ 0.60	$ 1.91	Mid
Greenstone	$ 1.69	$ 0.24	$ 1.93	Mid
Clarington	$ 1.42	$ 0.52	$ 1.94	Mid
Vaughan	$ 1.00	$ 0.95	$ 1.95	Mid
Aurora	$ 1.11	$ 0.85	$ 1.95	Mid
Windsor	$ 1.66	$ 0.32	$ 1.98	Mid
Aylmer	$ 1.60	$ 0.38	$ 1.98	Mid
Halton Hills	$ 1.29	$ 0.70	$ 1.99	Mid
Brantford	$ 1.56	$ 0.46	$ 2.02	Mid

Industrial Comparisons - Standard Industrial

(taxes per sq. ft.) (cont'd)

	2025 Municipal Taxes	2025 Education Taxes	2025 Property Taxes	Ranking
Ajax	$ 1.49	$ 0.55	$ 2.04	High
Pickering	$ 1.48	$ 0.57	$ 2.05	High
Waterloo	$ 1.50	$ 0.56	$ 2.06	High
Richmond Hill	$ 1.08	$ 1.00	$ 2.08	High
East Gwillimbury	$ 1.16	$ 0.92	$ 2.08	High
Kenora	$ 1.65	$ 0.45	$ 2.09	High
Niagara Falls	$ 1.73	$ 0.39	$ 2.11	High
Cambridge	$ 1.57	$ 0.54	$ 2.11	High
Newmarket	$ 1.23	$ 0.89	$ 2.12	High
Whitby	$ 1.56	$ 0.58	$ 2.14	High
Thorold	$ 1.77	$ 0.39	$ 2.15	High
Lincoln	$ 1.76	$ 0.42	$ 2.18	High
Markham	$ 1.10	$ 1.10	$ 2.20	High
Belleville	$ 1.84	$ 0.38	$ 2.22	High
Woolwich	$ 1.56	$ 0.70	$ 2.26	High
Puslinch	$ 1.60	$ 0.68	$ 2.29	High
West Lincoln	$ 1.79	$ 0.50	$ 2.29	High
Thunder Bay	$ 1.88	$ 0.42	$ 2.30	High
Port Colborne	$ 2.01	$ 0.34	$ 2.35	High
Guelph	$ 1.82	$ 0.59	$ 2.40	High
Georgina	$ 1.57	$ 0.84	$ 2.41	High
Wainfleet	$ 2.00	$ 0.41	$ 2.42	High
Mississauga	$ 1.49	$ 0.92	$ 2.42	High
St. Catharines	$ 2.11	$ 0.44	$ 2.55	High
Brampton	$ 1.66	$ 0.95	$ 2.61	High
Ingersoll	$ 2.13	$ 0.48	$ 2.61	High
King	$ 1.52	$ 1.10	$ 2.62	High
Niagara-on-the-Lake	$ 2.02	$ 0.63	$ 2.65	High
Milton	$ 1.65	$ 1.07	$ 2.72	High
Ottawa	$ 2.04	$ 0.71	$ 2.75	High
Burlington	$ 1.83	$ 0.94	$ 2.77	High
Hamilton	$ 2.28	$ 0.53	$ 2.81	High
Whitchurch-Stouffville	$ 1.59	$ 1.26	$ 2.85	High
Oakville	$ 1.79	$ 1.12	$ 2.91	High
Sault Ste. Marie	$ 2.61	$ 0.39	$ 2.99	High
Timmins	$ 2.59	$ 0.50	$ 3.10	High
Grimsby	$ 2.46	$ 0.67	$ 3.12	High
Caledon	$ 1.86	$ 1.32	$ 3.19	High
Erin	$ 2.44	$ 0.86	$ 3.30	High
Greater Sudbury	$ 3.44	$ 0.56	$ 4.00	High
Average	**$ 1.27**	**$ 0.47**	**$ 1.75**	
Median	**$ 1.22**	**$ 0.40**	**$ 1.72**	

Industrial Comparisons - Standard Industrial

(taxes per sq. ft.) - sorted by Population Group

Municipalities with populations less than 15,000

2025 Property Taxes			Ranking
South Bruce Peninsula	$	0.45	Low
Meaford	$	0.46	Low
Lambton Shores	$	0.57	Low
Grey Highlands	$	0.65	Low
North Middlesex	$	0.68	Low
The Blue Mountains	$	0.74	Low
Renfrew	$	0.77	Low
Southgate	$	0.77	Low
Tay	$	0.86	Low
Espanola	$	0.94	Low
Hanover	$	0.99	Low
Gravenhurst	$	1.09	Low
Brock	$	1.10	Low
Penetanguishene	$	1.13	Low
Kincardine	$	1.17	Low
West Grey	$	1.30	Low
Dryden	$	1.32	Low
Parry Sound	$	1.34	Low
West Perth	$	1.37	Low
Hamilton Tp	$	1.39	Mid
Tiny	$	1.39	Mid
Wellesley	$	1.46	Mid
Wellington North	$	1.53	Mid
Ramara	$	1.64	Mid
Elliot Lake	$	1.70	Mid
Minto	$	1.72	Mid
Mapleton	$	1.75	Mid
Georgian Bluffs	$	1.81	Mid
North Dumfries	$	1.91	Mid
Greenstone	$	1.93	Mid
Aylmer	$	1.98	Mid
Puslinch	$	2.29	High
Wainfleet	$	2.42	High
Erin	$	3.30	High
Average	**$**	**1.35**	
Median	**$**	**1.33**	

Municipalities with populations between 15,000 - 29,999

2025 Property Taxes			Ranking
Middlesex Centre	$	0.66	Low
Thames Centre	$	0.83	Low
Springwater	$	0.93	Low
North Perth	$	0.97	Low
Owen Sound	$	1.09	Low
Bracebridge	$	1.12	Low
Tillsonburg	$	1.19	Low
Central Elgin	$	1.20	Low
Brockville	$	1.24	Low
Wilmot	$	1.35	Low
Strathroy-Caradoc	$	1.37	Low
Amherstburg	$	1.38	Low
Huntsville	$	1.51	Mid
Prince Edward County	$	1.52	Mid
Scugog	$	1.65	Mid
Collingwood	$	1.67	Mid
Essex	$	1.69	Mid
Port Hope	$	1.72	Mid
Pelham	$	1.78	Mid
Guelph-Eramosa	$	1.79	Mid
Kenora	$	2.09	High
Thorold	$	2.15	High
Lincoln	$	2.18	High
Woolwich	$	2.26	High
West Lincoln	$	2.29	High
Port Colborne	$	2.35	High
Ingersoll	$	2.61	High
Niagara-on-the-Lake	$	2.65	High
Average	**$**	**1.62**	
Median	**$**	**1.58**	

Industrial Comparisons - Standard Industrial

(taxes per sq. ft.) - sorted by Population Group (cont'd)

Municipalities with populations between 30,000 – 99,999

2025 Property Taxes			Ranking
Norfolk	$	0.80	Low
St. Thomas	$	1.01	Low
New Tecumseth	$	1.10	Low
Lakeshore	$	1.16	Low
North Bay	$	1.19	Low
Quinte West	$	1.21	Low
Orillia	$	1.21	Low
Cornwall	$	1.37	Low
Fort Erie	$	1.41	Mid
Stratford	$	1.46	Mid
Orangeville	$	1.52	Mid
Welland	$	1.55	Mid
Sarnia	$	1.69	Mid
Peterborough	$	1.70	Mid
Haldimand	$	1.73	Mid
Brant	$	1.76	Mid
Innisfil	$	1.78	Mid
Centre Wellington	$	1.85	Mid
Aurora	$	1.95	Mid
Halton Hills	$	1.99	Mid
East Gwillimbury	$	2.08	High
Newmarket	$	2.12	High
Belleville	$	2.22	High
Georgina	$	2.41	High
King	$	2.62	High
Sault Ste. Marie	$	2.99	High
Timmins	$	3.10	High
Grimsby	$	3.12	High
Caledon	$	3.19	High
Average	**$**	**1.84**	
Median	**$**	**1.73**	

Municipalities with populations greater than 100,000

2025 Property Taxes			Ranking
Chatham-Kent	$	1.13	Low
Barrie	$	1.53	Mid
Kitchener	$	1.57	Mid
London	$	1.59	Mid
Kingston	$	1.75	Mid
Oshawa	$	1.88	Mid
Clarington	$	1.94	Mid
Vaughan	$	1.95	Mid
Windsor	$	1.98	Mid
Brantford	$	2.02	Mid
Ajax	$	2.04	High
Pickering	$	2.05	High
Waterloo	$	2.06	High
Richmond Hill	$	2.08	High
Niagara Falls	$	2.11	High
Cambridge	$	2.11	High
Whitby	$	2.14	High
Markham	$	2.20	High
Thunder Bay	$	2.30	High
Guelph	$	2.40	High
Mississauga	$	2.42	High
St. Catharines	$	2.55	High
Brampton	$	2.61	High
Milton	$	2.72	High
Ottawa	$	2.75	High
Burlington	$	2.77	High
Hamilton	$	2.81	High
Oakville	$	2.91	High
Greater Sudbury	$	4.00	High
Average	**$**	**2.22**	
Median	**$**	**2.11**	

Industrial Comparisons - Standard Industrial

(taxes per sq. ft.) - sorted by Location

2025 Property Taxes - Bruce/Grey			Ranking
South Bruce Peninsula	$	0.45	Low
Meaford	$	0.46	Low
Grey Highlands	$	0.65	Low
The Blue Mountains	$	0.74	Low
Southgate	$	0.77	Low
Hanover	$	0.99	Low
Owen Sound	$	1.09	Low
Kincardine	$	1.17	Low
West Grey	$	1.30	Low
Georgian Bluffs	$	1.81	Mid
Average	**$**	**0.94**	
Median	**$**	**0.88**	

2025 Property Taxes - Eastern			Ranking
Renfrew	$	0.77	Low
Quinte West	$	1.21	Low
Brockville	$	1.24	Low
Cornwall	$	1.37	Low
Hamilton Tp	$	1.39	Mid
Prince Edward County	$	1.52	Mid
Peterborough	$	1.70	Mid
Port Hope	$	1.72	Mid
Kingston	$	1.75	Mid
Belleville	$	2.22	High
Ottawa	$	2.75	High
Average	**$**	**1.60**	
Median	**$**	**1.52**	

2025 Property Taxes - GTHA			Ranking
Brock	$	1.10	Low
Scugog	$	1.65	Mid
Oshawa	$	1.88	Mid
Clarington	$	1.94	Mid
Vaughan	$	1.95	Mid
Aurora	$	1.95	Mid
Halton Hills	$	1.99	Mid
Ajax	$	2.04	High
Pickering	$	2.05	High
Richmond Hill	$	2.08	High
East Gwillimbury	$	2.08	High
Newmarket	$	2.12	High
Whitby	$	2.14	High
Markham	$	2.20	High
Georgina	$	2.41	High
Mississauga	$	2.42	High
Brampton	$	2.61	High
King	$	2.62	High
Milton	$	2.72	High
Burlington	$	2.77	High
Hamilton	$	2.81	High
Whitchurch-Stouffville	$	2.85	High
Oakville	$	2.91	High
Caledon	$	3.19	High
Average	**$**	**2.27**	
Median	**$**	**2.13**	

Industrial Comparisons - Standard Industrial

(taxes per sq. ft.) - sorted by Location (cont'd)

2025 Property Taxes - Niagara			Ranking
Fort Erie	$	1.41	Mid
Welland	$	1.55	Mid
Pelham	$	1.78	Mid
Niagara Falls	$	2.11	High
Thorold	$	2.15	High
Lincoln	$	2.18	High
West Lincoln	$	2.29	High
Port Colborne	$	2.35	High
Wainfleet	$	2.42	High
St. Catharines	$	2.55	High
Niagara-on-the-Lake	$	2.65	High
Grimsby	$	3.12	High
Average	**$**	**2.21**	
Median	**$**	**2.23**	

2025 Property Taxes - Waterloo/Wellington			Ranking
Wilmot	$	1.35	Low
Wellesley	$	1.46	Mid
Wellington North	$	1.53	Mid
Kitchener	$	1.57	Mid
Minto	$	1.72	Mid
Mapleton	$	1.75	Mid
Guelph-Eramosa	$	1.79	Mid
Centre Wellington	$	1.85	Mid
North Dumfries	$	1.91	Mid
Waterloo	$	2.06	High
Cambridge	$	2.11	High
Woolwich	$	2.26	High
Puslinch	$	2.29	High
Guelph	$	2.40	High
Erin	$	3.30	High
Average	**$**	**1.96**	
Median	**$**	**1.85**	

2025 Property Taxes - Simcoe/Musk./Duff.			Ranking
Tay	$	0.86	Low
Springwater	$	0.93	Low
Gravenhurst	$	1.09	Low
New Tecumseth	$	1.10	Low
Bracebridge	$	1.12	Low
Penetanguishene	$	1.13	Low
Orillia	$	1.21	Low
Tiny	$	1.39	Mid
Huntsville	$	1.51	Mid
Orangeville	$	1.52	Mid
Barrie	$	1.53	Mid
Ramara	$	1.64	Mid
Collingwood	$	1.67	Mid
Innisfil	$	1.78	Mid
Average	**$**	**1.32**	
Median	**$**	**1.30**	

2025 Property Taxes - North			Ranking
Espanola	$	0.94	Low
North Bay	$	1.19	Low
Dryden	$	1.32	Low
Parry Sound	$	1.34	Low
Elliot Lake	$	1.70	Mid
Greenstone	$	1.93	Mid
Kenora	$	2.09	High
Thunder Bay	$	2.30	High
Sault Ste. Marie	$	2.99	High
Timmins	$	3.10	High
Greater Sudbury	$	4.00	High
Average	**$**	**2.08**	
Median	**$**	**1.93**	

Industrial Comparisons - Standard Industrial

(taxes per sq. ft.) - sorted by Location (cont'd)

2025 Property Taxes - Southwest			Ranking
Lambton Shores	$	0.57	Low
Middlesex Centre	$	0.66	Low
North Middlesex	$	0.68	Low
Norfolk	$	0.80	Low
Thames Centre	$	0.83	Low
North Perth	$	0.97	Low
St. Thomas	$	1.01	Low
Chatham-Kent	$	1.13	Low
Lakeshore	$	1.16	Low
Tillsonburg	$	1.19	Low
Central Elgin	$	1.20	Low
West Perth	$	1.37	Low
Strathroy-Caradoc	$	1.37	Low
Amherstburg	$	1.38	Low
Stratford	$	1.46	Mid
London	$	1.59	Mid
Sarnia	$	1.69	Mid
Essex	$	1.69	Mid
Haldimand	$	1.73	Mid
Brant	$	1.76	Mid
Windsor	$	1.98	Mid
Aylmer	$	1.98	Mid
Brantford	$	2.02	Mid
Ingersoll	$	2.61	High
Average	**$**	**1.37**	
Median	**$**	**1.37**	

Industrial Comparisons - Large Industrial

(taxes per sq. ft.)

	2025 Municipal Taxes	2025 Education Taxes	2025 Property Taxes	Ranking
West Grey	$ 0.19	$ 0.07	$ 0.25	**Low**
West Perth	$ 0.19	$ 0.08	$ 0.26	**Low**
Norfolk	$ 0.25	$ 0.09	$ 0.35	**Low**
Welland	$ 0.30	$ 0.06	$ 0.36	**Low**
Port Hope	$ 0.31	$ 0.07	$ 0.38	**Low**
West Lincoln	$ 0.31	$ 0.08	$ 0.39	**Low**
North Bay	$ 0.31	$ 0.12	$ 0.43	**Low**
Haldimand	$ 0.36	$ 0.11	$ 0.47	**Low**
Collingwood	$ 0.32	$ 0.21	$ 0.53	**Low**
Fort Erie	$ 0.46	$ 0.09	$ 0.55	**Low**
Clarington	$ 0.43	$ 0.16	$ 0.59	**Low**
New Tecumseth	$ 0.33	$ 0.26	$ 0.59	**Low**
Stratford	$ 0.52	$ 0.12	$ 0.63	**Low**
Kitchener	$ 0.47	$ 0.17	$ 0.64	**Low**
North Perth	$ 0.50	$ 0.17	$ 0.67	**Low**
Chatham-Kent	$ 0.57	$ 0.12	$ 0.69	**Low**
Kingston	$ 0.60	$ 0.15	$ 0.75	**Low**
Owen Sound	$ 0.59	$ 0.16	$ 0.75	**Low**
Brantford	$ 0.60	$ 0.18	$ 0.78	**Low**
Tillsonburg	$ 0.66	$ 0.16	$ 0.82	**Low**
Georgian Bluffs	$ 0.57	$ 0.26	$ 0.83	**Low**
St. Thomas	$ 0.75	$ 0.15	$ 0.90	**Low**
Strathroy-Caradoc	$ 0.64	$ 0.26	$ 0.90	**Low**
Brant	$ 0.71	$ 0.23	$ 0.94	**Low**
Peterborough	$ 0.69	$ 0.25	$ 0.94	**Low**
Orangeville	$ 0.73	$ 0.22	$ 0.95	**Mid**
Thorold	$ 0.79	$ 0.17	$ 0.96	**Mid**
Cambridge	$ 0.73	$ 0.25	$ 0.99	**Mid**
Ajax	$ 0.74	$ 0.28	$ 1.02	**Mid**
Guelph-Eramosa	$ 0.66	$ 0.37	$ 1.03	**Mid**
Sault Ste. Marie	$ 0.98	$ 0.08	$ 1.06	**Mid**
London	$ 0.84	$ 0.25	$ 1.09	**Mid**
Cornwall	$ 0.95	$ 0.18	$ 1.13	**Mid**
Markham	$ 0.58	$ 0.56	$ 1.14	**Mid**
Caledon	$ 0.67	$ 0.48	$ 1.15	**Mid**
Ingersoll	$ 0.94	$ 0.21	$ 1.15	**Mid**
Barrie	$ 0.80	$ 0.37	$ 1.16	**Mid**
Central Elgin	$ 0.97	$ 0.20	$ 1.17	**Mid**
Niagara Falls	$ 0.98	$ 0.22	$ 1.20	**Mid**

Industrial Comparisons - Large Industrial

(taxes per sq. ft.) (cont'd)

	2025 Municipal Taxes	2025 Education Taxes	2025 Property Taxes	Ranking
Wellington North	$ 0.95	$ 0.27	$ 1.22	Mid
Hamilton	$ 1.03	$ 0.20	$ 1.23	Mid
East Gwillimbury	$ 0.71	$ 0.52	$ 1.24	Mid
Aurora	$ 0.71	$ 0.54	$ 1.25	Mid
Greater Sudbury	$ 1.13	$ 0.15	$ 1.29	Mid
Woolwich	$ 0.91	$ 0.41	$ 1.31	Mid
Thunder Bay	$ 1.13	$ 0.21	$ 1.34	Mid
Windsor	$ 1.16	$ 0.18	$ 1.34	Mid
Guelph	$ 1.02	$ 0.33	$ 1.35	Mid
St. Catharines	$ 1.14	$ 0.24	$ 1.37	Mid
Espanola	$ 1.13	$ 0.26	$ 1.40	Mid
Orillia	$ 1.09	$ 0.38	$ 1.47	Mid
Whitby	$ 1.09	$ 0.40	$ 1.49	High
Halton Hills	$ 1.00	$ 0.52	$ 1.52	High
Burlington	$ 1.01	$ 0.52	$ 1.54	High
Brockville	$ 1.27	$ 0.27	$ 1.55	High
Pickering	$ 1.13	$ 0.43	$ 1.57	High
Waterloo	$ 1.15	$ 0.43	$ 1.57	High
Whitchurch-Stouffville	$ 0.89	$ 0.70	$ 1.59	High
Oshawa	$ 1.23	$ 0.39	$ 1.61	High
Belleville	$ 1.35	$ 0.28	$ 1.62	High
Port Colborne	$ 1.41	$ 0.23	$ 1.64	High
Centre Wellington	$ 1.26	$ 0.41	$ 1.67	High
Lakeshore	$ 1.33	$ 0.35	$ 1.68	High
Grey Highlands	$ 1.22	$ 0.47	$ 1.69	High
Minto	$ 1.32	$ 0.40	$ 1.73	High
Vaughan	$ 0.90	$ 0.83	$ 1.73	High
Ottawa	$ 1.26	$ 0.51	$ 1.76	High
Newmarket	$ 1.05	$ 0.76	$ 1.82	High
Prince Edward County	$ 1.19	$ 0.68	$ 1.87	High
Puslinch	$ 1.39	$ 0.56	$ 1.94	High
Brampton	$ 1.25	$ 0.72	$ 1.97	High
Mississauga	$ 1.27	$ 0.79	$ 2.06	High
Grimsby	$ 1.82	$ 0.49	$ 2.31	High
Mapleton	$ 2.22	$ 0.65	$ 2.88	High
Oakville	$ 1.79	$ 1.11	$ 2.90	High
Milton	$ 1.84	$ 1.15	$ 2.98	High
Average	**$ 0.89**	**$ 0.33**	**$ 1.23**	
Median	**$ 0.90**	**$ 0.26**	**$ 1.18**	

Industrial Comparisons - Large Industrial

(taxes per sq. ft.) - sorted by Population Group

Municipalities with populations less than 15,000

2025 Property Taxes			Ranking
West Grey	$	0.25	Low
West Perth	$	0.26	Low
Georgian Bluffs	$	0.83	Low
Wellington North	$	1.22	Mid
Espanola	$	1.40	Mid
Grey Highlands	$	1.69	High
Minto	$	1.73	High
Puslinch	$	1.94	High
Mapleton	$	2.88	High
Average	**$**	**1.36**	
Median	**$**	**1.40**	

Municipalities with populations between 15,000 - 29,999

2025 Property Taxes			Ranking
Port Hope	$	0.38	Low
West Lincoln	$	0.39	Low
Collingwood	$	0.53	Low
North Perth	$	0.67	Low
Owen Sound	$	0.75	Low
Tillsonburg	$	0.82	Low
Strathroy-Caradoc	$	0.90	Low
Thorold	$	0.96	Mid
Guelph-Eramosa	$	1.03	Mid
Ingersoll	$	1.15	Mid
Central Elgin	$	1.17	Mid
Woolwich	$	1.31	Mid
Brockville	$	1.55	High
Port Colborne	$	1.64	High
Prince Edward County	$	1.87	High
Average	**$**	**1.01**	
Median	**$**	**0.96**	

Industrial Comparisons - Large Industrial

(taxes per sq. ft.) - sorted by Population Group (cont'd)

Municipalities with populations between 30,000 – 99,999

2025 Property Taxes			Ranking
Norfolk	$	0.35	Low
Welland	$	0.36	Low
North Bay	$	0.43	Low
Haldimand	$	0.47	Low
Fort Erie	$	0.55	Low
New Tecumseth	$	0.59	Low
Stratford	$	0.63	Low
St. Thomas	$	0.90	Low
Brant	$	0.94	Low
Peterborough	$	0.94	Low
Orangeville	$	0.95	Mid
Sault Ste. Marie	$	1.06	Mid
Cornwall	$	1.13	Mid
Caledon	$	1.15	Mid
East Gwillimbury	$	1.24	Mid
Aurora	$	1.25	Mid
Orillia	$	1.47	Mid
Halton Hills	$	1.52	High
Belleville	$	1.62	High
Centre Wellington	$	1.67	High
Lakeshore	$	1.68	High
Newmarket	$	1.82	High
Grimsby	$	2.31	High
Average	**$**	**1.09**	
Median	**$**	**1.06**	

Municipalities with populations greater than 100,000

2025 Property Taxes			Ranking
Clarington	$	0.59	Low
Kitchener	$	0.64	Low
Chatham-Kent	$	0.69	Low
Kingston	$	0.75	Low
Brantford	$	0.78	Low
Cambridge	$	0.99	Mid
Ajax	$	1.02	Mid
London	$	1.09	Mid
Markham	$	1.14	Mid
Barrie	$	1.16	Mid
Niagara Falls	$	1.20	Mid
Hamilton	$	1.23	Mid
Greater Sudbury	$	1.29	Mid
Thunder Bay	$	1.34	Mid
Windsor	$	1.34	Mid
Guelph	$	1.35	Mid
St. Catharines	$	1.37	Mid
Whitby	$	1.49	High
Burlington	$	1.54	High
Pickering	$	1.57	High
Waterloo	$	1.57	High
Oshawa	$	1.61	High
Vaughan	$	1.73	High
Ottawa	$	1.76	High
Brampton	$	1.97	High
Mississauga	$	2.06	High
Oakville	$	2.90	High
Milton	$	2.98	High
Average	**$**	**1.40**	
Median	**$**	**1.34**	

Industrial Comparisons - Large Industrial

(taxes per sq. ft.) - sorted by Location

2025 Property Taxes - Bruce/Grey			Ranking
West Grey	$	0.25	Low
Owen Sound	$	0.75	Low
Georgian Bluffs	$	0.83	Low
Grey Highlands	$	1.69	High
Average	**$**	**0.88**	
Median	**$**	**0.79**	

2025 Property Taxes - Eastern			Ranking
Port Hope	$	0.38	Low
Kingston	$	0.75	Low
Peterborough	$	0.94	Low
Cornwall	$	1.13	Mid
Brockville	$	1.55	High
Belleville	$	1.62	High
Ottawa	$	1.76	High
Prince Edward County	$	1.87	High
Average	**$**	**1.25**	
Median	**$**	**1.34**	

2025 Property Taxes - Niagara			Ranking
Welland	$	0.36	Low
West Lincoln	$	0.39	Low
Fort Erie	$	0.55	Low
Thorold	$	0.96	Mid
Niagara Falls	$	1.20	Mid
St. Catharines	$	1.37	Mid
Port Colborne	$	1.64	High
Grimsby	$	2.31	High
Average	**$**	**1.10**	
Median	**$**	**1.08**	

2025 Property Taxes - GTHA			Ranking
Clarington	$	0.59	Low
Ajax	$	1.02	Mid
Markham	$	1.14	Mid
Caledon	$	1.15	Mid
Hamilton	$	1.23	Mid
East Gwillimbury	$	1.24	Mid
Aurora	$	1.25	Mid
Whitby	$	1.49	High
Halton Hills	$	1.52	High
Burlington	$	1.54	High
Pickering	$	1.57	High
Whitchurch-Stouffville	$	1.59	High
Oshawa	$	1.61	High
Vaughan	$	1.73	High
Newmarket	$	1.82	High
Brampton	$	1.97	High
Mississauga	$	2.06	High
Oakville	$	2.90	High
Milton	$	2.98	High
Average	**$**	**1.60**	
Median	**$**	**1.54**	

2025 Property Taxes - North			Ranking
North Bay	$	0.43	Low
Sault Ste. Marie	$	1.06	Mid
Greater Sudbury	$	1.29	Mid
Thunder Bay	$	1.34	Mid
Espanola	$	1.40	Mid
Average	**$**	**1.10**	
Median	**$**	**1.29**	

Industrial Comparisons - Large Industrial

(taxes per sq. ft.) - sorted by Location (cont'd)

2025 Property Taxes - Simcoe/Musk./Duff.			Ranking
Collingwood	$	0.53	Low
New Tecumseth	$	0.59	Low
Orangeville	$	0.95	Mid
Barrie	$	1.16	Mid
Orillia	$	1.47	Mid
Average	**$**	**0.94**	
Median	**$**	**0.95**	

2025 Property Taxes - Waterloo/Wellington			Ranking
Kitchener	$	0.64	Low
Cambridge	$	0.99	Mid
Guelph-Eramosa	$	1.03	Mid
Wellington North	$	1.22	Mid
Woolwich	$	1.31	Mid
Guelph	$	1.35	Mid
Waterloo	$	1.57	High
Centre Wellington	$	1.67	High
Minto	$	1.73	High
Puslinch	$	1.94	High
Mapleton	$	2.88	High
Average	**$**	**1.49**	
Median	**$**	**1.35**	

2025 Property Taxes - Southwest			Ranking
West Perth	$	0.26	Low
Norfolk	$	0.35	Low
Haldimand	$	0.47	Low
Stratford	$	0.63	Low
North Perth	$	0.67	Low
Chatham-Kent	$	0.69	Low
Brantford	$	0.78	Low
Tillsonburg	$	0.82	Low
St. Thomas	$	0.90	Low
Strathroy-Caradoc	$	0.90	Low
Brant	$	0.94	Low
London	$	1.09	Mid
Ingersoll	$	1.15	Mid
Central Elgin	$	1.17	Mid
Windsor	$	1.34	Mid
Lakeshore	$	1.68	High
Average	**$**	**0.87**	
Median	**$**	**0.86**	

Industrial Comparisons - Industrial Vacant Land

(taxes per acre)

	2025 Municipal Taxes	2025 Education Taxes	2025 Property Taxes	Ranking
Tiny	$ 59	$ 60	$ 119	**Low**
Whitewater Region	$ 107	$ 32	$ 139	**Low**
Georgian Bluffs	$ 142	$ 61	$ 203	**Low**
Hamilton Tp	$ 252	$ 87	$ 339	**Low**
Minto	$ 360	$ 100	$ 460	**Low**
Thames Centre	$ 305	$ 162	$ 467	**Low**
North Middlesex	$ 341	$ 129	$ 469	**Low**
Kincardine	$ 391	$ 134	$ 525	**Low**
Lambton Shores	$ 400	$ 158	$ 558	**Low**
Grey Highlands	$ 416	$ 159	$ 575	**Low**
Petawawa	$ 423	$ 159	$ 581	**Low**
Middlesex Centre	$ 481	$ 210	$ 691	**Low**
West Grey	$ 596	$ 215	$ 811	**Low**
Strathroy-Caradoc	$ 583	$ 232	$ 815	**Low**
North Grenville	$ 578	$ 249	$ 827	**Low**
Hanover	$ 664	$ 207	$ 871	**Low**
Wainfleet	$ 769	$ 155	$ 924	**Low**
Chatham-Kent	$ 771	$ 159	$ 931	**Low**
Pelham	$ 769	$ 178	$ 947	**Low**
Brockville	$ 838	$ 180	$ 1,018	**Low**
St. Thomas	$ 831	$ 207	$ 1,037	**Low**
Wellington North	$ 845	$ 241	$ 1,086	**Low**
Laurentian Valley	$ 827	$ 306	$ 1,132	**Low**
Cornwall	$ 974	$ 185	$ 1,160	**Low**
North Perth	$ 896	$ 313	$ 1,210	**Low**
Tillsonburg	$ 981	$ 229	$ 1,210	**Low**
Tay	$ 754	$ 520	$ 1,274	**Low**
Ramara	$ 729	$ 574	$ 1,303	**Low**
West Perth	$ 937	$ 378	$ 1,315	**Low**
Owen Sound	$ 1,051	$ 278	$ 1,329	**Low**
Bracebridge	$ 911	$ 507	$ 1,417	**Low**
Espanola	$ 1,174	$ 272	$ 1,446	**Low**
Meaford	$ 1,079	$ 368	$ 1,447	**Low**
Renfrew	$ 1,216	$ 245	$ 1,461	**Low**
Springwater	$ 774	$ 742	$ 1,517	**Low**
Gravenhurst	$ 960	$ 573	$ 1,532	**Low**
Aylmer	$ 1,248	$ 295	$ 1,543	**Low**
Lakeshore	$ 972	$ 620	$ 1,592	**Low**
Port Colborne	$ 1,414	$ 235	$ 1,649	**Low**
Brant	$ 1,275	$ 421	$ 1,696	**Low**

Industrial Comparisons - Industrial Vacant Land

(taxes per acre) (cont'd)

	2025 Municipal Taxes	2025 Education Taxes	2025 Property Taxes	Ranking
Norfolk	$ 1,251	$ 458	$ 1,709	Mid
Amherstburg	$ 1,389	$ 371	$ 1,760	Mid
Essex	$ 1,386	$ 379	$ 1,764	Mid
Huntsville	$ 1,111	$ 676	$ 1,787	Mid
Mapleton	$ 1,481	$ 437	$ 1,918	Mid
Southgate	$ 1,450	$ 476	$ 1,926	Mid
Haldimand	$ 1,478	$ 463	$ 1,941	Mid
Penetanguishene	$ 1,322	$ 659	$ 1,981	Mid
Brock	$ 1,489	$ 510	$ 1,999	Mid
Sarnia	$ 1,581	$ 430	$ 2,011	Mid
Parry Sound	$ 1,654	$ 435	$ 2,089	Mid
Dryden	$ 1,577	$ 547	$ 2,124	Mid
Welland	$ 1,967	$ 376	$ 2,343	Mid
Belleville	$ 1,962	$ 404	$ 2,366	Mid
Stratford	$ 2,005	$ 447	$ 2,452	Mid
Fort Erie	$ 2,140	$ 430	$ 2,570	Mid
Ingersoll	$ 2,111	$ 473	$ 2,584	Mid
West Lincoln	$ 2,132	$ 560	$ 2,693	Mid
North Bay	$ 1,940	$ 763	$ 2,703	Mid
Centre Wellington	$ 2,068	$ 684	$ 2,752	Mid
Sault Ste. Marie	$ 2,526	$ 345	$ 2,871	Mid
New Tecumseth	$ 1,787	$ 1,423	$ 3,210	Mid
Orillia	$ 2,422	$ 851	$ 3,273	Mid
Scugog	$ 2,590	$ 954	$ 3,544	Mid
Timmins	$ 3,087	$ 566	$ 3,653	Mid
Kingston	$ 3,007	$ 727	$ 3,734	Mid
Port Hope	$ 3,058	$ 704	$ 3,762	Mid
Peterborough	$ 2,920	$ 1,060	$ 3,980	Mid
East Gwillimbury	$ 2,419	$ 1,762	$ 4,181	Mid
London	$ 3,268	$ 988	$ 4,256	Mid
Collingwood	$ 2,571	$ 1,740	$ 4,311	Mid
Kenora	$ 3,393	$ 918	$ 4,311	Mid
Guelph-Eramosa	$ 3,186	$ 1,156	$ 4,341	Mid
Quinte West	$ 3,576	$ 837	$ 4,413	Mid
Wilmot	$ 3,181	$ 1,345	$ 4,526	Mid
Chatsworth	$ 3,334	$ 1,250	$ 4,584	Mid
Brantford	$ 3,685	$ 1,076	$ 4,761	Mid
Innisfil	$ 2,846	$ 2,026	$ 4,871	Mid
Clarington	$ 3,619	$ 1,298	$ 4,917	Mid
Windsor	$ 4,206	$ 823	$ 5,029	Mid

Industrial Comparisons - Industrial Vacant Land

(taxes per acre) (cont'd)

	2025 Municipal Taxes	2025 Education Taxes	2025 Property Taxes	Ranking
Georgina	$ 3,312	$ 1,769	$ 5,081	High
Erin	$ 3,841	$ 1,350	$ 5,191	High
Woolwich	$ 3,586	$ 1,613	$ 5,199	High
Elliot Lake	$ 4,247	$ 1,006	$ 5,253	High
North Dumfries	$ 3,833	$ 1,766	$ 5,599	High
Barrie	$ 4,286	$ 1,976	$ 6,262	High
Greater Sudbury	$ 5,991	$ 943	$ 6,934	High
Oshawa	$ 5,643	$ 1,789	$ 7,432	High
Niagara Falls	$ 6,147	$ 1,357	$ 7,504	High
Kitchener	$ 5,464	$ 2,049	$ 7,513	High
Orangeville	$ 6,045	$ 1,780	$ 7,825	High
Lincoln	$ 6,427	$ 1,537	$ 7,964	High
Cambridge	$ 5,973	$ 2,062	$ 8,035	High
Puslinch	$ 6,011	$ 2,407	$ 8,418	High
Whitby	$ 6,184	$ 2,281	$ 8,465	High
Newmarket	$ 5,427	$ 3,935	$ 9,362	High
Niagara-on-the-Lake	$ 7,182	$ 2,238	$ 9,420	High
Guelph	$ 7,314	$ 2,345	$ 9,660	High
Thunder Bay	$ 8,410	$ 1,833	$ 10,243	High
Aurora	$ 6,146	$ 4,716	$ 10,862	High
Thorold	$ 9,003	$ 1,951	$ 10,954	High
Ajax	$ 8,158	$ 3,000	$ 11,158	High
King	$ 6,673	$ 4,865	$ 11,537	High
St. Catharines	$ 10,065	$ 2,076	$ 12,141	High
Whitchurch-Stouffville	$ 6,991	$ 5,534	$ 12,525	High
Pickering	$ 10,192	$ 3,904	$ 14,096	High
Halton Hills	$ 10,079	$ 5,287	$ 15,366	High
Caledon	$ 9,027	$ 6,381	$ 15,408	High
Waterloo	$ 11,296	$ 4,204	$ 15,500	High
Grimsby	$ 12,280	$ 3,292	$ 15,571	High
Hamilton	$ 12,977	$ 2,914	$ 15,891	High
Milton	$ 11,288	$ 7,060	$ 18,348	High
Richmond Hill	$ 9,577	$ 8,782	$ 18,359	High
Burlington	$ 13,217	$ 6,796	$ 20,013	High
Markham	$ 10,336	$ 10,115	$ 20,451	High
Vaughan	$ 10,780	$ 9,959	$ 20,739	High
Ottawa	$ 15,503	$ 5,360	$ 20,863	High
Oakville	$ 14,609	$ 9,021	$ 23,631	High
Mississauga	$ 15,970	$ 9,880	$ 25,850	High
Brampton	$ 16,943	$ 9,681	$ 26,624	High
Average	**$ 3,831**	**$ 1,693**	**$ 5,524**	
Median	**$ 2,136**	**$ 694**	**$ 2,811**	

Industrial Comparisons - Industrial Vacant Land

(taxes per acre) - sorted by Population Group

Municipalities with populations less than 15,000

2025 Property Taxes			Ranking
Tiny	$	119	Low
Whitewater Region	$	139	Low
Georgian Bluffs	$	203	Low
Hamilton Tp	$	339	Low
Minto	$	460	Low
North Middlesex	$	469	Low
Kincardine	$	525	Low
Lambton Shores	$	558	Low
Grey Highlands	$	575	Low
West Grey	$	811	Low
Hanover	$	871	Low
Wainfleet	$	924	Low
Wellington North	$	1,086	Low
Laurentian Valley	$	1,132	Low
Tay	$	1,274	Low
Ramara	$	1,303	Low
West Perth	$	1,315	Low
Espanola	$	1,446	Low
Meaford	$	1,447	Low
Renfrew	$	1,461	Low
Gravenhurst	$	1,532	Low
Aylmer	$	1,543	Low
Mapleton	$	1,918	Mid
Southgate	$	1,926	Mid
Penetanguishene	$	1,981	Mid
Brock	$	1,999	Mid
Parry Sound	$	2,089	Mid
Dryden	$	2,124	Mid
Chatsworth	$	4,584	Mid
Erin	$	5,191	High
Elliot Lake	$	5,253	High
North Dumfries	$	5,599	High
Puslinch	$	8,418	High
Average	**$**	**1,837**	
Median	**$**	**1,315**	

Municipalities with populations between 15,000 - 29,999

2025 Property Taxes			Ranking
Thames Centre	$	467	Low
Petawawa	$	581	Low
Middlesex Centre	$	691	Low
Strathroy-Caradoc	$	815	Low
North Grenville	$	827	Low
Pelham	$	947	Low
Brockville	$	1,018	Low
North Perth	$	1,210	Low
Tillsonburg	$	1,210	Low
Owen Sound	$	1,329	Low
Bracebridge	$	1,417	Low
Springwater	$	1,517	Low
Port Colborne	$	1,649	Low
Amherstburg	$	1,760	Mid
Essex	$	1,764	Mid
Huntsville	$	1,787	Mid
Ingersoll	$	2,584	Mid
West Lincoln	$	2,693	Mid
Scugog	$	3,544	Mid
Port Hope	$	3,762	Mid
Collingwood	$	4,311	Mid
Kenora	$	4,311	Mid
Guelph-Eramosa	$	4,341	Mid
Wilmot	$	4,526	Mid
Woolwich	$	5,199	High
Lincoln	$	7,964	High
Niagara-on-the-Lake	$	9,420	High
Thorold	$	10,954	High
Average	**$**	**2,950**	
Median	**$**	**1,762**	

Industrial Comparisons - Industrial Vacant Land

(taxes per acre) - sorted by Population Group (cont'd)

Municipalities with populations between 30,000 – 99,999

2025 Property Taxes			Ranking
St. Thomas	$	1,037	Low
Cornwall	$	1,160	Low
Lakeshore	$	1,592	Low
Brant	$	1,696	Low
Norfolk	$	1,709	Mid
Haldimand	$	1,941	Mid
Sarnia	$	2,011	Mid
Welland	$	2,343	Mid
Belleville	$	2,366	Mid
Stratford	$	2,452	Mid
Fort Erie	$	2,570	Mid
North Bay	$	2,703	Mid
Centre Wellington	$	2,752	Mid
Sault Ste. Marie	$	2,871	Mid
New Tecumseth	$	3,210	Mid
Orillia	$	3,273	Mid
Timmins	$	3,653	Mid
Peterborough	$	3,980	Mid
East Gwillimbury	$	4,181	Mid
Quinte West	$	4,413	Mid
Innisfil	$	4,871	Mid
Georgina	$	5,081	High
Orangeville	$	7,825	High
Newmarket	$	9,362	High
Aurora	$	10,862	High
King	$	11,537	High
Halton Hills	$	15,366	High
Caledon	$	15,408	High
Grimsby	$	15,571	High
Average	**$**	**5,096**	
Median	**$**	**3,210**	

Municipalities with populations greater than 100,000

2025 Property Taxes			Ranking
Chatham-Kent	$	931	Low
Kingston	$	3,734	Mid
London	$	4,256	Mid
Brantford	$	4,761	Mid
Clarington	$	4,917	Mid
Windsor	$	5,029	Mid
Barrie	$	6,262	High
Greater Sudbury	$	6,934	High
Oshawa	$	7,432	High
Niagara Falls	$	7,504	High
Kitchener	$	7,513	High
Cambridge	$	8,035	High
Whitby	$	8,465	High
Guelph	$	9,660	High
Thunder Bay	$	10,243	High
Ajax	$	11,158	High
St. Catharines	$	12,141	High
Pickering	$	14,096	High
Waterloo	$	15,500	High
Hamilton	$	15,891	High
Milton	$	18,348	High
Richmond Hill	$	18,359	High
Burlington	$	20,013	High
Markham	$	20,451	High
Vaughan	$	20,739	High
Ottawa	$	20,863	High
Oakville	$	23,631	High
Mississauga	$	25,850	High
Brampton	$	26,624	High
Average	**$**	**12,391**	
Median	**$**	**10,243**	

Industrial Comparisons - Industrial Vacant Land

(taxes per acre) - sorted by Location

2025 Property Taxes - Bruce/Grey			Ranking
Georgian Bluffs	$	203	Low
Kincardine	$	525	Low
Grey Highlands	$	575	Low
West Grey	$	811	Low
Hanover	$	871	Low
Owen Sound	$	1,329	Low
Meaford	$	1,447	Low
Southgate	$	1,926	Mid
Chatsworth	$	4,584	Mid
Average	**$**	**1,363**	
Median	**$**	**871**	

2025 Property Taxes - Eastern			Ranking
Whitewater Region	$	139	Low
Hamilton Tp	$	339	Low
Petawawa	$	581	Low
North Grenville	$	827	Low
Brockville	$	1,018	Low
Laurentian Valley	$	1,132	Low
Cornwall	$	1,160	Low
Renfrew	$	1,461	Low
Belleville	$	2,366	Mid
Kingston	$	3,734	Mid
Port Hope	$	3,762	Mid
Peterborough	$	3,980	Mid
Quinte West	$	4,413	Mid
Ottawa	$	20,863	High
Average	**$**	**3,270**	
Median	**$**	**1,310**	

2025 Property Taxes - GTHA			Ranking
Brock	$	1,999	Mid
Scugog	$	3,544	Mid
East Gwillimbury	$	4,181	Mid
Clarington	$	4,917	Mid
Georgina	$	5,081	High
Oshawa	$	7,432	High
Whitby	$	8,465	High
Newmarket	$	9,362	High
Aurora	$	10,862	High
Ajax	$	11,158	High
King	$	11,537	High
Whitchurch-Stouffville	$	12,525	High
Pickering	$	14,096	High
Halton Hills	$	15,366	High
Caledon	$	15,408	High
Hamilton	$	15,891	High
Milton	$	18,348	High
Richmond Hill	$	18,359	High
Burlington	$	20,013	High
Markham	$	20,451	High
Vaughan	$	20,739	High
Oakville	$	23,631	High
Mississauga	$	25,850	High
Brampton	$	26,624	High
Average	**$**	**13,577**	
Median	**$**	**13,311**	

Industrial Comparisons - Industrial Vacant Land

(taxes per acre) - sorted by Location (cont'd)

2025 Property Taxes - Niagara			Ranking
Wainfleet	$	924	Low
Pelham	$	947	Low
Port Colborne	$	1,649	Low
Welland	$	2,343	Mid
Fort Erie	$	2,570	Mid
West Lincoln	$	2,693	Mid
Niagara Falls	$	7,504	High
Lincoln	$	7,964	High
Niagara-on-the-Lake	$	9,420	High
Thorold	$	10,954	High
St. Catharines	$	12,141	High
Grimsby	$	15,571	High
Average	**$**	**6,223**	
Median	**$**	**5,098**	

2025 Property Taxes - Waterloo/Wellington			Ranking
Minto	$	460	Low
Wellington North	$	1,086	Low
Mapleton	$	1,918	Mid
Centre Wellington	$	2,752	Mid
Guelph-Eramosa	$	4,341	Mid
Wilmot	$	4,526	Mid
Erin	$	5,191	High
Woolwich	$	5,199	High
North Dumfries	$	5,599	High
Kitchener	$	7,513	High
Cambridge	$	8,035	High
Puslinch	$	8,418	High
Guelph	$	9,660	High
Waterloo	$	15,500	High
Average	**$**	**5,728**	
Median	**$**	**5,195**	

2025 Property Taxes - Simcoe/Musk./Duff.			Ranking
Tiny	$	119	Low
Tay	$	1,274	Low
Ramara	$	1,303	Low
Bracebridge	$	1,417	Low
Springwater	$	1,517	Low
Gravenhurst	$	1,532	Low
Huntsville	$	1,787	Mid
Penetanguishene	$	1,981	Mid
New Tecumseth	$	3,210	Mid
Orillia	$	3,273	Mid
Collingwood	$	4,311	Mid
Innisfil	$	4,871	Mid
Barrie	$	6,262	High
Orangeville	$	7,825	High
Average	**$**	**2,906**	
Median	**$**	**1,884**	

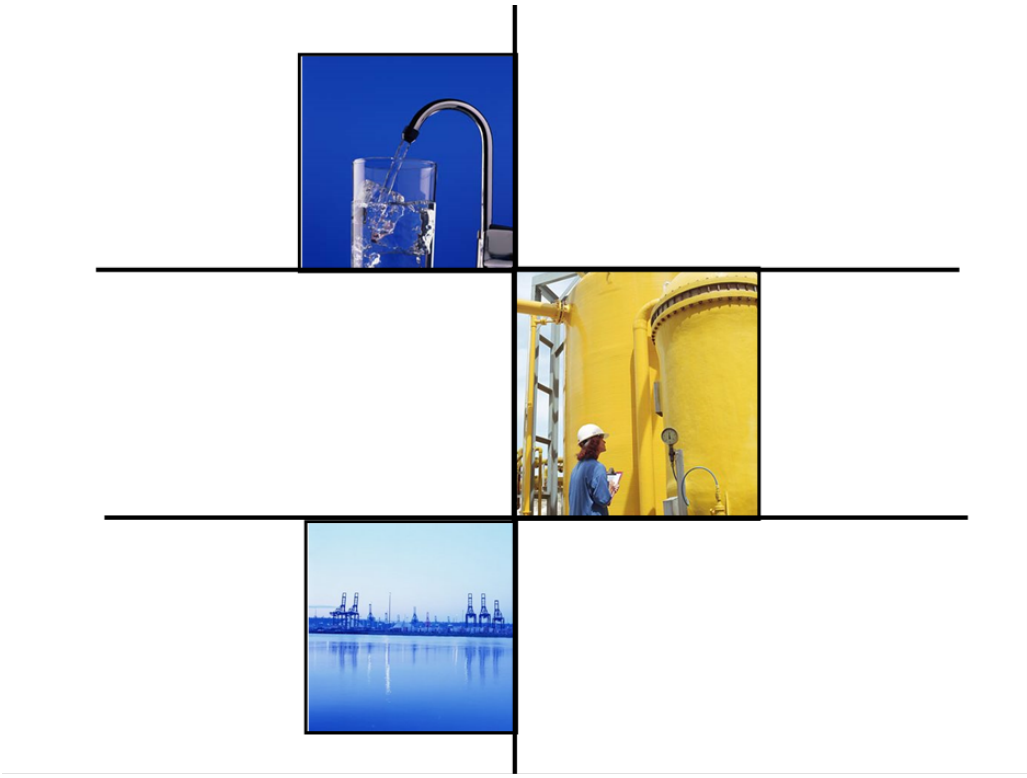
2025 Property Taxes - North			Ranking
Espanola	$	1,446	Low
Parry Sound	$	2,089	Mid
Dryden	$	2,124	Mid
North Bay	$	2,703	Mid
Sault Ste. Marie	$	2,871	Mid
Timmins	$	3,653	Mid
Kenora	$	4,311	Mid
Elliot Lake	$	5,253	High
Greater Sudbury	$	6,934	High
Thunder Bay	$	10,243	High
Average	**$**	**4,163**	
Median	**$**	**3,262**	

Industrial Comparisons - Industrial Vacant Land

(taxes per acre) - sorted by Location (cont'd)

2025 Property Taxes - Southwest			Ranking
Thames Centre	$	467	**Low**
North Middlesex	$	469	**Low**
Lambton Shores	$	558	**Low**
Middlesex Centre	$	691	**Low**
Strathroy-Caradoc	$	815	**Low**
Chatham-Kent	$	931	**Low**
St. Thomas	$	1,037	**Low**
North Perth	$	1,210	**Low**
Tillsonburg	$	1,210	**Low**
West Perth	$	1,315	**Low**
Aylmer	$	1,543	**Low**
Lakeshore	$	1,592	**Low**
Brant	$	1,696	**Low**
Norfolk	$	1,709	**Mid**
Amherstburg	$	1,760	**Mid**
Essex	$	1,764	**Mid**
Haldimand	$	1,941	**Mid**
Sarnia	$	2,011	**Mid**
Stratford	$	2,452	**Mid**
Ingersoll	$	2,584	**Mid**
London	$	4,256	**Mid**
Brantford	$	4,761	**Mid**
Windsor	$	5,029	**Mid**
Average	**$**	**1,818**	
Median	**$**	**1,592**	

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

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

- Identify Evaluation Criteria/Objectives
- Identify Revenue Requirements for each Service
- Allocate Costs - Capital, Operating & Maintenance
- Calculate Unit Costs - Allocate Fixed and Volumetric Costs
- Design the Rate Structure - Inclining, Declining, Uniform, # of Blocks, etc.
- Assess the Effectiveness in meeting the Objectives
- Assess the Impact on Various Classes and Types of Users

Fixed Costs

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

- 106 of the 126 municipalities (two municipalities don't have water – Puslinch and Wainfleet), 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/WW Costs

	Fixed Annual 5/8"	Fixed as a % of Total Residential
Aurora	$ -	0%
Kitchener	$ -	0%
Markham	$ -	0%
Toronto	$ -	0%
Vaughan	$ -	0%
New Tecumseth	$ -	0%
Richmond Hill	$ -	0%
Waterloo	$ 46	4%
Whitchurch-Stouffville	$ 104	8%
Georgina	$ 136	9%
Brantford	$ 111	11%
Lincoln	$ 278	17%
Cambridge	$ 228	17%
Aylmer	$ 186	17%
St. Thomas	$ 213	17%
North Dumfries	$ 276	18%
Wellesley	$ 276	18%
Guelph-Eramosa	$ 309	18%
Wilmot	$ 275	19%
Guelph	$ 230	20%
Erin	$ 221	21%
Centre Wellington	$ 319	22%
Woolwich	$ 342	22%
Lambton Shores	$ 448	24%
Stratford	$ 248	24%
Georgian Bluffs	$ 286	25%
Penetanguishene	$ 384	27%
Bracebridge	$ 369	27%
Gravenhurst	$ 369	27%
Huntsville	$ 369	27%
Orillia	$ 358	28%
Orangeville	$ 349	29%
Port Hope	$ 575	32%
Welland	$ 543	33%
Newmarket	$ 487	33%
Thames Centre	$ 616	34%
Ajax	$ 380	34%
Scugog	$ 380	34%
Pickering	$ 380	34%
Brock	$ 380	34%
Clarington	$ 380	34%
Oshawa	$ 380	34%
Whitby	$ 380	34%

	Fixed Annual 5/8"	Fixed as a % of Total Residential
Grimsby	$ 346	34%
Ottawa	$ 314	35%
St. Catharines	$ 481	35%
Renfrew	$ 608	36%
East Gwillimbury	$ 576	37%
Hamilton	$ 402	38%
Minto	$ 709	38%
Brampton	$ 303	39%
Caledon	$ 303	39%
Mississauga	$ 303	39%
North Grenville	$ 1,128	40%
Southgate	$ 586	40%
Pelham	$ 524	41%
London	$ 440	42%
King	$ 694	42%
Innisfil	$ 600	42%
Burlington	$ 460	42%
Halton Hills	$ 460	42%
Milton	$ 460	42%
Oakville	$ 460	42%
Greater Sudbury	$ 710	42%
North Bay	$ 536	42%
Thorold	$ 630	42%
Springwater	$ 810	44%
Lakeshore	$ 613	44%
Parry Sound	$ 932	45%
Thunder Bay	$ 654	45%
Prince Edward County	$ 1,099	46%
Windsor	$ 535	46%
Essex	$ 558	46%
Dryden	$ 913	46%
West Lincoln	$ 673	46%
Barrie	$ 605	46%
Central Elgin	$ 1,050	47%
Belleville	$ 735	47%
Norfolk	$ 984	47%
Peterborough	$ 605	48%
Brant	$ 782	48%
Fort Erie	$ 902	48%
Kingston	$ 665	49%
Ramara	$ 1,429	49%
Hanover	$ 571	49%
North Perth	$ 593	49%

Residential Water/WW Fixed Costs as a Percentage of Total Annual Water/WW Costs

	Fixed Annual 5/8"	Fixed as a % of Total Residential
Amherstburg	$ 753	49%
Niagara Falls	$ 657	50%
Saugeen Shores	$ 754	50%
Quinte West	$ 816	51%
Owen Sound	$ 837	52%
South Bruce Peninsula	$ 1,300	52%
Chatham-Kent	$ 723	52%
Haldimand	$ 629	53%
Niagara-on-the-Lake	$ 788	53%
Meaford	$ 1,435	54%
Laurentian Valley	$ 800	54%
The Blue Mountains	$ 737	57%
Mapleton	$ 1,173	57%
Tay	$ 1,941	57%
Tillsonburg	$ 647	58%
Chatsworth	$ 629	59%
Collingwood	$ 680	60%
Tiny	$ 600	60%
Middlesex Centre	$ 1,161	60%
Kenora	$ 1,339	64%
Ingersoll	$ 864	65%
Sarnia	$ 814	66%
West Perth	$ 842	67%
Espanola	$ 1,000	68%
Sault Ste. Marie	$ 807	69%
Brockville	$ 671	70%
Hamilton Tp	$ 1,096	70%
Strathroy-Caradoc	$ 990	75%
West Grey	$ 1,037	76%
Kincardine	$ 1,101	81%
Grey Highlands	$ 1,795	83%
North Middlesex	$ 1,772	83%
Port Colborne	$ 1,772	83%
Whitewater Region	$ 3,167	100%
Petawawa	$ 973	100%
Timmins	$ 1,185	100%
Cornwall	$ 1,062	100%
Elliot Lake	$ 1,050	100%
Greenstone	$ 2,329	100%
Wellington North	$ 1,323	100%
Average	**$ 662**	**43%**
Median	**$ 600**	**42%**

Water Fixed Costs

	Annual Fixed	Annual Volumetric	Total	Fixed as a % of Total Residential
Aurora	$ -	$ 534	$ 534	0%
Kitchener	$ -	$ 577	$ 577	0%
Markham	$ -	$ 511	$ 511	0%
Toronto	$ -	$ 469	$ 469	0%
Vaughan	$ -	$ 505	$ 505	0%
New Tecumseth	$ -	$ 672	$ 672	0%
Richmond Hill	$ -	$ 562	$ 562	0%
Waterloo	$ 46	$ 496	$ 542	8%
Georgina	$ 69	$ 698	$ 767	9%
Whitchurch-Stouffville	$ 52	$ 522	$ 574	9%
Wellesley	$ 144	$ 702	$ 846	17%
North Dumfries	$ 144	$ 702	$ 846	17%
Aylmer	$ 123	$ 566	$ 689	18%
Lincoln	$ 139	$ 635	$ 774	18%
Brantford	$ 111	$ 492	$ 603	18%
Cambridge	$ 130	$ 558	$ 688	19%
Guelph	$ 113	$ 442	$ 555	20%
Erin	$ 221	$ 834	$ 1,055	21%
Guelph-Eramosa	$ 166	$ 612	$ 778	21%
Wilmot	$ 134	$ 484	$ 618	22%
Centre Wellington	$ 146	$ 512	$ 658	22%
Lambton Shores	$ 194	$ 632	$ 826	24%
Georgian Bluffs	$ 286	$ 840	$ 1,126	25%
Penetanguishene	$ 127	$ 352	$ 479	27%
Woolwich	$ 168	$ 454	$ 622	27%
Orangeville	$ 177	$ 468	$ 645	27%
Stratford	$ 122	$ 321	$ 443	28%
Orillia	$ 176	$ 456	$ 632	28%
Welland	$ 191	$ 432	$ 623	31%
St. Thomas	$ 213	$ 443	$ 656	32%
Newmarket	$ 223	$ 447	$ 670	33%
Pelham	$ 222	$ 428	$ 651	34%
Renfrew	$ 305	$ 576	$ 881	35%
Thames Centre	$ 258	$ 470	$ 728	35%
Port Hope	$ 261	$ 466	$ 727	36%
West Lincoln	$ 203	$ 362	$ 565	36%
East Gwillimbury	$ 288	$ 494	$ 782	37%
Hamilton	$ 193	$ 328	$ 521	37%
King	$ 279	$ 448	$ 727	38%
Ottawa	$ 191	$ 306	$ 497	38%
Minto	$ 319	$ 506	$ 825	39%
Southgate	$ 262	$ 412	$ 674	39%
Springwater	$ 255	$ 390	$ 645	39%

Water Fixed Costs (cont'd)

	Annual Fixed	Annual Volumetric	Total	Fixed as a % of Total Residential
North Grenville	$ 564	$ 858	$ 1,422	40%
Bracebridge	$ 281	$ 426	$ 707	40%
Gravenhurst	$ 281	$ 426	$ 707	40%
Huntsville	$ 281	$ 426	$ 707	40%
Innisfil	$ 335	$ 485	$ 820	41%
Greater Sudbury	$ 334	$ 458	$ 792	42%
Burlington	$ 215	$ 293	$ 507	42%
Halton Hills	$ 215	$ 293	$ 507	42%
Milton	$ 215	$ 293	$ 507	42%
Oakville	$ 215	$ 293	$ 507	42%
North Bay	$ 264	$ 360	$ 624	42%
Thorold	$ 253	$ 344	$ 596	42%
St. Catharines	$ 242	$ 328	$ 570	42%
Kingston	$ 280	$ 375	$ 656	43%
London	$ 240	$ 315	$ 555	43%
Parry Sound	$ 367	$ 472	$ 839	44%
Lakeshore	$ 281	$ 350	$ 631	45%
Thunder Bay	$ 344	$ 412	$ 756	45%
Central Elgin	$ 525	$ 614	$ 1,139	46%
Brampton	$ 179	$ 209	$ 388	46%
Caledon	$ 179	$ 209	$ 388	46%
Mississauga	$ 179	$ 209	$ 388	46%
Dryden	$ 456	$ 532	$ 988	46%
Essex	$ 271	$ 312	$ 583	46%
Norfolk	$ 427	$ 489	$ 916	47%
Prince Edward County	$ 523	$ 597	$ 1,120	47%
Fort Erie	$ 342	$ 374	$ 716	48%
Peterborough	$ 293	$ 320	$ 613	48%
Ramara	$ 593	$ 642	$ 1,235	48%
Hanover	$ 243	$ 254	$ 497	49%
Niagara-on-the-Lake	$ 346	$ 352	$ 698	50%
Belleville	$ 399	$ 404	$ 803	50%
Niagara Falls	$ 286	$ 287	$ 572	50%
North Perth	$ 264	$ 263	$ 527	50%
Ajax	$ 274	$ 272	$ 545	50%
Scugog	$ 274	$ 272	$ 545	50%
Pickering	$ 274	$ 272	$ 545	50%
Brock	$ 274	$ 272	$ 545	50%
Clarington	$ 274	$ 272	$ 545	50%
Oshawa	$ 274	$ 272	$ 545	50%
Whitby	$ 274	$ 272	$ 545	50%
Collingwood	$ 237	$ 229	$ 466	51%
Quinte West	$ 336	$ 320	$ 656	51%

Water Fixed Costs (cont'd)

	Annual Fixed	Annual Volumetric	Total	Fixed as a % of Total Residential
Owen Sound	$ 374	$ 351	$ 724	52%
Chatham-Kent	$ 351	$ 326	$ 677	52%
Brant	$ 537	$ 490	$ 1,028	52%
Grimsby	$ 346	$ 314	$ 660	52%
Amherstburg	$ 309	$ 271	$ 580	53%
Barrie	$ 328	$ 282	$ 610	54%
Laurentian Valley	$ 800	$ 682	$ 1,482	54%
South Bruce Peninsula	$ 566	$ 480	$ 1,046	54%
Meaford	$ 775	$ 630	$ 1,405	55%
Haldimand	$ 328	$ 257	$ 586	56%
Mapleton	$ 586	$ 450	$ 1,036	57%
Saugeen Shores	$ 340	$ 254	$ 594	57%
Tay	$ 833	$ 618	$ 1,451	57%
The Blue Mountains	$ 393	$ 289	$ 682	58%
Chatsworth	$ 629	$ 440	$ 1,069	59%
Port Colborne	$ 514	$ 354	$ 869	59%
Tiny	$ 600	$ 396	$ 996	60%
Middlesex Centre	$ 519	$ 321	$ 840	62%
Windsor	$ 380	$ 227	$ 607	63%
Kenora	$ 669	$ 382	$ 1,051	64%
Tillsonburg	$ 363	$ 197	$ 560	65%
Sarnia	$ 352	$ 181	$ 533	66%
West Perth	$ 375	$ 184	$ 559	67%
Ingersoll	$ 409	$ 197	$ 607	67%
Kincardine	$ 523	$ 252	$ 775	67%
Espanola	$ 500	$ 232	$ 732	68%
Sault Ste. Marie	$ 472	$ 216	$ 688	69%
Brockville	$ 226	$ 98	$ 323	70%
Hamilton Tp	$ 1,096	$ 470	$ 1,566	70%
Strathroy-Caradoc	$ 426	$ 141	$ 568	75%
West Grey	$ 415	$ 134	$ 549	76%
Grey Highlands	$ 966	$ 240	$ 1,206	80%
North Middlesex	$ 901	$ 181	$ 1,082	83%
Whitewater Region	$ 1,209	$ -	$ 1,209	100%
Petawawa	$ 437	$ -	$ 437	100%
Timmins	$ 546	$ -	$ 546	100%
Cornwall	$ 445	$ -	$ 445	100%
Elliot Lake	$ 525	$ -	$ 525	100%
Greenstone	$ 1,223	$ -	$ 1,223	100%
Wellington North	$ 593	$ -	$ 593	100%
Average	**$ 334**	**$ 384**	**$ 718**	**45%**
Median	**$ 281**	**$ 375**	**$ 648**	**46%**

Wastewater Fixed Costs

	Annual Fixed	Annual Volumetric	Total	Fixed as a % of Total Residential
Aurora	$ -	$ 626	$ 626	0%
Brantford	$ -	$ 450	$ 450	0%
Kitchener	$ -	$ 749	$ 749	0%
Markham	$ -	$ 511	$ 511	0%
St. Thomas	$ -	$ 568	$ 568	0%
Toronto	$ -	$ 469	$ 469	0%
Vaughan	$ -	$ 572	$ 572	0%
Waterloo	$ -	$ 586	$ 586	0%
New Tecumseth	$ -	$ 598	$ 598	0%
Richmond Hill	$ -	$ 562	$ 562	0%
Grimsby	$ -	$ 344	$ 344	0%
Erin	$ -	$ -	$ -	0%
Whitchurch-Stouffville	$ 52	$ 676	$ 728	7%
Georgina	$ 67	$ 708	$ 775	9%
Bracebridge	$ 88	$ 570	$ 658	13%
Gravenhurst	$ 88	$ 570	$ 658	13%
Huntsville	$ 88	$ 570	$ 658	13%
Cambridge	$ 98	$ 558	$ 656	15%
Lincoln	$ 139	$ 757	$ 895	16%
Aylmer	$ 63	$ 340	$ 403	16%
Guelph-Eramosa	$ 143	$ 750	$ 893	16%
Wilmot	$ 141	$ 652	$ 793	18%
Woolwich	$ 174	$ 744	$ 918	19%
Ajax	$ 106	$ 450	$ 556	19%
Scugog	$ 106	$ 450	$ 556	19%
Pickering	$ 106	$ 450	$ 556	19%
Brock	$ 106	$ 450	$ 556	19%
Clarington	$ 106	$ 450	$ 556	19%
Oshawa	$ 106	$ 450	$ 556	19%
Whitby	$ 106	$ 450	$ 556	19%
North Dumfries	$ 132	$ 526	$ 658	20%
Wellesley	$ 132	$ 526	$ 658	20%
Guelph	$ 117	$ 464	$ 581	20%
Stratford	$ 126	$ 471	$ 597	21%
Centre Wellington	$ 174	$ 618	$ 792	22%
Lambton Shores	$ 254	$ 818	$ 1,072	24%
Penetanguishene	$ 257	$ 710	$ 967	27%
Orillia	$ 182	$ 484	$ 666	27%
Windsor	$ 155	$ 402	$ 557	28%
St. Catharines	$ 240	$ 564	$ 803	30%
Ottawa	$ 123	$ 289	$ 412	30%

Wastewater Fixed Costs *(cont'd)*

	Annual Fixed	Annual Volumetric	Total	Fixed as a % of Total Residential
Port Hope	$ 314	$ 729	$ 1,043	30%
Orangeville	$ 173	$ 400	$ 573	30%
Brampton	$ 124	$ 269	$ 394	32%
Caledon	$ 124	$ 269	$ 394	32%
Mississauga	$ 124	$ 269	$ 394	32%
Thames Centre	$ 358	$ 738	$ 1,096	33%
Newmarket	$ 263	$ 527	$ 790	33%
Welland	$ 352	$ 679	$ 1,031	34%
East Gwillimbury	$ 288	$ 478	$ 766	38%
Renfrew	$ 303	$ 496	$ 799	38%
Minto	$ 390	$ 638	$ 1,028	38%
Hamilton	$ 208	$ 332	$ 540	38%
North Grenville	$ 564	$ 858	$ 1,422	40%
London	$ 200	$ 303	$ 502	40%
Barrie	$ 276	$ 415	$ 691	40%
Brant	$ 244	$ 362	$ 606	40%
Southgate	$ 324	$ 450	$ 774	42%
Burlington	$ 246	$ 338	$ 584	42%
Halton Hills	$ 246	$ 338	$ 584	42%
Milton	$ 246	$ 338	$ 584	42%
Oakville	$ 246	$ 338	$ 584	42%
Greater Sudbury	$ 376	$ 515	$ 890	42%
North Bay	$ 271	$ 369	$ 640	42%
Thorold	$ 378	$ 513	$ 891	42%
Lakeshore	$ 331	$ 434	$ 765	43%
Innisfil	$ 266	$ 346	$ 612	43%
King	$ 415	$ 526	$ 941	44%
Belleville	$ 336	$ 421	$ 757	44%
Prince Edward County	$ 576	$ 717	$ 1,293	45%
Saugeen Shores	$ 414	$ 500	$ 914	45%
Thunder Bay	$ 310	$ 371	$ 681	45%
Essex	$ 287	$ 344	$ 631	46%
Parry Sound	$ 565	$ 676	$ 1,242	46%
Springwater	$ 556	$ 654	$ 1,210	46%
Dryden	$ 456	$ 532	$ 988	46%
Amherstburg	$ 444	$ 501	$ 945	47%
Pelham	$ 302	$ 338	$ 640	47%
Peterborough	$ 311	$ 340	$ 651	48%
Fort Erie	$ 560	$ 608	$ 1,168	48%
Central Elgin	$ 525	$ 570	$ 1,095	48%
Norfolk	$ 557	$ 601	$ 1,158	48%

Wastewater Fixed Costs (cont'd)

	Annual Fixed	Annual Volumetric	Total	Fixed as a % of Total Residential
North Perth	$ 330	$ 354	$ 684	48%
Hanover	$ 328	$ 343	$ 671	49%
Ramara	$ 836	$ 870	$ 1,706	49%
Niagara Falls	$ 372	$ 382	$ 754	49%
Haldimand	$ 301	$ 300	$ 601	50%
Quinte West	$ 480	$ 476	$ 956	50%
South Bruce Peninsula	$ 733	$ 726	$ 1,459	50%
Owen Sound	$ 463	$ 435	$ 898	52%
Tillsonburg	$ 285	$ 264	$ 548	52%
Meaford	$ 660	$ 594	$ 1,254	53%
Chatham-Kent	$ 371	$ 334	$ 705	53%
West Lincoln	$ 469	$ 418	$ 887	53%
Kingston	$ 385	$ 328	$ 713	54%
The Blue Mountains	$ 344	$ 273	$ 616	56%
Niagara-on-the-Lake	$ 442	$ 344	$ 786	56%
Tay	$ 1,108	$ 820	$ 1,928	57%
Mapleton	$ 586	$ 426	$ 1,012	58%
Middlesex Centre	$ 642	$ 437	$ 1,079	60%
Ingersoll	$ 454	$ 264	$ 718	63%
Kenora	$ 669	$ 382	$ 1,051	64%
Collingwood	$ 443	$ 230	$ 673	66%
Sarnia	$ 462	$ 238	$ 699	66%
West Perth	$ 467	$ 232	$ 699	67%
Espanola	$ 500	$ 232	$ 732	68%
Sault Ste. Marie	$ 335	$ 153	$ 488	69%
Brockville	$ 445	$ 192	$ 637	70%
Strathroy-Caradoc	$ 564	$ 192	$ 756	75%
West Grey	$ 622	$ 201	$ 823	76%
North Middlesex	$ 871	$ 184	$ 1,055	83%
Grey Highlands	$ 829	$ 138	$ 967	86%
Whitewater Region	$ 1,959	$ -	$ 1,959	100%
Timmins	$ 639	$ -	$ 639	100%
Petawawa	$ 536	$ -	$ 536	100%
Port Colborne	$ 1,257	$ -	$ 1,257	100%
Cornwall	$ 617	$ -	$ 617	100%
Elliot Lake	$ 525	$ -	$ 525	100%
Kincardine	$ 578	$ -	$ 578	100%
Greenstone	$ 1,106	$ -	$ 1,106	100%
Wellington North	$ 730	$ -	$ 730	100%
Average	**$ 342**	**$ 431**	**$ 773**	**41%**
Median	**$ 302**	**$ 450**	**$ 691**	**42%**

Frequency of Billing

The following table provides a summary of the billing cycles for residential and non-residential customers.

	Residential	ICI
Ajax	Quarterly	Bi-Monthly
Amherstburg	Monthly	Monthly
Aurora	Quarterly	Bi-Monthly
Aylmer	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
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
Chatsworth	Monthly	Monthly
Clarington	Quarterly	Bi-Monthly
Collingwood	Monthly	Monthly
Cornwall	Twice Yearly	Twice Yearly
Dryden	Monthly	Monthly
East Gwillimbury	Quarterly	Quarterly
Elliot Lake	Quarterly	Quarterly
Erin	Quarterly	Quarterly
Espanola	Monthly	Monthly
Essex	Monthly	Monthly
Fort Erie	Monthly	Monthly
Georgian Bluffs	Bi-Monthly	Bi-Monthly
Georgina	Quarterly	Monthly
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
Hamilton Tp	Monthly	Monthly

	Residential	ICI
Hanover	Monthly	Monthly
Huntsville	Bi-Monthly	Bi-Monthly
Ingersoll	Monthly	Monthly
Innisfil	Monthly	Monthly
Kenora	Bi-Monthly	Bi-Monthly
Kincardine	Every 4 months	Bi-Monthly
King	Bi-Monthly	Monthly
Kingston	Monthly	Monthly
Kitchener	Monthly	Monthly
Lakeshore	Bi-Monthly	Bi-Monthly
Lambton Shores	Quarterly	Quarterly
Laurentian Valley	Quarterly	Quarterly
Lincoln	Quarterly	Quarterly
London	Monthly	Monthly
Mapleton	Bi-Monthly	Bi-Monthly
Markham	Bi-Monthly	Monthly
Meaford	Monthly	Monthly
Middlesex Centre	Monthly	Monthly
Milton	Bi-Monthly	Monthly
Minto	Monthly	Monthly
Mississauga	Quarterly	Monthly
New Tecumseth	Quarterly	Quarterly
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 Grenville	Bi-Monthly	Bi-Monthly
North Middlesex	Quarterly	Quarterly
North Perth	Bi-Monthly	Bi-Monthly
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
Penetanguishene	Quarterly	Quarterly
Petawawa	Quarterly	Quarterly
Peterborough	Monthly	Monthly

Frequency of Billing (cont'd)

	Residential	ICI
Pickering	Monthly	Monthly
Port Colborne	Quarterly	Monthly
Port Hope	Monthly	Monthly
Prince Edward County	Bi-Monthly	Monthly
Puslinch	N/A	N/A
Quinte West	Monthly	Monthly
Ramara	Quarterly	Quarterly
Renfrew	Bi-Monthly	Bi-Monthly
Richmond Hill	Quarterly	Bi-Monthly
Sarnia	Bi-Monthly	Monthly
Saugeen Shores	Bi-Monthly	Bi-Monthly
Sault Ste. Marie	Monthly	Monthly
Scugog	Monthly	Monthly
South Bruce Peninsula	Monthly	Monthly
Southgate	Bi-Monthly	Bi-Monthly
Springwater	Monthly	Monthly
St. Catharines	Bi-Monthly	Bi-Monthly
St. Thomas	Monthly	Monthly
Stratford	Monthly	Monthly
Strathroy-Caradoc	Monthly	Monthly
Tay	Quarterly	Quarterly
Thames Centre	Bi-Monthly	Bi-Monthly
The Blue Mountains	Monthly	Monthly
Thorold	Quarterly	Quarterly
Thunder Bay	Quarterly	Quarterly
Tillsonburg	Monthly	Monthly
Timmins	Quarterly	Quarterly
Tiny	Monthly	Monthly
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 Grey	Quarterly	Quarterly
West Lincoln	Quarterly	Quarterly
West Perth	Monthly	Monthly
Whitby	Quarterly	Bi-Monthly
Whitchurch-Stouffville	Quarterly	Quarterly
Whitewater Region	Bi-Monthly	Bi-Monthly
Wilmot	Bi-Monthly	Bi-Monthly
Windsor	Monthly	Monthly
Woolwich	Bi-Monthly	Bi-Monthly

The following table summarizes the whole survey:

	Residential	ICI
Monthly	49	71
Bi-Monthly	37	32
Quarterly	36	21
Every 4 months	3	1
Twice Yearly	1	1
Total	126	126

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	61%	67%	68%	71%
Declining	9%	13%	9%	12%
Inclining	17%	11%	10%	8%
Humpback	9%	9%	9%	9%
Flat	5%	0%	3%	0%
Total	100%	100%	100%	100%

Comparison of Type of Rate Structure

Municipality	Water Residential	Water Non-Res.	WW Residential	WW Non-Res.
Ajax	D	D	D	D
Amherstburg	U	U	U	U
Aurora	U	U	U	U
Aylmer	U	U	U	U
Barrie	I	I	I	I
Belleville	D	D	D	D
Bracebridge	U	U	U	U
Brampton	I	U	U	U
Brant	H	H	H	H
Brantford	U	U	U	U
Brock	D	D	D	D
Brockville	U	D	U	D
Burlington	U	U	U	U
Caledon	I	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
Chatsworth	I	I	N/A	N/A
Clarington	D	D	D	D
Collingwood	H	H	H	H
Cornwall	F	U	F	U
Dryden	U	U	U	U
East Gwillimbury	I	I	I	I
Elliot Lake	H	H	H	H
Erin	U	U	N/A	N/A
Espanola	F	D	N/A	N/A
Essex	U	U	U	U
Fort Erie	U	U	U	U
Georgian Bluffs	I	I	N/A	N/A
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	U	U
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
Hamilton Tp	I	U	N/A	N/A

Comparison of Type of Rate Structure (cont'd)

Municipality	Water Residential	Water Non-Res.	WW Residential	WW Non-Res.
Hanover	U	U	U	U
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
Lakeshore	U	U	U	U
Lambton Shores	U	U	U	U
Laurentian Valley	F	I	N/A	N/A
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
Milton	U	U	U	U
Minto	D	D	D	D
Mississauga	I	U	U	U
New Tecumseth	U	D	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 Grenville	I	I	I	I
North Middlesex	I	I	I	I
North Perth	U	D	U	D
Oakville	U	U	U	U
Orangeville	U	U	U	U
Orillia	U	U	U	U
Oshawa	D	D	D	D
Ottawa	I	I	I	I
Owen Sound	I	I	I	I
Parry Sound	H	H	H	H
Pelham	U	U	U	U
Penetanguishene	U	U	U	U
Petawawa	F	U	F	U
Peterborough	H	H	H	H

Comparison of Type of Rate Structure (cont'd)

Municipality	Water Residential	Water Non-Res.	WW Residential	WW Non-Res.
Pickering	H	H	H	H
Port Colborne	U	U	U	U
Port Hope	I	I	I	I
Prince Edward County	U	U	U	U
Puslinch	N/A	N/A	N/A	N/A
Quinte West	U	U	U	U
Ramara	I	U	I	U
Renfrew	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
Scugog	H	H	H	H
South Bruce Peninsula	U	U	U	U
Southgate	U	U	U	U
Springwater	I	U	I	U
St. Catharines	U	U	U	U
St. Thomas	U	U	U	U
Stratford	D	D	D	D
Strathroy-Caradoc	D	D	D	D
Tay	U	U	U	U
Thames Centre	I	I	U	U
The Blue Mountains	I	I	I	I
Thorold	U	U	U	U
Thunder Bay	U	U	U	U
Tillsonburg	H	H	H	H
Timmins	U	U	U	U
Tiny	I	I	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 Grey	U	U	U	U
West Lincoln	U	U	U	U
West Perth	U	D	U	D
Whitby	D	D	D	D
Whitchurch-Stouffville	U	U	U	U
Whitewater Region	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 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"
Ajax	$ 545	$ 14,217	$ 39,255	$ 120,178	$ 551,852
Amherstburg	$ 580	$ 14,322	$ 41,661	$ 137,430	$ 683,655
Aurora	$ 534	$ 26,700	$ 80,100	$ 267,000	$ 1,335,000
Aylmer	$ 689	$ 27,546	$ 81,645	$ 269,671	$ 1,338,234
Barrie	$ 610	$ 20,788	$ 61,060	$ 197,973	$ 972,743
Belleville	$ 803	$ 19,003	$ 50,328	$ 159,471	$ 633,187
Bracebridge	$ 707	$ 22,568	$ 67,940	$ 218,048	$ 1,064,000
Brampton	$ 388	$ 19,450	$ 57,274	$ 187,927	$ 930,674
Brant	$ 1,028	$ 28,888	$ 82,226	N/A	N/A
Brantford	$ 603	$ 24,736	$ 74,055	$ 246,295	$ 1,230,401
Brock	$ 545	$ 14,217	$ 39,255	$ 120,178	$ 551,852
Brockville	$ 323	$ 11,555	$ 25,393	$ 69,722	$ 236,343
Burlington	$ 507	$ 16,907	$ 47,943	$ 153,218	$ 749,002
Caledon	$ 388	$ 19,450	$ 57,274	$ 187,927	$ 930,674
Cambridge	$ 688	$ 28,942	$ 85,980	$ 282,909	$ 1,403,143
Central Elgin	$ 1,139	$ 32,463	$ 94,953	$ 312,625	$ 1,544,744
Centre Wellington	$ 658	$ 26,870	$ 78,227	$ 257,749	$ 1,282,791
Chatham-Kent	$ 677	$ 17,389	$ 48,388	$ 134,977	$ 628,111
Chatsworth	$ 1,069	$ 27,571	$ 72,485	$ 241,885	$ 1,209,885
Clarington	$ 545	$ 14,217	$ 39,255	$ 120,178	$ 551,852
Collingwood	$ 466	$ 10,640	$ 29,771	$ 96,086	$ 472,847
Cornwall	$ 445	$ 8,027	$ 24,081	$ 80,270	$ 401,350
Dryden	$ 988	$ 27,924	$ 84,822	$ 272,391	$ 1,330,000
East Gwillimbury	$ 782	$ 34,476	$ 101,492	$ 331,872	$ 1,639,072
Elliot Lake	$ 525	$ 8,706	$ 20,006	N/A	N/A
Erin	$ 1,055	$ 42,141	$ 125,895	$ 417,795	N/A
Espanola	$ 732	$ 9,740	$ 23,286	$ 66,183	N/A
Essex	$ 583	$ 15,871	$ 47,071	$ 156,271	$ 780,271
Fort Erie	$ 716	$ 19,692	$ 59,863	$ 191,790	$ 942,185
Georgian Bluffs	$ 1,126	$ 42,286	$ 126,286	$ 420,286	$ 2,100,286
Georgina	$ 767	$ 34,969	$ 104,769	$ 349,069	$ 1,745,069
Gravenhurst	$ 707	$ 22,568	$ 67,940	$ 218,048	$ 1,064,000
Greater Sudbury	$ 792	$ 25,565	$ 74,019	$ 237,258	$ 1,161,217
Greenstone	$ 1,223	$ 45,323	$ 132,300	$ 441,000	$ 2,205,000
Grey Highlands	$ 1,206	$ 19,730	$ 50,494	$ 144,157	$ 648,315
Grimsby	$ 660	$ 16,046	$ 47,446	$ 157,346	$ 785,346
Guelph	$ 555	$ 22,699	$ 67,625	$ 223,376	$ 1,109,898
Guelph-Eramosa	$ 778	$ 30,766	$ 91,966	$ 306,166	$ 1,530,166
Haldimand	$ 586	$ 16,895	$ 45,686	$ 142,750	$ 669,446
Halton Hills	$ 507	$ 16,907	$ 47,943	$ 153,218	$ 749,002
Hamilton	$ 521	$ 24,948	$ 73,295	$ 238,836	$ 1,179,673
Hamilton Tp	$ 1,566	$ 18,995	$ 54,395	$ 178,295	$ 886,295

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"
Hanover	$ 497	$ 14,976	$ 41,348	$ 133,122	$ 637,621
Huntsville	$ 707	$ 22,568	$ 67,940	$ 218,048	$ 1,064,000
Ingersoll	$ 607	$ 14,384	$ 40,535	$ 121,562	$ 580,425
Innisfil	$ 820	$ 27,097	$ 76,339	$ 251,339	$ 1,251,339
Kenora	$ 1,051	$ 21,041	$ 64,663	$ 200,371	$ 969,056
Kincardine	$ 775	$ 15,818	$ 43,833	$ 136,056	$ 650,111
King	$ 727	$ 49,144	$ 150,758	$ 502,858	$ 2,516,543
Kingston	$ 656	$ 15,315	$ 50,074	$ 163,063	$ 807,986
Kitchener	$ 577	$ 28,840	$ 86,520	$ 288,400	$ 1,442,000
Lakeshore	$ 631	$ 17,781	$ 52,781	$ 175,281	$ 875,281
Lambton Shores	$ 826	$ 32,689	$ 96,893	$ 319,453	$ 1,586,636
Laurentian Valley	$ 1,482	$ 27,982	$ 78,497	$ 255,300	$ 1,265,601
Lincoln	$ 774	$ 32,508	$ 96,322	$ 318,785	$ 1,588,984
London	$ 555	$ 15,904	$ 44,554	$ 138,425	$ 632,172
Mapleton	$ 1,036	$ 19,510	$ 59,123	$ 185,389	$ 897,535
Markham	$ 511	$ 25,574	$ 76,721	$ 255,735	$ 1,278,675
Meaford	$ 1,405	$ 32,275	$ 95,275	$ 315,775	$ 1,575,775
Middlesex Centre	$ 840	$ 32,680	N/A	$ 315,676	N/A
Milton	$ 507	$ 16,907	$ 47,943	$ 153,218	$ 749,002
Minto	$ 825	$ 20,176	$ 53,764	$ 163,222	N/A
Mississauga	$ 388	$ 19,450	$ 57,274	$ 187,927	$ 930,674
New Tecumseth	$ 672	$ 33,600	$ 100,800	$ 273,700	$ 1,261,700
Newmarket	$ 670	$ 24,138	$ 70,398	$ 229,080	$ 1,128,672
Niagara Falls	$ 572	$ 16,472	$ 46,989	$ 150,227	$ 730,068
Niagara-on-the-Lake	$ 698	$ 18,602	$ 56,603	$ 180,834	$ 887,216
Norfolk	$ 916	$ 27,453	$ 76,833	$ 251,362	$ 1,235,143
North Bay	$ 624	$ 20,196	$ 58,391	$ 186,851	$ 913,702
North Dumfries	$ 846	$ 35,244	$ 105,444	$ 351,144	$ 1,755,144
North Grenville	$ 1,422	$ 54,468	$ 159,180	$ 514,956	$ 2,533,056
North Middlesex	$ 1,082	$ 43,005	N/A	N/A	N/A
North Perth	$ 527	$ 9,941	$ 25,695	$ 78,685	$ 382,632
Oakville	$ 507	$ 16,907	$ 47,943	$ 153,218	$ 749,002
Orangeville	$ 645	$ 25,031	$ 74,119	$ 269,964	$ 1,593,964
Orillia	$ 632	$ 23,650	$ 71,627	$ 232,107	$ 1,146,161
Oshawa	$ 545	$ 14,217	$ 39,255	$ 120,178	$ 551,852
Ottawa	$ 497	$ 23,922	$ 71,407	$ 234,091	$ 1,156,425
Owen Sound	$ 724	$ 21,071	$ 61,509	$ 200,620	$ 989,172
Parry Sound	$ 839	$ 26,569	$ 78,313	$ 249,949	$ 1,207,161
Pelham	$ 651	$ 22,308	$ 66,481	$ 217,902	$ 1,078,402
Penetanguishene	$ 479	$ 17,969	$ 54,200	$ 177,782	$ 882,672
Petawawa	$ 437	$ 20,487	$ 60,281	$ 199,560	$ 995,440
Peterborough	$ 613	$ 10,956	$ 29,390	$ 81,889	$ 325,379

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	$ 545	$ 14,217	$ 39,255	$ 120,178	$ 551,852
Port Colborne	$ 869	$ 19,204	$ 58,795	$ 184,322	$ 896,403
Port Hope	$ 727	$ 31,071	$ 92,288	$ 305,505	$ 1,522,339
Prince Edward County	$ 1,120	$ 32,466	$ 94,259	$ 305,825	$ 1,502,965
Puslinch	N/A	N/A	N/A	N/A	N/A
Quinte West	$ 656	$ 17,504	$ 51,007	$ 164,887	$ 809,397
Ramara	$ 1,235	$ 33,820	$ 102,826	$ 321,000	$ 1,605,000
Renfrew	$ 881	$ 29,826	$ 88,815	$ 291,564	$ 1,440,000
Richmond Hill	$ 562	$ 28,108	$ 84,323	$ 281,075	$ 1,405,375
Sarnia	$ 533	$ 14,358	$ 37,374	$ 106,518	$ 486,030
Saugeen Shores	$ 594	$ 13,788	$ 39,732	$ 129,176	$ 638,265
Sault Ste. Marie	$ 688	$ 24,002	$ 66,865	$ 215,693	$ 1,064,035
Scugog	$ 545	$ 14,217	$ 39,255	$ 120,178	$ 551,852
South Bruce Peninsula	$ 1,046	$ 25,642	$ 78,228	$ 247,927	$ 1,211,890
Southgate	$ 674	$ 21,361	$ 64,686	$ 209,673	$ 1,030,000
Springwater	$ 645	$ 35,374	$ 106,774	$ 356,674	$ 1,784,674
St. Catharines	$ 570	$ 17,101	$ 51,860	$ 167,385	$ 825,078
St. Thomas	$ 656	$ 23,270	$ 57,315	$ 175,431	$ 843,046
Stratford	$ 443	$ 13,062	$ 38,565	$ 127,587	$ 635,949
Strathroy-Caradoc	$ 568	$ 21,583	$ 63,377	$ 182,208	$ 835,994
Tay	$ 1,451	$ 31,733	$ 93,533	$ 309,833	$ 1,545,833
Thames Centre	$ 728	$ 23,758	$ 70,758	$ 235,258	$ 1,175,258
The Blue Mountains	$ 682	$ 26,765	$ 80,956	$ 263,768	$ 1,305,662
Thorold	$ 596	$ 17,443	$ 51,823	$ 172,153	$ 859,753
Thunder Bay	$ 756	$ 16,496	$ 44,731	$ 137,398	$ 656,073
Tillsonburg	$ 560	$ 14,250	$ 40,027	$ 120,915	$ 579,455
Timmins	$ 546	$ 22,519	$ 67,558	$ 225,193	$ 1,125,967
Tiny	$ 996	$ 26,979	$ 80,579	$ 268,179	$ 1,340,179
Toronto	$ 469	$ 19,920	$ 52,729	$ 167,561	$ 823,741
Vaughan	$ 505	$ 25,257	$ 75,771	$ 252,570	$ 1,262,850
Wainfleet	N/A	N/A	N/A	N/A	N/A
Waterloo	$ 542	$ 25,329	$ 75,156	$ 248,960	$ 1,241,408
Welland	$ 623	$ 22,162	$ 66,927	$ 218,756	$ 1,084,414
Wellesley	$ 846	$ 35,244	$ 105,444	$ 351,144	$ 1,755,144
Wellington North	$ 593	$ 22,511	$ 66,111	$ 218,711	$ 1,090,711
West Grey	$ 549	$ 8,250	$ 22,925	$ 75,494	$ 368,214
West Lincoln	$ 565	$ 19,728	$ 57,555	$ 186,086	$ 915,172
West Perth	$ 559	$ 7,835	$ 18,361	$ 54,665	$ 259,615
Whitby	$ 545	$ 14,217	$ 39,255	$ 120,178	$ 551,852
Whitchurch-Stouffville	$ 574	$ 26,266	$ 78,664	$ 261,364	$ 1,305,364
Whitewater Region	$ 1,209	N/A	N/A	N/A	N/A
Wilmot	$ 618	$ 24,486	$ 73,049	$ 242,653	$ 1,211,407
Windsor	$ 607	$ 13,993	$ 38,786	$ 121,836	$ 582,371
Woolwich	$ 622	$ 23,504	$ 68,904	$ 230,222	$ 1,140,646
Average	$ 718	$ 22,801	$ 65,743	$ 214,399	$ 1,049,586
Median	$ 648	$ 22,162	$ 64,663	$ 205,146	$ 1,012,720
Min	$ 323	$ 7,835	$ 18,361	$ 54,665	$ 236,343
Max	$ 1,566	$ 54,468	$ 159,180	$ 514,956	$ 2,533,056

Comparison of Wastewater Costs (sorted alphabetically)

WASTEWATER 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"
Ajax	$ 556	$ 20,062	$ 59,682	$ 183,816	$ 849,816
Amherstburg	$ 945	$ 26,141	$ 76,633	$ 253,077	$ 1,258,905
Aurora	$ 626	$ 31,300	$ 93,900	$ 313,000	$ 1,565,000
Aylmer	$ 403	$ 17,439	$ 51,802	$ 171,386	$ 852,171
Barrie	$ 691	$ 29,741	$ 87,760	$ 285,100	$ 1,401,993
Belleville	$ 757	$ 19,501	$ 51,962	$ 165,268	$ 563,719
Bracebridge	$ 658	$ 29,002	$ 87,004	$ 287,026	$ 1,425,750
Brampton	$ 394	$ 14,134	$ 41,658	$ 136,790	$ 677,739
Brant	$ 606	$ 20,096	$ 58,094	N/A	N/A
Brantford	$ 450	$ 22,500	$ 67,500	$ 225,000	$ 1,125,000
Brock	$ 556	$ 20,062	$ 59,682	$ 183,816	$ 849,816
Brockville	$ 637	$ 19,019	$ 41,797	$ 114,762	$ 389,021
Burlington	$ 584	$ 19,979	$ 56,202	$ 178,444	$ 869,197
Caledon	$ 394	$ 14,134	$ 41,658	$ 136,790	$ 677,739
Cambridge	$ 656	$ 28,684	$ 85,415	$ 281,940	$ 1,401,124
Central Elgin	$ 1,095	$ 29,025	$ 86,025	$ 285,525	$ 1,425,525
Centre Wellington	$ 792	$ 31,546	$ 93,533	$ 310,143	$ 1,547,336
Chatham-Kent	$ 705	$ 17,499	$ 48,673	$ 137,841	$ 646,321
Chatsworth	N/A	N/A	N/A	N/A	N/A
Clarington	$ 556	$ 20,062	$ 59,682	$ 183,816	$ 849,816
Collingwood	$ 673	$ 11,257	$ 30,766	$ 97,820	$ 476,998
Cornwall	$ 617	$ 11,142	$ 33,427	$ 111,423	$ 557,114
Dryden	$ 988	$ 27,924	$ 84,822	$ 272,391	$ 1,330,000
East Gwillimbury	$ 766	$ 26,204	$ 76,020	$ 246,200	$ 1,209,400
Elliot Lake	$ 525	$ 8,706	$ 20,006	N/A	N/A
Erin	$ -	$ -	$ -	$ -	N/A
Espanola	$ 732	$ 9,740	$ 23,286	$ 66,183	N/A
Essex	$ 631	$ 17,487	$ 51,887	$ 172,287	$ 860,287
Fort Erie	$ 1,168	$ 32,043	$ 97,416	$ 312,031	$ 1,532,726
Georgian Bluffs	N/A	N/A	N/A	N/A	N/A
Georgina	$ 775	$ 35,467	$ 106,267	$ 354,067	$ 1,770,067
Gravenhurst	$ 658	$ 29,002	$ 87,004	$ 287,026	$ 1,425,750
Greater Sudbury	$ 890	$ 28,735	$ 83,198	$ 266,678	$ 1,305,208
Greenstone	$ 1,106	$ 40,906	$ 119,400	$ 398,000	$ 1,990,000
Grey Highlands	$ 967	$ 13,530	$ 33,131	$ 89,719	$ 386,438
Grimsby	$ 344	$ 17,200	$ 51,600	$ 172,000	$ 860,000
Guelph	$ 581	$ 23,821	$ 70,965	$ 234,453	$ 1,165,059
Guelph-Eramosa	$ 893	$ 37,643	$ 112,643	$ 375,143	$ 1,875,143
Haldimand	$ 601	$ 18,694	$ 51,502	$ 162,936	$ 774,094
Halton Hills	$ 584	$ 19,979	$ 56,202	$ 178,444	$ 869,197
Hamilton	$ 540	$ 25,364	$ 74,429	$ 242,201	$ 1,195,403
Hamilton Tp	N/A	N/A	N/A	N/A	N/A

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"
Hanover	$ 671	$ 19,207	$ 54,809	$ 178,199	$ 857,250
Huntsville	$ 658	$ 29,002	$ 87,004	$ 287,026	$ 1,425,750
Ingersoll	$ 718	$ 13,738	$ 41,825	$ 128,588	$ 619,768
Innisfil	$ 612	$ 17,831	$ 53,265	$ 174,365	$ 866,365
Kenora	$ 1,051	$ 21,041	$ 64,663	$ 200,371	$ 969,056
Kincardine	$ 578	$ 14,793	$ 41,646	$ 130,964	$ 631,008
King	$ 941	$ 27,410	$ 80,665	$ 264,765	$ 1,318,800
Kingston	$ 713	$ 23,873	$ 65,147	$ 211,359	$ 1,040,899
Kitchener	$ 749	$ 37,429	$ 112,287	$ 374,290	$ 1,871,450
Lakeshore	$ 765	$ 22,031	$ 65,431	$ 217,331	$ 1,085,331
Lambton Shores	$ 1,072	$ 43,343	$ 127,395	$ 416,744	$ 2,060,196
Laurentian Valley	N/A	N/A	N/A	N/A	N/A
Lincoln	$ 895	$ 38,601	$ 114,603	$ 379,731	$ 1,893,726
London	$ 502	$ 15,073	$ 42,538	$ 132,706	$ 606,602
Mapleton	$ 1,012	$ 18,408	$ 55,821	$ 174,387	$ 842,533
Markham	$ 511	$ 25,574	$ 76,721	$ 255,735	$ 1,278,675
Meaford	$ 1,254	$ 43,060	$ 127,860	$ 424,660	$ 2,120,660
Middlesex Centre	$ 1,079	$ 43,908	N/A	$ 427,154	N/A
Milton	$ 584	$ 19,979	$ 56,202	$ 178,444	$ 869,197
Minto	$ 1,028	$ 25,570	$ 68,128	$ 207,198	N/A
Mississauga	$ 394	$ 14,134	$ 41,658	$ 136,790	$ 677,739
New Tecumseth	$ 598	$ 29,900	$ 89,700	$ 299,000	$ 1,495,000
Newmarket	$ 790	$ 28,452	$ 82,968	$ 269,988	$ 1,330,164
Niagara Falls	$ 754	$ 21,889	$ 62,507	$ 200,019	$ 972,665
Niagara-on-the-Lake	$ 786	$ 18,475	$ 56,495	$ 178,298	$ 869,832
Norfolk	$ 1,158	$ 33,955	$ 94,655	$ 309,320	$ 1,518,341
North Bay	$ 640	$ 20,713	$ 59,886	$ 191,635	$ 937,093
North Dumfries	$ 658	$ 26,432	$ 79,032	$ 263,132	$ 1,315,132
North Grenville	$ 1,422	$ 54,468	$ 159,180	$ 514,956	$ 2,533,056
North Middlesex	$ 1,055	$ 46,390	N/A	N/A	N/A
North Perth	$ 684	$ 14,964	$ 38,812	$ 120,012	$ 585,033
Oakville	$ 584	$ 19,979	$ 56,202	$ 178,444	$ 869,197
Orangeville	$ 573	$ 21,418	$ 63,304	$ 230,304	$ 1,358,304
Orillia	$ 666	$ 25,078	$ 75,930	$ 246,239	$ 1,216,359
Oshawa	$ 556	$ 20,062	$ 59,682	$ 183,816	$ 849,816
Ottawa	$ 412	$ 22,163	$ 66,636	$ 220,485	$ 1,095,605
Owen Sound	$ 898	$ 26,128	$ 76,271	$ 248,769	$ 1,226,573
Parry Sound	$ 1,242	$ 38,405	$ 113,066	$ 359,784	$ 1,733,282
Pelham	$ 640	$ 18,116	$ 53,746	$ 174,129	$ 855,555
Penetanguishene	$ 967	$ 36,245	$ 109,327	$ 358,598	$ 1,780,397
Petawawa	$ 536	$ 25,162	$ 73,996	$ 244,915	$ 1,221,595
Peterborough	$ 651	$ 11,627	$ 31,192	$ 86,909	$ 345,325

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"
Pickering	$ 556	$ 20,062	$ 59,682	$ 183,816	$ 849,816
Port Colborne	$ 1,257	$ 26,343	$ 81,158	$ 249,541	$ 1,202,341
Port Hope	$ 1,043	$ 48,351	$ 144,054	$ 477,757	$ 2,382,763
Prince Edward County	$ 1,293	$ 38,730	$ 112,735	$ 366,566	$ 1,804,022
Puslinch	N/A	N/A	N/A	N/A	N/A
Quinte West	$ 956	$ 25,720	$ 75,240	$ 244,240	$ 1,202,000
Ramara	$ 1,706	$ 45,924	$ 139,693	$ 435,000	$ 2,175,000
Renfrew	$ 799	$ 25,817	$ 76,794	$ 251,534	$ 1,240,000
Richmond Hill	$ 562	$ 28,108	$ 84,323	$ 281,075	$ 1,405,375
Sarnia	$ 699	$ 18,827	$ 49,008	$ 139,676	$ 637,331
Saugeen Shores	$ 914	$ 26,324	$ 76,986	$ 252,648	$ 1,253,972
Sault Ste. Marie	$ 488	$ 22,322	$ 62,184	$ 200,595	$ 989,552
Scugog	$ 556	$ 20,062	$ 59,682	$ 183,816	$ 849,816
South Bruce Peninsula	$ 1,459	$ 38,426	$ 116,966	$ 373,266	$ 1,815,000
Southgate	$ 774	$ 23,440	$ 71,064	$ 229,536	$ 1,125,000
Springwater	$ 1,210	$ 33,395	$ 98,795	$ 327,695	$ 1,635,695
St. Catharines	$ 803	$ 28,885	$ 87,206	$ 285,255	$ 1,414,532
St. Thomas	$ 568	$ 12,000	$ 69,300	$ 231,000	$ 1,155,000
Stratford	$ 597	$ 18,923	$ 56,323	$ 187,223	$ 935,223
Strathroy-Caradoc	$ 756	$ 28,529	$ 85,240	$ 239,058	$ 1,088,081
Tay	$ 1,928	$ 37,508	$ 110,308	$ 365,108	$ 1,821,108
Thames Centre	$ 1,096	$ 37,258	$ 111,058	$ 369,358	$ 1,845,358
The Blue Mountains	$ 616	$ 25,453	$ 77,306	$ 252,992	$ 1,254,593
Thorold	$ 891	$ 26,038	$ 77,358	$ 256,978	$ 1,283,378
Thunder Bay	$ 681	$ 14,846	$ 40,258	$ 123,658	$ 590,466
Tillsonburg	$ 548	$ 13,265	$ 40,029	$ 126,303	$ 616,341
Timmins	$ 639	$ 26,368	$ 79,104	$ 263,679	$ 1,318,394
Tiny	N/A	N/A	N/A	N/A	N/A
Toronto	$ 469	$ 19,920	$ 52,729	$ 167,561	$ 823,741
Vaughan	$ 572	$ 28,586	$ 85,758	$ 285,860	$ 1,429,300
Wainfleet	N/A	N/A	N/A	N/A	N/A
Waterloo	$ 586	$ 29,300	$ 87,900	$ 293,000	$ 1,465,000
Welland	$ 1,031	$ 34,980	$ 105,751	$ 344,520	$ 1,705,346
Wellesley	$ 658	$ 26,432	$ 79,032	$ 263,132	$ 1,315,132
Wellington North	$ 730	$ 27,575	$ 80,975	$ 267,875	$ 1,335,875
West Grey	$ 823	$ 10,672	$ 31,312	$ 107,962	$ 545,962
West Lincoln	$ 887	$ 24,652	$ 70,205	$ 220,726	$ 1,068,453
West Perth	$ 699	$ 8,845	$ 21,645	$ 66,445	$ 322,445
Whitby	$ 556	$ 20,062	$ 59,682	$ 183,816	$ 849,816
Whitchurch-Stouffville	$ 728	$ 33,966	$ 101,764	$ 338,364	$ 1,690,364
Whitewater Region	$ 1,959	N/A	N/A	N/A	N/A
Wilmot	$ 793	$ 32,898	$ 98,268	$ 326,678	$ 1,631,444
Windsor	$ 557	$ 22,070	$ 59,631	$ 183,409	$ 861,787
Woolwich	$ 918	$ 38,034	$ 112,434	$ 375,342	$ 1,865,850
Average	$ 773	$ 25,064	$ 72,727	$ 239,095	$ 1,184,981
Median	$ 691	$ 25,120	$ 71,015	$ 239,058	$ 1,202,000
Min	$ -	$ -	$ -	$ -	$ 322,445
Max	$ 1,959	$ 54,468	$ 159,180	$ 514,956	$ 2,533,056

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"
Ajax	$ 1,102	$ 34,279	$ 98,937	$ 303,994	$ 1,401,668
Amherstburg	$ 1,525	$ 40,463	$ 118,294	$ 390,507	$ 1,942,559
Aurora	$ 1,160	$ 58,000	$ 174,000	$ 580,000	$ 2,900,000
Aylmer	$ 1,092	$ 44,985	$ 133,446	$ 441,056	$ 2,190,404
Barrie	$ 1,301	$ 50,529	$ 148,821	$ 483,073	$ 2,374,736
Belleville	$ 1,560	$ 38,504	$ 102,290	$ 324,739	$ 1,196,906
Bracebridge	$ 1,365	$ 51,570	$ 154,944	$ 505,074	$ 2,489,750
Brampton	$ 782	$ 33,584	$ 98,932	$ 324,717	$ 1,608,414
Brant	$ 1,633	$ 48,985	$ 140,320	N/A	N/A
Brantford	$ 1,053	$ 47,236	$ 141,555	$ 471,295	$ 2,355,401
Brock	$ 1,102	$ 34,279	$ 98,937	$ 303,994	$ 1,401,668
Brockville	$ 960	$ 30,574	$ 67,189	$ 184,483	$ 625,364
Burlington	$ 1,091	$ 36,887	$ 104,145	$ 331,662	$ 1,618,199
Caledon	$ 782	$ 33,584	$ 98,932	$ 324,717	$ 1,608,414
Cambridge	$ 1,344	$ 57,626	$ 171,395	$ 564,848	$ 2,804,267
Central Elgin	$ 2,234	$ 61,488	$ 180,978	$ 598,150	$ 2,970,269
Centre Wellington	$ 1,449	$ 58,417	$ 171,759	$ 567,892	$ 2,830,127
Chatham-Kent	$ 1,383	$ 34,888	$ 97,062	$ 272,817	$ 1,274,432
Chatsworth	N/A	N/A	N/A	N/A	N/A
Clarington	$ 1,102	$ 34,279	$ 98,937	$ 303,994	$ 1,401,668
Collingwood	$ 1,140	$ 21,897	$ 60,537	$ 193,905	$ 949,845
Cornwall	$ 1,062	$ 19,169	$ 57,508	$ 191,693	$ 958,464
Dryden	$ 1,977	$ 55,848	$ 169,643	$ 544,782	$ 2,660,000
East Gwillimbury	$ 1,548	$ 60,680	$ 177,512	$ 578,072	$ 2,848,472
Elliot Lake	$ 1,050	$ 17,412	$ 40,012	N/A	N/A
Erin	$ 1,055	$ 42,141	$ 125,895	$ 417,795	N/A
Espanola	$ 1,464	$ 19,479	$ 46,573	$ 132,367	N/A
Essex	$ 1,214	$ 33,358	$ 98,958	$ 328,558	$ 1,640,558
Fort Erie	$ 1,884	$ 51,735	$ 157,279	$ 503,821	$ 2,474,910
Georgian Bluffs	N/A	N/A	N/A	N/A	N/A
Georgina	$ 1,542	$ 70,436	$ 211,036	$ 703,136	$ 3,515,136
Gravenhurst	$ 1,365	$ 51,570	$ 154,944	$ 505,074	$ 2,489,750
Greater Sudbury	$ 1,682	$ 54,299	$ 157,217	$ 503,937	$ 2,466,425
Greenstone	$ 2,329	$ 86,229	$ 251,700	$ 839,000	$ 4,195,000
Grey Highlands	$ 2,173	$ 33,260	$ 83,626	$ 233,876	$ 1,034,753
Grimsby	$ 1,004	$ 33,246	$ 99,046	$ 329,346	$ 1,645,346
Guelph	$ 1,136	$ 46,519	$ 138,590	$ 457,829	$ 2,274,957
Guelph-Eramosa	$ 1,671	$ 68,409	$ 204,609	$ 681,309	$ 3,405,309
Haldimand	$ 1,186	$ 35,590	$ 97,188	$ 305,686	$ 1,443,541
Halton Hills	$ 1,091	$ 36,887	$ 104,145	$ 331,662	$ 1,618,199
Hamilton	$ 1,062	$ 50,312	$ 147,724	$ 481,038	$ 2,375,075
Hamilton Tp	N/A	N/A	N/A	N/A	N/A

Comparison of Water and 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"
Hanover	$ 1,168	$ 34,183	$ 96,158	$ 311,321	$ 1,494,871
Huntsville	$ 1,365	$ 51,570	$ 154,944	$ 505,074	$ 2,489,750
Ingersoll	$ 1,325	$ 28,122	$ 82,359	$ 250,150	$ 1,200,193
Innisfil	$ 1,431	$ 44,928	$ 129,604	$ 425,704	$ 2,117,704
Kenora	$ 2,103	$ 42,082	$ 129,325	$ 400,741	$ 1,938,112
Kincardine	$ 1,353	$ 30,611	$ 85,479	$ 267,019	$ 1,281,119
King	$ 1,668	$ 76,554	$ 231,423	$ 767,623	$ 3,835,343
Kingston	$ 1,369	$ 39,188	$ 115,221	$ 374,422	$ 1,848,886
Kitchener	$ 1,325	$ 66,269	$ 198,807	$ 662,690	$ 3,313,450
Lakeshore	$ 1,397	$ 39,813	$ 118,213	$ 392,613	$ 1,960,613
Lambton Shores	$ 1,898	$ 76,032	$ 224,288	$ 736,197	$ 3,646,832
Laurentian Valley	N/A	N/A	N/A	N/A	N/A
Lincoln	$ 1,669	$ 71,108	$ 210,925	$ 698,516	$ 3,482,710
London	$ 1,057	$ 30,977	$ 87,092	$ 271,131	$ 1,238,775
Mapleton	$ 2,049	$ 37,919	$ 114,943	$ 359,777	$ 1,740,069
Markham	$ 1,023	$ 51,147	$ 153,441	$ 511,470	$ 2,557,350
Meaford	$ 2,659	$ 75,335	$ 223,135	$ 740,435	$ 3,696,435
Middlesex Centre	$ 1,919	$ 76,588	N/A	$ 742,830	N/A
Milton	$ 1,091	$ 36,887	$ 104,145	$ 331,662	$ 1,618,199
Minto	$ 1,853	$ 45,747	$ 121,892	$ 370,420	N/A
Mississauga	$ 782	$ 33,584	$ 98,932	$ 324,717	$ 1,608,414
New Tecumseth	$ 1,270	$ 63,500	$ 190,500	$ 572,700	$ 2,756,700
Newmarket	$ 1,461	$ 52,590	$ 153,366	$ 499,068	$ 2,458,836
Niagara Falls	$ 1,326	$ 38,362	$ 109,496	$ 350,245	$ 1,702,733
Niagara-on-the-Lake	$ 1,484	$ 37,077	$ 113,098	$ 359,132	$ 1,757,048
Norfolk	$ 2,075	$ 61,408	$ 171,488	$ 560,682	$ 2,753,484
North Bay	$ 1,265	$ 40,908	$ 118,277	$ 378,486	$ 1,850,795
North Dumfries	$ 1,504	$ 61,676	$ 184,476	$ 614,276	$ 3,070,276
North Grenville	$ 2,844	$ 108,936	$ 318,360	$ 1,029,912	$ 5,066,112
North Middlesex	$ 2,137	$ 89,395	N/A	N/A	N/A
North Perth	$ 1,211	$ 24,905	$ 64,507	$ 198,697	$ 967,665
Oakville	$ 1,091	$ 36,887	$ 104,145	$ 331,662	$ 1,618,199
Orangeville	$ 1,217	$ 46,449	$ 137,423	$ 500,268	$ 2,952,268
Orillia	$ 1,298	$ 48,728	$ 147,557	$ 478,346	$ 2,362,520
Oshawa	$ 1,102	$ 34,279	$ 98,937	$ 303,994	$ 1,401,668
Ottawa	$ 908	$ 46,085	$ 138,044	$ 454,575	$ 2,252,030
Owen Sound	$ 1,622	$ 47,199	$ 137,779	$ 449,389	$ 2,215,745
Parry Sound	$ 2,080	$ 64,975	$ 191,379	$ 609,733	$ 2,940,442
Pelham	$ 1,290	$ 40,425	$ 120,227	$ 392,031	$ 1,933,957
Penetanguishene	$ 1,446	$ 54,215	$ 163,527	$ 536,380	$ 2,663,070
Petawawa	$ 973	$ 45,649	$ 134,277	$ 444,475	$ 2,217,035
Peterborough	$ 1,264	$ 22,583	$ 60,582	$ 168,798	$ 670,704

Comparison of Water and 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"
Pickering	$ 1,102	$ 34,279	$ 98,937	$ 303,994	$ 1,401,668
Port Colborne	$ 2,126	$ 45,547	$ 139,952	$ 433,863	$ 2,098,744
Port Hope	$ 1,770	$ 79,422	$ 236,342	$ 783,262	$ 3,905,102
Prince Edward County	$ 2,413	$ 71,197	$ 206,994	$ 672,391	$ 3,306,987
Puslinch	N/A	N/A	N/A	N/A	N/A
Quinte West	$ 1,612	$ 43,224	$ 126,247	$ 409,127	$ 2,011,397
Ramara	$ 2,941	$ 79,744	$ 242,519	$ 756,000	$ 3,780,000
Renfrew	$ 1,680	$ 55,644	$ 165,609	$ 543,098	$ 2,680,000
Richmond Hill	$ 1,124	$ 56,215	$ 168,645	$ 562,150	$ 2,810,750
Sarnia	$ 1,233	$ 33,185	$ 86,382	$ 246,194	$ 1,123,360
Saugeen Shores	$ 1,508	$ 40,112	$ 116,719	$ 381,825	$ 1,892,237
Sault Ste. Marie	$ 1,176	$ 46,324	$ 129,049	$ 416,288	$ 2,053,587
Scugog	$ 1,102	$ 34,279	$ 98,937	$ 303,994	$ 1,401,668
South Bruce Peninsula	$ 2,506	$ 64,068	$ 195,194	$ 621,192	$ 3,026,890
Southgate	$ 1,448	$ 44,800	$ 135,750	$ 439,209	$ 2,155,000
Springwater	$ 1,855	$ 68,769	$ 205,569	$ 684,369	$ 3,420,369
St. Catharines	$ 1,373	$ 45,986	$ 139,066	$ 452,640	$ 2,239,610
St. Thomas	$ 1,224	$ 35,270	$ 126,615	$ 406,431	$ 1,998,046
Stratford	$ 1,039	$ 31,985	$ 94,887	$ 314,809	$ 1,571,172
Strathroy-Caradoc	$ 1,324	$ 50,112	$ 148,617	$ 421,266	$ 1,924,075
Tay	$ 3,379	$ 69,241	$ 203,841	$ 674,941	$ 3,366,941
Thames Centre	$ 1,824	$ 61,016	$ 181,816	$ 604,616	$ 3,020,616
The Blue Mountains	$ 1,298	$ 52,217	$ 158,262	$ 516,760	$ 2,560,255
Thorold	$ 1,487	$ 43,480	$ 129,180	$ 429,130	$ 2,143,130
Thunder Bay	$ 1,437	$ 31,342	$ 84,989	$ 261,056	$ 1,246,539
Tillsonburg	$ 1,108	$ 27,515	$ 80,056	$ 247,218	$ 1,195,796
Timmins	$ 1,185	$ 48,887	$ 146,662	$ 488,872	$ 2,444,361
Tiny	N/A	N/A	N/A	N/A	N/A
Toronto	$ 937	$ 39,841	$ 105,459	$ 335,122	$ 1,647,482
Vaughan	$ 1,077	$ 53,843	$ 161,529	$ 538,430	$ 2,692,150
Wainfleet	N/A	N/A	N/A	N/A	N/A
Waterloo	$ 1,128	$ 54,629	$ 163,056	$ 541,960	$ 2,706,408
Welland	$ 1,655	$ 57,143	$ 172,678	$ 563,276	$ 2,789,760
Wellesley	$ 1,504	$ 61,676	$ 184,476	$ 614,276	$ 3,070,276
Wellington North	$ 1,323	$ 50,086	$ 147,086	$ 486,586	$ 2,426,586
West Grey	$ 1,372	$ 18,922	$ 54,237	$ 183,456	$ 914,176
West Lincoln	$ 1,453	$ 44,380	$ 127,760	$ 406,812	$ 1,983,625
West Perth	$ 1,258	$ 16,680	$ 40,006	$ 121,111	$ 582,060
Whitby	$ 1,102	$ 34,279	$ 98,937	$ 303,994	$ 1,401,668
Whitchurch-Stouffville	$ 1,302	$ 60,233	$ 180,428	$ 599,728	$ 2,995,728
Whitewater Region	$ 3,167	N/A	N/A	N/A	N/A
Wilmot	$ 1,411	$ 57,384	$ 171,317	$ 569,331	$ 2,842,851
Windsor	$ 1,164	$ 36,063	$ 98,417	$ 305,244	$ 1,444,158
Woolwich	$ 1,540	$ 61,538	$ 181,338	$ 605,564	$ 3,006,496
Average	$ 1,469	$ 47,617	$ 137,762	$ 450,999	$ 2,220,813
Median	$ 1,353	$ 45,867	$ 135,013	$ 439,209	$ 2,190,404
Min	$ 782	$ 16,680	$ 40,006	$ 121,111	$ 582,060
Max	$ 3,379	$ 108,936	$ 318,360	$ 1,029,912	$ 5,066,112

Comparison of Water and 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"
Dryden	$ 1,977	$ 55,848	$ 169,643	$ 544,782	$ 2,660,000
Elliot Lake	$ 1,050	$ 17,412	$ 40,012	N/A	N/A
Espanola	$ 1,464	$ 19,479	$ 46,573	$ 132,367	N/A
Greater Sudbury	$ 1,682	$ 54,299	$ 157,217	$ 503,937	$ 2,466,425
Greenstone	$ 2,329	$ 86,229	$ 251,700	$ 839,000	$ 4,195,000
Kenora	$ 2,103	$ 42,082	$ 129,325	$ 400,741	$ 1,938,112
North Bay	$ 1,265	$ 40,908	$ 118,277	$ 378,486	$ 1,850,795
Parry Sound	$ 2,080	$ 64,975	$ 191,379	$ 609,733	$ 2,940,442
Sault Ste. Marie	$ 1,176	$ 46,324	$ 129,049	$ 416,288	$ 2,053,587
Thunder Bay	$ 1,437	$ 31,342	$ 84,989	$ 261,056	$ 1,246,539
Timmins	$ 1,185	$ 48,887	$ 146,662	$ 488,872	$ 2,444,361
North Average	**$ 1,613**	**$ 46,162**	**$ 133,166**	**$ 457,526**	**$ 2,421,696**
North Median	**$ 1,464**	**$ 46,324**	**$ 129,325**	**$ 452,580**	**$ 2,444,361**

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	$ 1,884	$ 51,735	$ 157,279	$ 503,821	$ 2,474,910
Grimsby	$ 1,004	$ 33,246	$ 99,046	$ 329,346	$ 1,645,346
Lincoln	$ 1,669	$ 71,108	$ 210,925	$ 698,516	$ 3,482,710
Niagara Falls	$ 1,326	$ 38,362	$ 109,496	$ 350,245	$ 1,702,733
Niagara-on-the-Lake	$ 1,484	$ 37,077	$ 113,098	$ 359,132	$ 1,757,048
Pelham	$ 1,290	$ 40,425	$ 120,227	$ 392,031	$ 1,933,957
Port Colborne	$ 2,126	$ 45,547	$ 139,952	$ 433,863	$ 2,098,744
St. Catharines	$ 1,373	$ 45,986	$ 139,066	$ 452,640	$ 2,239,610
Thorold	$ 1,487	$ 43,480	$ 129,180	$ 429,130	$ 2,143,130
Wainfleet	N/A	N/A	N/A	N/A	N/A
Welland	$ 1,655	$ 57,143	$ 172,678	$ 563,276	$ 2,789,760
West Lincoln	$ 1,453	$ 44,380	$ 127,760	$ 406,812	$ 1,983,625
Niagara Average	**$ 1,523**	**$ 46,226**	**$ 138,064**	**$ 447,165**	**$ 2,204,689**
Niagara Median	**$ 1,484**	**$ 44,380**	**$ 129,180**	**$ 429,130**	**$ 2,098,744**

Comparison of Water and 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"
Ajax	$ 1,102	$ 34,279	$ 98,937	$ 303,994	$ 1,401,668
Aurora	$ 1,160	$ 58,000	$ 174,000	$ 580,000	$ 2,900,000
Brampton	$ 782	$ 33,584	$ 98,932	$ 324,717	$ 1,608,414
Brock	$ 1,102	$ 34,279	$ 98,937	$ 303,994	$ 1,401,668
Burlington	$ 1,091	$ 36,887	$ 104,145	$ 331,662	$ 1,618,199
Caledon	$ 782	$ 33,584	$ 98,932	$ 324,717	$ 1,608,414
Clarington	$ 1,102	$ 34,279	$ 98,937	$ 303,994	$ 1,401,668
East Gwillimbury	$ 1,548	$ 60,680	$ 177,512	$ 578,072	$ 2,848,472
Georgina	$ 1,542	$ 70,436	$ 211,036	$ 703,136	$ 3,515,136
Halton Hills	$ 1,091	$ 36,887	$ 104,145	$ 331,662	$ 1,618,199
Hamilton	$ 1,062	$ 50,312	$ 147,724	$ 481,038	$ 2,375,075
King	$ 1,668	$ 76,554	$ 231,423	$ 767,623	$ 3,835,343
Markham	$ 1,023	$ 51,147	$ 153,441	$ 511,470	$ 2,557,350
Milton	$ 1,091	$ 36,887	$ 104,145	$ 331,662	$ 1,618,199
Mississauga	$ 782	$ 33,584	$ 98,932	$ 324,717	$ 1,608,414
Newmarket	$ 1,461	$ 52,590	$ 153,366	$ 499,068	$ 2,458,836
Oakville	$ 1,091	$ 36,887	$ 104,145	$ 331,662	$ 1,618,199
Oshawa	$ 1,102	$ 34,279	$ 98,937	$ 303,994	$ 1,401,668
Pickering	$ 1,102	$ 34,279	$ 98,937	$ 303,994	$ 1,401,668
Richmond Hill	$ 1,124	$ 56,215	$ 168,645	$ 562,150	$ 2,810,750
Scugog	$ 1,102	$ 34,279	$ 98,937	$ 303,994	$ 1,401,668
Toronto	$ 937	$ 39,841	$ 105,459	$ 335,122	$ 1,647,482
Vaughan	$ 1,077	$ 53,843	$ 161,529	$ 538,430	$ 2,692,150
Whitby	$ 1,102	$ 34,279	$ 98,937	$ 303,994	$ 1,401,668
Whitchurch-Stouffville	$ 1,302	$ 60,233	$ 180,428	$ 599,728	$ 2,995,728
GTHA Average	**$ 1,133**	**$ 44,724**	**$ 130,820**	**$ 423,384**	**$ 2,069,842**
GTHA Median	**$ 1,102**	**$ 36,887**	**$ 104,145**	**$ 331,662**	**$ 1,618,199**

Comparison of Water and 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"
Belleville	$ 1,560	$ 38,504	$ 102,290	$ 324,739	$ 1,196,906
Brockville	$ 960	$ 30,574	$ 67,189	$ 184,483	$ 625,364
Cornwall	$ 1,062	$ 19,169	$ 57,508	$ 191,693	$ 958,464
Hamilton Tp	N/A	N/A	N/A	N/A	N/A
Kingston	$ 1,369	$ 39,188	$ 115,221	$ 374,422	$ 1,848,886
Laurentian Valley	N/A	N/A	N/A	N/A	N/A
North Grenville	$ 2,844	$ 108,936	$ 318,360	$ 1,029,912	$ 5,066,112
Ottawa	$ 908	$ 46,085	$ 138,044	$ 454,575	$ 2,252,030
Petawawa	$ 973	$ 45,649	$ 134,277	$ 444,475	$ 2,217,035
Peterborough	$ 1,264	$ 22,583	$ 60,582	$ 168,798	$ 670,704
Port Hope	$ 1,770	$ 79,422	$ 236,342	$ 783,262	$ 3,905,102
Prince Edward County	$ 2,413	$ 71,197	$ 206,994	$ 672,391	$ 3,306,987
Quinte West	$ 1,612	$ 43,224	$ 126,247	$ 409,127	$ 2,011,397
Renfrew	$ 1,680	$ 55,644	$ 165,609	$ 543,098	$ 2,680,000
Whitewater Region	$ 3,167	N/A	N/A	N/A	N/A
Eastern Average	**$ 1,660**	**$ 50,015**	**$ 144,055**	**$ 465,081**	**$ 2,228,249**
Eastern Median	**$ 1,560**	**$ 44,436**	**$ 130,262**	**$ 426,801**	**$ 2,114,216**
Barrie	$ 1,301	$ 50,529	$ 148,821	$ 483,073	$ 2,374,736
Bracebridge	$ 1,365	$ 51,570	$ 154,944	$ 505,074	$ 2,489,750
Collingwood	$ 1,140	$ 21,897	$ 60,537	$ 193,905	$ 949,845
Gravenhurst	$ 1,365	$ 51,570	$ 154,944	$ 505,074	$ 2,489,750
Huntsville	$ 1,365	$ 51,570	$ 154,944	$ 505,074	$ 2,489,750
Innisfil	$ 1,431	$ 44,928	$ 129,604	$ 425,704	$ 2,117,704
New Tecumseth	$ 1,270	$ 63,500	$ 190,500	$ 572,700	$ 2,756,700
Orangeville	$ 1,217	$ 46,449	$ 137,423	$ 500,268	$ 2,952,268
Orillia	$ 1,298	$ 48,728	$ 147,557	$ 478,346	$ 2,362,520
Penetanguishene	$ 1,446	$ 54,215	$ 163,527	$ 536,380	$ 2,663,070
Ramara	$ 2,941	$ 79,744	$ 242,519	$ 756,000	$ 3,780,000
Springwater	$ 1,855	$ 68,769	$ 205,569	$ 684,369	$ 3,420,369
Tay	$ 3,379	$ 69,241	$ 203,841	$ 674,941	$ 3,366,941
Tiny	N/A	N/A	N/A	N/A	N/A
Sim./Musk./Duff. Avg.	**$ 1,644**	**$ 54,055**	**$ 161,133**	**$ 524,685**	**$ 2,631,800**
Sim./Musk./Duff. Med.	**$ 1,365**	**$ 51,570**	**$ 154,944**	**$ 505,074**	**$ 2,489,750**

Comparison of Water and 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"
Amherstburg	$ 1,525	$ 40,463	$ 118,294	$ 390,507	$ 1,942,559
Aylmer	$ 1,092	$ 44,985	$ 133,446	$ 441,056	$ 2,190,404
Brant	$ 1,633	$ 48,985	$ 140,320	N/A	N/A
Brantford	$ 1,053	$ 47,236	$ 141,555	$ 471,295	$ 2,355,401
Central Elgin	$ 2,234	$ 61,488	$ 180,978	$ 598,150	$ 2,970,269
Chatham-Kent	$ 1,383	$ 34,888	$ 97,062	$ 272,817	$ 1,274,432
Essex	$ 1,214	$ 33,358	$ 98,958	$ 328,558	$ 1,640,558
Haldimand	$ 1,186	$ 35,590	$ 97,188	$ 305,686	$ 1,443,541
Ingersoll	$ 1,325	$ 28,122	$ 82,359	$ 250,150	$ 1,200,193
Lakeshore	$ 1,397	$ 39,813	$ 118,213	$ 392,613	$ 1,960,613
Lambton Shores	$ 1,898	$ 76,032	$ 224,288	$ 736,197	$ 3,646,832
London	$ 1,057	$ 30,977	$ 87,092	$ 271,131	$ 1,238,775
Middlesex Centre	$ 1,919	$ 76,588	N/A	$ 742,830	N/A
Norfolk	$ 2,075	$ 61,408	$ 171,488	$ 560,682	$ 2,753,484
North Middlesex	$ 2,137	$ 89,395	N/A	N/A	N/A
North Perth	$ 1,211	$ 24,905	$ 64,507	$ 198,697	$ 967,665
Sarnia	$ 1,233	$ 33,185	$ 86,382	$ 246,194	$ 1,123,360
St. Thomas	$ 1,224	$ 35,270	$ 126,615	$ 406,431	$ 1,998,046
Stratford	$ 1,039	$ 31,985	$ 94,887	$ 314,809	$ 1,571,172
Strathroy-Caradoc	$ 1,324	$ 50,112	$ 148,617	$ 421,266	$ 1,924,075
Thames Centre	$ 1,824	$ 61,016	$ 181,816	$ 604,616	$ 3,020,616
Tillsonburg	$ 1,108	$ 27,515	$ 80,056	$ 247,218	$ 1,195,796
West Perth	$ 1,258	$ 16,680	$ 40,006	$ 121,111	$ 582,060
Windsor	$ 1,164	$ 36,063	$ 98,417	$ 305,244	$ 1,444,158
Southwest Average	**$ 1,438**	**$ 44,419**	**$ 118,752**	**$ 392,148**	**$ 1,830,667**
Southwest Median	**$ 1,291**	**$ 37,938**	**$ 108,586**	**$ 359,533**	**$ 1,640,558**

Comparison of Water and 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"
Chatsworth	N/A	N/A	N/A	N/A	N/A
Georgian Bluffs	N/A	N/A	N/A	N/A	N/A
Grey Highlands	$ 2,173	$ 33,260	$ 83,626	$ 233,876	$ 1,034,753
Hanover	$ 1,168	$ 34,183	$ 96,158	$ 311,321	$ 1,494,871
Kincardine	$ 1,353	$ 30,611	$ 85,479	$ 267,019	$ 1,281,119
Meaford	$ 2,659	$ 75,335	$ 223,135	$ 740,435	$ 3,696,435
Owen Sound	$ 1,622	$ 47,199	$ 137,779	$ 449,389	$ 2,215,745
Saugeen Shores	$ 1,508	$ 40,112	$ 116,719	$ 381,825	$ 1,892,237
South Bruce Peninsula	$ 2,506	$ 64,068	$ 195,194	$ 621,192	$ 3,026,890
Southgate	$ 1,448	$ 44,800	$ 135,750	$ 439,209	$ 2,155,000
The Blue Mountains	$ 1,298	$ 52,217	$ 158,262	$ 516,760	$ 2,560,255
West Grey	$ 1,372	$ 18,922	$ 54,237	$ 183,456	$ 914,176
Bruce/Grey Average	**$ 1,711**	**$ 44,071**	**$ 128,634**	**$ 414,448**	**$ 2,027,148**
Bruce/Grey Median	**$ 1,478**	**$ 42,456**	**$ 126,234**	**$ 410,517**	**$ 2,023,618**

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"
Cambridge	$ 1,344	$ 57,626	$ 171,395	$ 564,848	$ 2,804,267
Centre Wellington	$ 1,449	$ 58,417	$ 171,759	$ 567,892	$ 2,830,127
Erin	$ 1,055	$ 42,141	$ 125,895	$ 417,795	N/A
Guelph	$ 1,136	$ 46,519	$ 138,590	$ 457,829	$ 2,274,957
Guelph-Eramosa	$ 1,671	$ 68,409	$ 204,609	$ 681,309	$ 3,405,309
Kitchener	$ 1,325	$ 66,269	$ 198,807	$ 662,690	$ 3,313,450
Mapleton	$ 2,049	$ 37,919	$ 114,943	$ 359,777	$ 1,740,069
Minto	$ 1,853	$ 45,747	$ 121,892	$ 370,420	N/A
North Dumfries	$ 1,504	$ 61,676	$ 184,476	$ 614,276	$ 3,070,276
Puslinch	N/A	N/A	N/A	N/A	N/A
Waterloo	$ 1,128	$ 54,629	$ 163,056	$ 541,960	$ 2,706,408
Wellesley	$ 1,504	$ 61,676	$ 184,476	$ 614,276	$ 3,070,276
Wellington North	$ 1,323	$ 50,086	$ 147,086	$ 486,586	$ 2,426,586
Wilmot	$ 1,411	$ 57,384	$ 171,317	$ 569,331	$ 2,842,851
Woolwich	$ 1,540	$ 61,538	$ 181,338	$ 605,564	$ 3,006,496
Waterloo/Wellington Avg.	**$ 1,449**	**$ 55,003**	**$ 162,831**	**$ 536,754**	**$ 2,790,923**
Waterloo/Wellington Med.	**$ 1,430**	**$ 57,505**	**$ 171,356**	**$ 566,370**	**$ 2,836,489**

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

Volume Meter Size	Residential 200 m^3 5/8"	Residential 200 m^3 Ranking
Brampton	$ 782	Low
Mississauga	$ 782	Low
Caledon	$ 782	Low
Ottawa	$ 908	Low
Toronto	$ 937	Low
Brockville	$ 960	Low
Petawawa	$ 973	Low
Grimsby	$ 1,004	Low
Markham	$ 1,023	Low
Stratford	$ 1,039	Low
Elliot Lake	$ 1,050	Low
Brantford	$ 1,053	Low
Erin	$ 1,055	Low
London	$ 1,057	Low
Hamilton	$ 1,062	Low
Cornwall	$ 1,062	Low
Vaughan	$ 1,077	Low
Oakville	$ 1,091	Low
Halton Hills	$ 1,091	Low
Burlington	$ 1,091	Low
Milton	$ 1,091	Low
Aylmer	$ 1,092	Low
Pickering	$ 1,102	Low
Clarington	$ 1,102	Low
Ajax	$ 1,102	Low
Oshawa	$ 1,102	Low
Scugog	$ 1,102	Low
Brock	$ 1,102	Low
Whitby	$ 1,102	Low
Tillsonburg	$ 1,108	Low
Richmond Hill	$ 1,124	Low
Waterloo	$ 1,128	Low
Guelph	$ 1,136	Low
Collingwood	$ 1,140	Low
Aurora	$ 1,160	Low
Windsor	$ 1,164	Low
Hanover	$ 1,168	Low
Sault Ste. Marie	$ 1,176	Low
Timmins	$ 1,185	Low
Haldimand	$ 1,186	Low

Volume Meter Size	Residential 200 m^3 5/8"	Residential 200 m^3 Ranking
North Perth	$ 1,211	Mid
Essex	$ 1,214	Mid
Orangeville	$ 1,217	Mid
St. Thomas	$ 1,224	Mid
Sarnia	$ 1,233	Mid
West Perth	$ 1,258	Mid
Peterborough	$ 1,264	Mid
North Bay	$ 1,265	Mid
New Tecumseth	$ 1,270	Mid
Pelham	$ 1,290	Mid
Orillia	$ 1,298	Mid
The Blue Mountains	$ 1,298	Mid
Barrie	$ 1,301	Mid
Whitchurch-Stouffville	$ 1,302	Mid
Wellington North	$ 1,323	Mid
Strathroy-Caradoc	$ 1,324	Mid
Ingersoll	$ 1,325	Mid
Kitchener	$ 1,325	Mid
Niagara Falls	$ 1,326	Mid
Cambridge	$ 1,344	Mid
Kincardine	$ 1,353	Mid
Gravenhurst	$ 1,365	Mid
Huntsville	$ 1,365	Mid
Bracebridge	$ 1,365	Mid
Kingston	$ 1,369	Mid
West Grey	$ 1,372	Mid
St. Catharines	$ 1,373	Mid
Chatham-Kent	$ 1,383	Mid
Lakeshore	$ 1,397	Mid
Wilmot	$ 1,411	Mid
Innisfil	$ 1,431	Mid
Thunder Bay	$ 1,437	Mid
Penetanguishene	$ 1,446	Mid
Southgate	$ 1,448	Mid
Centre Wellington	$ 1,449	Mid
West Lincoln	$ 1,453	Mid
Newmarket	$ 1,461	Mid
Espanola	$ 1,464	Mid
Niagara-on-the-Lake	$ 1,484	Mid
Thorold	$ 1,487	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	$ 1,504	High
North Dumfries	$ 1,504	High
Saugeen Shores	$ 1,508	High
Amherstburg	$ 1,525	High
Woolwich	$ 1,540	High
Georgina	$ 1,542	High
East Gwillimbury	$ 1,548	High
Belleville	$ 1,560	High
Quinte West	$ 1,612	High
Owen Sound	$ 1,622	High
Brant	$ 1,633	High
Welland	$ 1,655	High
King	$ 1,668	High
Lincoln	$ 1,669	High
Guelph-Eramosa	$ 1,671	High
Renfrew	$ 1,680	High
Greater Sudbury	$ 1,682	High
Port Hope	$ 1,770	High
Thames Centre	$ 1,824	High
Minto	$ 1,853	High
Springwater	$ 1,855	High
Fort Erie	$ 1,884	High
Lambton Shores	$ 1,898	High
Middlesex Centre	$ 1,919	High
Dryden	$ 1,977	High
Mapleton	$ 2,049	High
Norfolk	$ 2,075	High
Parry Sound	$ 2,080	High
Kenora	$ 2,103	High
Port Colborne	$ 2,126	High
North Middlesex	$ 2,137	High
Grey Highlands	$ 2,173	High
Central Elgin	$ 2,234	High
Greenstone	$ 2,329	High
Prince Edward County	$ 2,413	High
South Bruce Peninsula	$ 2,506	High
Meaford	$ 2,659	High
North Grenville	$ 2,844	High
Ramara	$ 2,941	High
Whitewater Region	$ 3,167	High
Tay	$ 3,379	High
Average	**$ 1,469**	
Median	**$ 1,353**	

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
West Perth	$ 16,680	Low
Elliot Lake	$ 17,412	Low
West Grey	$ 18,922	Low
Cornwall	$ 19,169	Low
Espanola	$ 19,479	Low
Collingwood	$ 21,897	Low
Peterborough	$ 22,583	Low
North Perth	$ 24,905	Low
Tillsonburg	$ 27,515	Low
Ingersoll	$ 28,122	Low
Brockville	$ 30,574	Low
Kincardine	$ 30,611	Low
London	$ 30,977	Low
Thunder Bay	$ 31,342	Low
Stratford	$ 31,985	Low
Sarnia	$ 33,185	Low
Grimsby	$ 33,246	Low
Grey Highlands	$ 33,260	Low
Essex	$ 33,358	Low
Caledon	$ 33,584	Low
Mississauga	$ 33,584	Low
Brampton	$ 33,584	Low
Hanover	$ 34,183	Low
Oshawa	$ 34,279	Low
Scugog	$ 34,279	Low
Ajax	$ 34,279	Low
Whitby	$ 34,279	Low
Clarington	$ 34,279	Low
Brock	$ 34,279	Low
Pickering	$ 34,279	Low
Chatham-Kent	$ 34,888	Low
St. Thomas	$ 35,270	Low
Haldimand	$ 35,590	Low
Windsor	$ 36,063	Low
Halton Hills	$ 36,887	Low
Oakville	$ 36,887	Low
Milton	$ 36,887	Low
Burlington	$ 36,887	Low
Niagara-on-the-Lake	$ 37,077	Low
Mapleton	$ 37,919	Low

Volume Meter Size	Commercial 10,000 m^3 2"	Commercial 10,000 m^3 Ranking
Niagara Falls	$ 38,362	Mid
Belleville	$ 38,504	Mid
Kingston	$ 39,188	Mid
Lakeshore	$ 39,813	Mid
Toronto	$ 39,841	Mid
Saugeen Shores	$ 40,112	Mid
Pelham	$ 40,425	Mid
Amherstburg	$ 40,463	Mid
North Bay	$ 40,908	Mid
Kenora	$ 42,082	Mid
Erin	$ 42,141	Mid
Quinte West	$ 43,224	Mid
Thorold	$ 43,480	Mid
West Lincoln	$ 44,380	Mid
Southgate	$ 44,800	Mid
Innisfil	$ 44,928	Mid
Aylmer	$ 44,985	Mid
Port Colborne	$ 45,547	Mid
Petawawa	$ 45,649	Mid
Minto	$ 45,747	Mid
St. Catharines	$ 45,986	Mid
Ottawa	$ 46,085	Mid
Sault Ste. Marie	$ 46,324	Mid
Orangeville	$ 46,449	Mid
Guelph	$ 46,519	Mid
Owen Sound	$ 47,199	Mid
Brantford	$ 47,236	Mid
Orillia	$ 48,728	Mid
Timmins	$ 48,887	Mid
Brant	$ 48,985	Mid
Wellington North	$ 50,086	Mid
Strathroy-Caradoc	$ 50,112	Mid
Hamilton	$ 50,312	Mid
Barrie	$ 50,529	Mid
Markham	$ 51,147	Mid
Bracebridge	$ 51,570	Mid
Huntsville	$ 51,570	Mid
Gravenhurst	$ 51,570	Mid
Fort Erie	$ 51,735	Mid
The Blue Mountains	$ 52,217	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
Newmarket	$ 52,590	High
Vaughan	$ 53,843	High
Penetanguishene	$ 54,215	High
Greater Sudbury	$ 54,299	High
Waterloo	$ 54,629	High
Renfrew	$ 55,644	High
Dryden	$ 55,848	High
Richmond Hill	$ 56,215	High
Welland	$ 57,143	High
Wilmot	$ 57,384	High
Cambridge	$ 57,626	High
Aurora	$ 58,000	High
Centre Wellington	$ 58,417	High
Whitchurch-Stouffville	$ 60,233	High
East Gwillimbury	$ 60,680	High
Thames Centre	$ 61,016	High
Norfolk	$ 61,408	High
Central Elgin	$ 61,488	High
Woolwich	$ 61,538	High
Wellesley	$ 61,676	High
North Dumfries	$ 61,676	High
New Tecumseth	$ 63,500	High
South Bruce Peninsula	$ 64,068	High
Parry Sound	$ 64,975	High
Kitchener	$ 66,269	High
Guelph-Eramosa	$ 68,409	High
Springwater	$ 68,769	High
Tay	$ 69,241	High
Georgina	$ 70,436	High
Lincoln	$ 71,108	High
Prince Edward County	$ 71,197	High
Meaford	$ 75,335	High
Lambton Shores	$ 76,032	High
King	$ 76,554	High
Middlesex Centre	$ 76,588	High
Port Hope	$ 79,422	High
Ramara	$ 79,744	High
Greenstone	$ 86,229	High
North Middlesex	$ 89,395	High
North Grenville	$ 108,936	High
Average	**$ 47,617**	
Median	**$ 45,867**	

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	$ 40,012	Low	N/A	Low
Brant	$ 140,320	Mid	N/A	Low
West Perth	$ 40,006	Low	$ 121,111	Low
Espanola	$ 46,573	Low	$ 132,367	Low
Peterborough	$ 60,582	Low	$ 168,798	Low
West Grey	$ 54,237	Low	$ 183,456	Low
Brockville	$ 67,189	Low	$ 184,483	Low
Cornwall	$ 57,508	Low	$ 191,693	Low
Collingwood	$ 60,537	Low	$ 193,905	Low
North Perth	$ 64,507	Low	$ 198,697	Low
Grey Highlands	$ 83,626	Low	$ 233,876	Low
Sarnia	$ 86,382	Low	$ 246,194	Low
Tillsonburg	$ 80,056	Low	$ 247,218	Low
Ingersoll	$ 82,359	Low	$ 250,150	Low
Thunder Bay	$ 84,989	Low	$ 261,056	Low
Kincardine	$ 85,479	Low	$ 267,019	Low
London	$ 87,092	Low	$ 271,131	Low
Chatham-Kent	$ 97,062	Low	$ 272,817	Low
Oshawa	$ 98,937	Low	$ 303,994	Low
Scugog	$ 98,937	Low	$ 303,994	Low
Ajax	$ 98,937	Low	$ 303,994	Low
Clarington	$ 98,937	Low	$ 303,994	Low
Pickering	$ 98,937	Low	$ 303,994	Low
Whitby	$ 98,937	Low	$ 303,994	Low
Brock	$ 98,937	Low	$ 303,994	Low
Windsor	$ 98,417	Low	$ 305,244	Low
Haldimand	$ 97,188	Low	$ 305,686	Low
Hanover	$ 96,158	Low	$ 311,321	Low
Stratford	$ 94,887	Low	$ 314,809	Low
Brampton	$ 98,932	Low	$ 324,717	Low
Caledon	$ 98,932	Low	$ 324,717	Low
Mississauga	$ 98,932	Low	$ 324,717	Low
Belleville	$ 102,290	Low	$ 324,739	Low
Essex	$ 98,958	Low	$ 328,558	Low
Grimsby	$ 99,046	Low	$ 329,346	Low
Milton	$ 104,145	Low	$ 331,662	Low
Oakville	$ 104,145	Low	$ 331,662	Low
Burlington	$ 104,145	Low	$ 331,662	Low
Halton Hills	$ 104,145	Low	$ 331,662	Low
Toronto	$ 105,459	Low	$ 335,122	Low
Niagara Falls	$ 109,496	Mid	$ 350,245	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
Niagara-on-the-Lake	$ 113,098	Mid	$ 359,132	Mid
Mapleton	$ 114,943	Mid	$ 359,777	Mid
Minto	$ 121,892	Mid	$ 370,420	Mid
Kingston	$ 115,221	Mid	$ 374,422	Mid
North Bay	$ 118,277	Mid	$ 378,486	Mid
Saugeen Shores	$ 116,719	Mid	$ 381,825	Mid
Amherstburg	$ 118,294	Mid	$ 390,507	Mid
Pelham	$ 120,227	Mid	$ 392,031	Mid
Lakeshore	$ 118,213	Mid	$ 392,613	Mid
Kenora	$ 129,325	Mid	$ 400,741	Mid
St. Thomas	$ 126,615	Mid	$ 406,431	Mid
West Lincoln	$ 127,760	Mid	$ 406,812	Mid
Quinte West	$ 126,247	Mid	$ 409,127	Mid
Sault Ste. Marie	$ 129,049	Mid	$ 416,288	Mid
Erin	$ 125,895	Mid	$ 417,795	Mid
Strathroy-Caradoc	$ 148,617	Mid	$ 421,266	Mid
Innisfil	$ 129,604	Mid	$ 425,704	Mid
Thorold	$ 129,180	Mid	$ 429,130	Mid
Port Colborne	$ 139,952	Mid	$ 433,863	Mid
Southgate	$ 135,750	Mid	$ 439,209	Mid
Aylmer	$ 133,446	Mid	$ 441,056	Mid
Petawawa	$ 134,277	Mid	$ 444,475	Mid
Owen Sound	$ 137,779	Mid	$ 449,389	Mid
St. Catharines	$ 139,066	Mid	$ 452,640	Mid
Ottawa	$ 138,044	Mid	$ 454,575	Mid
Guelph	$ 138,590	Mid	$ 457,829	Mid
Brantford	$ 141,555	Mid	$ 471,295	Mid
Orillia	$ 147,557	Mid	$ 478,346	Mid
Hamilton	$ 147,724	Mid	$ 481,038	Mid
Barrie	$ 148,821	Mid	$ 483,073	Mid
Wellington North	$ 147,086	Mid	$ 486,586	Mid
Timmins	$ 146,662	Mid	$ 488,872	Mid
Newmarket	$ 153,366	Mid	$ 499,068	Mid
Orangeville	$ 137,423	Mid	$ 500,268	Mid
Fort Erie	$ 157,279	High	$ 503,821	Mid
Greater Sudbury	$ 157,217	High	$ 503,937	Mid
Gravenhurst	$ 154,944	Mid	$ 505,074	Mid
Bracebridge	$ 154,944	Mid	$ 505,074	Mid
Huntsville	$ 154,944	Mid	$ 505,074	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
Markham	$ 153,441	Mid	$ 511,470	High
The Blue Mountains	$ 158,262	High	$ 516,760	High
Penetanguishene	$ 163,527	High	$ 536,380	High
Vaughan	$ 161,529	High	$ 538,430	High
Waterloo	$ 163,056	High	$ 541,960	High
Renfrew	$ 165,609	High	$ 543,098	High
Dryden	$ 169,643	High	$ 544,782	High
Norfolk	$ 171,488	High	$ 560,682	High
Richmond Hill	$ 168,645	High	$ 562,150	High
Welland	$ 172,678	High	$ 563,276	High
Cambridge	$ 171,395	High	$ 564,848	High
Centre Wellington	$ 171,759	High	$ 567,892	High
Wilmot	$ 171,317	High	$ 569,331	High
New Tecumseth	$ 190,500	High	$ 572,700	High
East Gwillimbury	$ 177,512	High	$ 578,072	High
Aurora	$ 174,000	High	$ 580,000	High
Central Elgin	$ 180,978	High	$ 598,150	High
Whitchurch-Stouffville	$ 180,428	High	$ 599,728	High
Thames Centre	$ 181,816	High	$ 604,616	High
Woolwich	$ 181,338	High	$ 605,564	High
Parry Sound	$ 191,379	High	$ 609,733	High
North Dumfries	$ 184,476	High	$ 614,276	High
Wellesley	$ 184,476	High	$ 614,276	High
South Bruce Peninsula	$ 195,194	High	$ 621,192	High
Kitchener	$ 198,807	High	$ 662,690	High
Prince Edward County	$ 206,994	High	$ 672,391	High
Tay	$ 203,841	High	$ 674,941	High
Guelph-Eramosa	$ 204,609	High	$ 681,309	High
Springwater	$ 205,569	High	$ 684,369	High
Lincoln	$ 210,925	High	$ 698,516	High
Georgina	$ 211,036	High	$ 703,136	High
Lambton Shores	$ 224,288	High	$ 736,197	High
Meaford	$ 223,135	High	$ 740,435	High
Middlesex Centre	N/A	Low	$ 742,830	High
Ramara	$ 242,519	High	$ 756,000	High
King	$ 231,423	High	$ 767,623	High
Port Hope	$ 236,342	High	$ 783,262	High
Greenstone	$ 251,700	High	$ 839,000	High
North Grenville	$ 318,360	High	$ 1,029,912	High
Average	**$ 137,762**		**$ 450,999**	
Median	**$ 135,013**		**$ 439,209**	

Water/Wastewater Costs as a Percentage of Household Income

Municipality	2025 Est. Avg. Household Income	2025 Residential Water/WW Costs 200 m3	2025 Residential Water/WW as a % of Household Income
Caledon	$ 183,337	$ 782	0.4%
Oakville	$ 216,795	$ 1,091	0.5%
Mississauga	$ 137,732	$ 782	0.6%
Brampton	$ 136,975	$ 782	0.6%
Aurora	$ 194,124	$ 1,160	0.6%
Erin	$ 173,283	$ 1,055	0.6%
Vaughan	$ 172,919	$ 1,077	0.6%
Halton Hills	$ 173,665	$ 1,091	0.6%
Ottawa	$ 142,739	$ 908	0.6%
Milton	$ 164,848	$ 1,091	0.7%
Whitby	$ 163,597	$ 1,102	0.7%
Burlington	$ 158,910	$ 1,091	0.7%
Pickering	$ 159,949	$ 1,102	0.7%
Grimsby	$ 145,125	$ 1,004	0.7%
Markham	$ 146,123	$ 1,023	0.7%
King	$ 237,682	$ 1,668	0.7%
The Blue Mountains	$ 184,508	$ 1,298	0.7%
Toronto	$ 133,181	$ 937	0.7%
Ajax	$ 151,182	$ 1,102	0.7%
Whitchurch-Stouffville	$ 177,908	$ 1,302	0.7%
Scugog	$ 148,689	$ 1,102	0.7%
Richmond Hill	$ 151,567	$ 1,124	0.7%
Clarington	$ 146,621	$ 1,102	0.8%
Petawawa	$ 128,301	$ 973	0.8%
Tiny	$ 122,756	$ 996	0.8%
Pelham	$ 158,310	$ 1,290	0.8%
Waterloo	$ 136,823	$ 1,128	0.8%
Georgian Bluffs	$ 132,197	$ 1,126	0.9%
Collingwood	$ 132,042	$ 1,140	0.9%
Kincardine	$ 150,681	$ 1,353	0.9%
Lakeshore	$ 155,345	$ 1,397	0.9%
Hamilton	$ 117,152	$ 1,062	0.9%
Guelph	$ 124,540	$ 1,136	0.9%
North Dumfries	$ 162,156	$ 1,504	0.9%
Brock	$ 118,670	$ 1,102	0.9%
Wellesley	$ 161,980	$ 1,504	0.9%
Saugeen Shores	$ 161,487	$ 1,508	0.9%
Orangeville	$ 128,664	$ 1,217	0.9%
Wilmot	$ 148,521	$ 1,411	1.0%
Newmarket	$ 150,331	$ 1,461	1.0%
Oshawa	$ 113,267	$ 1,102	1.0%
Guelph-Eramosa	$ 171,071	$ 1,671	1.0%

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

Municipality	2025 Est. Avg. Household Income	2025 Residential Water/WW Costs 200 m3	2025 Residential Water/WW as a % of Household Income
East Gwillimbury	$ 158,446	$ 1,548	1.0%
London	$ 106,964	$ 1,057	1.0%
New Tecumseth	$ 128,328	$ 1,270	1.0%
Woolwich	$ 155,274	$ 1,540	1.0%
Haldimand	$ 116,875	$ 1,186	1.0%
Springwater	$ 182,402	$ 1,855	1.0%
Chatsworth	$ 104,879	$ 1,069	1.0%
Brantford	$ 103,197	$ 1,053	1.0%
Stratford	$ 101,609	$ 1,039	1.0%
Niagara-on-the-Lake	$ 144,983	$ 1,484	1.0%
Centre Wellington	$ 140,115	$ 1,449	1.0%
West Lincoln	$ 140,091	$ 1,453	1.0%
Timmins	$ 113,067	$ 1,185	1.0%
Hamilton Tp	$ 149,012	$ 1,566	1.1%
Essex	$ 114,669	$ 1,214	1.1%
West Perth	$ 117,830	$ 1,258	1.1%
Innisfil	$ 132,805	$ 1,431	1.1%
Sarnia	$ 113,648	$ 1,233	1.1%
Barrie	$ 119,936	$ 1,301	1.1%
North Perth	$ 110,883	$ 1,211	1.1%
Amherstburg	$ 138,579	$ 1,525	1.1%
Cambridge	$ 120,614	$ 1,344	1.1%
Brockville	$ 85,137	$ 960	1.1%
Middlesex Centre	$ 169,559	$ 1,919	1.1%
Tillsonburg	$ 97,682	$ 1,108	1.1%
Huntsville	$ 119,798	$ 1,365	1.1%
Strathroy-Caradoc	$ 115,716	$ 1,324	1.1%
Brant	$ 142,600	$ 1,633	1.1%
Kitchener	$ 115,021	$ 1,325	1.2%
Aylmer	$ 94,521	$ 1,092	1.2%
Laurentian Valley	$ 127,571	$ 1,482	1.2%
Sault Ste. Marie	$ 99,710	$ 1,176	1.2%
Bracebridge	$ 114,910	$ 1,365	1.2%
Ingersoll	$ 111,067	$ 1,325	1.2%
Lincoln	$ 139,342	$ 1,669	1.2%
Gravenhurst	$ 112,257	$ 1,365	1.2%
Hanover	$ 95,826	$ 1,168	1.2%
Georgina	$ 125,533	$ 1,542	1.2%
Kingston	$ 110,480	$ 1,369	1.2%
Southgate	$ 116,212	$ 1,448	1.2%
Thames Centre	$ 144,488	$ 1,824	1.3%
Windsor	$ 91,294	$ 1,164	1.3%

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

Municipality	2025 Est. Avg. Household Income	2025 Residential Water/WW Costs 200 m3	2025 Residential Water/WW as a % of Household Income
St. Thomas	$ 95,210	$ 1,224	1.3%
West Grey	$ 106,476	$ 1,372	1.3%
North Bay	$ 97,582	$ 1,265	1.3%
Wellington North	$ 102,010	$ 1,323	1.3%
Peterborough	$ 96,544	$ 1,264	1.3%
Niagara Falls	$ 98,717	$ 1,326	1.3%
Cornwall	$ 76,158	$ 1,062	1.4%
St. Catharines	$ 98,252	$ 1,373	1.4%
Espanola	$ 104,115	$ 1,464	1.4%
Thorold	$ 105,521	$ 1,487	1.4%
Orillia	$ 91,747	$ 1,298	1.4%
Thunder Bay	$ 101,552	$ 1,437	1.4%
Elliot Lake	$ 73,815	$ 1,050	1.4%
Greater Sudbury	$ 116,872	$ 1,682	1.4%
Chatham-Kent	$ 93,946	$ 1,383	1.5%
Penetanguishene	$ 97,565	$ 1,446	1.5%
Quinte West	$ 105,733	$ 1,612	1.5%
Port Hope	$ 115,589	$ 1,770	1.5%
Mapleton	$ 133,105	$ 2,049	1.5%
Belleville	$ 97,895	$ 1,560	1.6%
Central Elgin	$ 134,485	$ 2,234	1.7%
Minto	$ 109,460	$ 1,853	1.7%
Welland	$ 93,705	$ 1,655	1.8%
Grey Highlands	$ 122,188	$ 2,173	1.8%
Lambton Shores	$ 106,053	$ 1,898	1.8%
Dryden	$ 107,907	$ 1,977	1.8%
Kenora	$ 113,136	$ 2,103	1.9%
Fort Erie	$ 100,440	$ 1,884	1.9%
North Middlesex	$ 113,045	$ 2,137	1.9%
Owen Sound	$ 83,938	$ 1,622	1.9%
Norfolk	$ 105,255	$ 2,075	2.0%
Prince Edward County	$ 121,218	$ 2,413	2.0%
Renfrew	$ 82,925	$ 1,680	2.0%
North Grenville	$ 131,831	$ 2,844	2.2%
Greenstone	$ 107,602	$ 2,329	2.2%
Port Colborne	$ 98,067	$ 2,126	2.2%
Meaford	$ 113,261	$ 2,659	2.3%
South Bruce Peninsula	$ 103,537	$ 2,506	2.4%
Parry Sound	$ 84,463	$ 2,080	2.5%
Ramara	$ 113,897	$ 2,941	2.6%
Whitewater Region	$ 107,911	$ 3,167	2.9%
Tay	$ 107,982	$ 3,379	3.1%
Average	**$ 127,959**	**$ 1,460**	**1.2%**
Median	**$ 119,867**	**$ 1,349**	**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.

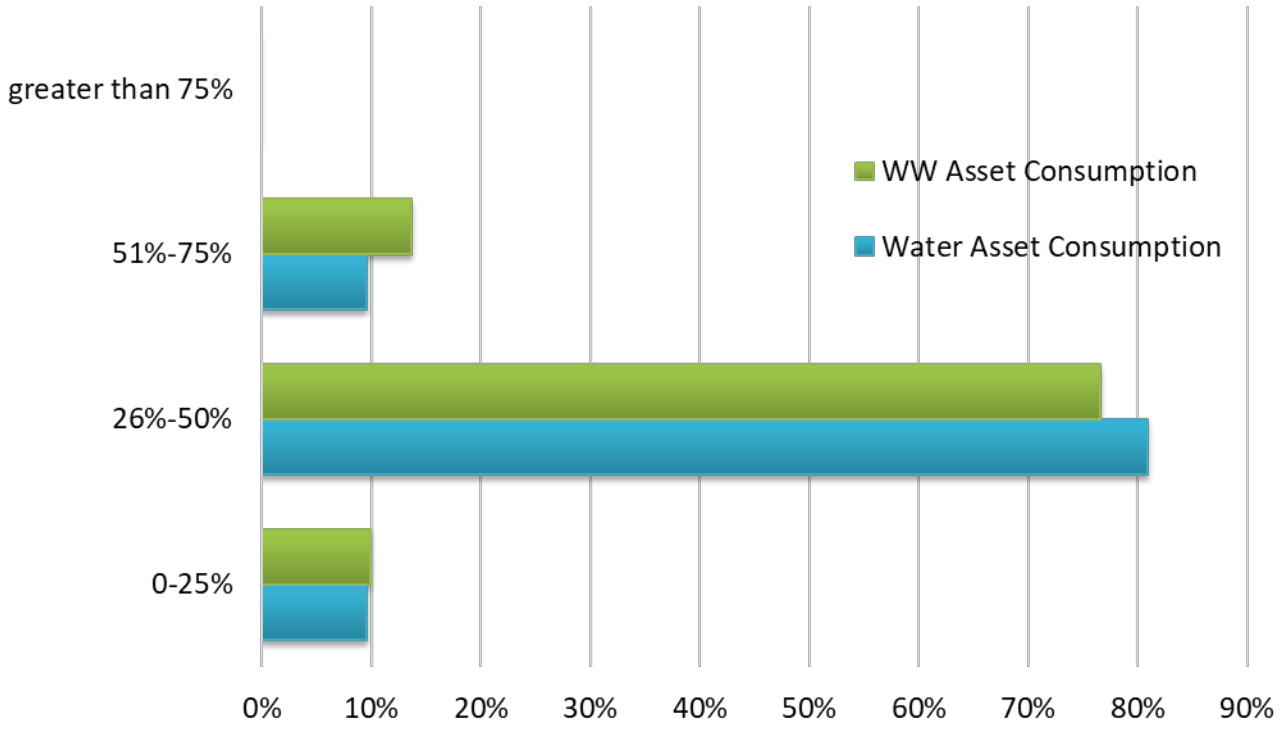
Monitoring of the financial indicators guide planning and decision making will help ensure that:

- 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	2020	2021	2022	2023	2024
Windsor	6.8%	6.8%	10.5%	10.5%	15.6%
Burlington	15.9%	15.9%	15.9%	15.9%	16.8%
King	21.6%	18.2%	18.9%	16.5%	17.2%
Cambridge	24.8%	22.9%	22.2%	20.2%	18.9%
Mapleton	37.1%	37.7%	40.0%	17.3%	19.4%
Kitchener	18.3%	18.5%	18.5%	18.9%	19.6%
Whitchurch - Stouffville	15.2%	16.7%	18.5%	19.9%	20.4%
Middlesex Centre	20.9%	22.2%	23.5%	23.9%	25.4%
Ottawa	26.7%	26.4%	26.0%	25.7%	25.7%
Thorold	30.8%	31.1%	29.9%	27.1%	25.8%
Woolwich	21.9%	22.6%	23.8%	24.9%	26.5%
St. Catharines	22.9%	23.6%	24.5%	25.4%	26.8%
New Tecumseth	32.7%	29.9%	24.2%	25.1%	26.8%
Niagara-on-the-Lake	24.6%	25.4%	26.0%	26.6%	27.3%
Georgina	25.1%	26.2%	27.4%	26.9%	27.6%
Lincoln	26.5%	26.1%	26.6%	26.5%	27.9%
Vaughan	27.0%	27.4%	28.3%	28.5%	28.1%
Richmond Hill	28.2%	26.8%	27.1%	27.5%	28.3%
Barrie	25.7%	26.6%	26.6%	27.3%	28.8%
The Blue Mountains	35.3%	33.6%	32.0%	29.5%	29.6%
Brant County	30.7%	30.7%	32.5%	30.2%	30.0%
West Lincoln	27.1%	28.3%	29.8%	31.1%	30.5%
Hamilton Tp	26.4%	27.5%	28.1%	29.3%	30.7%
West Perth	28.8%	29.9%	30.7%	30.6%	30.8%
Toronto	31.9%	33.0%	32.9%	31.1%	31.1%
Lambton Shores	27.2%	28.5%	29.5%	30.6%	31.4%
Welland	31.7%	31.3%	32.6%	32.7%	31.6%
Centre Wellington	31.7%	32.4%	33.2%	32.4%	31.9%
Central Elgin	26.0%	27.8%	29.8%	31.1%	32.6%
Aylmer	30.3%	33.5%	30.1%	31.7%	32.6%
Grey Highlands	49.1%	33.2%	32.0%	33.1%	32.7%
St. Thomas	29.7%	30.2%	31.2%	31.4%	32.8%
Niagara Falls	35.7%	33.8%	34.4%	33.1%	33.3%
Grimsby	28.6%	30.0%	31.3%	31.9%	33.3%
Waterloo	33.1%	33.4%	33.0%	32.7%	33.4%
Kingston	31.0%	31.6%	33.0%	33.3%	33.7%
Hanover	31.3%	29.5%	31.2%	32.5%	33.8%
Aurora	35.6%	35.8%	36.6%	36.4%	34.6%
Markham	32.4%	32.7%	33.5%	34.1%	35.0%
Essex	31.8%	32.9%	33.8%	34.8%	35.2%

Water Asset Consumption Ratio (cont'd)

Municipalities	2020	2021	2022	2023	2024
Newmarket	36.2%	36.5%	36.7%	34.6%	35.3%
Belleville	32.6%	33.4%	34.6%	35.1%	35.4%
Port Colborne	31.2%	32.6%	34.3%	34.0%	35.5%
Prince Edward County	38.8%	37.6%	39.0%	39.3%	35.5%
Amherstburg	31.1%	33.6%	34.6%	35.1%	35.8%
London	34.8%	36.0%	36.1%	37.1%	36.6%
Minto	33.3%	34.3%	35.4%	35.4%	36.8%
Kenora	37.7%	37.7%	36.9%	36.9%	37.5%
Tiny	34.1%	34.9%	36.5%	35.9%	37.5%
Espanola	37.0%	37.4%	34.9%	36.1%	37.7%
Strathroy-Caradoc	37.0%	36.4%	37.0%	38.0%	37.8%
Fort Erie	31.9%	33.3%	34.2%	36.4%	37.8%
Guelph-Eramosa	34.8%	36.2%	34.6%	36.3%	37.8%
Sault Ste. Marie	39.1%	38.9%	38.7%	38.0%	37.9%
Kincardine	40.7%	39.3%	40.0%	39.3%	39.5%
Wellington North	38.3%	38.4%	38.0%	38.0%	39.5%
Greater Sudbury	39.1%	39.1%	38.9%	39.2%	39.7%
Brantford	34.6%	35.4%	37.0%	38.7%	40.3%
Pelham	41.5%	40.5%	41.8%	40.6%	40.5%
Haldimand	39.7%	39.6%	41.0%	41.0%	41.2%
Quinte West	44.8%	45.5%	43.9%	44.2%	41.6%
Sarnia	41.3%	41.9%	41.1%	41.1%	41.7%
Guelph	42.5%	43.3%	42.7%	42.8%	43.1%
Norfolk	41.8%	41.3%	41.4%	42.8%	43.3%
Chatham-Kent	43.6%	43.9%	43.2%	43.0%	43.4%
North Bay	38.2%	39.4%	41.4%	42.9%	44.0%
Petawawa	45.5%	44.6%	45.6%	45.1%	46.2%
Erin	39.6%	41.2%	43.2%	45.1%	46.9%
Laurentian Valley	52.0%	54.4%	56.7%	59.1%	47.8%
Owen Sound	49.0%	48.0%	49.1%	49.1%	50.6%
East Gwillimbury	49.2%	49.3%	49.6%	49.4%	51.5%
Georgian Bluffs	47.0%	47.7%	48.5%	50.4%	52.1%
Peterborough	50.7%	51.8%	53.1%	53.2%	53.4%
Collingwood	52.2%	52.7%	55.1%	54.7%	55.3%
Thunder Bay	57.8%	57.9%	58.5%	59.0%	59.4%
Ramara	57.5%	59.3%	59.7%	58.3%	59.9%
Average	**34.1%**	**34.3%**	**34.8%**	**34.6%**	**35.1%**
Median	**32.9%**	**33.5%**	**34.2%**	**34.1%**	**34.8%**

Water Asset Consumption Ratio *(cont'd)*

Municipalities	2020	2021	2022	2023	2024
Region Peel	23.7%	24.8%	25.9%	26.2%	26.5%
Region Halton	24.3%	25.6%	26.9%	27.4%	27.1%
Region York	22.6%	24.1%	25.7%	27.4%	28.9%
Region Durham	29.7%	30.2%	31.0%	31.1%	31.5%
Region Niagara	45.4%	45.7%	45.7%	45.4%	44.3%
Region Waterloo	49.9%	48.9%	47.9%	48.5%	48.3%
District Muskoka	49.1%	47.2%	48.8%	50.1%	50.8%
Average	**34.9%**	**35.2%**	**36.0%**	**36.6%**	**36.8%**
Median	**29.7%**	**30.2%**	**31.0%**	**31.1%**	**31.5%**
Oxford County				31.3%	31.3%

Wastewater Asset Consumption Ratio

Municipalities	2020	2021	2022	2023	2024
Tillsonburg	4.1%	4.1%	6.6%	6.6%	9.2%
King	8.5%	6.8%	7.8%	8.5%	9.5%
Whitchurch - Stouffville	16.6%	17.8%	19.5%	20.7%	20.8%
Thorold	25.9%	26.6%	26.6%	25.2%	24.9%
Strathroy-Caradoc	22.5%	22.9%	24.3%	25.3%	25.3%
Cambridge	34.0%	32.3%	30.1%	27.6%	25.3%
Ottawa	25.2%	25.0%	25.2%	25.3%	25.4%
Central Elgin	20.0%	21.3%	22.6%	24.0%	25.4%
Woolwich	20.8%	20.6%	22.1%	23.9%	25.6%
Kitchener	27.0%	25.9%	26.4%	26.6%	27.1%
Quinte West	27.9%	24.8%	26.7%	28.1%	28.3%
Welland	30.6%	31.8%	32.0%	31.3%	28.7%
Vaughan	26.0%	26.9%	27.5%	28.1%	28.9%
Richmond Hill	26.9%	26.7%	27.7%	28.3%	28.9%
Hanover	29.5%	25.4%	26.5%	28.3%	29.0%
Lincoln	30.7%	30.5%	29.2%	28.6%	29.1%
Aurora	28.7%	29.3%	30.1%	29.8%	29.6%
Amherstburg	25.6%	25.2%	26.7%	28.0%	29.6%
Middlesex Centre	23.5%	25.5%	27.4%	28.0%	29.9%
Owen Sound	25.8%	26.5%	27.6%	28.8%	30.1%
Georgina	28.1%	27.5%	28.7%	28.5%	30.2%
The Blue Mountains	31.4%	30.4%	30.3%	30.6%	31.6%
Guelph-Eramosa	28.6%	30.7%	30.7%	31.9%	33.5%
Fort Erie	31.2%	32.1%	32.2%	33.1%	33.8%
Prince Edward County	32.2%	33.4%	34.7%	35.4%	34.2%
Wellington North	31.8%	28.0%	29.7%	32.1%	34.6%
Niagara-on-the-Lake	30.5%	31.8%	33.1%	33.8%	34.8%
Lambton Shores	29.3%	30.9%	32.4%	33.9%	35.0%
West Lincoln	32.1%	32.7%	34.3%	33.8%	35.2%
Kingston	41.1%	31.5%	32.7%	33.5%	35.2%
North Bay	34.8%	35.1%	35.7%	36.3%	35.3%
Brant County	35.8%	36.7%	38.1%	37.9%	35.6%
Kincardine	42.2%	40.1%	41.7%	36.3%	35.6%
Waterloo	32.3%	33.3%	34.2%	35.3%	36.2%
Belleville	33.6%	34.7%	36.3%	36.3%	36.9%
East Gwillimbury	40.9%	39.7%	37.9%	36.4%	37.1%
Mapleton	27.9%	30.2%	32.7%	34.9%	37.2%
Haldimand	39.2%	40.8%	38.3%	36.4%	37.4%
West Perth	34.7%	36.0%	36.6%	37.7%	37.8%
Centre Wellington	34.8%	34.9%	36.5%	37.7%	38.5%

Wastewater Asset Consumption Ratio (cont'd)

Municipalities	2020	2021	2022	2023	2024
St. Catharines	37.1%	37.7%	36.7%	37.3%	38.7%
Toronto	41.5%	43.0%	43.5%	39.7%	39.1%
Essex	36.1%	37.2%	38.3%	39.3%	39.2%
Markham	36.7%	37.8%	38.3%	39.4%	39.2%
Laurentian Valley	52.9%	54.8%	56.6%	58.9%	39.4%
Newmarket	37.5%	37.9%	38.3%	38.8%	39.5%
Peterborough	38.1%	39.3%	40.4%	38.3%	39.6%
Kenora	36.5%	37.2%	37.8%	38.7%	39.7%
Grimsby	34.8%	36.1%	37.3%	38.6%	40.0%
Petawawa	50.1%	47.8%	48.3%	39.9%	40.2%
London	38.6%	39.6%	39.8%	40.6%	40.5%
Minto	45.3%	46.8%	47.9%	42.5%	43.6%
Sarnia	50.4%	51.5%	53.2%	42.6%	44.7%
Niagara Falls	47.8%	46.1%	46.5%	44.9%	45.7%
Aylmer	43.5%	43.4%	44.1%	45.1%	45.7%
Barrie	42.9%	44.2%	45.7%	46.1%	46.3%
Pelham	52.6%	51.5%	53.2%	54.6%	46.4%
Windsor	42.2%	43.6%	44.3%	45.9%	47.3%
New Tecumseth	36.0%	39.0%	42.0%	44.4%	47.3%
Norfolk	39.5%	41.6%	44.3%	46.4%	47.8%
Sault Ste. Marie	46.3%	45.1%	45.7%	47.2%	48.6%
Collingwood	43.0%	45.1%	47.7%	48.1%	49.0%
Guelph	50.7%	50.6%	51.3%	51.7%	49.8%
Ramara	45.5%	47.4%	49.3%	50.2%	50.4%
Greater Sudbury	46.7%	47.2%	48.6%	49.3%	50.5%
Port Colborne	52.7%	53.9%	55.2%	55.5%	50.7%
Georgian Bluffs	30.7%	40.2%	48.7%	51.9%	51.9%
Brantford	48.9%	49.2%	50.2%	50.8%	52.2%
Espanola	41.7%	41.6%	39.6%	53.1%	55.4%
St. Thomas	63.1%	62.1%	60.7%	60.0%	56.6%
Chatham-Kent	57.4%	58.0%	58.1%	59.7%	60.7%
Grey Highlands	58.2%	59.1%	60.6%	61.9%	61.7%
Thunder Bay	60.5%	62.4%	64.2%	66.0%	67.4%
Average	**36.1%**	**36.5%**	**37.5%**	**37.8%**	**38.0%**
Median	**34.8%**	**36.1%**	**36.7%**	**36.4%**	**37.2%**

Wastewater Asset Consumption Ratio *(cont'd)*

Municipalities	2020	2021	2022	2023	2024
Region York	23.6%	25.5%	26.4%	28.0%	28.6%
Region Halton	26.9%	27.5%	29.2%	30.3%	30.1%
Region Peel	32.3%	32.0%	32.7%	33.2%	34.2%
Region Durham	33.8%	35.5%	36.5%	36.5%	35.2%
Region Waterloo	37.3%	36.7%	39.0%	40.1%	42.6%
Region Niagara	49.7%	50.5%	52.5%	52.9%	52.1%
District Muskoka	49.4%	49.8%	51.5%	53.2%	53.7%
Average	**36.2%**	**36.8%**	**38.2%**	**39.2%**	**39.5%**
Median	**33.8%**	**35.5%**	**36.5%**	**36.5%**	**35.2%**
Oxford County				33.7%	33.2%

Water Reserves as a % of Own Source Revenues and Reserves as a % of Closing Amortization

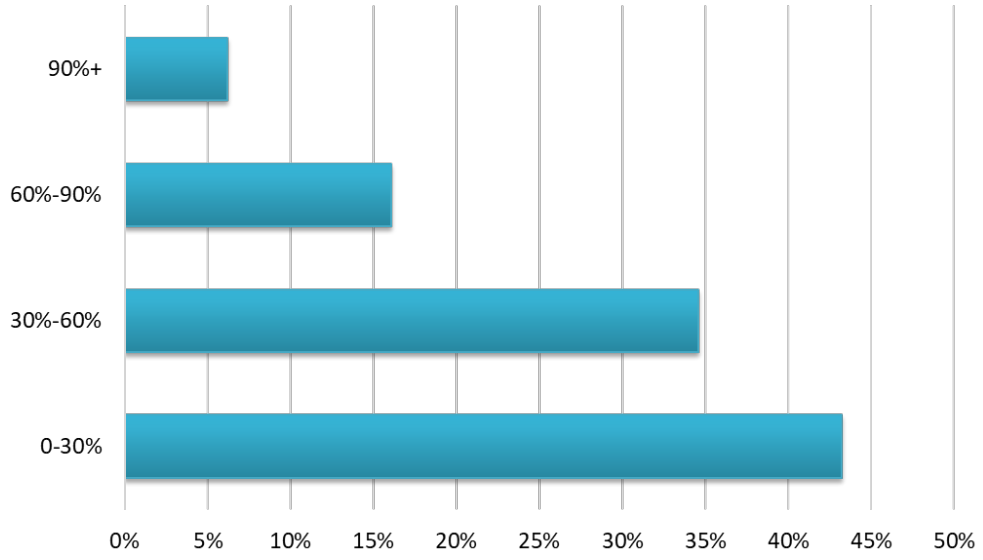
Municipalities	2024 Water Reserves as % Total Water Own Source Revenues	2024 Water Reserves as % Closing Amortization Water
Espanola	-5.4%	-0.8%
Pelham	0.0%	0.0%
Sault Ste. Marie	0.0%	0.0%
St. Catharines	0.0%	0.0%
Welland	0.0%	0.0%
Laurentian Valley	0.0%	0.0%
West Perth	0.0%	0.0%
Ramara	0.0%	0.0%
Chatham-Kent	8.2%	1.9%
Petawawa	22.4%	4.4%
Georgina	31.1%	5.2%
Port Colborne	12.2%	5.4%
Central Elgin	15.5%	5.5%
Peterborough	58.4%	6.9%
Hamilton Tp	35.8%	7.5%
Barrie	34.3%	8.3%
Ottawa	59.7%	10.4%
Greater Sudbury	48.0%	11.8%
Thunder Bay	66.6%	12.0%
Owen Sound	58.0%	12.2%
North Bay	70.7%	12.7%
Haldimand	40.9%	13.4%
Quinte West	89.5%	14.1%
Amherstburg	94.0%	15.0%
Kenora	49.2%	15.4%
Woolwich	30.4%	16.2%
West Lincoln	59.0%	20.8%
Waterloo	33.4%	23.3%
Prince Edward County	123.5%	24.8%
Guelph-Eramosa	120.6%	28.2%
Erin	177.9%	28.2%
Grey Highlands	84.9%	29.4%
Guelph	136.0%	31.6%
Niagara Falls	70.5%	31.8%
Niagara-on-the-Lake	92.5%	32.2%
Centre Wellington	115.7%	32.8%
Aurora	92.8%	33.2%
Sarnia	137.4%	35.5%
Collingwood	191.9%	35.7%
The Blue Mountains	158.3%	36.1%
Fort Erie	88.8%	38.2%
London	168.1%	41.1%
Lambton Shores	310.8%	44.8%
Vaughan	78.0%	47.2%
St. Thomas	197.2%	47.5%
Brant County	145.5%	47.8%
Georgian Bluffs	326.6%	48.2%
Minto	234.7%	48.6%
Norfolk	217.0%	50.0%
Grimsby	149.6%	50.0%
New Tecumseth	149.5%	54.5%
Markham	151.5%	54.6%
Kingston	242.4%	54.7%
Lincoln	94.7%	57.8%
Hanover	161.0%	58.1%
Cambridge	52.4%	58.4%
Belleville	253.1%	62.4%
Toronto	207.4%	62.5%
Kitchener	38.0%	63.1%
Kincardine	264.4%	63.2%

Water Reserves as a % of Own Source Revenues and Reserves as a % of Closing Amortization

Municipalities	2024 Water Reserves as % Total Water Own Source Revenues	2024 Water Reserves as % Closing Amortization Water
Middlesex Centre	270.8%	65.4%
Tiny	160.7%	65.5%
Brantford	274.3%	68.7%
Strathroy-Caradoc	322.8%	73.0%
Aylmer	127.9%	75.9%
East Gwillimbury	240.8%	78.4%
Wellington North	307.7%	78.7%
Newmarket	143.4%	78.9%
King	69.5%	82.8%
Thorold	167.8%	92.3%
Mapleton	191.8%	95.7%
Richmond Hill	68.1%	96.1%
Whitchurch - Stouffville	101.1%	108.4%
Essex	657.3%	129.3%
Average	**122.3%**	**38.4%**
Median	**93.4%**	**34.3%**

Municipalities	2024 Water Reserves as % Total Water Own Source Revenues	2024 Water Reserves as % Closing Amortization Water
District Muskoka	0.0%	0.0%
Region Halton	58.2%	10.0%
Region Niagara	89.2%	18.0%
Region Waterloo	147.4%	27.4%
Region Durham	135.1%	32.9%
Region Peel	189.9%	33.5%
Region York	172.6%	58.6%
Average	**113.2%**	**25.8%**
Median	**135.1%**	**27.4%**
Oxford County	204.2%	54.6%

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	2024 WW Reserves as % Total WW Own Source Revenues	2024 WW Reserves as % Closing Amortization Wastewater
Markham	0.0%	0.0%
Ramara	0.0%	0.0%
Espanola	0.0%	0.0%
Central Elgin	0.4%	0.1%
Ottawa	6.7%	1.3%
Pelham	8.4%	3.8%
Georgina	61.4%	4.1%
Greater Sudbury	38.9%	6.1%
Chatham-Kent	42.9%	6.7%
St. Thomas	72.6%	6.9%
Owen Sound	40.5%	11.1%
Thunder Bay	82.7%	11.2%
Belleville	62.0%	11.8%
St. Catharines	22.1%	14.4%
Kenora	51.2%	15.6%
New Tecumseth	130.8%	16.1%
North Bay	55.6%	16.2%
Toronto	82.3%	16.6%
Woolwich	61.8%	18.3%
Port Colborne	33.1%	19.8%
Sarnia	88.4%	23.6%
Wellington North	134.4%	24.0%
Niagara Falls	73.8%	24.6%
Amherstburg	104.3%	24.9%
Welland	19.4%	25.5%
Mapleton	101.5%	25.5%
Lambton Shores	123.9%	26.6%
Waterloo	50.2%	27.9%
Aurora	49.9%	30.3%
Quinte West	94.3%	30.5%
Essex	194.9%	30.8%

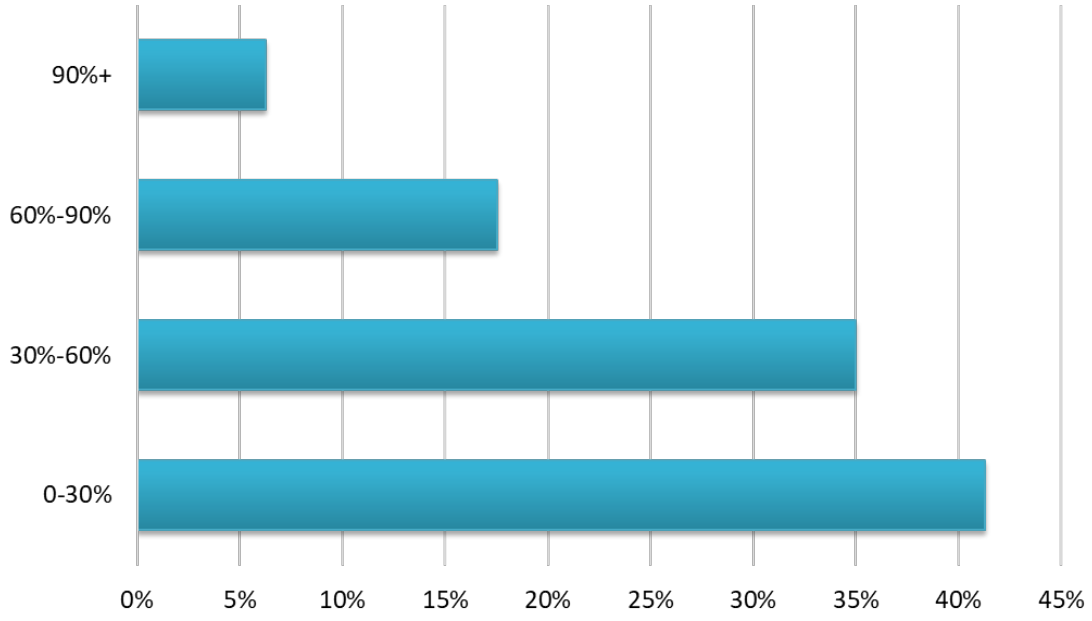
Municipalities	2024 WW Reserves as % Total WW Own Source Revenues	2024 WW Reserves as % Closing Amortization Wastewater
Kingston	149.3%	31.7%
Minto	202.7%	31.9%
Sault Ste. Marie	149.4%	33.8%
Aylmer	207.6%	34.4%
Windsor	91.7%	36.3%
Guelph-Eramosa	245.7%	37.2%
Niagara-on-the-Lake	87.9%	37.5%
London	217.5%	38.5%
Prince Edward County	139.7%	38.8%
Brant County	146.5%	39.2%
Kitchener	43.6%	39.8%
Norfolk	148.7%	39.9%
Centre Wellington	174.2%	41.1%
West Lincoln	91.3%	41.2%
Collingwood	212.1%	41.7%
Kincardine	270.0%	41.7%
Barrie	261.6%	42.1%
Haldimand	292.4%	44.6%
Cambridge	77.0%	46.7%
The Blue Mountains	334.4%	47.7%
Grey Highlands	196.4%	49.9%
Petawawa	276.2%	53.2%
Fort Erie	85.3%	56.3%
Grimsby	530.1%	57.4%
Guelph	305.8%	63.4%
Brantford	348.9%	63.8%
Lincoln	93.1%	67.2%
King	70.3%	67.9%
Thorold	111.4%	70.9%
Vaughan	109.0%	72.9%
Georgian Bluffs	244.4%	76.5%

WW Reserves as a % of Own Source Revenues & WW Reserves as a % of Closing Amortization

Municipalities	2024 WW Reserves as % Total WW Own Source Revenues	2024 WW Reserves as % Closing Amortization Wastewater
Peterborough	204.7%	77.1%
Middlesex Centre	333.6%	80.2%
Laurentian Valley	185.3%	80.4%
East Gwillimbury	180.8%	84.8%
Strathroy-Caradoc	161.3%	86.1%
Whitchurch - Stouffville	74.6%	90.7%
Hanover	243.7%	93.0%
Newmarket	209.6%	102.9%
West Perth	376.6%	111.6%
Richmond Hill	106.6%	238.2%
Average	**137.2%**	**41.7%**
Median	**105.4%**	**36.7%**

Municipalities	2024 WW Reserves as % Total WW Own Source Revenues	2024 WW Reserves as % Closing Amortization Wastewater
Region Niagara	26.9%	5.7%
Region Waterloo	67.4%	16.8%
Region Halton	134.1%	23.7%
Region Peel	183.2%	26.5%
District Muskoka	276.4%	27.8%
Region Durham	171.9%	43.5%
Region York	299.6%	83.0%
Average	**165.6%**	**32.4%**
Median	**171.9%**	**26.5%**
Oxford County	241.4%	70.6%

Summary - Wastewater Reserves as a % of Closing Amortization - Total Survey



Water Reserves Per Capita

Municipality	Water Reserves Per Capita	Municipality	Water Reserves Per Capita	Municipality	Water Reserves Per Capita
Espanola	$ (16)	Aurora	$ 165	East Gwillimbury	$ 516
Pelham	$ -	North Bay	$ 165	Minto	$ 533
Sault Ste. Marie	$ -	Mapleton	$ 168	St. Thomas	$ 547
St. Catharines	$ -	Vaughan	$ 171	Collingwood	$ 549
Welland	$ -	Niagara Falls	$ 181	Kingston	$ 574
Laurentian Valley	$ -	Whitchurch - Stouffville	$ 181	Wellington North	$ 629
West Perth	$ -	Kenora	$ 182	Belleville	$ 686
Ramara	$ 0	Thunder Bay	$ 198	Brantford	$ 710
Hamilton Tp	$ 20	Erin	$ 199	Aylmer	$ 727
Chatham-Kent	$ 23	Centre Wellington	$ 210	Strathroy-Caradoc	$ 794
Georgina	$ 25	Amherstburg	$ 244	The Blue Mountains	$ 805
Port Colborne	$ 34	Fort Erie	$ 250	Kincardine	$ 858
Woolwich	$ 34	Lincoln	$ 271	Essex	$ 1,151
Petawawa	$ 36	Prince Edward County	$ 273	Lambton Shores	$ 1,353
Central Elgin	$ 44	Guelph	$ 280	**Average**	**$ 283**
Waterloo	$ 61	New Tecumseth	$ 280	**Median**	**$ 190**
Barrie	$ 74	Newmarket	$ 307		
West Lincoln	$ 76	Niagara-on-the-Lake	$ 312	Region Niagara	$ 90
Kitchener	$ 77	Markham	$ 319	Region Halton	$ 101
Ottawa	$ 85	Tiny	$ 327	Region Waterloo	$ 150
Grey Highlands	$ 115	Brant County	$ 338	Region York	$ 220
Peterborough	$ 123	Toronto	$ 339	Region Durham	$ 241
Guelph-Eramosa	$ 127	London	$ 341	Region Peel	$ 373
Greater Sudbury	$ 131	Thorold	$ 365	**Average**	**$ 196**
King	$ 132	Sarnia	$ 366	**Median**	**$ 185**
Richmond Hill	$ 134	Grimsby	$ 371		
Haldimand	$ 140	Norfolk	$ 383	Oxford County	$ 345
Cambridge	$ 146	Georgian Bluffs	$ 413		
Quinte West	$ 154	Hanover	$ 470		
Owen Sound	$ 165	Middlesex Centre	$ 480		

Wastewater Reserves Per Capita

Municipality	WW Reserves Per Capita
Markham	$ -
Ramara	$ -
Espanola	$ -
Central Elgin	$ 1
Ottawa	$ 10
Pelham	$ 14
Georgina	$ 26
Woolwich	$ 35
St. Catharines	$ 58
Welland	$ 70
Georgian Bluffs	$ 70
Mapleton	$ 74
Chatham-Kent	$ 96
Aurora	$ 104
Waterloo	$ 107
Greater Sudbury	$ 108
Laurentian Valley	$ 110
Kitchener	$ 112
Port Colborne	$ 126
Owen Sound	$ 129
North Bay	$ 130
West Lincoln	$ 132
King	$ 136
Stouffville	$ 136
Belleville	$ 142
Toronto	$ 161
Brant County	$ 163
St. Thomas	$ 178
Kenora	$ 182
Thunder Bay	$ 192

Municipality	WW Reserves Per Capita
Quinte West	$ 193
Cambridge	$ 196
Lincoln	$ 210
New Tecumseth	$ 218
Niagara Falls	$ 220
Richmond Hill	$ 232
Grey Highlands	$ 244
Lambton Shores	$ 245
Niagara-on-the-Lake	$ 262
Guelph-Eramosa	$ 265
County	$ 268
East Gwillimbury	$ 272
Vaughan	$ 276
Sarnia	$ 287
Essex	$ 297
Amherstburg	$ 311
Wellington North	$ 315
Fort Erie	$ 334
Norfolk	$ 334
Thorold	$ 334
Centre Wellington	$ 350
Windsor	$ 366
London	$ 370
Sault Ste. Marie	$ 393
Aylmer	$ 397
Haldimand	$ 410
Kingston	$ 413
Petawawa	$ 461
Grimsby	$ 489
Minto	$ 492

Municipality	WW Reserves Per Capita
Peterborough	$ 505
Strathroy-Caradoc	$ 515
Newmarket	$ 524
Middlesex Centre	$ 583
Kincardine	$ 612
Guelph	$ 692
Collingwood	$ 698
Brantford	$ 703
Barrie	$ 718
Hanover	$ 795
West Perth	$ 1,042
The Blue Mountains	$ 1,435
Average	**$ 293**
Median	**$ 238**
Region Niagara	$ 52
Region Waterloo	$ 90
Region Peel	$ 245
Region Halton	$ 261
Region Durham	$ 399
Region York	$ 524
District Muskoka	$ 674
Average	**$ 321**
Median	**$ 261**
Oxford County	$ 434

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	2020	2021	2022	2023	2024
Aurora	0.0%	0.0%	0.0%	0.0%	0.0%
East Gwillimbury	0.0%	0.0%	0.0%	0.0%	0.0%
Georgian Bluffs	0.0%	0.0%	0.0%	0.0%	0.0%
Guelph	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%	0.0%	0.0%
Markham	0.0%	0.0%	0.0%	0.0%	0.0%
Richmond Hill	0.0%	0.0%	0.0%	0.0%	0.0%
Sarnia	0.0%	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	0.0%	0.0%	0.0%	0.0%	0.0%
Waterloo	0.0%	0.0%	0.0%	0.0%	0.0%
Wellington North	0.1%	0.0%	0.0%	0.0%	0.0%
Whitchurch - Stouffville	0.0%	0.0%	0.0%	0.0%	0.0%
Niagara-on-the-Lake	0.2%	0.1%	0.0%	0.0%	0.0%
Grimsby	0.0%	0.0%	0.0%	0.0%	0.0%
Tiny	0.0%	0.0%	0.0%	0.0%	0.0%
Hanover	0.0%	0.0%	0.0%	0.0%	0.0%
Erin	0.0%	0.0%	0.0%	0.0%	0.0%
West Lincoln	0.0%	0.0%	0.0%	0.0%	0.0%
Petawawa	0.0%	0.0%	0.0%	0.0%	0.0%
Essex	0.0%	0.0%	0.0%	0.0%	0.0%
Kitchener	0.0%	0.0%	0.0%	0.0%	0.0%
West Perth	0.1%	0.1%	0.1%	0.0%	0.0%
Strathroy-Caradoc	0.2%	0.1%	0.1%	0.0%	0.0%
Pelham	0.7%	0.4%	0.3%	0.1%	0.0%
Woolwich	0.2%	0.2%	0.2%	0.1%	0.0%
Newmarket	0.1%	0.1%	0.0%	0.0%	0.0%
London	0.3%	0.3%	0.2%	0.1%	0.1%

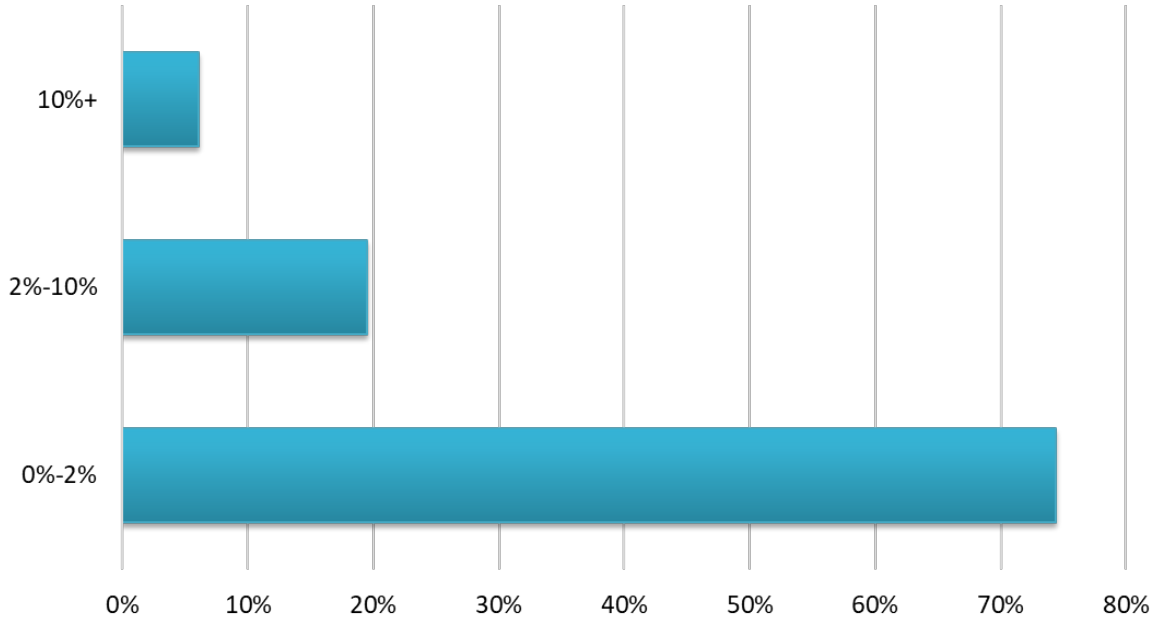
Water Debt Interest Cover Ratio *(cont'd)*

Municipalities	2020	2021	2022	2023	2024
Fort Erie	0.2%	0.2%	0.2%	0.1%	0.1%
Lambton Shores	1.5%	0.9%	0.6%	0.3%	0.1%
Greater Sudbury	0.3%	0.2%	0.2%	0.2%	0.1%
St. Thomas	0.7%	0.6%	0.4%	0.2%	0.2%
St. Catharines	0.2%	0.2%	0.2%	0.2%	0.2%
Collingwood	0.6%	0.5%	0.4%	0.3%	0.3%
Kenora	0.0%	0.1%	0.3%	0.3%	0.3%
Cambridge	0.6%	0.5%	0.5%	0.4%	0.3%
Ramara	0.4%	0.4%	0.4%	0.4%	0.4%
Centre Wellington	2.0%	1.6%	1.2%	0.7%	0.4%
The Blue Mountains	1.1%	1.0%	0.8%	0.7%	0.5%
Lincoln	0.0%	0.0%	0.0%	0.0%	0.5%
King	0.0%	0.7%	0.7%	0.6%	0.6%
Chatham-Kent	2.0%	1.7%	1.3%	1.1%	0.8%
Niagara Falls	0.0%	0.0%	0.0%	0.5%	0.8%
Port Colborne	1.7%	1.7%	3.1%	1.3%	0.9%
North Bay	1.9%	1.6%	1.3%	1.2%	0.9%
Minto	2.5%	1.5%	1.5%	1.3%	1.1%
Owen Sound	0.4%	0.7%	0.6%	1.5%	1.3%
Welland	1.2%	1.2%	1.7%	1.9%	1.3%
Laurentian Valley	2.6%	2.4%	2.2%	1.6%	1.4%
Peterborough	1.5%	2.0%	1.9%	1.7%	1.5%
Amherstburg	0.0%	2.2%	1.8%	1.5%	1.6%
Sault Ste. Marie	0.7%	0.6%	0.4%	0.8%	1.7%
Middlesex Centre	2.9%	2.5%	2.2%	1.9%	1.7%
Belleville	2.7%	2.4%	2.2%	2.0%	1.9%
Brantford	3.4%	3.1%	2.7%	2.3%	2.0%
Norfolk		1.0%	0.8%	2.4%	2.0%
Kincardine	0.0%	0.4%	1.7%	3.4%	2.5%
Brant County	4.7%	4.1%	3.4%	4.0%	3.7%

Water Debt Interest Cover Ratio (cont'd)

Municipalities	2020	2021	2022	2023	2024
Hamilton Tp	0.0%	0.0%	0.0%	1.8%	3.7%
Espanola	6.0%	5.8%		5.1%	4.6%
Central Elgin	23.7%	8.6%	6.9%	5.7%	4.8%
Kingston	6.5%	5.9%	5.4%	5.1%	4.8%
Ottawa	6.2%	5.9%	5.6%	5.7%	5.3%
Thunder Bay	7.2%	6.5%	6.1%	5.8%	5.5%
Aylmer	0.0%	0.0%	0.0%	2.9%	6.8%
New Tecumseth	1.7%	2.0%	6.6%	4.3%	7.0%
Georgina	9.0%	9.2%	9.2%	8.9%	7.6%
Mapleton	0.0%	0.0%	9.2%	8.4%	7.8%
Grey Highlands	2.0%	1.6%	10.7%	12.1%	9.9%
Quinte West	7.2%	6.9%	5.9%	6.3%	11.3%
Barrie	20.7%	19.4%	18.8%	17.5%	15.8%
Prince Edward County	7.8%	6.7%	8.8%	14.0%	23.4%
Average	**1.9%**	**1.6%**	**1.8%**	**1.9%**	**2.0%**
Median	**0.2%**	**0.2%**	**0.3%**	**0.3%**	**0.3%**
Region Niagara	0.0%	0.0%	0.0%	0.0%	0.0%
Region Durham	0.0%	0.0%	0.0%	0.0%	0.0%
Region Waterloo	0.0%	0.0%	0.2%	0.7%	0.6%
Region Halton	2.4%	2.1%	1.8%	1.5%	1.2%
District Muskoka	5.8%	5.0%	4.4%	3.8%	3.3%
Region Peel	13.5%	13.5%	12.1%	11.9%	11.1%
Region York	24.2%	19.9%	16.6%	16.1%	14.8%
Average	**6.6%**	**5.8%**	**5.0%**	**4.9%**	**4.4%**
Median	**2.4%**	**2.1%**	**1.8%**	**1.5%**	**1.2%**
Oxford County				0.8%	1.6%

Summary - Water Debt Interest Cover Ratio - Total Survey



Wastewater Debt Interest Cover Ratio

Municipalities	2020	2021	2022	2023	2024
Aurora	0.0%	0.0%	0.0%	0.0%	0.0%
Brantford	0.0%	0.0%	0.0%	0.0%	0.0%
East Gwillimbury	0.0%	0.0%	0.0%	0.0%	0.0%
Georgian Bluffs	0.0%	0.0%	0.0%	0.0%	0.0%
Guelph	0.0%	0.0%	0.0%	0.0%	0.0%
Haldimand	0.0%	0.0%	0.0%	0.0%	0.0%
Markham	0.0%	0.0%	0.0%	0.0%	0.0%
Richmond Hill	0.0%	0.0%	0.0%	0.0%	0.0%
Sarnia	0.1%	0.0%	0.0%	0.0%	0.0%
Sault Ste. Marie	0.0%	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	0.0%	0.0%	0.0%	0.0%	0.0%
Whitchurch - Stouffville	0.0%	0.0%	0.0%	0.0%	0.0%
Aylmer	0.3%	0.1%	0.0%	0.0%	0.0%
Grimsby	0.0%	0.0%	0.0%	0.0%	0.0%
Hanover	0.0%	0.0%	0.0%	0.0%	0.0%
St. Thomas	0.0%	0.0%	0.0%	0.0%	0.0%
Lambton Shores	0.8%	0.5%	0.3%	0.1%	0.0%
The Blue Mountains	0.0%	0.0%	0.0%	0.0%	0.0%
West Lincoln	0.0%	0.0%	0.0%	0.0%	0.0%
Petawawa	0.0%	0.0%	0.0%	0.0%	0.0%
Newmarket	0.1%	0.0%	0.0%	0.0%	0.0%
Waterloo	0.4%	0.3%	0.2%	0.1%	0.0%
Niagara-on-the-Lake	0.2%	0.2%	0.1%	0.1%	0.0%
Pelham	0.0%	0.0%	0.0%	0.1%	0.0%
Grey Highlands	1.3%	0.9%	0.5%	0.2%	0.1%
Kitchener	0.0%	0.0%	0.0%	0.0%	0.1%
West Perth	0.5%	0.5%	0.5%	0.3%	0.1%
St. Catharines	0.4%	0.4%	0.3%	0.2%	0.2%

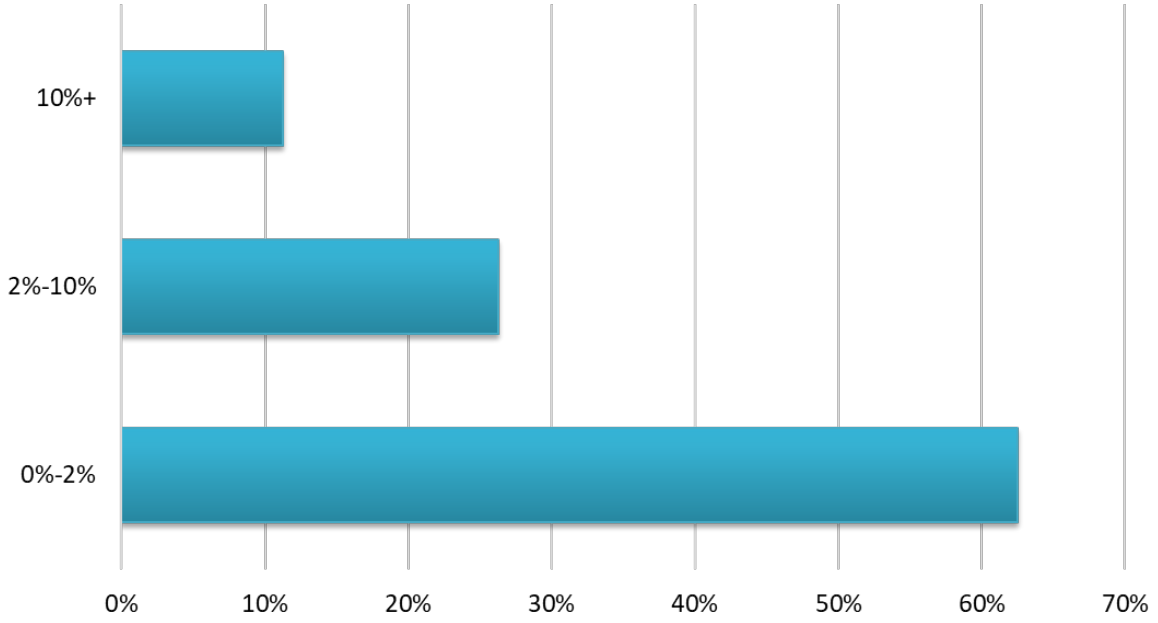
Wastewater Debt Interest Cover Ratio *(cont'd)*

Municipalities	2020	2021	2022	2023	2024
Kenora	0.0%	0.1%	0.3%	0.3%	0.2%
Windsor	0.6%	0.7%	0.5%	0.4%	0.3%
Strathroy-Caradoc	1.3%	1.0%	0.7%	0.5%	0.3%
Fort Erie	0.7%	0.7%	0.6%	0.5%	0.4%
Laurentian Valley	28.6%	20.7%	15.2%	1.1%	0.4%
North Bay	1.7%	1.3%	1.0%	0.7%	0.5%
Collingwood	2.8%	2.4%	1.8%	1.3%	0.8%
Port Colborne	0.0%	0.0%	0.0%	0.0%	0.9%
Niagara Falls	1.3%	1.2%	0.9%	1.2%	1.0%
Welland	0.5%	0.4%	1.1%	2.1%	1.3%
Belleville	2.0%	1.8%	1.6%	1.3%	1.3%
Cambridge	0.3%	0.3%	0.7%	0.6%	1.4%
Chatham-Kent	3.3%	2.9%	2.4%	1.9%	1.5%
London	2.2%	2.2%	2.1%	1.9%	1.7%
Essex	4.6%	4.2%	3.2%	2.5%	1.8%
Lincoln	0.0%	0.0%	0.0%	0.0%	1.9%
Peterborough	2.1%	1.9%	1.9%	1.9%	1.9%
Mapleton	6.5%	5.6%	3.9%	2.9%	2.4%
Greater Sudbury	3.9%	3.6%	3.2%	2.9%	2.5%
Guelph-Eramosa	3.8%	3.7%	3.4%	3.3%	3.1%
Brant County	5.2%	4.6%	3.9%	3.6%	3.4%
King	2.5%	1.4%	1.1%	5.5%	3.5%
Woolwich	0.3%	0.0%	0.0%	0.0%	3.5%
Georgina	19.2%	15.4%	9.8%	7.1%	3.6%
Minto	3.5%	2.9%	5.1%	4.6%	3.9%
Centre Wellington	6.4%	6.0%	6.8%	5.0%	4.2%
Norfolk	4.8%	6.2%	5.5%	4.9%	4.7%
Wellington North	2.7%	4.7%	6.8%	6.1%	4.7%
Middlesex Centre	9.4%	8.2%	7.1%	6.2%	5.6%
Barrie	9.2%	8.3%	7.5%	6.4%	5.7%

Wastewater Debt Interest Cover Ratio *(cont'd)*

Municipalities	2020	2021	2022	2023	2024
Thunder Bay	3.5%	3.1%	3.3%	6.7%	6.4%
Amherstburg	12.0%	11.2%	9.1%	8.2%	6.9%
Owen Sound	9.9%	9.3%	8.5%	8.7%	7.9%
Espanola	7.2%	7.0%	6.4%	9.4%	9.2%
Ottawa	7.7%	10.3%	10.3%	9.6%	10.6%
Kincardine	0.0%	0.4%	4.1%	8.3%	10.7%
Kingston	7.2%	6.3%	5.7%	12.9%	12.1%
Quinte West	13.3%	15.2%	14.2%	13.0%	13.1%
New Tecumseth	26.9%	24.9%	20.7%	17.1%	14.2%
Ramara	18.6%	18.2%	17.3%	15.9%	14.7%
Prince Edward County	10.9%	9.7%	10.9%	15.0%	16.4%
Central Elgin	15.0%	26.8%	22.0%	18.6%	16.8%
Average	**3.7%**	**3.6%**	**3.2%**	**3.1%**	**2.9%**
Median	**0.7%**	**0.6%**	**0.6%**	**0.5%**	**0.6%**
Region Niagara	0.0%	0.0%	0.0%	0.0%	0.0%
Region Durham	0.3%	0.2%	0.5%	0.7%	0.7%
Region Halton	2.5%	2.3%	2.0%	1.7%	1.4%
District Muskoka	8.4%	7.5%	6.1%	5.6%	4.9%
Region Waterloo	9.3%	9.3%	9.1%	8.1%	7.2%
Region Peel	13.0%	8.2%	10.1%	9.1%	9.5%
Region York	21.2%	20.1%	18.9%	18.7%	19.2%
Average	**7.8%**	**6.8%**	**6.7%**	**6.3%**	**6.1%**
Median	**8.4%**	**7.5%**	**6.1%**	**5.6%**	**4.9%**
Oxford County				2.8%	2.2%

Summary - Wastewater Debt Interest Cover Ratio - Total Survey



Water Debt Outstanding Per Capita

Municipality	2024 Water Debt Outstanding Per Capita
Aurora	$ -
East Gwillimbury	$ -
Georgian Bluffs	$ -
Guelph	$ -
Hamilton Tp	$ -
Kincardine	$ -
Markham	$ -
Richmond Hill	$ -
Sarnia	$ -
Thorold	$ -
Toronto	$ -
Vaughan	$ -
Waterloo	$ -
Wellington North	$ -
Essex	$ -
Guelph-Eramosa	$ -
Grimsby	$ -
Tiny	$ -
Whitchurch - Stouffville	$ -
Hanover	$ -
Erin	$ -
Woolwich	$ -
West Lincoln	$ -
Kenora	$ -
Petawawa	$ -
West Perth	$ -
Pelham	$ 1
Strathroy-Caradoc	$ 2
Newmarket	$ 3
King	$ 3

Municipality	2024 Water Debt Outstanding Per Capita
London	$ 5
Fort Erie	$ 5
Kitchener	$ 6
Centre Wellington	$ 8
Greater Sudbury	$ 11
Collingwood	$ 11
St. Catharines	$ 12
Lambton Shores	$ 13
St. Thomas	$ 18
Lincoln	$ 31
Cambridge	$ 37
Laurentian Valley	$ 40
Chatham-Kent	$ 42
The Blue Mountains	$ 51
Niagara-on-the-Lake	$ 60
Haldimand	$ 62
Sault Ste. Marie	$ 65
Port Colborne	$ 66
North Bay	$ 67
Middlesex Centre	$ 75
Amherstburg	$ 82
Brant County	$ 91
Owen Sound	$ 93
Niagara Falls	$ 99
Minto	$ 107
Norfolk	$ 107
Peterborough	$ 109
Brantford	$ 119
Belleville	$ 147
Georgina	$ 157

Water Debt Outstanding Per Capita (cont'd)

Municipality	2024 Water Debt Outstanding Per Capita	
Ottawa	$	162
Espanola	$	173
Welland	$	184
New Tecumseth	$	200
Mapleton	$	238
Prince Edward County	$	300
Central Elgin	$	312
Kingston	$	324
Grey Highlands	$	415
Quinte West	$	446
Ramara	$	470
Thunder Bay	$	480
Barrie	$	735
Aylmer	$	759
Average	**$**	**95**
Median	**$**	**12**
Region Durham	$	-
Region Waterloo	$	14
Region Niagara	$	40
Region Halton	$	70
District Muskoka	$	125
Region Peel	$	390
Region York	$	620
Average	**$**	**180**
Median	**$**	**70**
Oxford County	$	61

Wastewater Debt Outstanding Per Capita

Municipality	Wastewater Debt Outstanding Per Capita
Aurora	$ -
Brantford	$ -
East Gwillimbury	$ -
Guelph	$ -
Markham	$ -
Richmond Hill	$ -
Sarnia	$ -
Sault Ste. Marie	$ -
Thorold	$ -
Toronto	$ -
Vaughan	$ -
Aylmer	$ -
Ramara	$ -
Prince Edward County	$ -
Grimsby	$ -
Lambton Shores	$ -
Port Colborne	$ -
Whitchurch - Stouffville	$ -
Hanover	$ -
St. Thomas	$ -
Waterloo	$ -
Grey Highlands	$ -
The Blue Mountains	$ -
West Lincoln	$ -
Petawawa	$ -
Newmarket	$ 3
Pelham	$ 3
Niagara-on-the-Lake	$ 3
Laurentian Valley	$ 4
Georgian Bluffs	$ 4

Municipality	Wastewater Debt Outstanding Per Capita
West Perth	$ 12
Strathroy-Caradoc	$ 17
St. Catharines	$ 17
Georgina	$ 27
Kenora	$ 33
Windsor	$ 37
Woolwich	$ 38
Fort Erie	$ 42
North Bay	$ 42
Mapleton	$ 57
Chatham-Kent	$ 62
Brant County	$ 64
Niagara Falls	$ 64
Kitchener	$ 66
Essex	$ 73
Belleville	$ 80
Collingwood	$ 80
Lincoln	$ 84
London	$ 98
Cambridge	$ 109
Peterborough	$ 114
Guelph-Eramosa	$ 130
Welland	$ 132
King	$ 149
Greater Sudbury	$ 183
Middlesex Centre	$ 252
Haldimand	$ 258
Wellington North	$ 258
Centre Wellington	$ 295
Minto	$ 316

Wastewater Debt Outstanding Per Capita *(cont'd)*

Municipality	Wastewater Debt Outstanding Per Capita	
Ottawa	$	338
Norfolk	$	358
Barrie	$	361
Thunder Bay	$	398
Amherstburg	$	532
New Tecumseth	$	538
Owen Sound	$	674
Espanola	$	723
Kingston	$	749
Quinte West	$	833
Kincardine	$	877
Central Elgin	$	1,025
Average	**$**	**147**
Median	**$**	**38**
Region Durham	$	34
Region Halton	$	88
Region Niagara	$	119
Region Waterloo	$	209
District Muskoka	$	232
Region Peel	$	307
Region York	$	1,039
Average	**$**	**290**
Median	**$**	**209**
Oxford County	$	112

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	2023 Water Net Financial Liability Ratio	2024 Water Net Financial Liability Ratio	Municipalities	2023 Water Net Financial Liability Ratio	2024 Water Net Financial Liability Ratio
Essex	(5.2)	(6.6)	Guelph	(1.4)	(1.4)
Georgian Bluffs	(3.3)	(3.3)	Guelph-Eramosa	(1.0)	(1.2)
Strathroy-Caradoc	(3.2)	(3.2)	Centre Wellington	(1.5)	(1.1)
Lambton Shores	(3.2)	(3.1)	Brant County	(1.1)	(1.1)
Wellington North	(2.8)	(3.1)	Kingston	(0.8)	(1.1)
Kincardine	(3.6)	(2.6)	Whitchurch - Stouffville	(1.0)	(1.0)
East Gwillimbury	(2.1)	(2.4)	Aurora	(0.9)	(0.9)
Middlesex Centre	(1.7)	(2.3)	Fort Erie	(0.7)	(0.9)
Brantford	(2.1)	(2.3)	Lincoln	(0.5)	(0.8)
Toronto	(1.9)	(2.1)	Vaughan	(0.8)	(0.8)
Belleville	(1.8)	(2.0)	Niagara-on-the-Lake	(0.9)	(0.7)
St. Thomas	(1.8)	(1.9)	Richmond Hill	(0.7)	(0.7)
Collingwood	(1.9)	(1.9)	King	(0.5)	(0.7)
Minto	(1.4)	(1.9)	Amherstburg	(0.6)	(0.6)
Erin	(2.6)	(1.8)	West Lincoln	(0.8)	(0.6)
Thorold	(1.6)	(1.7)	Kenora	(0.5)	(0.5)
London	(1.6)	(1.7)	Greater Sudbury	(0.5)	(0.4)
Hanover	(2.0)	(1.6)	New Tecumseth	(0.3)	(0.4)
Tiny	(1.6)	(1.6)	North Bay	(0.4)	(0.4)
Norfolk	(1.2)	(1.6)	Cambridge	(0.2)	(0.4)
Markham	(1.5)	(1.5)	Hamilton Tp	(0.2)	(0.4)
Grimsby	(1.2)	(1.5)	Kitchener	(0.3)	(0.4)
The Blue Mountains	(1.4)	(1.5)	Waterloo	(0.3)	(0.3)
Newmarket	(1.3)	(1.4)	Niagara Falls	(0.3)	(0.3)
Sarnia	(1.4)	(1.4)	Woolwich	(0.5)	(0.3)

Water Net Financial Liabilities Ratio (cont'd)

Municipalities	2023 Water Net Financial Liability Ratio	2024 Water Net Financial Liability Ratio
Owen Sound	(0.2)	(0.3)
Haldimand	(0.3)	(0.2)
Petawawa	(1.6)	(0.2)
Peterborough	0.1	(0.1)
West Perth	(1.4)	-
Pelham	0.0	0.0
Aylmer	(0.6)	0.1
St. Catharines	0.1	0.1
Chatham-Kent	0.0	0.1
Port Colborne	0.2	0.1
Prince Edward County	0.4	0.1
Sault Ste. Marie	0.2	0.2
Laurentian Valley	(0.3)	0.5
Ottawa	0.5	0.5
Espanola	(1.7)	0.6
Welland	0.7	0.7
Mapleton	(0.3)	0.8
Thunder Bay	1.1	1.0
Central Elgin	1.2	1.0
Georgina	1.0	1.7
Quinte West	1.8	1.7
Grey Highlands	2.4	2.2
Barrie	3.4	3.1
Ramara	3.8	3.4
Average	(0.8)	(0.8)
Median	(0.8)	(0.7)

Municipalities	2023 Water Net Financial Liability Ratio	2024 Water Net Financial Liability Ratio
Region Durham	(1.5)	(1.4)
Region Waterloo	(1.3)	(1.3)
Region Niagara	(0.2)	(0.5)
Region Halton	(0.4)	(0.2)
Region Peel	0.2	0.1
District Muskoka	0.8	0.6
Region York	3.8	3.1
Average	0.2	0.1
Median	(0.2)	(0.2)
Oxford County	(1.9)	(1.7)

Wastewater Net Financial Liabilities Ratio

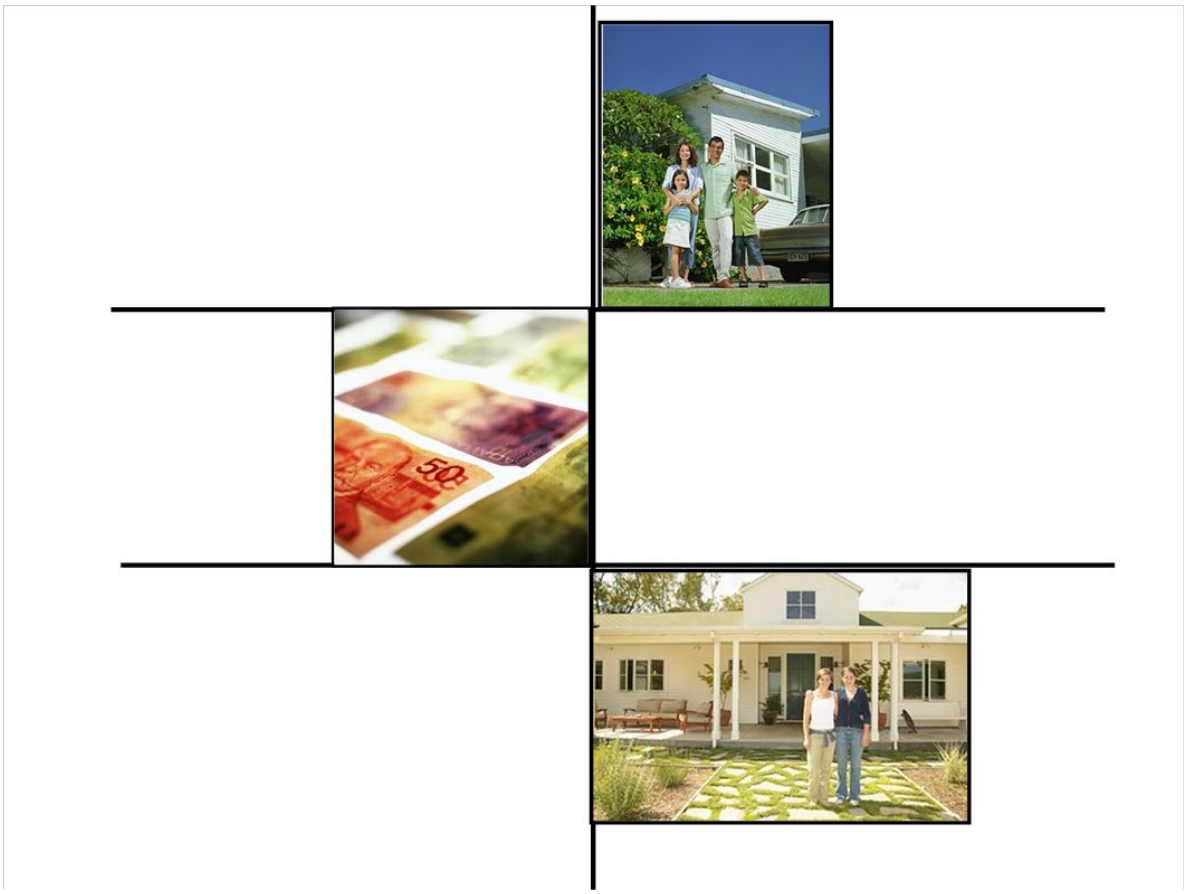
Municipalities	2023 Wastewater Net Financial Liability Ratio	2024 Wastewater Net Financial Liability Ratio
Grimsby	(6.2)	(5.3)
West Perth	(3.7)	(3.7)
Brantford	(3.3)	(3.5)
The Blue Mountains	(4.0)	(3.3)
Guelph	(2.9)	(3.1)
Petawawa	(6.1)	(2.8)
Hanover	(1.7)	(2.4)
Georgian Bluffs	(2.2)	(2.3)
Newmarket	(1.8)	(2.1)
Aylmer	(2.0)	(2.1)
Grey Highlands	(1.8)	(2.0)
Middlesex Centre	(1.4)	(1.9)
Collingwood	(1.7)	(1.9)
East Gwillimbury	(1.6)	(1.8)
Laurentian Valley	(2.0)	(1.8)
London	(1.5)	(1.6)
Peterborough	(1.3)	(1.6)
Strathroy-Caradoc	(1.7)	(1.6)
Sault Ste. Marie	-	(1.5)
Essex	(1.3)	(1.5)
Prince Edward County	(1.2)	(1.4)
Barrie	(0.7)	(1.3)
Guelph-Eramosa	(0.9)	(1.3)
Lambton Shores	(1.1)	(1.2)
Thorold	(1.0)	(1.1)
Vaughan	(1.0)	(1.1)
Haldimand	(0.9)	(1.1)
Richmond Hill	(1.2)	(1.1)
West Lincoln	(0.9)	(0.9)
Brant County	0.2	(0.9)

Municipalities	2023 Wastewater Net Financial Liability Ratio	2024 Wastewater Net Financial Liability Ratio
Sarnia	(0.7)	(0.9)
Niagara-on-the-Lake	(0.9)	(0.9)
Windsor	(0.5)	(0.8)
Toronto	(0.8)	(0.8)
Fort Erie	(0.4)	(0.7)
Whitchurch - Stouffville	(0.7)	(0.7)
Minto	(0.6)	(0.7)
St. Thomas	(0.8)	(0.7)
Lincoln	(0.5)	(0.6)
Niagara Falls	(0.2)	(0.5)
Waterloo	(0.5)	(0.5)
Aurora	(0.2)	(0.5)
Kenora	(0.4)	(0.4)
North Bay	(0.3)	(0.4)
Cambridge	(0.3)	(0.3)
Port Colborne	(0.4)	(0.3)
Centre Wellington	(0.2)	(0.3)
Belleville	0.2	(0.3)
Wellington North	0.2	(0.2)
Mapleton	(0.8)	(0.2)
Kitchener	(0.4)	(0.2)
St. Catharines	(0.1)	(0.2)
Chatham-Kent	(0.1)	(0.2)
Pelham	0.1	(0.1)
Markham	-	-
Ramara	-	-
Georgina	0.0	0.0
Woolwich	0.1	0.1
King	(0.4)	0.1
Norfolk	0.7	0.1

Wastewater Net Financial Liabilities Ratio (cont'd)

Municipalities	2023 Wastewater Net Financial Liability Ratio	2024 Wastewater Net Financial Liability Ratio
Welland	0.1	0.2
Greater Sudbury	0.4	0.3
Amherstburg	1.3	0.7
Thunder Bay	1.0	0.9
Kincardine	1.4	1.2
Kingston	1.6	1.2
Owen Sound	2.1	1.7
New Tecumseth	2.6	1.9
Ottawa	2.4	2.3
Espanola	3.2	2.9
Quinte West	3.5	3.1
Central Elgin	5.2	4.6
Average	(0.6)	(0.7)
Median	(0.5)	(0.7)
District Muskoka	(2.0)	(1.8)
Region Durham	(1.5)	(1.6)
Region Halton	(1.1)	(0.9)
Region Niagara	0.5	0.4
Region Peel	(0.2)	0.5
Region Waterloo	1.3	0.9
Region York	3.0	2.9
Average	(0.0)	0.1
Median	(0.2)	0.4
Oxford County	(1.8)	(1.8)

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 2025 Manifold Data Mining report against the tax burden on a typical home in the municipality using weighted median dwelling values and applying the 2025 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	2025 Weighted Median Value of Dwelling	2025 Weighted Median Value of Dwelling	2025 Est. Avg. Household Income	2025 Income Ranking
Elliot Lake	$ 98,846	Low	$ 73,815	Low
Cornwall	$ 174,880	Low	$ 76,158	Low
Renfrew	$ 193,098	Low	$ 82,925	Low
Owen Sound	$ 215,939	Low	$ 83,938	Low
Parry Sound	$ 225,493	Low	$ 84,463	Low
Brockville	$ 216,346	Low	$ 85,137	Low
Windsor	$ 172,495	Low	$ 91,294	Low
Orillia	$ 292,466	Mid	$ 91,747	Low
Welland	$ 218,427	Low	$ 93,705	Low
Chatham-Kent	$ 169,232	Low	$ 93,946	Low
Aylmer	$ 210,221	Low	$ 94,521	Low
St. Thomas	$ 206,069	Low	$ 95,210	Low
Hanover	$ 220,769	Low	$ 95,826	Low
Peterborough	$ 279,223	Mid	$ 96,544	Low
Penetanguishene	$ 265,918	Mid	$ 97,565	Low
North Bay	$ 243,093	Low	$ 97,582	Low
Tillsonburg	$ 231,600	Low	$ 97,682	Low
Belleville	$ 224,939	Low	$ 97,895	Low
Port Colborne	$ 212,286	Low	$ 98,067	Low
St. Catharines	$ 255,391	Low	$ 98,252	Low
Niagara Falls	$ 266,813	Mid	$ 98,717	Low
Sault Ste. Marie	$ 211,057	Low	$ 99,710	Low
Fort Erie	$ 247,126	Low	$ 100,440	Low
Thunder Bay	$ 229,441	Low	$ 101,552	Low
Stratford	$ 291,235	Mid	$ 101,609	Low
Wellington North	$ 272,040	Mid	$ 102,010	Low
Brantford	$ 269,652	Mid	$ 103,197	Low
South Bruce Peninsula	$ 264,327	Mid	$ 103,537	Low
Espanola	$ 162,103	Low	$ 104,115	Low
Chatsworth	$ 262,960	Low	$ 104,879	Low
Norfolk	$ 265,760	Mid	$ 105,255	Low
Thorold	$ 252,878	Low	$ 105,521	Low
Quinte West	$ 230,330	Low	$ 105,733	Low
Lambton Shores	$ 321,289	Mid	$ 106,053	Low
West Grey	$ 262,953	Low	$ 106,476	Low
London	$ 241,969	Low	$ 106,964	Low
Greenstone	$ 76,956	Low	$ 107,602	Low
Dryden	$ 161,664	Low	$ 107,907	Low
Whitewater Region	$ 220,811	Low	$ 107,911	Low
Tay	$ 252,464	Low	$ 107,982	Low
Minto	$ 249,020	Low	$ 109,460	Low
Kingston	$ 318,838	Mid	$ 110,480	Low

Average Household Income and Dwelling Value (cont'd)

Municipality	2025 Weighted Median Value of Dwelling	2025 Weighted Median Value of Dwelling	2025 Est. Avg. Household Income	2025 Income Ranking
North Perth	$ 257,252	Low	$ 110,883	Mid
Ingersoll	$ 224,424	Low	$ 111,067	Mid
Gravenhurst	$ 419,954	High	$ 112,257	Mid
North Middlesex	$ 229,250	Low	$ 113,045	Mid
Timmins	$ 199,835	Low	$ 113,067	Mid
Kenora	$ 250,170	Low	$ 113,136	Mid
Meaford	$ 320,852	Mid	$ 113,261	Mid
Oshawa	$ 354,362	Mid	$ 113,267	Mid
Sarnia	$ 222,836	Low	$ 113,648	Mid
Ramara	$ 301,820	Mid	$ 113,897	Mid
Essex	$ 210,895	Low	$ 114,669	Mid
Bracebridge	$ 345,501	Mid	$ 114,910	Mid
Kitchener	$ 328,951	Mid	$ 115,021	Mid
Port Hope	$ 244,563	Low	$ 115,589	Mid
Strathroy-Caradoc	$ 253,862	Low	$ 115,716	Mid
Southgate	$ 275,768	Mid	$ 116,212	Mid
Greater Sudbury	$ 267,692	Mid	$ 116,872	Mid
Haldimand	$ 293,562	Mid	$ 116,875	Mid
Hamilton	$ 381,778	Mid	$ 117,152	Mid
West Perth	$ 231,842	Low	$ 117,830	Mid
Brock	$ 338,844	Mid	$ 118,670	Mid
Huntsville	$ 346,346	Mid	$ 119,798	Mid
Barrie	$ 353,913	Mid	$ 119,936	Mid
Cambridge	$ 335,386	Mid	$ 120,614	Mid
Prince Edward County	$ 312,062	Mid	$ 121,218	Mid
Grey Highlands	$ 308,482	Mid	$ 122,188	Mid
Tiny	$ 450,960	High	$ 122,756	Mid
Wainfleet	$ 338,828	Mid	$ 123,602	Mid
Guelph	$ 410,000	High	$ 124,540	Mid
Georgina	$ 440,785	High	$ 125,533	Mid
Laurentian Valley	$ 269,471	Mid	$ 127,571	Mid
Petawawa	$ 277,712	Mid	$ 128,301	Mid
New Tecumseth	$ 417,333	High	$ 128,328	Mid
Orangeville	$ 371,011	Mid	$ 128,664	Mid
North Grenville	$ 293,964	Mid	$ 131,831	Mid
Collingwood	$ 330,381	Mid	$ 132,042	Mid
Georgian Bluffs	$ 324,101	Mid	$ 132,197	Mid
Innisfil	$ 467,713	High	$ 132,805	Mid
Mapleton	$ 388,318	Mid	$ 133,105	Mid
Toronto	$ 688,567	High	$ 133,181	Mid
Central Elgin	$ 285,887	Mid	$ 134,485	Mid
Waterloo	$ 394,006	High	$ 136,823	Mid
Brampton	$ 535,875	High	$ 136,975	Mid
Mississauga	$ 598,714	High	$ 137,732	Mid

Average Household Income and Dwelling Value (cont'd)

Municipality	2025 Weighted Median Value of Dwelling	2025 Weighted Median Value of Dwelling	2025 Est. Avg. Household Income	2025 Income Ranking
Amherstburg	$ 248,968	Low	$ 138,579	High
Lincoln	$ 374,422	Mid	$ 139,342	High
West Lincoln	$ 365,634	Mid	$ 140,091	High
Centre Wellington	$ 397,539	High	$ 140,115	High
Brant	$ 383,524	Mid	$ 142,600	High
Ottawa	$ 404,659	High	$ 142,739	High
Thames Centre	$ 363,476	Mid	$ 144,488	High
Niagara-on-the-Lake	$ 522,048	High	$ 144,983	High
Grimsby	$ 407,339	High	$ 145,125	High
Markham	$ 831,527	High	$ 146,123	High
Clarington	$ 395,328	High	$ 146,621	High
Wilmot	$ 424,803	High	$ 148,521	High
Scugog	$ 441,063	High	$ 148,689	High
Hamilton Tp	$ 289,417	Mid	$ 149,012	High
Newmarket	$ 631,319	High	$ 150,331	High
Kincardine	$ 281,444	Mid	$ 150,681	High
Ajax	$ 490,040	High	$ 151,182	High
Richmond Hill	$ 921,164	High	$ 151,567	High
Woolwich	$ 436,049	High	$ 155,274	High
Lakeshore	$ 320,197	Mid	$ 155,345	High
Pelham	$ 385,693	Mid	$ 158,310	High
East Gwillimbury	$ 638,654	High	$ 158,446	High
Burlington	$ 572,115	High	$ 158,910	High
Pickering	$ 531,621	High	$ 159,949	High
Saugeen Shores	$ 342,596	Mid	$ 161,487	High
Wellesley	$ 438,564	High	$ 161,980	High
North Dumfries	$ 458,234	High	$ 162,156	High
Whitby	$ 502,795	High	$ 163,597	High
Milton	$ 559,356	High	$ 164,848	High
Middlesex Centre	$ 400,394	High	$ 169,559	High
Guelph-Eramosa	$ 521,558	High	$ 171,071	High
Vaughan	$ 838,163	High	$ 172,919	High
Erin	$ 571,190	High	$ 173,283	High
Halton Hills	$ 581,355	High	$ 173,665	High
Whitchurch-Stouffville	$ 779,062	High	$ 177,908	High
Springwater	$ 478,009	High	$ 182,402	High
Caledon	$ 671,652	High	$ 183,337	High
The Blue Mountains	$ 530,330	High	$ 184,508	High
Aurora	$ 756,538	High	$ 194,124	High
Oakville	$ 824,615	High	$ 216,795	High
King	$ 1,040,841	High	$ 237,682	High
Puslinch	$ 719,605	High	$ 265,808	High
Average	**$ 364,259**		**$ 127,959**	
Median	**$ 319,518**		**$ 119,867**	

Property Taxes as a Percentage of Income

Municipality	2025 Est. Avg. Household Income	2025 Average Residential Taxes	2025 Property Taxes as a % of Household Income	2025 Property Taxes as a % of Household Income Ranking
Greenstone	$ 107,602	$ 2,117	2.0%	Low
Laurentian Valley	$ 127,571	$ 3,013	2.4%	Low
Petawawa	$ 128,301	$ 3,061	2.4%	Low
Springwater	$ 182,402	$ 4,409	2.4%	Low
West Perth	$ 117,830	$ 2,922	2.5%	Low
Hamilton Tp	$ 149,012	$ 3,933	2.6%	Low
Thames Centre	$ 144,488	$ 3,996	2.8%	Low
Whitewater Region	$ 107,911	$ 3,018	2.8%	Low
Milton	$ 164,848	$ 4,620	2.8%	Low
North Grenville	$ 131,831	$ 3,759	2.9%	Low
Tay	$ 107,982	$ 3,088	2.9%	Low
The Blue Mountains	$ 184,508	$ 5,277	2.9%	Low
Ramara	$ 113,897	$ 3,290	2.9%	Low
Puslinch	$ 265,808	$ 7,689	2.9%	Low
Lakeshore	$ 155,345	$ 4,530	2.9%	Low
Dryden	$ 107,907	$ 3,180	2.9%	Low
Espanola	$ 104,115	$ 3,085	3.0%	Low
North Middlesex	$ 113,045	$ 3,410	3.0%	Low
Kincardine	$ 150,681	$ 4,555	3.0%	Low
Middlesex Centre	$ 169,559	$ 5,247	3.1%	Low
Collingwood	$ 132,042	$ 4,108	3.1%	Low
Strathroy-Caradoc	$ 115,716	$ 3,604	3.1%	Low
Saugeen Shores	$ 161,487	$ 5,047	3.1%	Low
Georgian Bluffs	$ 132,197	$ 4,143	3.1%	Low
Oakville	$ 216,795	$ 6,883	3.2%	Low
Halton Hills	$ 173,665	$ 5,555	3.2%	Low
North Dumfries	$ 162,156	$ 5,190	3.2%	Low
Brant	$ 142,600	$ 4,598	3.2%	Low
Prince Edward County	$ 121,218	$ 3,918	3.2%	Low
Tiny	$ 122,756	$ 3,984	3.2%	Low
Woolwich	$ 155,274	$ 5,041	3.2%	Low
Wellesley	$ 161,980	$ 5,328	3.3%	Low
Aurora	$ 194,124	$ 6,437	3.3%	Low
North Perth	$ 110,883	$ 3,684	3.3%	Low
Amherstburg	$ 138,579	$ 4,607	3.3%	Low
Ingersoll	$ 111,067	$ 3,695	3.3%	Low
Minto	$ 109,460	$ 3,656	3.3%	Low
South Bruce Peninsula	$ 103,537	$ 3,458	3.3%	Low
Essex	$ 114,669	$ 3,884	3.4%	Low
Sarnia	$ 113,648	$ 3,863	3.4%	Low
Haldimand	$ 116,875	$ 3,992	3.4%	Low
Caledon	$ 183,337	$ 6,283	3.4%	Low

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

Municipality	2025 Est. Avg. Household Income	2025 Average Residential Taxes	2025 Property Taxes as a % of Household Income	2025 Property Taxes as a % of Household Income Ranking
Wilmot	$ 148,521	$ 5,186	3.5%	Mid
Ottawa	$ 142,739	$ 4,985	3.5%	Mid
Burlington	$ 158,910	$ 5,559	3.5%	Mid
New Tecumseth	$ 128,328	$ 4,507	3.5%	Mid
Guelph-Eramosa	$ 171,071	$ 6,069	3.5%	Mid
Vaughan	$ 172,919	$ 6,141	3.6%	Mid
Grey Highlands	$ 122,188	$ 4,358	3.6%	Mid
Kenora	$ 113,136	$ 4,041	3.6%	Mid
Elliot Lake	$ 73,815	$ 2,641	3.6%	Mid
Central Elgin	$ 134,485	$ 4,813	3.6%	Mid
Centre Wellington	$ 140,115	$ 5,017	3.6%	Mid
East Gwillimbury	$ 158,446	$ 5,674	3.6%	Mid
Chatsworth	$ 104,879	$ 3,773	3.6%	Mid
Whitchurch-Stouffville	$ 177,908	$ 6,463	3.6%	Mid
Timmins	$ 113,067	$ 4,140	3.7%	Mid
West Grey	$ 106,476	$ 3,912	3.7%	Mid
Clarington	$ 146,621	$ 5,396	3.7%	Mid
Quinte West	$ 105,733	$ 3,894	3.7%	Mid
West Lincoln	$ 140,091	$ 5,215	3.7%	Mid
St. Thomas	$ 95,210	$ 3,548	3.7%	Mid
Newmarket	$ 150,331	$ 5,629	3.7%	Mid
Lambton Shores	$ 106,053	$ 3,978	3.8%	Mid
Tillsonburg	$ 97,682	$ 3,671	3.8%	Mid
London	$ 106,964	$ 4,056	3.8%	Mid
Wellington North	$ 102,010	$ 3,917	3.8%	Mid
Southgate	$ 116,212	$ 4,464	3.8%	Mid
Kitchener	$ 115,021	$ 4,463	3.9%	Mid
King	$ 237,682	$ 9,238	3.9%	Mid
Toronto	$ 133,181	$ 5,192	3.9%	Mid
Huntsville	$ 119,798	$ 4,671	3.9%	Mid
Pelham	$ 158,310	$ 6,176	3.9%	Mid
Hanover	$ 95,826	$ 3,745	3.9%	Mid
Sault Ste. Marie	$ 99,710	$ 3,903	3.9%	Mid
Waterloo	$ 136,823	$ 5,380	3.9%	Mid
Grimsby	$ 145,125	$ 5,708	3.9%	Mid
Erin	$ 173,283	$ 6,834	3.9%	Mid
Scugog	$ 148,689	$ 5,881	4.0%	Mid
Windsor	$ 91,294	$ 3,614	4.0%	Mid
Norfolk	$ 105,255	$ 4,182	4.0%	Mid
Markham	$ 146,123	$ 5,823	4.0%	Mid
Brantford	$ 103,197	$ 4,143	4.0%	Mid
Chatham-Kent	$ 93,946	$ 3,804	4.0%	Mid
Aylmer	$ 94,521	$ 3,836	4.1%	Mid
Georgina	$ 125,533	$ 5,095	4.1%	Mid

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

Municipality	2025 Est. Avg. Household Income	2025 Average Residential Taxes	2025 Property Taxes as a % of Household Income	2025 Property Taxes as a % of Household Income Ranking
Brock	$ 118,670	$ 4,819	4.1%	High
Cambridge	$ 120,614	$ 4,898	4.1%	High
Thorold	$ 105,521	$ 4,291	4.1%	High
Mapleton	$ 133,105	$ 5,422	4.1%	High
Whitby	$ 163,597	$ 6,698	4.1%	High
Barrie	$ 119,936	$ 4,996	4.2%	High
Lincoln	$ 139,342	$ 5,812	4.2%	High
Port Hope	$ 115,589	$ 4,826	4.2%	High
Greater Sudbury	$ 116,872	$ 4,889	4.2%	High
Innisfil	$ 132,805	$ 5,564	4.2%	High
Thunder Bay	$ 101,552	$ 4,259	4.2%	High
Pickering	$ 159,949	$ 6,849	4.3%	High
Ajax	$ 151,182	$ 6,545	4.3%	High
Orangeville	$ 128,664	$ 5,612	4.4%	High
North Bay	$ 97,582	$ 4,259	4.4%	High
Brockville	$ 85,137	$ 3,729	4.4%	High
Cornwall	$ 76,158	$ 3,341	4.4%	High
Bracebridge	$ 114,910	$ 5,044	4.4%	High
Niagara-on-the-Lake	$ 144,983	$ 6,404	4.4%	High
Meaford	$ 113,261	$ 5,019	4.4%	High
Welland	$ 93,705	$ 4,154	4.4%	High
Belleville	$ 97,895	$ 4,345	4.4%	High
Penetanguishene	$ 97,565	$ 4,343	4.5%	High
Renfrew	$ 82,925	$ 3,708	4.5%	High
Fort Erie	$ 100,440	$ 4,494	4.5%	High
Kingston	$ 110,480	$ 4,948	4.5%	High
Richmond Hill	$ 151,567	$ 6,789	4.5%	High
Mississauga	$ 137,732	$ 6,190	4.5%	High
Niagara Falls	$ 98,717	$ 4,451	4.5%	High
Guelph	$ 124,540	$ 5,731	4.6%	High
St. Catharines	$ 98,252	$ 4,533	4.6%	High
Port Colborne	$ 98,067	$ 4,596	4.7%	High
Brampton	$ 136,975	$ 6,434	4.7%	High
Parry Sound	$ 84,463	$ 4,018	4.8%	High
Oshawa	$ 113,267	$ 5,402	4.8%	High
Orillia	$ 91,747	$ 4,421	4.8%	High
Hamilton	$ 117,152	$ 5,716	4.9%	High
Stratford	$ 101,609	$ 4,971	4.9%	High
Wainfleet	$ 123,602	$ 6,235	5.0%	High
Owen Sound	$ 83,938	$ 4,259	5.1%	High
Peterborough	$ 96,544	$ 4,940	5.1%	High
Gravenhurst	$ 112,257	$ 5,760	5.1%	High
Average	**$ 127,959**	**$ 4,731**	**3.8%**	
Median	**$ 119,867**	**$ 4,544**	**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
Puslinch	$ 265,808	$ 7,689	N/A	$ 7,689	2.9%	High	Low
Petawawa	$ 128,301	$ 3,061	$ 973	$ 4,033	3.1%	Low	Low
Springwater	$ 182,402	$ 4,409	$ 1,855	$ 6,264	3.4%	Mid	Low
Milton	$ 164,848	$ 4,620	$ 1,091	$ 5,711	3.5%	Low	Low
Laurentian Valley	$ 127,571	$ 3,013	$ 1,482	$ 4,495	3.5%	Low	Low
West Perth	$ 117,830	$ 2,922	$ 1,258	$ 4,180	3.5%	Low	Low
The Blue Mountains	$ 184,508	$ 5,277	$ 1,298	$ 6,575	3.6%	Mid	Low
Oakville	$ 216,795	$ 6,883	$ 1,091	$ 7,973	3.7%	High	Low
Hamilton Tp	$ 149,012	$ 3,933	$ 1,566	$ 5,499	3.7%	Low	Low
Lakeshore	$ 155,345	$ 4,530	$ 1,397	$ 5,926	3.8%	Mid	Low
Halton Hills	$ 173,665	$ 5,555	$ 1,091	$ 6,646	3.8%	High	Low
Caledon	$ 183,337	$ 6,283	$ 782	$ 7,065	3.9%	High	Low
Aurora	$ 194,124	$ 6,437	$ 1,160	$ 7,597	3.9%	High	Low
Kincardine	$ 150,681	$ 4,555	$ 1,353	$ 5,908	3.9%	Mid	Low
Collingwood	$ 132,042	$ 4,108	$ 1,140	$ 5,248	4.0%	Low	Low
Georgian Bluffs	$ 132,197	$ 4,143	$ 1,126	$ 5,268	4.0%	Low	Low
Thames Centre	$ 144,488	$ 3,996	$ 1,824	$ 5,820	4.0%	Mid	Low
Tiny	$ 122,756	$ 3,984	$ 996	$ 4,980	4.1%	Low	Low
Saugeen Shores	$ 161,487	$ 5,047	$ 1,508	$ 6,555	4.1%	Mid	Low
North Dumfries	$ 162,156	$ 5,190	$ 1,504	$ 6,694	4.1%	High	Low
Ottawa	$ 142,739	$ 4,985	$ 908	$ 5,894	4.1%	Mid	Low
Greenstone	$ 107,602	$ 2,117	$ 2,329	$ 4,445	4.1%	Low	Low
Vaughan	$ 172,919	$ 6,141	$ 1,077	$ 7,218	4.2%	High	Low
Burlington	$ 158,910	$ 5,559	$ 1,091	$ 6,650	4.2%	High	Low
Wellesley	$ 161,980	$ 5,328	$ 1,504	$ 6,832	4.2%	High	Low
Middlesex Centre	$ 169,559	$ 5,247	$ 1,919	$ 7,166	4.2%	High	Low
Woolwich	$ 155,274	$ 5,041	$ 1,540	$ 6,581	4.2%	Mid	Low
Strathroy-Caradoc	$ 115,716	$ 3,604	$ 1,324	$ 4,927	4.3%	Low	Low
Whitchurch-Stouffville	$ 177,908	$ 6,463	$ 1,302	$ 7,765	4.4%	High	Low
Espanola	$ 104,115	$ 3,085	$ 1,464	$ 4,549	4.4%	Low	Low
Brant	$ 142,600	$ 4,598	$ 1,633	$ 6,231	4.4%	Mid	Low
North Perth	$ 110,883	$ 3,684	$ 1,211	$ 4,895	4.4%	Low	Low
Amherstburg	$ 138,579	$ 4,607	$ 1,525	$ 6,132	4.4%	Mid	Low
Haldimand	$ 116,875	$ 3,992	$ 1,186	$ 5,178	4.4%	Low	Low
Clarington	$ 146,621	$ 5,396	$ 1,102	$ 6,498	4.4%	Mid	Low
Wilmot	$ 148,521	$ 5,186	$ 1,411	$ 6,597	4.4%	High	Low
Essex	$ 114,669	$ 3,884	$ 1,214	$ 5,099	4.4%	Low	Low
Sarnia	$ 113,648	$ 3,863	$ 1,233	$ 5,096	4.5%	Low	Low
New Tecumseth	$ 128,328	$ 4,507	$ 1,270	$ 5,777	4.5%	Low	Low
Ingersoll	$ 111,067	$ 3,695	$ 1,325	$ 5,020	4.5%	Low	Low
Guelph-Eramosa	$ 171,071	$ 6,069	$ 1,671	$ 7,740	4.5%	High	Low
Erin	$ 173,283	$ 6,834	$ 1,055	$ 7,888	4.6%	High	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
East Gwillimbury	$ 158,446	$ 5,674	$ 1,548	$ 7,222	4.6%	High	Mid
King	$ 237,682	$ 9,238	$ 1,668	$ 10,906	4.6%	High	Mid
Toronto	$ 133,181	$ 5,192	$ 937	$ 6,130	4.6%	Mid	Mid
Centre Wellington	$ 140,115	$ 5,017	$ 1,449	$ 6,466	4.6%	Mid	Mid
Chatsworth	$ 104,879	$ 3,773	$ 1,069	$ 4,842	4.6%	Low	Mid
Grimsby	$ 145,125	$ 5,708	$ 1,004	$ 6,712	4.6%	High	Mid
Markham	$ 146,123	$ 5,823	$ 1,023	$ 6,846	4.7%	High	Mid
Scugog	$ 148,689	$ 5,881	$ 1,102	$ 6,983	4.7%	High	Mid
Timmins	$ 113,067	$ 4,140	$ 1,185	$ 5,325	4.7%	Low	Mid
Pelham	$ 158,310	$ 6,176	$ 1,290	$ 7,466	4.7%	High	Mid
Newmarket	$ 150,331	$ 5,629	$ 1,461	$ 7,090	4.7%	High	Mid
Waterloo	$ 136,823	$ 5,380	$ 1,128	$ 6,508	4.8%	Mid	Mid
West Lincoln	$ 140,091	$ 5,215	$ 1,453	$ 6,668	4.8%	High	Mid
Whitby	$ 163,597	$ 6,698	$ 1,102	$ 7,800	4.8%	High	Mid
Dryden	$ 107,907	$ 3,180	$ 1,977	$ 5,157	4.8%	Low	Mid
London	$ 106,964	$ 4,056	$ 1,057	$ 5,113	4.8%	Low	Mid
Tillsonburg	$ 97,682	$ 3,671	$ 1,108	$ 4,780	4.9%	Low	Mid
North Middlesex	$ 113,045	$ 3,410	$ 2,137	$ 5,547	4.9%	Low	Mid
West Grey	$ 106,476	$ 3,912	$ 1,372	$ 5,284	5.0%	Low	Mid
Pickering	$ 159,949	$ 6,849	$ 1,102	$ 7,950	5.0%	High	Mid
Brock	$ 118,670	$ 4,819	$ 1,102	$ 5,920	5.0%	Mid	Mid
Elliot Lake	$ 73,815	$ 2,641	$ 1,050	$ 3,691	5.0%	Low	Mid
North Grenville	$ 131,831	$ 3,759	$ 2,844	$ 6,603	5.0%	High	Mid
St. Thomas	$ 95,210	$ 3,548	$ 1,224	$ 4,773	5.0%	Low	Mid
Kitchener	$ 115,021	$ 4,463	$ 1,325	$ 5,788	5.0%	Mid	Mid
Minto	$ 109,460	$ 3,656	$ 1,853	$ 5,509	5.0%	Low	Mid
Brantford	$ 103,197	$ 4,143	$ 1,053	$ 5,196	5.0%	Low	Mid
Huntsville	$ 119,798	$ 4,671	$ 1,365	$ 6,036	5.0%	Mid	Mid
Wainfleet	$ 123,602	$ 6,235	N/A	$ 6,235	5.0%	Mid	Mid
Ajax	$ 151,182	$ 6,545	$ 1,102	$ 7,647	5.1%	High	Mid
Mississauga	$ 137,732	$ 6,190	$ 782	$ 6,972	5.1%	High	Mid
Southgate	$ 116,212	$ 4,464	$ 1,448	$ 5,912	5.1%	Mid	Mid
Sault Ste. Marie	$ 99,710	$ 3,903	$ 1,176	$ 5,079	5.1%	Low	Mid
Hanover	$ 95,826	$ 3,745	$ 1,168	$ 4,913	5.1%	Low	Mid
Wellington North	$ 102,010	$ 3,917	$ 1,323	$ 5,240	5.1%	Low	Mid
Cambridge	$ 120,614	$ 4,898	$ 1,344	$ 6,242	5.2%	Mid	Mid
Quinte West	$ 105,733	$ 3,894	$ 1,612	$ 5,506	5.2%	Low	Mid
Aylmer	$ 94,521	$ 3,836	$ 1,092	$ 4,927	5.2%	Low	Mid
Richmond Hill	$ 151,567	$ 6,789	$ 1,124	$ 7,913	5.2%	High	Mid
Prince Edward County	$ 121,218	$ 3,918	$ 2,413	$ 6,331	5.2%	Mid	Mid
Windsor	$ 91,294	$ 3,614	$ 1,164	$ 4,778	5.2%	Low	Mid
Central Elgin	$ 134,485	$ 4,813	$ 2,234	$ 7,047	5.2%	High	Mid
Barrie	$ 119,936	$ 4,996	$ 1,301	$ 6,298	5.3%	Mid	Mid
Innisfil	$ 132,805	$ 5,564	$ 1,431	$ 6,996	5.3%	High	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
Brampton	$ 136,975	$ 6,434	$ 782	$ 7,216	5.3%	High	High
Georgina	$ 125,533	$ 5,095	$ 1,542	$ 6,637	5.3%	High	High
Orangeville	$ 128,664	$ 5,612	$ 1,217	$ 6,830	5.3%	High	High
Grey Highlands	$ 122,188	$ 4,358	$ 2,173	$ 6,531	5.3%	Mid	High
Lincoln	$ 139,342	$ 5,812	$ 1,669	$ 7,482	5.4%	High	High
Kenora	$ 113,136	$ 4,041	$ 2,103	$ 6,144	5.4%	Mid	High
Niagara-on-the-Lake	$ 144,983	$ 6,404	$ 1,484	$ 7,888	5.4%	High	High
Ramara	$ 113,897	$ 3,290	$ 2,941	$ 6,231	5.5%	Mid	High
Thorold	$ 105,521	$ 4,291	$ 1,487	$ 5,779	5.5%	Mid	High
Guelph	$ 124,540	$ 5,731	$ 1,136	$ 6,867	5.5%	High	High
Brockville	$ 85,137	$ 3,729	$ 960	$ 4,689	5.5%	Low	High
Chatham-Kent	$ 93,946	$ 3,804	$ 1,383	$ 5,187	5.5%	Low	High
Lambton Shores	$ 106,053	$ 3,978	$ 1,898	$ 5,876	5.5%	Mid	High
Bracebridge	$ 114,910	$ 5,044	$ 1,365	$ 6,409	5.6%	Mid	High
Thunder Bay	$ 101,552	$ 4,259	$ 1,437	$ 5,696	5.6%	Low	High
Mapleton	$ 133,105	$ 5,422	$ 2,049	$ 7,471	5.6%	High	High
Greater Sudbury	$ 116,872	$ 4,889	$ 1,682	$ 6,571	5.6%	Mid	High
North Bay	$ 97,582	$ 4,259	$ 1,265	$ 5,524	5.7%	Low	High
Port Hope	$ 115,589	$ 4,826	$ 1,770	$ 6,595	5.7%	High	High
Kingston	$ 110,480	$ 4,948	$ 1,369	$ 6,316	5.7%	Mid	High
Whitewater Region	$ 107,911	$ 3,018	$ 3,167	$ 6,185	5.7%	Mid	High
Oshawa	$ 113,267	$ 5,402	$ 1,102	$ 6,504	5.7%	Mid	High
South Bruce Peninsula	$ 103,537	$ 3,458	$ 2,506	$ 5,964	5.8%	Mid	High
Cornwall	$ 76,158	$ 3,341	$ 1,062	$ 4,402	5.8%	Low	High
Hamilton	$ 117,152	$ 5,716	$ 1,062	$ 6,777	5.8%	High	High
Niagara Falls	$ 98,717	$ 4,451	$ 1,326	$ 5,778	5.9%	Low	High
Stratford	$ 101,609	$ 4,971	$ 1,039	$ 6,011	5.9%	Mid	High
Penetanguishene	$ 97,565	$ 4,343	$ 1,446	$ 5,790	5.9%	Mid	High
Norfolk	$ 105,255	$ 4,182	$ 2,075	$ 6,257	5.9%	Mid	High
Tay	$ 107,982	$ 3,088	$ 3,379	$ 6,467	6.0%	Mid	High
St. Catharines	$ 98,252	$ 4,533	$ 1,373	$ 5,906	6.0%	Mid	High
Belleville	$ 97,895	$ 4,345	$ 1,560	$ 5,906	6.0%	Mid	High
Welland	$ 93,705	$ 4,154	$ 1,655	$ 5,808	6.2%	Mid	High
Orillia	$ 91,747	$ 4,421	$ 1,298	$ 5,719	6.2%	Low	High
Gravenhurst	$ 112,257	$ 5,760	$ 1,365	$ 7,125	6.3%	High	High
Fort Erie	$ 100,440	$ 4,494	$ 1,884	$ 6,378	6.4%	Mid	High
Peterborough	$ 96,544	$ 4,940	$ 1,264	$ 6,204	6.4%	Mid	High
Renfrew	$ 82,925	$ 3,708	$ 1,680	$ 5,387	6.5%	Low	High
Meaford	$ 113,261	$ 5,019	$ 2,659	$ 7,678	6.8%	High	High
Port Colborne	$ 98,067	$ 4,596	$ 2,126	$ 6,722	6.9%	High	High
Owen Sound	$ 83,938	$ 4,259	$ 1,622	$ 5,881	7.0%	Mid	High
Parry Sound	$ 84,463	$ 4,018	$ 2,080	$ 6,099	7.2%	Mid	High
Average	**$ 127,959**	**$ 4,731**	**$ 1,460**	**$ 6,168**	**5.0%**		
Median	**$ 119,867**	**$ 4,544**	**$ 1,349**	**$ 6,194**	**5.0%**		

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

Municipality	2025 Est. Avg. Household Income	2025 Average Residential Taxes	2025 Residential Water/WW Costs 200 m3	2025 Total Municipal Tax Burden	2025 Total Municipal Burden as a % of Household Income	2025 Total Municipal Tax Burden Ranking	2025 Total Municipal Burden as a % of Household Income Ranking
The Blue Mountains	$ 184,508	$ 5,277	$ 1,298	$ 6,575	3.6%	Mid	Low
Kincardine	$ 150,681	$ 4,555	$ 1,353	$ 5,908	3.9%	Mid	Low
Georgian Bluffs	$ 132,197	$ 4,143	$ 1,126	$ 5,268	4.0%	Low	Low
Saugeen Shores	$ 161,487	$ 5,047	$ 1,508	$ 6,555	4.1%	Mid	Low
Chatsworth	$ 104,879	$ 3,773	$ 1,069	$ 4,842	4.6%	Low	Mid
West Grey	$ 106,476	$ 3,912	$ 1,372	$ 5,284	5.0%	Low	Mid
Southgate	$ 116,212	$ 4,464	$ 1,448	$ 5,912	5.1%	Mid	Mid
Hanover	$ 95,826	$ 3,745	$ 1,168	$ 4,913	5.1%	Low	Mid
Grey Highlands	$ 122,188	$ 4,358	$ 2,173	$ 6,531	5.3%	Mid	High
South Bruce Peninsula	$ 103,537	$ 3,458	$ 2,506	$ 5,964	5.8%	Mid	High
Meaford	$ 113,261	$ 5,019	$ 2,659	$ 7,678	6.8%	High	High
Owen Sound	$ 83,938	$ 4,259	$ 1,622	$ 5,881	7.0%	Mid	High
Bruce/Grey Avg	$ 122,933	$ 4,334	$ 1,608	$ 5,943	5.0%		
Median	$ 114,737	$ 4,308	$ 1,410	$ 5,910	5.0%		

Municipality	2025 Est. Avg. Household Income	2025 Average Residential Taxes	2025 Residential Water/WW Costs 200 m3	2025 Total Municipal Tax Burden	2025 Total Municipal Burden as a % of Household Income	2025 Total Municipal Tax Burden Ranking	2025 Total Municipal Burden as a % of Household Income Ranking
Milton	$ 164,848	$ 4,620	$ 1,091	$ 5,711	3.5%	Low	Low
Oakville	$ 216,795	$ 6,883	$ 1,091	$ 7,973	3.7%	High	Low
Halton Hills	$ 173,665	$ 5,555	$ 1,091	$ 6,646	3.8%	High	Low
Caledon	$ 183,337	$ 6,283	$ 782	$ 7,065	3.9%	High	Low
Aurora	$ 194,124	$ 6,437	$ 1,160	$ 7,597	3.9%	High	Low
Vaughan	$ 172,919	$ 6,141	$ 1,077	$ 7,218	4.2%	High	Low
Burlington	$ 158,910	$ 5,559	$ 1,091	$ 6,650	4.2%	High	Low
Whitchurch-Stouffville	$ 177,908	$ 6,463	$ 1,302	$ 7,765	4.4%	High	Low
Clarington	$ 146,621	$ 5,396	$ 1,102	$ 6,498	4.4%	Mid	Low
East Gwillimbury	$ 158,446	$ 5,674	$ 1,548	$ 7,222	4.6%	High	Mid
King	$ 237,682	$ 9,238	$ 1,668	$ 10,906	4.6%	High	Mid
Toronto	$ 133,181	$ 5,192	$ 937	$ 6,130	4.6%	Mid	Mid
Markham	$ 146,123	$ 5,823	$ 1,023	$ 6,846	4.7%	High	Mid
Scugog	$ 148,689	$ 5,881	$ 1,102	$ 6,983	4.7%	High	Mid
Newmarket	$ 150,331	$ 5,629	$ 1,461	$ 7,090	4.7%	High	Mid
Whitby	$ 163,597	$ 6,698	$ 1,102	$ 7,800	4.8%	High	Mid
Pickering	$ 159,949	$ 6,849	$ 1,102	$ 7,950	5.0%	High	Mid
Brock	$ 118,670	$ 4,819	$ 1,102	$ 5,920	5.0%	Mid	Mid
Ajax	$ 151,182	$ 6,545	$ 1,102	$ 7,647	5.1%	High	Mid
Mississauga	$ 137,732	$ 6,190	$ 782	$ 6,972	5.1%	High	Mid
Richmond Hill	$ 151,567	$ 6,789	$ 1,124	$ 7,913	5.2%	High	Mid
Brampton	$ 136,975	$ 6,434	$ 782	$ 7,216	5.3%	High	High
Georgina	$ 125,533	$ 5,095	$ 1,542	$ 6,637	5.3%	High	High
Oshawa	$ 113,267	$ 5,402	$ 1,102	$ 6,504	5.7%	Mid	High
Hamilton	$ 117,152	$ 5,716	$ 1,062	$ 6,777	5.8%	High	High
GTHA Avg	$ 157,568	$ 6,052	$ 1,133	$ 7,185	4.6%		
Median	$ 151,567	$ 5,881	$ 1,102	$ 7,065	4.7%		

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

Municipality	2025 Est. Avg. Household Income	2025 Average Residential Taxes	2025 Residential Water/WW Costs 200 m3	2025 Total Municipal Tax Burden	2025 Total Municipal Burden as a % of Household Income	2025 Total Municipal Tax Burden Ranking	2025 Total Municipal Burden as a % of Household Income Ranking
Petawawa	$ 128,301	$ 3,061	$ 973	$ 4,033	3.1%	Low	Low
Laurentian Valley	$ 127,571	$ 3,013	$ 1,482	$ 4,495	3.5%	Low	Low
Hamilton Tp	$ 149,012	$ 3,933	$ 1,566	$ 5,499	3.7%	Low	Low
Ottawa	$ 142,739	$ 4,985	$ 908	$ 5,894	4.1%	Mid	Low
North Grenville	$ 131,831	$ 3,759	$ 2,844	$ 6,603	5.0%	High	Mid
Quinte West	$ 105,733	$ 3,894	$ 1,612	$ 5,506	5.2%	Low	Mid
Prince Edward County	$ 121,218	$ 3,918	$ 2,413	$ 6,331	5.2%	Mid	Mid
Brockville	$ 85,137	$ 3,729	$ 960	$ 4,689	5.5%	Low	High
Port Hope	$ 115,589	$ 4,826	$ 1,770	$ 6,595	5.7%	High	High
Kingston	$ 110,480	$ 4,948	$ 1,369	$ 6,316	5.7%	Mid	High
Whitewater Region	$ 107,911	$ 3,018	$ 3,167	$ 6,185	5.7%	Mid	High
Cornwall	$ 76,158	$ 3,341	$ 1,062	$ 4,402	5.8%	Low	High
Belleville	$ 97,895	$ 4,345	$ 1,560	$ 5,906	6.0%	Mid	High
Peterborough	$ 96,544	$ 4,940	$ 1,264	$ 6,204	6.4%	Mid	High
Renfrew	$ 82,925	$ 3,708	$ 1,680	$ 5,387	6.5%	Low	High
Eastern Avg	$ 111,936	$ 3,961	$ 1,642	$ 5,603	5.2%		
Median	$ 110,480	$ 3,894	$ 1,560	$ 5,894	5.5%		

Municipality	2025 Est. Avg. Household Income	2025 Average Residential Taxes	2025 Residential Water/WW Costs 200 m3	2025 Total Municipal Tax Burden	2025 Total Municipal Burden as a % of Household Income	2025 Total Municipal Tax Burden Ranking	2025 Total Municipal Burden as a % of Household Income Ranking
Greenstone	$ 107,602	$ 2,117	$ 2,329	$ 4,445	4.1%	Low	Low
Espanola	$ 104,115	$ 3,085	$ 1,464	$ 4,549	4.4%	Low	Low
Timmins	$ 113,067	$ 4,140	$ 1,185	$ 5,325	4.7%	Low	Mid
Dryden	$ 107,907	$ 3,180	$ 1,977	$ 5,157	4.8%	Low	Mid
Elliot Lake	$ 73,815	$ 2,641	$ 1,050	$ 3,691	5.0%	Low	Mid
Sault Ste. Marie	$ 99,710	$ 3,903	$ 1,176	$ 5,079	5.1%	Low	Mid
Kenora	$ 113,136	$ 4,041	$ 2,103	$ 6,144	5.4%	Mid	High
Thunder Bay	$ 101,552	$ 4,259	$ 1,437	$ 5,696	5.6%	Low	High
Greater Sudbury	$ 116,872	$ 4,889	$ 1,682	$ 6,571	5.6%	Mid	High
North Bay	$ 97,582	$ 4,259	$ 1,265	$ 5,524	5.7%	Low	High
Parry Sound	$ 84,463	$ 4,018	$ 2,080	$ 6,099	7.2%	Mid	High
North Avg	$ 101,802	$ 3,685	$ 1,613	$ 5,298	5.2%		
Median	$ 104,115	$ 4,018	$ 1,464	$ 5,325	5.1%		

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

Municipality	2025 Est. Avg. Household Income	2025 Average Residential Taxes	2025 Residential Water/WW Costs 200 m3	2025 Total Municipal Tax Burden	2025 Total Municipal Burden as a % of Household Income	2025 Total Municipal Tax Burden Ranking	2025 Total Municipal Burden as a % of Household Income Ranking
Springwater	$ 182,402	$ 4,409	$ 1,855	$ 6,264	3.4%	Mid	Low
Collingwood	$ 132,042	$ 4,108	$ 1,140	$ 5,248	4.0%	Low	Low
Tiny	$ 122,756	$ 3,984	$ 996	$ 4,980	4.1%	Low	Low
New Tecumseth	$ 128,328	$ 4,507	$ 1,270	$ 5,777	4.5%	Low	Low
Huntsville	$ 119,798	$ 4,671	$ 1,365	$ 6,036	5.0%	Mid	Mid
Barrie	$ 119,936	$ 4,996	$ 1,301	$ 6,298	5.3%	Mid	Mid
Innisfil	$ 132,805	$ 5,564	$ 1,431	$ 6,996	5.3%	High	Mid
Orangeville	$ 128,664	$ 5,612	$ 1,217	$ 6,830	5.3%	High	High
Ramara	$ 113,897	$ 3,290	$ 2,941	$ 6,231	5.5%	Mid	High
Bracebridge	$ 114,910	$ 5,044	$ 1,365	$ 6,409	5.6%	Mid	High
Penetanguishene	$ 97,565	$ 4,343	$ 1,446	$ 5,790	5.9%	Mid	High
Tay	$ 107,982	$ 3,088	$ 3,379	$ 6,467	6.0%	Mid	High
Orillia	$ 91,747	$ 4,421	$ 1,298	$ 5,719	6.2%	Low	High
Gravenhurst	$ 112,257	$ 5,760	$ 1,365	$ 7,125	6.3%	High	High
Simcoe/Musk./Duff. Avg	$ 121,792	$ 4,557	$ 1,598	$ 6,155	5.2%		
Median	$ 119,867	$ 4,464	$ 1,365	$ 6,248	5.3%		

Municipality	2025 Est. Avg. Household Income	2025 Average Residential Taxes	2025 Residential Water/WW Costs 200 m3	2025 Total Municipal Tax Burden	2025 Total Municipal Burden as a % of Household Income	2025 Total Municipal Tax Burden Ranking	2025 Total Municipal Burden as a % of Household Income Ranking
Puslinch	$ 265,808	$ 7,689	N/A	$ 7,689	2.9%	High	Low
North Dumfries	$ 162,156	$ 5,190	$ 1,504	$ 6,694	4.1%	High	Low
Wellesley	$ 161,980	$ 5,328	$ 1,504	$ 6,832	4.2%	High	Low
Woolwich	$ 155,274	$ 5,041	$ 1,540	$ 6,581	4.2%	Mid	Low
Wilmot	$ 148,521	$ 5,186	$ 1,411	$ 6,597	4.4%	High	Low
Guelph-Eramosa	$ 171,071	$ 6,069	$ 1,671	$ 7,740	4.5%	High	Low
Erin	$ 173,283	$ 6,834	$ 1,055	$ 7,888	4.6%	High	Low
Centre Wellington	$ 140,115	$ 5,017	$ 1,449	$ 6,466	4.6%	Mid	Mid
Waterloo	$ 136,823	$ 5,380	$ 1,128	$ 6,508	4.8%	Mid	Mid
Kitchener	$ 115,021	$ 4,463	$ 1,325	$ 5,788	5.0%	Mid	Mid
Minto	$ 109,460	$ 3,656	$ 1,853	$ 5,509	5.0%	Low	Mid
Wellington North	$ 102,010	$ 3,917	$ 1,323	$ 5,240	5.1%	Low	Mid
Cambridge	$ 120,614	$ 4,898	$ 1,344	$ 6,242	5.2%	Mid	Mid
Guelph	$ 124,540	$ 5,731	$ 1,136	$ 6,867	5.5%	High	High
Mapleton	$ 133,105	$ 5,422	$ 2,049	$ 7,471	5.6%	High	High
Waterloo/Wellington Avg	$ 147,985	$ 5,321	$ 1,449	$ 6,674	4.7%		
Median	$ 140,115	$ 5,190	$ 1,430	$ 6,597	4.6%		

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

Municipality	2025 Est. Avg. Household Income	2025 Average Residential Taxes	2025 Residential Water/WW Costs 200 m3	2025 Total Municipal Tax Burden	2025 Total Municipal Burden as a % of Household Income	2025 Total Municipal Tax Burden Ranking	2025 Total Municipal Burden as a % of Household Income Ranking
West Perth	$ 117,830	$ 2,922	$ 1,258	$ 4,180	3.5%	Low	Low
Lakeshore	$ 155,345	$ 4,530	$ 1,397	$ 5,926	3.8%	Mid	Low
Thames Centre	$ 144,488	$ 3,996	$ 1,824	$ 5,820	4.0%	Mid	Low
Middlesex Centre	$ 169,559	$ 5,247	$ 1,919	$ 7,166	4.2%	High	Low
Strathroy-Caradoc	$ 115,716	$ 3,604	$ 1,324	$ 4,927	4.3%	Low	Low
Brant	$ 142,600	$ 4,598	$ 1,633	$ 6,231	4.4%	Mid	Low
North Perth	$ 110,883	$ 3,684	$ 1,211	$ 4,895	4.4%	Low	Low
Amherstburg	$ 138,579	$ 4,607	$ 1,525	$ 6,132	4.4%	Mid	Low
Haldimand	$ 116,875	$ 3,992	$ 1,186	$ 5,178	4.4%	Low	Low
Essex	$ 114,669	$ 3,884	$ 1,214	$ 5,099	4.4%	Low	Low
Sarnia	$ 113,648	$ 3,863	$ 1,233	$ 5,096	4.5%	Low	Low
Ingersoll	$ 111,067	$ 3,695	$ 1,325	$ 5,020	4.5%	Low	Low
London	$ 106,964	$ 4,056	$ 1,057	$ 5,113	4.8%	Low	Mid
Tillsonburg	$ 97,682	$ 3,671	$ 1,108	$ 4,780	4.9%	Low	Mid
North Middlesex	$ 113,045	$ 3,410	$ 2,137	$ 5,547	4.9%	Low	Mid
St. Thomas	$ 95,210	$ 3,548	$ 1,224	$ 4,773	5.0%	Low	Mid
Brantford	$ 103,197	$ 4,143	$ 1,053	$ 5,196	5.0%	Low	Mid
Aylmer	$ 94,521	$ 3,836	$ 1,092	$ 4,927	5.2%	Low	Mid
Windsor	$ 91,294	$ 3,614	$ 1,164	$ 4,778	5.2%	Low	Mid
Central Elgin	$ 134,485	$ 4,813	$ 2,234	$ 7,047	5.2%	High	Mid
Chatham-Kent	$ 93,946	$ 3,804	$ 1,383	$ 5,187	5.5%	Low	High
Lambton Shores	$ 106,053	$ 3,978	$ 1,898	$ 5,876	5.5%	Mid	High
Stratford	$ 101,609	$ 4,971	$ 1,039	$ 6,011	5.9%	Mid	High
Norfolk	$ 105,255	$ 4,182	$ 2,075	$ 6,257	5.9%	Mid	High
Southwest Avg	$ 116,438	$ 4,027	$ 1,438	$ 5,465	4.8%		
Median	$ 112,056	$ 3,931	$ 1,291	$ 5,182	4.7%		

Municipality	2025 Est. Avg. Household Income	2025 Average Residential Taxes	2025 Residential Water/WW Costs 200 m3	2025 Total Municipal Tax Burden	2025 Total Municipal Burden as a % of Household Income	2025 Total Municipal Tax Burden Ranking	2025 Total Municipal Burden as a % of Household Income Ranking
Grimsby	$ 145,125	$ 5,708	$ 1,004	$ 6,712	4.6%	High	Mid
Pelham	$ 158,310	$ 6,176	$ 1,290	$ 7,466	4.7%	High	Mid
West Lincoln	$ 140,091	$ 5,215	$ 1,453	$ 6,668	4.8%	High	Mid
Wainfleet	$ 123,602	$ 6,235	N/A	$ 6,235	5.0%	Mid	Mid
Lincoln	$ 139,342	$ 5,812	$ 1,669	$ 7,482	5.4%	High	High
Niagara-on-the-Lake	$ 144,983	$ 6,404	$ 1,484	$ 7,888	5.4%	High	High
Thorold	$ 105,521	$ 4,291	$ 1,487	$ 5,779	5.5%	Mid	High
Niagara Falls	$ 98,717	$ 4,451	$ 1,326	$ 5,778	5.9%	Low	High
St. Catharines	$ 98,252	$ 4,533	$ 1,373	$ 5,906	6.0%	Mid	High
Welland	$ 93,705	$ 4,154	$ 1,655	$ 5,808	6.2%	Mid	High
Fort Erie	$ 100,440	$ 4,494	$ 1,884	$ 6,378	6.4%	Mid	High
Port Colborne	$ 98,067	$ 4,596	$ 2,126	$ 6,722	6.9%	High	High
Niagara Avg	$ 120,513	$ 5,172	$ 1,523	$ 6,568	5.6%		
Median	$ 114,562	$ 4,906	$ 1,484	$ 6,523	5.5%		

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 Centers
- 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***

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.

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

Sections 39 and 45 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.

Ajax

The Town of Ajax continues to foster a dynamic and inclusive business environment through strategic initiatives, partnerships, and resources aimed at supporting growth, innovation, and community well-being. The Town offers entrepreneurial programs **(UpNext Ajax**), **PriorityPath** (accelerated processing, pre-servicing). There are also local business services and organizations:

- The **Ajax-Pickering Board of Trade -** The Board of Trade hosts various networking events and annual activities, advocate to various levels of government on behalf of business.
- The **Business Advisory Centre of Durham (BACD)** is a regionally focused organization that serves start-ups, new businesses as well as existing businesses seeking services to assist in growth initiatives.
- The **Spark Centre** serves technology and innovation entrepreneurs who require knowledge and support to launch, develop, and grow.
- **Community Development Centre Durham (CDCD)** is an independent, not-for-profit social planning organization that has been working to enhance the quality of life for individuals, families and communities in Durham.
- **Durham Immigration Portal** is a one-stop, community-based immigration web portal, designed to welcome, support, attract and retain skilled newcomers, newcomer entrepreneurs, and new residents

The Town of Ajax operates two Community Improvement Plans (the Downtown CIP and the Pickering Village CIP) to encourage rehabilitation initiatives and stimulate development in these areas. Each CIP is comprised of several property-incentive grants programs designed to help achieve local development objectives.

- The **Municipal Property Acquisition, Investment and Partnership Program** helps establish public and private partnerships to ensure the optimized redevelopment of properties within the Downtown CIP area;
- The **Commercial Property Accessibility and Beautification Grant Program** provides financial assistance of commercial and institutional properties for improving accessibility and/or the general visual appearance of their businesses;
- The **Patio Grant Program** provides financial assistance to owners of commercial properties for the construction of permanent patios to enhance streetscape character and activity;
- The **Façade Improvement Grant Program** promotes sensitive redesign and restoration of existing building facades to enhance the existing image of the area;
- The **Sign Grant Program** promotes new signage that is sensitive to the character of Pickering Village and improve the streetscape;

- The **Interior Renovation Grant Program** promotes the renovation of interior spaces in existing buildings to support desired land uses;
- The **Cash-in-Lieu of Parking Equivalency Grant Program** provides grants equal in value to cash-in-lieu of parking payments for desired land uses where on-site parking facilities are not feasible.

Municipal Accommodation Tax (MAT) - As of April 1, 2025, Ajax introduced a 5% Municipal Accommodation Tax on short-term accommodations such as hotels, motels, and rentals via platforms like Airbnb and VRBO. Revenue from the MAT is split evenly: 50% supports local tourism initiatives through Durham Tourism, while the other 50% funds municipal tourism-related projects.

Aurora

The Town of Aurora actively pursues strategies to foster a robust and diversified local economy. This involves initiatives aimed at attracting new businesses, supporting existing ones, and creating an environment conducive to growth and innovation. The town focuses on enhancing its competitive advantage as a highly desirable municipality for investment and talent. Here are four key aspects of the Town of Aurora's work in economic development:

- **Targeting Growth Sectors and Attracting New Investment:** The town actively seeks to attract businesses in key sectors such as Information Technology, Financial, Insurance & Accounting Services (FinTech), Food Processing, Health and Life Sciences (MedTech), and Advanced Manufacturing, while also working to diversify its existing economic base.
- **Creating a Competitive Business Environment:** Efforts are made to streamline processes for businesses, provide accessible resources, and ensure a supportive regulatory framework that encourages entrepreneurship and expansion.
- **Establishing Downtown Aurora as a Destination:** Significant investments, such as the Aurora Town Square, are strategically undertaken to revitalize the downtown core, aiming to create a vibrant hub that attracts businesses, residents and visitors.
- **Improving Quality of Life through Community Programming:** The town recognizes that a high quality of life, including access to heritage, arts, culture, and community events, is crucial for attracting and retaining businesses and residents, thereby contributing to long-term economic prosperity.

Aylmer

The following are descriptions of the financial incentive programs offered at the discretion of Town Council within all or parts of the identified Community Improvement Project Areas:

- **Planning Application and Building Permit Fees Grant Program** - equal to up to 50% of the planning and building permit fees.

- **Development Charges Grant Program** - equal to up to 50% of the fees paid under the Town Residential DCs.
- **Cash-in-Lieu of Parkland Grant Program** – can equal to up to 50% of the fees paid for cash-in-lieu of parkland.
- **Property Tax Increment Equivalent Grant Program** - following project completion at a percentage of up to 50% of the increase of in the municipal portion of property taxes and diminish each year over 5 years.
- **Façade Improvement Program** - available for 50% of the construction costs to a maximum grant of $5,000 per applicant to offset design and other professional costs and construction costs

Barrie

Invest Barrie supports economic growth by offering comprehensive programs and services designed to grow the city's employment base, foster innovation, and strengthen the local business, arts and culture, and tourism sectors. Business Retention & Expansion initiatives include:

- **Investment Attraction**
    - promotes Barrie as a premier investment destination through targeted engagement with site selectors, realtors, and government representatives. In collaboration with the City's International Relations Committee (IRC), these efforts focus on advancing foreign direct investment (FDI) and market expansion by participating in key trade shows, international relations activities, and trade missions.
- **Expansion and relocation Support** – assists businesses relocating to or expanding within Barrie by providing guidance with site selection, permits, and approvals.
    - Development & Building Approvals Guide offers information to help businesses understand the development and permit requirements before purchasing or leasing a property.
    - Signature Sites featured on the Invest Barrie website highlight available industrial and office spaces larger than 10,000 sq. ft.
- **Housing Community Improvement Plan (CIP)** - applies city-wide and encourages rapid investment in new housing units by offering financial incentives, including Per Door Grant Program, Development Charges (DC) Deferral Requests, Tax Increment Equivalent Grant (TIEG) Program, Exemption from Planning Application Fees Program.
- **Conservation of Built Heritage Community Improvement Plan (CIP)** - applies city-wide and encourages the conservation of designated heritage properties.
- **Employment Lands Development Community Improvement Plan (CIP)** - currently in development and designed to offer incentives to support job-creating investments in designated employment zones.

- **Barrie's Regional Innovation Centre (RIC)** - Barrie is home to Ontario's newest RIC, building on the City's existing investments in the Sandbox Centre to support businesses and entrepreneurs. The RIC program is dedicated to helping startups scale their ventures by connecting them with funding, mentorship, technology, and innovation partnerships.
- **Small Business Centre & Entrepreneur Support -** provides services such as one-on-one business plan consultations, business feasibility assessments, regulatory guidance, coaching, seminars, networking events, and access to micro-grant programs, including:
    - Summer Company: offering a maximum award of $3,000 for youth entrepreneurship.
    - Starter Company Plus: a guided mentorship and training program with potential access to a grant of up to $5,000.
    - Health Venture Pilot Program: a specialized stream supporting paramedical entrepreneurs and health-focused small businesses ready to grow.
- **Arts & Culture Investment Fund (ACIP)** – provides annual grants that strengthen Barrie's arts and culture community through strategic investments in not-for-profit arts and culture organizations. This funding advances the City's cultural development goals outlined in the Culture Plan and Public Art Strategy. Other initiatives that support Barrie's creative industry include the Barrie Arts Awards, Culture Days, the Busking Program, artist mentorship opportunities, and a variety of workshop series.
- **Tourism Development –** implements the City's Tourism Master Plan and Sports Tourism Strategy to boost tourism growth and economic activity through strategic projects and investment of the Municipal Accommodation Tax revenue into the local tourism sector, including events like the Barrie Air Show.
- **Downtown Patio Program** – offers downtown businesses to extend outdoor dining experiences during summer by expanding patios to the edge of the street.

Belleville

- **Pop-ups on the Bay project**: The project has developed into a destination on our waterfront and supports local business by allowing new businesses an inexpensive way to get started as well as allowing some existing businesses to branch out of their existing location.
- **Doctor Recruitment**.
- **Holiday Market**: The City is working with their partners at the BDIA and Chamber to permit small 'pop-up" type structures located in downtown that house local vendors selling their goods and services.
- **Skills Development Fund Apprenticeship Support Project**: A $550,000 project funded almost entirely by the Provincial Skills Development Fund to implement a one-year program that will provide wrap around supports to apprentices and businesses supporting apprentices to increase the rate of local people

successfully completing their entire apprenticeship program through to licensing. The City has partnered with the College on this project.

- **Work in Quinte Project**: The City of Belleville is the lead community working on a project to redevelop the current "Work in Belleville" program as a regional project – "Work in Quinte". The existing program involves the completion and updating of a regional data base that collects resumes from anyone looking to work in the region. At present, Belleville staff categorize these resumes and screen and provide these resumes to Belleville employers looking for the skills sets identified in the resumes.
- **Rural Business Marketing Initiative**: Staff is working with businesses to develop a marketing strategy for businesses north of Highway 401.
- **Ontario Immigrant Nominee Pilot Project (OINP):** Belleville was chosen by the Province to be one of three communities in Ontario to participate in the OINP. This pilot program participation is intended to test a program that will encourage newcomers to settle in rural Ontario. Labour needs are extreme and this program is extremely helpful, almost exceeding the allocation provided to Belleville.
- **E-Commerce Project**: The City provides services of an e-commerce consultant free of charge to local businesses that were looking to develop or improve their on-line presence.
- **Municipal Accommodation Tax (MAT)**: 4% on rental rates fewer than 30 days to support tourism development.

Bracebridge

- **Redevelopment of Arena Lands** - Through 2025, the Economic Development branch is exploring options for development of the now vacant "arena lands". The aim is to seek a development consisting of a mix of affordable residential units on the upper level and commercial space on the lower level.
- **Community Improvement Plan (CIP) Guideline Review** - Through a Community Improvement Plan (CIP), the Town of Bracebridge offers a series of financial programs available with a combination of grants and loans designed to leverage private sector investment to stimulate development and redevelopment. CIP programs provide up to 50% of the total cost of eligible projects, to a maximum amount. CIP programs include:
    - **Building Improvement Grant/Loan -** Provides building owners up to 50% of construction costs to a maximum municipal contribution of$10,000. Of this amount, 50% is a grant and 50% is an interest free loan. Projects can include structural repairs, roofing, windows, doors, mechanical systems upgrades, insulation, accessibility improvements, etc.
    - **Energy Efficiency Retrofit Grant / Loan Program:** Provides up to 50% of the cost of a retrofit up to a municipal maximum of $10,000 (50% grant and 50% loan). Property owners can apply for any two programs in a calendar year. They are eligible to apply with new projects in any

subsequent year. Completed applications are reviewed and assessed by the Community Improvement Plan Implementation Committee.

- **Façade Improvement Grant/Loan:** Available in the Central Business, the District Shopping Area and mixed-use areas and provides building owners up to 50% of the cost of approved facade improvements to a municipal contribution of$10,000. Of this amount, 50% will be grant and 50% will be an interest-free loan.
- **Housing Grant/Loan:** The purpose is to increase the number of residential units in this area by rehabilitating upper floor/rear building residential units; create new residential rental units on properties containing existing commercial buildings; and, rehabilitate existing multi residential units in the Central Business District and mixed-use areas. This provides building owner with up to 50% of project costs to a municipal maximum of $6,000 per unit. Of this amount, 50% will be grant and 50% will be an interest-free loan. Building owners can apply for 4 apartment units per application.
- **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.
- **Signage Improvement Grant:** Provides the applicant up to 50% of the cost of a new sign to a maximum of $2,000. Property Improvement Grant/Loan. Extended to include all industrial, commercial and business areas of the urban core (except home-based businesses).
- **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. 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.

- In 2025, the program implementation guidelines are set to be revised (a process that takes place every five years). The fundamental purpose and direction of the CIP will remain the same.

Brampton

- **Brampton Economic Development & Culture**
  - Economic Development Services
    - Business expansion and relocation support
    - Concierge expeditor services

    - Market research and data
    - 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 (BEC):
    - Guidance on business start-up
    - Free workshops and seminars
    - Starter Company+ and Summer Company grant programs
    - One-on-one consultations
    - Leading-edge information, resources and templates
    - Business plan reviews
    - Counsel on growth and change issues
    - Professional development and networking
    - Co-working space
    - Digital Main Street Program

- **Investment Services:** Customized support services for investors, developers, and businesses. Expeditor services that work across sectors and offer streamlined and expedited municipal approvals and helps with accessing inventive incentive programs.
- **Site Selection and Economic Research:** Businesses are supported through their planning decisions and provided site selection services helping new and existing businesses in Brampton find a new site for their business. Research reports help businesses make informed decisions by providing them with economic data related to the local economy, labour market and general business environment.
- **Incentives and financial support:** The City of Brampton offers a suite of incentives designed to encourage economic development and job growth in high priority sectors and industries. These incentives include the Office Deferral and Waiver DC Program; the Tax Increment Equivalent Grant (TIEG) and the Major Office DC Incentive Program.
- **Economic Development Master Plan:** The City's Economic Development Office has developed an Economic Development Master Plan (EDMP) that provides guidance to the City's leadership and the business community on possible options and partnerships to achieve the desired economic results. The EDMP is designed as a strategic roadmap that stretches through to 2041 with a goal to create 140,000

jobs by 2041 and to position Brampton as global leaders in innovation, talent, jobs and investment. This goal is expected to be achieved through actionable strategies that focus on: Innovation and technology, talent and workforce development, investment attraction, enhancing competitiveness and optimization of employment lands.

- **Innovation District:** Brampton's Innovation District offers an ecosystem with facilities like co-working spaces, incubators and accelerators. It is a network and community of entrepreneurs, researchers and industry leaders. The Innovation District offers access to mentorship, training and funding to support companies in the innovation space from launch through scale-up.
- **Downtown Brampton BIA:** Downtown Brampton BIA is an urban Business Improvement Area (BIA) that focuses on promoting downtown as a vibrant business and shopping district. The BIA actively promotes Downtown Brampton by organizing events and managing beautification efforts that support local businesses and attract visitors. Events such as the Farmers Market and the Brampton Christmas Market not only helps businesses but also provides community engagement.

Brant County

- **Site Selection** – County staff assist site selectors and businesses looking for available land in the County. County website is equipped with a Brant specific site selection tool.
- **Business Visitation** – Staff actively visit businesses to discuss opportunities for growth, obstacles and potential partnerships.
- **Development Liaison Position** – staff position to help guide and be single point of contact for development application that create or retain employment in the County of Brant.
- **Promotion of Tourism** – active promotion of tourism businesses through a variety of channels including social media, print advertisement, promotions, and marketing to group tour operators.
- **Value Reports** – ongoing communication to the business community to demonstrate the work undertaken by County of Brant staff to achieve components of the strategy and contains economic development metrics around industrial and commercial building permits, community improvement plan uptake, and visitor spending.
- CIP for the historical downtown areas of Burford, Paris and St. George. County of Brant Community Improvement Plans include a comprehensive suite of grant that assist property owners and tenants with:
    - Facade improvement
    - Signage improvement
    - Property and Private Parking Area Improvement
    - Upper Story Apartment Improvement
    - Property and Private Parking Improvement
    - Planning and Building Application
    - Adaptive Commercial Reuse Grant

- Tax Increment Equivalent Program
- Brownfield Study
- Brownfield Property Tax Assistance

Brantford

City Business Support Services:

- Designated City staff person to work with and guide your company through the municipal approval process and assist in expediting any municipal approvals required
- Assist with temporary office space location search, as required, and related professional services, as requested (legal, accounting, banking, real estate)
- Assist with community integration process relating to healthcare, education, housing and lifestyle amenities; provide community familiarization tours as requested
- Familiarize new companies with the services offered through Newcomer Connections Brantford-Brant (**www.newcomerconnections.ca**)
- Assist Foreign Direct Investments in securing work visas through local MP Office

Brock

Brock's Downtown Community Improvement Plan (CIP) is designed to guide the revitalization of the downtown areas, offering grants and incentives to encourage private investment in downtown Beaverton, Cannington, and Sunderland (please see CIP brochure for Eligible Costs/Works for each program):

- **Property Improvement Program** – 50% of eligible costs up to a maximum of $2,500 - $5,000
- **Planning & Building Fees Program** – 100% of eligible costs up to a maximum of $5,000
- **Downtown Housing Program** – 50% of eligible costs up to $5,000 per unit to a maximum of 4 units
- **Signage Improvement Program** – 50% of eligible costs up to a maximum of $2,500 - $4,000
- **Development Charges Program** – 25% to 50% of eligible costs up to a maximum of $5,000 - $10,000
- **Façade Improvement Program** – 50% of eligible costs up to a maximum of $3,000 - $5,000
- **Commercial Support Program** – 50% of eligible costs up to a maximum of $10,000

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.
- **Tax Increment Equivalent for Rehabilitation and Redevelopment (TIERR) Grant Program:** Grant provided depends on the amount of the municipal portion of property taxes that has increased as a result of the improvements. Grant of 100% of the increase in municipal realty taxes paid annually for a maximum period of five years.
- **Building and Plumbing Permit Fee Grant Program:** A grant equivalent to the fees paid for Building Permits and Plumbing Permits within a designated area. The program is meant to stimulate and encourage development and property improvements in downtown Brockville. The grant represents 100% of equivalent fees paid for building permits and plumbing permits for approved properties.
- **Heritage Signage Grant Program:** A grant to owners or tenants of buildings who construct a 'Heritage' sign on their buildings. A grant of $1,000 or 50% of the cost of the sign, whichever is lesser, will be paid to the property owner or tenant.
- **Residential or Commercial Conversion/Rehabilitation Grant (RCCR) Program:** 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. It provides the property owner or tenant with a grant equal to 50% of the costs for space converted or rehabilitated up to Twenty Thousand Dollars ($20,000.00) per property subject to the approval of the Planning Department.
- **Façade Improvement Grant (FIG) Program:** 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. It

offers a grant of up to 50% of the total cost of façade improvements where a project has a value of more than Two Thousand Dollars ($2,000.00), said grant being not more than Ten Thousand Dollars ($10,000.00) per annum, per property, per façade.

Bruce County

Small Business Support:

- **Consultations** - One-on-one consultations with specific topics such as: General start-up, expansion, and succession questions, Business registrations, Business plans, Marketing strategies, Market research, Financials, Human resources/staffing, Zoning, permits, regulations, and licenses
- **Training and Education** - free seminars and workshops offer entrepreneurs the opportunity to expand their knowledge on numerous topics including: Writing a business plan, Financials and bookkeeping, Marketing/target market, Human resources/staffing, Digital marketing, Online shopping, Retail management, Operations, General start-up and expansion information, Succession planning
- **Grants** - No-cost grant opportunities for Bruce County businesses:
  - Programs for future entrepreneurs of all skill level
  - Summer Company Plus
    - Starter Company Plus
    - Knowledge on other local grants and loans
- **Workforce Resources:**
  - Training and Skills Development
  - Diversity, Equity and Inclusion
  - Co-op and Apprenticeship
  - Employment Organizations and Partners
- **Training and Events**: Learn and grow with free training seminars and workshops, both in person and virtual.

Bruce County is invested in our local and future residents, businesses, and communities. The Spruce the Bruce program helps to build healthy and vibrant communities by offering resources to maintain and grow commercial areas and public experiences.

- **Projects to take place within a downtown Community Improvement Project Area (CIPA):**
  - **Façade Building Improvement Grant** - 2023 Applications closed. Max funding of 50% of total project cost (excluding taxes) up to $4,000.

- **Fascia Signage Grant** - 2023 Applications closed. Max funding of 50% of total project cost (excluding taxes) up to $1,000.
- **Perpendicular Signage Grant** - 2023 Applications closed. Max funding of 50% of total project cost (excluding taxes) up to $750.
- **Awning Grant** - 2023 Applications closed. Max funding of 50% of total project cost (excluding taxes) up to $1,000.
- **Patio Installation Grant** - 2023 Applications closed. Max funding of 50% of total project cost (excluding taxes) up to $4,000.
- **Community Marketing Grant** - 2023 Applications closed. Max funding of 50% of total project cost (excluding taxes) up to $2,500.
- **Streetscape Beautification Grant -** 2023 Applications closed. Max funding of 50% of total project cost (excluding taxes) up to $10,000.

- **Projects to take place in a Community Improvement Project Area:**
  - **Agri-Food Innovation Grant** - The Agri-Food Innovation grant provides funding for agricultural operators to improve or implement new value-added and innovative technologies, software, and hardware. Max funding of 50% of total project cost (excluding taxes) up to $5,000.
  - **Business Accessibility Adaptability Grant** - The Business Accessibility Adaptability grant provides funding for business and property owners to upgrade or renovate the exterior or interior of their commercial building to remove or reduce barriers for people with disabilities. Max funding of 50% of total project cost (excluding taxes) up to $3,000.
  - **Product and Experience Development Grant** - The Product & Experience Development / Enhancement grant provides funding for tourism business and property owners of tourism establishments to improve the visitor experience by making upgrades and enhancements to their products, services, and physical location. Max funding of 50% of total project cost (excluding taxes) up to $5,000.
  - **Residential Improvement Grant** - The Residential Improvement grant provides funding for business and property owners to upgrade or renovate their mixed-use (commercial-residential) building to add new residential units or increase occupancy in existing units for long-term rental use. Max funding of 50% of total project cost (excluding taxes) up to $4,000.
- **Projects to occur within Bruce County Boundaries:**
  - **Community Signage Grant** - Max funding of 50% of total project cost (excluding taxes) up to $5,000.
  - **Destination Infrastructure & Active Transportation Grant** - Max funding of 50% of total project cost (excluding taxes) up to $2,500.

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.

Caledon

The Town priorities are supported with the following programs and initiatives:

- **Tourism Strategy**: Visitor and business attraction
- **ICI Attraction:** Proactive initiatives focused on economic diversification, including a focus on key sectors - manufacturing; food and beverage; agriculture; finance & insurance; and professional, scientific and technical services
- **Business Retention and Expansion:** Corporate Calling and annual programs and workshops to address employer needs and support local business expansion
- **Industrial and Commercial Development Assistance**: Support for employers navigating development approvals in Caledon with the aim to enhance business friendliness
- **Workforce Development:** Local partnerships with Peel Halton Workforce Development Group and Jobs Caledon – Caledon Community Services
- **Community Partnerships:** Caledon continues to work with economic development ecosystem partners to provide access to business support services to local companies
- **Networking:** Business Breakfasts, business forums and business meetups to encourage networking, mentorship, innovation and collaboration
- **Marketing and Communications**: Dedicated business website: **caledonbusiness.ca**, monthly business newsletter, business directory and sector profiles
- **Green Development Supports**: Incentives and workshops to support the transition to green business operations, including GreenBiz Caledon partnership with Partners in Project Green and the Community Improvement Plan
- **DC Exemption:** For non-residential development within Caledon East Commercial Core Area and the Bolton Business Improvement Area.

- **Community Improvement Plans (CIP):** The purpose of the grants is to encourage investment in commercial, mixed-use and industrial properties and contribute towards greenhouse gas reduction, revitalization and beautification of the CIP areas.
- **Downtown Bolton Revitalization**: The goal of the Bolton Downtown Revitalization Plan is to improve the historic downtown area for residents, business owners and visitors.

Cambridge

- **Corporate Visitation Program** — The City strives to maintain positive relationships with key City employers, offering assistance where necessary and often acting as liaison between industry and City functions
- **Small Business Enterprise Centre** — supports those looking to start or expand a small business within Cambridge with business consultations, assistance with permits, information of available grants, seminars, workshops, mentorships and many other services.
- **GIS Planning** — An online mapping tool that provides access to current commercial and industrial real estate listings, community profiles amongst other data sets, and City specific asset information providing an opportunity for site seekers and developers to gather all necessary information in one place.
- **Site Selection Support for Expansion and Relocation** — Assistance for business owners who are seeking real estate in Cambridge – offering site identification, liaison services between City and developer/ business owner, and data mining services.
- **Municipal Accommodation Tax (MAT) collection** — 4% on rental rates less than 30% to support local tourism.
- **Sector focused BR+E Programs** — Targeted business visitation program to gather data on a specific sector of focus and create a plan of action to address pain points specific to the sector.

Incentives - Core Areas

- **Commercial Property Improvement Grant Program (CPIG)** - for commercial property owners/ authorized tenants within the Core Areas with a maximum funding amount of any property to $45,000.
- **Commercial Building Restoration, Renovation and Improvement Grant (CBRRIG)** - Matching grant of up to 50% of eligible costs up to a maximum grant amount. If the building is a single floor commercial, the maximum grant amount will be $50,000 per property. If the building is two or more floors of commercial use, the maximum grant amount will be up to $100,000 per property. Maximum grant may increase by $5,000 for the inclusion of enhanced accessibility elements.

- **Mixed Use Conversion and Restoration Grant Program (MUCRG)** – To attract new investment and interest in converting currently non-residential vacant or underutilized upper storey space to residential units and renovating the existing commercial space located below.
    - The Commercial Restoration portion of the matching grant will be up to 50% of eligible costs up to a grant of $50,000 per property. The maximum grant may increase by $2,500 for the inclusion of enhanced accessibility elements to $52,500 per property.
    - The Residential Conversion portion of the Grant Program will consist of a grant, whereby property owners will be eligible to receive a grant of up to $10,000 for every new residential unit created or every unit that has been vacant on the upper floors of an existing mixed-use building, up to a grant of $100,000 per property. The maximum grant may increase by $2,500 per unit for the creation of accessible residential units up to a maximum of $125,000 per property.
    - The total amount combined of the grant of the eligible costs is up to a maximum grant of $150,000 per property. The total amount for projects that include accessible residential units as well as enhanced accessibility elements on the ground floor is a maximum grant of $177,500 per property.
- **Tax Increase-based Equivalent Grant Program (TIEG)** - offers grants to eligible applicants whose City property tax has increased as a result of the planning or replanning, design or redesign, re-subdivision, clearance, development or redevelopment, reconstruction and rehabilitation of a property within one of the designated Core Areas Community Improvement Project Areas, resulting in the incremental improvement of the built character of these areas. Annual grants may be equal to 75% of the City's portion of the property tax increase.

Core Areas Waiver of Application Fees

- The following application fees may be waived if applications are for properties that are located within the Core areas as defined in the Official Plan. This waiver will only be applicable to mixed used, commercial and high-density housing, and will not be for single detached homes:
    - Pre-consultation.
    - Minor Variances.
    - Sign Permits and Sign Variances.
    - Building Permits.

Centre Wellington

- **Study Grant Program** – A grant equal to 50% of cost of eligible studies (to a maximum of $7,500 per study, two studies per project, and $12,500 per project). Eligible studies include professional urban design studies, heritage impact assessments, concept plans, structural analyses, site plan drawings,

market analyses, evaluation of existing and proposed building systems, traffic impact assessments, and environmental site assessments.

- **Façade and Property Improvement Grant Program** - A grant equal to 50% of cost of eligible front façade and property improvement works to a maximum grant per project of $10,000. Maximum grant can be increased up to $12,500 on a matching 50/50 basis for certain project types, including if the building is wider than 25 feet and/or has more than one storefront; if the project includes eligible side and/or rear façade improvement and restoration works that are visible from a public street or space, a laneway, parking lot, or the Grand River; if the building exterior and/or property has heritage features that are being restored.
- **Building Improvement Grant Program** - A grant equal to 50% of cost of eligible interior and exterior building improvement works to a maximum grant per project of $10,000. Maximum grant can be increased up to $12,500 on a matching 50/50 basis if the building interior has heritage features that are being restored.
- **Rental Housing Grant Program** - A grant equal to 50% of cost of renovating existing rental residential units to Code and/or constructing new rental residential units to a maximum of $15,000 per unit, and a maximum of 4 units per property/project. Rental residential units created under this program must remain as rental residential units for a minimum of 20 years.
- **Rental Housing Development Charge (DC)** - Under this program, the Township Development Charge (DC) for construction of new rental residential units is payable in 21 equal annual installments. Rental residential units created under this program must remain as rental residential units for a minimum of 20 years.
- **Tax Increment Equivalent (TIEG) Program** - An annual grant for 5 years, equal to a percentage of the increase in the Township portion of property taxes that is generated by a "substantial project" (Year 1, 100%; Year 2, 80%; Year 3, 60%; Year 4, 40%; Year 5, 20%).
- **Downtown Fergus Illumination Grant Stream** - Funding up to $6,500 per project: Includes up to $2,500 for the purchase of compatible lighting equipment and up to $4,000 for professional installation by a licensed contractor. All lighting must follow the Downtown Fergus Illumination Grant Lighting Guidelines.

Chatham-Kent

- **Corporate Visitation Program** – an aggressive program with over 600+ company visits conducted annually with the purpose of gathering information and data to support and foster the development of the local economy. Information is also provided on potential government and municipal funding opportunities as well as upcoming job fairs, networking opportunities, etc. while determining the needs, concerns and opportunities of the existing local businesses.

- **Small Business Centre** – provides access to business registrations, business planning, consultations, research, mentorship, seminars and workshops and government funding programs including Summer Company, Starter Company Plus and Foodpreneur.
- **Investment Attraction and Site Selection Services** – municipal staff assist investors and site selectors looking for available municipal and privately-owned land and buildings in the community and provide key relocation factors such as site selection, demographics, local labour information and municipal supports and incentives.
- **Workforce Development** – works closely with CK Jobs, the local Workforce Planning Board, local school boards and post-secondary institutions as well as local businesses to address local labour issues.
- **Business Networking/Information Seminars** – hosts a variety of specialized educational programming events to targeted business sectors as well as the local community.
- **Business Concierge Program** – staff undertake a Project Manager role to provide a "One-Point-Of-Contact" in the Department's pro-business approach to facilitate and issue resolutions to help ensure that projects or issues are dealt with in an efficient manner.
- **Celebrating Success** – arrangement and promotion of local business successes i.e. Grand Openings, new location and ownership, anniversaries, etc.
- **Community Liaison Support Services** with local Business Improvement Associations and Chambers of Commerce, Business Development Bank of Canada, Community Futures Development Corporation of Chatham-Kent, etc.
- **Promotion of tourism services** – active promotion of tourism businesses and experiences through a variety of channels including social media, print advertisement, promotions and marketing to outside visitors, group tour operators and travel writers.
- **Property Tax increment Equivalent**: provides a tax rebate on newly developed, redeveloped, or rehabilitated commercial uses, employment uses, mixed-use commercial/residential buildings, major rental housing developments, hotels and affordable housing developments, where the development, redevelopment and rehabilitation project results in an increase in the assessed value and taxes on the property.
    - Commercial uses– up to 5 years, Tax rebate up to 100%. Minimum of $250,000 in eligible costs in Downtown Areas. For commercial uses throughout the rest of Chatham-Kent, there must be a minimum of $1M in eligible costs.
    - Employment Uses there must be a minimum of $1M in eligible costs – Tax Rebate for up to 5 years of 100%.

- Major Employment Project – must be a minimum of $10M in eligible costs. Tax rebate for up to 10 Years of 100%. Incentive levels for projects with an investment of $50M or more may be set at Council's discretion.
- Major rental or affordable housing developments – up to 10 years, Tax rebate 70% increment.
- Affordable Housing Developments (minimum 5 residential units of which 25% are affordable) – Tax rebate up to 10 years of 100%.
- Hotel Developments – minimum of $1M in eligible costs. Tax rebate up to 5 years of 100%.

- **Building & Planning**: Grant equivalent of up to a maximum of 100% of planning application fees and up to $20,000 of building permit fees levied
- **Façade Improvement Program**: provides a grant of up to 50% of eligible costs associated with the redesign, renovation or restoration of faces of commercial use and mixed-use commercial/residential buildings up to $40,000 per property.
- **Residential Conversion and Affordable Housing Grant**: provides an incentive to the creation of new or rehabilitated dwelling units where permitted:
  - New affordable housing developments and secondary dwellings receive a grant of $7,500 for each affordable housing
  - Mixed Use in Downtown Areas - $7,500 per unit
  - ADUs – existing primary residential building that has been built or occupied for 5 years prior to grant application submission - $20,000 plus $5,000 for each additional unit – minimum of $25,000 in eligible costs

Note: For most current rates please visit: **https://www.chatham-kent.ca/EconomicDevelopment/programs/Pages/Community-Improvement-Plan.aspx**

Clarington

- **Data and Marketing**: Economic Development has developed community profiles and sector profiles to promote the municipality and its sectors. The municipality has also invested in data tools which provide an enhanced overview of the strength of sectors and economy.
- **Business Retention and Expansion program is contracted to the Clarington Board of Trade.** In 2026, Clarington will request a formal BRE survey with a goal of contacting 100 business throughout the course of the year. Currently they run less formal programs like Roundtables with different sectors.

- **Business Improvement Areas**: Economic Development currently has three Business Improvement Areas. Clarington works with the downtown cores of Orono, Bowmanville and Newcastle to develop initiatives that support the downtown core.
- **Patio Program:** The municipality oversees patio permitting across the municipality.
- **Concierge Program**: In 2025, the municipality launched a concierge program which allows for a one window approach to non-residential development programs that breakdown investment barriers.
- **Community Improvement Grants:** These are being reviewed with an expectation that the municipality will be implementing a single municipality wide CIP. Programs are likely to include Accessory Dwelling Units (ADU) programs, Tax-increment grants, DC abatement grants, and planning/development fees. The municipality is also considering more unique programs like on farm diversified use programs.
- **Municipal Accommodation Tax:** The Municipality is currently researching Municipal Accommodation Tax programs for implementation in 2026.
- **Investment Attraction Programs:** In 2025, the Municipality developed an investment attraction program and Standard Operating Procedure to support investment attraction activities such as site selection, and promotion. In future years, Economic Development will expand its role into more active investment attraction by participating in trade missions with local employers.
- **Sector Support:** The municipality supports a variety of sectors. Once of which being nuclear where economic development co-chairs the Central and Eastern Ontario Isotopes Alliance's working group.
- **Small business Training**: Economic Development partners with the local SBEC to promote training opportunities for small businesses. The next session will be on the establishment of side hustles.

Cornwall

- **Investment Attraction** – Economic Development staff assist site selectors and businesses looking for available land and buildings in Cornwall as well as provide key information such as demographics and utility rates via a number of brochures and maps.
- **Business Retention** - Staff actively visit businesses to discuss opportunities for growth.
- **Communication and Engagement** – Local business and community leaders are kept informed of relevant news via the **ChooseCornwall.ca** website and regular email newsletters.
- **Resident Attraction** – Efforts are made to attract new residents to Cornwall, in particular young workers that can meet the needs of local employers.
- **Development Charges** – Cornwall does not levy development charges for industrial development.

- **Strategic Plan** – Economic Development efforts are guided by a 5-year Economic Development Strategic Plan.
- **Cornwall Business Park** – Development, maintenance, and sale of employment lands to attract investment.
- **Cornwall Business Enterprise Centre** – CBEC offers a wide variety of programs and support for small business including Starter Company Plus, Summer Company and Digital Consult, in addition to a webinars and workshops.
- **Cornwall Tourism –** markets Cornwall to attract visitors, supports local tourism partners and supports the Tourism Development Fund which provides financial assistance to tourism projects.
- **Doctor Recruitment** – The City spearheads a Medical Recruitment Task Force which works to attract physicians to Cornwall.
- **Strategic partnerships** – Cornwall maintains strategic partnerships with a variety of organizations including the Chamber of Commerce, the Eastern Ontario Training Board, Community Futures Development Corporation and St. Lawrence College.
- **Regional Marketing** – Cornwall works with other regional municipalities to promote Ontario East both locally and abroad.
- **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**
- **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.

Dryden

- **Municipal Accommodation Tax**: City funds from the tax (50%) are earmarked for Waterfront Development. The other 50% of the funds are provided to the Dryden Chamber of Commerce through an agreement the City has in place which stipulates that a share of the funds will be used to advance the City as a tourist destination by supporting and promoting local events, initiatives and infrastructure that bring people to the City.

- **Accessibility Grant** - A grant for up to half (50%) of the construction costs, to a maximum of $15,000.
- **Affordable Housing and Seniors Housing Grant** - A grant for up to half (50%) of eligible project costs, to a maximum of $5,000.
- **Commercial and Rental Housing Conversion and Expansion Grant** - A grant to a maximum of $5,000 per project and/or property.
- **Energy Efficiency Grant** - A grant for up to half (50%) of eligible project costs, to a maximum of $15,000.
- **Environmental Site Assessment Grant** - A grant equivalent up to half (50%) of the cost of undertaking an eligible study, to a maximum of $3,000 per study, and a maximum of two (2) studies per property / project
- **Façade Improvement Grant** - A grant for up to half (50%) of the construction costs, to a maximum of $15,000.
- **Landscaping and Parking Area Improvement Grant** - A grant for up to half (50%) of the construction costs, to a maximum of $15,000.
- **Municipal Land Disposition Program** - A program for the disposition of municipally owned lands below market value.
- **Planning, Building, Demolition, and Landfill Fee Grant** - A grant for up to 100% of the City's fees to cover the cost of minor variance applications, zoning by-law amendment applications, site plan applications, building permit fees, demolition permit fees, and landfill tipping fees.
- **Public Art Grant** - A grant for up to half (50%) of eligible project costs, to a maximum of $5,000 per property.
- **Signage Improvement Grant** - A grant for up to half (50%) of the construction costs, to a maximum of $4,000.
- **Tax Increment Equivalent Grant** - Up to 100% rebate of the municipal portion of a property tax increment resulting from redevelopment or building improvements, paid in increments over a maximum duration, as established on a case-by-case basis.
- **Urban Agriculture Grant** - A grant for up to half (50%) of eligible project costs, to a maximum of $2,500 per property.

East Gwillimbury

- **Business Advantage Program**: East Gwillimbury's Business Advantage Program offers dedicated concierge-style support to businesses undergoing development or due diligence. Our team works directly with you to navigate municipal processes and meet your project timelines, ensuring a smooth and responsive experience that reflects our commitment to a business-friendly and customer-focused approach.

- **Downtown Mount Albert Revitalization**: Construction is underway in Mount Albert and will continue through the end of 2026 as part of a major municipal infrastructure upgrade designed to support

business vitality and create vibrant public spaces. Dedicated staff and economic development partners are available to help businesses maintain operations, redefine strategies, and communicate effectively with customers during this period. Extensive community and business engagement remains a key part of the consultation and design process for Centre Street, Bank Street, Main Street, and Mill Street.

- **Holland Landing Downtown Revitalization:** Construction is underway in Holland Landing and will continue through the end of 2026 as part of a major municipal infrastructure upgrade designed to support business vitality and create vibrant public spaces. Dedicated staff and economic development partners are available to help businesses maintain operations, redefine strategies, and communicate effectively with customers during this period. Extensive community and business engagement remains a key part of the consultation and design process for Yonge Street.
- **Broadband Expansion**: In partnership with the Broadband Working Group, efforts continue to expand broadband connectivity to meet the needs of all residents, businesses, prospective investors, and municipal service providers. As part of the final stages, YorkNet is expanding high-speed internet access into rural areas of East Gwillimbury, helping to ensure more equitable and reliable connectivity across the community.
- **Business Incubation & Acceleration:** In partnership with York University YSpace and the Town of Georgina, a series of customized programs and supports are being offered to new and emerging entrepreneurs. Programming is ongoing and will continue through to March 2026, providing resources and mentorship at no-cost to businesses.

Erin

- Promote workforce training and business support workshops
- Monthly “Erin Business” newsletter
- Continue working with the Business Centre Guelph-Wellington to promote the small to medium size business support one day a month in the Town
- Co-ordinate the Doors Open Erin
- Continue to support youth and entrepreneurs by having a Town booth available to promote entrepreneurial ideas at the Erin Farmers Market
- Produce a new Community Profile/Annual Report to attract business and investment

Espanola

The Town of Espanola's Community Improvement Planning has been designed to assist with improvements in the major commercial cores and corridors of the Town to enhance the visual aspects of those areas and incentivize improvements. The Plan also serves to encourage multiple residential development which the Town encourages as a form of intensification, housing for seniors, and affordable housing.

Essex

Program available exclusively for lands within the Colchester and County Road 50 Community Improvement Plan Project Area, and offering the following financial incentive programs:

- **Development Grant Programs:**
  - **Development Permit Fee Grant**
  - **Development Charges Grant**
  - **Tax Increment Equivalent Grant**
  - **Parks Levy Equivalent Grant**
- **Revitalization Grant Programs:**
  - **Façade Improvement Grant Program**: 50% of the total cost of the approved works to a maximum of $12,000 per building
  - **Outdoor Café, Patio, and Commercial Outdoor Space Grant:** 50% of the total cost of the approved works to a maximum of $4,000
  - **Conversion Grant:** 50% of the total cost of the approved conversion to a maximum of $5,000 per rental dwelling unit or per hotel unit or suite of rooms and $1,000 for a bed and breakfast bedroom or suite of rooms
  - **Rehabilitation Grant:**
    - **Dwelling Unit Rehabilitation:** 50% of the total cost of the approved rehabilitation to a maximum of $2,000 per rental dwelling unit
    - **Accessible Entrance:** 50% of the total cost to a maximum of $6,000
    - **Landscaping and Buffering:** 50% of the total cost to a maximum of $6,000
    - **Demolition Grant**: 50% of the total cost to a maximum of $6,000
  - **Professional Design Services Grant:** maximum of $2,000 per property for the development of a conceptual design plan or plans

Fort Erie

- **Business Directory** of all local businesses and services.
- **Business Licensing**: Working with businesses to obtain a license to operate in the Town of Fort Erie along with all business renewal licenses. EDTS will coordinate grand opening events and media coverage. In addition to business licensing, EDTS is responsible for the administration and issuance of short-term rental licenses.
- **Business Retention & Expansion**: Business outreach to better understand and support the needs of businesses including referrals to key resources, training and funding opportunities. EDTS will act as a liaison for business expansion to help businesses navigate the municipal approval process.
- **Community Liaison**: EDTS is responsible for the coordination and approval of special events, festivals and Farmer's Markets in the community.
- **Development Assistance**: Site location studies, analysis, land inventory, market research, and business/developer support through the planning and development process.
- **Downtown Core Areas Community Improvement Plan**: Fort Erie offers commercial façade and residential intensification programs.
- **Incremental Marketing Program**: Financial assistance for marketing and advertising initiatives is provided in accordance to the marketing plan and budgets of the local Business Improvement Associations (BIAs).
- **Niagara Foreign Trade Zone**: The designated Canada Foreign Trade Zone Point provides businesses with one-window access to information, programs and incentives to improve international trade efforts. Specifically, companies who export can apply for tax, duty and tariff exemptions that can significantly improve their bottom line.
- **Niagara Development Corridor Partnership Inc. (NDCPi):** NDCPi is a not-for-profit organization and the collaboration of economic development professionals from Fort Erie, St. Catharines, Niagara Falls, Lincoln, and Port Colborne to encourage economic growth across the Region. The NDCPi leverages the experience and skill set of economic development staff to benefit member communities, business constituents, and community development stakeholders.
- **Niagara Gateway Economic Zone and Centre Community Improvement Plan**: Fort Erie is one of only five communities that are included in the program which provides eligible projects with property tax reductions between 40% and 100% for five to ten years as well as grants to cover Regional Development Charges.

- **Physician Recruitment & Retention:** Fort Erie has a dedicated Community Health Care Services Coordinator who leads the recruitment and retention of quality physicians. Fort Erie offers lucrative incentive packages for new physicians coming to the community.
- **Shop Local Programs**: EDTS coordinates shop and support local marketing campaigns through traditional and digital advertising methods, along with Virtual Pop-U Markets hosted by EDTS staff.
- **Tourism Product Development and Destination Marketing**

Georgina

- **Business Visitation Program** - The program is a structured outreach initiative that involves candid, frontline meetings with local businesses to understand their needs, identify challenges and provide support—ranging from navigating tariffs to accessing funding and other resources. Launched as part of the 2024 Economic Development and Tourism Strategy, the program helps to strengthen business retention and expansion by connecting employers directly with municipal staff and resources.
- **Business Concierge Program** – This program supports businesses and investors throughout the planning and development process, offering coordinated guidance from the initial meeting through to permit approvals. The program features formal consultation meetings with staff and relevant agencies, referrals to small business support and funding programs, and access to grants through the Economic Development and Tourism office. Eligible developments may also benefit from expedited approvals and a Development Application Fee Rebate, particularly those creating 1,500+ sq. ft. of institutional, office, or industrial space and 5+ full-time jobs.
- **Grant programs:**
    - **The Economic, Culture & Community Betterment Grant Program** supports local nonprofit groups, charities, businesses, and community organizations that contribute to Georgina's identity, culture, community wellness, and local economy. Administered through three streams—Community Betterment, Community Culture, and Economic Development—it provides up to 50 per cent of eligible expenses (to a maximum of $5,000) for events, cultural programs, public art, and initiatives that build neighbourhood capacity, celebrate local culture, or generate economic impact and overnight stays.
    - **The Community Improvement Plan (CIP) grants** are intended to improve the downtowns and business improvement areas that have been identified as opportunities for revitalization. There are four grants that business owners and commercial property owners within the designated CIP boundaries can apply for facade, heritage, landscape and accessibility. Eligible applicants can receive up to $7,500 (facade, accessibility or heritage) or 50 per cent of the cost of the improvement, whichever is less.

- **The Development Application Fee Rebate Program** encourages development and redevelopment in all sectors. Rebates can be up to 50 per cent of the application fee to a maximum of $15,000 for a single application. For multiple applications, rebates can be up to 75 per cent to a maximum of $50,000 per property.

- **Entrepreneurship and skills development programming** - Georgina and East Gwillimbury have partnered with York University's YSpace to launch the YSpace North Entrepreneurship Hub—located in Sutton—offering free entrepreneurship training both online and in person, including one-on-one Idea Consultations, curated workshops, mentorship, peer-to-peer networking sessions, plus access to coworking space and business resources. Participants receive a tailored roadmap, community support, milestone-driven guidance and connection to industry experts.

Gravenhurst

- **Business Visitation Program** – Visit & support businesses on a regular basis to create and maintain relationships with local proprietors and learn about current challenges or successes.
- **Business Investment Program** - This includes:
  - Providing community & investment information
  - Expanding support in grant applications
  - Assisting with internal department navigation and meeting coordination
  - Providing new business packages & assisting with grand opening/ribbon cutting coordination
  - Coordinating marketing and promotional activities under the tourism banner/via the Chamber of Commerce Visitor Services Agreement terms.
- **Annual Business Review Survey** - Data available from 2015 to 2021. We are retooling the program by aligning with our business community's preferences. Launched new business walk protocol to build relationships with proprietors, continuing to develop new formal survey.
- **Business Organizational Support** - Attend Chamber meetings, collaborate with Muskoka Small Business Centre, Wharf Association, and one on one by request. Business Improvement Area (BIA) status review to be led by Economic Development team to develop a long-term solution.
- **Economic Development Strategy** - Year one of a five-year comprehensive strategy focused on further strengthening and diversifying the local economy. Adopted by Council and led by the Town's Economic Development Department, Gravenhurst is committed to building on its existing strengths with the long-term goal of becoming a fully integrated, premier destination for business investment.
- **Town of Gravenhurst Strategic Plan** - A robust five-year plan to articulate Council's strategic direction, guide staff in their planning activities, and communicate the planned trajectory to the community the Gravenhurst's 2023-2027 Strategic Plan serves as a comprehensive roadmap for the Town.

- **Gravenhurst Destination Plan** – Completed in 2020, this strategic plan sets out insights and action items to increase and improve tourism offerings in Gravenhurst all year round. Ongoing implementation of tourism product development and program supports are key action items from this plan.
- **Municipal Accommodation Tax** - Implemented in January 2023, the tax is applied to local hotel, motel, bed & breakfast, short-term rentals and roofed accommodations offering 30-day continuous stays. The mandate of the Municipal Accommodations Tax Fund is to enhance Gravenhurst's tourism economy by supporting the development of new visitor experiences and enhancement of existing visiting experiences.
- **Muskoka Wharf Revitalization Plan** - This Strategic Plan continues to guide the ongoing development of the Muskoka Wharf. It identified 64 action items to support the Wharf as a key tourism destination and part of Gravenhurst's commercial core. Increased traffic has been observed, and event programming has transitioned to the Wharf Association, with continued support from the Town.
- **Muskoka Wharf Incubation Program** - Created in 2023, The Shops on the Boardwalk program offers 4 pop up style locations where businesses looking to create brand awareness in Gravenhurst or looking to transition from home-based to publicly accessible business models can rent space at a low-cost entry point to expand, diversify or test their business case.
- **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.
- **We Dig Gravenhurst** - a Town of Gravenhurst initiative designed to support and enhance the experience of businesses, visitors, and residents during the 3-year Bay & Beyond infrastructure project. This campaign includes marketing support and activations and unique gift certificate program, and direct communication and engagement with impacted members of the business community.
- **Expansion of Community Improvement Plan (CIP) area.** The Community Improvement Plan (CIP) offers financial assistance to business and property owners for projects that enhance the viability, appearance, and safety of downtown buildings. The program now includes 14 funding categories and an expanded boundary. A new technology category has also been introduced to support investments such as security cameras and related infrastructure. 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
- Outdoor Patio Grant
- Downtown Tomorrow - Digital and Technology Improvement Grant

- **Terence Haight Financial Assistance Program** – This program is designed to support engagement and incremental growth of Community Programs that support the health of the economy and sustainability of community organizations providing vital programs and services.
- **Gravenhurst Dollars/We Dig 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 specialty $5- and $10-dollar gift certificates that can be spend at participating merchants through the town and presents a unique marketing opportunity to businesses and business areas.
- **Town Property Leasing** - The Town of Gravenhurst has been successfully coordinating vendors in vacant Town property such as Gull Lake Park Commercial property and the Gravenhurst Train Station commercial opportunity. Opportunities continue for hosting Refreshment Vehicles in Town Parks during the summer season.
- **Workforce Development Programs** - The Economic Development team recognizes workforce as a critical component of business success and collaborates closely with local and regional employment agencies to foster a diverse and sustainable labor market. We have established three targeted services to address challenges faced by businesses and their employees. Furthermore, municipalities across Muskoka are enhancing collaboration on employer recruitment and engagement through Venture Muskoka initiatives and are actively implementing a comprehensive Workforce Development Strategy, including a centralized local job board.
- **Welcome to Town Initiatives** - All new residents and businesses to Gravenhurst are provided with a comprehensive guide to living and doing business in Gravenhurst.

Greater Sudbury

- **Business Outreach** - 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, tourism, film industry opportunities or relocation. This is done in person through one-on-one visits as well as through the hosting of networking events and other initiatives.
- **Development Approvals and Support for Growth** - Economic Development staff collaborate with the City's Planning and Building Services teams to support streamlined development processes in order to support investment and development, advancing growth in the community.
- **Export Development** - The City of Greater Sudbury delivers the Northern Ontario Exports Program, which assists companies to grow and expand by exporting their goods and services to markets outside of Ontario. The program provides training and financial support for companies to initiate, improve, and expand their business development activities, including participating in trade missions and trade shows.
- **Regional Business Centre** - Provides a one-stop service location for small business support at every stage of the business cycle. Seminars and workshops are provided as well as confidential counselling services. The Regional Business Centre also coordinates the Innovation Quarters downtown business incubator, launched in 2022, to accelerate the startup and growth of innovative start-ups.
- **Immigration and Workforce Development -** The City of Greater Sudbury works in partnership with the federal government, local post-secondary institutions and other settlement organizations to support newcomers to the community and to identify ways to enhance skills and marketability for our population. Greater Sudbury is also a participant in the Rural & Northern Immigration Pilot program designed to bring in eligible newcomers with permanent job offers and the intention to reside long-term in the community. The City also houses the Local Immigration Partnership which strives to make Greater Sudbury barrier free and inclusive, thus increasing retention in our community.
- **Greater Sudbury Development Corporation** - Economic Development works hand in hand with their 18-member economic dev corporation to advance common goals related to economic development and job creation locally and to administer several grant programs to various sectors. The Greater Sudbury Development Corporation also oversees the Tourism Development program through their Tourism Development Committee.

The City of Greater Sudbury has an **Employment Land Community Improvement Plan (CIP)** directed specifically at investment attraction. The CIP was developed to support and incentivize industrial development, attract private industry, support the expansion of existing companies all while securing the city's position as a hub for employment. This program encourages the retention and attraction of talent and business. Eligible projects may receive a Tax Increment Equivalent Grant (TIEG) that will offset the increase in taxes driven by higher property values at a project completion. The TIEG incentive in our Employment

Land CIP subsidizes 100% of the municipal portion of the increased new tax assessment value on the completed project and can be awarded for a three-, five-, seven- or ten-year period, depending on eligibility. 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

Grimsby

- **Business Visitation Program**: Annual meeting program with Mayor, senior management and economic development and tourism staff to meet with key business stakeholders in the community and understand their business outlook and expansion plans.
- **Employment Survey**: Door-to-door survey of brick-and-mortar businesses to collect data used to understand the local economy, identify and analyze trends, and support the Economic Development and Tourism Strategy and related initiatives.
- **Business Centre Guelph Wellington**: The Business Centre Guelph-Wellington located in Guelph City Hall to create and manage programming, training, resources, and advisory support services for small businesses and entrepreneurs
- **Destination Marketing Organization**: A revised destination marketing plan that continues to develop Guelph's unique brand, promotes curated visitor experiences and supports the City's placemaking efforts.
- **Site selection support**: Implements investment attraction in partnership with other Ontario municipalities through provincial consortiums in targeted growth sectors.
- **Land development support**: Dedicated economic development support and resources to make it easy for businesses and developers to work through municipal processes.
- **Data and reporting**: Supporting local businesses with labour market intelligence and resources to navigate the current labour market conditions.
- **Findyourjob.ca**: In partnership with The Workforce Planning Board of Waterloo Wellington Dufferin the website builds awareness of local job opportunities that are available. Local job seekers can search for jobs by location, proximity to amenities, and more.

Guelph

Downtown

- **Downtown Infrastructure Renewal program:** Multi-year major construction project to replace aging infrastructure and increase capacity for downtown investment and development.
- **Seasonal Patio Program**: A permanent Seasonal Patio Program that converts parking spaces for commercial use during the summer months.
- **Baker District**: The City is transforming a former municipal parking lot into a compact district within our Downtown that will create a renewed area of activity, commerce and civic space for the local community and city. This redevelopment project is a multi-year, multi-faceted project that will include a new public library, public parking garage and public squares. Later phases of construction will include the private development of towers with commercial spaces and residential units.
- **Holiday Market**: The City is working with their partners at the Downtown Guelph Business Association to permit small 'pop-up' type structures located in Downtown that house local vendors selling their good and services.
- **Downtown Height Study**: The City is undertaking a review of permitted building heights in the Downtown to make recommendations for amendments to these permissions. The goal is to increase height permissions where appropriate to create more opportunities for additional homes, jobs and density in the Downtown.
- **City-Wide Wayfinding Strategy:** A uniting strategy that will support the design and implementation of wayfinding projects across the city, with specific attention to supporting navigation to the Downtown and highlighting attractions and amenities within Downtown.

Business Retention & Expansion Programs

- **Tourism funding streams:** Advances Guelph's reputation as a must-see visitor destination by investing in and supporting initiatives that demonstrate the ability to drive overnight stays at local accommodations.
- **Tourism workshops:** Provides specialized destination development support for recovering and emerging tourism operators.
- **Guelph Shops**: A campaign that encourages shoppers to keep dollars in Guelph and provides a convenient way to support locals. Guelph Shops have also expanded to feature business spotlight profiles on small businesses.

- **Business Visitation Program:** Annual meeting program with Mayor, senior management and economic development and tourism staff to meet with key business stakeholders in the community and understand their business outlook and expansion plans.
- **Employment Survey**: Door-to-door survey of brick-and-mortar businesses to collect data used to understand the local economy, identify and analyze trends, and support the Economic Development and Tourism Strategy and related initiatives.
- **Business Centre Guelph Wellington**: The Business Centre Guelph-Wellington located in Guelph City Hall to create and manage programming, training, resources, and advisory support services for small businesses and entrepreneurs.

Investment Attraction

- **Destination Marketing Organization:** A revised destination marketing plan that continues to develop Guelph's unique brand, promotes curated visitor experiences and supports the City's placemaking efforts.
- **Guelph Junction Railway:** The City-owned short line railway providing daily freight and storage services to the city's northwest industrial park.
- **Site selection support:** Implements investment attraction in partnership with other Ontario municipalities through provincial consortiums in targeted growth sectors.
- **Land development support**: Dedicated economic development support and resources to make it easy for businesses and developers to work through municipal processes.

Workforce Development and Talent Attraction

- **Data and reporting:** Supporting local businesses with labour market intelligence and resources to navigate the current labour market conditions.
- **Findyourjob.ca**: In partnership with The Workforce Planning Board of Waterloo Wellington Dufferin the website builds awareness of local job opportunities that are available. Local job seekers can search for jobs by location, proximity to amenities, and more.

Guelph-Eramosa

- First annual Mayor and Council Breakfast with Local Business
- Implementation of the Community Improvement Plan utilizing BR+E funds with municipal funds to launch the program
- **Community Improvement Plan:** In 2019 / 2020 the Township of Guelph/Eramosa Implemented the Community Improvement Plan utilizing BR+E funds with municipal funds to launch the program

- **Financial Incentive Program**s:
  - **Tax Increment Equivalent Grant** - paid using instalments, over a 5-year period, with year one rebating up to 100 per cent of the tax increase, and the percentage of rebated tax increase declining at a proportionate rate over the 5-year period.
  - **Design, Study and Application Fee Grant** - The total value of the grant shall not exceed $2,500 per project and/or property up to a maximum value of the grant to $5,000 per project and/or property.
  - **Building and Property Improvement Grant** - up to 50% of the eligible costs of building and/or property improvements up to a maximum of $7,500 to $10,000.
  - **Downtown Rental Housing Grant** - 50% of the eligible costs for each unit up to a maximum of $5,000 per unit, to a maximum of two to four units.
  - **Commercial Conversion and Expansion Grant** - up to $20 per square foot of converted or expanded floor space up to a maximum of $7,500 to $10,000 per project and/or property.

County of Wellington Invest Well CIP has been added to the township CIP and is available to businesses eligible for Township CIP Incentives.

Haldimand County

- **Business Retention and Expansion** - The Economic Development and Tourism supports our local businesses through one-on-one interviews to:
  - Identify the needs, concerns, and opportunities of existing local businesses so that, where appropriate, action can be taken.
  - Learn local businesses' plans with respect to expansion, relocation, and/or retention and assess where assistance can be provided.
  - Demonstrate the County's pro-business attitude and develop an effective means of communication.
- **Respond to Business Development Inquiries** - Responding to business start-up and investment inquiries, conducting research to gather information and identifying resources to assist business and entrepreneurs in addition to provincial requests for information.
- **Business Development Concierge Service** - A pro-business approach to development which helps ensure that projects or issues are dealt with in an efficient manner with a focus on employment generating projects that are high profile and/or complex commercial development projects.
- **Implementation of the approved Economic Development and Tourism Strategies** - Lead and facilitate economic development and research projects to support business and community development and

support the continued success of key economic sectors including Agriculture, Tourism and Manufacturing.

- **Business Excellence Breakfast** – An annual business networking event, to celebrate local business. This event provides an opportunity for businesses to network with one another and gain insight from a guest speaker.
- **Community Improvement Plans** - The division oversees the successful Downtown Community Improvement Plan and the Rural Business and Tourism Improvement Plan that provides grants for property improvements to qualifying properties.
- **Committees**:
    - **Business Development and Planning Advisory Committee – (Committee of Council)** Working with members of the business community to provide input in business attraction, retention, and expansion strategies.
    - **Agricultural Advisory Committee (Committee of Council)** - Committee of Council which advises Council on matters, issues and policies pertaining to agriculture and agribusiness in order to sustain the vitality of the municipality's economic base.
    - **Haldimand Business Network –** Quarterly networking and information sharing sessions with 5 Chambers of Commerce, 3 Business Improvement Areas and 1 Board of Trade. This group coordinates and leads the annual Small Business Week breakfast and collaborates on projects to benefit the business community in Haldimand County.
    - **Tourism Network Meetings** – Meetings held 2-3 times a year that bring tourism stakeholders together for networking, identifying synergies, training and capacity building.
- **Business Improvement Area Support** – Working closely with the 3 Business Improvement Areas to support their operations and assist them in maintaining compliance with the Municipal Act.
- **Tourism Haldimand (Destination Management Organization)** – Defining the target markets and key priorities and focus of Tourism Haldimand and communicating to Tourism stakeholders in the development of visitor campaigns. Some key activities include:
    - Tourism Experiential and Product Development
    - Annual Advertising and Communications Planning
- **Community Profile** – Ensuring key demographic and community information is updated and readily available for site selectors and businesses wishing to locate in Haldimand County.
- **Filming Inquiries** - Facilitation of film inquiries and permits for film productions in Haldimand County.
- **Seasonal Sidewalk Patio Program** – A program that provides food and beverage establishments with the opportunity to install a patio on municipal property.

- **Signage Program** –A comprehensive signage strategy was approved by Council to establish corporate standards for scheduled replacements and new proposed signage. Prototype signage has been installed, and full implementation planning is underway. A roll-out is estimated to take approximately 10 years.

- **Strategic Partnerships** - Establish meaningful contact with other levels of government, business community, educational institutions and key stakeholders to develop and further economic initiatives and goals. Some partnerships include – Workforce Planning Board of Grand Erie, SOAR Community Services, Ontario's Southwest, Grand Erie Business Centre (GEBC), Brantford-Brant Business Resource Centre (BRC), Grand Erie District School Board, and neighbouring municipalities.

- **Marketing and Promotion of Tourism and Businesses in Haldimand County** – Development of annual marketing plans to promote Businesses and Tourism assets in Haldimand County across media channels.
    - Increasing focus on social media promotions through three social media channels (a.) Tourism Instagram, (b.) Tourism Facebook, and (c.) Business Facebook
    - Business Newsletters – timely information is circulated via email bi-weekly with a focus on workforce development, grants and programs, industry regulation or policy changes, local business news and networking opportunities.
    - Real. Local. Marketing Toolkit – Developed for businesses, this toolkit includes stickers, decals, posters, and customizable templates to support local businesses with marketing and encourage local spending.
    - Maps and Guides – Maps and guides distributed to key locations internal and external to Haldimand County including Tourist Information centres located in Haldimand offices, libraries and museums.
    - Creation of niche print publications such as holiday wish books and Discover Your Happy Guide to encourage residents and visitors to shop locally.
    - **TourismHaldimand.ca** – Maintaining and creating content for the DMO site as the destination for all digital marketing initiatives, and to inform the visitor planning/purchase cycle.
    - Real.Haldimand. Marketplace – Updated online site for Haldimand retail businesses who have an e-commerce site that appeals to visitors/tourists. With the Real Haldimand Marketplace, businesses are now able to reach new audiences and stay connected with their customers through a convenient and accessible platform.
    - Targeted print media and radio advertising for both business and tourism promotion.
    - Partnerships with Ontario's Southwest and Destination Ontario to promote local tourism offerings such as hiring content creators, social media campaigns, and photography asset collection.
    - Development of campaigns leveraging our natural assets and unique experiences, through digital marketing campaigns including a Fall Colours Road Trip and Holiday Wish Book Campaign.
- **Farmers Markets** – Provide operational and marketing assistance to the three farmer's markets located in Haldimand County.

- **Job Fair** – A new initiative developed in partnership with SOAR Community Services, Grand Erie Business Centre, and the Business Development and Planning Advisory Committee to connect local jobseekers to opportunities with local employers.

- **Mohawk City School** – City School by Mohawk is a community-based initiative that aims to break down barriers to education and employment. Offering tuition-free courses, it works to develop specialized training programs that encourage gradual steps to post-secondary.

- **Downtown Community Improvement Plan**
    - Tax Increase-Based Equivalent Program
    - Application and Permit Fees Refund Program
    - Downtown Housing Grant Program
    - Heritage Improvement Grant Program
    - Façade Improvement Grant (includes accessibility improvements)
    - Building Restoration, Renovation and Improvement Grant

- **Rural Business Tourism Community Improvement Plan** – Eligibility is restricted to value-added agriculture, businesses operating in hamlets, commercial roofed accommodations, and heritage designated properties for commercial use. Grants include:
    - Façade, Landscape and Signage Improvement Grant
    - Building Restoration, Renovation and Improvement Grant
    - Development Charge, Planning Fees and Building Permit Grant
    - Tax-based Redevelopment Grant
    - Heritage Property Commercial Use Grant

- **Rural Water Quality Program** – A voluntary grant program for rural landowners to implement agricultural beneficial management practice projects to protect and improve water quality. Coordinated through the 3 local Conservation Authorities. Grants include:
    - Livestock Access Restriction
    - Erosion Control Structures
    - Tree planting/Natural restoration
    - Living Snow Fence
    - Water well Decommissioning
    - Sediment Basins/Wetland Creation Cover Crops

- **Downtown Operating Grants** – To assist downtown organizations in offsetting costs associated with maintaining the enhanced downtown areas.

- **Community Beautification Grants -** To support community not-for-profits/organizations in the beautification of their communities and enhance civic pride.

- **Farm 911 Signage (Emily Project) -** In collaboration with the Planning and Development Division and the Agricultural Advisory Committee, this program allows property owners with vacant land to purchase a 911 Sign. In the event of any emergency, Farm 911 signs assist First Responders in locating individuals on vacant agricultural land who require emergency assistance in a timely manner.
- **North Caledonia Employment Lands –** Haldimand County has initiated a Feasibility and Servicing Study, to address the anticipated employment growth as identified in the recent Growth Management Strategy Report and Official Plan review and to remain competitive over the long term. Completion of this initiative will be in 2025.
- **Lower Grand River Visitor Experience Strategy –** The Visitor Experience Strategy (VES) is a planning and investment tool that will help guide staff in enhancing tourism in Haldimand County by improving visitor engagement and maximizing the potential of the Lower Grand River. The VES provides a clear framework with a phased implementation plan, outlining short, medium, and long-term recommendations. In addition to the VES, the strategy includes the introduction of three new 'Business in a Box' concepts designed to enhance visitor engagement and local economic growth.

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

Halton Region

- Halton Region provides information on government programs and services, data and insights on Halton’s business environment as well as advisory services to help establish or expand a small business in Halton.
- Operates a full-service Small Business Enterprise Centre (SBEC) with small business and business start-up assistance, including resources, one-on-one consultations, workshops and seminars
- Global business advisory services to support small businesses to go global and export/import goods and services
- Access to market research, financing sources, training, and grant programs
- Networks in the fields of real estate, industry, government, business associations and community groups
- Small Business Support Programs

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
- The City of Hamilton offers financial incentive programs in the form of loans and grants to assist with various costs associated with development in Downtown Hamilton, Community Downtowns, Business Improvement Areas (BIAs), the Mount Hope/Airport Gateway, and the commercial corridors as identified in the Revitalizing Hamilton's Commercial Districts Community Improvement Project (for details on the CIP which authorizes these incentives, please visit **www.hamilton.ca/cip**).

- There are also financial incentives for properties designated under the Ontario Heritage Act. The Revitalizing Hamilton's Commercial Districts Community Improvement Project provides the basis for these programs. In addition, municipal Development Charges (DC) are reduced within the defined Downtown Hamilton Community Improvement Project Area.

Hamilton Township

Promotion

- Working with local media, publishers, to have advertising and promotional material on the Township, included in their upcoming annual campaigns.
- Working with the Northumberland County Economic Development to participate on committees or initiatives – high speed internet plan, cycling master plan – that will have an impact on the community.
- Social media and Website promotion of the Township.
- Hiring a Recreational Community programmer to help develop programs for local residents and visitors to the area to enhance the image of the community.
- Member of and support of Northumberland Central Chamber of Commerce

Development

- Work with Developers on proposals and initiatives that will bring residential, commercial opportunities.
- Servicing Strategy – investing $150,000 in a Water Master Plan to support the existing servicing system, but also provide for expansion to the system to permit additional growth in the future.

Policies

- Updating the Township's existing comprehensive Servicing Agreement with Lakeshore Utilities Services Inc – to provide for additional development on the system.
- Review of the Township's official plan and zoning by-law policies to ensure that they are supportive of a streamline development process.
- Have a Council approved Waterfront Strategy to focus activity and development appropriately along the waterfront in the norther part of the Township.

Hanover

- **Community Improvement Program (CIP)** – Faciliting the revitalization of and improvement of the Town of Hanover. Menu of incentives support development that increases attainable housing stock; supports downtown revitalization; enhances accessibility; assists new business start-ups; redevelops under-

utilized lands; encourages upgrades and investment; and promotes business growth. Grants to be a maximum of 50% of eligible costs and no less than $500. The following are offered:

- **Façade, Building and Signage Improvement Grant** - The maximum amount for a façade or building improvement is $15,000 or 37.5% of the eligible costs, whichever is less. 100% of the eligible costs, up to a maximum of $1,500, may be applied for the inclusion of public art works, such as murals and sculptures. The maximum grant for signage improvement is $2,500 or 50% of the eligible costs, whichever is less. The maximum grant for professional architectural services shall not exceed 15% of the grant that is calculated for eligible construction costs. The grant may be combined with other grant programs, except for the Tax Increment Financing program.
- **Property, Landscaping and Parking Area Improvement Grant** - The maximum amount of the grant is $7,500 or 50% of the eligible costs, whichever is less. The maximum grant for professional architectural services shall not exceed 15% of the grant that is calculated for eligible construction costs. The grant may be combined with other grant programs except for the Tax Increment Financing program.
- **Accessibility Improvement Grant** - The maximum amount of the grant is $7,500 or 50% of the eligible costs, whichever is less. The grant may be combined with other grant programs except for the Tax Increment Financing program.
- **Planning and Building Permit Fee Grant** - Planning Fee Grant: A grant to a maximum of $2,500 is available to cover the cost of minor variance applications, zoning by-law amendment applications or site plan applications. The grant may equal 100% of the Municipality's fees, provided it does not exceed $2,500. Further, the grant cannot exceed 50% of the eligible costs listed above. Any planning applications may also be eligible for an equivalent grant to offset the County planning fee, subject to County approval. Building Permit Fee Grant: A grant to a maximum of 75% of the Municipality's fees is available to cover the cost of building permit fees or demolition permit fees. Further, subject to Council approval, the grant cannot exceed 50% of the eligible costs listed above.
- **Startup Space Leasehold Improvement Grant** - Subject to Council approval, the maximum amount of the grant is $7,500 or 50% of the eligible costs, whichever is less. This grant may be combined with other CIP elements, except for the Tax Increment Equivalent Grant.
- **Vacant Building Conversion/Expansion Grant -** Subject to Council approval, the maximum amount of the grant is $7,500 or 50% of the eligible costs, whichever is less. This grant may be combined with other CIP elements, except for the Tax Increment Equivalent Grant.
- **Secondary Suite Development Charge Grant** - A grant to cover the permit and application fees associated with the development of secondary suites. The grant may equal up to 100% of the Municipality's permit and application fees.
- **Tax Increment Financing** - Subject to Council approval, grants will be equal to a percentage of the municipal property tax increase resulting from the improvements and will be paid to the

owner each year for a maximum of 5 years. The percentage of property tax increment grant the Municipality may cover in any one year is at the sole discretion of the Municipality, with the understanding that by year 5, the amount will be reduced until it reaches 0%. For instance, in year one, the amount of the grant may equal up to 80% of the tax increment. In subsequent years, the amount shall decrease by 20% until it reaches 0%, over a 5-year period (maximum). The total amount of all tax increment equivalent grants shall not exceed 50% of the total eligible costs of the improvements. For example, if the eligible costs for improvements are $50,000, the tax increment equivalent grant shall not exceed a total of $25,000 over the 5-year period.

- **Municipal Property Acquisition, Investment and Partnership Program** - For the comprehensive development of lands on Priority Sites, the owner will be granted back up to 75% of the building permit fees collected under the Building Permit and Planning Application Fee Grant Program. For all other sites, the property owner is granted back up to 50% of building permit fees collected under the Building Permit and Planning Application Fee Grant Program, and the Municipality will allocate the balance of the value of the building permit fee(s).

- **Hanover Downtown Improvement Area (DIA) -** Properties within the defined downtown area will receive an additional 15% of the approved grant amount up to a maximum of $2,000 for facade, building & signage and accessibility improvement grants.
- **Saugeen Economic Development Corporation (SEDC)** - Approved applicants are eligible to access a business improvement loan to provide 50% of matching funds for projects, up to $20,000 with a 5% interest rate and flexible repayment terms.

Huntsville

Community Improvement Plan - Grants Available

The Town of Huntsville offers Incentives within the Community Improvement Plan (CIP) Program in order to promote new investment in the community. Huntsville Town Council approves funds annually towards the program and it is available for eligible businesses or properties located within the Downtown Huntsville Business Improvement Area (BIA). The primary incentives are:

- **Façade, Sign, Accessibility and Building Improvement Grant** - this program financially supports costs associated with building, signage or accessibility improvements and may cover 50% of eligible costs up to a maximum of $5,000.00.
- **Planning Application and Building Fee Grant -** will cover a portion of planning application or building permit fees and may cover 50% of eligible costs up to maximum of $10,000.00 on approved applications.
- **Landscape Improvement Grant** - to assist with landscaping improvements to a property to enhance streetscape activities and may cover 50% of eligible costs up to a maximum of $2,000.00; and

- **Tax Increment Grant Program -** through the CIP, a Tax Increment Grant is also available to property owners whose municipal property taxes have increased because of the substantial development, re-development, construction or re-construction of an eligible building or property, within designated areas of the Town.

Community Grants & Supports

This program provides support for recreation and cultural experiences, special events, projects and programs that provide benefit to the community. Types of Support:

- **Grants** - This is a financial contribution paid by the Town to the successful applicant to support a community event, project, or program that has an overall cost. Grant funding is not meant to subsidize fundraising events or activities. 50% of the costs of the program, project or event, rounded up to the nearest $50 or $1,500/request.
- **Promotional Item** - This is a non-monetary contribution from the Town to the successful applicant to support community events or projects. An example includes free admission passes to Muskoka Heritage Place.

Physician Attraction Incentive Program

The Town of Huntsville is offering family physicians the following attraction incentives in exchange for 5 years of service:

- $60,000 for taking over a family practice; $70,000 for taking over an existing practice and taking more than 200 Huntsville patients off the AFHT waitlist; and/or $80,000 for those setting up a new family practice.
- A 1-year family pass to Muskoka Heritage Place and Pioneer Village.
- Family skate/swim 1 year membership at Canada Summit Centre
- Eligibility to apply for the NRRI Provincial Grant of $107,166
- In addition to the Town's financial contribution, the Huntsville community has come together through businesses, organizations, groups and residents to offer additional incentives to attract physicians including financial contributions, in-kind support and donations. This includes things like a 1-year car lease, golf and ski club memberships, retail and service discounts, and restaurant vouchers to name a few. A full list of incentives will be shared during agreement discussions.

Learn more at **www.huntsville.ca/DoctorsWanted**

Downtown Dollars Program

Led by the Huntsville BIA, Downtown Dollars are gift certificates that can be used at any downtown business. There is no expiry date and can be issued in any denomination. The downtown dollar program encourages

spending locally and introduces customers to business offerings downtown. The Huntsville BIA is a local board funded through the Town of Huntsville.

Ingersoll

- **Façade Improvement Program** - Loan will be a maximum of $10,000 interest-free with a grant of $2,000 to be awarded upon successful completion of all requirements of the program.
- **Residential Conversion, Rehabilitation and Intensification Program** – Grant of 50% of the building permit fees associated with residential conversion, rehabilitation and intensification. A tax incremental grant on improvements that create an increase in assessment over a 5-year period with 80% of the tax increase granted back in year 1, 70% in year 2, 60% in year 3, 40% in year 4 and 20% granted back in year 5.
- **Update to Building Code Program** - Grant 50% of the building permit fees associated with updating buildings to conform with current Municipal, Provincial and Federal health and safety requirements.
- **Design Grant Back Program** - Grant 50% of the eligible costs to a maximum of $1,500 for anyone successful in receiving funding for other programs within the Community Improvement Program.
- **Tax Increment Equivalent Grant Program** - Graduated tax rebate over 5 years for projects under $5M (Year 1 – 80%, Year 2 – 70%, Year 3 – 60%, Year 4 – 40%, Year 5 – 20%). Extended 10-year rebate for projects over $5M or brownfield redevelopment (Year 1 – 100%, Year 2 – 90%, Year 3 – 80%, down to Year 10 – 10%)

Innisfil

- **Investment Attraction**
  - Innisfil Heights offers 1600 acres of industrial and commercially zoned land ready for investment. To further promote investment, we've undertaken the Economic Impact and Sub Sector Analysis for Innisfil Heights project.
  - Economic Impact and Sub Sector Analysis for Innisfil Heights.
    - This initiative will play a critical role in supporting the Town's efforts to attract high quality investment, support infrastructure planning, and strengthen long term economic resilience. Building on the six priority sectors identified in the Economic Development Strategic Plan. Advance Manufacturing, Agro Tech & Food Processing, Creative Industries, Tourism, Life Sciences, and Clean Tech Supply Chin. This study will validate the growth potential of each sector applicable to Innisfil Heights and access their ability to support

local job creation, business attraction, and sustainable development. Sub Sector Analysis will enable a more granular understanding of niche opportunities best aligned with IH assets, infrastructure capacity, and work force availability. The finding of this study will sharpen the Towns competitive positioning within the greater Golden Horseshoe and inform a proactive approach to sector based economic development within Innisfil Heights, the Town's most strategically important employment area.

- Welcomed Northern Transformer and DSV.
  - The Town welcomed two new major employers to the Innisfil Heights Investment Area. DSV – Global Transport and Logistics, a global leader in transport and logistics, opened their new state-of-the-art warehousing facility. This is a 1.4 million square foot facility creating approximately 200 additional jobs in Innisfil.
  - The Town also welcomed Northern Transformer Corporation, a leading Canadian manufacturer of high-voltage power transformers. Northern Transformer is investing $207 million into building their new state-of-the-art facility in Innisfil Heights which is estimated to bring an additional 200 jobs into the community. They broke ground in September and are working hard to develop this new facility.

- **Community Improvement Plans:** Further, the team is developing targeted community improvement plans to attract high value investments in key sectors. This approach will support mixed use and accessory residential developments in key settlement areas further enhancing Innisfil's economic landscape.
  - 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

- **Business Retention and Expansion (BR&E)**
  - Innisfil's BR&E initiatives focus on supporting growth and sustainability of local businesses through various programs and proactive outreach efforts. These initiatives focus on addressing challenges faced by local businesses and facilitating growth opportunities by fostering relationships with local entrepreneurs, providing resources, and assisting with expansion needs. By actively engaging with our business community we ensure they remain competitive.
    - Job Fair
    - Success Story Videos
    - Entrepreneurial Journey Map

    - BR&E Survey
    - Chamber of Commerce Event
    - Newcomer Workshop (Fuel Innovation)
    - Business Showcase
    - Shop Local Marketing Campaign

- **Entrepreneurial Support**
  - Entrepreneurship is a vital part of Innisfil economic future, Through DMZ Innisfil our partnership with TMU's world renowned DMZ Accelerator, we provide local entrepreneurs with coworking space, mentorship, business development support, and access to a global investor network.
  - DMZ onboarded 27 companies, our largest cohort ever.
    - Continuing to plan all access workshops such as grant writing and government procurement workshops.
  - Launched DMZ Alumni program.
    - A new 6-month program that supports graduates of earlier DMZ Innisfil programs. It is designed to help established entrepreneurs continue scaling their businesses with advanced mentorship and guidance.

- **Marketing and Promotion**
  - Our marketing and promotion efforts are designed to raise Innisfil's profile as a vibrant and attractive destination for businesses and investors. Through targeted campaigns, digital platforms, and community outreach, we highlight Innisfil's key advantages including its strategic location, high-quality workforce, and exceptional quality of life. We collaborate with regional and provincial partners to amplify our messaging and ensure it resonates with a wide audience. Together these efforts position Innisfil as a progressive community, open to new business and investment opportunities.

Kenora

- SBEC—Northwest Business Centre
- New Business Welcome Project
- Kenora Business Partners Group—Chamber, CFDC, BIA and Economic Development
- No Development Charges
- 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

- **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
    - 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 development opportunities that will accompany 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.
- 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

Business Assistance

- **Starting or Expanding Your Business** - The purpose of this guide is to equip people with specific information about starting or expanding a business in King including the unique characteristics of King, zoning and permitted use, and some of the programs and financial incentives that will help get their business off to a smart start.

- **York Small Business Enterprise Centre** - Offers support to small businesses in King with training, business plan development, mentoring and advisory services.
- **ventureLAB technology assistance** - Offers a number of initiatives focused on helping your business raise capital, retain talent, commercialize your technology and IP, and acquire customers. Some of the assistance includes access to prototype and lab testing, innovation space, workshops, dedicated advisory and partnerships.
- **King Chamber of Commerce** - works to support King's businesses with networking opportunities and advocacy for businesses. Their membership provides additional benefits such as promotional opportunities, free workshops and seminars, member to member discounts and a listing in their members business directory.

Marketing and Promotion Resources

- **ExperienceKING** - the Township's tourism brand, promoting the best events, locations, and culinary treasures that King has to offer.

Economic Development

- **2021 Community Tourism Plan** - Assisting tourism-related businesses and stakeholders achieve success for themselves through education and leadership. It then layers in support for businesses to work together to build and deliver new products and experiences.
- **Economic Development Strategy**

Community Improvement Plan

- **Village Vibrancy Grant Stream**
    - Signage Improvement – up to $2,500
    - Facade Improvement - up to $10,000
    - Landscaping and Property Improvement - up to $10,000
    - Building Accessibility Improvement - up to $5,000
    - Motor Vehicle and Bike Parking Improvement - up to $5,000
    - Building Improvement and Use Conversion - up to $10,000
    - Planning Application and Building Permit Fees - up to $5,000
    - Tax Increment Equivalent - An applicant will be eligible for up to 100% of the amount of the tax increase as a result of the improvement.
- **Rural Resiliency Grant Stream** - This component of the CIP introduces a new framework of incentives related to certain on-farm diversified and agriculture-related uses, which will contribute to the economic resilience of the Township's agricultural areas. List of Rural Resiliency Grants (up to $10,000 in grants available per property):

- Agri-Tourism Uses
- Sale of Local Produce
- Value Add Activities
- On-Farm Dining
- Signage Improvements
- Facade Improvements
- Infrastructure Improvements
- Planning Application and Building Permit Fees
- Professional Services and Related Costs

Kingston

Our team is dedicated to supporting Kingston's vibrant business community by supporting start-ups, business growth and the attraction of business into our beautiful city.

From research and development to small business expansion, to foreign direct investment, Kingston's Economic Development team is here.

Current Programs Offered Through Kingston Economic Development

- **Starter Company Plus** is designed to provide business training to entrepreneurs ages 18 and older, who are launching a business or expanding an existing business. The program provides business owners and entrepreneurs with the opportunity to pitch for a grant up to $5,000 to start or grow their business.
- The **Summer Company** program provides training to students who want to start and operate their own business. Participants receive hands-on business mentoring from local business leaders and up to $3,000 in funding.
- **Ask the Expert** provides coaching with local specialists in one-on-one sessions, at no charge to the participant, to assist with accounting and bookkeeping, legal, social media, HR, marketing, business strategy and more.
- The **Black Entrepreneurship Ecosystem** is an initiative to help bring together Black entrepreneurs in the Kingston area. This initiative creates a space for Black entrepreneurs to take part in programs and network during the early stages of launching their business.
- The **Canada Digital Adoption Program (ceased delivery March 31, 2025)** provides up to $2,400 to help cover the cost of new e-commerce applications. Businesses are supported by e-commerce advisors, who assist in guiding prospective and approved applicants through the application process, as well as offer valuable insight into eligible e-commerce tools for business owners to adopt.

- The **Business Transition Program** is offered by Certified Exit Planning Advisors (CEPA) to empower entrepreneurs considering the transition of their business ownership in the next 1-5 years through sale or succession.
- **Futurrpreneur Canada** is a national not-for-profit organization that is fueling the entrepreneurial passions of Canada's young entrepreneurs. Futurpreneur offers collateral-free loans at better investment rates than most banks. They finance up to $25,000 per business directly from their own funds.
- **Kingston Newcomer Entrepreneurship Awards** recognizes newcomers to Canada face multiple barriers when settling into their new community. To recognize the contributions made to the local economy, Kingston Economic Development Corporation is working with Kingston Immigration Partnership to establish an annual awards ceremony.
- **Queen's Career Apprenticeship: Kingston** connects Arts, Humanities, and Social Sciences graduates from Queen's University with Kingston employers. The grant will cover the apprentice's salary for four months up to a maximum of $2,500 per month and be paid out in months 1, 2, 11 and 12. Businesses are eligible to receive funding for 1 apprentice per year.
- Kingston Economic Development and KEYS Employment & Newcomer Services partnered to create **Welcome Night**, a safe space for newcomers, young professionals and returning residents to network and share resources.
- Kingston Economic Development is a **Global Skills Referral Partner** for Category A of the Global Talent Stream and Global Skills Strategy: Dedicated Service Channel. This program is directed towards businesses with a focus on innovation who have a need for unique and specialized global talent.
- **Kingston Young Professionals (KYP)** recognizes the needs for a dynamic network that empowers young individuals in the local workforce. KYP hosts a variety of events and programs throughout the year, including networking mixers, skill-building workshops, panel discussions and community service projects.
- The Annual **Kingston Young Professionals 40 Under 40 Awards** program targets young professionals in the Kingston region who have demonstrated exceptional leadership, innovation, and impact in their respective fields.
- **Diplomatic Delegation Familiarization Tour** include site visits to employers in priority sectors, demonstrations of made in Kingston innovations, post-secondary institutes and centres of research.
- **Home Childcare Business Creation Initiative** – launched in partnership with YMCA of Eastern Ontario and Community Foundation of Kingston & Area and addresses gaps in available childcare, which have impacted workforce participation and economic growth. Eligible participants will receive a micro-grant

to help with business startup expenses and comprehensive business training and childcare-specific support to establish licensed childcare services, particularly those catering to cultural or linguistic needs.

- **Not-for-profit Academy** will provide a series of virtual workshops covering essential topics such as Marketing & Communications, Branding & Digital Presence, and sourcing alternative funding. Additionally, the program will develop a centralized resource database to support the ongoing needs of not-for-profits in the area.
- **Kingston Francophone Employment Project** supports local businesses in attracting, hiring, and integrating French-speaking and bilingual employees, promoting a more inclusive and linguistically diverse workforce.

Other Services from Economic Development

Additionally, Kingston offers the **Helix Funding program** for life science startups which began intake in June 2025:

- Kingston Economic Development's life sciences initiative provides a comprehensive support system for Eastern Ontario companies, focusing on four key pillars: access to BSL-2 wet lab infrastructure, tailored business support, commercialization funding, and an extensive validation network. Through this initiative, companies can utilize state-of-the-art wet lab space at Providence Care Hospital, connect with expert mentors and technical advisors, and participate in the Build2Scale Life Sciences program. At the core of the funding strategy is the **Helix Funding Program**, which offers eligible companies matching grants ranging from $10,000 to $100,000 to support their growth and market readiness. These funds enable ventures to access specialized facilities, expertise, and collaborative opportunities that are essential to validating and scaling innovative products in the life sciences sector.

Kitchener

- **Corporate Calling Program** – Assist the local business community with retention and expansion initiatives, including talent attraction, financial incentives, land and building acquisition, key business and municipal contacts, and supply chain solutions.
- **Small Business Centre –** The Waterloo Region Small Business Centre (WRSBC) has locations in Kitchener, Cambridge and Waterloo to serve small businesses. The Centre provide advisory services, training, networking, business programs and events for new and existing small business. A monthly newsletter informs entrepreneurs and small business of current initiatives and activities.
- Façade Improvement Grant Program.

Lambton Shores

- Economic Development, especially Industrial/Commercial land is promoted by the Sarnia-Lambton Economic Partnership on behalf of Lambton Shores.

Lincoln

- **Industrial Lands and Rural Area CIP**
  - Contains financial incentive programs which are designed to promote private sector development on industrial designated and zoned lands
  - Contains financial incentive programs which are designed to encourage the development of value-added agricultural uses and/or agriculture-related uses on designated and zoned agricultural lands or equivalent uses to these in the Niagara Escarpment Plan Area
- **Mixed Use and Residential Intensification CIP**
  - Contains financial incentive programs which are designed to promote private sector mixed use development and intensification in the areas
- **Vineland Central Business District CIP**
  - Recommends public realm improvements including physical improvements to the area to help stimulate private sector investment and improvement of the area
  - Contains financial incentive programs to promote private sector building rehabilitation and redevelopment in the area
- **Beamsville Central Business District and The Ontario Street Commercial Area CIP**
  - Contains financial incentive programs designed to promote private sector building rehabilitation and redevelopment

London

- **London Economic Development Corporation (LEDC)** - is funded through a Purchase of Services Agreement between the Corporation of the City of London and LEDC. The London Economic Development Corporation (LEDC) serves as the primary economic development agency for London. LEDC focuses on fostering business growth, attracting new enterprises, and ensuring that companies have the necessary talent, resources, and conditions to thrive. Serving a diverse range of sectors—including agri-food, manufacturing, digital media and tech, health, and professional services, LEDC provides tailored,

no-cost economic development services to businesses of all sizes. The LEDC is instrumental in advancing industrial land development, facilitating research and development partnerships, integrating various ecosystems, and promoting London globally. LEDC is tasked with attracting new businesses and jobs, supporting business retention and expansion, aligning workforce development with business needs, and maintaining partnerships to bolster economic development. LEDC provides annual updates to the Municipal Council and/or a Committee of Council, including investment data, labour force trends, and metrics related to the local economy.

- **TechAlliance** - The City of London provides an annual grant to TechAlliance to help advance and contribute to the City of London's Strategic Plan 2023-2027 and the Strategic Area of Focus 'Economic Growth, Culture, and Prosperity'. TechAlliance helps companies attract talent, capital, and customers through expert advisory services and networking opportunities, facilitating valuable connections for founders, industry leaders, investors, and tech professionals.
- **Small Business Centre -** The City of London provides an annual grant to the Small Business Centre to help advance and contribute to the City of London's Strategic Plan 2023-2027 and the Strategic Area of Focus 'Economic Growth, Culture, and Prosperity'. Established in 1986, the London Community Small Business Centre is a not-for-profit organization dedicated to supporting entrepreneurs through the startup and growth phases of small businesses. The Centre contributes to the economic, social, and cultural well-being of the community by offering comprehensive support services, programs, and resources. It has played a key role in creating hundreds of new jobs annually. In partnership with the City of London and the Ontario Ministry of Economic Development, Job Creation and Trade (MEDJCT), and as a member of Small Business Centres Ontario, the Centre provides free consultations with qualified business consultants, workshops and seminars tailored to small business needs, guidance on business plans, access to government programs, and mentorship opportunities.
- **Community Improvement Plans and Financial Incentives:**
    - **Office to Residential Incentive** – for the conversion of vacant office spaces to residential units – the OTR program offers $35,000 per unit, subject to funding availability
    - **Additional Residential Unit grants (ARUs)** offer financial assistance to property owners to help offset the costs of creating new additional residential units. The loan amount is the lesser of $45,000 or the cost of the eligible works for any ARU type at any rent.
    - **Transit Oriented Development** grant to provide developers with $15,000 per residential unit to build along rapid transit lines and within the Downtown area
    - The City also recently launched the **Vacant Commercial Space Fit-Out** program, a unique program providing grants covering 50% of the improvement costs, up to a maximum of $50,000. Helps business owners and tenants pay for the cost of setting up empty spaces so they can begin business operations.

- The **Upgrade to Building Code Loan** offers financial support for interior improvements to your building, including upgrades to plumbing, electrical systems, HVAC, mechanical systems, roofing, fire protection systems, and other work required to meet Building Code standards. The loan covers 50% of the improvement costs, up to a maximum of $200,000. It is repaid over 10 years with 0% interest. In certain areas, a portion of the loan may be forgiven.
- The **Residential Development Charges Grant** program is designed to encourage private sector investment in residential property development in the Downtown and Old East Village areas. The maximum grant amount per property is equal to the net residential DCs paid. The program reimburses a portion of the residential DCs paid by the applicant over a 10-year period, until 100% of the residential DCs have been refunded.
- The **Façade Improvement Loan** offers financial support for enhancing building exteriors, covering upgrades to windows, doors, brick repairs, painting, lighting, and signage attached to the façade. The loan covers 50% of the improvement costs, up to a maximum of $50,000. It is repaid over 10 years with 0% interest. In some areas, a portion of the loan may be forgiven.
- The **Rehabilitation and Redevelopment Tax Grant** refunds a portion of the municipal tax increase resulting from the rehabilitation of an existing building or the construction of a new one. A percentage of this tax increase is refunded to the property owner annually for a 10-year period. There is no maximum grant amount for this program. The total grant value is determined by the MPAC re-assessment of the redeveloped property. The grant amount will vary depending on the project and will decrease over the 10-year payback period.

Mapleton

The Township of Mapleton Economic Development department works with a 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

Community Improvement Plan with Grant/Loan Programs for:

- Design and Study Grant
- Planning Application and Building Permit Fee Grant
- Façade, Signage and Property Improvement Grant
- Building Improvement Grant
- Accessibility Grant
- Building Conversion and Expansion Grant
- Major Redevelopment Tax Increment Equivalent Grant (TIEG)
- Residential Conversion, Rehabilitation and Intensification Grant

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:** 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.
- **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.

Meaford

Economic development programs

- **Building Strong Relationships**
  - **Direct Engagement:** Regularly meet with local business owners to understand their needs, concerns, and opportunities. Establishing personal relationships creates trust and opens up a clear channel of communication.
  - **Networking Opportunities:** Facilitate connections between businesses for partnerships, collaborations, and knowledge-sharing. This can include hosting events or creating forums where business owners can share challenges and successes.
- **Support and Resources**
  - **Access to Funding and Grants**: Meaford works closely with Grey County to deliver our Community Improvement Plan which provides grants/loans to help businesses upgrade facilities, adopt new technologies, or expand operations. We actively seek out these opportunities and guide businesses through the application process.
  - **Business Training and Mentorship:** Through our association with Greg County, we offer workshops, training programs, or mentorship networks can equip business owners with the skills they need to succeed in today's economy, from digital marketing to financial management. A new "Maker's Space" is a real asset for our local trades.
- **Incentive Programs**
  - **Loyalty to Local Campaigns:** Encouraging residents to "shop local" can be a powerful way to support small businesses. These initiatives raise awareness and create a culture of supporting local businesses.
- **Infrastructure Development**
  - **Downtown Revitalization**: Improving the physical appearance of the downtown core or other business areas can attract customers and tourists. We have worked with our Community Groups to uplift our urban areas with new flowers, art installations and wrapped light-posts to brighten our streets.
  - **Technology Access:** We are working on improving our high-speed internet and digital infrastructure and bringing in new technology including EV charging units.
- **Addressing Workforce Needs**
  - **Local Talent Development:** Collaborating with Georgian College to expose our resident to local training centers to develop programs that meet the workforce needs of local businesses.
  - **Affordable Housing:** Working on plans to make affordable housing for workers more accessible which will assist with talent recruitment and supporting business growth.
  - **Doctor Retention and Recruitment:** Working with the local hospital and their foundations on doctor recruitment and retention.

- **Promoting a Positive Business Climate**
  - **Simplifying Regulatory Processes:** We are continuing to streamline permitting, licensing, and other administrative processes makes it easier for businesses to operate and expand.
  - **Public Relations and Marketing:** Highlighting Meaford's business successes through local media, municipal websites, and social media. Acknowledging businesses' contributions to boost morale and encourage others to invest in the community.
- **Tourism Development**
  - **Leveraging Local Attractions:** We have a beautiful combination of nature, trails, parks, water, history and culture. Our Meaford Hall is a special, cultural focal point for our residents and tourists.
  - **Event Programming:** Meaford is known for their excellence in hosting festivals, fairs, and other events that draw in both locals and visitors in hopes of stimulating the economic activity and give businesses increased exposure.

<u>Grants details</u>

- **Study & Business Plan Grant -** This program is intended to assist owners with financing the cost of undertaking various studies that promote and support economic development & diversification. Such studies/plans should explore business diversification and related building/lands improvements, repair or replacements that would result in enhanced long-term viability and/or business growth. Additionally, Environmental Studies leading to remediation of contaminated sites are eligible.
  - The grant is available on a 50% matching funds basis up to a maximum of $7,500 per study. Eligible environmental studies may be funded to a maximum of $15,000 per study.
- **Buildings and Land Improvement Grant or Loan Program** – The grant will cover 50% of eligible project costs, to a maximum of $7,500 per project/property. The loan issued will be interest free with an amortization period of 10 years, covering up to 100% of the costs of the eligible work per property, to a maximum of $50,000. A minimum loan amount of $10,000 shall apply.
  - Façade & Exterior Improvements
  - Interior & Structural Improvements
- **Energy Efficiency Retrofit Grant or Loan Program** – The Program is available as a grant that will cover 50% of eligible project costs, to a maximum of $7,500 per project/property. The Program is also available as an interest free loan with an amortization period of 10 years, covering up to 100% of the costs of the eligible work per property, to a maximum of $50,000. A minimum loan amount of $10,000 shall apply.
- **Development Charge and Municipal Fee-Equivalent Grant Program**:
  - **DC Fee-equivalent Grant** - Maximum grant is equivalent to 100% of applicable local Municipal Development Charges.

- **Planning Application and Review Related Fees** – Maximum grant is equivalent to 100% of applicable local Municipal planning and review related fees.
- **Building Permit Fees Grant** - Maximum grant is equivalent to 100% of applicable building permit fees for new builds or major renovations

- **Tax Increment Equivalent Grant Program** – Provide a grant for a portion of the Municipal taxes attributable to the increased assessment arising from improvements. Phase-in of the tax increase occurs over a 10-year period, representing a grant of 100% of the increase in year one and 10% in year ten.
- **Affordable Housing Loan Program** – agreement that will secure the affordability of the unit for a period of not less than 10 years.
- **Surplus Lands and Buildings Program** - Lands and/or buildings that are deemed to be surplus to the needs of the local Municipality by Council and which have potential for affordable housing that includes Purpose-built/secured Rental Housing Units that is expected to further the objectives of this CIP may be offered for sale at reduced or no cost, through a Request for Proposals (RFP) process.
- **Tourism Destination Loan Program** – The loan issued will be interest free with an amortization period of 10 years, covering up to 100% of the costs of the eligible work per property, to a maximum of $50,000. A minimum loan amount of $10,000 shall apply.

Middlesex Centre

- **Façade and Signage Improvement Grant** - Grant up to a maximum of $5,000 or 50% of eligible project costs (whichever is lesser) in order to improve the façade and signage of a commercial building.
- **DC Grant** - The owner or tenant of agricultural, commercial or industrial DCs are paid to Middlesex Centre may be provided with a grant equivalent up to a maximum of 50% of the charges paid.
- **Property Tax Increment Equivalent Grant** - The tax increment is granted to the property owner on an annual basis and in decreasing amounts, for a maximum period of five (5). In year one, the amount of the grant may equal up to 90% of the tax increment. In subsequent years, the amount of the grant shall decrease until it reaches zero. The total amount of any Tax Increment Equivalent Grant shall not exceed 50% of the total cost of the improvements or $5,000 annually, whichever is the lesser.
- **Building Fee Reimbursement Program** - a maximum of $2,500 or 100% of the Municipality's fees, whichever is the lesser.
- **Retrofits or Modifications to Premises to Improve Access pursuant to the Accessibility for Ontarians with Disabilities Act** - Middlesex Centre will provide a maximum grant of $2,500 or 50% of the eligible costs, whichever is the lessor.

- **Allowance for Renovation or Construction Costs related to a Significant Public Health Event** - Middlesex Centre will provide eligible businesses a one-time grant up to $2,500.00 to off-set the costs associated with significant health event such as a pandemic.
- **Energy Efficiency and Retrofit Grant** - Middlesex Centre will provide financial support to eligible businesses who undertake green initiatives with a grant of 50% of the construction costs of the eligible works, up to $7,500.

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.

Minto

- **LaunchIT Minto**
  - Start-up and small business support
  - Small business training and mentorship program
  - Incubator Space
- **Residential Attraction Programs**
  - A" Move to Minto" campaign including video
  - Partnerships with Developers to promote community and developments
- **Community Improvement Plan with Grant/Loan Programs** for:
    - Façade & Signage Grant
    - Structural Grant
    - Tax Increment Equivalent Grants
    - Brownfield Tax Grants

Mississauga

The City of Mississauga, Economic Development Division is developing a new five-year strategic plan with insights from Mississauga businesses. The Economic Development Strategy 2025-2030 will help position our city as a global leader in innovative, sustainable and inclusive growth.

- **The Lakeview Innovation District**, part of the 177-acre Lakeview Village development, will become an employment hub where people can research, test and develop solutions in state-of-the-art offices, flex-offices and lab spaces. Progress and resources:
    - **IDEA Square One** is a 4,300 square-foot facility for startups, scale-ups, corporate leaders, and investors to collaborate and grow together. It's an entrepreneurship hub that brings together like-minded entrepreneurs in a collaborative, creative space.
    - **Business Advisory Services** offers resources and guidance to those exploring entrepreneurship, starting a new business or scaling an existing business in Mississauga. Free advisory services offered: business planning, general operation, sales strategies, digital marketing, scale-up support, legal and finances.
    - **Entrepreneurship Bootcamp** is an intensive, high-impact stream of Mississauga's Starter Company Plus program designed to fast-track early-stage startups from launch to growth. Funded by the Province of Ontario, participants of this structured program will gain access to training and mentorship with industry experts, peer-to-peer connections, and the essential tools needed to validate and start a sustainable business. This free program offers: Expert-led business training and skills development, Mentorship from business professionals, Networking opportunities to connect with fellow entrepreneurs, Guidance in writing a comprehensive business plan, Opportunity to apply for a micro-grant up to $5,000.
    - **Summer Company** can help you launch and operate your very own business this summer. The program provides: Free business training on a variety of business topics to help you get your business up and running. Topics include bookkeeping, sales, marketing, Free mentorship and guidance from local business leaders and professionals to help support your new business venture and goals, Opportunity to receive a grant up to $3,000 to help kickstart your new summer business
    - **IDEA Step-Up Program** is a 6-month program that supports innovative and inclusive companies to grow and overcome barriers. With a focus on sustainability and inclusivity, the participants will receive a tailored program to help them grow their company while simultaneously contributing to social and environmental change.
    - **EmpowHER Tech Launchpad** is a transformative 12-week accelerator program designed to propel women-led ventures that are ready to scale their existing product or technology-based businesses. This program places a strong emphasis on supporting newcomer women who are

breaking barriers in the tech industry. Through tailored mentorship, investor readiness training, and strategic growth support, EmpowHER Tech Launchpad empowers participants to accelerate innovation, expand their market reach, and build sustainable, scalable ventures. In proud partnership and collaboration with YSpace, the 2025 cohort of EmpowHER Tech Launchpad launched in the fall, continuing our mission to empower women-led tech ventures with the tools, mentorship, and community they need to scale and succeed.

Downtown Core Community Improvement Plan (CIP). The incentives included in the CIP are:

- **Tax Increment Equivalent Grant (TIEG)** - promotes office development by removing the financial disincentive associated with increased property taxes related to this type of development.
- **Development Processing Fees Rebate** - improves the feasibility of developing office uses downtown by rebating the development application and building permit fees paid for this type of proposal.
- **Municipally Funded Parking Program** - provides parking at reduced cost for the office developer.
- **Municipal Property Acquisition and Disposition** - provides land at market or below market value for developments that include office.

Muskoka District

Muskoka Affordable Housing Initiatives Program (MAHIP)

- MAHIP is a multi-year program geared to low and modest-income households. Through MAHIP, the District offers funding to eligible developers, builders, buyers, and landlords to develop and provide affordable housing in Muskoka.
- **Capital Incentive Funding** is available through the MAHIP program. Through Capital Incentive Funding, developers, builders and homeowners may be eligible to receive funding towards the construction of rental housing. Funding amounts vary based on the affordability period as per below:
    - Funding Amount of $15,000 for a 7 Years period
    - Funding Amount of $40,000 for a 10 Years period
    - Funding Amount of $80,000 for a 20 Years period
    - Funding Amount of $100,000 for a 25 Years period
    - Funding available upon receipt of occupancy permit
    - Rental units must be at or below District Alternative Average Market Rent
    - Rent limits in place for set amount of time, depending on funding amount and corresponding affordability period (see table above).
    - Applies to new construction or renovation/conversion where new units are constructed (e.g. single home converted into two units or commercial property converted into housing)
    - Preference given to rents that include some or all utility costs

  - Capital Incentive Funding Agreement to be registered on title for the respective affordability period.
- **The Landlord Rent Supplement Program** is available through the MAHIP program. Landlords may be eligible to enter into rent supplement agreements where they receive a direct payment for a portion of the monthly rent (average of $235 per unit per month) toward rental units.

Spotlight on Housing and New Rental Partnerships

- The District has launched a new public initiative on housing meant to reach out to the housing industry and highlight the work underway to make it easier and more affordable to build homes in Muskoka. The first spotlight focuses on rental solutions, with a call for proposed head lease arrangements – an RFI has been posted inviting landlords, housing providers, and developers to share ideas on how this model could work in Muskoka. Under this model, the District would lease units from landlords and sublease them to residents in need of housing. This initiative will feature new themes each month geared to supports and investments into housing creating more safe, attainable and sustainable housing in Muskoka.

Muskoka Tariff Information Hub & Roundtable Forum

- The Muskoka Tariff Information Hub was established in response to the growing economic uncertainty surrounding U.S. tariffs and their impact on local trade and supply chains. The District, through collaborative efforts with the Area Municipalities and Chambers of Commerce, launched the Muskoka Tariff Information Hub. This platform was created to equip businesses, non-profits, and community stakeholders with timely, practical information and resources from subject matter experts and support organizations to navigate shifting trade policies and economic pressures. The hub contains:
  - Real time updates – trade developments and related policy changes
  - Toolkits and checklists
  - Connections to funding programs
  - Webinars and learning tools and resources

Further to this, the District hosted its first Tri-Regional Economic Roundtable Forum on Tariffs in July as part of a learning series whereby panelists from the Ontario Chamber of Commerce, Business Development Bank of Canada, Trade Commissioners Office and the Honourable Minister of Economic Development, Job Creation and Trade, Vic Fedeli, offered their insight and expertise on tariffs and trade disruptions. The event was designed to provide clarity, practical resources and policy insight for businesses navigating the growing challenges around tariffs. Key solutions discussed included supply chain diversification, export readiness and leveraging programs already in place at the federal and provincial levels.

The District will continue with its tariff engagement learning series through various outreach activities and will continue to provide updates through the information portal to support transparent communication, stakeholder awareness, and informed participation in the ongoing tariff review process.

MAILT: Muskoka Area Indigenous Leadership Table

- The Muskoka Area Indigenous Table is a relationship-strengthening initiative involving all area municipalities and Indigenous Nations with historic ties or ongoing interest in the lands that now encompass Muskoka.
- MAILT accomplishments include: renaming of Muskoka Road 38 to Kanien'kehá:ka Iohatátie; a friendship accord signed by twelve First Nation and Municipal partners; an award of excellence from the Canadian Association of Municipal Administrators for innovative and collaborative partnerships; Indigenous awareness training for over 1100 staff and community members; the creation of a Land Acknowledgement Guideline and Framework; and established protection of drinking water intakes.

Muskoka Broadband Expansion

- The District of Muskoka Broadband sub-committee is working closely with area municipalities, to harmonize policies that would make applications more efficient for Internet Service Providers and speed up broadband expansion throughout Muskoka.

Inclusion, Diversity, Equity, & Anti-Racism (IDEA) Advisory Group (IAG)

- The IAG is a community led advisory body for Muskoka District Council to advance the goals of Inclusion, diversity, Equity, and Anti-Racism. Two highlight projects are:
    - **Community grants program** funds small community led projects that support the IDEA goals at local levels.
    - **Diversity & Inclusion Training for small employers** in: Safer Spaces 2S-LGBTQ+ cultural competency; indigenous awareness, & by-stander Intervention.

Funders Forum Info Sessions

- As part of the ongoing learning series a set of virtual information sessions was launched to strengthen stakeholder engagement as well as understanding of the available funding opportunities and to build familiarity with a new funder to the area, the Northern Ontario Heritage Fund Corporation (NOHFC). These sessions are designed to introduce funders, clarify eligibility criteria and provide practical guidance on navigating the application process. Further NOHFC information sessions are planned for the fall and will continue on a regular basis to provide updates with regards to funding streams as well as best practice when it comes to applying as well as similar information sessions for FedNor and the Ontario Trillium Fund.

Early Years Workforce Development Strategy

- The District of Muskoka continues its work on the Early Years Workforce Development Strategy with some key highlights and accomplishments from this past year which include:
    - High School Career Classes – engagement with 150+ students
    - Community Engagement through presence at job fairs and other events
    - Marketing Campaign – Spotify, Instagram and Facebook.
    - Fall conference with keynote speaker was a success, had a second event in the spring of this year focused more on networking and mentorship.

Venture Muskoka

- The District of Muskoka collaborates in economic development projects through the regions' municipal economic development teams identified together as Venture Muskoka. This year, Venture Muskoka will be going through a redesign of their website to enhance online resources for both businesses and job seekers.

Workforce Development Committee (WRC) Implementation Plan

- The regional workforce development committee oversaw the creation of a Regional Workforce Development Strategy, that was approved by District of Muskoka council spring 2024. Included in this was an implementation plan of twenty recommendations. Of the twenty recommendations, the WRC began immediate work on the following and here are some key updates with regards to these:
  1. Establish leadership and governance model and begin rollout of implementation plan – Terms of Reference were established as well as a workplan that was officially ratified early spring of this year
  2. Meet with local stakeholder organizations to review strategy actions and identify partnership opportunities and communication channels. - this partner and stakeholder engagement session occurred in the fall of 2024 and provided insight and valuable information key to implementing our strategy and work plans
  3. Establish and track key performance indicators – KPI's were established and reflected in the annual work plan.
  4. Develop annual work plans with financial implications aligned with development of municipal budgets – As was stated above, these were developed for the year and as a part of the implementation strategy will be updated on an annual basis as well as a status report will be provided to indicate what we have accomplished year to date and what we plan on accomplishing in the coming year.
  5. Enhance online resources for job seekers and employers to coincide with the Muskoka Job Board – This initiative is multi-pronged with various partner engagement as well as employer engagement to determine how best to provide information and fill in the gaps that exist so there is a better match between what employers require and what job seekers offer – this will be an ongoing initiative.
  6. Develop a marketing campaign for the Muskoka Job Board to promote workforce opportunities. The creation of a further video to add to the series around manufacturing is currently in the works and will be released before the end of the year

Youth Engagement Strategy (as part of the WFC implementation plan) - critical to the development of workforce for future capacity building is the engagement of youth, especially at the high school level regarding experiential and immersive learning opportunities. The RWC piloted a project to support students in the Muskoka area with the Skills Ontario competition involving contributing funds towards supports related to the students respective trades.

The RWC plans to continue with youth engagement by working with the school board, the SHSM consultant within the school board and other educational partners within Muskoka to look for ways to collaborate and further engage with students as it relates to career development and setting them up for success.

Muskoka Job Board

- The Muskoka Job Board is a resource to connect job seekers with employment opportunities within the District of Muskoka. This is managed and promoted by the Workforce Development Committee. A part of the work plan this year involves improvements to the job board to enhance online job-seeking resources.

Muskoka Tourism Marketing Agency (MTMA)

- The Muskoka Tourism Marketing Agency is a not-for-profit membership association funded by the District of Muskoka and local tourism businesses. MTMA unifies the region behind the Muskoka tourism brand through specific and regional marketing programs and implementing strategic priorities with regional stakeholders.

Muskoka Airport

- The District of Muskoka owns and manages the Muskoka Airport through the Airport Board of Directors. The Muskoka Airport contributes over 40 million in regional economic impact. Designated as an "Airport of Entry" by the Canadian Boarder Services Agency, international flights are common. The Muskoka Airport is home to over a dozen local businesses in the aerospace sector making it a service hub for clients as big as WestJet and Air Canada. Government services are supported as well such as: Air Ambulance, Ministry of Natural Resources wildfire management, Ontario Provincial Police, Royal Canadian Mounted Police, Corrections Canada and the department of National Defense. The airport recently transitioned into an MSC which allows the airport to operate more like a business enabling faster, more streamlined decision-making. This in turn will allow the airport the ability to potentially attract investment and development, reduce its reliance on tax dollars and position the airport as a more competitive economic driver for the region.

Newmarket

Marketing and Attraction

- **Collision Conference** – Economic Development attended final year of Toronto of this major tech conference to promote Newmarket as a place to land for international and mid-career entrepreneurs. Meetings with 8-10 international tech companies were scheduled.
- **Partner with the "Treefrog Accelerator"** to nurture international entrepreneurs seeking a Canadian presence by developing a "Welcome to Newmarket" package.
- **Economic Development Marketing Strategy** – fulsome marketing and attraction strategy development and execution including social media, media relations, experiential design
- Engaged in current "Place Branding" strategy development for Newmarket that will better position the Town within investment markets.
- Leading investigation of Municipal Accommodation Tax to advance tourism in Newmarket.

- **Choose Local marketing campaign** – annual community wide marketing campaign during the holiday season to encourage local residents to "choose local" when crossing items off their holiday shopping list

- **Market Research** – understanding the ICT and Advanced manufacturing sectors in Newmarket. Also investigating impact of AI in Economic Development

BIA and Main Street Support

- Supporting on-going BIA and Main Street initiatives including summer patio program and filming
- Led the "Ice Lounge on Main" multi-day winter promotional event.
- **Financial Incentive Program** – administering the Financial Incentive Program for the Community Improvement Plan (CIP) area
- Part of Official Plan review for future development opportunities in the South of Davis Area (SODA) linking the Historic Main Street District to the Davis Drive rapid transit corridor.

Corporate Visiting

- Continuation of the Corporate Visiting Program with wealth creating companies located in Newmarket.

New Tecumseth

Economic Development Programs

- **Municipal Accommodation Tax (MAT) Feasibility**: New Tecumseth Economic Development is currently exploring the potential of introducing a 4% MAT (Municipal Accommodation Tax) levied by short term rentals and hotels/motels in Nea Tec for clients staying less than 30 days in the region. The tax if implemented and accepted by council has the potential to generate significant revenues, which can then be reinvested into the region to support tourism endeavors that add value back to New Tec. Work is underway, with stakeholder engagement set to take place in July/Aug 2025.

- **Business Events**: Many business events have been held in the recent month including a job fair to connect local students with local employers, the Business Excellence awards, Mayor Norcross' Annual Business Address – Celebrating Town achievements and milestones including revamping the Stevenson Memorial Hospital, Developing Simcoe Manor and Water treatment plant expansion in New Tecumseth, and most recently – The Auto Mayor's event.

- **Business Visitation program** – Economic Development will be looking to complete 2 business visits per month to check in, gather feedback and support our local businesses as part of our business retention and expansion efforts.

- **Partnership Formation** – Economic development will be working closely with the ABIA, BTBIA. Chambers of Commerce to deepen relationships and ensure our business community is well supported
- **Business Concierge Service** – Economic Development is working on putting together a business concierge service to enhance the speed and efficiency of doing business in New Tecumseth. The program will expedite projects that add value to the region to ensure opportunities are not lost due to time delays and lags.

Funding For Downtown Businesses and Properties

- **Facade, Building and Property Improvement Grant** - The maximum grant value for the eligible costs per property are:
    - Facade Improvements: 50% of the eligible costs to a maximum of $25,000, whichever is less.
    - Signage, Awning & Lighting: 75% of the eligible costs to a maximum of $2,500, whichever is less.
    - Building Code Upgrades: 50% of the eligible costs to a maximum of $20,000, whichever is less.
    - Property Improvements: 50% of the eligible costs to a maximum of $25,000, whichever is less.
    - Each property is permitted a total of $50,000 of funding for these grants, over the lifetime of this Plan.
- **Downtown Residential Improvement Grant** - 50% of the eligible costs to a maximum of $5,000 per residential unit, whichever is less. A maximum of four (4) units shall be eligible per property, to a maximum of $20,000 per property.
- **Commercial At-Grade Conversion Grant** - 50% of the eligible costs, to a maximum of $10,000, whichever is less.
- **Public Art Grant** - 75% of the eligible costs, to a maximum of $3,000, whichever is less.
- **Privately-Owned Public Spaces (POPS) Grant** - 75% of the eligible costs, to a maximum of $5,000, whichever is less.
- **Heritage Grant -** 50% of the eligible costs, to a maximum of $3,000, whichever is less. This grant is available for the Beeton Heritage Conservation District only.
- **Catalytic and Business Development Grant** - The grant will be paid to the owner each year for a maximum of 10 years or less, at the discretion of Council. In year one, the value of the grant may equal up to 100% of the tax increment. In subsequent years, the value of the grant shall decrease until it reaches 0% of the tax increment. A payment period of 10 years will be the maximum with the grants being incrementally reduced over the grant period.

Funding For Major Developments

- **Business Development Grant** - This grant is intended to provide financial incentive to stimulate new investment in targeted economic sectors for the purposes of expanding and diversifying New

Tecumseth's economy. This grant is administered as a tax increment equivalency grant (TIEG). The grant will be paid to the owner each year for a maximum of 10 years or less, at the discretion of Council. In year one, the value of the grant may equal up to 100% of the tax increment. In subsequent years, the value of the grant shall decrease until it reaches 0% of the tax increment. In no case shall the total value of all grants issued over the grant period exceed 100% of the eligible costs of the project. A payment period of 10 years will be the maximum with the grants being incrementally reduced over the grant period.

- **Rental Development Grant** - The maximum value of the grant may equal up to 80% of the tax increment. In subsequent years, the value of the grant shall decrease until it reaches 0% of the tax increment. A payment period of 10 years shall be the maximum with the grants being incrementally reduced over the grant period.

Funding for Residential Developments

- **Downtown Residential Improvement Grant** – This grant encourages the development or improvement of residential units in the upper storeys or rear of mixed-use buildings. This program is intended to increase the number of residential units in the downtown areas. 50% of the eligible costs to a maximum of $5,000 per residential unit, whichever is less. A maximum of four (4) units shall be eligible per property, to a maximum of $20,000 per property.

Niagara Falls

- **Niagara Gateway Economic Zone Community Improvement Plan and Municipal Employment Incentive Program**
    - Offers a tax increment-based grant, planning application fee waivers, building permit fee rebates and study grants to stimulate investment in new or existing employment uses.
    - Municipal Development Charges are waived for Industrial land uses.
- Downtown Community Improvement Plan and Historic Drummondville Community Improvement Plan
    - Offers grants for façade and commercial building improvements; residential loans for the creation of new residential units and a tax increment-based grant for redevelopment.
    - A Municipal residential development charge exemption of 75% is available for properties within these CIP areas.
- Lundy's Lane Community Improvement Plan
    - Offers grants for the improvement of commercial facades, landscaping and property; grants for an adaptive reuse and motel revitalization and a tax increment-based grant for redevelopment

Niagara Region

Affordable Housing

- **Affordable and Supportive Housing Regional Development Charges Deferral** - A deferral of Regional Development Charges for affordable or supportive housing units in projects having an agreement with a Regional department or agency for as long as the units remain affordable.
- **Niagara Renovates Homeownership for Repairs and Accessibility** - Forgivable loan over 10 years for repairs and accessibility modifications for low- and moderate-income households.
- **Niagara Renovates Multi-Residential** - Forgivable loan over 15 years to fund repairs or provide accessibility for affordable units in multi-unit buildings.
- **Non-Profit Regional Development Charges Grant** - A grant that pays for up to 100 per cent of Regional Development Charges for eligible non-profit developments.
- **Partnership Housing Program** - Partnerships with for- and non-profits to generate more purpose-built rentals and move clients off the housing waitlist by using a suite of Regional incentives customized by project. This program is currently subject to review and not available at this time.
- **Welcome Home Niagara Home Ownership Program** - A forgivable loan after 20 years for downpayment assistance of five per cent interest-free to a maximum of $33,387.40 (purchase price not to exceed $667,748), as amended from time to time, for renters at specific income levels purchasing a home.

Employment

- **Gateway Community Improvement Plan Tax Increment Grant** – A matching tax increment grant for projects in the Gateway Community Improvement Plan areas in Fort Erie, Niagara Falls, Port Colborne, Thorold and Welland.
- **Gateway Community Improvement Plan Regional Development Charges-Based Grant** – A matching grant of Regional Development Charges payable for projects with exceptional scores (14+) on Gateway Community Improvement Plan criteria. Niagara Region will provide a matching grant for an amount equal to Regional Development Charges, up to $1.5 million per project, less any other applicable grants, following this post-completion calculation if: a project receives a score of 14 or more as calculated following project completion; and the local municipality provides written confirmation that it's providing a grant equal to the amount of local development charges for the project or will not be levying development charges for the project.
- **Regional Development Charges Grant for Industrial Use** – A grant equal to 100 per cent of Regional Development Charges for new or expanded industrial developments meeting the definition of industrial use.

Public Realm

- Niagara Region partners with local municipalities to improve the accessibility, sustainability and attractiveness of public realm areas within Regional roads. The Public Realm Investment Program provides local cities and towns with a matching grant from $25,000 to $150,000 for public realm enhancements on Regional roads in core areas.

Norfolk County

Norfolk County's Economic Development activities and initiatives include, but are not limited to:

- Business retention and expansion;
- Supporting workforce development, capacity, resiliency, job creation and skills building, including immigration and talent attraction;
- Investment attraction, development facilitation and investment aftercare;
- Providing informational support for newcomers to our community;
- Supporting businesses in their Diversity, Equity, and Inclusion practices;
- Government liaison to support business and help facilitate innovation and growth;
- Community familiarization through marketing and promotion;
- Municipal industrial land sale marketing and facilitation;
- Public Transportation

Business Supports

- **Business Retention & Expansion:** Norfolk Economic Development continues to conduct a Business Retention and Expansion program. With an online survey available and over 70 businesses engaged in 2024. By sharing experiences and insights, businesses help the Economic Development team identify opportunities to strengthen our local business community and ensure the department provides the right support.
- **Community Improvement Program:** The Community Improvement Program (CIP) offers a streamlined approach to applying for grants, designed to support businesses and property owners in enhancing their communities. Norfolk County's CIP establishes a framework for support and implementation of programs that may be utilized to encourage the maintenance, rehabilitation and redevelopment of the county. Up to $20,000 in grants are available to local businesses. As of the end of September 2024, 19 grant applications have been received. Grants are available for:
    - **Study / Pre-Development Grants**
        - Architectural and Design Grant
        - Environmental Remediation Grant

        - Planning Application Fee and Building Permit Fee Grant
    - **Building / Property Improvement Incentives**
        - Agricultural Buildings and Facilities Improvement Grant
        - Building Facade Improvement Grant
        - Landscaping, Signage and Property Improvement Grant
        - Structural Improvement Grant
        - Residential Conversion / Rehabilitation Grant
    - **Tax Incentives**
        - Property Tax Increment Grant

North Bay

- The **Economic Development Department** assists existing businesses, prospective investors, and community partners with business growth and development related initiatives through:
    - Investment attraction, development facilitation and aftercare
    - Business retention and expansion support to facilitate innovation and growth, market development, export, and trade opportunities
    - Municipal marketing, promotion, and community familiarization
    - Municipal industrial land sale marketing and facilitation
    - Sector specific capacity development initiatives
    - Film & TV production attraction, support, and municipal permit administration
    - Supporting small business and entrepreneurs through The Business Centre Nipissing Parry Sound (Provincial Small Business Enterprise Centre)
    - Delivery of the Newcomer Entrepreneurship Program
    - Supporting workforce development including immigration and talent attraction
    - Community development, capacity, and marketing partnership projects
- The City's **Development Application Review Team (DART)** provides timely and coordinated review of development proposals. The **Growth Community Improvement Plan** is designed to support qualified industrial development, downtown and waterfront commercial projects and housing intensification efforts through a variety of municipal fee and tax rebates and a professional study grant

North Grenville

- **Mayor's Address Event**
- **Hamlet Signs** - The 2023 Municipal budget includes $10,000 to be allocated towards the design and installation of 7 new community welcome signs.
- **Digital Service Squad -** Economic Development staff was successful in securing funding from the OBIAA to continue the Municipality's Digital Service Squad Program. With this funding, the Municipality will be able to assist 200+ businesses with their digital needs. North Grenville's Digital Service Squad will work with local businesses to provide one-on-one support with digital assessments, website creation, social media advertising and e-commerce platforms.
- **The Digital Service Squad** is offering the following services for free:
    - Applying for up to the visitor guide will serve as a comprehensive resource providing information about attractions, accommodations, dining options, events, and other relevant details to enhance the visitor experience. $4,900 in grants
    - Exploring social media
    - Learning about e-Commerce
    - Providing feedback on your current digital presence
    - One-hour consulting sessions
    - Free 360° photos of your business
- **Waterfront Access Strategy** - The strategy will create an overall vision for enhancing public use and access to the Rideau River and Kemptville Creek, in keeping with the Municipality's environmental, recreational and tourism objectives. The strategy will be completed by the end of 2023.
- **Economic Development Strategy -** This strategy will provide relevant direction, outlining goals and outcomes for the Municipality's Economic Development initiatives that will assist the Municipality in improving the economic and social well-being of North Grenville's diverse residents.
- **Tourism/Ec. Dev Seminars -** Working with community and business organizations to host a series of seminars that cater to the needs of our community.
- **Visitor Guide -** Tourism staff designed and distributed the North Grenville Visitor Guide.

North Perth

- **Pre-apprenticeship Training Program** with regional training partner in the field of Welding, Metal Fabrication and General Machining. To support workforce supply to area employers. Program includes in-class training and placements with local employers.
- **Youth Attraction and Retention Strategic Plan** including design and installation of a social space for youth in the renovated Elma Logan Recreation Complex/Daycare/Library.

- **Wayfinding and Gateway Signage Program**
- Façade Improvement Program
- Development of a Downtown Wifi Implementation Plan for downtowns across North Perth. In progress.

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

Business retention and expansion efforts are complemented by specific focus on tourism and creative sectors as well as small business support

- **Community Improvement Plan**
  - Eight financial incentives are offered to eligible commercial property owners, tenants and developers to encourage revitalization and investment in select areas
  - Managed by the Planning division and promoted directly to businesses through the EDC division
- **Business Outreach Program**
  - Informal program that encourages local businesses to connect with the EDC office to discuss challenges/opportunities, understand resources, and celebrate milestones
- **M1 Zone Directory**
  - Annual outreach to update business directory for all properties located in Orangeville's industrial zone
- **Public Art Collection**
  - Manage collection of tree sculptures and utility box art installations including acquisition, promotion, and maintenance
- **Tourism support**
  - Leverage tourism brand – Love, Orangeville – to promote visitation to Orangeville
  - Utilize various promotion channels – website, e-newsletter, social media, paid advertising, etc.
  - Maintain tourism business directory

- Maintain local event calendar

- **Downtown support**
  - Established Memo of Understanding with local BIA to define roles and responsibilities of the Town and the BIA
- **Small Business Enterprise Centre**
  - Funded in partnership with MEDJCT and local partners, deliver SBEC services, events, and programs to small businesses in Dufferin County

Orillia

- **Innovation Collective** - streamline processes and make it easier and more accessible for local and regional entrepreneurs to participate in and grow their business through the innovation economy.
  - The operating committee consists of members from Lakehead University, Orillia Area CDC, Georgian College, the County of Simcoe, the City of Orillia and two innovation experts from the local community. Innovation collectives create and support new ideas, products, and services.
- **Workforce Attraction and Retention Project** - The City of Orillia has partnered with the County of Simcoe and other regional partners to deliver a multi-faceted workforce attraction and retention project to help address workforce development challenges and support local industries in attracting and retaining talent.
- **XcelerateHer Program** - The XcelerateHER program is a unique program that supports female entrepreneurs through a four-pronged approach: skills development, networking opportunities, workshops and success stories.
- **Orillia and Area Physician Recruitment and Retention** - This includes providing key data, taking part in familiarization tours, and other initiatives to market the Orillia area for physicians to open a practice and for learning doctors to complete their practicum training.
- **Orillia Area Community Development Corp. (Orillia Area CDC) -** The Orillia Area CDC provides counselling, training & funding to local businesses to support job creation, growth and innovation.
- **Orillia & Area Online Business Directory** - The directory is promoted by the City and community partners as a source for local products, businesses and services.
- **Orillia & Lake Country Tourism -** Orillia & Lake Country Tourism is the destination marketing organization for Orillia & Area and focuses efforts on promoting local tourism attractions and events, while attracting visitors to the area. They administer and collect the MAT on behalf of the City of Orillia and receive 50% of the net revenue to support and enhance the tourism industry

- **Local and Regional Partnership Development** - The City of Orillia's Business Development staff regularly assist in the development of partnerships throughout the community and regionally. This includes everything from business-to-business partnerships to connections between post-secondary institutions and business leaders.
- **Business Development Newsletter** - The quarterly newsletter features local projects, initiatives and successes with the community and is shared with local businesses, community partners, and potential investors.
- **Downtown Tomorrow Community Improvement Plan (CIP) A**llows the City to offer a tool kit of financial incentive programs to promote private sector investment in building and property renovation, adaptive reuse, redevelopment and new construction projects. Council approved $200,000 for the 2023 grant program to offset costs of development in the downtown core for DTCIP projects such as façade improvements, signage, feasibility studies, building improvements and the creation of residential units.

Oshawa

- **Business Retention & Expansion Program:** The Business and Economic Development Services branch at the City of Oshawa has undertaken a Business Retention and Expansion (BR+E) program aimed at supporting the growth and retention of Oshawa-based businesses across the city. The Oshawa BR+E Program is structured, collaborative, data-based and aims to put our business community at the forefront. Through the program, we aim to connect with local businesses through an online survey and meetings to gather insights, support growth objectives and/or resolve immediate concerns, while deepening our relationship with the businesses in the process. The program follows a four-stage process: Preparation, Collect & Analyze, Develop Goals & Action Plans, and Implement & Monitor Action Plans. The Program is currently in Stage 3 of the process, that is to develop goals and action plans aimed to improving the business ecosystem in the city in the long run.
- **Community Improvement Plans:** Community Improvement Plans (C.I.P.) are financial incentive programs that are designed to encourage development and redevelopment in designated areas throughout the City of Oshawa. Property and/or business owners can apply for financial support in improving the visual and functional aspects of their commercial, industrial, and mixed-use residential buildings or parcels of land. These Community Improvement Incentives, fully approved by the Province of Ontario, are just another way that Oshawa works with private sector partners to re-invest in our great city. Applications are accepted twice annually with the first application deadline of March first every calendar year, and the second application deadline of September first every calendar year. The following programs are available:
    - **Harbour Road Area -** offers an Increased Assessment Grant to encourage development in the Harbour Road Area. An Increased Assessment Grant provides a financial incentive for part or all of the increase in City taxes as a result of development or redevelopment of a property.

Applications are accepted year-round and require Council approval. The Increased Assessment Grant Program will run until December 31, 2026.

- **Simcoe Street South Renaissance –** offers four financial incentives programs such as: Economic Stimulus Grant, Façade and Accessibility Improvement Grant, Increased Assessment Grant, and Upgrade to Building and Fire Codes Grant
- **Urban Growth Centre –** offers five financial incentive programs such as: Conversion to Residential Grant, Economic Stimulus Grant, Façade and Accessibility Improvement Grant, Increased Assessment Grant, Upgrade to Building and Fire Codes Grant
- **Wentworth Street West –** offers three financial incentive programs such as: Economic Stimulus Grant, Façade and Accessibility Improvement Grant, Increased Assessment Grant

- **Graffiti and Vandalism Remediation Fund**: Through the 2024 Mayor's Budget, a one-time fund of $100,000 has been established to support the business community in addressing the remediation of graffiti and vandalism acts to properties. This grant provides businesses with funds for eligible commercial or industrial property graffiti and vandalism repairs, or to implement eligible preventative measures. The grant program offers two (2) types of rebates - 1. Reparative and 2. Preventative. A property owner or business owner can apply to one or both programs. Reparative and Preventative Rebate applications are retroactive to January 1, 2024, accepted year-round, and will be reviewed on a first come, first serve basis until the fund is fully exhausted.
- **Business Funding & Support Finder (Fundica):** Oshawa Economic Development has partnered with Fundica, a leading AI-powered funding search engine, to provide businesses with an easy way to discover relevant government and private sector funding opportunities in Canada. Through its proprietary search tool and intelligent filtering, Fundica helps entrepreneurs and businesses find grants, tax credits and incentives, loans, loan guarantees and equity. This Business Funding & Support Finder helps local business owners more easily identify and access financial support.
- **Downtown Clean-up Program:** A program implemented to assist downtown businesses with daily clean-up of their street facing entrances for enhanced beautification. Following completion of the program agreement, downtown business owners are provided with daily early mornings clean-ups to remove any debris left behind by undesired behaviours observed in the downtown area.
- **Downtown Temporary Sidewalk Patio Program**: Running from April 15th – October 31st per season, the Downtown Temporary Sidewalk Patio Program allows eligible downtown businesses to submit patio applications that fit four options on City property – 1. Small patio, 2. Curbside patio, 3. Large patio, and 4. Expanded sidewalk patio. This complimentary program supports ongoing efforts to beautify and promote Downtown Oshawa as a vibrant, attractive and unique destination where people come together to meet and engage.

Ottawa

- **BIA Formation and Expansion Grant** - provides funding grants to business groups that have expressed formal interest in creating a Business Improvement Area for their commercial district, or to existing BIAs wishing to expand their boundaries.
- **BIA Graffiti Grant** - is available to all eligible BIAs as an annual renewable contribution. The purpose of the fund is to support BIAs and member businesses in adhering to the Graffiti Management By-law 2008-1 requiring the expedient removal of graffiti from all properties within the City of Ottawa.
- **BIA Mural and Architectural Design Feature Funding Program** - This program challenges BIAs, in collaboration with local artists, to develop "wow" moments that will enhance the public realm, create a more vibrant streetscape and enrich the customer experience.
- **BIA Research Grant Program** - This program provides funding contributions to BIAs to assist with research projects that are designed to enhance the economic viability and competitiveness of the BIA.
- **Community Economic Development Funding Program (CED)** - is an annual program that provides financial support to projects that advance job creation, economic diversity, entrepreneurship and small business development, skills development, innovation, and tourism while also demonstrating environmental, social, and/or cultural benefits.
- **Economic Development Core Funding** - Funding agreements with Invest Ottawa, Ottawa Music Industry Coalition, and Ottawa Film Office.
- **Economic Development Projects** - Funding agreements with Ottawa Film Office, Ottawa Music Industry Coalition, and Ottawa Festival Network.

Owen Sound

Council approved a new Community Improvement Plan, allocating funds annually to:

- Façade & structural improvement,
- Accessibility improvements, and
- Startup space leasehold improvements

The City, in partnership with the Owen Sound Downtown Improvement Area completed a three-year River District Action Plan with the focus on branding, management, marketing and promotion.

Parry Sound

- **FAM (Familiarization) Tours:** Economic Development Department of the Town of Parry Sound brings business people from the GTA, southern Ontario, and overseas to Parry Sound District to experience what the area has to offer in terms of investment opportunities.

Peterborough

Peterborough and the Kawarthas Economic Development ("PKED")

- Peterborough's strength in advanced manufacturing, aerospace, agriculture, cleantech, small business and tourism is buoyed by business support programs for real results. PKED is governed by a volunteer board of directors consisting of up to 13 local community members representing key business sectors, for 4 divisions:
    - Tourism
    - Marketing and Communications
    - Business Development
    - Operations

Cleantech Commons

- Peterborough is building Canada's premier cleantech destination in partnership with Trent University. Cleantech Commons will be host to a cluster of world-class companies and start-up enterprises in the fields of clean technology, agro-biotechnology, water treatment and advanced materials.

Peterborough Airport

- The Peterborough Airport offers fully serviced industrial and commercial lands airside and groundside. Lands are fully serviced with hydro, natural gas, communications fiber, water, and sewer services, ideally situated for aviation and aerospace related businesses.

Affordable Housing Community Improvement Plan

- **Municipal Incentive Program** – refunds municipal fees such as planning application fees, parkland fees, and cash-in-lieu of parking fees for affordable housing projects.
- **Development Charges Program** – refunds development charges for any new affordable housing units, subject to available funding.
- **Tax Increment Grant Program** – an annual grant to property owners, reimbursing a portion of the municipal property tax increase resulting from increased assessment over a period of nine years.

- **Heritage Property Tax Relief -** Owners of designated heritage properties in the Central Area may be eligible for tax relief in the amount of 40% for residential properties or 20% for commercial properties.

Central Area Community Improvement Plan

- Help improve the appearance and the structure of commercial buildings;
- Encourage the conversion of upper floor space for residential use; and
- To stimulate the environmental clean-up and redevelopment of older, abandoned industrial and commercial sites that may be contaminated.

Pickering

- Marketing
  - Branding
  - Marketing
- Local Communications
  - Community Website
  - Community Social Media Platforms
- Business Support
  - Business Census and Outreach
  - Business Retention and Expansion Initiatives
  - Business Continuity Support
  - Entrepreneurial and Startup Support
  - Incubators or Accelerators
- Workforce and Talent
  - Workforce Gap Analysis
  - Career Awareness Building
  - Workforce Development Events
- Investment Attraction
  - Direct Outreach
  - Ongoing Sector Research

  - Existing Business Engagement
  - Conferences and Other Multipliers
- Investment Servicing and Aftercare
  - Development and Adoption of Full Investment Service Processes and Protocols
- **Business Visits**
  - Main point of contact for downtown businesses for development and expansion to navigate municipal approvals.
  - Gather information and update from businesses to support development.
  - **Downtown Redevelopment** - Partnering with businesses and developers to revitalize downtown area and support business and residential intensification.
  - **Municipal/Regional Partnership** - Work in collaboration with Durham Region to promote Downtowns of Durham
  - **Incentives** - Assist businesses in navigating and identifying support and grant programs such as Digital Main Street program.
  - **Shop Local** - Direct marketing to promote developments and local businesses.

Port Colborne

- **Corporate Visitation Program**—The Economic Development Office assists firms in developing new export markets and expanding existing companies.
- 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

Port Hope

Economic Development Strategic Plan

- Work for the Economic Development Strategic Plan began in 2022 and consisted of three phases: research and analysis, consultation, and strategy development.

Community Improvement Plan

- **The Urban Design Study Grant Program** offers a grant equal to 50% of the cost of an urban design study, professional architectural and design drawing(s), and/or heritage impact assessment to a maximum grant of $3,000. Only one Urban Design Study Grant application per property or project is permitted.
- **The Façade Improvement Grant Program** offers a grant equal to 50% of the cost of eligible front, side and rear façade improvement and restoration works to a commercial, institutional and mixed-use buildings. There is up to $12,500 available for front facades and up to $7,500 for side and rear facades.
- **The Building and Property Improvement Grant Program** has two components:
    - the building improvement component offers a grant equal to 50% of the cost of eligible interior and exterior building works to commercial, institutional and mixed-use buildings up to maximum grant of $12,500.
    - the Property Improvement component offers a grant equal to 50% of the cost of eligible exterior property improvement, such as landscaping and paving, to a maximum grant of $7,500.
- **The Upper Storey Conversion Grant Program** offers a grant for the following types of projects in the upper stories of existing commercial, institutional and mixed-use buildings. Renovating existing residential units to bring these units into compliance with the Building Code, Property Standards By-law, and the Fire Code. Constructing new residential units or new live, work, or studio space. The grant offered is $15 per square foot to a maximum grant of $15,000 per residential unit, live workspace or studio, and a maximum of four residential units. The grant can be increased to $24 per square foot for affordable residential units.
- **The Tax Increment Grant Program** offers an annual grant for up to 10 years after project completion to help reduce the property tax increase that can result in larger rehabilitation, redevelopment, infill and intensification projects in the Project Area. This grant is only available to projects that meet the Municipality's minimum performance requirements for a “catalytic project”. If the applicant chooses to apply for this grant, Council will determine if the project meets this criterion.
- **The Development Charge Grant Program** offers a grant that reduces the Municipal Development Charges payable on projects in the Project Area. This grant is only available to projects that meet the Municipality's minimum performance requirement for a “catalytic project”. If the applicant chooses to apply for this grant, Council will determine if the project meets this criterion.
- **The Fees Grant Program** offers a grant equal to up to 100% of the fees paid on planning and development applications, demolitions or building permits, and a range of other permits for projects approved and completed under any of the CIP Incentive programs up to a maximum of $5,000.

Destination Marketing

Economic Development handles destination marketing for the Municipality of Port Hope through its Port Hope Tourism office. Activities include:

- digital and onsite kiosk tourism information services
- production and distribution of themed tourism brochures at key tourism attractions
- seasonal outdoor, radio, and television ads highlighting key events and attractions
- paid and organic social media campaigns
- tourism website
- tourism industry communications and coordination

Tourism Strategy

- The tourism strategy began in 2023 for a delivery date of 2024, but with leadership changes is now slated for a Fall 2025 delivery. The tourism strategy will provide strategic recommendations for the structuring and delivery of Municipal tourism industry and destination marketing services going forward while highlighting major destination and product/package development objectives.

Spring Business Workshop Series

- A free workshop series developed and delivered in partnership with the Business and Entrepreneurship Centre Northumberland and the Port Hope & District Chamber of Commerce. It is designed to empower local entrepreneurs and business owners with the tools, strategies, and insights needed to scale up, boost skills, and continue thriving in today's evolving market. Four workshops were delivered in person and remotely from March to June.

New Filming Policy

Work has begun on a new filming policy to replace the current policy that has been in place since 2016. Municipal staff will work in partnership with a contracted service provider which will provide the following:

- An impartial, internal audit of the current film permitting process at the Municipality, which may include interviews with staff and stakeholders; internal document review; analysis of internal processes, and internal and external communications.
- A study of the Municipality of Port Hope as a filming destination with an emphasis on examining its physical, social, economic, and political conditions.
- Exploration of best practices for the delivery of film permitting in communities of similar size, product offering, political environment, and proximity to Port Hope.
- A final report that synthesizes findings and policy recommendations. Ad hoc consulting, document review and analysis for the duration of the film policy development process.

Main Street Reconstruction and Business Continuity

- Port Hope has been undergoing a multi-year reconstruction of its main (Walton) street over the last several years and Phase 3 is expected to be complete before the end of 2025. In addition to the practical community communications and engagement required on the Port Hope Digs webpage and social media as well as printed bulletins, Port Hope has operated a substantial amount of business continuity

programming which includes continuous business walks and consultation and downtown animation efforts with a cross-section of industry and cultural partners.

Business Community Update

- The Municipality of Port Hope maintains a mailing list and eNewsletter for business owners and operators within Port Hope, one General subscriber list and one Tourismfocused subscriber list. The eNewsletter covers such topics as Municipal news and updates; grants, funding, and resources available for business owners; behind-thescenes information about the Municipality's Economic Development Division.

Prince Edward County

- **Partnerships** with:
  - Small Business Centre and Community Futures for "Winter Survival Workshops" to ensure businesses are equipped with the tools they need to survive.
  - Annual Prince Edward County Job Fair.
- **Tourism**:
  - Conduct Ambassador Training program for tourism industry
  - Work with museums to develop and market experiential tourism attractions to enhance and maintain their viability in the community.
- Downtown Revitalization Program with five Communities within PEC.
- Holiday shop local programs.

Puslinch

- Community Improvement Plan financial incentive programs continue to be made available to eligible businesses within the Township's main corridor (ongoing)
- Implementation of robust communication and engagement strategy - ie. Social Media, EngagePuslinch, Township website, etc. (ongoing)
- Community Guide, Business Directory, Puslinch Profile Features, and Associated Economic Development Programmes (ongoing)
- Your Town Rising downtown activation project (implementation ongoing)

- Next steps associated with the Your Town Rising implementation includes the collection of images and videos at Township parks, facilities, and trail systems that will be shared on the Township's Instagram page (2025 - ongoing)
- The Township will be holding its 175th Anniversary and second Puslinch Community Showcase on October 4, 2025. The showcase is a signature Township run annual economic development event that brings together over 60 vendors, local business, community groups and partners (annual event).
- The Township hosted its first Mayor's Breakfast on May 5, 2025. The 2025 Mayor's Breakfast is a culmination of Business Retention and Expansion (BR&E) interviews that were conducted by the County with downtown businesses in 2024/2025. The County presented the results of these interviews at the Mayor's Breakfast and the Township presented next steps to the businesses (ongoing - annual event). Future annual events will focus on the Township's economic development programs alongside targeted speakers (annual event).
- Centralized Economic Development related webpages on the Township's website (2024/2025)
- Introduced preliminary planning consultations to provide additional/cost effective feedback opportunities for the development community (2025)
- Regionally Significant Economic Development Study Area Phase 1 (Employment) in collaboration with the County of Wellington (2025)
- Aberfoyle Settlement Boundary Expansion and Rural Residential Severance Revision in collaboration with the County of Wellington (2025)
- Potential Financial Incentive Program/Plaque Program (2025/2026)
- Township Community Improvement Plan Amendment and Financial Incentives (2025/2026)
- Establishment of an Ad-Hoc Local Economic Development Committee subject to grant funding success (2025/2026)
- The Township is in the process of issuing a Request for Proposal to have a consultant assist the Township for Revitalizing the Downtowns in Aberfoyle and Morriston (2025/2026).

Quinte West

Business Retention & Expansion Project

The City of Quinte West initiated a business retention and expansion (BR+E) project for its retail, commercial and technology sectors to foster local businesses' stability and growth.

Community Improvement Plan

The CIP consists of programs to encourage private investment into the CIP Priority Areas, including the following zoning: Downtown Commercial (DC), Corridor Commercial (CC) within the priority zones only, and

Recreation Commercial (RC), Agricultural (AG), and Rural (RU) properties with a Tourist Establishment/retail operation. The CIP programs are as follows:

- **Façade and Signage Improvement Grant** - A grant to support aesthetic improvements to the façade and signage of commercial properties in the CIP Priority Area. The Façade Incentive may cover 50% of eligible costs up to a total of $12,500 OR $17,500 for properties with more than one facade. The Signage incentive may cover 50% of eligible signage costs up to $2,500 per property.
- **Planning Fees and Building Permits Grant** - A grant to reduce the cost of eligible Building and Planning Fees. Eligible Planning Fees including Zoning By-law Amendments, Site Plan Approval, Minor Variance, Application for Consent, Part Lot Control Exemption and Subdivision/Condominium Agreement may cover 50% up to $3,000 per property. Building Permit Fees can cover 50% up to $7,000 per property.
- **Building and Property Renovation Grant** - A forgivable loan to encourage the significant renovation of existing commercial and mixed-use buildings in the CIP Priority Area, including upper-floor conversions. This loan may cover 50% up to $25,000 per project, forgivable over five years at an annual rate of 20%.
- **Building Accessibility Improvement Grant** - A grant to assist property owners with the financing of accessibility improvements to ground floor or upper storey units. Eligible costs can be covered 50% up to $5,000 per project.
- **Multi-Stream Comprehensive Tax Increment Equivalent Grant (TIEG)** - A grant that will reimburse a portion of the increased Municipal property taxes as a result of a (re)development that meets City strategic priorities. This grant may equal up to 75% of the Municipal Property Tax Increment over a set period of time or dollar limit, per Council approval. This program includes three streams:
    - New Commercial (applicable area Downtown and Commercial
    - Non-Urban Tourism-Related Uses (applicable area: City-wide, Zoning RC, A, RU only)
    - Hotel Development (applicable area: City-wide, Zoning DC, CC only)

Industrial Lands Community Improvement Plan

The Quinte West Industrial Lands CIP is intended to stimulate private sector investment in targeted industrial areas in the City. Successful applicants will benefit from grants designed to help applicants reduce the costs associated with municipal property taxes. This program is open to new developments and existing businesses that expand on both municipally and privately owned industrial lands. This includes two financial incentive program streams:

- **Tax increment equivalent grant** - The CIP can provide successful applicants with a grant to stimulate investment in the new and existing businesses by reducing costs associated with increased property taxes from significant development, redevelopment and property improvements on industrial lands.

- **Permit application fee grant** - A grant to assist with the development/redevelopment projects on industrial lands via reducing the zoning bylaw amendment application fee or the Demolition Permit application fee.

Renfrew (Town)

Economic Development Services

- Site location assistance
- Information and statistics
- Streamlining the development approvals process
- Business problem-solving
- Business and community contacts
- Industry and business networks
- Community Outreach
- Access to community improvement incentives

Community Improvement Plan

- A Community Improvement Plan (CIP) for the Town of Renfrew has been prepared to serve as a long-term strategy to revitalize the community, improve the quality of life of the community's residents, better utilize underdeveloped properties, and promote private investment in land and buildings. The Community Improvement Project Area identifies five districts, each with different financial incentives available. Financial incentives include:
    - Façade, building, and signage improvement Grant
    - Property, Landscaping and Parking Area Improvement Grant
    - Accessibility Improvement Grant
    - Planning and Building Permit Fee Grant
    - Tax Increment Equivalent Grant

Economic Development Advisory Committee

- The Economic Development Advisory Committee is mandated to ensure the Town of Renfrew is proactive in economic development and tourism. The committee will make recommendations regarding business expansion and retention, visitor attraction, and strategies to position the town for growth.

Strategic Community Partnerships

- **Renfrew Business Improvement Association** - Making Downtown Renfrew a destination of choice for residents and visitors for shopping, dining, entertainment, and other services; and acting as a catalyst

for vibrancy and prosperity in the area through beautification, improvements marketing and co-operative initiatives.

- Business networking
- Quarterly business newsletter
- Business visitation program
- 5-Year Strategic Plan

- **Renfrew Chamber of Commerce** - The Renfrew & Area Chamber of Commerce is a member organization delivering value to our business community with a focus on advocacy, education, and networking. We will be recognized as the Voice of Business for Renfrew and surrounding area, dedicated to working with stakeholders to help our community thrive.
  - Monthly e-news update
  - Business networking events
  - Grand Openings
  - Membership Surveys
  - New to the Frew; New to Renfrew networking event
  - 2-Year Strategic Plan
- **Renfrew Community Futures** - Provides innovative solutions for small to medium-sized enterprises by delivering techniques and funding opportunities to develop their economic and employment growth with high-quality services and expert guidance.
- **Enterprise Renfrew County** - Enterprise Renfrew County's mandate is to encourage and contribute to the enterprising spirit and economic development of the County of Renfrew by assisting entrepreneurs with the development of new or existing companies.

Richmond Hill

- **Approvals Plus** - Approvals Plus offers priority development application services, using a coordinated inter-departmental approach led by Economic Development staff in partnership with Development Planning staff in the Planning and Regulatory Services Department. Designed to help business owners, developers, and investors get extra building project support. Most office, industrial and commercial developments will qualify.
- **Centre for Local Innovation and Collaboration (CLIC)** - We have partnered with OCAD University to launch the Centre for Local Innovation and Collaboration (CLIC). This program explores opportunities for local businesses to accelerate growth and innovation. Funded by eCampus Ontario and Centennial

College, this unique, design-driven centre for innovation is part of a broad-based approach to accelerating business growth and innovation. CLIC exists to explore opportunities for local businesses to gain access to applied research and to leverage human-centred design expertise.

- **Community Improvement Plan (CIP)** - supports new office development in Richmond Hill's designated centres, corridors and older business parks. It also supports the Village Business Improvement Area revitalization. Grant Programs include:
  - The **Tax Increment Equivalent Grant (TIEG)** program for office is designed to support the development/intensification of office (stand-alone or as part of mixed-use developments) across the entire CIP Area.
    - The maximum amount of the grant is 90% of the annual tax increment, over the agreed base assessment and property tax liability in Year 1, declining by 10% per annum;
    - The maximum duration of the program is 10 years; and
    - The maximum total grant amount is limited to the lesser of the total tax increment over the duration of the program or the total eligible costs.
  - The **Building Renovation Grant program** is designed to promote the adaptive re-use of existing structures (industrial, commercial or other) for office in the Village Local Centre, Oak Ridges Local Centre, Newkirk Business Park and Beaver Creek Business Park areas of the CIP Area. The program is structured as follows:
    - The grant maximum is $100,000 per property and the grant minimum is $10,000 per property; and
    - The grant is provided on a matching funds basis, to a maximum of 50% of eligible costs.
  - The **Façade, Landscape and Signage Improvement Grant Program** seeks to enhance the aesthetic appeal of the Village Local Centre, through façade, public realm and signage improvements, as well as street-front redevelopment, and any resultant economic spin-off effects. A key goal of this program is to support the achievement of the linked system of courtyards. The program structure is identified below:
    - **Façade Grant** - Matching grant of up to 50% of eligible costs or a maximum grant of $15,000 per property for a single facade, whichever is less. Matching grant of up to 50% of eligible improvement costs or a maximum grant of $25,000 per property, whichever is less for façade improvement projects involving more than one façade. The minimum grant is $2,500 per property. Project applications including matching assistance of less than $2,500 will not be considered.

- **Signage Grant** - Matching grant of up to 50% of eligible costs or a maximum grant of $2,500 per property, whichever is less. The minimum grant is $1,000 per property. Project applications including matching assistance of less than $1,000 will not be considered.
- **Landscaping Grant** - Matching grant of up to 50% of eligible costs or a maximum grant of $5,000 per property for a single frontage, whichever is less. For combined street-front and side-lot or rear-lot landscaping improvements: Matching grant of up to 50% of eligible costs or a maximum grant of $10,000 per property, whichever is less. The minimum grant is $2,000 per property. Project applications including matching assistance of less than $2,000 will not be considered.

- **York Region Incentives for Office Development** - Office buildings being constructed in York Region could be eligible to defer the full amount of the Regional development charges payable for up to 20 years. The deferral of development charges is interest free and could begin at occupancy. The five to 20-year development charge deferrals are a part of a three-year pilot, limited to a total of 1.5 million square feet of office space.
- **Business Outlook Survey** - Survey launched in December 2023 to poll businesses on their attitude toward various components of their business and how Richmond Hill SBEC services align with their needs and priorities. Data from this survey informed webinars and services provided to clients in 2024.
- **Site Selectors Guild** - The Site Selectors Guild April 3-5 provided an opportunity for international Site Selectors to network and share best practices in this annual conference in Nashville - Richmond Hill attended as part of the York Region mission and was given an opportunity to present Richmond Hill as a suitable destination for businesses seeking international expansion.
- **Filming** - With a dedicated Senior Economic Development Officer for Film projects, staff actively attracts filming to Richmond Hill, providing film location managers site locators and filming crews direct support for filming on City of Richmond Hill premises, as well as helping to arrange and connect with private business or residential sites for potential filming at their locations. See 'Filming' tab for full breakdown.
- **SBEC Services** - The Richmond Hill Small Business Enterprise Centre (RH-SBEC) is an innovative partnership between the Province of Ontario and the City of Richmond Hill, belonging to a network of 54 Small Business Enterprise Centres across Ontario that offers entrepreneurs various tools to start and grow their businesses. We are a one-stop source of resources that provides information, education, and access to services and programs that enable Richmond Hill's entrepreneurs and small businesses to grow and thrive. Services include Business Consultations and Help with Business Plans, connections to resources and Workshops. See SBEC Workshops tab for 2024 breakdown up until June. Please note webinars will resume in September with topics and dates TBD.
- **Summer Company** - Summer Company launched in April and accepted 10 students into this year's cohort. Summer Company provides mentorship, training and grant funding to full-time students aged 15-29 looking to run a summer business. This year students get to showcase at the Richmond Hill Ribfest

July 19-20 and at Hillcrest Mall (date TBD). Each year one of the students is selected to be awarded the William F. Bell Young Entrepreneur Award each fall.

- **Starter Company Plus -** The Starter Company Plus intake launched in June and provides entrepreneurs aged 18 and over with tailored advice, mentoring, training and up to $5000 in grant funding to help launch or expand their business. The Richmond Hill Small Business Enterprise Centre mentors dozens of entrepreneurs each year through this program. 10 applicants will be awarded the grant. The rest have access to the training sessions.
- **MedTech** - The MedTech Conference brings the brightest minds in the global medtech industry together in Toronto on October 15-17, 2024. The conference gathers thousands from the medtech industry under one roof so attendees can make the most of their time finding new technology at the MedTech Campus, hearing from industry leaders through compelling education and in numerous interactive networking events all week. We will be attending the educational sessions, networking with attendees and participating in a booth in the trade show area of the conference, in partnership with York Region (and the Cities of Markham, Vaughan, and the Town of Georgina), Toronto Global, Cities of Mississauga and Brampton.
- **Entrepreneurship Finance Conference** - The fifth annual Entrepreneurship Fnance Conference will be held Oct 24. This virtual conference will offer participants to hear expert talks from financial experts including representatives from major banks, private lending firms, Venture Capitalists, Angel Investors, partner organizations like EDC, BDC, and more. The goal is to educate, inform and give collaboration opportunities to the local business community on all things finance.

Sarnia

Sarnia Economic Development: As the first point of contact for companies looking to locate, relocate or expand in Sarnia, Sarnia Economic Development services include:

- Site selection assistance and continued support through planning and development process
- Confidential one-on-one consultations
- Strategic partnership guidance
- Grant and financing information & application assistance
- Access to in-market research, market trends and demographics
- Business visitation program to support BR&E efforts
- Workforce and employment development support
- Build awareness of Sarnia's value proposition

- Sarnia Community Improvement Plan for Downtown and Mitton Village

Partnership Development: This department establishes meaningful contact with other levels of government, the business community, educational institutions, and key stakeholders to develop and further economic initiatives and goals.

Sault Ste. Marie

- **Business Retention and Expansion**
  - Retention
    - Business support
    - Funding programs
    - Navigating the various levels of government
  - Expansion
    - Identification of growth industries
    - Funding programs
    - Support
- **Business Attraction**
  - Focus is attraction of business to the City
  - Dedicated resource
  - Targeting desirable industries, understand new trends and opportunities i.e. Biomass, Hydrogen
  - Third party lead generation
- **Community Development Fund -** The purpose of the Economic Development Program of the Community Development Fund is to support job creation, increased tax assessment and the implementation of strategic economic development projects. Applicants apply to receive this funding for Council approval and recommendation comes from the Economic Development Corporation Board of Directors. An annual allocation of $500,000 supports the EDP.
- **Millworks Entrepreneurial Centre -** The centre offers comprehensive services, including two MEDJCT funded programs (Summer Company and Starter Company Plus), incubator services, and ongoing advisory support. The Millworks Centre for Entrepreneurship has been relocated downtown to enhance accessibility for the entrepreneurial community. The Centre has been recently advised that funding for the Summer Company and Starter Company programs has been increased to allow additional participants in 2024.
  - **Summer Company** – funding and support for student summer businesses – up to $3,000 grant to qualified individuals
  - **Starter Company Plus** – up to $5,000 grant to start, purchase or expand a business
    - Business planning support

    - Workshops
    - Mentoring

- **Green Energy Leadership**: As a leading green energy producer in North America, we've initiated efforts to attract industries that can leverage our green energy capabilities. Opportunities include partnerships with green hydrogen, concrete, bio-char producers, and a slag reprocessing company, all of which complement the public port facility project.
- **Start-Up Visa program** – attract foreign entrepreneurs who wish to establish high growth businesses in the City
- **Business Counselling** – business planning, cash flow projections and other business-related topics
    - **Business Incubation Services** – high-speed internet, video conferencing, business mailing address, meeting rooms etc.

The City has two **Community Improvement Plans (CIPs)** in effect.

- **Rental Housing Community Improvement** - provides for tax rebates on a declining basis over a three-year period for new rental housing projects. There is an additional incentive for facilities which support assisted-living programs or where additional barrier free units are constructed.
- **Economic Growth Community Improvement Plan** - provides a benefit for new and expanding companies that are in those emerging sectors that have been identified in the Growth Plan for Northern Ontario. This program allows City Council to approve a one-time grant of up to $100,000; or a grant of up to 100% of the incremental increase in the municipal portion of the property taxes for a maximum of three years.

Development Support

- The City also owns two industrial land properties and is marketing and selling plots to new/expanding businesses for $50,000 per acre.
- It should also be noted that the City does not have any DCs for new building projects.

Scugog

- **BR&E (Business Retention & Expansion) Program** - a structured, action-oriented approach to business and economic development. It promotes job growth by helping communities learn about issues and opportunities for local businesses as well as sets priorities for projects to assess these needs. A BR+E project consists of trained volunteers who visit businesses and conduct confidential interviews with senior-level management, business owners or managers. Data analysis and action planning is then undertaken to address issues and opportunities facing businesses.

South Bruce Peninsula

- **Open-door policy**
- **Pre-consultation**—South Bruce Peninsula takes a progressive approach to development, as such, there is a stream-lined pre-consultation process where staff work closely with residents, businesses, developers and neighourhood groups and other community members to ensure the successful completion of development projects.
- **Corporate Calling Program**—The municipality has a robust corporate calling program. For many local businesses exposure to the municipality is very limited and in many cases corporate calling is the first contact many of them have had with the Town.
- **Collaborative Partnership Development—**The Economic Development Officer establishes and maintains collaborative partnerships with local residents, Chamber of Commerce regional, provincial and national organizations to ensure businesses have the resources they need.
- **Façade Improvement—**The Town partners with the County of Bruce to deliver the Spruce the Bruce program for facade improvement.
- **Physician Recruitment**—Actively implement ongoing programs for physician recruitment and retention for medical students, locums, or resident physicians or other incentives as deemed appropriate by the Town of South Bruce Peninsula and Committee.
- **Community Improvement Plan**—Council adopted a Community Improvement Plan for the Town's Community Improvement Areas. The purpose of the plan is to establish a framework for the Town's support and implementation of programs to encourage development in the downtown and waterfront areas of its four main urban areas.
- **Façade Improvement/ Community Improvement Plan**—The Town partners with the County of Bruce to deliver the Spruce the Bruce program for facade improvement.

Springwater

- **Community Improvement Plan**
    - The Township of Springwater has a Community Improvement Plan (CIP) which is an ongoing program to support and incentivize new and re-development within the Township. The CIP also invests in façade improvements, new signage, and building renovations and improvements.
- **Economic Development Strategy Implementation**

- Our Economic Development Strategy builds on the Township's existing strengths and translates them into new opportunities for economic growth. The municipality will work to further the implementation of the strategy in 2023.

- **Economic Development Marketing Plan Implementation**
  - Ongoing implementation of the Township's Economic Development Marketing Plan will take place over the course of the year, to raise awareness about the economic development opportunities in Springwater among key audiences, as well as support the economic development vision of becoming a prosperous community that enables tourism and attracts sustainable business while maintaining the quality of life that is valued by our residents.
- **General Business Support Services**
  - The Township continues to provide business support services through business expansion and retention initiatives and the sharing of information with our local stakeholders, such as that for upcoming business events, local resource opportunities or incentive programs available.
- **Simcoe Muskoka Skilled Trade & Apprenticeship Expo**
  - The Skilled Trade & Apprenticeship Expo returned May 15 for the first time post-pandemic. The interactive event featuring industry businesses sharing about apprenticeship and trade opportunities available. The event hosted 2000+ Grade 7 & 8 students from across the region during the day and was open to the public in the evening.
- **Tourism**
  - The Township will continue to support and participate in community events, with emphasize on feature events such as the Elmvale Maple Syrup Festival, Elmvale Fall Fair and Midhurst Autumnfest.

St. Catharines

- **Corporate Calling Program** –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.
- **Government Relations** - develop and maintain relationships with elected and unelected government officials, research and advise on public policy, legislation, and programs.

- **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.
- **St. Catharines Enterprise Centre (SCEC)** - provides business advisory services, training, networking, youth programming, events, monthly newsletters, and community outreach to both new and existing small and medium sized businesses.
- Tax Increment Finance (TIF) Program - for redevelopment projects.
- Facade Improvement (FIP) Program—Building facade, store front enhancements.

St. Thomas

- **The St. Thomas EDC—**oversees the Elgin/St. Thomas Small Business Enterprise Centre, Railway City Tourism and the Horton Farmer's Market and provides economic development services across St. Thomas and Elgin County, under the leadership of a volunteer Board of Directors comprised of representatives from business and industry in St. Thomas, along with 3 Members of City Council.
- **Corporate Visitation Program**
- **Site Selection Services**—Full array for new and expanding businesses, while also serving as a liaison between multiple levels of government and the business community
- **Investment Attraction**—The St. Thomas EDC is a founding member of the Southwestern Ontario Marketing Alliance (SOMA), an association which provides services for foreign investors looking to locate in a region that includes Ingersoll, Tillsonburg, Woodstock, Perth County, Stratford and St. Thomas
- **Free Employment Assistance**—is offered through Employment Services Elgin and Fanshawe Employment Services, reducing the burden on employers as they look to find the most suitable candidates for available positions and look for any available funding to support employment growth
- **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)—**is a Federally-funded agency that offers business support and provides loans to small businesses looking to grow
- No Industrial DCs in the City of St. Thomas and Building Permit fees are capped at $25,000.

- 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. The City's CIP offers incentives in a variety of areas that include funding for Facade improvement, Residential Intensification and Brownfield Projects, along with Tax Increment Grants for relevant projects.

Stratford

- **Stratford Economic Enterprise Development Corporation (investStratford/SEED Co.)—** investStratford/SEED Co. provides a professional value-added business service to keep and grow Stratford business and attract new investment. investStratford/SEED Co. operates in partnership with business, education and government sectors.
- **Stratford Municipal Development Incentives**—No Industrial DCs.
- **Stratford Perth Centre for Business**—Offers free one-on-one confidential business consulting services. Also offered are entrepreneurial training and support through workshops, special events, mentoring programs, business plan development and public and private sector referrals.
- **Investment Attraction**—investStratford/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.
- **Workforce Development** - investStratford/SEED Co. is a partner with local and regional organizations involved with labour force research, training and programming. The JobsStratford page on the investStratford website is a portal for local/regional job boards, employer resources and training and support programs. investStratford/SEEDCo. also leads the work being done on Stratford's Attainable Housing strategy and inventory.
- **Heritage Conservation District Loan and Grant Programs:**
    - **Façade Improvement Loan** – 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.
    - **Building Code Upgrade Loan** – 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.

Thames Centre

- **Tax Increment Grant** - A grant equivalent to the following will be provided for a period of 5 years:

  - Year 1: 100% of the Municipal portion of the Tax Increment
  - Year 2: 80% of the Municipal portion of the Tax Increment
  - Year 3: 60% of the Municipal portion of the Tax Increment
  - Year 4: 40% of the Municipal portion of the Tax Increment
  - Year 5: 20% of the Municipal portion of the Tax Increment

- **Façade Improvement Grant** – up to 50% of eligible costs to complete the project up to a maximum of $2,500 per project/property. This may be increased to the maximum total grant value of $4,000 at the sole discretion of the Implementation Committee.
- **Landscaping Grant** - up to 50% of eligible costs up to a maximum of $2,000 per project or property.
- **Commercial Conversion/Rental Housing Grant**:
  - For Commercial Conversions, a grant may be provided for $20 per square foot of converted or expanded commercial floor space up to a maximum of $5,000.
  - For Rental Housing projects, a grant may be provided for 50% of eligible costs, up to a total of $5,000 per project.
- **On-farm Business/Tourism Diversification Grant** - up to 50% of eligible costs to complete the project up to a maximum of $5,000 per project/property.
- **Building, Property, And Accessibility Improvement Grant** - up to 50% of eligible costs to complete the project up to a maximum of $5,000 per project/property.
- **Planning And Building Permit Fee Grant** - to cover 50% of the eligible fees required by the Municipality in relation to a proposed project and/or property. The Municipality may provide a maximum of $3,000 per project and/or property as part of a Planning Application and Building Permit Fee Grant.
- **Sign Improvement Grant** - may cover 50% of eligible costs to a maximum of $2,500. The maximum grant value may be increased to $4,000 at the sole discretion of Council.

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

- **The Thunder Bay Community Economic Development Commission (CEDC)** - The Thunder Bay Community Economic Development Commission is the City's lead economic development agency and champion for local growth. CEDC use their local knowledge and expertise to promote Thunder Bay as the

best small city in Canada to live, work, do business and visit. The business development team and sector specialists respond quickly to new opportunities to attract visitors, new talent, employment, business development and investment to Thunder Bay. Responsibilities include:

- Entrepreneurial support
- Business development
- Business retention and expansion
- Exporting advice
- Collection and assessment of key business data
- Community Marketing
- Tourism promotion
- Investment attraction

- **The Thunder Bay & District Entrepreneur Centre -** Located within the CEDC and funded by the City of Thunder Bay and Ministry of Northern Economic Development and Growth; the Centre provides seminars, workshops, and free business counselling services to new and existing small businesses. The Centre also provides business grants through the Starter Company Plus and Summer Company programs that are funded by the Ministry of Economic Development, Job Creation and Trade.

- **The CEDC Tourism Development Fund (TDF) -** The Community Economic Development Commission Municipal Accommodation Tax Fund (CEDC MAT Fund) consists of tax revenues collected annually by the City of Thunder Bay through the administration of the Municipal Accommodation Tax (MAT). The MAT is levied on short-term hotel, motel and other commercial establishment stays in the City of Thunder Bay, at a rate of 5%. The Thunder Bay Community Economic Development Commission (CEDC) utilizes 50% of this tax revenue to support continued tourism growth by providing funding through two funding streams, an Event fund and a Product Development fund. Not-for-Profit, private sector and public sector entities are eligible for non-repayable financial contributions.

- **Physician Recruitment—** Family Physician Recruitment Initiative – is a collaborative program aimed at enhancing the recruitment and retention of family physicians within Thunder Bay. This initiative is a partnership involving community organizations, local clinics, medical and academic institutions, and government agencies. By leveraging these diverse resources and expertise, we aim to create a supportive environment that not only attracts new family physicians but also encourages them to build long-term practices in our area.

- **Community Futures Development Corporation (CFDC) -** Locally the CFDC is known as Thunder Bay Ventures' Finances new businesses and expansions, provides business services and referrals and funds economic development projects in the Thunder Bay Census Metropolitan Area.

- **PARO Centre for Women's Enterprise**— PARO is one of Canada's most successful business support and networking organizations. As a not-for-profit social enterprise, we collaborate to empower women,

strengthen small business and promote community economic development across Northern, Northeastern, Eastern, Southeastern, and Central Ontario (excluding the Greater Toronto Area).

- **Northwestern Ontario Innovation Centre** - The Innovation Centre's goal is to help the innovative companies of Northwestern Ontario to start, grow, and succeed. They act as support system for innovation and strongly believe in collaboration and helping.
- **Ingenuity –** Ingenuity is Lakehead University's first business incubator. They offer space and resources for students who are looking to start a business or develop their idea. Along with providing space for budding entrepreneurs, Ingenuity also offers a learning environment to help develop knowledge and skills that help support business development and growth.
- **Building and Planning Fee Rebate**: The Building Permit and Planning Fee Grant is available to applicants of commercial and mixed-use properties who complete improvement projects within one of the 3 Project Areas, at a rate of 100% rebate to a maximum of $10,000 dollars.
- **Commercial Conversion – Main floor**: The purpose of the commercial conversion grant is to encourage the redevelopment of existing main floor space to a commercial use. This grant could be used to provide financial support to rehabilitate vacant commercial properties into viable commercial uses for prospective tenants. The grant provides 50% of the cost of renovating and converting main floor residential for commercial use up to a maximum of $10,000. Eligibility for renovation costs is intended to provide for the improvement of a space to enable occupancy for a commercial use, where the condition of a commercial space may have deteriorated to the extent that it is vacant or not favorable for commercial occupancy. The grant may be used for rental or ownership units. Eligible costs include improvements related to accessibility in accordance with the Accessibility for Ontarians with Disabilities Act (AODA).
- **Residential/Office Conversion – 2nd floor:** The grant will cover 50% of the cost of renovating and converting second floor or higher units for residential or office use up to a maximum of $10,000. The grant may be used for rental or ownership units. Eligible costs include improvements related to accessibility in accordance with the Accessibility for Ontarians with Disabilities Act (AODA).
- **Commercial Façade Improvement Grant:** The grant will provide 50% of the cost of improvements to the façade of commercial storefront buildings up to a maximum of $10,000.
- **Construction Assistance** - Grants are available up to $20,000/unit for single bedrooms and up to $30,000/unit for two or more bedrooms for the cost to construct new residential units, to a maximum of $100,000 per property. This grant can also be stacked with other Strategic Core Area grants.

Tillsonburg

- **Accessibility Renovation Grant**— This grant is intended to provide funds to assist owners and tenants of existing commercial buildings, particularly older buildings in the Central Area, with accessibility improvements to improve the accessibility of commercial buildings within the Town. Grant, of up to $3000, to improve accessibility to existing commercial buildings and properties through the renovation of building entrances; upgrading of doors; installation of power assist door operators; installation of ramps; elevating devices; accessible washrooms for the public.
- **Architectural Design Grant Back Program**—Grant to offset cost of retaining professionals to provide acceptable design(s), in accordance with the Town Central Area Design Study for eligible properties in the Central Area. Offers 50/50 matching funds up to a max of $2,500 per project.
- **Building Permit Fee Rebate Program** - Rebate of Building Permits fees for commercial, industrial and multi-residential properties in the CIP area. Commercial Properties outside of the Central Area are not eligible for building permit grants.
    - **Industrial Projects – Small (Project value of $150,000 to $1,000,000)** Grant of 100% of the applicable building permit fees offered as a rebate once the project is completed.
    - **Industrial Projects – Large (Project value of $1,000,000 or more)** Grant of 50% of the applicable building permit fees up to a maximum of $20,000, or other amount as may be approved by Council, offered as a rebate once the project is completed.
    - **Commercial Projects – Central Area (Minimum project value of $150,000)** Rebate of the applicable building permit fee offered once the project is complete, as follows:
        - General renovations/rehabilitations - 25% Rebate;
        - Projects that will improve the overall attractiveness of the streetscape and downtown - 50% Rebate;
        - Projects that meet above criteria and provide exemplary attention to detail and a high level of design – 75% Rebate.
    - **Social Housing Projects** as defined herein may be eligible for 100% rebate of Building Permit Fees for the units meeting this definition.
- **Commercial Building Interior Renovation Program** - Grant, of up to $10,000 to assist with interior renovations of existing commercial buildings including: Structural repairs; Electrical upgrades; Plumbing upgrades and fixtures (i.e. sinks, toilets, etc); HVAC; Flooring and/or doors, windows and ceilings; Demising walls; Drywall and/or painting; Improved accessibility (i.e. ramps, handrails, accessible washrooms); Fire safety compliance (i.e. sprinklers); and, Improvements related to health and safety; including asbestos/ other hazardous material abatement
- **Contaminated Property or Substandard Building Incentive Program** - Grant to cover up to 50% of the cost of an environmental or building hazard study including a Phase II Environmental Site Assessment

(ESA), designated substances and hazardous materials survey, remedial work plan or risk assessment. Offers 50/50 matching funds up to a max of $10,000 per project.

- **Façade Improvement Grant:**
  - **Alleyway**—Interest free loan or grant for alleyway building facade improvements and works to comply with the Central Area Design Study, for properties in the Central Area. Offers 50/50 matching funds up to a max of $10,000 per project.
  - **Street Facing—**Offers 50/50 matching funds up to a max of $10,000 per façade.
- **Legal and Registration Costs -** Grant to reimburse legal costs and costs associated with the registration of agreements associated with the above programs. Town staff may register applicable agreements on title or provide a grant to a maximum of $250 to reimburse legal costs of having a solicitor register the applicable agreements on title.
- **Incremental Tax Rebate Program**— Grant to rebate increase in Town property taxes resulting from improvements or redevelopment of lands and buildings, for properties located in the CIP area.
  - **General** Development Objectives' rebate of 100% in year 1, 80% in year 2, 60% in year 3, 40% in year 4, 20% in year 5, fully taxable in year 6.
  - **High** Level Development Objectives' rebate of 50% in years 1 to 6, 40% in year 7, 30% in year 8, 20% in year 9, 10% in year 10, fully taxable in year 11.
  - **Strategic** Level Development Objectives' rebate of 100% in years 1 to 6, 80% in year 7, 60% in year 8, 40% in year 9, 20% in year 10, fully taxable in year 11.
  - **Development types included:**
    - **Downtown Commercial and Multi-Residential (including Affordable or Social Housing) Projects**
    - **Commercial and Multi-Residential (including Affordable or Social Housing) Projects outside of Downtown**
    - **Industrial Projects**

Timmins

- **Timmins Economic Development Corporation** - Its mission is to advance community economic development in Timmins and the region by attracting and supporting businesses and organizations. It does so by providing entrepreneurs, investors, and non-profit organizations with assistance throughout every stage of development. This assistance includes providing information on site selection, market analysis and demographics, business plan development, funding and financing applications, and liaising with other governmental organizations with the assistance of partner organizations such as The Business Enterprise Centre and Link North. By providing all of these services together, we are the central contact for all economic development needs in Timmins.

- **Summer Company** - is a program for students aged 15-29 who wish to start their own summer business. Students create a business plan, apply for up to $3,000.00 in funding, and have a business advisor to help them succeed throughout the whole program from application to completion.
- **Starter Company Plus** - is a program for adults (18+) who wish to start, expand, or purchase a business. Entrepreneurs participate in a series of workshops to learn how to create a business plan. At the end of the workshop series, they are eligible to apply for a $5,000.00 grant to help them with start-up, expansion, or purchasing costs. A business advisor is there to help them succeed through the whole program.
- **Rural & Francophone Community Immigration Pilot Program** – is a pathway to permanent residence for skilled workers who want to work and live in one of the selected rural and smaller communities. The current Timmins Regional pilots are spearheaded by the Timmins Economic Development Corporation (TEDC) and numerous community partners.
- **Municipal Accommodations Tourism Tax Grant** - is to promote and grow the tourism industry in Timmins. Applicants hosting a tourism event that will attract people to the community and to stay in hotels ('heads and beds') are eligible to apply for this grant.
- **BOOST Funding** - supports commercialization, business or product launch, scaling, expansion and/or improvement efforts by providing a 50% contribution up to $10,000 toward eligible project costs in the following industries: industrial services, resource-based sectors, agri-foods, manufacturing, clean tech, information technologies, and health sciences.
- **Investor Ready Program** - Link North and the Northern Ontario Angels (NOA) have collaborated to create and deliver strategic programming that helps entrepreneurs to prepare for and access angel and equity investment.
- **Agri-Business Knowledge Camp** - is a program designed to equip agri-business entrepreneurs across our region with the knowledge that they need to scale and grow their business operations. It features a series of webinar workshops and masterclasses delivered by agriculture industry experts across Canada, as well as local agri-food businesses and entrepreneurs that want to share their story and knowledge. Agri-business Knowledge Camp program is a collaboration of Link North, Timmins Economic Development Corporation, and Bioenterprise Canada.
- **Win This Space** - allows eligible entrepreneurs to win the use of a space in the Downtown Timmins Business Improvement Area's catchment area. Entrepreneurs must submit a video application, participate in the Starter Company Plus training, and then pitch their business idea to the evaluation committee.
- **Community Improvement Plans**:

- **Downtown Community Improvement Plan**: This program allows eligible businesses to apply for grants concerning:
  - **Building Improvements** - up to 50% of approved improvements to a maximum of $30,000
  - **Façade Improvements** - up to 50% of approved improvements to a maximum of $15,000
  - **Municipal Fee Rebates** – 100% refund for building permit fees or planning application fees. As well up to 50% towards tipping fees to a maximum of $5,000
  - **Parking Fees and Transit** - a 50% reduction in monthly parking passes in municipal parking lots and a 50% reduction in transit fees for monthly transit passes for a period of one-year. Residents in new upper storey residential units shall be eligible for a 50% reduction in transit fees for monthly transit passes.
  - **Safety Improvement** - a one-time only grant opportunity up to 75% of approved improvements to a maximum of $7,500
  - **Sidewalk Patio Grant** – 100% towards patio construction costs to a maximum of $1,000
  - **Tax Increment Rebates** - a five-year phased-in grant opportunity for large scale redevelopment projects (exceeding $500,000) by providing a rebate to offset the City's portion of tax increases resulting from property improvements or new development.
- **Commercial and Industrial Community Improvement Plan**: The grant program's aim is to promote redevelopment of brownfield sites, encourage mining redevelopment and promote the City's underutilized Timmins Industrial Park. The City of Timmins has set aside $50,000 towards the Commercial & Industrial CIP. This program allows eligible businesses to apply for grants concerning:
  - Tax Increment Rebates
  - Environmental Studies
  - Municipal Fee Rebates
  - Commercial & Industrial Redevelopment
  - Mining Redevelopment
  - Industrial Park 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
- Supplementary programs in Streetscape Improvement, Commercial Facade Improvement, Banner and Mural, Commercial Research, and Community Festivals and Special Events are also offered.

Vaughan

- Tourism Vaughan Corporation (Municipal Services Economic Development Corporation) – Municipal Accommodation Tax (MAT) Program (Financial)
- Collection and dissemination of economic, market, business, demographic, real estate, cost competitiveness data (Non-financial)
- Vaughan Summer Company entrepreneurship Grant Program (Financial)
- Vaughan Starter Company Entrepreneurship Grant Program (Financial)
- Small Business Counselling, Training, Mentorship and Access to Resources (Non-financial)
- Economic Development Strategies, programs and initiatives (Non-Financial)
    - VMC Business Marketing Program
    - Vaughan Enterprise Zone Site Selection and Marketing Program
    - International Business Development Program
    - Industry Sector Promotion Program
    - Vacant Employment Lands Site Selection
- Public Art Placemaking and Art Exhibition Curation (Non-financial)

Waterloo (City)

- **City of Waterloo's SOLER Initiative (Support Our Local Economic Recovery)** - intended to support our local economic recovery as businesses gradually and strategically reopen with a continued focus on the health and safety of customers and workers.
- **Northdale Community Improvement Plan** - The Northdale Community Improvement Plan is a TIG to encourage green and sustainable investment in the Northdale neighbourhood. The annual grant offsets increase in property taxes while improving properties in the neighbourhood over time.

- **Tax Deferral Application Program for seniors and people with disabilities** - Seniors who receive the Guaranteed Income Supplement and people with who receive support through the Ontario Disability Support program can apply for a property tax deferral. Follows the Region of Waterloo policy document.
- **Uptown sidewalk patios** - Council approved the uptown sidewalk patio project which allows local businesses to apply for patios on sidewalks in the uptown area. This project encourages patio culture in the uptown.
- **Façade Improvement Grant** - To improve appearance of streetscape and buildings, and conserve heritage features. Grants between $10,000 - $20,000

Waterloo (Region)

- The Office of Economic Development provides corporate and community-based services including:
  - Smart City initiatives
  - Air Service and Business Development at the Region of Waterloo International Airport
  - Economic Cluster Development Strategies
  - Employment Land Assembly and Site Readiness
  - Land Development Incentives (Brownfields, Development Charges, etc)
  - Economic Development project marketing and branding
  - Waterloo Region Small Business Enterprise Centre
  - Economic Development Data and Market Research Services
  - Facilitating strategic investment opportunities that require Regional approval
- **Industrial Use Strategy**
  - The Region provides a 60% reduction in the development charge for a new industrial building or an enlargement of more than 50% of the gross floor area of an existing industrial building.
- **Revitalization Area Incentives**
  - The Region provides a development charge reduction for development occurring within a core area of the City of Cambridge, provided City of Cambridge also provides the reduction.
  - The Region provides a 50% reduction in the development charge for the portion of an office building that is the third floor or above, having a gross floor area of at least 20,000 sq. ft., and located within an Urban Growth Centre.

Welland

- Welland offers Site Location, Business Facilitation, Venture Niagara, Club 2000 services.
- **Façade Improvement Loan Program**—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.

Wellesley

Community Improvement Plan (CIP) for settlement areas outlines a series of improvements and design guidelines for community spaces. The CIP also provides financial incentives (grants) for private property owners and tenant to encourage investments in commercial and mixed-use properties towards revitalization and beautification within the settlement core areas. Financial incentives include:

- façade improvement programs,
- planning and building permit fee grants,
- design study grants,
- property tax increment equivalent program and
- accessibility grants.

Wellington County

Business Attraction, Retention, and Expansion (BRE):

- **BRE Fund** - The BRE Fund will continue to be offered to local municipalities.
- **Boots on the Ground support** - A core BRE activity is regularly meeting, communicating, and networking with businesses and large employers in each of the communities and helping them connect to resources that are available to them.
- **Collaborate with partner organizations to support small businesses** - Wellington County has a strong network of strategic partners. This includes hosting events, cross-promoting webinars, and other sessional resources, and providing mentorship opportunities.

Business Resources:

- **Business Scale-up and Productivity** - FedDev Ontario is accepting applications for no-interest, repayable contributions from $500,000 up to $10 million per project for innovative and globally-oriented businesses seeking to accelerate their growth, commercialize and improve productivity.
- **Rapid Response for Business Development (RRBD) Initiative** - The Grand River Agricultural Society RRBD Initiative will provide up to $10,000 to support Ontario-based, agriculture, agri-food, agri-products, and clean-tech businesses, as they work with established business connections to advance market opportunities and secure sales for their innovative products, processes, or technologies.
- **Business Resurgence Programme** - Saugeen Economic Development Corporation is offering a FREE consulting programme for local small businesses. There are several consulting options available: Business Bootcamp, Business Profit Optimizer, Business Advisor, Digital Marketing Coach, or a membership with the Excellence in Manufacturing Consortium.
- **RH Accelerator** - Grand River Ag Society (GRAS) and RH Accelerator Inc. announce they will work together and co invest in support of local early-stage innovative companies in the agriculture, food and cleantech industries.

Talent Attraction and Workforce Development

- Ongoing support of workforce development and attraction initiatives with partner organizations, focusing on youth employment, skilled trades, and health care. The County also leads initiatives aimed

at making Wellington County a more welcoming place for newcomers, including the Wellington County Multicultural Festival, and ESL beginner language classes.

Circular Economy

- The County's Smart Cities office provides monitors broadband roll out across the County, facilitates circular initiatives, and connections with businesses and coordinates food access groups across the County.

Experience Wellington

- The County's tourism initiatives support business and regional tourism marketing. Initiatives include tourism business networking and learning workshops, development of Wellington County Signature Cycling Routes, facilitation of tourism experience development grants, creation of brochures, and digital, print, and radio marketing campaigns

Sustainable Agriculture

- **The Experimental Acres Program** provides micro-grants (up to $3,000) for on-farm trials of regenerative agriculture. Experimental Acres encourages starting small – only use a fraction of land to learn on before scaling up.

Investment Attraction

- The County participates in the Ontario Food Cluster Investment attraction initiative, and responds to investment enquiries, facilitating appropriate connections with local partners to attract new investment to Wellington County

Invest Well

- **Invest READY Incentives** - aims to help prepare properties that have a high potential for development/ redevelopment by making them development ready. Financial funding up to 100% of the total value of eligible costs, to a maximum of $20,000 per project and/or property.
- **Invest MORE Grant** - aims to support a broad range of improvements to existing buildings/properties and contribute to the overall beautification and revitalization of built-up areas. Financial funding up to 50% of the total value of eligible costs, to a maximum of $20,000 per project and/or property.

Wellington North

Business Retention and Expansion

- Primary focus of our BR+E efforts during the past couple of years of Covid continued to be on the Downtown/Retail Sector. Construction,

- Monthly Wellington Economic Development meeting includes each municipality, Wellington County, OMAFRA, MEDEI, GWLIP, two Community Futures Corporations, Workforce Planning Board, Wellington Federation of Agriculture and Guelph Wellington Business Enterprise Centre.
- Saugeen Connects partnership with Minto, West Grey, Aaran-Elderslie, Brockton, Town of Hanover, and the Saugeen Economic Development Corporation expanded to include South Bruce. Focus includes Youth Entrepreneurship, advancement of women and workforce development/attraction programs.
- Rural Economic Development (RED) grant funding of $30,000 obtained to support Mount Forest Streetscape improvements.
- Digital Main Street grant funding of $54,000 received to establish a Digital Service Squad to support Main Street businesses in Minto, Mapleton, and Wellington North.

Youth Entrepreneurship Programs

- Saugeen Student Start Up program to promote Youth entrepreneurship continued and we provided 58 youth with upwards to $500 in funding to start-up 51 businesses in our region. These students, from grades six to 12, have started various businesses which include lawn care, dog walking, babysitting, selling hand-made merchandise, working a concession stand and other creative business ideas.

Community Improvement Programs & Downtown Revitalization

- Since 2012 our Community Improvement Plan (CIP) has enabled the Municipality to provide grants in an effort to support revitalization activities in our community.
- Partnering with the local Chambers and BIA's we held three Sidewalk Saturday Shop Local Programs where we closed our Main Street to vehicle traffic on one Saturdays in July, August & September enabling our community to come out and shop local in a safe physical distancing environment.

West Perth

The Mitchell Business Improvement Area

- It is a not-for-profit organization established for the main purpose of revitalizing the central district of Mitchell. Our efforts are dedicated to ensuring a healthy economic environment for our community and making our downtown a better place to shop, dine, live, work, invest, visit and play. To continue to boost business in the downtown core by participating in events, creating promotions and encouraging the local businesses of Mitchell and area to come together and promote shopping local to the area residents.

Community Improvement Plan (CIP)

- **Planning and Building Permit Fee Grant** - it may be available to eligible applicants to offset the Planning Act application(s) and building permit fees required by the Municipality. Covers 50% of the eligible fees required by the Municipality in relation to a proposed project and / or property to a maximum of $5,000 per project / property.

- **Development Charge Grant Program** - The value of the fees to be waived is based on the value of development charges applicable to the number of affordable and attainable dwelling units in development. The maximum value of the grant shall be 100% of the value of the applicable development charges.
- **Additional Residential Unit Grant Program** - The maximum value of a grant shall be 50% of eligible costs to a maximum of $10,000 per property, as long as applicable Provincial policy allows for the ARU. Where a proposed project satisfies the eligibility requirements, meets the general intent of the design guidelines of this CIP, and meets the definition of a sustainable building or green building to the satisfaction of the Municipality's Chief Building Official, the maximum value of the grant shall be 50% of eligible costs to a maximum of $15,000 per property.
- **Commercial and Rental Housing Conversion and Expansion Grant** - Where general eligibility requirements are fulfilled, it may be provided for up to $20 per square foot of converted or expanded floor space; the Municipality will provide 50% of eligible costs up to a maximum of $10,000 per project and / or property; and where a proposed project satisfies the eligibility requirements, meets the general intent of the design guidelines of this CIP, and meets the definition of a sustainable building or green building to the satisfaction of the Municipality's Chief Building Official, the maximum value of the grant shall be 50% of eligible costs to a maximum of $20,000 per property.
- **Tax Increment Equivalency Grant** – provided for a period of 10 years, with 10% increment per year.

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
- **Development Charge (DC) Exemption:**
    - Retail and Office Expansion provides a 100% DC exemption for existing retail commercial and office buildings enlarged by up to 50% of existing Gross Floor Area up to a max of 929m2 (10,000 sf) within the Historic Downtown Whitby Priority Area (HDWPA). It also gives a 100% DC exemption for existing retail commercial and office buildings enlarged by up to 50% of existing Gross Floor Area up to a max of 464m2 (5,000 sf) outside the HDWPA.

- New Office Development receive a 75% DC exemption for new office development that exceeds 90m2 (968 sf) in the HDWPA and a 50% DC exemption for new office development that exceeds 90m2 (968 sf) outside of the HDWPA.

- **Tax Increment Equivalent Grant (TIEG**) - This program is used when a property improvement results in an increase of the property's assessed value. The TIEG provides a rebate equal to a portion of the increase in municipal taxes on non-residential development. There is a 45% rebate on the municipal tax increment on a declining basis over a five-year period within the HDWPA for eligible nonresidential (commercial and office) development and redevelopment.
- **Façade Improvement Grant**—This grant provides property owners and tenants of commercial or institutional zoned buildings with financial assistance to enhance and improve the aesthetic quality of their building and property.
  - There is a 50% rebate of the costs of external improvements in the HDWPA, up to $10,000.
  - Additionally, there is a 50% rebate of the costs of external improvements outside of the HDWPA, up to $7,500.
  - Finally, there is a 50% rebate for the costs of external improvements of designated heritage properties outside of the HDWPA, up to $10,000.
- **Sign Grant**—The rebate equals 50% of the cost of signage and associate lighting within the CIPA, equaling up to $2,000.
- **Interior Heritage Building Grant**—This grant provides owners and tenants of listed or designated heritage buildings an incentive to partially offset the costs of eligible interior building improvements up to$10,000 in the HDWPA or designated properties outside the HDWPA.
- **Design Grant**—The Design Grant provides additional funding to assist with professional fees associated with the Façade Improvement, Sign and Interior Heritage Building Grant programs up to $2,000.
- **Brooklin**—The Downtown Brooklin Community Improvement Project Area is centred along Baldwin Street and applies to commercially zoned properties. The Downtown Brooklin CIP includes 2 programs, all of which provide financial incentives to achieve current community goals and priorities located in the boundary:
  - Façade Improvement Grant up to $5,000;
  - Design Assistance Grant up to $1,500.

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.
- **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.

Windsor

Windsor Works – Economic Development Strategy

- "Windsor Works" is the city's long-term economic development strategy aimed at transforming Windsor into a more resilient, diversified, and future-ready economy. The strategy is built around the L.I.F.T. framework:
    - Location: Leverage Windsor's strategic border location.
    - Infrastructure: Invest in modern infrastructure.
    - Future Economy: Focus on innovation and emerging sectors.
    - Talent: Attract and retain skilled workers.

Strengthen the Core – Downtown Windsor Revitalization

- This initiative focuses on revitalizing the downtown core through:
    - Enhanced financial incentives for property improvements.
    - Increased enforcement for property maintenance.
    - Support for new businesses and residential developments.

Downtown Windsor Community Improvement Plan (CIP)

- This CIP provides grants and incentives to encourage:
    - Conversion of upper-storey spaces into residential units - a grant of $5,000 for every new residential unit created on the upper storey(s) of an existing mixed-use building, up to a maximum of $50,000.
    - Development of new residential and mixed-use buildings - offers a grant, whereby property owners will be eligible to receive $2,500 for every new residential unit, up to a maximum of $50,000 per property.
    - Retail investment grant - up to 50% of eligible costs for improvements to a maximum amount of $15,000 per retail unit in a building (maximum two units per property).

- Building/Property improvement tax increment grant - An annual grant equal to 100% of the increase in municipal property taxes for five years, with the possibility of an extension up to a total of ten (10) years, after the project is completed and reassessed.
- Commercial/Mixed use building façade improvements - offers a grant, whereby property owners, tenants and/or assignees will be eligible to receive a grant for 50% of the eligible costs of the facade improvements, up to $20,000 per property.

City-Wide and Area-Specific Community Improvement Plans (CIPs)

- Windsor has multiple CIPs targeting different areas and development goals, including:
  - Brownfield Redevelopment CIP: Incentivizes cleanup and redevelopment of contaminated sites.
  - Ford City, Sandwich Town, and Olde Riverside CIPs: Focus on revitalizing historic and underutilized neighborhoods.
  - City-Wide CIP: Supports broader economic development and housing initiatives. Offers financial incentives in the form of a tax increment-based grants to new, existing and small businesses for business development grant, business retention and expansion grant, small business investment grant, and development charges grant. 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.

Housing Solutions for Windsor

- A local housing strategy developed by the City of Windsor and approved by City Council, aimed at addressing the community's housing needs:
  - The plan outlines goals and targeted site identifications—seven key sites were named for redevelopment or enhancement under HSMFW.
  - HSMFW focuses on streamlining housing approvals, upgrading existing stock, and creating new units tailored to various income levels and demographic needs.

Woolwich

- **BR+E Action Plan** – This project is being completed by the Township of Woolwich Economic Development & Tourism Department to help guide business recovery and retention efforts.
- **BIA** – Woolwich has 2 BIA's (Downtown Elmira and St. Jacobs Village) which use promotional activities to advertise and market their respective areas, create special events, and manage beautification programs. The BIA's goal is to help create welcoming places to eat, stay, and shop, as well as, live, work, and invest.
- **CIP** – Downtown Elmira has a Community Improvement Plan (CIP) in place to assist local businesses:

- **Facade Improvements** – Eligible businesses can receive 30% of the amount of the completed project up to a maximum of $5,000
- **Accessibility Improvements** - Eligible businesses can receive 50% of the amount of the completed project up to a maximum of $2,500
- **Landscape Improvements** - Eligible businesses can receive 50% of the amount of the completed project up to a maximum of $2,500

- **Operating Grant** - Non-profit organizations may apply for an operating grant to be used for the delivery of programs and services within the community. Operating Grants may be applied as a one-time grant or multi-year grant for the term of Council.
- **Capital Grant** - Non-profit organizations may apply for a one-time capital grant to be used by the organization to purchase an asset to assist in delivering programs or services within the community.
- **Arts & Culture Grant** - Funding may be awarded to eligible individuals and organizations for initiatives, activities, events, or programs in the community that promote visual and performing arts and cultures.
- **Equity, Diversity, Inclusion and Belonging (EDIB) Grant** - Funding may be awarded to eligible individuals and organizations for initiatives, activities or events in the community that support equity, diversity, inclusion and belonging.
- **Travel Assistance Grant** - Funding may be awarded to individuals or sports teams to assist with expenses for travelling to provincial, national or international competitions. Complete the application form.
- **Special Event Grant** - Funding may be awarded to eligible individuals and organizations for one-time special events taking place within the community.
- **Grants-in-Kind** - Funding may be awarded to eligible individuals and organizations to help offset the cost of any fees or charges that may be levied by the Township for the use of facilities.
- **Business Milestone Awards** – Woolwich recognizes long-standing businesses who have reached significant milestone anniversaries of 25, 50, 75, 100, 125 and 150 years.

York Region

The work of the Economic Strategy Team is guided by the Council approved *2024-2027 Economic Development Action Plan*. York Link website facilitates business expansion and attraction for the Region's nine local municipalities.

- **York Region Innovation Portal** is a centralized online space where resources may be explored for startups, shared office spaces, find job opportunities, discover business events, and other news from the innovation ecosystem in York Region

- **York Small Business Enterprise Centre (YSBEC)** is a one-stop shop to help start and grow businesses. It serves small businesses in the six northern York Region municipalities of Aurora, East Gwillimbury, Georgina, King, Newmarket, and Stouffville. It offers a range of services to help small business succeed including training, business plan development, mentoring (through various programs) and advisory services
- The **York Region Economic Strategy** team offers comprehensive business advisory services across the Region for established companies in strategic growth sectors. This is done in collaboration with local municipalities and external economic development and service delivery partners
- Resources and publications
- Statistics, economic indicators and Information about York Region
- Vacant Employment Lands Inventory
- Office Building Development Charge Deferrals
    - Large office buildings (greater than 75,000 sq. ft.), a graduated program depending on size and location, where the full or partial amount of DCs payable be deferred until any full or partial change in use of the office building, with the remainder of DCs payable deferred between 5 and 20 years, interest-free
    - Small office buildings (less than 75,000 sq. ft.) could be eligible to defer DCs payable for 48 months from building permit, interest-free
- Rental Development Charges Deferrals:
    - Large office buildings (greater than 75,000 sq. ft.), a graduated program depending on size and location, where the full or partial amount of DCs payable be deferred until any full or partial change in use of the office building, with the remainder of DCs payable deferred between 5 and 20 years, interest-free
    - Small office buildings (less than 75,000 sq. ft.) could be eligible to defer DCs payable for 48 months from building permit, interest-free
- Water Saving and Protection Incentives for Businesses
    - A variety of financial incentives for businesses participating in water protection and efficiency programs. The programs are offered to owners and managers of businesses, institutional facilities, farms and multi-unit residences in York Region