

BMA

Management Consulting Inc.

Municipal Study - 2015



Executive Summary— Town of St. Marys

Socio-Economic Factors

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

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

| Socio-Economic Factors | St. Marys | Total Survey Average | Southwest Average |
|---|------------------|-----------------------------|--------------------------|
| 2015 Population Density per sq. km. | 572 | 548 | 421 |
| 2011-2015 Population Increase | 3.1% | 7.7% | 4.8% |
| 2014 Building Construction Value per Capita | \$ 1,902 | \$ 2,388 | \$ 2,468 |
| 2014 Estimated Average Household Income | \$ 84,494 | \$ 94,793 | \$ 93,705 |
| 2015 Weighted Median Value of Dwelling | \$ 226,164 | \$ 291,497 | |
| 2015 Unweighted Assessment per Capita | \$ 110,812 | \$ 139,315 | \$ 143,767 |
| 2015 Weighted Assessment per Capita | \$ 128,908 | \$ 145,458 | \$ 143,610 |
| 2015 % of Residential Unweighted Assessment | 80.3% | 77.6% | |

Financial Indicators

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

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

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

Sustainability

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

| 2014 Sustainability Indicators | St. Marys | Total Survey Average |
|---------------------------------|-----------|----------------------|
| Financial Position per Capita | \$ (91) | \$ 277 |
| Tax Operating Surplus Ratio | 7% | -8% |
| Tax Asset Consumption Ratio | 30.0% | 39.2% |
| Net Financial Liabilities Ratio | 0.03 | -0.32 |

Vulnerability

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

| 2014 Vulnerability Indicators | St. Marys | Total Survey Average |
|--|-----------|----------------------|
| Reserves | | |
| Tax Reserves (less WWW) as a % of Taxation | 78% | 70% |
| Tax Reserves as a % of Own Source Revenues | 57% | 49% |
| Tax Reserves / Capita | \$ 1,241 | \$ 586 |
| Debt | | |
| Tax Debt Charges as % Own Source Revenues | 8.7% | 4.5% |
| Total Debt Charges as % Own Source Revenues | 7.2% | 5.5% |
| Total Debt Outstanding / Capita | \$ 1,591 | \$ 674 |
| Tax Debt Outstanding / Capita | \$ 1,261 | \$ 478 |
| Debt Outstanding per Own Source Revenue | 60.8% | 40.8% |
| Debt to Reserve Ratio | 1.1 | 1.1 |
| Tax Debt O/S per \$100,000 Unweighted Assessment | \$ 1,426 | \$ 568 |

Flexibility

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

| 2014 Flexibility Indicators | St. Marys | Total Survey Average |
|---|-----------|----------------------|
| Taxes Receivable as a % of Taxes Levied | 4.8% | 6.5% |
| Rates Coverage Ratio | 90.8% | 88.1% |

Analysis of Net Municipal Levy Per Capita and Per Assessment

In order to better understand the relative tax position for a municipality, another measure that has been included in the study is a comparison of net municipal levies on a per capita and per \$100,000 basis. This measure indicates the total net municipal levy needed to provide services to the municipality. This analysis does not indicate value for money or the effectiveness in meeting community objectives. Net municipal expenditures per capita may vary as a result of:

- Different service levels
- Variations in the types of services
- Different methods of providing services
- Different residential/non-residential assessment composition
- Varying demand for services
- Locational factors
- Demographic differences
- Socio-economic differences
- Urban/rural composition differences
- User fee policies
- Age of infrastructure
- 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 2015 municipal levy by-laws and the 2015 estimated populations.

| 2015 | St. Marys | Total Survey Average | Southwest Average |
|---|------------------|-----------------------------|--------------------------|
| Net Municipal Levy per Capita | \$ 1,598 | \$ 1,449 | \$ 1,445 |
| Net Municipal Levy per \$100,000 Unweighted CVA | \$ 1,442 | \$ 1,158 | \$ 1,107 |

User Fees

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

| 2015 Fees | St. Marys | Total Survey Average | Southwest Average |
|---------------------------------------|------------------|-----------------------------|--------------------------|
| Development Charges - Single Detached | \$ 7,184 | \$ 27,571 | \$ 16,873 |
| Residential Building Permit Fee | \$ 1,700 | \$ 2,153 | \$ 1,971 |

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.

| 2015 Tax Ratios | St. Marys | Survey Average |
|------------------------|------------------|-----------------------|
| Multi-Residential | 1.3084 | 1.9203 |
| Commercial (Residual)) | 1.5463 | 1.6698 |
| Industrial (Residual) | 2.4812 | 2.1761 |
| Industrial (Large) | 2.4812 | 2.4502 |

Taxes and Comparison of Relative Taxes

The purpose of this section of the report is to undertake “like” property comparisons across each municipality and across various property types. In total there are 12 property types in the residential, multi-residential, commercial and industrial classes. There are many reasons for differences in relative tax burdens across municipalities and across property classes including, but not limited to:

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

| 2015 Property Taxes | St. Marys | Total Survey Average | Southwest Average |
|-----------------------------------|------------------|-----------------------------|--------------------------|
| Detached Bungalow | \$ 3,117 | \$ 3,121 | \$ 2,848 |
| 2 Storey Home | N/A | \$ 4,318 | \$ 4,104 |
| Senior Executive Home | \$ 6,630 | \$ 5,937 | \$ 5,679 |
| Walk Up Apartment (per Unit) | \$ 1,528 | \$ 1,393 | \$ 1,319 |
| Mid/High Rise (per Unit) | N/A | \$ 1,737 | \$ 1,887 |
| Neigh. Shopping (per sq. ft.) | \$ 2.04 | \$ 3.28 | \$ 2.91 |
| Office Building (per sq. ft.) | \$ 2.53 | \$ 2.94 | \$ 2.79 |
| Hotels (per Suite) | N/A | \$ 1,595 | \$ 1,600 |
| Motels (per Suite) | N/A | \$ 1,171 | \$ 1,160 |
| Industrial Standard (per sq. ft.) | \$ 1.25 | \$ 1.65 | \$ 1.40 |
| Industrial Large (per sq. ft) | \$ 0.98 | \$ 1.21 | \$ 0.96 |
| Industrial Vacant Land (per Acre) | \$ 1,723 | \$ 3,269 | \$ 1,816 |

Comparison of Water and Sewer User Costs

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

| 2015 Water/Sewer Cost of Service | St. Marys | Survey Average | Southwest Average |
|---|------------------|-----------------------|--------------------------|
| Residential - 200 m ³ | \$ 844 | \$ 922 | \$ 987 |
| Commercial - 10,000 m ³ | \$ 28,207 | \$ 30,734 | \$ 32,084 |
| Industrial - 30,000 m ³ | \$ 69,807 | \$ 89,511 | \$ 94,045 |
| Industrial - 100,000 m ³ | \$ 215,407 | \$ 289,874 | \$ 304,780 |
| Industrial - 500,000 m ³ | \$ 1,047,407 | \$ 1,415,575 | \$ 1,497,303 |

The following table provides an overview of key financial indicators for water and wastewater operations.

| 2014 Water/Sewer Financial Indicators | St. Marys | Total Survey Average |
|--|------------------|-----------------------------|
| Wastewater Operating Surplus | 7% | 4% |
| Water Asset Consumption Ratio | 23.5% | 33.2% |
| Wastewater Asset Consumption Ratio | 22.8% | 33.6% |
| Water Reserves as % Own Source Revenues | 83.6% | 72.9% |
| Wastewater Reserves as % Own Source Revenues | 11.0% | 96.1% |
| Water Debt Interest Cover Ratio | 3.0% | 2.6% |
| Wastewater Debt Interest Cover Ratio | 4.8% | 4.4% |

2015 Property Taxes and Water/Wastewater Costs as a % of Income

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

| 2015 Affordability Indicators | St. Marys | Total Survey Average | Southwest Average |
|--|------------------|-----------------------------|--------------------------|
| Property Taxes as a % of Household Income | 3.8% | 3.7% | 3.5% |
| Water/Sewer + Taxes as a % of Household Income | 4.8% | 4.7% | 4.6% |

Economic Development Programs

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

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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. In 2015, 104 Ontario municipalities participated.

104 Ontario municipalities, representing in excess of 84% of the population.

| <i>Populations</i> | <i>Number of Municipalities</i> |
|--------------------|---------------------------------|
| 100,000 or greater | 25 |
| 30,000 - 99,999 | 24 |
| 15,000 - 29,999 | 28 |
| less than 15,000 | 27 |
| Total | 104 |



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

- 2015 Current Value Assessment
- 2015 Tax Policies
- 2015 Levy By-laws
- 2015 Development Charges
- 2015 Water/Sewer Rates
- 2014 FIRs
- 2015 User Fees
- Economic Development Programs

2015 Municipalities Included in the Study

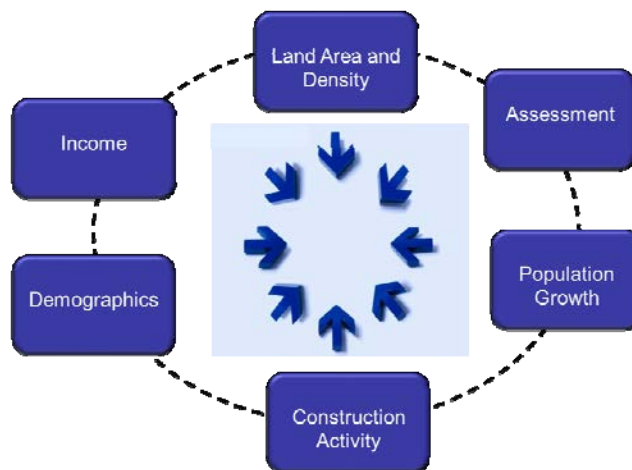
Populations range from 1,700 in population to 2.7 million. The following provides a summary of the municipalities participating by population range and by geographic location:

| <i>Populations 15,000 or less</i> | <i>Populations 15,000 – 29,999</i> | <i>Populations 30,000 – 99,999</i> | <i>Populations >100,000</i> |
|-----------------------------------|------------------------------------|------------------------------------|--------------------------------|
| Brock | Amherstburg | Aurora | Barrie |
| Central Huron | Bracebridge | Belleville | Brampton |
| Elliot Lake | Brockville | Brant | Burlington |
| Erin | Centre Wellington | Caledon | Cambridge |
| Gravenhurst | Collingwood | Clarington | Chatham-Kent |
| Greenstone | East Gwillimbury | Cornwall | Greater Sudbury |
| Grey Highlands | Grimsby | Fort Erie | Guelph |
| Guelph-Eramosa | Huntsville | Georgina | Hamilton |
| Hanover | Kenora | Halton Hills | Kingston |
| Ingersoll | King | Innisfil | Kitchener |
| Kincardine | Kingsville | Newmarket | London |
| Lambton Shores | Leamington | Niagara Falls | Markham |
| Mapleton | Lincoln | North Bay | Milton |
| Meaford | Middlesex Centre | Orillia | Mississauga |
| Minto | Niagara-on-the-Lake | Peterborough | Oakville |
| North Dumfries | Orangeville | Pickering | Oshawa |
| Parry Sound | Owen Sound | Quinte West | Ottawa |
| Penetanguishene | Pelham | Sarnia | Richmond Hill |
| Puslinch | Port Colborne | Sault Ste. Marie | St. Catharines |
| Saugeen Shores | Prince Edward County | St. Thomas | Thunder Bay |
| Smooth Rock Falls | Scugog | Stratford | Toronto |
| St. Marys | Springwater | Timmins | Vaughan |
| The Blue Mountains | Strathroy-Caradoc | Welland | Waterloo |
| Wainfleet | Thorold | Whitchurch-Stouffville | Whitby |
| Wellesley | Tillsonburg | | Windsor |
| Wellington North | Wasaga Beach | | |
| West Lincoln | Wilmot | | |
| | Woolwich | | |

SECTION 2: Socio-Economic Factors

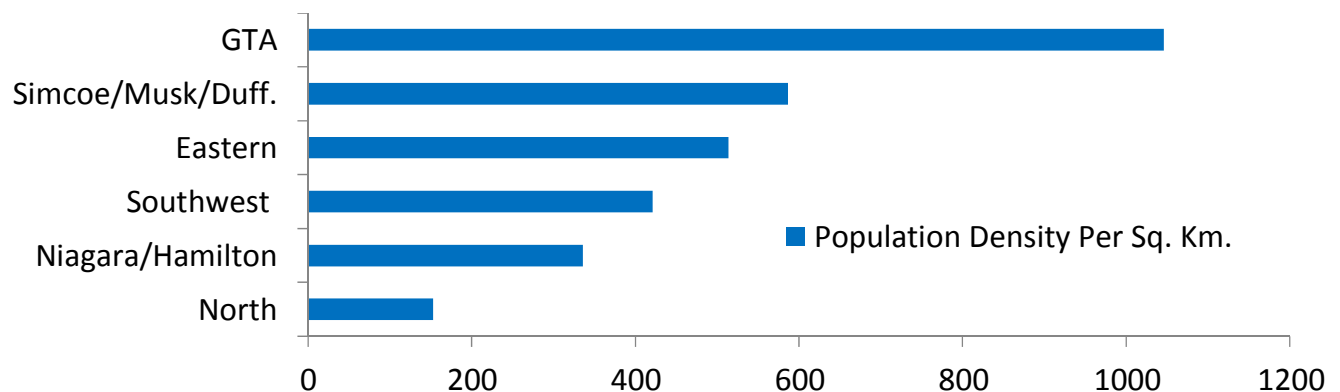
A complete assessment of a municipality’s financial condition should include consideration of socio-economic factors. Socio-economic indicators describe and quantify a municipality’s wealth and economic conditions and provide insight into a municipality’s ability to generate revenue relative to the municipality's demand for public services. An 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 of demographic changes in the municipality
- A need to shift public policies because of changes in economic conditions



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.



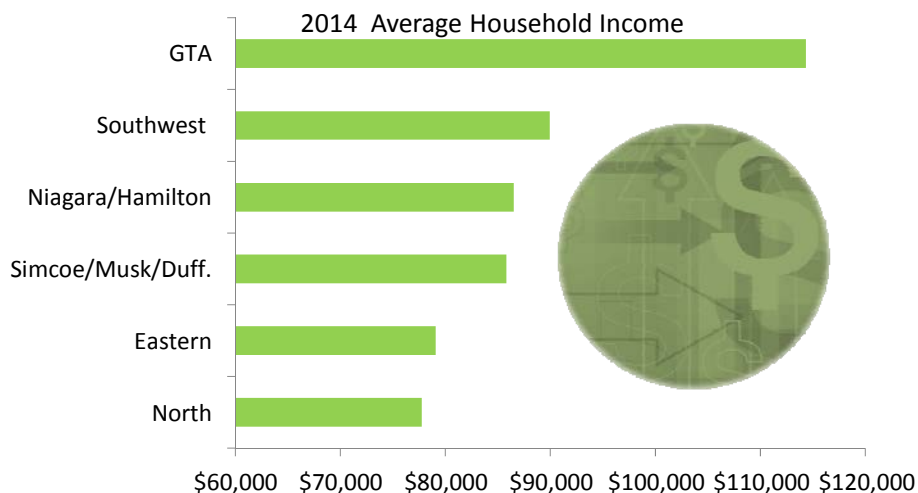
Population Growth

As shown in the graph, the GTA municipalities experienced the largest population growth from 2011-2015.



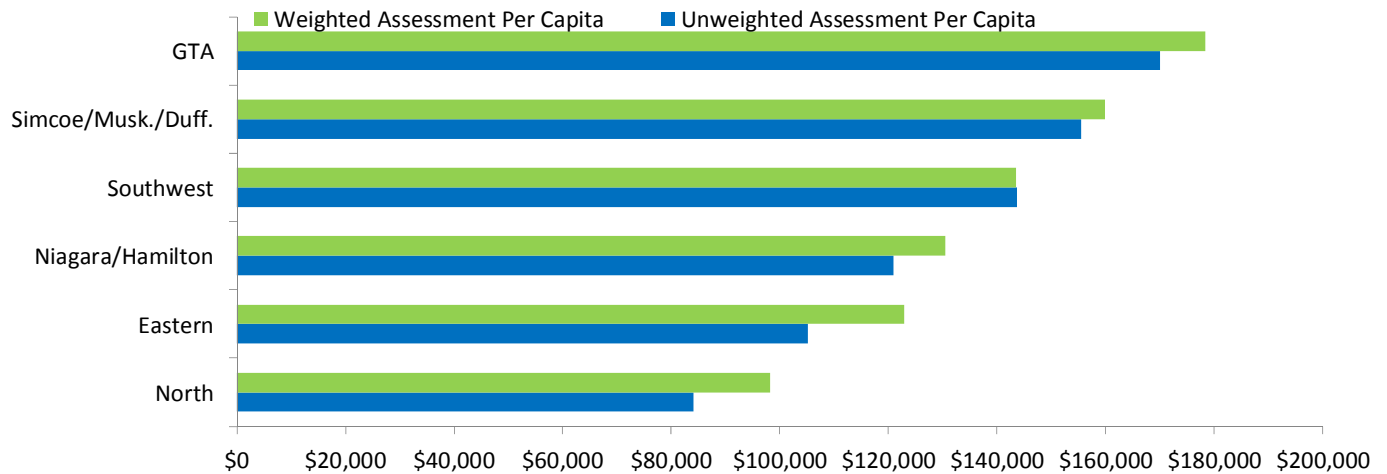
Household Income

Personal income is one measure of a community’s ability to pay. A higher gross household income will usually mean a lower dependency on municipal services, recreation, and social assistance. Also, credit rating firms use household income as an important measure of a municipality’s ability to repay debt. The 2014 average household income across the 104 Ontario municipalities was \$95,000. The average household income varies by geographic location. For example, the average household income in Northern municipalities was \$77,500 compared with \$117,500 in the GTA.



Assessment Per Capita

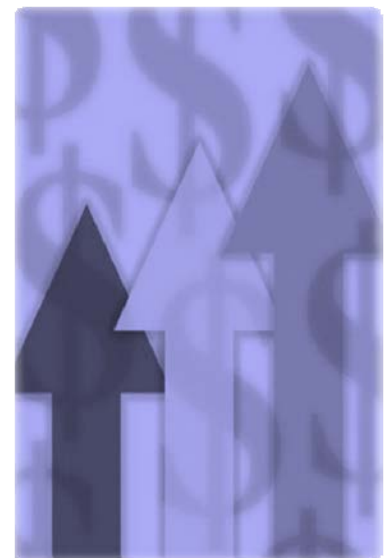
Property assessment is the basis upon which municipalities raise taxes. A strong assessment base is critical to a municipality’s ability to generate revenues. Assessment per capita statistics have been compared to provide an indication of the “richness” of the assessment base in each municipality. Unweighted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



Assessment Change

Assessment growth provides an indication of how the base upon which taxes are levied is changing over time. From 2014–2015, the assessment increased by 5.0% on average across the 104 Ontario municipalities. The GTA geographic area experienced the largest increase at 6.3%.

| Municipality | 2011-2012 | 2012-2013 | 2013-2014 | 2014-2015 |
|------------------------|-----------|-----------|-----------|-----------|
| Simcoe/Musk./Duff. Avg | 6.4% | 1.8% | 3.4% | 3.7% |
| Niagara/Hamilton Avg. | 6.0% | 2.9% | 3.6% | 4.2% |
| Eastern Average | 6.5% | 4.4% | 5.6% | 4.6% |
| Southwest Average | 6.0% | 4.2% | 4.7% | 4.8% |
| North Average | 6.5% | 6.1% | 6.4% | 5.6% |
| GTA Average | 6.7% | 6.8% | 7.0% | 6.3% |



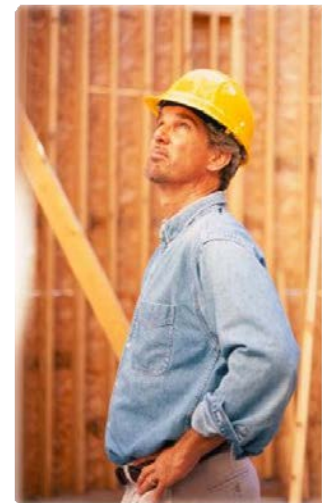
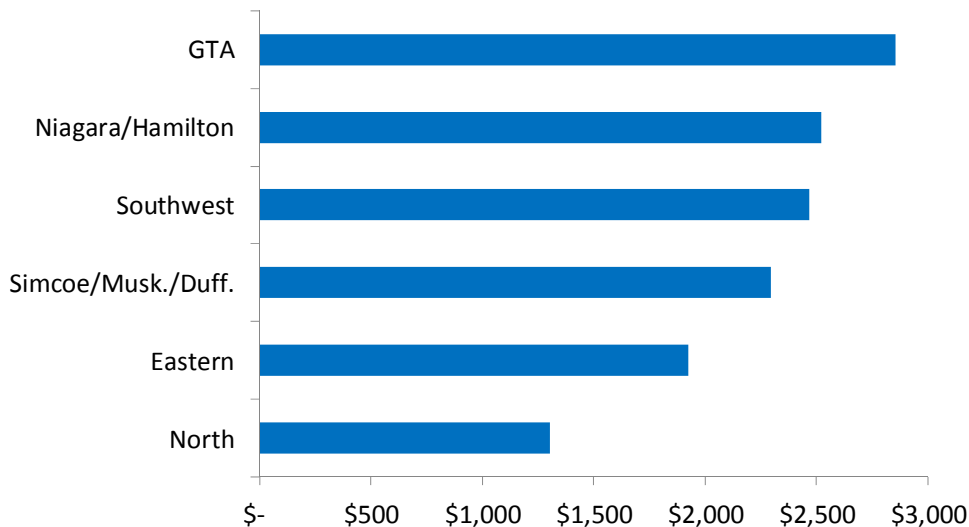
Residential Properties

Residential properties were broken down by property type to provide an indication of the housing mix in each municipality (Source MPAC). The following chart shows the median assessed values of each residential property type by geographic location.

| Municipality | Median Assessed Values (000s) | | | | | | |
|-----------------------|-------------------------------|-----------|-------------------------------|---------------|-----------------|--------|----------|
| | Single Family Detached | Link Home | Freehold Townhouse / Rowhouse | Semi-Detached | Single on Water | Condo | Seasonal |
| Eastern Average | \$ 233 | \$ 209 | \$ 210 | \$ 177 | \$ 418 | \$ 176 | \$ 230 |
| GTA Average | \$ 479 | \$ 378 | \$ 353 | \$ 339 | \$ 930 | \$ 273 | \$ 384 |
| Niagara/Hamilton Avg. | \$ 256 | \$ 233 | \$ 254 | \$ 187 | \$ 499 | \$ 173 | \$ 422 |
| North Average | \$ 154 | \$ 183 | \$ 160 | \$ 118 | \$ 300 | \$ 156 | \$ 202 |
| Sim/Musk.Duff. Avg. | \$ 267 | \$ 224 | \$ 243 | \$ 198 | \$ 546 | \$ 268 | \$ 433 |
| Southwest Average | \$ 274 | \$ 231 | \$ 203 | \$ 217 | \$ 536 | \$ 167 | \$ 372 |

Construction Activity

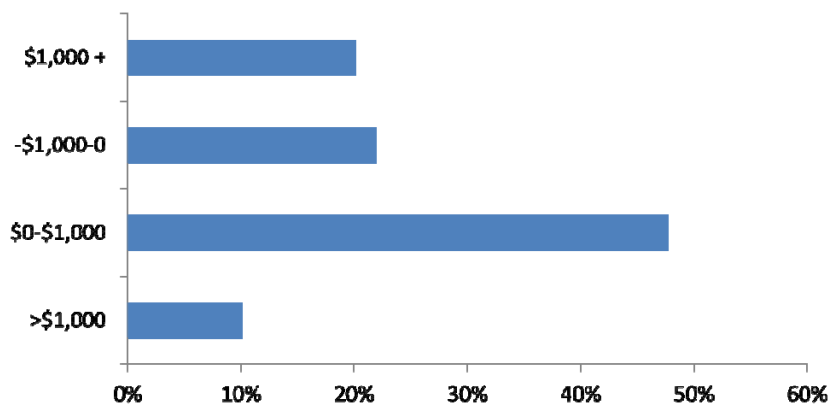
Building permits per capita were analyzed to provide a measure of relative building activity in each municipality and across the geographic locations. The range in activity for 2014 across the entire survey of 104 municipalities was \$323 per capita to \$12,970 per capita, with an average of \$2,388.



SECTION 3: Municipal Financial Sustainability Indicators

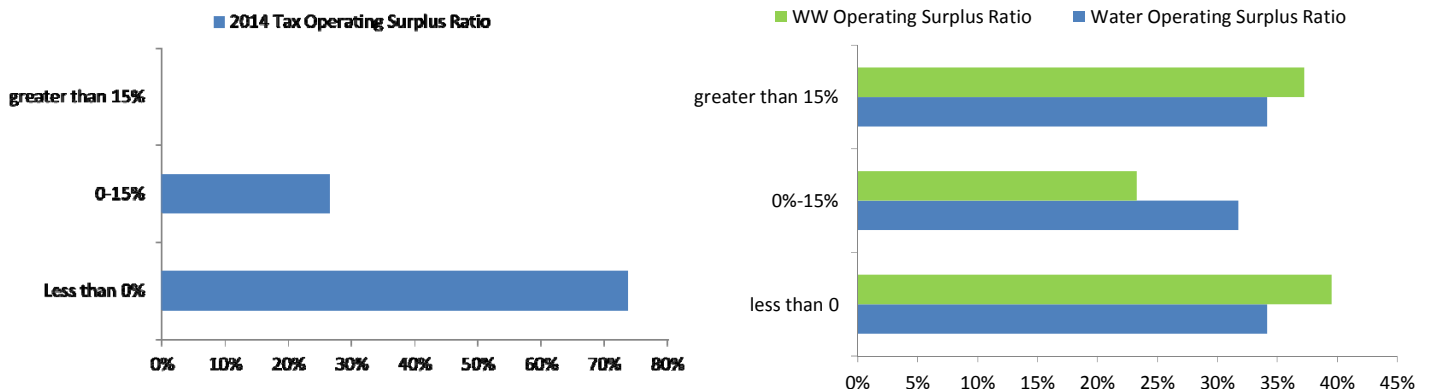
The *Financial Indicators* section of the report includes a number of indicators to assist municipalities in evaluating financial condition. A municipality’s financial position is defined as the total fund balances including equity in business government enterprises less the amount to be recovered in future years associated with long-term liabilities. A comparison was made of each municipality’s overall financial position (assets less liabilities). There is a significant range in municipal financial position per capita across Ontario from a low of negative (\$3,700) to a high of \$4,700 per capita. The following graph provides the percentage of municipalities that fall within each range.

Financial Position Per Capita



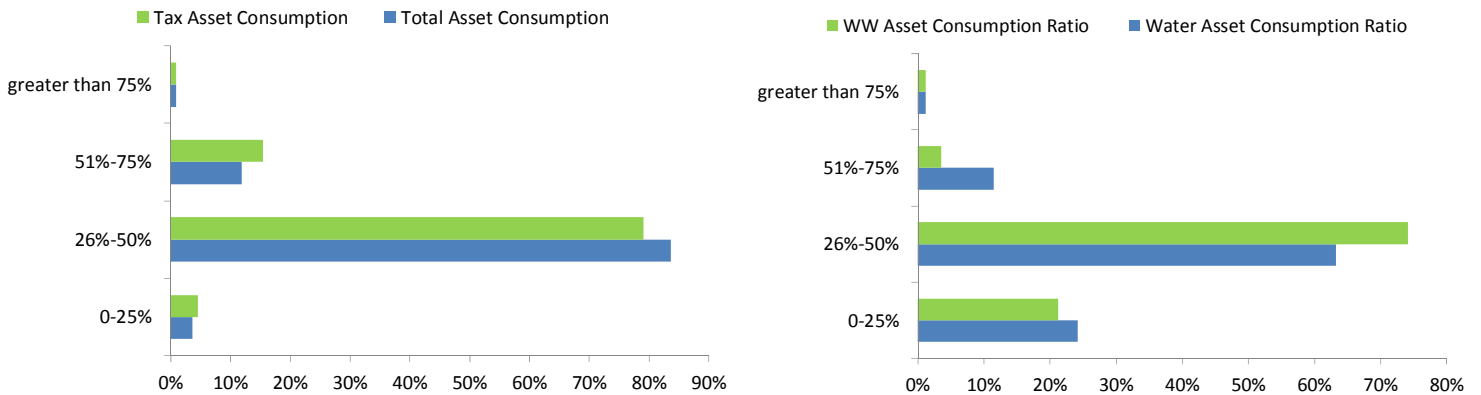
Operating Surplus Ratio

An operating surplus (deficit) arises when operating revenue exceeds (is less than) operating expenses including amortization. When an operating surplus is achieved, the amount is available for capital expenditure over and above amortization expenses. Municipalities operating with a deficit over several years should ensure that the long range financial plan provides clear direction to address the deficit. The operating surplus ratio is the operating surplus (deficit) expressed as a percentage of own source revenues. A negative ratio indicates the percentage increase in total rates that would be required to achieve a break-even result.



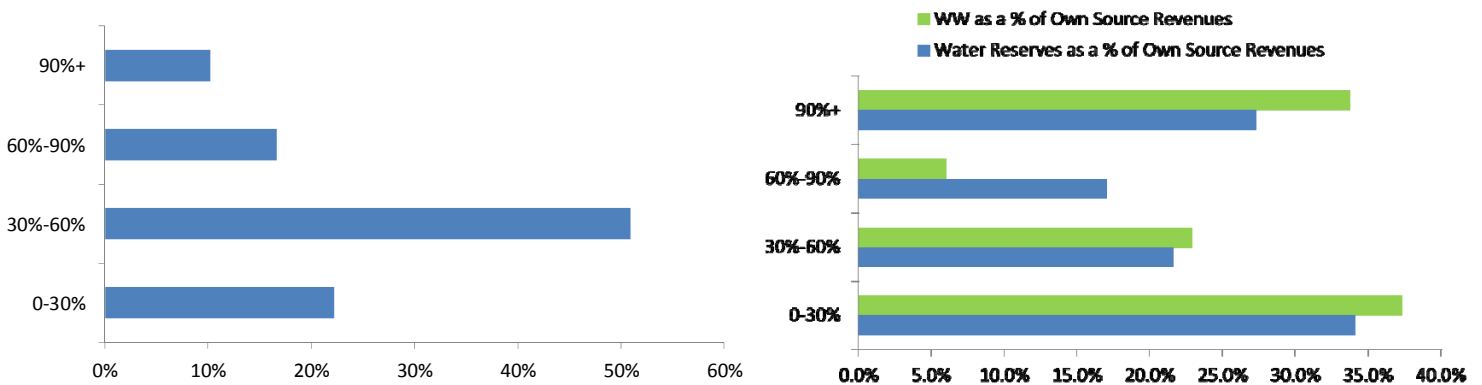
Asset Consumption Ratio

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 table reflects 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

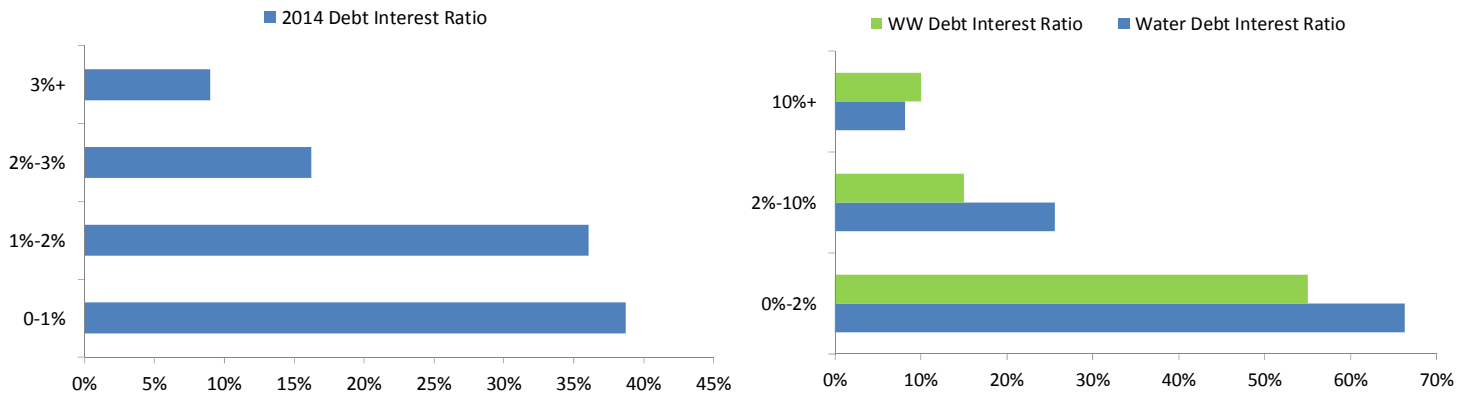
Debt Indicators

Debt indicators can reveal:

- Increasing reliance on debt
- Decreasing flexibility
- Sudden large increases or decreases in future debt service
- Amount of debt that a community can absorb

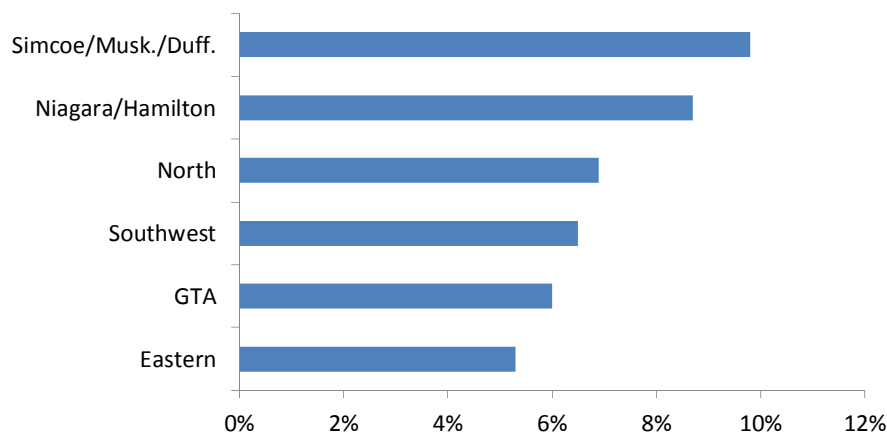


The following graphs summarize the debt interest ratio for tax, water and wastewater for the 104 municipalities surveyed to provide an understanding of the percentage of municipalities within various ranges of the debt interest ratio. This ratio indicates the extent to which a municipality's operating revenues are committed to interest expenses. As shown in the graphs below, in general, debt levels in water and wastewater operations are higher than in tax supported programs and services.



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 2014 taxes receivable as a percentage of taxes levied in each of the geographic areas.



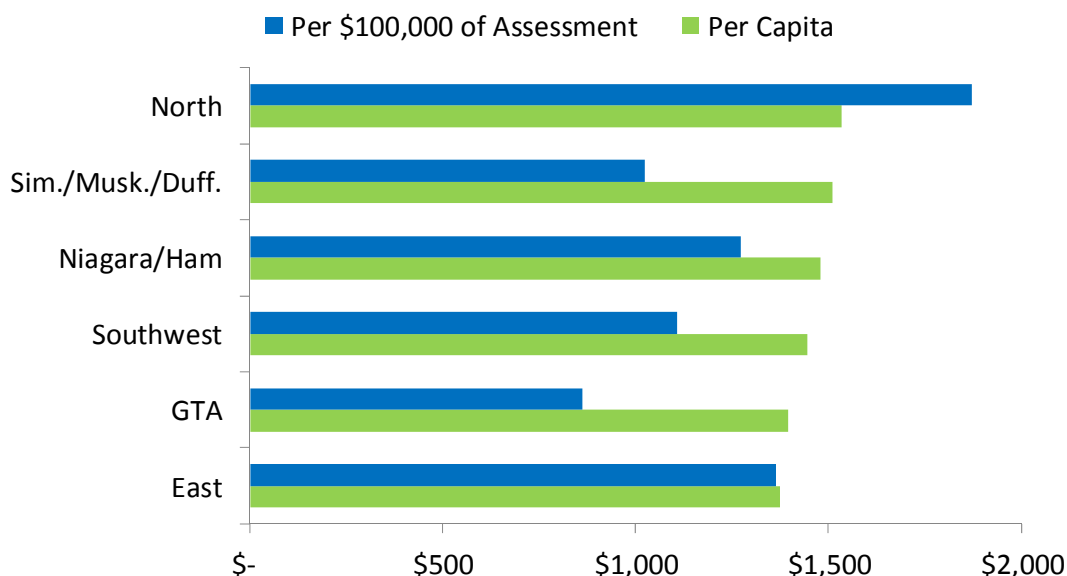
SECTION 4: Revenue & Expenditure Analysis

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

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:

- Different service levels
- Variations in the types of services
- Different methods of providing services
- User fee policies
- Age of infrastructure

- Different assessment composition
- Varying demand for services
- Locational factors
- Demographic differences
- Socio-economic differences
- Urban/rural composition differences



Net municipal levy per capita was calculated using Manifold Data Mining 2015 estimated population and the 2015 municipal levies. The net levy on a per capita basis ranged across the 104 Ontario municipalities from \$934 to \$4,197 (with an average of \$1,449 per capita). Net levy per \$100,000 of assessment is also provided. With a relatively low assessment base, the net levy per \$100,000 of assessment in Northern municipalities is considerably higher than the other geographic locations. The net levy on a per \$100,000 of weighted assessment basis ranged across the municipalities from \$536 to \$2,578 (with an average of \$1,077 per \$100,000 of assessment).

SECTION 5: Select User Fee and Revenue Information

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

Development Charges

The recovery of costs by Ontario municipalities for capital infrastructure required to support new growth is governed by the Development Charges Act (1997) and supporting regulations. The following table summarizes the 2015 development charges. Note: some municipalities do not charge development charges.

| 2015 Development Charges | Residential | Multiples Dewllings 3+ | Apartments Units >=2 | Non- Residential Commercial Sq. Ft. | Non- Residential Industrial Sq. Ft. |
|--------------------------|-------------|---------------------------|-------------------------|--|--|
| North | \$ 12,425 | \$ 7,127 | \$ 6,106 | \$ 6.63 | \$ 4.40 |
| Eastern | \$ 13,243 | \$ 10,247 | \$ 8,387 | \$ 8.04 | \$ 5.42 |
| Southwest | \$ 16,873 | \$ 12,778 | \$ 9,846 | \$ 7.08 | \$ 5.23 |
| Niagara/Hamilton | \$ 20,497 | \$ 13,491 | \$ 11,070 | \$ 16.40 | \$ 8.83 |
| Simcoe/Musk./Duff. | \$ 24,085 | \$ 20,314 | \$ 16,181 | \$ 9.71 | \$ 6.78 |
| GTA | \$ 56,588 | \$ 47,420 | \$ 35,474 | \$ 31.72 | \$ 17.76 |
| Survey Average | \$ 27,573 | \$ 21,926 | \$ 16,839 | \$ 14.94 | \$ 9.56 |
| Survey Median | \$ 22,118 | \$ 15,684 | \$ 13,057 | \$ 11.92 | \$ 7.90 |
| Survey Minimum | \$ - | \$ - | \$ - | \$ - | \$ - |
| Survey Maximum | \$ 80,564 | \$ 71,024 | \$ 52,045 | \$ 48.27 | \$ 29.15 |

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 2015 tax policies that impact the relative tax position was completed. The following table summarizes the range of 2015 tax ratios across the survey.

| 2015 Tax Ratios | Average | Median | Min. | Max. |
|-------------------|---------|--------|--------|--------|
| Multi-Residential | 1.9203 | 1.9500 | 1.0000 | 2.9995 |
| Commercial | 1.6698 | 1.7188 | 1.0820 | 2.5016 |
| Industrial | 2.1761 | 2.2440 | 1.1000 | 3.7169 |

SECTION 7: Comparison of Relative Taxes

Like property comparisons were undertaken on 13 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 |
|------------------------|-------------------|----------|------------------|
| Eastern | \$ 3,033 | \$ 4,535 | \$ 6,221 |
| GTA | \$ 3,714 | \$ 4,516 | \$ 6,250 |
| Niagara/Hamilton | \$ 3,273 | \$ 4,466 | \$ 5,748 |
| North | \$ 2,772 | \$ 4,760 | \$ 6,556 |
| Simcoe/Musk./Duff. | \$ 2,861 | \$ 3,890 | \$ 5,246 |
| Southwest | \$ 2,848 | \$ 4,104 | \$ 5,679 |
| Survey Average | \$ 3,121 | \$ 4,318 | \$ 5,937 |
| Survey Median | \$ 3,115 | \$ 4,372 | \$ 5,814 |

| Industrial Properties | Standard per sq.ft. | Large per sq.ft. | Vacant Land per acre |
|-----------------------|---------------------|------------------|----------------------|
| Eastern | \$ 1.56 | \$ 1.43 | \$ 2,589 |
| GTA | \$ 2.14 | \$ 1.55 | \$ 6,894 |
| Niagara/Hamilton | \$ 1.73 | \$ 1.01 | \$ 3,094 |
| North | \$ 1.70 | \$ 1.24 | \$ 1,898 |
| Simcoe/Musk./Duff. | \$ 1.40 | \$ 0.97 | \$ 1,917 |
| Southwest | \$ 1.40 | \$ 0.96 | \$ 1,816 |
| Survey Average | \$ 1.65 | \$ 1.21 | \$ 3,269 |
| Survey Median | \$ 1.63 | \$ 1.10 | \$ 2,026 |

| Multi-Residential Properties | Walk-Up per Unit | High-Rise per Unit |
|------------------------------|------------------|--------------------|
| Eastern | \$ 1,595 | \$ 1,891 |
| GTA | \$ 1,450 | \$ 1,541 |
| Niagara/Hamilton | \$ 1,690 | \$ 1,824 |
| North | \$ 1,214 | \$ 1,573 |
| Simcoe/Musk./Duff. | \$ 1,170 | \$ 1,685 |
| Southwest | \$ 1,319 | \$ 1,887 |
| Survey Average | \$ 1,393 | \$ 1,737 |
| Survey Median | \$ 1,435 | \$ 1,784 |

| Commercial Properties | Office per sq.ft. | Neigh. Shopping per sq.ft. | Hotel per suite | Motel per suite |
|-----------------------|-------------------|----------------------------|-----------------|-----------------|
| Eastern | \$ 3.21 | \$ 4.20 | \$ 1,889 | \$ 1,464 |
| GTA | \$ 3.31 | \$ 3.83 | \$ 1,294 | \$ 1,131 |
| Niagara/Hamilton | \$ 2.72 | \$ 3.54 | \$ 1,734 | \$ 1,097 |
| North | \$ 2.65 | \$ 2.91 | \$ 1,655 | \$ 1,214 |
| Simcoe/Musk./Duff. | \$ 2.58 | \$ 2.81 | \$ 1,795 | \$ 1,042 |
| Southwest | \$ 2.79 | \$ 2.91 | \$ 1,600 | \$ 1,160 |
| Survey Average | \$ 2.94 | \$ 3.28 | \$ 1,595 | \$ 1,171 |
| Survey Median | \$ 2.84 | \$ 3.23 | \$ 1,553 | \$ 1,141 |

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 | Commercial | Industrial | Industrial | Industrial |
|-------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|--------------------------------|
| | Residential 200 m3 5/8" | Commercial 10,000 m3 2" | Industrial 30,000 m3 3" | Industrial 100,000 m3 4" | Industrial 500,000 m3 6" |
| Average | \$ 922 | \$ 30,734 | \$ 89,511 | \$ 289,874 | \$ 1,415,573 |
| Median | \$ 902 | \$ 28,207 | \$ 81,841 | \$ 264,178 | \$ 1,315,887 |
| Minimum | \$ 406 | \$ 9,679 | \$ 27,369 | \$ 69,903 | \$ 279,173 |
| Maximum | \$ 1,687 | \$ 62,916 | \$ 188,316 | \$ 627,216 | \$ 3,135,216 |



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

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



| | Total Municipal Burden as a % of Household Income |
|--------------------|---|
| GTA | 4.3% |
| Southwest | 4.6% |
| North | 4.9% |
| Niagara/Hamilton | 5.0% |
| Eastern | 5.1% |
| Simcoe/Musk./Duff. | 5.5% |
| Survey Average | 4.7% |
| Survey Median | 4.7% |
| Survey Minimum | 3.2% |
| Survey Maximum | 7.1% |

SECTION 10: Economic Development Programs

- *Business Retention & Expansion Programs*
- *Downtown/Area Specific Programs*
- *Brownfield Redevelopment*
- *Industrial Parks*

Introduction—Municipal Study 2015



Introduction

For the past fifteen years, BMA Management Consulting Inc. has annually completed a municipal comparative study on behalf of participating Ontario municipalities. The analysis was completed using the most recent information available as provided by the participating municipalities including:

- 2015 current value assessment
- 2015 tax policies
- 2015 levy by-laws
- 2015 development charges
- 2015 water/sewer rates
- 2014 FIRs (as available)
- 2015 User Fees
- Economic development programs

104 Ontario municipalities, representing in excess of 84% of the population.

| <i>Populations</i> | <i>Number of Municipalities</i> |
|--------------------|---------------------------------|
| 100,000 or greater | 25 |
| 30,000 - 99,999 | 24 |
| 15,000 - 29,999 | 28 |
| less than 15,000 | 27 |
| Total | 104 |

To facilitate the analysis, given the significant volume of information included in the report, the information is also accessible through BMA’s online password protected database. This provides the participating municipalities with the ability to select only those municipalities that are of interest and to focus on specific areas of interest. The database also provides the ability to analyze trends, with data available over a five year period. The database can be accessed from the BMA website: **www.bmaconsult.com**. This information can be downloaded from the website into Excel to allow municipalities the ability to track their progress over time and to focus their analysis on specific comparators which can be incorporated into reports and presentations.

For more information please feel free to contact:

BMA Management Consulting Inc.

139 Markland St., Hamilton, L8P 2K3

Phone (905) 528-3206

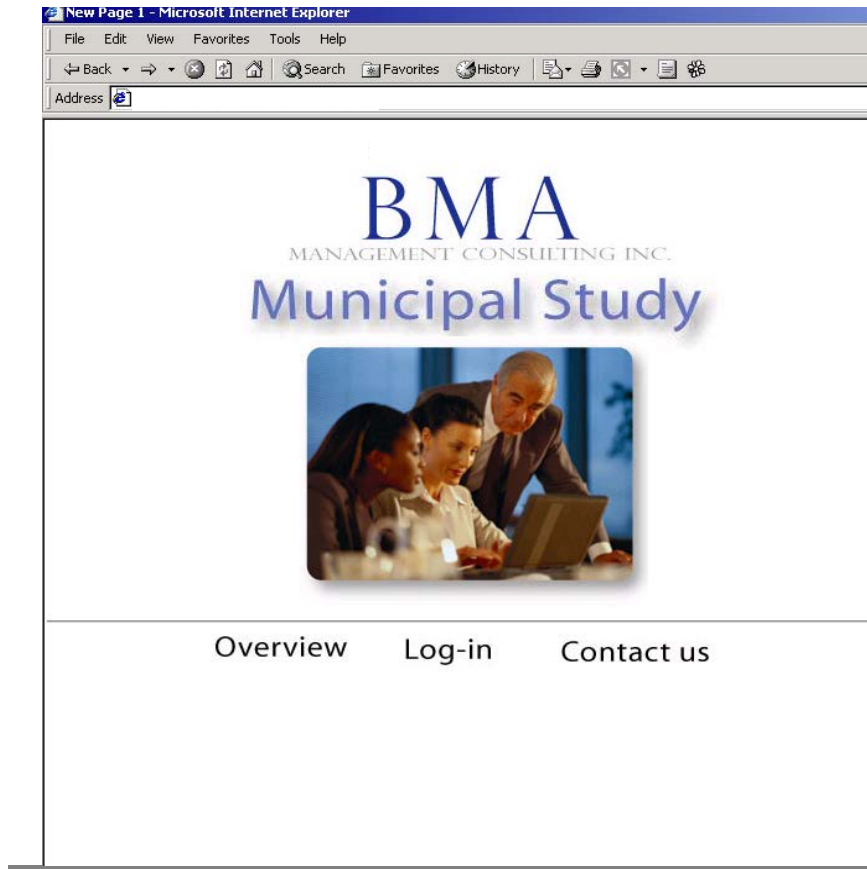
Fax (905) 528-3210

bma@on.aibn.com

Contacts: Jim Bruzzese or Catherine Minshull



Municipal Study Database



User Name
BMA

BMA
Management Consulting Inc.

municipal study

Municipal Comparators

Data

- ▣ **Socio Economic Indicators**
 - Population
 - Density/Land Area
 - Assessment Information
 - Assessment Composition
 - Building Permit Activity
- ▣ **Municipal Financial Indicators**
 - Municipal Expenditures
 - Disc Res as % OSB
 - Res as % of Tot Tax
 - Debt to Res Ratio
 - Tax Receivable as % Tax
- Levies**
 - Financial Position Per Capita
 - Debt Outstanding Per 100,000
 - Tax Operating Surplus
 - Net Fin Liab Ratio
 - Debt Int as % OSB
 - Net Levy Lower Tier
 - Net Levy Upper Tier
 - Total Levy Per Capita
 - Asset Cons Ratio
- ▣ **Select User Fee Information**
 - Development Charges
 - Building Permit Fees
 - Green Solid Waste Disposal

Socio Economic Indicators - Assessment Composition

Year: 2014 Municipalities: All

View in Excel

| Municipality | 2014 Residential | 2014 Multi-Res. | 2014 Commercial | 2014 Industrial | 2014 Pipelines | 2014 Farmlands | 2014 M. Forests |
|--------------------|------------------|-----------------|-----------------|-----------------|----------------|----------------|-----------------|
| Ajax | 86.7% | 1.6% | 9.7% | 1.7% | 0.2% | 0.2% | 0.0% |
| Aurora | 85.2% | 1.1% | 11.5% | 2.1% | 0.1% | 0.1% | 0.0% |
| Barrie | 77.0% | 3.2% | 17.2% | 2.2% | 0.2% | 0.2% | 0.0% |
| Belleville | 70.7% | 5.4% | 19.6% | 2.8% | 0.4% | 1.0% | 0.0% |
| Blandford-Blenheim | | | | | | | |
| Bracebridge | 87.8% | 1.2% | 9.0% | 1.1% | 0.5% | 0.1% | 0.3% |
| Brampton | 78.9% | 2.0% | 14.6% | 4.1% | 0.2% | 0.3% | 0.0% |
| Brant | 73.6% | 0.5% | 5.3% | 2.8% | 0.4% | 17.3% | 0.1% |
| Brock | 77.5% | 0.9% | 4.7% | 1.0% | 0.3% | 15.5% | 0.2% |
| Brockville | 73.9% | 5.7% | 16.9% | 3.1% | 0.3% | 0.0% | 0.0% |
| Burlington | 78.7% | 3.3% | 14.3% | 3.1% | 0.2% | 0.4% | 0.0% |
| Caledon | 80.0% | 0.2% | 9.1% | 4.2% | 0.1% | 5.7% | 0.5% |
| Cambridge | 75.1% | 4.1% | 14.6% | 5.8% | 0.2% | 0.2% | 0.0% |
| Central Elgin | 77.7% | 0.1% | 3.6% | 0.7% | 0.4% | 17.2% | 0.1% |
| Central Huron | 56.9% | 0.8% | 5.5% | 0.7% | 0.6% | 35.3% | 0.3% |
| Clarington | 85.4% | 0.6% | 7.0% | 2.3% | 0.4% | 4.0% | 0.2% |
| Collingwood | 83.8% | 1.8% | 12.3% | 1.8% | 0.2% | 0.1% | 0.0% |
| Cornwall | 68.5% | 5.1% | 24.1% | 1.9% | 0.3% | 0.1% | 0.0% |

Why Participate in a Study?

The study identifies key financial and economic indicators and factors that should be considered as part of a comprehensive evaluation of a municipality's financial condition. Use of the study over a number of years provides trends to allow decision makers to monitor selected indicators over time. Trend analysis helps to provide interpretative context. Additional context can come from comparing a municipality's own experience with the experience of other municipalities. While the study includes 104 municipalities, it is recommended that the users take advantage of the online database to focus on similar municipalities.



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

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

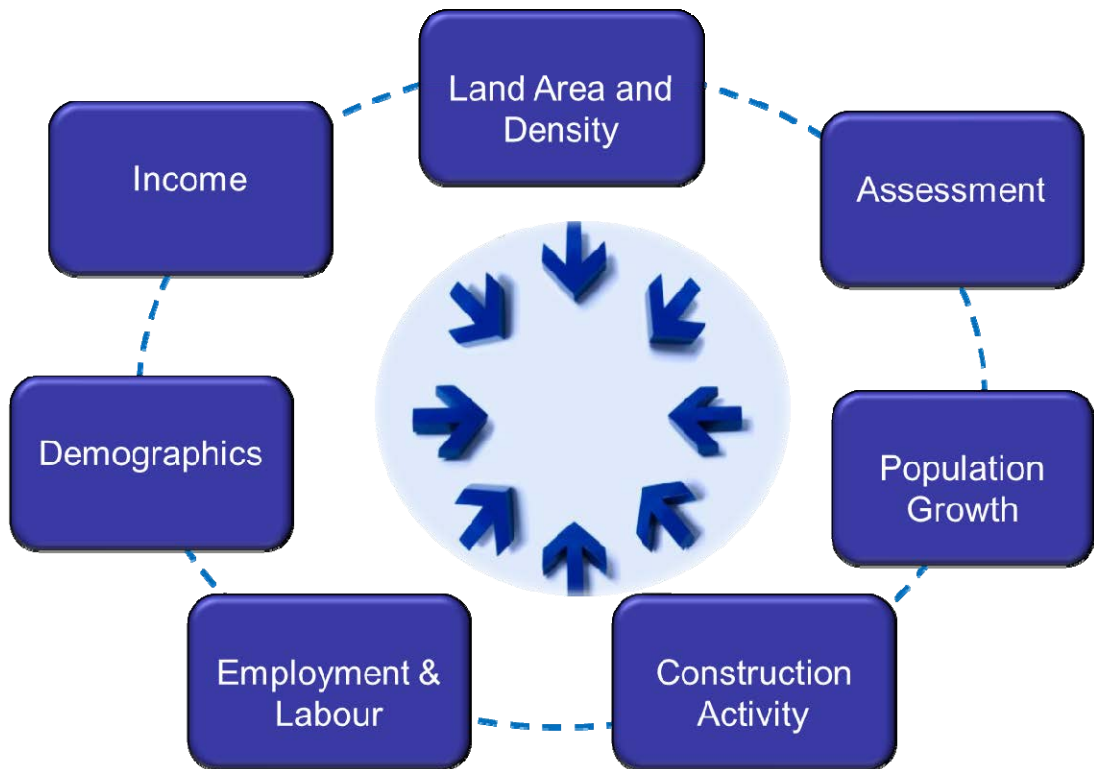
- To help municipal decision-makers in assessing market conditions
- To understand the unique characteristics of each municipality
- To understand the relationship between various controllable and uncontrollable factors in addressing a municipality's competitive opportunities and challenges
- To develop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

Municipalities Represented in the Study

Given the size of the survey, it is difficult to graphically present 104 municipalities. The following summarizes the municipalities by population range:

| <i>Populations 15,000 or less</i> | <i>Populations 15,000 – 29,999</i> | <i>Populations 30,000 – 99,999</i> | <i>Populations >100,000</i> |
|--|---|---|---------------------------------------|
| Brock | Amherstburg | Aurora | Barrie |
| Central Huron | Bracebridge | Belleville | Brampton |
| Elliot Lake | Brockville | Brant | Burlington |
| Erin | Centre Wellington | Caledon | Cambridge |
| Gravenhurst | Collingwood | Clarington | Chatham-Kent |
| Greenstone | East Gwillimbury | Cornwall | Greater Sudbury |
| Grey Highlands | Grimsby | Fort Erie | Guelph |
| Guelph-Eramosa | Huntsville | Georgina | Hamilton |
| Hanover | Kenora | Halton Hills | Kingston |
| Ingersoll | King | Innisfil | Kitchener |
| Kincardine | Kingsville | Newmarket | London |
| Lambton Shores | Leamington | Niagara Falls | Markham |
| Mapleton | Lincoln | North Bay | Milton |
| Meaford | Middlesex Centre | Orillia | Mississauga |
| Minto | Niagara-on-the-Lake | Peterborough | Oakville |
| North Dumfries | Orangeville | Pickering | Oshawa |
| Parry Sound | Owen Sound | Quinte West | Ottawa |
| Penetanguishene | Pelham | Sarnia | Richmond Hill |
| Puslinch | Port Colborne | Sault Ste. Marie | St. Catharines |
| Saugeen Shores | Prince Edward County | St. Thomas | Thunder Bay |
| Smooth Rock Falls | Scugog | Stratford | Toronto |
| St. Marys | Springwater | Timmins | Vaughan |
| The Blue Mountains | Strathroy-Caradoc | Welland | Waterloo |
| Wainfleet | Thorold | Whitchurch-Stouffville | Whitby |
| Wellesley | Tillsonburg | | Windsor |
| Wellington North | Wasaga Beach | | |
| West Lincoln | Wilmot | | |
| | Woolwich | | |

Socio-Economic Indicators



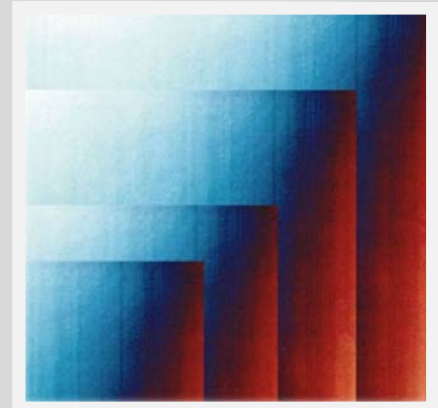
Socio-Economic Indicators

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

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

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

- ***Population Statistics (2006-2015)***
- ***Age Demographics***
- ***Average Household Income***
- ***Land Area and Density***
- ***Labour Statistics (NEW)***
- ***Assessment Per Capita***
- ***Change in Unweighted Assessment (2011-2015)***
- ***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 (sorted highest to lowest population)

| Municipality | 2006 Population | 2011 Population | 2015 Population | % Change 2006 - 2011 | % Change 2011 - 2015 |
|---------------------|----------------------------|----------------------------|----------------------------|---------------------------------|---------------------------------|
| Toronto | 2,503,281 | 2,615,060 | 2,773,619 | 4.5% | 6.1% |
| Ottawa | 812,129 | 883,391 | 966,010 | 8.8% | 9.4% |
| Mississauga | 668,549 | 713,443 | 768,947 | 6.7% | 7.8% |
| Brampton | 433,806 | 523,911 | 620,016 | 20.8% | 18.3% |
| Hamilton | 504,559 | 519,949 | 545,819 | 3.1% | 5.0% |
| London | 352,395 | 366,151 | 386,772 | 3.9% | 5.6% |
| Markham | 261,573 | 301,709 | 344,861 | 15.3% | 14.3% |
| Vaughan | 238,866 | 288,301 | 341,022 | 20.7% | 18.3% |
| Kitchener | 204,668 | 219,153 | 236,823 | 7.1% | 8.1% |
| Windsor | 216,473 | 210,891 | 212,187 | -2.6% | 0.6% |
| Richmond Hill | 162,704 | 185,541 | 210,265 | 14.0% | 13.3% |
| Oakville | 165,613 | 182,520 | 201,574 | 10.2% | 10.4% |
| Burlington | 164,415 | 175,779 | 189,725 | 6.9% | 7.9% |
| Greater Sudbury | 157,857 | 160,274 | 166,372 | 1.5% | 3.8% |
| Oshawa | 141,590 | 149,607 | 160,015 | 5.7% | 7.0% |
| Barrie | 128,430 | 135,711 | 145,189 | 5.7% | 7.0% |
| Cambridge | 120,371 | 126,748 | 135,241 | 5.3% | 6.7% |
| St. Catharines | 131,989 | 131,400 | 134,390 | -0.4% | 2.3% |
| Whitby | 111,184 | 122,022 | 134,334 | 9.7% | 10.1% |
| Kingston | 117,207 | 123,363 | 131,587 | 5.3% | 6.7% |
| Guelph | 114,943 | 121,688 | 130,368 | 5.9% | 7.1% |
| Thunder Bay | 109,140 | 108,359 | 110,584 | -0.7% | 2.1% |
| Milton | 53,889 | 84,362 | 104,337 | 56.5% | 23.7% |
| Chatham-Kent | 108,177 | 103,671 | 103,023 | -4.2% | -0.6% |
| Waterloo | 97,475 | 98,780 | 102,391 | 1.3% | 3.7% |
| Pickering | 87,838 | 88,721 | 95,345 | 1.0% | 7.5% |
| Clarington | 77,820 | 84,548 | 92,368 | 8.6% | 9.2% |
| Newmarket | 74,295 | 79,978 | 86,773 | 7.6% | 8.5% |
| Niagara Falls | 82,184 | 82,997 | 85,810 | 1.0% | 3.4% |
| Peterborough | 74,898 | 78,698 | 83,410 | 5.1% | 6.0% |
| Sault Ste. Marie | 74,948 | 75,141 | 77,263 | 0.3% | 2.8% |
| Sarnia | 71,419 | 72,366 | 75,004 | 1.3% | 3.6% |
| Halton Hills | 55,289 | 59,008 | 63,607 | 6.7% | 7.8% |
| Caledon | 57,050 | 59,460 | 62,957 | 4.2% | 5.9% |
| Aurora | 47,629 | 53,203 | 59,359 | 11.7% | 11.6% |
| North Bay | 53,966 | 53,651 | 54,814 | -0.6% | 2.2% |

Population Statistics (cont'd)

| Municipality | 2006 Population | 2011 Population | 2015 Population | % Change 2006 - 2011 | % Change 2011 - 2015 |
|------------------------|--------------------|--------------------|--------------------|-------------------------|-------------------------|
| Welland | 50,331 | 50,631 | 52,191 | 0.6% | 3.1% |
| Belleville | 48,821 | 49,454 | 51,246 | 1.3% | 3.6% |
| Whitchurch-Stouffville | 24,390 | 37,628 | 50,956 | 54.3% | 35.4% |
| Cornwall | 45,965 | 46,340 | 47,848 | 0.8% | 3.3% |
| Georgina | 42,346 | 43,517 | 45,586 | 2.8% | 4.8% |
| Quinte West | 42,697 | 43,086 | 44,520 | 0.9% | 3.3% |
| Timmins | 42,997 | 43,165 | 44,427 | 0.4% | 2.9% |
| St. Thomas | 36,110 | 37,905 | 40,349 | 5.0% | 6.4% |
| Brant | 34,415 | 35,638 | 37,550 | 3.6% | 5.4% |
| Innisfil | 31,175 | 33,079 | 35,498 | 6.1% | 7.3% |
| Stratford | 30,461 | 30,886 | 31,985 | 1.4% | 3.6% |
| Orillia | 30,259 | 30,586 | 31,643 | 1.1% | 3.5% |
| Fort Erie | 29,925 | 29,960 | 30,772 | 0.1% | 2.7% |
| Orangeville | 26,925 | 27,975 | 29,549 | 3.9% | 5.6% |
| Leamington | 28,883 | 28,403 | 28,818 | -1.7% | 1.5% |
| Centre Wellington | 26,049 | 26,693 | 27,902 | 2.5% | 4.5% |
| Grimsby | 23,937 | 25,325 | 27,118 | 5.8% | 7.1% |
| Woolwich | 19,658 | 23,145 | 26,870 | 17.7% | 16.1% |
| Prince Edward County | 25,496 | 25,258 | 25,737 | -0.9% | 1.9% |
| East Gwillimbury | 21,069 | 22,473 | 24,213 | 6.7% | 7.7% |
| Lincoln | 21,722 | 22,487 | 23,687 | 3.5% | 5.3% |
| Brockville | 21,957 | 21,870 | 22,376 | -0.4% | 2.3% |
| Strathroy-Caradoc | 19,977 | 20,978 | 22,352 | 5.0% | 6.5% |
| Kingsville | 20,908 | 21,362 | 22,280 | 2.2% | 4.3% |
| Scugog | 21,439 | 21,569 | 22,235 | 0.6% | 3.1% |
| Owen Sound | 21,753 | 21,688 | 22,207 | -0.3% | 2.4% |
| Wilmot | 17,097 | 19,223 | 21,552 | 12.4% | 12.1% |
| Collingwood | 17,290 | 19,241 | 21,405 | 11.3% | 11.2% |
| Amherstburg | 21,748 | 21,556 | 21,074 | -0.9% | -2.2% |
| King | 19,487 | 19,899 | 20,746 | 2.1% | 4.3% |
| Wasaga Beach | 15,029 | 17,537 | 20,221 | 16.7% | 15.3% |
| Huntsville | 18,280 | 19,056 | 20,179 | 4.2% | 5.9% |
| Springwater | 17,456 | 18,223 | 19,317 | 4.4% | 6.0% |
| Port Colborne | 18,599 | 18,424 | 18,773 | -0.9% | 1.9% |
| Thorold | 18,224 | 17,931 | 18,177 | -1.6% | 1.4% |
| Middlesex Centre | 15,589 | 16,487 | 17,649 | 5.8% | 7.0% |

Population Statistics (cont'd)

| Municipality | 2006 Population | 2011 Population | 2015 Population | % Change 2006 - 2011 | % Change 2011 - 2015 |
|---------------------|--------------------|--------------------|--------------------|-------------------------|-------------------------|
| Pelham | 16,155 | 16,598 | 17,384 | 2.7% | 4.7% |
| Niagara-on-the-Lake | 14,587 | 15,400 | 16,463 | 5.6% | 6.9% |
| Tillsonburg | 14,822 | 15,301 | 16,084 | 3.2% | 5.1% |
| Kenora | 15,177 | 15,348 | 15,884 | 1.1% | 3.5% |
| Bracebridge | 15,652 | 15,409 | 15,626 | -1.6% | 1.4% |
| West Lincoln | 13,167 | 13,837 | 14,742 | 5.1% | 6.5% |
| Saugeen Shores | 11,720 | 12,661 | 13,772 | 8.0% | 8.8% |
| Guelph-Eramosa | N/A | 13,458 | 12,952 | N/A | -3.8% |
| Ingersoll | 11,760 | 12,146 | 12,772 | 3.3% | 5.2% |
| Gravenhurst | 11,046 | 11,640 | 12,427 | 5.4% | 6.8% |
| Erin | 11,148 | 10,770 | 12,220 | -3.4% | 13.5% |
| Wellington North | 11,175 | 11,477 | 12,018 | 2.7% | 4.7% |
| Wellesley | 9,789 | 10,713 | 11,769 | 9.4% | 9.9% |
| Meaford | 10,948 | 11,100 | 11,510 | 1.4% | 3.7% |
| Elliot Lake | 11,549 | 11,348 | 11,492 | -1.7% | 1.3% |
| Kincardine | 11,173 | 11,174 | 11,467 | 0.0% | 2.6% |
| Brock | 11,979 | 11,341 | 11,167 | -5.3% | -1.5% |
| Lambton Shores | 11,150 | 10,656 | 10,568 | -4.4% | -0.8% |
| Mapleton | 9,851 | 9,989 | 10,359 | 1.4% | 3.7% |
| Grey Highlands | 9,480 | 9,520 | 9,801 | 0.4% | 3.0% |
| North Dumfries | 9,063 | 9,334 | 9,794 | 3.0% | 4.9% |
| Penetanguishene | 9,354 | 9,111 | 9,165 | -2.6% | 0.6% |
| Minto | 8,504 | 8,334 | 8,423 | -2.0% | 1.1% |
| Hanover | 7,147 | 7,490 | 7,963 | 4.8% | 6.3% |
| Central Huron | 7,641 | 7,591 | 7,751 | -0.7% | 2.1% |
| Puslinch | 6,689 | 7,029 | 7,489 | 5.1% | 6.5% |
| St. Marys | 6,617 | 6,655 | 6,858 | 0.6% | 3.1% |
| Parry Sound | 5,818 | 6,191 | 6,659 | 6.4% | 7.6% |
| The Blue Mountains | 6,825 | 6,453 | 6,348 | -5.5% | -1.6% |
| Wainfleet | 6,601 | 6,356 | 6,339 | -3.7% | -0.3% |
| Greenstone | 4,906 | 4,724 | 4,725 | -3.7% | 0.0% |
| Smooth Rock Falls | 1,473 | 1,376 | 1,341 | -6.6% | -2.5% |
| Survey Total | 10,120,049 | 10,778,763 | 11,604,521 | 6.5% | 7.7% |
| Province | 12,851,821 | 13,366,300 | 13,792,000 | 4.0% | 3.2% |

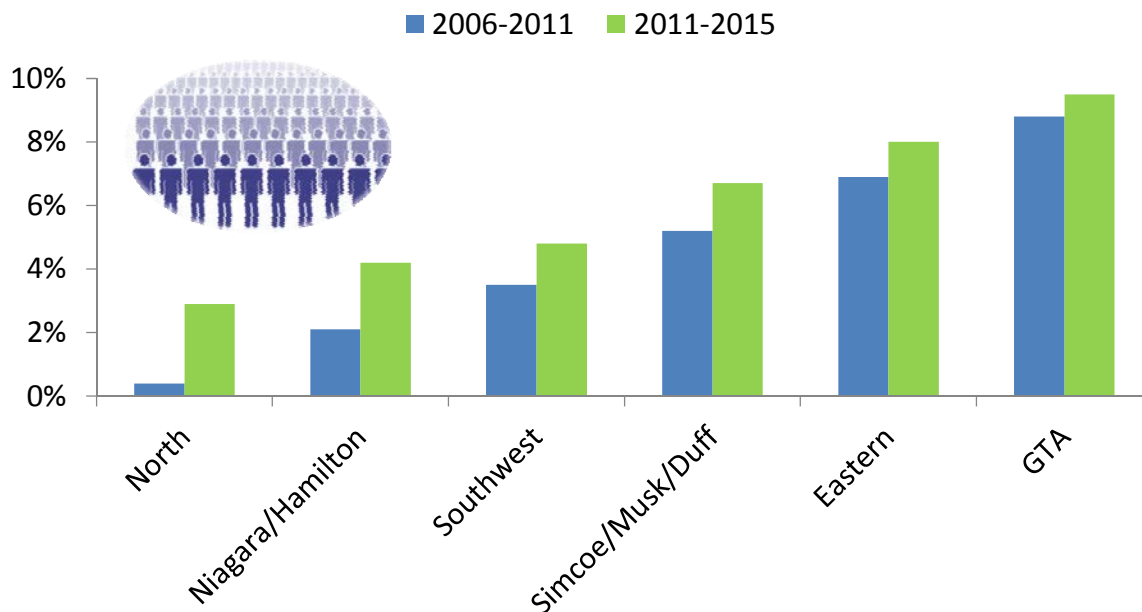
Population Statistics (cont'd)

| Municipality | 2006 Population | 2011 Population | 2015 Population | % Change 2006 - 2011 | % Change 2011 - 2015 |
|-------------------|-----------------|-----------------|-----------------|----------------------|----------------------|
| Region Peel | 1,159,405 | 1,296,814 | 1,451,920 | 11.9% | 12.0% |
| Region York | 892,712 | 1,032,249 | 1,183,781 | 15.6% | 14.7% |
| Region Durham | 561,258 | 608,124 | 664,710 | 8.4% | 9.3% |
| Region Halton | 439,256 | 501,669 | 559,243 | 14.2% | 11.5% |
| Region Waterloo | 478,121 | 507,096 | 544,440 | 6.1% | 7.4% |
| Wellington County | 426,486 | 441,755 | 465,175 | 3.6% | 5.3% |
| Region Niagara | 427,421 | 431,346 | 445,846 | 0.9% | 3.4% |
| District Muskoka | 57,563 | 58,047 | 60,020 | 0.8% | 3.4% |

Source: Stats Canada 2006-2011, Manifold Data Mining , 2015

Summary of Population Change by Geographic Area

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



GTA Municipalities—% change in population 2006-2015

| Municipality | 2006 Population | 2011 Population | 2015 Population | % Change 2006 - 2011 | % Change 2011 - 2015 |
|--------------------------------|----------------------------|----------------------------|----------------------------|---------------------------------|---------------------------------|
| Brock | 11,979 | 11,341 | 11,167 | -5.3% | -1.5% |
| Scugog | 21,439 | 21,569 | 22,235 | 0.6% | 3.1% |
| King | 19,487 | 19,899 | 20,746 | 2.1% | 4.3% |
| Georgina | 42,346 | 43,517 | 45,586 | 2.8% | 4.8% |
| Caledon | 57,050 | 59,460 | 62,957 | 4.2% | 5.9% |
| Toronto | 2,503,281 | 2,615,060 | 2,773,619 | 4.5% | 6.1% |
| Oshawa | 141,590 | 149,607 | 160,015 | 5.7% | 7.0% |
| Pickering | 87,838 | 88,721 | 95,345 | 1.0% | 7.5% |
| East Gwillimbury | 21,069 | 22,473 | 24,213 | 6.7% | 7.7% |
| Mississauga | 668,549 | 713,443 | 768,947 | 6.7% | 7.8% |
| Halton Hills | 55,289 | 59,008 | 63,607 | 6.7% | 7.8% |
| Burlington | 164,415 | 175,779 | 189,725 | 6.9% | 7.9% |
| Newmarket | 74,295 | 79,978 | 86,773 | 7.6% | 8.5% |
| Clarington | 77,820 | 84,548 | 92,368 | 8.6% | 9.2% |
| Whitby | 111,184 | 122,022 | 134,334 | 9.7% | 10.1% |
| Oakville | 165,613 | 182,520 | 201,574 | 10.2% | 10.4% |
| Aurora | 47,629 | 53,203 | 59,359 | 11.7% | 11.6% |
| Richmond Hill | 162,704 | 185,541 | 210,265 | 14.0% | 13.3% |
| Markham | 261,573 | 301,709 | 344,861 | 15.3% | 14.3% |
| Vaughan | 238,866 | 288,301 | 341,022 | 20.7% | 18.3% |
| Brampton | 433,806 | 523,911 | 620,016 | 20.8% | 18.3% |
| Milton | 53,889 | 84,362 | 104,337 | 56.5% | 23.7% |
| Whitchurch-Stouffville | 24,390 | 37,628 | 50,956 | 54.3% | 35.4% |
| GTA Weighted Average | 5,446,101 | 5,923,600 | 6,484,027 | 8.8% | 9.5% |
| Survey Weighted Average | 10,120,049 | 10,778,763 | 11,604,521 | 6.5% | 7.7% |

Southwest—% change in population 2006-2015

| Municipality | 2006 Population | 2011 Population | 2015 Population | % Change 2006 - 2011 | % Change 2011 - 2015 |
|-----------------------------------|--------------------|--------------------|--------------------|-------------------------|-------------------------|
| Guelph-Eramosa | N/A | 13,458 | 12,952 | N/A | -3.8% |
| Amherstburg | 21,748 | 21,556 | 21,074 | -0.9% | -2.2% |
| The Blue Mountains | 6,825 | 6,453 | 6,348 | -5.5% | -1.6% |
| Lambton Shores | 11,150 | 10,656 | 10,568 | -4.4% | -0.8% |
| Chatham-Kent | 108,177 | 103,671 | 103,023 | -4.2% | -0.6% |
| Windsor | 216,473 | 210,891 | 212,187 | -2.6% | 0.6% |
| Minto | 8,504 | 8,334 | 8,423 | -2.0% | 1.1% |
| Leamington | 28,883 | 28,403 | 28,818 | -1.7% | 1.5% |
| Central Huron | 7,641 | 7,591 | 7,751 | -0.7% | 2.1% |
| Owen Sound | 21,753 | 21,688 | 22,207 | -0.3% | 2.4% |
| Kincardine | 11,173 | 11,174 | 11,467 | 0.0% | 2.6% |
| Grey Highlands | 9,480 | 9,520 | 9,801 | 0.4% | 3.0% |
| St. Marys | 6,617 | 6,655 | 6,858 | 0.6% | 3.1% |
| Stratford | 30,461 | 30,886 | 31,985 | 1.4% | 3.6% |
| Sarnia | 71,419 | 72,366 | 75,004 | 1.3% | 3.6% |
| Waterloo | 97,475 | 98,780 | 102,391 | 1.3% | 3.7% |
| Meaford | 10,948 | 11,100 | 11,510 | 1.4% | 3.7% |
| Mapleton | 9,851 | 9,989 | 10,359 | 1.4% | 3.7% |
| Kingsville | 20,908 | 21,362 | 22,280 | 2.2% | 4.3% |
| Centre Wellington | 26,049 | 26,693 | 27,902 | 2.5% | 4.5% |
| Wellington North | 11,175 | 11,477 | 12,018 | 2.7% | 4.7% |
| North Dumfries | 9,063 | 9,334 | 9,794 | 3.0% | 4.9% |
| Tillsonburg | 14,822 | 15,301 | 16,084 | 3.2% | 5.1% |
| Ingersoll | 11,760 | 12,146 | 12,772 | 3.3% | 5.2% |
| Brant | 34,415 | 35,638 | 37,550 | 3.6% | 5.4% |
| London | 352,395 | 366,151 | 386,772 | 3.9% | 5.6% |
| Hanover | 7,147 | 7,490 | 7,963 | 4.8% | 6.3% |
| St. Thomas | 36,110 | 37,905 | 40,349 | 5.0% | 6.4% |
| Puslinch | 6,689 | 7,029 | 7,489 | 5.1% | 6.5% |
| Strathroy-Caradoc | 19,977 | 20,978 | 22,352 | 5.0% | 6.5% |
| Cambridge | 120,371 | 126,748 | 135,241 | 5.3% | 6.7% |
| Middlesex Centre | 15,589 | 16,487 | 17,649 | 5.8% | 7.0% |
| Guelph | 114,943 | 121,688 | 130,368 | 5.9% | 7.1% |
| Kitchener | 204,668 | 219,153 | 236,823 | 7.1% | 8.1% |
| Saugeen Shores | 11,720 | 12,661 | 13,772 | 8.0% | 8.8% |
| Wellesley | 9,789 | 10,713 | 11,769 | 9.4% | 9.9% |
| Wilmot | 17,097 | 19,223 | 21,552 | 12.4% | 12.1% |
| Erin | 11,148 | 10,770 | 12,220 | -3.4% | 13.5% |
| Woolwich | 19,658 | 23,145 | 26,870 | 17.7% | 16.1% |
| Southwest Weighted Average | 1,754,071 | 1,815,263 | 1,902,315 | 3.5% | 4.8% |
| Survey Weighted Average | 10,120,049 | 10,778,763 | 11,604,521 | 6.5% | 7.7% |

Eastern—% change in population 2006-2015

| Municipality | 2006 Population | 2011 Population | 2015 Population | % Change 2006 - 2011 | % Change 2011 - 2015 |
|---------------------------------|----------------------------|----------------------------|----------------------------|---------------------------------|---------------------------------|
| Prince Edward County | 25,496 | 25,258 | 25,737 | -0.9% | 1.9% |
| Brockville | 21,957 | 21,870 | 22,376 | -0.4% | 2.3% |
| Cornwall | 45,965 | 46,340 | 47,848 | 0.8% | 3.3% |
| Quinte West | 42,697 | 43,086 | 44,520 | 0.9% | 3.3% |
| Belleville | 48,821 | 49,454 | 51,246 | 1.3% | 3.6% |
| Peterborough | 74,898 | 78,698 | 83,410 | 5.1% | 6.0% |
| Kingston | 117,207 | 123,363 | 131,587 | 5.3% | 6.7% |
| Ottawa | 812,129 | 883,391 | 966,010 | 8.8% | 9.4% |
| Eastern Weighted Average | 1,189,170 | 1,271,460 | 1,372,734 | 6.9% | 8.0% |
| Survey Weighted Average | 10,120,049 | 10,778,763 | 11,604,521 | 6.5% | 7.7% |

Niagara/Hamilton—% change in population 2006-2015

| Municipality | 2006 Population | 2011 Population | 2015 Population | % Change 2006 - 2011 | % Change 2011 - 2015 |
|-----------------------------------|----------------------------|----------------------------|----------------------------|---------------------------------|---------------------------------|
| Wainfleet | 6,601 | 6,356 | 6,339 | -3.7% | -0.3% |
| Thorold | 18,224 | 17,931 | 18,177 | -1.6% | 1.4% |
| Port Colborne | 18,599 | 18,424 | 18,773 | -0.9% | 1.9% |
| St. Catharines | 131,989 | 131,400 | 134,390 | -0.4% | 2.3% |
| Fort Erie | 29,925 | 29,960 | 30,772 | 0.1% | 2.7% |
| Welland | 50,331 | 50,631 | 52,191 | 0.6% | 3.1% |
| Niagara Falls | 82,184 | 82,997 | 85,810 | 1.0% | 3.4% |
| Pelham | 16,155 | 16,598 | 17,384 | 2.7% | 4.7% |
| Hamilton | 504,559 | 519,949 | 545,819 | 3.1% | 5.0% |
| Lincoln | 21,722 | 22,487 | 23,687 | 3.5% | 5.3% |
| West Lincoln | 13,167 | 13,837 | 14,742 | 5.1% | 6.5% |
| Niagara-on-the-Lake | 14,587 | 15,400 | 16,463 | 5.6% | 6.9% |
| Grimsby | 23,937 | 25,325 | 27,118 | 5.8% | 7.1% |
| Niagara/Hamilton Wgt. Avg. | 931,980 | 951,295 | 991,665 | 2.1% | 4.2% |
| Survey Weighted Average | 10,120,049 | 10,778,763 | 11,604,521 | 6.5% | 7.7% |

North—% change in population 2006-2015

| Municipality | 2006 Population | 2011 Population | 2015 Population | % Change 2006 - 2011 | % Change 2011 - 2015 |
|--------------------------------|--------------------|--------------------|--------------------|-------------------------|-------------------------|
| Smooth Rock Falls | 1,473 | 1,376 | 1,341 | -6.6% | -2.5% |
| Greenstone | 4,906 | 4,724 | 4,725 | -3.7% | 0.0% |
| Elliot Lake | 11,549 | 11,348 | 11,492 | -1.7% | 1.3% |
| Thunder Bay | 109,140 | 108,359 | 110,584 | -0.7% | 2.1% |
| North Bay | 53,966 | 53,651 | 54,814 | -0.6% | 2.2% |
| Sault Ste. Marie | 74,948 | 75,141 | 77,263 | 0.3% | 2.8% |
| Timmins | 42,997 | 43,165 | 44,427 | 0.4% | 2.9% |
| Kenora | 15,177 | 15,348 | 15,884 | 1.1% | 3.5% |
| Greater Sudbury | 157,857 | 160,274 | 166,372 | 1.5% | 3.8% |
| Parry Sound | 5,818 | 6,191 | 6,659 | 6.4% | 7.6% |
| North Weighted Average | 477,831 | 479,577 | 493,561 | 0.4% | 2.9% |
| Survey Weighted Average | 10,120,049 | 10,778,763 | 11,604,521 | 6.5% | 7.7% |

Simcoe/Muskoka/Dufferin—% change in population 2006-2015

| Municipality | 2006 Population | 2011 Population | 2015 Population | % Change 2006 - 2011 | % Change 2011 - 2015 |
|--|--------------------|--------------------|--------------------|-------------------------|-------------------------|
| Penetanguishene | 9,354 | 9,111 | 9,165 | -2.6% | 0.6% |
| Bracebridge | 15,652 | 15,409 | 15,626 | -1.6% | 1.4% |
| Orillia | 30,259 | 30,586 | 31,643 | 1.1% | 3.5% |
| Orangeville | 26,925 | 27,975 | 29,549 | 3.9% | 5.6% |
| Huntsville | 18,280 | 19,056 | 20,179 | 4.2% | 5.9% |
| Springwater | 17,456 | 18,223 | 19,317 | 4.4% | 6.0% |
| Gravenhurst | 11,046 | 11,640 | 12,427 | 5.4% | 6.8% |
| Barrie | 128,430 | 135,711 | 145,189 | 5.7% | 7.0% |
| Innisfil | 31,175 | 33,079 | 35,498 | 6.1% | 7.3% |
| Collingwood | 17,290 | 19,241 | 21,405 | 11.3% | 11.2% |
| Wasaga Beach | 15,029 | 17,537 | 20,221 | 16.7% | 15.3% |
| Simcoe/Musk./Duff. Weighted Average | 320,896 | 337,568 | 360,219 | 5.2% | 6.7% |
| Survey Weighted Average | 10,120,049 | 10,778,763 | 11,604,521 | 6.5% | 7.7% |

Age Demographics

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

| Municipality | 0-19 | 20-64 | 65+ |
|---------------------------|------------|------------|------------|
| Belleville | 22% | 59% | 19% |
| Brockville | 20% | 57% | 23% |
| Cornwall | 22% | 58% | 20% |
| Kingston | 21% | 62% | 16% |
| Ottawa | 23% | 63% | 13% |
| Peterborough | 21% | 59% | 20% |
| Prince Edward County | 18% | 57% | 25% |
| Quinte West | 23% | 60% | 17% |
| Eastern Avg | 21% | 59% | 19% |
| Provincial Average | 22% | 63% | 15% |

| Municipality | 0-19 | 20-64 | 65+ |
|-----------------------------|------------|------------|------------|
| Fort Erie | 21% | 59% | 20% |
| Grimsby | 24% | 59% | 17% |
| Hamilton | 23% | 61% | 16% |
| Lincoln | 25% | 56% | 19% |
| Niagara Falls | 22% | 60% | 18% |
| Niagara-on-the-Lake | 19% | 55% | 26% |
| Pelham | 22% | 57% | 21% |
| Port Colborne | 20% | 58% | 22% |
| St. Catharines | 21% | 59% | 19% |
| Thorold | 23% | 62% | 15% |
| Wainfleet | 24% | 60% | 16% |
| Welland | 22% | 60% | 18% |
| West Lincoln | 29% | 59% | 12% |
| Niagara/Hamilton Avg | 23% | 59% | 18% |
| Provincial Average | 22% | 63% | 15% |

| Municipality | 0-19 | 20-64 | 65+ |
|---------------------------|------------|------------|------------|
| Aurora | 28% | 61% | 11% |
| Brampton | 29% | 62% | 9% |
| Brock | 23% | 58% | 18% |
| Burlington | 23% | 60% | 17% |
| Caledon | 28% | 61% | 12% |
| Clarington | 27% | 61% | 12% |
| East Gwillimbury | 24% | 64% | 12% |
| Georgina | 25% | 62% | 12% |
| Halton Hills | 28% | 60% | 12% |
| King | 25% | 60% | 15% |
| Markham | 24% | 63% | 12% |
| Milton | 30% | 62% | 8% |
| Mississauga | 26% | 63% | 11% |
| Newmarket | 27% | 62% | 11% |
| Oakville | 27% | 60% | 13% |
| Oshawa | 23% | 62% | 15% |
| Pickering | 25% | 63% | 12% |
| Richmond Hill | 25% | 63% | 11% |
| Scugog | 23% | 60% | 17% |
| Toronto | 21% | 65% | 14% |
| Vaughan | 27% | 61% | 11% |
| Whitby | 29% | 61% | 10% |
| Whitchurch-Stouffville | 25% | 61% | 14% |
| GTA Avg | 26% | 62% | 13% |
| Provincial Average | 22% | 63% | 15% |



Source—Stats Canada Census 2011

Age Demographics (cont'd)

| Municipality | 0-19 | 20-64 | 65+ |
|---------------------------|------------|------------|------------|
| Elliot Lake | 15% | 50% | 35% |
| Greater Sudbury | 22% | 62% | 16% |
| Greenstone | 25% | 61% | 14% |
| Kenora | 23% | 60% | 17% |
| North Bay | 22% | 61% | 17% |
| Parry Sound | 19% | 58% | 23% |
| Sault Ste. Marie | 20% | 60% | 20% |
| Smooth Rock Falls | 16% | 60% | 24% |
| Thunder Bay | 21% | 61% | 18% |
| Timmins | 24% | 62% | 14% |
| North Avg | 21% | 59% | 20% |
| Provincial Average | 22% | 63% | 15% |

| Municipality | 0-19 | 20-64 | 65+ |
|-------------------------------|------------|------------|------------|
| Barrie | 27% | 61% | 12% |
| Bracebridge | 21% | 58% | 21% |
| Collingwood | 20% | 57% | 23% |
| Gravenhurst | 17% | 60% | 23% |
| Huntsville | 22% | 58% | 20% |
| Innisfil | 25% | 61% | 14% |
| Orangeville | 28% | 60% | 12% |
| Orillia | 21% | 58% | 21% |
| Penetanguishene | 20% | 59% | 21% |
| Springwater | 26% | 61% | 13% |
| Wasaga Beach | 17% | 53% | 29% |
| Simcoe/Musk./Duff. Avg | 22% | 59% | 18% |
| Provincial Average | 22% | 63% | 15% |

| Municipality | 0-19 | 20-64 | 65+ |
|---------------------------|------------|------------|------------|
| Amherstburg | 25% | 60% | 15% |
| Brant | 25% | 60% | 16% |
| Cambridge | 26% | 62% | 12% |
| Central Huron | 22% | 56% | 22% |
| Centre Wellington | 25% | 58% | 17% |
| Chatham-Kent | 24% | 58% | 18% |
| Erin | 25% | 63% | 12% |
| Grey Highlands | 24% | 56% | 21% |
| Guelph | 24% | 63% | 13% |
| Hanover | 21% | 55% | 24% |
| Ingersoll | 26% | 60% | 14% |
| Kincardine | 21% | 60% | 19% |
| Kingsville | 24% | 60% | 16% |
| Kitchener | 24% | 64% | 12% |
| Lambton Shores | 17% | 57% | 26% |
| Leamington | 26% | 57% | 17% |
| London | 23% | 62% | 15% |
| Mapleton | 37% | 54% | 9% |
| Meaford | 19% | 57% | 24% |
| Middlesex Centre | 27% | 58% | 15% |
| Minto | 26% | 56% | 18% |
| North Dumfries | 27% | 60% | 13% |
| Owen Sound | 20% | 57% | 22% |
| Puslinch | 21% | 60% | 19% |
| Sarnia | 21% | 59% | 19% |
| Saugeen Shores | 18% | 60% | 21% |
| St. Marys | 23% | 57% | 20% |
| St. Thomas | 25% | 59% | 16% |
| Stratford | 22% | 60% | 18% |
| Strathroy-Caradoc | 25% | 57% | 18% |
| The Blue Mountains | 17% | 55% | 28% |
| Tillsonburg | 20% | 54% | 25% |
| Waterloo | 24% | 63% | 13% |
| Wellesley | 36% | 54% | 10% |
| Wellington North | 25% | 56% | 19% |
| Wilmot | 26% | 58% | 16% |
| Windsor | 24% | 60% | 16% |
| Woolwich | 27% | 58% | 15% |
| Southwest Avg | 24% | 58% | 18% |
| Provincial Average | 22% | 63% | 15% |



Average Household Income

Household income is one measure of a community’s ability to pay for services in a municipality. While a higher relative household income is a positive indicator of the overall local economy, a higher gross income tends to lead to a greater expectation for quality programs and can lead to additional challenges in balancing desired levels of service with a willingness to pay for programs and services. The following table provides the estimated average household income in 2014 for each of the municipalities.

| 2014 Est. Avg. | | | 2014 Est. Avg. | | | 2014 Est. Avg. | | |
|-------------------|------------------|----------------|----------------------|------------------|----------------|------------------------|------------------|----------------|
| Municipality | Household Income | Income Ranking | Municipality | Household Income | Income Ranking | Municipality | Household Income | Income Ranking |
| Elliot Lake | \$ 58,791 | low | Meaford | \$ 80,977 | mid | Centre Wellington | \$ 103,900 | high |
| Cornwall | \$ 59,461 | low | Greenstone | \$ 82,022 | mid | Niagara-on-the-Lake | \$ 105,166 | high |
| Parry Sound | \$ 63,855 | low | Kenora | \$ 82,242 | mid | Clarington | \$ 105,167 | high |
| Brockville | \$ 66,480 | low | Lambton Shores | \$ 83,805 | mid | Ottawa | \$ 105,206 | high |
| Windsor | \$ 66,618 | low | Collingwood | \$ 83,828 | mid | Brant | \$ 106,740 | high |
| Owen Sound | \$ 69,642 | low | Oshawa | \$ 83,840 | mid | Wellesley | \$ 109,475 | high |
| Chatham-Kent | \$ 70,031 | low | Ingersoll | \$ 83,905 | mid | Scugog | \$ 110,280 | high |
| Orillia | \$ 70,083 | low | Brock | \$ 84,230 | mid | Wilmot | \$ 110,376 | high |
| Welland | \$ 70,279 | low | Kitchener | \$ 84,341 | mid | Waterloo | \$ 110,667 | high |
| Belleville | \$ 71,677 | low | Bracebridge | \$ 84,479 | mid | Kincardine | \$ 113,237 | high |
| Tillsonburg | \$ 71,708 | low | St. Marys | \$ 84,494 | mid | Newmarket | \$ 113,702 | high |
| Hanover | \$ 71,987 | low | Kingston | \$ 85,060 | mid | Burlington | \$ 114,260 | high |
| St. Thomas | \$ 72,087 | low | Hamilton | \$ 85,886 | mid | North Dumfries | \$ 116,862 | high |
| Leamington | \$ 72,627 | low | Huntsville | \$ 86,383 | mid | Markham | \$ 117,393 | high |
| Fort Erie | \$ 72,724 | low | Wainfleet | \$ 86,930 | mid | Pickering | \$ 118,377 | high |
| Central Huron | \$ 72,911 | low | Sarnia | \$ 86,961 | mid | Richmond Hill | \$ 119,232 | high |
| Port Colborne | \$ 73,563 | low | Kingsville | \$ 87,423 | mid | Saugeen Shores | \$ 119,948 | high |
| Gravenhurst | \$ 73,667 | low | Greater Sudbury | \$ 88,049 | mid | Milton | \$ 119,995 | high |
| Peterborough | \$ 73,854 | low | Georgina | \$ 88,467 | mid | Whitby | \$ 120,819 | high |
| Smooth Rock Falls | \$ 74,398 | low | Prince Edward County | \$ 88,515 | mid | East Gwillimbury | \$ 121,214 | high |
| Niagara Falls | \$ 74,458 | low | Cambridge | \$ 88,659 | mid | Pelham | \$ 121,542 | high |
| Wasaga Beach | \$ 74,943 | low | Barrie | \$ 89,263 | mid | Halton Hills | \$ 123,819 | high |
| St. Catharines | \$ 76,032 | low | Timmins | \$ 89,572 | mid | Vaughan | \$ 124,268 | high |
| Minto | \$ 76,178 | low | Innisfil | \$ 90,558 | mid | Guelph-Eramosa | \$ 127,048 | high |
| Wellington North | \$ 76,787 | low | Guelph | \$ 91,876 | mid | Middlesex Centre | \$ 127,456 | high |
| Penetanguishene | \$ 77,013 | low | Mapleton | \$ 93,190 | mid | Springwater | \$ 127,496 | high |
| Strathroy-Caradoc | \$ 78,157 | low | Orangeville | \$ 93,252 | mid | Whitchurch-Stouffville | \$ 129,911 | high |
| North Bay | \$ 78,352 | low | Amherstburg | \$ 93,564 | mid | Caledon | \$ 130,046 | high |
| Thunder Bay | \$ 78,773 | low | Brampton | \$ 94,051 | mid | Woolwich | \$ 130,431 | high |
| Thorold | \$ 78,932 | low | Toronto | \$ 95,870 | mid | Erin | \$ 132,924 | high |
| Sault Ste. Marie | \$ 79,125 | low | West Lincoln | \$ 96,516 | mid | Aurora | \$ 143,127 | high |
| Quinte West | \$ 79,136 | low | Lincoln | \$ 100,592 | mid | Puslinch | \$ 144,691 | high |
| Stratford | \$ 79,634 | low | Mississauga | \$ 102,161 | mid | Oakville | \$ 156,277 | high |
| Grey Highlands | \$ 80,068 | low | The Blue Mountains | \$ 102,350 | mid | King | \$ 186,530 | high |
| London | \$ 80,759 | low | Grimsby | \$ 102,827 | mid | | | |
| | | | | | | Average | \$ 94,793 | |
| | | | | | | Median | \$ 87,736 | |

Source—Manifold Data Mining

Average Household Income by Geographic Location

The following table provides the estimated average household income in 2014 for each of the municipalities. Source—Manifold Data Mining 2015, summarized by geographic area.

| Municipality | 2014 Est. Avg. Household Income | Income Ranking |
|------------------------|---------------------------------|----------------|
| Cornwall | \$ 59,461 | low |
| Brockville | \$ 66,480 | low |
| Belleville | \$ 71,677 | low |
| Peterborough | \$ 73,854 | low |
| Quinte West | \$ 79,136 | low |
| Kingston | \$ 85,060 | mid |
| Prince Edward County | \$ 88,515 | mid |
| Ottawa | \$ 105,206 | high |
| Eastern Average | \$ 78,674 | |

| | | |
|--------------------------------|------------------|------|
| Orillia | \$ 70,083 | low |
| Gravenhurst | \$ 73,667 | low |
| Wasaga Beach | \$ 74,943 | low |
| Penetanguishene | \$ 77,013 | low |
| Collingwood | \$ 83,828 | mid |
| Bracebridge | \$ 84,479 | mid |
| Huntsville | \$ 86,383 | mid |
| Barrie | \$ 89,263 | mid |
| Innisfil | \$ 90,558 | mid |
| Orangeville | \$ 93,252 | mid |
| Springwater | \$ 127,496 | high |
| Simcoe/Musk./Duff. Avg. | \$ 86,451 | |

| Municipality | 2014 Est. Avg. Household Income | Income Ranking |
|------------------------|---------------------------------|----------------|
| Oshawa | \$ 83,840 | mid |
| Brock | \$ 84,230 | mid |
| Georgina | \$ 88,467 | mid |
| Brampton | \$ 94,051 | mid |
| Toronto | \$ 95,870 | mid |
| Mississauga | \$ 102,161 | mid |
| Clarington | \$ 105,167 | high |
| Scugog | \$ 110,280 | high |
| Newmarket | \$ 113,702 | high |
| Burlington | \$ 114,260 | high |
| Markham | \$ 117,393 | high |
| Pickering | \$ 118,377 | high |
| Richmond Hill | \$ 119,232 | high |
| Milton | \$ 119,995 | high |
| Whitby | \$ 120,819 | high |
| East Gwillimbury | \$ 121,214 | high |
| Halton Hills | \$ 123,819 | high |
| Vaughan | \$ 124,268 | high |
| Whitchurch-Stouffville | \$ 129,911 | high |
| Caledon | \$ 130,046 | high |
| Aurora | \$ 143,127 | high |
| Oakville | \$ 156,277 | high |
| King | \$ 186,530 | high |
| GTA Average | \$ 117,523 | |



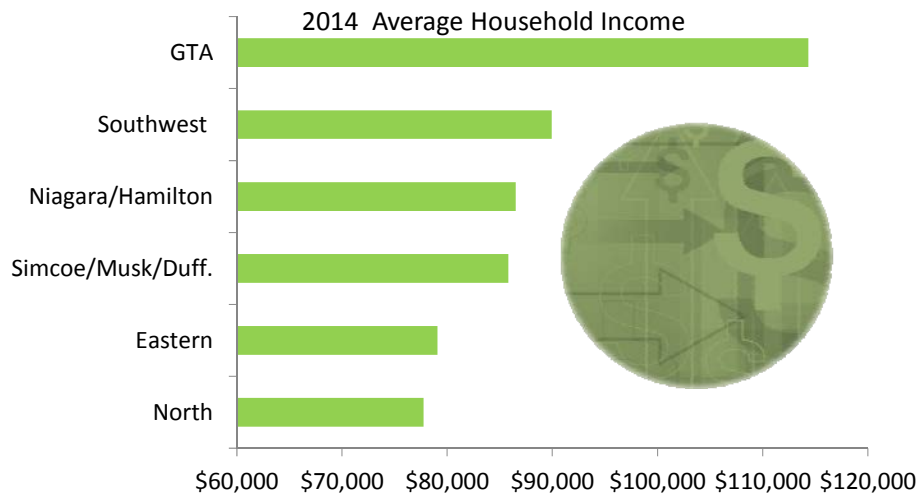
Average Household Income by Geographic Location (cont'd)

| Municipality | 2014 Est. Avg. Household Income | Income Ranking |
|------------------------------|---------------------------------|----------------|
| Welland | \$ 70,279 | low |
| Fort Erie | \$ 72,724 | low |
| Port Colborne | \$ 73,563 | low |
| Niagara Falls | \$ 74,458 | low |
| St. Catharines | \$ 76,032 | low |
| Thorold | \$ 78,932 | low |
| Hamilton | \$ 85,886 | mid |
| Wainfleet | \$ 86,930 | mid |
| West Lincoln | \$ 96,516 | mid |
| Lincoln | \$ 100,592 | mid |
| Grimsby | \$ 102,827 | mid |
| Niagara-on-the-Lake | \$ 105,166 | high |
| Pelham | \$ 121,542 | high |
| Niagara/Hamilton Avg. | \$ 88,111 | |

| | | |
|----------------------|------------------|-----|
| Elliot Lake | \$ 58,791 | low |
| Parry Sound | \$ 63,855 | low |
| Smooth Rock Falls | \$ 74,398 | low |
| North Bay | \$ 78,352 | low |
| Thunder Bay | \$ 78,773 | low |
| Sault Ste. Marie | \$ 79,125 | low |
| Greenstone | \$ 82,022 | mid |
| Kenora | \$ 82,242 | mid |
| Greater Sudbury | \$ 88,049 | mid |
| Timmins | \$ 89,572 | mid |
| North Average | \$ 77,518 | |

| Municipality | 2014 Est. Avg. Household Income | Income Ranking |
|--------------------------|---------------------------------|----------------|
| Windsor | \$ 66,618 | low |
| Owen Sound | \$ 69,642 | low |
| Chatham-Kent | \$ 70,031 | low |
| Tillsonburg | \$ 71,708 | low |
| Hanover | \$ 71,987 | low |
| St. Thomas | \$ 72,087 | low |
| Leamington | \$ 72,627 | low |
| Central Huron | \$ 72,911 | low |
| Minto | \$ 76,178 | low |
| Wellington North | \$ 76,787 | low |
| Strathroy-Caradoc | \$ 78,157 | low |
| Stratford | \$ 79,634 | low |
| Grey Highlands | \$ 80,068 | low |
| London | \$ 80,759 | low |
| Meaford | \$ 80,977 | mid |
| Lambton Shores | \$ 83,805 | mid |
| Ingersoll | \$ 83,905 | mid |
| Kitchener | \$ 84,341 | mid |
| St. Marys | \$ 84,494 | mid |
| Sarnia | \$ 86,961 | mid |
| Kingsville | \$ 87,423 | mid |
| Cambridge | \$ 88,659 | mid |
| Guelph | \$ 91,876 | mid |
| Mapleton | \$ 93,190 | mid |
| Amherstburg | \$ 93,564 | mid |
| The Blue Mountains | \$ 102,350 | mid |
| Centre Wellington | \$ 103,900 | high |
| Brant | \$ 106,740 | high |
| Wellesley | \$ 109,475 | high |
| Wilmot | \$ 110,376 | high |
| Waterloo | \$ 110,667 | high |
| Kincardine | \$ 113,237 | high |
| North Dumfries | \$ 116,862 | high |
| Saugeen Shores | \$ 119,948 | high |
| Guelph-Eramosa | \$ 127,048 | high |
| Middlesex Centre | \$ 127,456 | high |
| Woolwich | \$ 130,431 | high |
| Erin | \$ 132,924 | high |
| Puslinch | \$ 144,691 | high |
| Southwest Average | \$ 93,705 | |

Summary Average Household Income by Geographic Location



Land Area and Density

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

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



Land Area and Density (sorted by population density)

| Municipality | Land Area (Square Km) | 2015 Pop. Density per Sq. Km | Density Ranking | Municipality | Land Area (Square Km) | 2015 Pop. Density per Sq. Km | Density Ranking |
|----------------------|-----------------------|------------------------------|-----------------|------------------------|-----------------------|------------------------------|-----------------|
| Greenstone | 2,768 | 2 | low | Strathroy-Caradoc | 274 | 82 | mid |
| Smooth Rock Falls | 200 | 7 | low | Wilmot | 264 | 82 | mid |
| Grey Highlands | 882 | 11 | low | Woolwich | 326 | 82 | mid |
| Timmins | 2,979 | 15 | low | Quinte West | 494 | 90 | mid |
| Elliot Lake | 715 | 16 | low | Kingsville | 247 | 90 | mid |
| Central Huron | 450 | 17 | low | Caledon | 688 | 91 | mid |
| Mapleton | 535 | 19 | low | East Gwillimbury | 245 | 99 | mid |
| Meaford | 589 | 20 | low | Leamington | 262 | 110 | mid |
| Kincardine | 538 | 21 | low | Amherstburg | 186 | 113 | mid |
| The Blue Mountains | 287 | 22 | low | Niagara-on-the-Lake | 133 | 124 | mid |
| Wellington North | 526 | 23 | low | Innisfil | 284 | 125 | mid |
| Gravenhurst | 519 | 24 | low | Pelham | 126 | 138 | mid |
| Prince Edward County | 1,050 | 25 | low | Lincoln | 163 | 145 | mid |
| Bracebridge | 626 | 25 | low | Clarington | 611 | 151 | mid |
| Brock | 423 | 26 | low | Port Colborne | 122 | 154 | mid |
| Minto | 301 | 28 | low | Georgina | 288 | 158 | mid |
| Huntsville | 711 | 28 | low | North Bay | 319 | 172 | mid |
| Wainfleet | 217 | 29 | low | Fort Erie | 166 | 185 | mid |
| Middlesex Centre | 588 | 30 | low | Belleville | 247 | 207 | mid |
| Lambton Shores | 331 | 32 | low | Thorold | 83 | 219 | mid |
| Puslinch | 215 | 35 | low | Halton Hills | 276 | 230 | mid |
| Springwater | 536 | 36 | low | Whitchurch-Stouffville | 207 | 246 | mid |
| West Lincoln | 388 | 38 | low | Milton | 363 | 287 | mid |
| Erin | 298 | 41 | low | Kingston | 451 | 292 | mid |
| Chatham-Kent | 2,458 | 42 | low | Thunder Bay | 328 | 337 | mid |
| Wellesley | 278 | 42 | low | Sault Ste. Marie | 223 | 346 | mid |
| Guelph-Eramosa | 292 | 44 | low | Ottawa | 2,790 | 346 | mid |
| Brant | 843 | 45 | low | Wasaga Beach | 58 | 349 | mid |
| Scugog | 475 | 47 | low | Penetanguishene | 26 | 358 | mid |
| Greater Sudbury | 3,227 | 52 | low | Grimsby | 69 | 393 | mid |
| North Dumfries | 187 | 52 | low | Niagara Falls | 210 | 409 | mid |
| King | 333 | 62 | low | Pickering | 232 | 412 | mid |
| Centre Wellington | 408 | 68 | low | Sarnia | 165 | 455 | mid |
| Kenora | 212 | 75 | low | Hamilton | 1,117 | 489 | mid |
| Saugeen Shores | 171 | 81 | low | Parry Sound | 13 | 512 | mid |

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

| Municipality | Land Area (Square Km) | 2015 Pop. Density per Sq. Km | Density Ranking |
|----------------|-----------------------|------------------------------|-----------------|
| St. Marys | 12 | 572 | high |
| Welland | 81 | 644 | high |
| Collingwood | 33 | 649 | high |
| Tillsonburg | 22 | 731 | high |
| Cornwall | 62 | 772 | high |
| Hanover | 10 | 812 | high |
| Whitby | 147 | 917 | high |
| Owen Sound | 24 | 917 | high |
| London | 421 | 920 | high |
| Ingersoll | 13 | 990 | high |
| Burlington | 186 | 1,022 | high |
| Brockville | 21 | 1,071 | high |
| Orillia | 29 | 1,091 | high |
| Oshawa | 146 | 1,099 | high |
| St. Thomas | 36 | 1,136 | high |
| Stratford | 27 | 1,185 | high |
| Aurora | 50 | 1,192 | high |
| Cambridge | 113 | 1,199 | high |
| Vaughan | 274 | 1,247 | high |
| Peterborough | 64 | 1,307 | high |
| St. Catharines | 96 | 1,398 | high |
| Windsor | 147 | 1,443 | high |
| Oakville | 139 | 1,451 | high |
| Guelph | 87 | 1,504 | high |
| Waterloo | 64 | 1,599 | high |
| Markham | 213 | 1,622 | high |
| Kitchener | 137 | 1,731 | high |
| Barrie | 77 | 1,876 | high |
| Orangeville | 16 | 1,893 | high |
| Richmond Hill | 101 | 2,084 | high |
| Newmarket | 38 | 2,264 | high |
| Brampton | 266 | 2,328 | high |
| Mississauga | 292 | 2,630 | high |
| Toronto | 630 | 4,401 | high |
| Average | 401 | 548 | |
| Median | 246 | 178 | |

Land Area and Density by Geographic Location

| Municipality | Land Area (Sq. Km) | 2015 Pop. Density per Sq. Km | Density Ranking |
|------------------------|--------------------|------------------------------|-----------------|
| Prince Edward County | 1,050 | 25 | low |
| Quinte West | 494 | 90 | mid |
| Belleville | 247 | 207 | mid |
| Kingston | 451 | 292 | mid |
| Ottawa | 2,790 | 346 | mid |
| Cornwall | 62 | 772 | high |
| Brockville | 21 | 1,071 | high |
| Peterborough | 64 | 1,307 | high |
| Eastern Average | 647 | 514 | |

| Municipality | Land Area (Sq. Km) | 2015 Pop. Density per Sq. Km | Density Ranking |
|------------------------------|--------------------|------------------------------|-----------------|
| Wainfleet | 217 | 29 | low |
| West Lincoln | 388 | 38 | low |
| Niagara-on-the-Lake | 133 | 124 | mid |
| Pelham | 126 | 138 | mid |
| Lincoln | 163 | 145 | mid |
| Port Colborne | 122 | 154 | mid |
| Fort Erie | 166 | 185 | mid |
| Thorold | 83 | 219 | mid |
| Grimsby | 69 | 393 | mid |
| Niagara Falls | 210 | 409 | mid |
| Hamilton | 1,117 | 489 | mid |
| Welland | 81 | 644 | high |
| St. Catharines | 96 | 1,398 | high |
| Niagara/Hamilton Avg. | 229 | 336 | |

| Municipality | Land Area (Sq. Km) | 2015 Pop. Density per Sq. Km | Density Ranking |
|------------------------|--------------------|------------------------------|-----------------|
| Brock | 423 | 26 | low |
| Scugog | 475 | 47 | low |
| King | 333 | 62 | low |
| Caledon | 688 | 91 | mid |
| East Gwillimbury | 245 | 99 | mid |
| Clarington | 611 | 151 | mid |
| Georgina | 288 | 158 | mid |
| Halton Hills | 276 | 230 | mid |
| Whitchurch-Stouffville | 207 | 246 | mid |
| Milton | 363 | 287 | mid |
| Pickering | 232 | 412 | mid |
| Whitby | 147 | 917 | high |
| Burlington | 186 | 1,022 | high |
| Oshawa | 146 | 1,099 | high |
| Aurora | 50 | 1,192 | high |
| Vaughan | 274 | 1,247 | high |
| Oakville | 139 | 1,451 | high |
| Markham | 213 | 1,622 | high |
| Richmond Hill | 101 | 2,084 | high |
| Newmarket | 38 | 2,264 | high |
| Brampton | 266 | 2,328 | high |
| Mississauga | 292 | 2,630 | high |
| Toronto | 630 | 4,401 | high |
| GTA Average | 288 | 1,046 | |

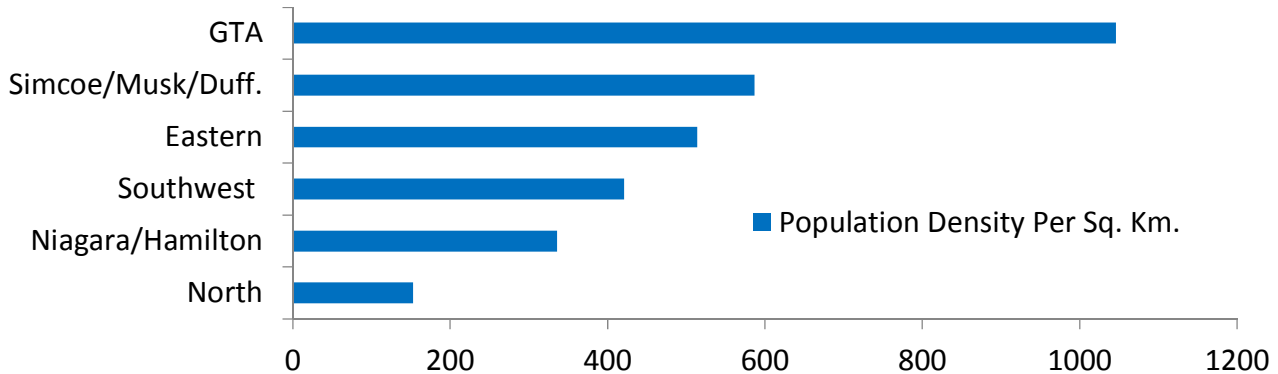
Land Area and Density by Geographic Location (cont'd)

| Municipality | Land Area (Sq. Km) | 2015 Pop. Density per Sq. Km | Density Ranking |
|----------------------|--------------------|------------------------------|-----------------|
| Greenstone | 2,768 | 2 | low |
| Smooth Rock Falls | 200 | 7 | low |
| Timmins | 2,979 | 15 | low |
| Elliot Lake | 715 | 16 | low |
| Greater Sudbury | 3,227 | 52 | low |
| Kenora | 212 | 75 | low |
| North Bay | 319 | 172 | mid |
| Thunder Bay | 328 | 337 | mid |
| Sault Ste. Marie | 223 | 346 | mid |
| Parry Sound | 13 | 512 | mid |
| North Average | 1,098 | 153 | |

| Municipality | Land Area (Sq. Km) | 2015 Pop. Density per Sq. Km | Density Ranking |
|-------------------------------|--------------------|------------------------------|-----------------|
| Gravenhurst | 519 | 24 | low |
| Bracebridge | 626 | 25 | low |
| Huntsville | 711 | 28 | low |
| Springwater | 536 | 36 | low |
| Innisfil | 284 | 125 | mid |
| Wasaga Beach | 58 | 349 | mid |
| Penetanguishene | 26 | 358 | mid |
| Collingwood | 33 | 649 | high |
| Orillia | 29 | 1,091 | high |
| Barrie | 77 | 1,876 | high |
| Orangeville | 16 | 1,893 | high |
| Simcoe/Musk.Duff. Avg. | 265 | 587 | |

| Municipality | Land Area (Sq. Km) | 2015 Pop. Density per Sq. Km | Density Ranking |
|--------------------------|--------------------|------------------------------|-----------------|
| Grey Highlands | 882 | 11 | low |
| Central Huron | 450 | 17 | low |
| Mapleton | 535 | 19 | low |
| Meaford | 589 | 20 | low |
| Kincardine | 538 | 21 | low |
| The Blue Mountains | 287 | 22 | low |
| Wellington North | 526 | 23 | low |
| Minto | 301 | 28 | low |
| Middlesex Centre | 588 | 30 | low |
| Lambton Shores | 331 | 32 | low |
| Puslinch | 215 | 35 | low |
| Erin | 298 | 41 | low |
| Chatham-Kent | 2,458 | 42 | low |
| Wellesley | 278 | 42 | low |
| Guelph-Eramosa | 292 | 44 | low |
| Brant | 843 | 45 | low |
| North Dumfries | 187 | 52 | low |
| Centre Wellington | 408 | 68 | low |
| Saugeen Shores | 171 | 81 | low |
| Strathroy-Caradoc | 274 | 82 | mid |
| Wilmot | 264 | 82 | mid |
| Woolwich | 326 | 82 | mid |
| Kingsville | 247 | 90 | mid |
| Leamington | 262 | 110 | mid |
| Amherstburg | 186 | 113 | mid |
| Sarnia | 165 | 455 | mid |
| St. Marys | 12 | 572 | high |
| Tillsonburg | 22 | 731 | high |
| Hanover | 10 | 812 | high |
| Owen Sound | 24 | 917 | high |
| London | 421 | 920 | high |
| Ingersoll | 13 | 990 | high |
| St. Thomas | 36 | 1,136 | high |
| Stratford | 27 | 1,185 | high |
| Cambridge | 113 | 1,199 | high |
| Windsor | 147 | 1,443 | high |
| Guelph | 87 | 1,504 | high |
| Waterloo | 64 | 1,599 | high |
| Kitchener | 137 | 1,731 | high |
| Southwest Average | 334 | 421 | |

Summary Land Area and Density by Geographic Location



Labour Statistics

The labour force is defined as the number of people aged 15 and over who are employed and unemployed. Labour force statistics are an important measure of the economy’s potential. The larger the percentage of the population that enters the labour force, the larger the potential output and standard of living. Growth in the labour force implies expansion potential. The rate of employment of the community’s citizens is a measure of and an influence on the community’s ability to support its local business sector. A decline in employment base or higher than average rates of unemployment, can be a warning signal that overall economic activity may be declining.

Unemployment does not capture working age residents who are unemployed and are no longer actively seeking employment. The employment rate provides a fuller picture of employment in the community.

| | Employment Rate | | | Unemployment Rate | | |
|----------------------------|--------------------------|--------------------------|--------------------|----------------------|----------------------|--------------------|
| | 2nd Quarter 2014 (000's) | 2nd Quarter 2015 (000's) | Yearly Variation % | 2nd Quarter 2014 (%) | 2nd Quarter 2015 (%) | Yearly Variation % |
| Stratford-Bruce Peninsula | 153.1 | 153.3 | 0.1% | 4.4% | 4.5% | 0.1% |
| London | 329.5 | 330.7 | 0.4% | 6.9% | 5.0% | -1.9% |
| Kitchener-Waterloo-Barrie | 704.4 | 715.1 | 1.5% | 6.1% | 5.3% | -0.8% |
| Hamilton-Niagara Peninsula | 711.0 | 723.7 | 1.8% | 6.8% | 5.6% | -1.2% |
| Northwest | 98.8 | 97.1 | -1.7% | 5.5% | 6.4% | 0.9% |
| Ottawa | 700.1 | 692.2 | -1.1% | 6.8% | 6.5% | -0.3% |
| Kingston-Pembroke | 211.2 | 206.3 | -2.3% | 9.0% | 7.2% | -1.8% |
| Toronto | 3,262.6 | 3,323.2 | 1.9% | 8.2% | 7.2% | -1.0% |
| Northeast | 257.1 | 249.9 | -2.8% | 7.1% | 7.6% | 0.5% |
| Windsor-Sarnia | 297.2 | 305.7 | 2.9% | 8.5% | 7.9% | -0.6% |
| Muskoka-Kawarthas | 187.9 | 168.7 | -10.2% | 6.4% | 9.1% | 2.7% |
| Ontario | 6,912.9 | 6,965.8 | 0.8% | 7.5% | 6.7% | -0.8% |

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 | 2015 | | Unweighted Ranking | Weighted Ranking |
|-------------------|-----------------------|---------------------|--------------------|------------------|
| | Unweighted CVA/Capita | Weighted CVA/Capita | | |
| Elliot Lake | \$ 44,436 | \$ 50,046 | Low | Low |
| Smooth Rock Falls | \$ 60,359 | \$ 71,076 | Low | Low |
| Cornwall | \$ 70,391 | \$ 93,520 | Low | Low |
| Windsor | \$ 71,116 | \$ 91,870 | Low | Low |
| Timmins | \$ 71,719 | \$ 88,126 | Low | Low |
| St. Thomas | \$ 73,235 | \$ 87,761 | Low | Low |
| Sault Ste. Marie | \$ 75,651 | \$ 97,351 | Low | Low |
| Thunder Bay | \$ 77,542 | \$ 97,924 | Low | Low |
| Welland | \$ 78,408 | \$ 88,831 | Low | Low |
| Hanover | \$ 83,930 | \$ 90,575 | Low | Low |
| Owen Sound | \$ 87,267 | \$ 109,922 | Low | Low |
| Sarnia | \$ 88,326 | \$ 104,340 | Low | Low |
| Ingersoll | \$ 88,899 | \$ 111,217 | Low | Low |
| Quinte West | \$ 89,392 | \$ 99,372 | Low | Low |
| Port Colborne | \$ 89,943 | \$ 101,838 | Low | Low |
| Leamington | \$ 91,914 | \$ 78,703 | Low | Low |
| Brockville | \$ 92,739 | \$ 115,361 | Low | Low |
| Tillsonburg | \$ 93,662 | \$ 113,434 | Low | Low |
| North Bay | \$ 94,521 | \$ 111,988 | Low | Low |
| Kenora | \$ 94,831 | \$ 112,338 | Low | Low |
| Belleville | \$ 95,774 | \$ 123,839 | Low | Mid |
| St. Catharines | \$ 96,466 | \$ 113,023 | Low | Low |
| Peterborough | \$ 96,633 | \$ 111,375 | Low | Low |
| Greater Sudbury | \$ 97,430 | \$ 122,342 | Low | Mid |
| Oshawa | \$ 98,052 | \$ 114,808 | Low | Low |
| London | \$ 98,145 | \$ 114,924 | Low | Low |
| Strathroy-Caradoc | \$ 99,675 | \$ 94,467 | Low | Low |
| Amherstburg | \$ 101,446 | \$ 99,585 | Low | Low |
| Penetanguishene | \$ 102,540 | \$ 105,938 | Low | Low |
| Chatham-Kent | \$ 103,023 | \$ 91,792 | Low | Low |
| Kitchener | \$ 104,278 | \$ 123,227 | Low | Mid |
| Thorold | \$ 104,821 | \$ 121,080 | Low | Mid |
| Parry Sound | \$ 105,078 | \$ 120,481 | Low | Mid |
| Minto | \$ 105,258 | \$ 93,643 | Low | Low |
| Hamilton | \$ 107,306 | \$ 130,553 | Low | Mid |

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

| Municipality | 2015 | | Unweighted Ranking | Weighted Ranking |
|----------------------|-----------------------|---------------------|--------------------|------------------|
| | Unweighted CVA/Capita | Weighted CVA/Capita | | |
| Stratford | \$ 107,830 | \$ 132,821 | Mid | Mid |
| Cambridge | \$ 107,853 | \$ 131,647 | Mid | Mid |
| West Lincoln | \$ 108,337 | \$ 102,444 | Mid | Low |
| Orillia | \$ 109,733 | \$ 132,072 | Mid | Mid |
| Kingston | \$ 110,494 | \$ 134,013 | Mid | Mid |
| Kingsville | \$ 110,698 | \$ 94,982 | Mid | Low |
| St. Marys | \$ 110,812 | \$ 128,908 | Mid | Mid |
| Fort Erie | \$ 111,262 | \$ 120,881 | Mid | Mid |
| Niagara Falls | \$ 112,535 | \$ 140,341 | Mid | Mid |
| Orangeville | \$ 113,095 | \$ 122,606 | Mid | Mid |
| Barrie | \$ 113,255 | \$ 122,066 | Mid | Mid |
| Clarington | \$ 115,164 | \$ 118,500 | Mid | Mid |
| Brampton | \$ 115,924 | \$ 123,714 | Mid | Mid |
| Greenstone | \$ 119,901 | \$ 110,908 | Mid | Low |
| Whitby | \$ 122,361 | \$ 132,194 | Mid | Mid |
| Wellington North | \$ 122,384 | \$ 103,258 | Mid | Low |
| Guelph | \$ 125,633 | \$ 151,364 | Mid | Mid |
| Grimsby | \$ 126,816 | \$ 135,205 | Mid | Mid |
| Pelham | \$ 127,448 | \$ 127,188 | Mid | Mid |
| Lincoln | \$ 129,062 | \$ 130,828 | Mid | Mid |
| Georgina | \$ 130,060 | \$ 128,354 | Mid | Mid |
| Wellesley | \$ 136,635 | \$ 117,025 | Mid | Low |
| Wainfleet | \$ 137,519 | \$ 127,569 | Mid | Mid |
| Centre Wellington | \$ 137,902 | \$ 133,710 | Mid | Mid |
| Wilmot | \$ 139,126 | \$ 134,462 | Mid | Mid |
| Woolwich | \$ 139,733 | \$ 144,722 | Mid | Mid |
| Brant | \$ 143,122 | \$ 135,887 | Mid | Mid |
| Prince Edward County | \$ 143,199 | \$ 138,224 | Mid | Mid |
| Ottawa | \$ 143,487 | \$ 168,399 | Mid | High |
| Pickering | \$ 143,996 | \$ 155,402 | Mid | High |
| Brock | \$ 147,574 | \$ 134,904 | Mid | Mid |
| Waterloo | \$ 148,821 | \$ 176,248 | Mid | High |
| Springwater | \$ 148,877 | \$ 141,015 | Mid | Mid |
| Meaford | \$ 151,408 | \$ 143,056 | Mid | Mid |
| Newmarket | \$ 154,158 | \$ 157,347 | Mid | High |

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

| Municipality | 2015 | | Unweighted Ranking | Weighted Ranking |
|------------------------|-----------------------|---------------------|--------------------|------------------|
| | Unweighted CVA/Capita | Weighted CVA/Capita | | |
| Innisfil | \$ 155,408 | \$ 152,926 | High | High |
| Scugog | \$ 156,222 | \$ 150,641 | High | Mid |
| Halton Hills | \$ 162,669 | \$ 172,860 | High | High |
| Mississauga | \$ 164,053 | \$ 184,698 | High | High |
| Central Huron | \$ 164,222 | \$ 119,510 | High | Mid |
| Milton | \$ 164,927 | \$ 179,581 | High | High |
| Collingwood | \$ 165,591 | \$ 173,910 | High | High |
| Mapleton | \$ 172,303 | \$ 116,903 | High | Low |
| Whitchurch-Stouffville | \$ 172,951 | \$ 170,994 | High | High |
| Erin | \$ 173,298 | \$ 164,533 | High | High |
| Middlesex Centre | \$ 173,976 | \$ 139,707 | High | Mid |
| Burlington | \$ 174,654 | \$ 199,228 | High | High |
| Saugeen Shores | \$ 175,173 | \$ 174,023 | High | High |
| Guelph-Eramosa | \$ 177,042 | \$ 163,301 | High | High |
| Huntsville | \$ 177,296 | \$ 178,065 | High | High |
| Aurora | \$ 178,743 | \$ 181,234 | High | High |
| Kincardine | \$ 179,734 | \$ 169,219 | High | High |
| North Dumfries | \$ 180,047 | \$ 193,467 | High | High |
| Wasaga Beach | \$ 182,304 | \$ 185,373 | High | High |
| Toronto | \$ 183,949 | \$ 260,615 | High | High |
| East Gwillimbury | \$ 184,807 | \$ 179,633 | High | High |
| Markham | \$ 186,655 | \$ 189,512 | High | High |
| Grey Highlands | \$ 188,225 | \$ 166,947 | High | High |
| Bracebridge | \$ 188,898 | \$ 189,514 | High | High |
| Richmond Hill | \$ 191,846 | \$ 193,982 | High | High |
| Vaughan | \$ 211,363 | \$ 217,584 | High | High |
| Lambton Shores | \$ 216,955 | \$ 200,241 | High | High |
| Caledon | \$ 219,180 | \$ 217,659 | High | High |
| Oakville | \$ 220,601 | \$ 242,759 | High | High |
| Niagara-on-the-Lake | \$ 243,022 | \$ 257,349 | High | High |
| Puslinch | \$ 251,963 | \$ 269,485 | High | High |
| Gravenhurst | \$ 254,965 | \$ 255,702 | High | High |
| King | \$ 313,423 | \$ 297,557 | High | High |
| The Blue Mountains | \$ 581,841 | \$ 589,916 | High | High |
| Average | \$ 139,315 | \$ 145,458 | | |
| Median | \$ 126,224 | \$ 131,238 | | |

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

Eastern Municipalities

| Municipality | 2015 | | Unweighted Ranking | Weighted Ranking |
|----------------------|-----------------------|---------------------|--------------------|------------------|
| | Unweighted CVA/Capita | Weighted CVA/Capita | | |
| Cornwall | \$ 70,391 | \$ 93,520 | Low | Low |
| Quinte West | \$ 89,392 | \$ 99,372 | Low | Low |
| Brockville | \$ 92,739 | \$ 115,361 | Low | Low |
| Belleville | \$ 95,774 | \$ 123,839 | Low | Mid |
| Peterborough | \$ 96,633 | \$ 111,375 | Low | Low |
| Kingston | \$ 110,494 | \$ 134,013 | Mid | Mid |
| Prince Edward County | \$ 143,199 | \$ 138,224 | Mid | Mid |
| Ottawa | \$ 143,487 | \$ 168,399 | Mid | High |
| Average | \$ 105,264 | \$ 123,013 | | |
| Median | \$ 96,203 | \$ 119,600 | | |

Niagara/Hamilton Municipalities

| Municipality | 2015 | | Unweighted Ranking | Weighted Ranking |
|---------------------|-----------------------|---------------------|--------------------|------------------|
| | Unweighted CVA/Capita | Weighted CVA/Capita | | |
| Welland | \$ 78,408 | \$ 88,831 | Low | Low |
| Port Colborne | \$ 89,943 | \$ 101,838 | Low | Low |
| St. Catharines | \$ 96,466 | \$ 113,023 | Low | Low |
| Thorold | \$ 104,821 | \$ 121,080 | Low | Mid |
| Hamilton | \$ 107,306 | \$ 130,553 | Low | Mid |
| West Lincoln | \$ 108,337 | \$ 102,444 | Mid | Low |
| Fort Erie | \$ 111,262 | \$ 120,881 | Mid | Mid |
| Niagara Falls | \$ 112,535 | \$ 140,341 | Mid | Mid |
| Grimsby | \$ 126,816 | \$ 135,205 | Mid | Mid |
| Pelham | \$ 127,448 | \$ 127,188 | Mid | Mid |
| Lincoln | \$ 129,062 | \$ 130,828 | Mid | Mid |
| Wainfleet | \$ 137,519 | \$ 127,569 | Mid | Mid |
| Niagara-on-the-Lake | \$ 243,022 | \$ 257,349 | High | High |
| Average | \$ 120,996 | \$ 130,548 | | |
| Median | \$ 111,262 | \$ 127,188 | | |

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

GTA Municipalities

| Municipality | 2015 | | Unweighted Ranking | Weighted Ranking |
|------------------------|-----------------------|---------------------|--------------------|------------------|
| | Unweighted CVA/Capita | Weighted CVA/Capita | | |
| Oshawa | \$ 98,052 | \$ 114,808 | Low | Low |
| Clarington | \$ 115,164 | \$ 118,500 | Mid | Mid |
| Brampton | \$ 115,924 | \$ 123,714 | Mid | Mid |
| Whitby | \$ 122,361 | \$ 132,194 | Mid | Mid |
| Georgina | \$ 130,060 | \$ 128,354 | Mid | Mid |
| Pickering | \$ 143,996 | \$ 155,402 | Mid | High |
| Brock | \$ 147,574 | \$ 134,904 | Mid | Mid |
| Newmarket | \$ 154,158 | \$ 157,347 | Mid | High |
| Scugog | \$ 156,222 | \$ 150,641 | High | Mid |
| Halton Hills | \$ 162,669 | \$ 172,860 | High | High |
| Mississauga | \$ 164,053 | \$ 184,698 | High | High |
| Milton | \$ 164,927 | \$ 179,581 | High | High |
| Whitchurch-Stouffville | \$ 172,951 | \$ 170,994 | High | High |
| Burlington | \$ 174,654 | \$ 199,228 | High | High |
| Aurora | \$ 178,743 | \$ 181,234 | High | High |
| Toronto | \$ 183,949 | \$ 260,615 | High | High |
| East Gwillimbury | \$ 184,807 | \$ 179,633 | High | High |
| Markham | \$ 186,655 | \$ 189,512 | High | High |
| Richmond Hill | \$ 191,846 | \$ 193,982 | High | High |
| Vaughan | \$ 211,363 | \$ 217,584 | High | High |
| Caledon | \$ 219,180 | \$ 217,659 | High | High |
| Oakville | \$ 220,601 | \$ 242,759 | High | High |
| King | \$ 313,423 | \$ 297,557 | High | High |
| Average | \$ 170,145 | \$ 178,424 | | |
| Median | \$ 164,927 | \$ 179,581 | | |

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

Northern Municipalities

| Municipality | 2015 | | Unweighted Ranking | Weighted Ranking |
|-------------------|-----------------------|---------------------|--------------------|------------------|
| | Unweighted CVA/Capita | Weighted CVA/Capita | | |
| Elliot Lake | \$ 44,436 | \$ 50,046 | Low | Low |
| Smooth Rock Falls | \$ 60,359 | \$ 71,076 | Low | Low |
| Timmins | \$ 71,719 | \$ 88,126 | Low | Low |
| Sault Ste. Marie | \$ 75,651 | \$ 97,351 | Low | Low |
| Thunder Bay | \$ 77,542 | \$ 97,924 | Low | Low |
| North Bay | \$ 94,521 | \$ 111,988 | Low | Low |
| Kenora | \$ 94,831 | \$ 112,338 | Low | Low |
| Greater Sudbury | \$ 97,430 | \$ 122,342 | Low | Mid |
| Parry Sound | \$ 105,078 | \$ 120,481 | Low | Mid |
| Greenstone | \$ 119,901 | \$ 110,908 | Mid | Low |
| Average | \$ 84,147 | \$ 98,258 | | |
| Median | \$ 86,031 | \$ 104,416 | | |

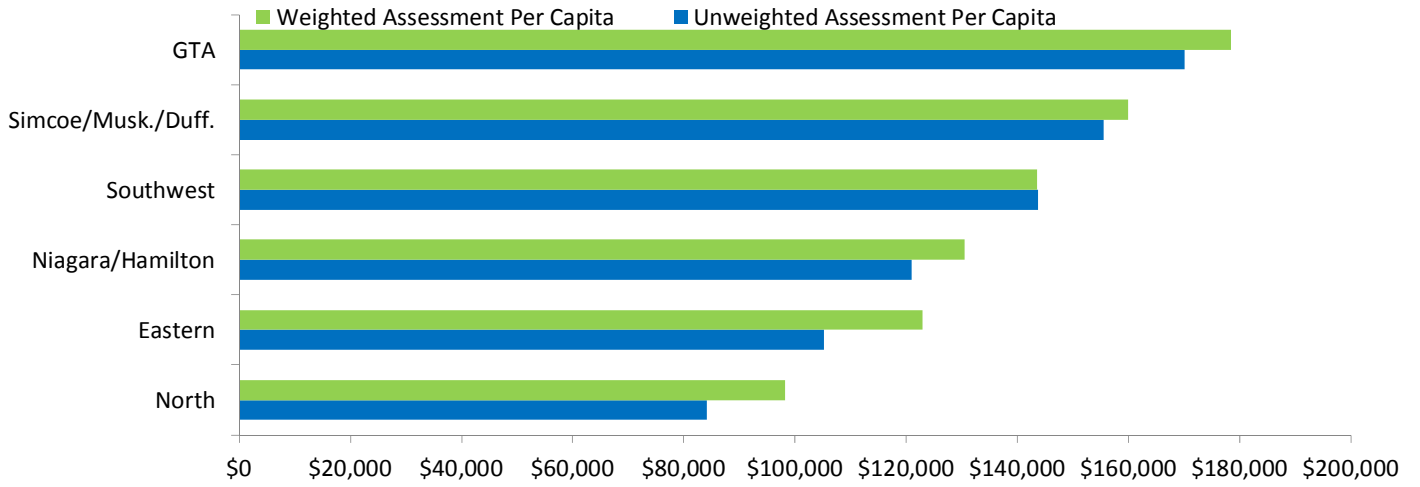
Simcoe/Muskoka/Dufferin Municipalities

| Municipality | 2015 | | Unweighted Ranking | Weighted Ranking |
|-----------------|-----------------------|---------------------|--------------------|------------------|
| | Unweighted CVA/Capita | Weighted CVA/Capita | | |
| Penetanguishene | \$ 102,540 | \$ 105,938 | Low | Low |
| Orillia | \$ 109,733 | \$ 132,072 | Mid | Mid |
| Orangeville | \$ 113,095 | \$ 122,606 | Mid | Mid |
| Barrie | \$ 113,255 | \$ 122,066 | Mid | Mid |
| Springwater | \$ 148,877 | \$ 141,015 | Mid | Mid |
| Innisfil | \$ 155,408 | \$ 152,926 | High | High |
| Collingwood | \$ 165,591 | \$ 173,910 | High | High |
| Huntsville | \$ 177,296 | \$ 178,065 | High | High |
| Wasaga Beach | \$ 182,304 | \$ 185,373 | High | High |
| Bracebridge | \$ 188,898 | \$ 189,514 | High | High |
| Gravenhurst | \$ 254,965 | \$ 255,702 | High | High |
| Average | \$ 155,633 | \$ 159,926 | | |
| Median | \$ 155,408 | \$ 152,926 | | |

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

| Municipality | 2015 | | Unweighted Ranking | Weighted Ranking |
|--------------------|-----------------------|---------------------|--------------------|------------------|
| | Unweighted CVA/Capita | Weighted CVA/Capita | | |
| Windsor | \$ 71,116 | \$ 91,870 | Low | Low |
| St. Thomas | \$ 73,235 | \$ 87,761 | Low | Low |
| Hanover | \$ 83,930 | \$ 90,575 | Low | Low |
| Owen Sound | \$ 87,267 | \$ 109,922 | Low | Low |
| Sarnia | \$ 88,326 | \$ 104,340 | Low | Low |
| Ingersoll | \$ 88,899 | \$ 111,217 | Low | Low |
| Leamington | \$ 91,914 | \$ 78,703 | Low | Low |
| Tillsonburg | \$ 93,662 | \$ 113,434 | Low | Low |
| London | \$ 98,145 | \$ 114,924 | Low | Low |
| Strathroy-Caradoc | \$ 99,675 | \$ 94,467 | Low | Low |
| Amherstburg | \$ 101,446 | \$ 99,585 | Low | Low |
| Chatham-Kent | \$ 103,023 | \$ 91,792 | Low | Low |
| Kitchener | \$ 104,278 | \$ 123,227 | Low | Mid |
| Minto | \$ 105,258 | \$ 93,643 | Low | Low |
| Stratford | \$ 107,830 | \$ 132,821 | Mid | Mid |
| Cambridge | \$ 107,853 | \$ 131,647 | Mid | Mid |
| Kingsville | \$ 110,698 | \$ 94,982 | Mid | Low |
| St. Marys | \$ 110,812 | \$ 128,908 | Mid | Mid |
| Wellington North | \$ 122,384 | \$ 103,258 | Mid | Low |
| Guelph | \$ 125,633 | \$ 151,364 | Mid | Mid |
| Wellesley | \$ 136,635 | \$ 117,025 | Mid | Low |
| Centre Wellington | \$ 137,902 | \$ 133,710 | Mid | Mid |
| Wilmot | \$ 139,126 | \$ 134,462 | Mid | Mid |
| Woolwich | \$ 139,733 | \$ 144,722 | Mid | Mid |
| Brant | \$ 143,122 | \$ 135,887 | Mid | Mid |
| Waterloo | \$ 148,821 | \$ 176,248 | Mid | High |
| Meaford | \$ 151,408 | \$ 143,056 | Mid | Mid |
| Central Huron | \$ 164,222 | \$ 119,510 | High | Mid |
| Mapleton | \$ 172,303 | \$ 116,903 | High | Low |
| Erin | \$ 173,298 | \$ 164,533 | High | High |
| Middlesex Centre | \$ 173,976 | \$ 139,707 | High | Mid |
| Saugeen Shores | \$ 175,173 | \$ 174,023 | High | High |
| Guelph-Eramosa | \$ 177,042 | \$ 163,301 | High | High |
| Kincardine | \$ 179,734 | \$ 169,219 | High | High |
| North Dumfries | \$ 180,047 | \$ 193,467 | High | High |
| Grey Highlands | \$ 188,225 | \$ 166,947 | High | High |
| Lambton Shores | \$ 216,955 | \$ 200,241 | High | High |
| Puslinch | \$ 251,963 | \$ 269,485 | High | High |
| The Blue Mountains | \$ 581,841 | \$ 589,916 | High | High |
| Average | \$ 143,767 | \$ 143,610 | | |
| Median | \$ 125,633 | \$ 128,908 | | |

Summary Taxable Assessment Per Capita By Location



Unweighted Assessment—Trend

The tables on the next several pages reflect the change in unweighted assessment from 2011-2015. 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 2014-2015 % change in assessment. Communities experiencing population and economic growth are likely to experience short-run increases in property values. This is because, in the short run, the housing supply is fixed and the increase in demand created by growth will force prices up. Declining areas are more likely to see a decrease in the market value of properties or a slower than average increase in property values.

| Municipality | 2010 - 2011 | 2011 - 2012 | 2012 - 2013 | 2013 - 2014 | 2014 - 2015 | Ranking 2014-2015 |
|---------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------------|
| Windsor | 0.8% | 1.5% | -3.9% | 1.4% | 1.2% | Low |
| Fort Erie | 6.2% | 5.8% | 0.2% | 2.0% | 1.9% | Low |
| Sarnia | 7.2% | 5.6% | -0.5% | 2.1% | 2.0% | Low |
| Greenstone | N/A | N/A | N/A | 2.3% | 2.2% | Low |
| Bracebridge | 7.8% | 6.6% | 1.4% | 2.9% | 2.5% | Low |
| Owen Sound | N/A | N/A | 2.9% | 3.3% | 2.5% | Low |
| Orillia | N/A | N/A | N/A | 2.7% | 2.6% | Low |
| Wainfleet | 6.4% | 5.9% | 1.6% | 3.1% | 2.8% | Low |
| Huntsville | 7.4% | 6.0% | 0.6% | 2.2% | 2.8% | Low |
| St. Catharines | 4.2% | 4.8% | 2.4% | 3.2% | 2.8% | Low |
| Peterborough | 7.0% | 5.6% | 3.9% | 3.3% | 2.9% | Low |
| Port Colborne | 4.2% | 5.8% | 1.2% | 2.7% | 3.0% | Low |
| Welland | 6.6% | 5.7% | 2.4% | 2.8% | 3.0% | Low |
| Gravenhurst | 9.4% | 6.0% | 0.5% | 2.7% | 3.1% | Low |
| St. Thomas | 5.4% | 5.3% | 2.6% | 2.1% | 3.1% | Low |
| Oshawa | 5.9% | 4.6% | 2.7% | 3.8% | 3.2% | Low |
| Pelham | 6.0% | 5.5% | 3.4% | 3.4% | 3.3% | Low |
| Tillsonburg | 5.9% | N/A | N/A | 3.6% | 3.3% | Low |
| Barrie | 11.8% | 6.0% | 2.5% | 3.0% | 3.3% | Low |
| Hanover | N/A | N/A | 5.1% | 3.2% | 3.5% | Low |
| North Dumfries | 7.2% | 6.7% | 4.3% | 3.8% | 3.6% | Low |
| Collingwood | 8.8% | 8.0% | 3.5% | 5.3% | 3.6% | Low |
| Brockville | 5.1% | 5.7% | 2.0% | 4.7% | 3.6% | Low |
| West Lincoln | 8.1% | 6.3% | 4.5% | 4.9% | 3.6% | Low |
| Thorold | 5.0% | 6.1% | 3.9% | 3.6% | 3.7% | Low |
| Cambridge | 6.7% | 6.2% | 4.0% | 4.1% | 3.8% | Low |
| Belleville | 7.1% | 6.6% | 3.7% | 3.3% | 3.9% | Low |
| Scugog | N/A | N/A | N/A | 2.6% | 3.9% | Low |
| Stratford | 5.3% | 5.5% | 3.4% | 5.8% | 4.0% | Low |

Unweighted Assessment—Trend (cont'd)

| Municipality | 2010 - 2011 | 2011 - 2012 | 2012 - 2013 | 2013 - 2014 | 2014 - 2015 | Ranking 2014-2015 |
|----------------------|----------------|----------------|----------------|----------------|----------------|----------------------|
| Orangeville | 7.4% | 7.1% | 2.9% | 4.3% | 4.1% | Mid |
| Quinte West | 6.8% | 7.5% | 4.4% | 3.5% | 4.1% | Mid |
| Brock | N/A | N/A | N/A | 3.7% | 4.1% | Mid |
| Prince Edward County | 8.2% | 7.8% | 3.2% | 5.8% | 4.2% | Mid |
| Whitby | 5.6% | 5.5% | 4.7% | 5.1% | 4.3% | Mid |
| Hamilton | 6.7% | 6.5% | 4.1% | 4.3% | 4.5% | Mid |
| Pickering | 4.6% | 4.5% | 5.5% | 5.8% | 4.5% | Mid |
| Strathroy-Caradoc | N/A | N/A | N/A | N/A | 4.5% | Mid |
| Lincoln | 7.1% | 6.9% | 4.2% | 3.9% | 4.5% | Mid |
| Kingsville | 3.5% | 3.2% | 3.6% | 5.2% | 4.6% | Mid |
| London | 6.3% | 5.8% | 3.9% | 3.7% | 4.6% | Mid |
| Georgina | 5.3% | 5.3% | 4.6% | 4.9% | 4.6% | Mid |
| Innisfil | N/A | 6.8% | 3.8% | 4.9% | 4.7% | Mid |
| Clarington | 6.1% | 6.2% | 3.1% | 7.3% | 4.7% | Mid |
| Springwater | N/A | N/A | -0.7% | 4.0% | 4.8% | Mid |
| Grimsby | 8.2% | 6.6% | 4.8% | 3.2% | 4.8% | Mid |
| North Bay | 7.7% | 7.0% | 5.5% | 6.1% | 4.9% | Mid |
| Kingston | 6.7% | 6.3% | 5.6% | 5.9% | 5.0% | Mid |
| Elliot Lake | N/A | N/A | N/A | N/A | 5.1% | Mid |
| Brant | N/A | N/A | N/A | 5.9% | 5.2% | Mid |
| Meaford | N/A | 5.2% | 5.7% | 5.6% | 5.2% | Mid |
| Wilmot | 9.2% | 7.7% | 7.3% | 5.6% | 5.3% | Mid |
| Woolwich | 9.1% | 7.9% | 7.9% | 4.8% | 5.3% | Mid |
| The Blue Mountains | 8.8% | 5.8% | 3.6% | 5.6% | 5.4% | Mid |
| Ingersoll | 5.8% | 5.8% | 3.6% | 0.9% | 5.4% | Mid |
| East Gwillimbury | 7.0% | 6.0% | 8.0% | 8.8% | 5.5% | Mid |
| Penetanguishene | N/A | 4.8% | 1.9% | 1.8% | 5.5% | Mid |
| Mississauga | 6.5% | 6.1% | 5.5% | 5.7% | 5.5% | Mid |
| Lambton Shores | 6.6% | 5.2% | 4.9% | 6.4% | 5.7% | Mid |
| Wellesley | 8.4% | 9.9% | 6.6% | 6.5% | 5.8% | Mid |

Unweighted Assessment—Trend (cont'd)

| Municipality | 2010 - 2011 | 2011 - 2012 | 2012 - 2013 | 2013 - 2014 | 2014 - 2015 | Ranking 2014-2015 |
|------------------------|----------------|----------------|----------------|----------------|----------------|----------------------|
| Saugeen Shores | N/A | N/A | N/A | 5.9% | 6.0% | High |
| Waterloo | 7.6% | 6.4% | 6.0% | 6.6% | 6.0% | High |
| Kitchener | 7.6% | 6.4% | 6.3% | 5.5% | 6.1% | High |
| Burlington | 8.2% | 6.1% | 5.7% | 5.4% | 6.2% | High |
| Halton Hills | 7.0% | 5.4% | 5.4% | 8.5% | 6.2% | High |
| Greater Sudbury | 12.1% | 12.1% | 5.9% | 8.3% | 6.3% | High |
| Sault Ste. Marie | 7.3% | 9.9% | 5.9% | 7.3% | 6.3% | High |
| Newmarket | 5.6% | 5.8% | 6.6% | 8.0% | 6.3% | High |
| Guelph | 7.5% | 6.8% | 5.4% | 4.3% | 6.4% | High |
| Cornwall | N/A | N/A | N/A | 10.6% | 6.4% | High |
| Ottawa | 5.8% | 5.8% | 8.3% | 7.8% | 6.5% | High |
| Timmins | 7.7% | 3.9% | 5.9% | 7.1% | 6.5% | High |
| Kenora | N/A | 3.3% | 6.0% | 6.7% | 6.5% | High |
| Whitchurch-Stouffville | 11.4% | 12.1% | 10.0% | 8.4% | 6.6% | High |
| Toronto | 7.0% | 7.0% | 6.4% | 6.5% | 6.7% | High |
| Central Huron | N/A | N/A | N/A | 7.7% | 6.9% | High |
| Grey Highlands | N/A | N/A | N/A | N/A | 6.9% | High |
| Thunder Bay | 2.6% | 2.7% | 7.2% | 7.2% | 7.1% | High |
| Caledon | 8.5% | 7.5% | 5.7% | 7.4% | 7.1% | High |
| Niagara Falls | -1.9% | 5.6% | 0.4% | 3.7% | 7.2% | High |
| Aurora | 7.4% | 7.0% | 6.8% | 7.6% | 7.3% | High |
| Middlesex Centre | 5.5% | 8.0% | 4.6% | 7.3% | 7.4% | High |
| Brampton | 7.0% | 6.7% | 8.2% | 7.7% | 7.4% | High |
| Vaughan | 8.1% | 8.5% | 8.4% | 7.7% | 7.5% | High |
| Oakville | 8.1% | 6.1% | 6.6% | 6.8% | 7.7% | High |
| Richmond Hill | 7.1% | 6.8% | 9.2% | 8.7% | 8.1% | High |
| Markham | 9.0% | 6.9% | 9.6% | 9.3% | 8.5% | High |
| Milton | 14.5% | 9.2% | 9.9% | 8.5% | 9.1% | High |
| Niagara-on-the-Lake | 6.8% | 6.0% | 4.7% | 5.8% | 9.7% | High |
| King | 9.3% | 7.9% | 9.7% | 11.7% | 10.3% | High |
| Average | 6.8% | 6.3% | 4.5% | 5.2% | 5.0% | |
| Median | 7.0% | 6.1% | 4.5% | 5.2% | 4.8% | |

Unweighted Assessment—Trend (Grouped by Location, sorted by 2014-15)

| Municipality - Eastern | 2010 - 2011 | 2011 - 2012 | 2012 - 2013 | 2013 - 2014 | 2014 - 2015 | Ranking 2014-2015 |
|------------------------|-------------|-------------|-------------|-------------|-------------|-------------------|
| Peterborough | 7.0% | 5.6% | 3.9% | 3.3% | 2.9% | Low |
| Brockville | 5.1% | 5.7% | 2.0% | 4.7% | 3.6% | Low |
| Belleville | 7.1% | 6.6% | 3.7% | 3.3% | 3.9% | Low |
| Quinte West | 6.8% | 7.5% | 4.4% | 3.5% | 4.1% | Mid |
| Prince Edward County | 8.2% | 7.8% | 3.2% | 5.8% | 4.2% | Mid |
| Kingston | 6.7% | 6.3% | 5.6% | 5.9% | 5.0% | Mid |
| Cornwall | N/A | N/A | N/A | 10.6% | 6.4% | High |
| Ottawa | 5.8% | 5.8% | 8.3% | 7.8% | 6.5% | High |
| Average | 6.7% | 6.5% | 4.4% | 5.6% | 4.6% | |
| Median | 6.8% | 6.3% | 3.9% | 5.3% | 4.1% | |

| Municipality - Niagara/Hamilton | 2010 - 2011 | 2011 - 2012 | 2012 - 2013 | 2013 - 2014 | 2014 - 2015 | Ranking 2014-2015 |
|---------------------------------|-------------|-------------|-------------|-------------|-------------|-------------------|
| Fort Erie | 6.2% | 5.8% | 0.2% | 2.0% | 1.9% | Low |
| Wainfleet | 6.4% | 5.9% | 1.6% | 3.1% | 2.8% | Low |
| St. Catharines | 4.2% | 4.8% | 2.4% | 3.2% | 2.8% | Low |
| Port Colborne | 4.2% | 5.8% | 1.2% | 2.7% | 3.0% | Low |
| Welland | 6.6% | 5.7% | 2.4% | 2.8% | 3.0% | Low |
| Pelham | 6.0% | 5.5% | 3.4% | 3.4% | 3.3% | Low |
| West Lincoln | 8.1% | 6.3% | 4.5% | 4.9% | 3.6% | Low |
| Thorold | 5.0% | 6.1% | 3.9% | 3.6% | 3.7% | Low |
| Hamilton | 6.7% | 6.5% | 4.1% | 4.3% | 4.5% | Mid |
| Lincoln | 7.1% | 6.9% | 4.2% | 3.9% | 4.5% | Mid |
| Grimsby | 8.2% | 6.6% | 4.8% | 3.2% | 4.8% | Mid |
| Niagara Falls | -1.9% | 5.6% | 0.4% | 3.7% | 7.2% | High |
| Niagara-on-the-Lake | 6.8% | 6.0% | 4.7% | 5.8% | 9.7% | High |
| Average | 5.7% | 6.0% | 2.9% | 3.6% | 4.2% | |
| Median | 6.4% | 5.9% | 3.4% | 3.4% | 3.6% | |

Unweighted Assessment—Trend (Grouped by Location, sorted by 2014-15) (cont'd)

| Municipality - GTA | 2010 - 2011 | 2011 - 2012 | 2012 - 2013 | 2013 - 2014 | 2014 - 2015 | Ranking 2014-2015 |
|------------------------|----------------|----------------|----------------|----------------|----------------|----------------------|
| Oshawa | 5.9% | 4.6% | 2.7% | 3.8% | 3.2% | Low |
| Scugog | N/A | N/A | N/A | 2.6% | 3.9% | Low |
| Brock | N/A | N/A | N/A | 3.7% | 4.1% | Mid |
| Whitby | 5.6% | 5.5% | 4.7% | 5.1% | 4.3% | Mid |
| Pickering | 4.6% | 4.5% | 5.5% | 5.8% | 4.5% | Mid |
| Georgina | 5.3% | 5.3% | 4.6% | 4.9% | 4.6% | Mid |
| Clarington | 6.1% | 6.2% | 3.1% | 7.3% | 4.7% | Mid |
| East Gwillimbury | 7.0% | 6.0% | 8.0% | 8.8% | 5.5% | Mid |
| Mississauga | 6.5% | 6.1% | 5.5% | 5.7% | 5.5% | Mid |
| Burlington | 8.2% | 6.1% | 5.7% | 5.4% | 6.2% | High |
| Halton Hills | 7.0% | 5.4% | 5.4% | 8.5% | 6.2% | High |
| Newmarket | 5.6% | 5.8% | 6.6% | 8.0% | 6.3% | High |
| Whitchurch-Stouffville | 11.4% | 12.1% | 10.0% | 8.4% | 6.6% | High |
| Toronto | 7.0% | 7.0% | 6.4% | 6.5% | 6.7% | High |
| Caledon | 8.5% | 7.5% | 5.7% | 7.4% | 7.1% | High |
| Aurora | 7.4% | 7.0% | 6.8% | 7.6% | 7.3% | High |
| Brampton | 7.0% | 6.7% | 8.2% | 7.7% | 7.4% | High |
| Vaughan | 8.1% | 8.5% | 8.4% | 7.7% | 7.5% | High |
| Oakville | 8.1% | 6.1% | 6.6% | 6.8% | 7.7% | High |
| Richmond Hill | 7.1% | 6.8% | 9.2% | 8.7% | 8.1% | High |
| Markham | 9.0% | 6.9% | 9.6% | 9.3% | 8.5% | High |
| Milton | 14.5% | 9.2% | 9.9% | 8.5% | 9.1% | High |
| King | 9.3% | 7.9% | 9.7% | 11.7% | 10.3% | High |
| Average | 7.6% | 6.7% | 6.8% | 7.0% | 6.3% | |
| Median | 7.0% | 6.2% | 6.6% | 7.4% | 6.3% | |

Unweighted Assessment—Trend (Grouped by Location, sorted by 2014-15) (cont'd)

| Municipality - Southwest | 2010 - 2011 | 2011 - 2012 | 2012 - 2013 | 2013 - 2014 | 2014 - 2015 | Ranking 2014-2015 |
|--------------------------|----------------|----------------|----------------|----------------|----------------|----------------------|
| Windsor | 0.8% | 1.5% | -3.9% | 1.4% | 1.2% | Low |
| Sarnia | 7.2% | 5.6% | -0.5% | 2.1% | 2.0% | Low |
| Owen Sound | N/A | N/A | 2.9% | 3.3% | 2.5% | Low |
| St. Thomas | 5.4% | 5.3% | 2.6% | 2.1% | 3.1% | Low |
| Tillsonburg | 5.9% | N/A | N/A | 3.6% | 3.3% | Low |
| Hanover | N/A | N/A | 5.1% | 3.2% | 3.5% | Low |
| North Dumfries | 7.2% | 6.7% | 4.3% | 3.8% | 3.6% | Low |
| Cambridge | 6.7% | 6.2% | 4.0% | 4.1% | 3.8% | Low |
| Stratford | 5.3% | 5.5% | 3.4% | 5.8% | 4.0% | Low |
| Strathroy-Caradoc | N/A | N/A | N/A | N/A | 4.5% | Mid |
| Kingsville | 3.5% | 3.2% | 3.6% | 5.2% | 4.6% | Mid |
| London | 6.3% | 5.8% | 3.9% | 3.7% | 4.6% | Mid |
| Brant | N/A | N/A | N/A | 5.9% | 5.2% | Mid |
| Meaford | N/A | 5.2% | 5.7% | 5.6% | 5.2% | Mid |
| Wilmot | 9.2% | 7.7% | 7.3% | 5.6% | 5.3% | Mid |
| Woolwich | 9.1% | 7.9% | 7.9% | 4.8% | 5.3% | Mid |
| The Blue Mountains | 8.8% | 5.8% | 3.6% | 5.6% | 5.4% | Mid |
| Ingersoll | 5.8% | 5.8% | 3.6% | 0.9% | 5.4% | Mid |
| Lambton Shores | 6.6% | 5.2% | 4.9% | 6.4% | 5.7% | Mid |
| Wellesley | 8.4% | 9.9% | 6.6% | 6.5% | 5.8% | Mid |
| Saugeen Shores | N/A | N/A | N/A | 5.9% | 6.0% | High |
| Waterloo | 7.6% | 6.4% | 6.0% | 6.6% | 6.0% | High |
| Kitchener | 7.6% | 6.4% | 6.3% | 5.5% | 6.1% | High |
| Guelph | 7.5% | 6.8% | 5.4% | 4.3% | 6.4% | High |
| Central Huron | N/A | N/A | N/A | 7.7% | 6.9% | High |
| Grey Highlands | N/A | N/A | N/A | N/A | 6.9% | High |
| Middlesex Centre | 5.5% | 8.0% | 4.6% | 7.3% | 7.4% | High |
| Average | 6.5% | 6.0% | 4.2% | 4.7% | 4.8% | |
| Median | 6.7% | 5.8% | 4.3% | 5.2% | 5.2% | |

Unweighted Assessment—Trend (Grouped by Location, sorted by 2014-15) (cont'd)

| Municipality - North | 2010 - 2011 | 2011 - 2012 | 2012 - 2013 | 2013 - 2014 | 2014 - 2015 | Ranking 2014-2015 |
|----------------------|----------------|----------------|----------------|----------------|----------------|----------------------|
| Greenstone | N/A | N/A | N/A | 2.3% | 2.2% | Low |
| North Bay | 7.7% | 7.0% | 5.5% | 6.1% | 4.9% | Mid |
| Elliot Lake | N/A | N/A | N/A | N/A | 5.1% | Mid |
| Greater Sudbury | 12.1% | 12.1% | 5.9% | 8.3% | 6.3% | High |
| Sault Ste. Marie | 7.3% | 9.9% | 5.9% | 7.3% | 6.3% | High |
| Timmins | 7.7% | 3.9% | 5.9% | 7.1% | 6.5% | High |
| Kenora | N/A | 3.3% | 6.0% | 6.7% | 6.5% | High |
| Thunder Bay | 2.6% | 2.7% | 7.2% | 7.2% | 7.1% | High |
| Average | 7.5% | 6.5% | 6.1% | 6.4% | 5.6% | |
| Median | 7.7% | 5.5% | 5.9% | 7.1% | 6.3% | |

| Municipality - Simcoe/Musk./Duff | 2010 - 2011 | 2011 - 2012 | 2012 - 2013 | 2013 - 2014 | 2014 - 2015 | Ranking 2014-2015 |
|-------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------------|
| Bracebridge | 7.8% | 6.6% | 1.4% | 2.9% | 2.5% | Low |
| Orillia | N/A | N/A | N/A | 2.7% | 2.6% | Low |
| Huntsville | 7.4% | 6.0% | 0.6% | 2.2% | 2.8% | Low |
| Gravenhurst | 9.4% | 6.0% | 0.5% | 2.7% | 3.1% | Low |
| Barrie | 11.8% | 6.0% | 2.5% | 3.0% | 3.3% | Low |
| Collingwood | 8.8% | 8.0% | 3.5% | 5.3% | 3.6% | Low |
| Orangeville | 7.4% | 7.1% | 2.9% | 4.3% | 4.1% | Mid |
| Innisfil | N/A | 6.8% | 3.8% | 4.9% | 4.7% | Mid |
| Springwater | N/A | N/A | -0.7% | 4.0% | 4.8% | Mid |
| Penetanguishene | N/A | 4.8% | 1.9% | 1.8% | 5.5% | Mid |
| Average | 8.8% | 6.4% | 1.8% | 3.4% | 3.7% | |
| Median | 8.3% | 6.3% | 1.9% | 2.9% | 3.5% | |

Unweighted Assessment Composition (Sorted Alphabetically)

| Municipality | Residential | Multi-Residential | Commercial | Industrial | Pipelines | Farmlands | Forests |
|-------------------|-------------|-------------------|------------|------------|-----------|-----------|---------|
| Amherstburg | 83.4% | 1.2% | 5.8% | 2.0% | 0.5% | 7.0% | 0.0% |
| Aurora | 85.4% | 1.0% | 11.4% | 1.9% | 0.1% | 0.1% | 0.0% |
| Barrie | 76.4% | 3.5% | 17.5% | 2.2% | 0.2% | 0.2% | 0.0% |
| Belleville | 70.3% | 5.4% | 20.2% | 2.7% | 0.4% | 0.9% | 0.0% |
| Bracebridge | 87.6% | 1.2% | 9.3% | 1.0% | 0.5% | 0.1% | 0.4% |
| Brampton | 79.6% | 2.0% | 14.1% | 3.9% | 0.2% | 0.3% | 0.0% |
| Brant | 72.9% | 0.5% | 5.2% | 2.5% | 0.4% | 18.4% | 0.1% |
| Brock | 77.3% | 0.9% | 4.8% | 1.1% | 0.3% | 15.5% | 0.2% |
| Brockville | 74.3% | 5.8% | 16.6% | 3.0% | 0.3% | 0.0% | 0.0% |
| Burlington | 78.3% | 3.4% | 14.7% | 2.9% | 0.2% | 0.4% | 0.0% |
| Caledon | 79.6% | 0.2% | 9.0% | 4.3% | 0.1% | 6.1% | 0.6% |
| Cambridge | 75.0% | 4.1% | 14.7% | 5.7% | 0.2% | 0.3% | 0.0% |
| Central Huron | 55.6% | 0.8% | 5.7% | 0.5% | 0.6% | 36.6% | 0.3% |
| Centre Wellington | 78.6% | 1.4% | 5.5% | 1.8% | 0.2% | 12.4% | 0.2% |
| Chatham-Kent | 55.7% | 1.9% | 8.9% | 1.8% | 0.9% | 32.0% | 0.0% |
| Clarington | 85.5% | 0.7% | 7.0% | 2.2% | 0.4% | 4.0% | 0.2% |
| Collingwood | 84.0% | 1.7% | 12.2% | 1.8% | 0.2% | 0.1% | 0.0% |
| Cornwall | 67.7% | 5.4% | 24.5% | 2.1% | 0.3% | 0.1% | 0.0% |
| East Gwillimbury | 83.5% | 0.3% | 9.2% | 1.6% | 0.2% | 5.0% | 0.2% |
| Elliot Lake | 83.5% | 6.0% | 9.3% | 0.4% | 0.7% | 0.0% | 0.0% |
| Erin | 83.7% | 0.3% | 3.6% | 1.1% | 0.1% | 10.7% | 0.5% |
| Fort Erie | 87.7% | 1.4% | 7.5% | 1.7% | 0.4% | 1.3% | 0.0% |
| Georgina | 89.9% | 1.3% | 5.9% | 0.4% | 0.2% | 2.3% | 0.1% |
| Gravenhurst | 90.4% | 0.7% | 7.6% | 0.3% | 0.7% | 0.1% | 0.2% |
| Greater Sudbury | 79.7% | 4.4% | 12.4% | 3.0% | 0.3% | 0.1% | 0.1% |
| Greenstone | 24.3% | 0.6% | 15.9% | 1.8% | 57.5% | 0.0% | 0.0% |
| Grey Highlands | 76.7% | 0.2% | 2.5% | 2.0% | 0.1% | 17.5% | 1.0% |
| Grimsby | 88.7% | 0.7% | 7.4% | 1.2% | 0.2% | 1.8% | 0.0% |
| Guelph | 78.1% | 4.5% | 12.7% | 4.4% | 0.2% | 0.0% | 0.0% |
| Guelph-Eramosa | 78.9% | 0.2% | 4.2% | 1.0% | 0.3% | 15.2% | 0.1% |
| Halton Hills | 83.2% | 1.1% | 9.4% | 2.9% | 0.1% | 3.2% | 0.1% |
| Hamilton | 80.5% | 4.7% | 10.6% | 2.0% | 0.4% | 1.7% | 0.0% |
| Hanover | 76.1% | 5.7% | 16.0% | 1.3% | 0.3% | 0.6% | 0.0% |
| Huntsville | 85.5% | 0.7% | 11.3% | 1.2% | 0.9% | 0.1% | 0.4% |
| Ingersoll | 79.5% | 2.0% | 10.1% | 7.9% | 0.3% | 0.1% | 0.0% |
| Innisfil | 87.5% | 0.3% | 6.1% | 0.8% | 0.4% | 4.8% | 0.1% |

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

| Municipality | Multi- | | | | | | |
|----------------------|-------------|-------------|------------|------------|-----------|-----------|---------|
| | Residential | Residential | Commercial | Industrial | Pipelines | Farmlands | Forests |
| Kenora | 80.5% | 1.6% | 13.5% | 2.2% | 2.1% | 0.1% | 0.0% |
| Kincardine | 68.1% | 0.7% | 11.1% | 4.6% | 0.0% | 15.4% | 0.1% |
| King | 88.3% | 0.2% | 3.1% | 0.8% | 0.4% | 6.9% | 0.3% |
| Kingston | 77.2% | 6.7% | 14.3% | 1.2% | 0.3% | 0.3% | 0.0% |
| Kingsville | 68.4% | 0.8% | 6.3% | 1.4% | 0.5% | 22.6% | 0.0% |
| Kitchener | 79.1% | 6.7% | 12.4% | 1.7% | 0.0% | 0.1% | 0.0% |
| Lambton Shores | 76.3% | 0.8% | 5.9% | 0.3% | 0.3% | 16.3% | 0.0% |
| Leamington | 60.6% | 2.1% | 10.7% | 1.4% | 0.6% | 24.6% | 0.0% |
| Lincoln | 77.9% | 0.6% | 6.3% | 2.9% | 0.6% | 11.7% | 0.0% |
| London | 80.4% | 4.9% | 12.4% | 1.3% | 0.2% | 0.6% | 0.0% |
| Mapleton | 47.3% | 0.1% | 2.1% | 1.6% | 0.6% | 47.9% | 0.4% |
| Markham | 82.5% | 1.2% | 14.1% | 1.9% | 0.1% | 0.2% | 0.0% |
| Meaford | 81.1% | 1.5% | 5.9% | 0.2% | 0.4% | 10.2% | 0.6% |
| Middlesex Centre | 64.9% | 0.3% | 3.2% | 0.4% | 3.5% | 27.7% | 0.1% |
| Milton | 80.5% | 0.9% | 12.9% | 3.4% | 0.4% | 1.8% | 0.1% |
| Minto | 64.3% | 1.0% | 7.1% | 2.4% | 0.3% | 24.9% | 0.0% |
| Mississauga | 72.0% | 3.1% | 20.6% | 4.2% | 0.1% | 0.0% | 0.0% |
| Newmarket | 82.4% | 1.6% | 13.4% | 2.4% | 0.1% | 0.0% | 0.0% |
| Niagara Falls | 68.3% | 2.8% | 26.8% | 1.1% | 0.4% | 0.5% | 0.0% |
| Niagara-on-the-Lake | 75.4% | 0.3% | 14.4% | 0.7% | 0.4% | 8.7% | 0.0% |
| North Bay | 78.2% | 4.4% | 14.3% | 1.8% | 1.2% | 0.0% | 0.0% |
| North Dumfries | 72.2% | 0.3% | 8.4% | 6.0% | 4.2% | 8.8% | 0.1% |
| Oakville | 83.4% | 2.0% | 12.2% | 2.1% | 0.1% | 0.2% | 0.0% |
| Orangeville | 82.4% | 2.3% | 13.5% | 1.7% | 0.2% | 0.0% | 0.0% |
| Orillia | 75.0% | 5.2% | 18.0% | 1.5% | 0.3% | 0.0% | 0.0% |
| Oshawa | 78.6% | 4.8% | 13.5% | 2.4% | 0.2% | 0.5% | 0.0% |
| Ottawa | 78.1% | 5.4% | 14.8% | 0.9% | 0.2% | 0.6% | 0.0% |
| Owen Sound | 74.2% | 6.6% | 17.3% | 1.6% | 0.3% | 0.1% | 0.0% |
| Parry Sound | 75.2% | 2.7% | 20.7% | 1.1% | 0.2% | 0.1% | 0.0% |
| Pelham | 90.2% | 0.8% | 2.9% | 0.1% | 0.7% | 5.2% | 0.1% |
| Penetanguishene | 90.2% | 2.0% | 5.6% | 1.9% | 0.2% | 0.1% | 0.1% |
| Peterborough | 77.9% | 6.6% | 13.9% | 1.4% | 0.2% | 0.1% | 0.0% |
| Pickering | 81.6% | 0.6% | 13.1% | 2.6% | 0.2% | 1.8% | 0.0% |
| Port Colborne | 83.0% | 2.8% | 7.0% | 4.2% | 0.6% | 2.4% | 0.0% |
| Prince Edward County | 85.8% | 1.0% | 6.2% | 0.6% | 0.1% | 6.2% | 0.1% |
| Puslinch | 78.1% | 0.1% | 8.3% | 6.1% | 0.3% | 6.6% | 0.5% |

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

| Municipality | Residential | Multi-Residential | Commercial | Industrial | Pipelines | Farmlands | Forests |
|------------------------|-------------|-------------------|------------|------------|-----------|-----------|---------|
| Quinte West | 77.0% | 2.6% | 15.3% | 1.7% | 0.8% | 2.6% | 0.0% |
| Richmond Hill | 87.2% | 1.5% | 9.6% | 1.5% | 0.1% | 0.1% | 0.0% |
| Sarnia | 77.4% | 4.1% | 13.0% | 3.1% | 0.7% | 1.7% | 0.0% |
| Saugeen Shores | 88.9% | 1.6% | 6.3% | 0.1% | 0.2% | 2.8% | 0.1% |
| Sault Ste. Marie | 77.7% | 4.4% | 15.0% | 2.5% | 0.4% | 0.0% | 0.0% |
| Scugog | 81.6% | 0.4% | 6.7% | 1.0% | 0.3% | 9.6% | 0.3% |
| Smooth Rock Falls | 43.7% | 1.2% | 23.5% | 0.4% | 31.1% | 0.0% | 0.0% |
| Springwater | 84.6% | 0.2% | 4.0% | 1.2% | 0.7% | 8.8% | 0.5% |
| St. Catharines | 79.0% | 5.1% | 13.4% | 1.6% | 0.2% | 0.7% | 0.0% |
| St. Marys | 80.3% | 2.0% | 8.9% | 7.7% | 0.3% | 0.7% | 0.0% |
| St. Thomas | 82.0% | 4.0% | 9.8% | 3.5% | 0.3% | 0.4% | 0.0% |
| Stratford | 78.8% | 4.6% | 12.8% | 3.2% | 0.2% | 0.3% | 0.0% |
| Strathroy-Caradoc | 72.7% | 1.8% | 7.7% | 2.7% | 2.3% | 12.6% | 0.0% |
| The Blue Mountains | 86.1% | 5.5% | 4.7% | 0.2% | 0.1% | 3.0% | 0.3% |
| Thorold | 79.8% | 3.8% | 8.7% | 4.2% | 1.2% | 2.3% | 0.0% |
| Thunder Bay | 78.1% | 3.8% | 16.2% | 1.5% | 0.4% | 0.0% | 0.0% |
| Tillsonburg | 81.5% | 3.4% | 10.6% | 3.8% | 0.3% | 0.4% | 0.0% |
| Timmins | 77.4% | 2.1% | 15.7% | 4.1% | 0.5% | 0.2% | 0.0% |
| Toronto | 74.2% | 6.3% | 17.9% | 1.6% | 0.1% | 0.0% | 0.0% |
| Vaughan | 76.5% | 0.3% | 16.5% | 6.3% | 0.1% | 0.3% | 0.0% |
| Wainfleet | 84.0% | 0.1% | 1.9% | 0.5% | 0.5% | 13.0% | 0.1% |
| Wasaga Beach | 92.0% | 0.3% | 7.5% | 0.0% | 0.2% | 0.0% | 0.0% |
| Waterloo | 79.2% | 4.9% | 13.2% | 2.5% | 0.2% | 0.0% | 0.0% |
| Welland | 84.7% | 4.1% | 8.8% | 1.7% | 0.4% | 0.3% | 0.0% |
| Wellesley | 64.7% | 0.1% | 2.6% | 4.3% | 0.2% | 27.9% | 0.1% |
| Wellington North | 57.0% | 1.7% | 6.4% | 2.7% | 0.3% | 31.7% | 0.2% |
| West Lincoln | 77.0% | 0.4% | 3.8% | 1.4% | 1.6% | 15.8% | 0.1% |
| Whitby | 84.5% | 2.0% | 10.9% | 1.8% | 0.2% | 0.5% | 0.0% |
| Whitchurch-Stouffville | 88.1% | 0.6% | 6.5% | 2.1% | 0.1% | 2.4% | 0.1% |
| Wilmot | 81.0% | 0.9% | 4.1% | 1.3% | 0.3% | 12.3% | 0.1% |
| Windsor | 73.9% | 3.6% | 18.3% | 3.7% | 0.4% | 0.2% | 0.0% |
| Woolwich | 72.0% | 0.9% | 10.2% | 3.5% | 0.3% | 13.0% | 0.1% |
| Average | 77.6% | 2.3% | 10.6% | 2.2% | 1.3% | 5.9% | 0.1% |
| Median | 79.0% | 1.6% | 10.2% | 1.8% | 0.3% | 0.8% | 0.0% |
| Min | 24.3% | 0.1% | 1.9% | 0.0% | 0.0% | 0.0% | 0.0% |
| Max | 92.0% | 6.7% | 26.8% | 7.9% | 57.5% | 47.9% | 1.0% |

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

| Municipality | Residential |
|------------------------|-------------|
| Wasaga Beach | 92.0% |
| Gravenhurst | 90.4% |
| Penetanguishene | 90.2% |
| Pelham | 90.2% |
| Georgina | 89.9% |
| Saugeen Shores | 88.9% |
| Grimsby | 88.7% |
| King | 88.3% |
| Whitchurch-Stouffville | 88.1% |
| Fort Erie | 87.7% |

| Municipality | Industrial |
|----------------|------------|
| Ingersoll | 7.9% |
| St. Marys | 7.7% |
| Vaughan | 6.3% |
| Puslinch | 6.1% |
| North Dumfries | 6.0% |
| Cambridge | 5.7% |
| Kincardine | 4.6% |
| Guelph | 4.4% |
| Caledon | 4.3% |
| Wellesley | 4.3% |

| Municipality | Multi-Residential |
|--------------------|-------------------|
| Kitchener | 6.7% |
| Kingston | 6.7% |
| Peterborough | 6.6% |
| Owen Sound | 6.6% |
| Toronto | 6.3% |
| Elliot Lake | 6.0% |
| Brockville | 5.8% |
| Hanover | 5.7% |
| The Blue Mountains | 5.5% |
| Belleville | 5.4% |
| Cornwall | 5.4% |

| Municipality | Pipelines |
|-------------------|-----------|
| Greenstone | 57.5% |
| Smooth Rock Falls | 31.1% |
| North Dumfries | 4.2% |
| Middlesex Centre | 3.5% |
| Strathroy-Caradoc | 2.3% |
| Kenora | 2.1% |
| West Lincoln | 1.6% |
| North Bay | 1.2% |
| Thorold | 1.2% |
| Huntsville | 0.9% |
| Chatham-Kent | 0.9% |

| Municipality | Commercial |
|-------------------|------------|
| Niagara Falls | 26.8% |
| Cornwall | 24.5% |
| Smooth Rock Falls | 23.5% |
| Parry Sound | 20.7% |
| Mississauga | 20.6% |
| Belleville | 20.2% |
| Windsor | 18.3% |
| Orillia | 18.0% |
| Toronto | 17.9% |
| Barrie | 17.5% |

| Municipality | Farmlands |
|------------------|-----------|
| Mapleton | 47.9% |
| Central Huron | 36.6% |
| Chatham-Kent | 32.0% |
| Wellington North | 31.7% |
| Wellesley | 27.9% |
| Middlesex Centre | 27.7% |
| Minto | 24.9% |
| Leamington | 24.6% |
| Kingsville | 22.6% |
| Brant | 18.4% |

Weighted Assessment Composition (Sorted Alphabetically)

| Municipality | Multi- | | | | | | |
|-------------------|-------------|-------------|------------|------------|-----------|-----------|---------|
| | Residential | Residential | Commercial | Industrial | Pipelines | Farmlands | Forests |
| Amherstburg | 84.9% | 2.3% | 6.2% | 4.1% | 0.7% | 1.8% | 0.0% |
| Aurora | 84.2% | 1.0% | 12.3% | 2.4% | 0.1% | 0.0% | 0.0% |
| Barrie | 70.9% | 3.2% | 22.8% | 2.8% | 0.2% | 0.0% | 0.0% |
| Belleville | 54.4% | 10.6% | 29.5% | 4.9% | 0.4% | 0.2% | 0.0% |
| Bracebridge | 87.4% | 1.2% | 10.0% | 1.0% | 0.4% | 0.0% | 0.1% |
| Brampton | 74.5% | 3.1% | 16.9% | 5.2% | 0.2% | 0.1% | 0.0% |
| Brant | 76.8% | 0.8% | 10.3% | 6.4% | 0.8% | 4.8% | 0.0% |
| Brock | 84.6% | 1.8% | 7.4% | 2.5% | 0.4% | 3.4% | 0.1% |
| Brockville | 59.7% | 8.2% | 25.4% | 6.2% | 0.5% | 0.0% | 0.0% |
| Burlington | 68.6% | 6.7% | 18.5% | 5.9% | 0.2% | 0.1% | 0.0% |
| Caledon | 80.2% | 0.4% | 11.8% | 6.3% | 0.1% | 1.1% | 0.1% |
| Cambridge | 61.4% | 6.0% | 23.4% | 9.0% | 0.2% | 0.1% | 0.0% |
| Central Huron | 76.3% | 1.2% | 8.6% | 0.7% | 0.6% | 12.6% | 0.1% |
| Centre Wellington | 81.0% | 2.8% | 8.2% | 4.4% | 0.4% | 3.2% | 0.0% |
| Chatham-Kent | 62.5% | 4.6% | 19.4% | 4.4% | 1.2% | 7.9% | 0.0% |
| Clarington | 83.0% | 1.2% | 9.7% | 4.7% | 0.5% | 0.8% | 0.1% |
| Collingwood | 80.0% | 2.5% | 14.9% | 2.4% | 0.2% | 0.0% | 0.0% |
| Cornwall | 50.9% | 9.5% | 35.3% | 3.9% | 0.3% | 0.0% | 0.0% |
| East Gwillimbury | 85.9% | 0.3% | 10.3% | 2.0% | 0.2% | 1.3% | 0.1% |
| Elliot Lake | 74.1% | 11.1% | 13.7% | 0.6% | 0.5% | 0.0% | 0.0% |
| Erin | 88.1% | 0.6% | 5.5% | 2.7% | 0.2% | 2.8% | 0.1% |
| Fort Erie | 80.7% | 2.6% | 11.7% | 4.0% | 0.6% | 0.3% | 0.0% |
| Georgina | 91.1% | 1.3% | 6.4% | 0.4% | 0.2% | 0.6% | 0.0% |
| Gravenhurst | 90.2% | 0.7% | 8.2% | 0.3% | 0.5% | 0.0% | 0.0% |
| Greater Sudbury | 63.5% | 7.3% | 20.9% | 7.8% | 0.5% | 0.0% | 0.0% |
| Greenstone | 26.3% | 1.4% | 22.4% | 3.9% | 46.0% | 0.0% | 0.0% |
| Grey Highlands | 86.4% | 0.3% | 3.7% | 4.3% | 0.1% | 4.9% | 0.3% |
| Grimsby | 83.2% | 1.3% | 11.9% | 2.8% | 0.3% | 0.4% | 0.0% |
| Guelph | 64.8% | 7.4% | 19.3% | 8.2% | 0.3% | 0.0% | 0.0% |
| Guelph-Eramosa | 85.6% | 0.5% | 6.6% | 2.5% | 0.6% | 4.1% | 0.0% |
| Halton Hills | 78.3% | 2.3% | 12.8% | 5.8% | 0.1% | 0.6% | 0.0% |
| Hamilton | 66.2% | 10.5% | 17.1% | 5.4% | 0.6% | 0.3% | 0.0% |
| Hanover | 70.5% | 7.6% | 19.2% | 2.3% | 0.3% | 0.1% | 0.0% |
| Huntsville | 85.1% | 0.7% | 12.2% | 1.2% | 0.6% | 0.0% | 0.1% |
| Ingersoll | 63.6% | 4.4% | 15.3% | 16.4% | 0.3% | 0.0% | 0.0% |
| Innisfil | 88.9% | 0.5% | 7.7% | 1.1% | 0.6% | 1.2% | 0.0% |

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

| Municipality | Multi- | | | | | | |
|----------------------|-------------|-------------|------------|------------|-----------|-----------|---------|
| | Residential | Residential | Commercial | Industrial | Pipelines | Farmlands | Forests |
| Kenora | 68.0% | 2.2% | 22.8% | 4.6% | 2.5% | 0.0% | 0.0% |
| Kincardine | 72.3% | 0.8% | 14.4% | 8.3% | 0.0% | 4.1% | 0.0% |
| King | 93.0% | 0.2% | 3.5% | 0.9% | 0.4% | 1.8% | 0.1% |
| Kingston | 63.6% | 10.6% | 23.0% | 2.4% | 0.3% | 0.1% | 0.0% |
| Kingsville | 79.6% | 1.8% | 7.9% | 3.2% | 0.8% | 6.6% | 0.0% |
| Kitchener | 66.9% | 10.2% | 20.2% | 2.6% | 0.0% | 0.0% | 0.0% |
| Lambton Shores | 82.6% | 1.8% | 10.1% | 0.6% | 0.4% | 4.4% | 0.0% |
| Leamington | 70.7% | 4.7% | 13.3% | 3.1% | 1.0% | 7.2% | 0.0% |
| Lincoln | 76.8% | 1.3% | 10.7% | 7.4% | 1.0% | 2.9% | 0.0% |
| London | 68.7% | 8.2% | 20.5% | 2.2% | 0.4% | 0.1% | 0.0% |
| Mapleton | 69.7% | 0.4% | 4.6% | 5.7% | 1.9% | 17.6% | 0.1% |
| Markham | 81.3% | 1.2% | 15.1% | 2.3% | 0.1% | 0.0% | 0.0% |
| Meaford | 85.8% | 2.3% | 8.1% | 0.5% | 0.4% | 2.7% | 0.2% |
| Middlesex Centre | 80.8% | 0.6% | 4.5% | 0.8% | 4.6% | 8.6% | 0.0% |
| Milton | 73.9% | 1.8% | 16.9% | 6.5% | 0.4% | 0.3% | 0.0% |
| Minto | 72.2% | 2.1% | 11.6% | 6.3% | 0.7% | 7.0% | 0.0% |
| Mississauga | 64.0% | 4.9% | 25.5% | 5.6% | 0.1% | 0.0% | 0.0% |
| Newmarket | 80.7% | 1.5% | 14.6% | 3.0% | 0.1% | 0.0% | 0.0% |
| Niagara Falls | 54.8% | 4.5% | 37.8% | 2.2% | 0.5% | 0.1% | 0.0% |
| Niagara-on-the-Lake | 71.2% | 0.6% | 23.8% | 1.7% | 0.6% | 2.1% | 0.0% |
| North Bay | 66.0% | 8.2% | 22.5% | 2.0% | 1.2% | 0.0% | 0.0% |
| North Dumfries | 67.1% | 0.6% | 15.1% | 10.5% | 4.5% | 2.1% | 0.0% |
| Oakville | 75.8% | 4.1% | 15.8% | 4.2% | 0.1% | 0.0% | 0.0% |
| Orangeville | 76.0% | 5.7% | 15.0% | 3.2% | 0.1% | 0.0% | 0.0% |
| Orillia | 62.3% | 6.7% | 28.2% | 2.2% | 0.6% | 0.0% | 0.0% |
| Oshawa | 67.1% | 7.7% | 20.5% | 4.4% | 0.2% | 0.1% | 0.0% |
| Ottawa | 66.5% | 6.6% | 24.7% | 1.8% | 0.3% | 0.1% | 0.0% |
| Owen Sound | 58.9% | 11.2% | 25.7% | 3.5% | 0.7% | 0.0% | 0.0% |
| Parry Sound | 65.6% | 3.5% | 29.4% | 1.3% | 0.2% | 0.0% | 0.0% |
| Pelham | 90.3% | 1.7% | 5.1% | 0.4% | 1.1% | 1.3% | 0.0% |
| Penetanguishene | 87.3% | 3.0% | 6.7% | 2.8% | 0.3% | 0.0% | 0.0% |
| Peterborough | 67.6% | 10.6% | 19.3% | 2.3% | 0.2% | 0.0% | 0.0% |
| Pickering | 75.6% | 1.0% | 17.5% | 5.3% | 0.2% | 0.3% | 0.0% |
| Port Colborne | 73.3% | 4.9% | 10.8% | 9.6% | 0.8% | 0.5% | 0.0% |
| Prince Edward County | 88.9% | 1.5% | 7.0% | 0.8% | 0.1% | 1.6% | 0.0% |
| Puslinch | 73.0% | 0.1% | 11.2% | 13.4% | 0.5% | 1.5% | 0.1% |

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

| Municipality | Multi- | | | | | | |
|------------------------|-------------|-------------|------------|------------|-----------|-----------|---------|
| | Residential | Residential | Commercial | Industrial | Pipelines | Farmlands | Forests |
| Quinte West | 69.2% | 5.0% | 20.8% | 3.6% | 0.7% | 0.6% | 0.0% |
| Richmond Hill | 86.2% | 1.5% | 10.5% | 1.7% | 0.1% | 0.0% | 0.0% |
| Sarnia | 65.5% | 8.3% | 18.9% | 6.2% | 0.7% | 0.4% | 0.0% |
| Saugeen Shores | 89.5% | 1.6% | 7.8% | 0.2% | 0.2% | 0.7% | 0.0% |
| Sault Ste. Marie | 60.4% | 4.4% | 25.7% | 8.9% | 0.6% | 0.0% | 0.0% |
| Scugog | 84.6% | 0.9% | 9.8% | 2.3% | 0.3% | 2.0% | 0.1% |
| Smooth Rock Falls | 37.1% | 2.0% | 30.7% | 1.1% | 29.1% | 0.0% | 0.0% |
| Springwater | 89.3% | 0.3% | 5.2% | 1.8% | 1.0% | 2.3% | 0.1% |
| St. Catharines | 67.4% | 8.8% | 20.0% | 3.3% | 0.3% | 0.2% | 0.0% |
| St. Marys | 69.0% | 2.3% | 11.7% | 16.3% | 0.4% | 0.2% | 0.0% |
| St. Thomas | 68.3% | 8.2% | 15.9% | 7.1% | 0.3% | 0.1% | 0.0% |
| Stratford | 64.0% | 7.8% | 20.4% | 7.4% | 0.3% | 0.1% | 0.0% |
| Strathroy-Caradoc | 76.4% | 3.4% | 9.2% | 4.9% | 2.6% | 3.3% | 0.0% |
| The Blue Mountains | 84.9% | 7.8% | 5.9% | 0.4% | 0.1% | 0.8% | 0.1% |
| Thorold | 69.1% | 6.8% | 13.1% | 8.8% | 1.7% | 0.5% | 0.0% |
| Thunder Bay | 61.9% | 8.0% | 26.0% | 3.4% | 0.8% | 0.0% | 0.0% |
| Tillsonburg | 67.3% | 7.6% | 16.5% | 8.2% | 0.3% | 0.1% | 0.0% |
| Timmins | 63.0% | 3.0% | 23.9% | 9.2% | 0.8% | 0.0% | 0.0% |
| Toronto | 52.3% | 12.9% | 31.4% | 3.2% | 0.1% | 0.0% | 0.0% |
| Vaughan | 74.3% | 0.3% | 17.6% | 7.6% | 0.1% | 0.1% | 0.0% |
| Wainfleet | 90.5% | 0.1% | 3.6% | 1.3% | 1.0% | 3.5% | 0.0% |
| Wasaga Beach | 90.5% | 0.4% | 8.9% | 0.0% | 0.3% | 0.0% | 0.0% |
| Waterloo | 66.9% | 7.4% | 21.6% | 4.0% | 0.2% | 0.0% | 0.0% |
| Welland | 74.7% | 7.3% | 13.4% | 3.7% | 0.7% | 0.1% | 0.0% |
| Wellesley | 75.6% | 0.3% | 6.0% | 9.7% | 0.2% | 8.1% | 0.0% |
| Wellington North | 67.6% | 3.8% | 11.0% | 7.5% | 0.7% | 9.4% | 0.1% |
| West Lincoln | 81.3% | 0.8% | 7.0% | 3.9% | 2.8% | 4.2% | 0.0% |
| Whitby | 78.2% | 3.5% | 14.5% | 3.5% | 0.2% | 0.1% | 0.0% |
| Whitchurch-Stouffville | 89.0% | 0.6% | 7.0% | 2.5% | 0.1% | 0.6% | 0.0% |
| Wilmot | 83.8% | 1.7% | 8.2% | 2.6% | 0.4% | 3.2% | 0.0% |
| Windsor | 57.2% | 7.1% | 27.8% | 7.3% | 0.5% | 0.0% | 0.0% |
| Woolwich | 69.5% | 1.4% | 19.1% | 6.5% | 0.4% | 3.1% | 0.0% |
| Average | 73.6% | 3.9% | 15.3% | 4.3% | 1.3% | 1.6% | 0.0% |
| Median | 74.0% | 2.4% | 14.4% | 3.5% | 0.4% | 0.2% | 0.0% |
| Min | 26.3% | 0.1% | 3.5% | 0.0% | 0.0% | 0.0% | 0.0% |
| Max | 93.0% | 12.9% | 37.8% | 16.4% | 46.0% | 17.6% | 0.3% |

2015 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 68% of the municipalities surveyed, have a decrease in tax burden on the Residential class as a result of tax ratios for non-residential classes greater than 1.0. The implementation of tax ratios to the assessment base for municipalities with a larger proportion of farmland and managed forest results in an increase in the residential burden.

| Municipality | Residential Unweighted Assessment | Residential Weighted Assessment | Change % Unweighted to Weighted |
|---------------------|--|--|--|
| Toronto | 74.2% | 52.3% | -29.4% |
| Cornwall | 67.7% | 50.9% | -24.7% |
| Belleville | 70.3% | 54.4% | -22.7% |
| Windsor | 73.9% | 57.2% | -22.6% |
| Sault Ste. Marie | 77.7% | 60.4% | -22.3% |
| Thunder Bay | 78.1% | 61.9% | -20.8% |
| Owen Sound | 74.2% | 58.9% | -20.6% |
| Greater Sudbury | 79.7% | 63.5% | -20.4% |
| Ingersoll | 79.5% | 63.6% | -20.1% |
| Niagara Falls | 68.3% | 54.8% | -19.8% |
| Brockville | 74.3% | 59.7% | -19.6% |
| Stratford | 78.8% | 64.0% | -18.8% |
| Timmins | 77.4% | 63.0% | -18.6% |
| Cambridge | 75.0% | 61.4% | -18.1% |
| Hamilton | 80.5% | 66.2% | -17.8% |
| Kingston | 77.2% | 63.6% | -17.5% |
| Tillsonburg | 81.5% | 67.3% | -17.5% |
| Guelph | 78.1% | 64.8% | -17.0% |
| Orillia | 75.0% | 62.3% | -16.9% |
| St. Thomas | 82.0% | 68.3% | -16.7% |
| North Bay | 78.2% | 66.0% | -15.6% |
| Kenora | 80.5% | 68.0% | -15.6% |
| Waterloo | 79.2% | 66.9% | -15.6% |
| Sarnia | 77.4% | 65.5% | -15.4% |
| Kitchener | 79.1% | 66.9% | -15.4% |
| Smooth Rock Falls | 43.7% | 37.1% | -15.1% |
| Ottawa | 78.1% | 66.5% | -14.8% |
| St. Catharines | 79.0% | 67.4% | -14.6% |
| London | 80.4% | 68.7% | -14.6% |

2015 Shift In Tax Burden—Unweighted to Weighted Residential Assessment (cont'd)

| Municipality | Residential Unweighted Assessment | Residential Weighted Assessment | Change % Unweighted to Weighted |
|---------------------|-----------------------------------|---------------------------------|---------------------------------|
| Oshawa | 78.6% | 67.1% | -14.6% |
| St. Marys | 80.3% | 69.0% | -14.0% |
| Thorold | 79.8% | 69.1% | -13.4% |
| Peterborough | 77.9% | 67.6% | -13.2% |
| Parry Sound | 75.2% | 65.6% | -12.8% |
| Burlington | 78.3% | 68.6% | -12.3% |
| Welland | 84.7% | 74.7% | -11.7% |
| Port Colborne | 83.0% | 73.3% | -11.7% |
| Elliot Lake | 83.5% | 74.1% | -11.2% |
| Mississauga | 72.0% | 64.0% | -11.2% |
| Quinte West | 77.0% | 69.2% | -10.0% |
| Oakville | 83.4% | 75.8% | -9.1% |
| Milton | 80.5% | 73.9% | -8.2% |
| Fort Erie | 87.7% | 80.7% | -8.0% |
| Orangeville | 82.4% | 76.0% | -7.8% |
| Whitby | 84.5% | 78.2% | -7.4% |
| Pickering | 81.6% | 75.6% | -7.3% |
| Hanover | 76.1% | 70.5% | -7.3% |
| Barrie | 76.4% | 70.9% | -7.2% |
| North Dumfries | 72.2% | 67.1% | -6.9% |
| Puslinch | 78.1% | 73.0% | -6.5% |
| Brampton | 79.6% | 74.5% | -6.3% |
| Grimsby | 88.7% | 83.2% | -6.2% |
| Halton Hills | 83.2% | 78.3% | -5.9% |
| Niagara-on-the-Lake | 75.4% | 71.2% | -5.6% |
| Collingwood | 84.0% | 80.0% | -4.8% |
| Woolwich | 72.0% | 69.5% | -3.4% |
| Penetanguishene | 90.2% | 87.3% | -3.2% |
| Vaughan | 76.5% | 74.3% | -2.9% |
| Clarington | 85.5% | 83.0% | -2.8% |
| Newmarket | 82.4% | 80.7% | -2.0% |
| Wasaga Beach | 92.0% | 90.5% | -1.7% |
| Markham | 82.5% | 81.3% | -1.5% |
| Aurora | 85.4% | 84.2% | -1.4% |
| The Blue Mountains | 86.1% | 84.9% | -1.4% |
| Lincoln | 77.9% | 76.8% | -1.3% |
| Richmond Hill | 87.2% | 86.2% | -1.1% |
| Huntsville | 85.5% | 85.1% | -0.4% |
| Bracebridge | 87.6% | 87.4% | -0.3% |
| Gravenhurst | 90.4% | 90.2% | -0.3% |

| Municipality | Residential Unweighted Assessment | Residential Weighted Assessment | Change % Unweighted to Weighted |
|------------------------|-----------------------------------|---------------------------------|---------------------------------|
| Pelham | 90.2% | 90.3% | 0.2% |
| Saugeen Shores | 88.9% | 89.5% | 0.7% |
| Caledon | 79.6% | 80.2% | 0.7% |
| Whitchurch-Stouffville | 88.1% | 89.0% | 1.0% |
| Georgina | 89.9% | 91.1% | 1.3% |
| Innisfil | 87.5% | 88.9% | 1.6% |
| Amherstburg | 83.4% | 84.9% | 1.8% |
| East Gwillimbury | 83.5% | 85.9% | 2.9% |
| Centre Wellington | 78.6% | 81.0% | 3.1% |
| Wilmot | 81.0% | 83.8% | 3.5% |
| Prince Edward County | 85.8% | 88.9% | 3.6% |
| Scugog | 81.6% | 84.6% | 3.7% |
| Strathroy-Caradoc | 72.7% | 76.4% | 5.1% |
| Brant | 72.9% | 76.8% | 5.3% |
| Erin | 83.7% | 88.1% | 5.3% |
| King | 88.3% | 93.0% | 5.3% |
| Springwater | 84.6% | 89.3% | 5.6% |
| West Lincoln | 77.0% | 81.3% | 5.7% |
| Meaford | 81.1% | 85.8% | 5.8% |
| Kincardine | 68.1% | 72.3% | 6.2% |
| Wainfleet | 84.0% | 90.5% | 7.8% |
| Greenstone | 24.3% | 26.3% | 8.1% |
| Lambton Shores | 76.3% | 82.6% | 8.3% |
| Guelph-Eramosa | 78.9% | 85.6% | 8.4% |
| Brock | 77.3% | 84.6% | 9.4% |
| Chatham-Kent | 55.7% | 62.5% | 12.2% |
| Minto | 64.3% | 72.2% | 12.4% |
| Grey Highlands | 76.7% | 86.4% | 12.7% |
| Kingsville | 68.4% | 79.6% | 16.5% |
| Leamington | 60.6% | 70.7% | 16.7% |
| Wellesley | 64.7% | 75.6% | 16.8% |
| Wellington North | 57.0% | 67.6% | 18.5% |
| Middlesex Centre | 64.9% | 80.8% | 24.5% |
| Central Huron | 55.6% | 76.3% | 37.4% |
| Mapleton | 47.3% | 69.7% | 47.4% |
| Average | 77.6% | 73.8% | -4.4% |
| Median | 79.0% | 74.1% | -5.9% |
| Min | 24.3% | 26.3% | -24.7% |
| Max | 92.0% | 93.0% | 47.4% |

Residential Property Types Summary

Residential properties were broken down by the main property types to provide an indication of the housing mix in each municipality. (Source MPAC in the second Quarterly Report for 2015)

| Municipality | Single Family | Link | Freehold Townhouse / Rowhouse | Semi-Detached | Single on Water | Condo | Seasonal |
|-------------------|---------------|-------|-------------------------------|---------------|-----------------|-------|----------|
| Amherstburg | 85.0% | | 1.2% | 1.5% | 6.3% | 4.9% | 1.2% |
| Aurora | 68.7% | 1.0% | 11.1% | 7.8% | | 11.5% | |
| Barrie | 75.8% | 1.7% | 8.2% | 4.2% | 0.2% | 9.8% | 0.1% |
| Belleville | 83.1% | 0.0% | 2.2% | 1.4% | 2.1% | 11.2% | 0.1% |
| Bracebridge | 54.7% | 0.7% | 2.1% | 1.2% | 11.0% | 5.4% | 25.0% |
| Brampton | 63.3% | 2.5% | 6.6% | 17.4% | 0.0% | 10.2% | |
| Brant | 87.0% | 0.1% | 1.0% | 6.7% | 1.8% | 3.4% | 0.0% |
| Brock | 85.4% | 0.2% | 0.6% | 0.6% | 5.3% | 2.6% | 5.2% |
| Brockville | 71.1% | 0.2% | 4.8% | 9.1% | 1.4% | 13.2% | 0.3% |
| Burlington | 59.5% | 2.1% | 7.0% | 4.5% | 0.5% | 26.5% | |
| Caledon | 85.3% | 1.5% | 5.5% | 5.9% | 0.1% | 1.6% | 0.1% |
| Cambridge | 75.9% | 0.8% | 4.4% | 9.4% | 0.0% | 9.6% | 0.0% |
| Central Huron | 83.9% | | | 0.9% | 2.9% | 1.4% | 10.9% |
| Centre Wellington | 84.8% | 2.2% | 3.3% | 4.0% | 0.0% | 5.6% | 0.0% |
| Chatham-Kent | 86.4% | 0.1% | 1.0% | 2.1% | 3.5% | 4.8% | 2.1% |
| Clarington | 63.6% | 20.7% | 6.9% | 3.3% | 0.4% | 5.0% | 0.1% |
| Collingwood | 55.9% | 2.6% | 1.3% | 3.4% | 1.0% | 34.5% | 1.4% |
| Cornwall | 82.0% | | 2.7% | 10.3% | 0.4% | 4.7% | |
| East Gwillimbury | 88.2% | | 7.1% | 3.2% | 1.1% | 0.4% | |
| Elliot Lake | 58.0% | 0.1% | 6.6% | 22.4% | 2.0% | 6.9% | 4.0% |
| Erin | 99.2% | 0.1% | | 0.5% | | 0.2% | |
| Fort Erie | 90.2% | | 0.9% | 1.2% | 3.1% | 0.8% | 3.8% |
| Georgina | 83.0% | 0.9% | 3.6% | 1.6% | 9.0% | 1.4% | 0.5% |
| Gravenhurst | 43.6% | 0.0% | 1.1% | 0.5% | 7.8% | 3.5% | 43.5% |
| Greater Sudbury | 84.7% | | 0.3% | 5.0% | 5.5% | 1.7% | 2.8% |
| Greenstone | 81.9% | | | 0.2% | 5.9% | | 12.0% |
| Grey Highlands | 82.5% | | 0.5% | 0.3% | 4.2% | 0.4% | 12.1% |
| Grimsby | 72.5% | 2.6% | 12.0% | 1.6% | 1.8% | 9.7% | |
| Guelph | 71.6% | 0.4% | 3.7% | 6.1% | | 18.2% | |
| Guelph-Eramosa | 93.2% | | 5.0% | 0.9% | | 0.9% | 0.0% |
| Halton Hills | 82.4% | 1.0% | 6.0% | 3.9% | | 6.7% | |
| Hamilton | 77.5% | 0.8% | 4.7% | 4.1% | 0.2% | 12.8% | 0.0% |
| Hanover | 91.4% | | 0.2% | 2.3% | | 6.2% | |
| Huntsville | 63.3% | 0.0% | 0.2% | 0.4% | 10.7% | 8.9% | 16.6% |
| Ingersoll | 86.2% | | 2.2% | 6.6% | | 4.9% | |

Residential Property Types Summary (cont'd)

| Municipality | Single Family | Link | Freehold Townhouse / Rowhouse | Semi- Detached | Single on Water | Condo | Seasonal |
|---------------------|---------------|-------|-------------------------------------|-------------------|--------------------|-------|----------|
| Innisfil | 84.0% | 1.5% | 4.5% | 0.0% | 3.7% | 6.3% | |
| Kenora | 74.1% | | | 1.5% | 13.6% | 2.9% | 8.0% |
| Kincardine | 76.5% | 3.0% | 1.8% | 2.0% | 3.6% | 4.7% | 8.5% |
| King | 88.9% | 2.1% | 2.9% | 0.5% | | 5.7% | |
| Kingston | 72.3% | 0.4% | 4.8% | 10.5% | 1.8% | 10.1% | 0.2% |
| Kingsville | 83.3% | | 4.8% | 2.8% | 6.5% | 0.9% | 1.8% |
| Kitchener | 68.7% | 0.1% | 5.1% | 7.9% | 0.0% | 18.2% | |
| Lambton Shores | 80.3% | | 0.1% | 0.2% | 4.4% | 5.3% | 9.7% |
| Leamington | 74.6% | | 7.0% | 9.3% | 4.0% | 2.3% | 2.8% |
| Lincoln | 72.2% | 0.7% | 9.5% | 9.2% | 2.1% | 6.2% | |
| London | 62.1% | 0.2% | 0.3% | 3.7% | 0.0% | 33.7% | |
| Mapleton | 92.7% | 0.5% | 0.3% | 6.5% | | | |
| Markham | 56.0% | 14.1% | 7.9% | 6.0% | | 16.0% | |
| Meaford | 81.4% | | 0.0% | 0.5% | 6.2% | 3.4% | 8.4% |
| Middlesex Centre | 97.9% | | | 0.0% | | 2.1% | |
| Milton | 58.8% | 3.5% | 19.4% | 10.0% | | 8.3% | |
| Minto | 96.2% | | 0.1% | 2.5% | | 1.1% | |
| Mississauga | 47.4% | 1.1% | 2.9% | 15.8% | 0.1% | 32.7% | |
| Newmarket | 72.3% | 0.2% | 8.2% | 11.1% | | 8.2% | |
| Niagara Falls | 84.0% | 0.1% | 0.9% | 6.4% | 0.6% | 8.0% | 0.0% |
| Niagara-On-The-Lake | 81.7% | 0.0% | 6.2% | 2.9% | 3.1% | 6.0% | 0.2% |
| North Bay | 69.1% | 0.9% | 0.4% | 13.1% | 6.0% | 9.6% | 1.0% |
| North Dumfries | 92.2% | | 0.0% | 5.4% | | 2.3% | 0.0% |
| Oakville | 68.4% | 1.6% | 12.0% | 3.7% | 0.4% | 13.8% | |
| Orangeville | 70.5% | 0.8% | 6.1% | 13.7% | | 9.0% | |
| Orillia | 76.4% | 2.3% | 3.5% | 0.6% | 5.6% | 10.7% | 0.9% |
| Oshawa | 73.9% | 3.2% | 2.8% | 11.9% | 0.1% | 8.2% | |
| Ottawa | 55.7% | 0.8% | 15.2% | 5.9% | 0.9% | 21.3% | 0.1% |
| Owen Sound | 80.2% | 0.3% | 4.1% | 7.1% | 0.8% | 7.6% | 0.1% |
| Parry Sound | 81.1% | | 0.8% | 2.4% | 4.4% | 10.1% | 1.2% |
| Pelham | 90.4% | | 4.5% | 1.1% | 0.1% | 4.0% | |
| Penetanguishene | 83.4% | 1.4% | 0.5% | 2.9% | 3.7% | 5.4% | 2.6% |
| Peterborough | 86.6% | 0.1% | 2.9% | 1.8% | 1.0% | 7.6% | 0.0% |
| Pickering | 66.7% | 3.4% | 7.3% | 8.1% | 0.1% | 14.5% | 0.0% |
| Port Colborne | 92.1% | | 1.4% | 1.3% | 1.6% | 1.3% | 2.3% |

Residential Property Types Summary (cont'd)

| Municipality | Single Family | Link | Freehold Townhouse / Rowhouse | Semi- Detached | Single on Water | Condo | Seasonal |
|------------------------|---------------|-------------|-------------------------------------|-------------------|--------------------|-------------|-------------|
| Prince Edward County | 67.4% | 0.0% | 0.1% | 0.7% | 20.8% | 1.9% | 9.1% |
| Puslinch | 95.2% | | | 0.1% | 0.4% | | 4.3% |
| Quinte West | 90.9% | | 0.7% | 1.2% | 4.6% | 1.2% | 1.5% |
| Richmond Hill | 67.1% | 2.0% | 11.6% | 4.4% | 0.1% | 14.8% | |
| Sarnia | 82.1% | 0.6% | 1.2% | 4.5% | 1.5% | 9.9% | 0.1% |
| Saugeen Shores | 79.1% | 0.2% | 0.8% | 3.3% | 2.3% | 6.8% | 7.5% |
| Sault Ste. Marie | 88.4% | 0.0% | 0.9% | 6.5% | 1.7% | 2.1% | 0.4% |
| Scugog | 83.0% | 1.6% | | 1.7% | 9.9% | 1.3% | 2.5% |
| Smooth Rock Falls | 97.5% | | | 0.7% | | | 1.8% |
| Springwater | 94.4% | 0.1% | | 0.1% | 1.7% | 0.8% | 2.9% |
| St. Catharines | 78.2% | 0.2% | 1.6% | 7.0% | 0.5% | 12.5% | 0.0% |
| St. Marys | 86.9% | | 0.5% | 10.3% | | 2.3% | |
| St. Thomas | 89.6% | | 0.3% | 7.1% | | 2.9% | |
| Stratford | 76.8% | 0.2% | 2.6% | 14.1% | | 6.3% | |
| Strathroy-Caradoc | 87.7% | 0.5% | 1.0% | 8.0% | | 2.8% | |
| The Blue Mountains | 57.3% | | 3.4% | 3.1% | 5.0% | 21.3% | 10.0% |
| Thorold | 84.0% | 1.4% | 2.8% | 11.3% | 0.0% | 0.5% | |
| Thunder Bay | 90.5% | | 0.9% | 3.9% | 0.0% | 4.6% | 0.1% |
| Tillsonburg | 86.9% | 2.0% | 1.8% | 1.5% | | 7.9% | |
| Timmins | 83.9% | 0.1% | | 6.1% | 3.1% | 4.0% | 2.9% |
| Toronto | 43.2% | 0.8% | 3.6% | 12.6% | | 39.8% | |
| Vaughan | 67.4% | 2.5% | 8.8% | 8.3% | | 12.9% | |
| Wainfleet | 69.8% | | | | 16.1% | | 14.2% |
| Wasaga Beach | 75.8% | 2.0% | 2.6% | 0.2% | 6.5% | 5.5% | 7.4% |
| Waterloo | 71.0% | 0.7% | 5.2% | 5.8% | 0.0% | 17.2% | 0.0% |
| Welland | 86.6% | 0.1% | 1.8% | 8.3% | 0.3% | 3.0% | |
| Wellesley | 93.8% | | | 2.7% | 0.2% | 2.8% | 0.5% |
| Wellington North | 88.7% | | 1.4% | 3.6% | | 6.2% | 0.1% |
| West Lincoln | 85.3% | | 4.1% | 4.6% | 0.9% | 5.2% | |
| Whitby | 67.2% | 13.1% | 9.9% | 2.8% | 0.0% | 7.1% | |
| Whitchurch-Stouffville | 82.6% | 0.7% | 8.8% | 6.1% | 0.6% | 1.3% | 0.0% |
| Wilmot | 81.6% | 0.1% | 0.7% | 9.4% | 0.3% | 7.5% | 0.4% |
| Windsor | 80.3% | 0.3% | 2.8% | 4.3% | 0.7% | 11.6% | |
| Woolwich | 86.9% | 0.7% | 4.2% | 6.5% | 0.0% | 1.6% | 0.0% |
| Average | 78.3% | 1.6% | 3.9% | 5.0% | 3.0% | 7.9% | 4.0% |
| Median | 81.8% | 0.7% | 2.9% | 3.9% | 1.7% | 6.0% | 1.2% |

Residential Properties—Median Assessed Values (000's)

| Municipality | Single Family | | Freehold | | Semi-Detached | Single on Water | | Condo | Seasonal |
|-------------------|---------------|--------|----------------------|--------|---------------|-----------------|--------|-------|----------|
| | Detached | Link | Townhouse / Rowhouse | | | | | | |
| Amherstburg | \$ 191 | | \$ 157 | \$ 162 | \$ 324 | \$ 84 | \$ 186 | | |
| Aurora | \$ 543 | \$ 464 | \$ 382 | \$ 376 | | \$ 305 | | | |
| Barrie | \$ 286 | \$ 234 | \$ 212 | \$ 212 | \$ 867 | \$ 183 | \$ 665 | | |
| Belleville | \$ 198 | \$ 228 | \$ 212 | \$ 152 | \$ 234 | \$ 136 | \$ 124 | | |
| Bracebridge | \$ 250 | \$ 174 | \$ 216 | \$ 178 | \$ 334 | \$ 229 | \$ 344 | | |
| Brampton | \$ 446 | \$ 322 | \$ 326 | \$ 336 | \$ 633 | \$ 218 | | | |
| Brant | \$ 300 | \$ 214 | \$ 182 | \$ 192 | \$ 341 | \$ 232 | \$ 528 | | |
| Brock | \$ 234 | \$ 284 | \$ 188 | \$ 153 | \$ 506 | \$ 215 | \$ 432 | | |
| Brockville | \$ 195 | \$ 160 | \$ 209 | \$ 157 | \$ 605 | \$ 133 | \$ 257 | | |
| Burlington | \$ 473 | \$ 339 | \$ 347 | \$ 336 | \$ 1,817 | \$ 268 | \$ - | | |
| Caledon | \$ 517 | \$ 365 | \$ 349 | \$ 362 | | \$ 435 | \$ 284 | | |
| Cambridge | \$ 285 | \$ 236 | \$ 232 | \$ 209 | | \$ 191 | \$ 134 | | |
| Central Huron | \$ 193 | | | \$ 131 | \$ 477 | \$ 231 | \$ 347 | | |
| Centre Wellington | \$ 326 | \$ 229 | \$ 274 | \$ 227 | \$ 1,059 | \$ 218 | \$ 254 | | |
| Chatham-Kent | \$ 141 | \$ 145 | \$ 176 | \$ 106 | \$ 252 | \$ 77 | \$ 162 | | |
| Clarington | \$ 315 | \$ 254 | \$ 220 | \$ 201 | \$ 524 | \$ 172 | \$ 336 | | |
| Collingwood | \$ 270 | \$ 223 | \$ 234 | \$ 189 | \$ 696 | \$ 213 | \$ 545 | | |
| Cornwall | \$ 159 | | \$ 112 | \$ 146 | \$ 262 | \$ 136 | | | |
| East Gwillimbury | \$ 423 | | \$ 299 | \$ 351 | \$ 389 | \$ 183 | | | |
| Elliot Lake | \$ 96 | \$ 123 | \$ 62 | \$ 70 | \$ 309 | \$ 59 | \$ 216 | | |
| Erin | \$ 469 | \$ 388 | | \$ 327 | | \$ 131 | | | |
| Fort Erie | \$ 182 | | \$ 240 | \$ 134 | \$ 442 | \$ 214 | \$ 636 | | |
| Georgina | \$ 284 | \$ 288 | \$ 241 | \$ 253 | \$ 456 | \$ 177 | \$ 512 | | |
| Gravenhurst | \$ 219 | \$ 185 | \$ 301 | \$ 185 | \$ 476 | \$ 304 | \$ 419 | | |
| Greater Sudbury | \$ 224 | | \$ 129 | \$ 174 | \$ 512 | \$ 185 | \$ 218 | | |
| Greenstone | \$ 43 | | | \$ 44 | \$ 139 | | \$ 55 | | |
| Grey Highlands | \$ 225 | | \$ 239 | \$ 184 | \$ 454 | \$ 79 | \$ 446 | | |
| Grimsby | \$ 329 | \$ 257 | \$ 256 | \$ 221 | \$ 560 | \$ 207 | | | |
| Guelph | \$ 323 | \$ 269 | \$ 275 | \$ 250 | | \$ 211 | | | |
| Guelph-Eramosa | \$ 437 | | \$ 350 | \$ 439 | | \$ 165 | \$ 696 | | |
| Halton Hills | \$ 459 | \$ 332 | \$ 348 | \$ 318 | | \$ 239 | | | |
| Hamilton | \$ 291 | \$ 274 | \$ 262 | \$ 218 | \$ 714 | \$ 184 | \$ 450 | | |
| Hanover | \$ 194 | | \$ 105 | \$ 237 | | \$ 165 | | | |
| Huntsville | \$ 234 | \$ 206 | \$ 303 | \$ 200 | \$ 480 | \$ 249 | \$ 380 | | |
| Ingersoll | \$ 208 | | \$ 148 | \$ 160 | | \$ 136 | | | |

Residential Properties—Median Assessed Values (000's) (cont'd)

| Municipality | Single Family Detached | Link | Freehold Townhouse / Rowhouse | Semi-Detached | Single on Water | Condo | Seasonal |
|---------------------|------------------------|--------|-------------------------------|---------------|-----------------|--------|----------|
| Innisfil | \$ 298 | \$ 279 | \$ 229 | \$ 244 | \$ 702 | \$ 717 | |
| Kenora | \$ 154 | | | \$ 89 | \$ 339 | \$ 266 | \$ 276 |
| Kincardine | \$ 253 | \$ 212 | \$ 167 | \$ 199 | \$ 495 | \$ 149 | \$ 325 |
| King | \$ 676 | \$ 637 | \$ 566 | \$ 382 | | \$ 376 | |
| Kingston | \$ 274 | \$ 233 | \$ 222 | \$ 198 | \$ 630 | \$ 166 | \$ 365 |
| Kingsville | \$ 189 | | \$ 180 | \$ 155 | \$ 323 | \$ 214 | \$ 206 |
| Kitchener | \$ 299 | \$ 258 | \$ 253 | \$ 228 | \$ 1,124 | \$ 163 | |
| Lambton Shores | \$ 205 | | \$ 220 | \$ 154 | \$ 408 | \$ 185 | \$ 425 |
| Leamington | \$ 156 | | \$ 156 | \$ 134 | \$ 254 | \$ 129 | \$ 152 |
| Lincoln | \$ 312 | \$ 239 | \$ 234 | \$ 222 | \$ 555 | \$ 194 | |
| London | \$ 244 | \$ 207 | \$ 214 | \$ 162 | \$ 369 | \$ 125 | |
| Mapleton | \$ 306 | \$ 166 | \$ 156 | \$ 183 | | | |
| Markham | \$ 668 | \$ 483 | \$ 440 | \$ 454 | | \$ 323 | |
| Meaford | \$ 244 | | \$ 124 | \$ 140 | \$ 551 | \$ 198 | \$ 420 |
| Middlesex Centre | \$ 357 | | | \$ 358 | | \$ 285 | |
| Milton | \$ 495 | \$ 378 | \$ 346 | \$ 375 | | \$ 239 | |
| Minto | \$ 182 | | \$ 222 | \$ 144 | | \$ 92 | |
| Mississauga | \$ 572 | \$ 445 | \$ 405 | \$ 408 | \$ 2,455 | \$ 276 | |
| Newmarket | \$ 468 | \$ 376 | \$ 344 | \$ 332 | | \$ 271 | |
| Niagara Falls | \$ 202 | \$ 230 | \$ 294 | \$ 156 | \$ 414 | \$ 143 | \$ 129 |
| Niagara-On-The-Lake | \$ 384 | \$ 307 | \$ 381 | \$ 252 | \$ 833 | \$ 321 | \$ 463 |
| North Bay | \$ 229 | \$ 197 | \$ 175 | \$ 202 | \$ 435 | \$ 143 | \$ 292 |
| North Dumfries | \$ 377 | | \$ 214 | \$ 239 | | \$ 195 | \$ 600 |
| Oakville | \$ 633 | \$ 424 | \$ 405 | \$ 401 | \$ 2,923 | \$ 307 | |
| Orangeville | \$ 328 | \$ 279 | \$ 261 | \$ 237 | | \$ 188 | |
| Orillia | \$ 227 | \$ 231 | \$ 213 | \$ 177 | \$ 529 | \$ 206 | \$ 285 |
| Oshawa | \$ 264 | \$ 229 | \$ 219 | \$ 193 | \$ 337 | \$ 149 | |
| Ottawa | \$ 411 | \$ 281 | \$ 303 | \$ 320 | \$ 648 | \$ 226 | \$ 287 |
| Owen Sound | \$ 202 | \$ 209 | \$ 199 | \$ 157 | \$ 271 | \$ 154 | \$ 285 |
| Parry Sound | \$ 200 | | \$ 293 | \$ 188 | \$ 216 | \$ 187 | \$ 535 |
| Pelham | \$ 319 | | \$ 245 | \$ 208 | \$ 258 | \$ 184 | |
| Penetanguishene | \$ 211 | \$ 220 | \$ 221 | \$ 153 | \$ 621 | \$ 234 | \$ 586 |
| Peterborough | \$ 227 | \$ 204 | \$ 209 | \$ 171 | \$ 298 | \$ 214 | \$ 122 |
| Pickering | \$ 419 | \$ 294 | \$ 295 | \$ 302 | \$ 558 | \$ 228 | \$ 517 |
| Port Colborne | \$ 163 | | \$ 240 | \$ 119 | \$ 578 | \$ 114 | \$ 529 |

Residential Properties—Median Assessed Values (000's) (cont'd)

| Municipality | Single Family | | Freehold | | Semi-Detached | Single on | | Seasonal |
|------------------------|---------------|--------|----------------------|--------|---------------|-----------|--------|----------|
| | Detached | Link | Townhouse / Rowhouse | Water | | Condo | | |
| Prince Edward County | \$ 205 | \$ 157 | \$ 230 | \$ 127 | \$ 395 | \$ 224 | \$ 273 | |
| Puslinch | \$ 633 | | | \$ 754 | \$ 559 | | \$ 514 | |
| Quinte West | \$ 191 | | \$ 185 | \$ 142 | \$ 275 | \$ 175 | \$ 184 | |
| Richmond Hill | \$ 684 | \$ 504 | \$ 476 | \$ 456 | \$ 891 | \$ 299 | | |
| Sarnia | \$ 177 | \$ 162 | \$ 85 | \$ 120 | \$ 700 | \$ 110 | \$ 512 | |
| Saugeen Shores | \$ 284 | \$ 225 | \$ 273 | \$ 196 | \$ 662 | \$ 209 | \$ 592 | |
| Sault Ste. Marie | \$ 176 | \$ 180 | \$ 227 | \$ 117 | \$ 358 | \$ 165 | \$ 228 | |
| Scugog | \$ 337 | \$ 266 | | \$ 227 | \$ 419 | \$ 322 | \$ 259 | |
| Smooth Rock Falls | \$ 64 | | | \$ 56 | | | \$ 10 | |
| Springwater | \$ 337 | \$ 219 | | \$ 179 | \$ 341 | \$ 234 | \$ 258 | |
| St. Catharines | \$ 221 | \$ 253 | \$ 222 | \$ 170 | \$ 695 | \$ 132 | \$ 441 | |
| St. Marys | \$ 232 | | \$ 155 | \$ 198 | | \$ 147 | | |
| St. Thomas | \$ 183 | | \$ 113 | \$ 159 | | \$ 114 | | |
| Stratford | \$ 246 | \$ 190 | \$ 212 | \$ 198 | | \$ 187 | | |
| Strathroy-Caradoc | \$ 223 | \$ 191 | \$ 157 | \$ 150 | | \$ 101 | | |
| The Blue Mountains | \$ 383 | | \$ 425 | \$ 412 | \$ 733 | \$ 229 | \$ 775 | |
| Thorold | \$ 210 | \$ 162 | \$ 220 | \$ 165 | \$ 417 | \$ 90 | | |
| Thunder Bay | \$ 178 | | \$ 73 | \$ 113 | \$ 119 | \$ 153 | \$ 86 | |
| Tillsonburg | \$ 209 | \$ 182 | \$ 183 | \$ 160 | | \$ 127 | | |
| Timmins | \$ 175 | \$ 231 | | \$ 124 | \$ 275 | \$ 88 | \$ 102 | |
| Toronto | \$ 559 | \$ 408 | \$ 485 | \$ 464 | | \$ 323 | | |
| Vaughan | \$ 653 | \$ 490 | \$ 455 | \$ 465 | | \$ 352 | | |
| Wainfleet | \$ 236 | | | | \$ 357 | | \$ 310 | |
| Wasaga Beach | \$ 280 | \$ 219 | \$ 240 | \$ 221 | \$ 414 | \$ 187 | \$ 419 | |
| Waterloo | \$ 365 | \$ 233 | \$ 266 | \$ 243 | \$ 1,063 | \$ 230 | \$ 262 | |
| Welland | \$ 185 | \$ 140 | \$ 226 | \$ 149 | \$ 414 | \$ 104 | | |
| Wellesley | \$ 371 | | | \$ 263 | \$ 444 | \$ 220 | \$ 264 | |
| Wellington North | \$ 210 | | \$ 123 | \$ 143 | \$ - | \$ 129 | \$ 164 | |
| West Lincoln | \$ 290 | | \$ 234 | \$ 225 | \$ 249 | \$ 194 | | |
| Whitby | \$ 391 | \$ 314 | \$ 272 | \$ 269 | \$ 556 | \$ 218 | | |
| Whitchurch-Stouffville | \$ 493 | \$ 415 | \$ 367 | \$ 380 | \$ 558 | \$ 391 | \$ 345 | |
| Wilmot | \$ 363 | \$ 299 | \$ 243 | \$ 237 | \$ 345 | \$ 331 | \$ 286 | |
| Windsor | \$ 145 | \$ 130 | \$ 172 | \$ 134 | \$ 431 | \$ 70 | | |
| Woolwich | \$ 354 | \$ 469 | \$ 239 | \$ 226 | \$ 701 | \$ 154 | \$ 405 | |
| Average | \$ 301 | \$ 271 | \$ 248 | \$ 226 | \$ 556 | \$ 203 | \$ 340 | |
| Median | \$ 267 | \$ 234 | \$ 231 | \$ 198 | \$ 455 | \$ 191 | \$ 310 | |

Residential Properties—Median Assessed Values—by Type & Location (000's)

| Municipality | Single Family Detached | Link Home | Freehold Townhouse / Rowhouse | Semi-Detached | Single on Water | Condo | Seasonal |
|------------------------|------------------------|---------------|-------------------------------|---------------|-----------------|---------------|---------------|
| Belleville | \$ 198 | \$ 221 | \$ 212 | \$ 152 | \$ 234 | \$ 136 | \$ 124 |
| Brockville | \$ 195 | \$ 160 | \$ 209 | \$ 157 | \$ 605 | \$ 133 | \$ 257 |
| Cornwall | \$ 159 | | \$ 112 | \$ 146 | \$ 262 | \$ 136 | |
| Kingston | \$ 274 | \$ 233 | \$ 222 | \$ 198 | \$ 630 | \$ 166 | \$ 365 |
| Ottawa | \$ 411 | \$ 281 | \$ 303 | \$ 320 | \$ 648 | \$ 226 | \$ 287 |
| Peterborough | \$ 227 | \$ 204 | \$ 209 | \$ 171 | \$ 298 | \$ 214 | \$ 122 |
| Prince Edward County | \$ 205 | \$ 157 | \$ 230 | \$ 127 | \$ 395 | \$ 224 | \$ 273 |
| Quinte West | \$ 191 | | \$ 185 | \$ 142 | \$ 275 | \$ 175 | \$ 184 |
| Eastern Average | \$ 233 | \$ 209 | \$ 210 | \$ 177 | \$ 418 | \$ 176 | \$ 230 |
| Eastern Median | \$ 202 | \$ 213 | \$ 211 | \$ 155 | \$ 347 | \$ 171 | \$ 257 |

| | | | | | | | |
|------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Fort Erie | \$ 182 | | \$ 240 | \$ 134 | \$ 442 | \$ 214 | \$ 636 |
| Grimsby | \$ 329 | \$ 257 | \$ 256 | \$ 221 | \$ 560 | \$ 207 | |
| Hamilton | \$ 291 | \$ 274 | \$ 262 | \$ 218 | \$ 714 | \$ 184 | \$ 450 |
| Lincoln | \$ 312 | \$ 239 | \$ 234 | \$ 222 | \$ 555 | \$ 194 | |
| Niagara Falls | \$ 202 | \$ 230 | \$ 294 | \$ 156 | \$ 414 | \$ 143 | \$ 129 |
| Niagara-On-The-Lake | \$ 384 | \$ 307 | \$ 381 | \$ 252 | \$ 833 | \$ 321 | \$ 463 |
| Pelham | \$ 319 | | \$ 245 | \$ 208 | \$ 258 | \$ 184 | |
| Port Colborne | \$ 163 | | \$ 240 | \$ 119 | \$ 578 | \$ 114 | \$ 529 |
| St. Catharines | \$ 221 | \$ 253 | \$ 222 | \$ 170 | \$ 695 | \$ 132 | \$ 441 |
| Thorold | \$ 210 | \$ 162 | \$ 220 | \$ 165 | \$ 417 | \$ 90 | |
| Wainfleet | \$ 236 | | | | \$ 357 | | \$ 310 |
| Welland | \$ 185 | \$ 140 | \$ 226 | \$ 149 | \$ 414 | \$ 104 | |
| West Lincoln | \$ 290 | | \$ 234 | \$ 225 | \$ 249 | \$ 194 | |
| Niagara/Hamilton Avg. | \$ 256 | \$ 233 | \$ 254 | \$ 187 | \$ 499 | \$ 173 | \$ 422 |
| Median | \$ 236 | \$ 246 | \$ 240 | \$ 189 | \$ 442 | \$ 184 | \$ 450 |

Residential Properties- Median Assessed Values by Type & Location (cont'd) (000's)

| Municipality | Single Family Detached | Link Home | Freehold Townhouse / Rowhouse | Semi-Detached | Single on Water | Condo | Seasonal |
|------------------------|------------------------|---------------|-------------------------------|---------------|-----------------|---------------|---------------|
| Aurora | \$ 543 | \$ 464 | \$ 382 | \$ 376 | | \$ 305 | |
| Brampton | \$ 446 | \$ 322 | \$ 326 | \$ 336 | \$ 633 | \$ 218 | |
| Brock | \$ 234 | \$ 284 | \$ 188 | \$ 153 | \$ 506 | \$ 215 | \$ 432 |
| Burlington | \$ 473 | \$ 339 | \$ 347 | \$ 336 | \$ 1,817 | \$ 268 | |
| Caledon | \$ 517 | \$ 365 | \$ 349 | \$ 362 | | \$ 435 | \$ 284 |
| Clarington | \$ 315 | \$ 254 | \$ 220 | \$ 201 | \$ 524 | \$ 172 | \$ 336 |
| East Gwillimbury | \$ 423 | | \$ 299 | \$ 351 | \$ 389 | \$ 183 | |
| Georgina | \$ 284 | \$ 288 | \$ 241 | \$ 253 | \$ 456 | \$ 177 | \$ 512 |
| Halton Hills | \$ 459 | \$ 332 | \$ 348 | \$ 318 | | \$ 239 | |
| King | \$ 676 | \$ 637 | \$ 565 | \$ 382 | | \$ 376 | |
| Markham | \$ 668 | \$ 483 | \$ 440 | \$ 454 | | \$ 323 | |
| Milton | \$ 495 | \$ 378 | \$ 346 | \$ 375 | | \$ 239 | |
| Mississauga | \$ 572 | \$ 445 | \$ 405 | \$ 408 | \$ 2,455 | \$ 276 | |
| Newmarket | \$ 468 | \$ 376 | \$ 344 | \$ 332 | | \$ 271 | |
| Oakville | \$ 633 | \$ 424 | \$ 405 | \$ 401 | \$ 2,923 | \$ 307 | |
| Oshawa | \$ 264 | \$ 229 | \$ 219 | \$ 193 | \$ 337 | \$ 149 | |
| Pickering | \$ 419 | \$ 294 | \$ 295 | \$ 302 | \$ 558 | \$ 228 | \$ 517 |
| Richmond Hill | \$ 684 | \$ 504 | \$ 476 | \$ 456 | \$ 891 | \$ 299 | |
| Scugog | \$ 337 | \$ 266 | | \$ 227 | \$ 419 | \$ 322 | \$ 259 |
| Toronto | \$ 559 | \$ 408 | \$ 485 | \$ 464 | | \$ 323 | |
| Vaughan | \$ 653 | \$ 490 | \$ 455 | \$ 465 | | \$ 352 | |
| Whitby | \$ 391 | \$ 314 | \$ 272 | \$ 269 | \$ 556 | \$ 218 | |
| Whitchurch-Stouffville | \$ 493 | \$ 415 | \$ 367 | \$ 380 | \$ 558 | \$ 391 | \$ 345 |
| GTA Average | \$ 479 | \$ 378 | \$ 353 | \$ 339 | \$ 930 | \$ 273 | \$ 384 |
| GTA Median | \$ 473 | \$ 371 | \$ 348 | \$ 351 | \$ 557 | \$ 271 | \$ 345 |

Residential Properties—Median Assessed Values by Type & Location (cont'd) (000's)

| Municipality | Single Family Detached | Link Home | Freehold Townhouse / Rowhouse | Semi-Detached | Single on Water | Condo | Seasonal |
|----------------------|------------------------|---------------|-------------------------------|---------------|-----------------|---------------|---------------|
| Elliot Lake | \$ 96 | \$ 123 | \$ 62 | \$ 70 | \$ 309 | \$ 59 | \$ 216 |
| Greater Sudbury | \$ 224 | | \$ 129 | \$ 174 | \$ 512 | \$ 185 | \$ 218 |
| Greenstone | \$ 43 | | | \$ 44 | \$ 139 | | \$ 55 |
| Kenora | \$ 154 | | | \$ 89 | \$ 339 | \$ 266 | \$ 276 |
| North Bay | \$ 229 | \$ 197 | \$ 175 | \$ 202 | \$ 435 | \$ 143 | \$ 292 |
| Parry Sound | \$ 200 | | \$ 293 | \$ 188 | \$ 216 | \$ 187 | \$ 535 |
| Sault Ste. Marie | \$ 176 | \$ 180 | \$ 227 | \$ 117 | \$ 358 | \$ 165 | \$ 228 |
| Smooth Rock Falls | \$ 64 | | | \$ 56 | | | \$ 10 |
| Thunder Bay | \$ 178 | | \$ 73 | \$ 113 | \$ 119 | \$ 153 | \$ 86 |
| Timmins | \$ 175 | \$ 231 | | \$ 124 | \$ 275 | \$ 88 | \$ 102 |
| North Average | \$ 154 | \$ 183 | \$ 160 | \$ 118 | \$ 300 | \$ 156 | \$ 202 |
| North Median | \$ 175 | \$ 189 | \$ 152 | \$ 115 | \$ 309 | \$ 159 | \$ 217 |

| | | | | | | | |
|----------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Barrie | \$ 286 | \$ 234 | \$ 212 | \$ 212 | \$ 867 | \$ 183 | \$ 665 |
| Bracebridge | \$ 250 | \$ 174 | \$ 216 | \$ 178 | \$ 334 | \$ 229 | \$ 344 |
| Collingwood | \$ 270 | \$ 223 | \$ 234 | \$ 189 | \$ 696 | \$ 213 | \$ 545 |
| Gravenhurst | \$ 219 | \$ 185 | \$ 301 | \$ 185 | \$ 476 | \$ 304 | \$ 419 |
| Huntsville | \$ 234 | \$ 206 | \$ 303 | \$ 200 | \$ 480 | \$ 249 | \$ 380 |
| Innisfil | \$ 298 | \$ 279 | \$ 229 | \$ 244 | \$ 702 | \$ 717 | |
| Orangeville | \$ 328 | \$ 279 | \$ 261 | \$ 237 | | \$ 188 | |
| Orillia | \$ 227 | \$ 231 | \$ 213 | \$ 177 | \$ 529 | \$ 206 | \$ 285 |
| Penetanguishene | \$ 211 | \$ 220 | \$ 221 | \$ 153 | \$ 621 | \$ 234 | \$ 586 |
| Springwater | \$ 337 | \$ 219 | | \$ 179 | \$ 341 | \$ 234 | \$ 258 |
| Wasaga Beach | \$ 280 | \$ 219 | \$ 240 | \$ 221 | \$ 414 | \$ 187 | \$ 419 |
| Sim/Musk.Duff. Avg. | \$ 267 | \$ 224 | \$ 243 | \$ 198 | \$ 546 | \$ 268 | \$ 433 |
| Median | \$ 270 | \$ 220 | \$ 232 | \$ 189 | \$ 504 | \$ 229 | \$ 419 |

Residential Properties—Median Assessed Values by Type & Location (cont'd) (000's)

| Municipality | Single Family Detached | Link Home | Freehold Townhouse / Rowhouse | Semi-Detached | Single on Water | Condo | Seasonal |
|--------------------------|------------------------|---------------|-------------------------------|---------------|-----------------|---------------|---------------|
| Amherstburg | \$ 191 | | \$ 157 | \$ 162 | \$ 324 | \$ 84 | \$ 186 |
| Brant | \$ 300 | \$ 214 | \$ 182 | \$ 192 | \$ 341 | \$ 232 | \$ 528 |
| Cambridge | \$ 285 | \$ 236 | \$ 232 | \$ 209 | | \$ 191 | \$ 134 |
| Central Huron | \$ 193 | | | \$ 131 | \$ 477 | \$ 231 | \$ 347 |
| Centre Wellington | \$ 326 | \$ 229 | \$ 274 | \$ 227 | \$ 1,059 | \$ 218 | \$ 254 |
| Chatham-Kent | \$ 141 | \$ 145 | \$ 176 | \$ 106 | \$ 252 | \$ 77 | \$ 162 |
| Erin | \$ 469 | \$ 388 | | \$ 327 | | \$ 131 | |
| Grey Highlands | \$ 225 | | \$ 239 | \$ 184 | \$ 454 | \$ 79 | \$ 446 |
| Guelph | \$ 323 | \$ 269 | \$ 275 | \$ 250 | | \$ 211 | |
| Guelph-Eramosa | \$ 437 | | \$ 350 | \$ 439 | | \$ 165 | \$ 696 |
| Hanover | \$ 194 | | \$ 105 | \$ 237 | | \$ 165 | |
| Ingersoll | \$ 208 | | \$ 148 | \$ 160 | | \$ 136 | |
| Kincardine | \$ 253 | \$ 212 | \$ 167 | \$ 199 | \$ 495 | \$ 149 | \$ 325 |
| Kingsville | \$ 189 | | \$ 180 | \$ 155 | \$ 323 | \$ 214 | \$ 206 |
| Kitchener | \$ 299 | \$ 258 | \$ 253 | \$ 228 | \$ 1,124 | \$ 163 | |
| Lambton Shores | \$ 205 | | \$ 220 | \$ 154 | \$ 408 | \$ 185 | \$ 425 |
| Leamington | \$ 156 | | \$ 156 | \$ 134 | \$ 254 | \$ 129 | \$ 152 |
| London | \$ 244 | \$ 207 | \$ 214 | \$ 162 | \$ 369 | \$ 125 | |
| Mapleton | \$ 306 | \$ 166 | \$ 156 | \$ 183 | | | |
| Meaford | \$ 244 | | \$ 124 | \$ 140 | \$ 551 | \$ 198 | \$ 420 |
| Middlesex Centre | \$ 357 | | | \$ 358 | | \$ 285 | |
| Minto | \$ 182 | | \$ 222 | \$ 144 | | \$ 92 | |
| North Dumfries | \$ 377 | | \$ 214 | \$ 239 | | \$ 195 | \$ 600 |
| Owen Sound | \$ 202 | \$ 209 | \$ 199 | \$ 157 | \$ 271 | \$ 154 | \$ 285 |
| Puslinch | \$ 633 | | | \$ 754 | \$ 559 | | \$ 514 |
| Sarnia | \$ 177 | \$ 162 | \$ 85 | \$ 120 | \$ 700 | \$ 110 | \$ 512 |
| Saugeen Shores | \$ 284 | \$ 225 | \$ 273 | \$ 196 | \$ 662 | \$ 209 | \$ 592 |
| St. Marys | \$ 232 | | \$ 155 | \$ 198 | | \$ 147 | |
| St. Thomas | \$ 183 | | \$ 113 | \$ 159 | | \$ 114 | |
| Stratford | \$ 246 | \$ 190 | \$ 212 | \$ 198 | | \$ 187 | |
| Strathroy-Caradoc | \$ 223 | \$ 191 | \$ 157 | \$ 150 | | \$ 101 | |
| The Blue Mountains | \$ 383 | | \$ 425 | \$ 412 | \$ 733 | \$ 229 | \$ 775 |
| Tillsonburg | \$ 209 | \$ 182 | \$ 183 | \$ 160 | | \$ 127 | |
| Waterloo | \$ 365 | \$ 233 | \$ 266 | \$ 243 | \$ 1,063 | \$ 230 | \$ 262 |
| Wellesley | \$ 371 | | | \$ 263 | \$ 444 | \$ 220 | \$ 264 |
| Wellington North | \$ 210 | | \$ 123 | \$ 143 | | \$ 129 | \$ 164 |
| Wilmot | \$ 363 | \$ 299 | \$ 243 | \$ 237 | \$ 345 | \$ 331 | \$ 286 |
| Windsor | \$ 145 | \$ 130 | \$ 172 | \$ 134 | \$ 431 | \$ 70 | |
| Woolwich | \$ 354 | \$ 469 | \$ 239 | \$ 226 | \$ 701 | \$ 154 | \$ 405 |
| Southwest Average | \$ 274 | \$ 231 | \$ 203 | \$ 217 | \$ 536 | \$ 167 | \$ 372 |
| Southwest Median | \$ 244 | \$ 213 | \$ 191 | \$ 192 | \$ 454 | \$ 163 | \$ 336 |

Building Construction Activity (sorted from lowest to highest 2014 activity per capita)

The table summarizes the 2014 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 2014.

| Municipality | 2014 per Capita | % Residential 2014 | % Non-Residential 2014 |
|-------------------|-----------------|--------------------|------------------------|
| Bracebridge | \$ 323 | 79% | 21% |
| Greenstone | \$ 472 | 75% | 25% |
| Smooth Rock Falls | \$ 554 | 100% | 0% |
| Owen Sound | \$ 725 | 26% | 74% |
| Newmarket | \$ 811 | 67% | 33% |
| St. Thomas | \$ 855 | 79% | 21% |
| Hanover | \$ 861 | 30% | 70% |
| Port Colborne | \$ 862 | 25% | 75% |
| Timmins | \$ 897 | 39% | 61% |
| Thunder Bay | \$ 934 | 51% | 49% |
| Sarnia | \$ 968 | 52% | 48% |
| Windsor | \$ 979 | 50% | 50% |
| Amherstburg | \$ 983 | 88% | 12% |
| North Bay | \$ 1,010 | 29% | 71% |
| Kenora | \$ 1,012 | 49% | 51% |
| St. Catharines | \$ 1,060 | 39% | 61% |
| Meaford | \$ 1,063 | 85% | 15% |
| Orangeville | \$ 1,113 | 70% | 30% |
| Fort Erie | \$ 1,117 | 76% | 24% |
| Cambridge | \$ 1,138 | 55% | 45% |
| Penetanguishene | \$ 1,152 | 79% | 21% |
| Burlington | \$ 1,154 | 52% | 48% |
| Cornwall | \$ 1,169 | 42% | 58% |
| Sault Ste. Marie | \$ 1,212 | 45% | 55% |
| Belleville | \$ 1,223 | 50% | 50% |
| Strathroy-Caradoc | \$ 1,228 | 77% | 23% |
| Elliot Lake | \$ 1,252 | 20% | 80% |
| Richmond Hill | \$ 1,258 | 77% | 23% |
| Ingersoll | \$ 1,274 | 90% | 10% |
| Welland | \$ 1,281 | 57% | 43% |
| Brock | \$ 1,322 | 80% | 20% |
| Brockville | \$ 1,356 | 41% | 59% |
| Quinte West | \$ 1,460 | 51% | 49% |

| Municipality | 2014 per Capita | % Residential 2014 | % Non-Residential 2014 |
|----------------------|-----------------|--------------------|------------------------|
| Guelph-Eramosa | \$ 1,475 | 100% | 0% |
| Wellington North | \$ 1,513 | 47% | 53% |
| Wainfleet | \$ 1,539 | 46% | 54% |
| Mississauga | \$ 1,542 | 35% | 65% |
| Centre Wellington | \$ 1,562 | 100% | 0% |
| Whitby | \$ 1,576 | 53% | 47% |
| Leamington | \$ 1,581 | 19% | 81% |
| Chatham-Kent | \$ 1,637 | 100% | 0% |
| Central Huron | \$ 1,688 | 40% | 60% |
| Minto | \$ 1,709 | 51% | 49% |
| Pelham | \$ 1,730 | 77% | 23% |
| Pickering | \$ 1,748 | 70% | 30% |
| Stratford | \$ 1,843 | 55% | 45% |
| Erin | \$ 1,855 | 74% | 26% |
| St. Marys | \$ 1,902 | 64% | 36% |
| Prince Edward County | \$ 1,942 | 94% | 6% |
| Brant | \$ 1,960 | 43% | 57% |
| Georgina | \$ 1,963 | 92% | 8% |
| Huntsville | \$ 1,965 | 80% | 20% |
| Thorold | \$ 1,982 | 79% | 21% |
| Peterborough | \$ 2,044 | 42% | 58% |
| Greater Sudbury | \$ 2,077 | 29% | 71% |
| Hamilton | \$ 2,107 | 63% | 37% |
| London | \$ 2,133 | 73% | 27% |
| Wilmot | \$ 2,157 | 63% | 37% |
| Scugog | \$ 2,199 | 30% | 70% |
| North Dumfries | \$ 2,210 | 64% | 36% |
| Orillia | \$ 2,249 | 26% | 74% |
| West Lincoln | \$ 2,266 | 89% | 11% |
| Grey Highlands | \$ 2,293 | 63% | 37% |
| Saugeen Shores | \$ 2,365 | 75% | 25% |
| East Gwillimbury | \$ 2,384 | 56% | 44% |
| Tillsonburg | \$ 2,436 | 40% | 60% |

Building Construction Activity (sorted from lowest to highest 2014 activity per capita) (cont'd)

| Municipality | 2014 per Capita | % Residential 2014 | % Non-Residential 2014 |
|------------------------|------------------|--------------------|------------------------|
| Kitchener | \$ 2,452 | 72% | 28% |
| Woolwich | \$ 2,530 | 39% | 61% |
| Springwater | \$ 2,542 | 79% | 21% |
| Kingsville | \$ 2,561 | 37% | 63% |
| Barrie | \$ 2,576 | 56% | 44% |
| Markham | \$ 2,637 | 62% | 38% |
| Whitchurch-Stouffville | \$ 2,647 | 78% | 22% |
| Middlesex Centre | \$ 2,677 | 81% | 19% |
| Halton Hills | \$ 2,684 | 70% | 30% |
| Guelph | \$ 2,699 | 57% | 43% |
| Vaughan | \$ 2,706 | 50% | 50% |
| Wasaga Beach | \$ 2,716 | 89% | 11% |
| Mapleton | \$ 2,777 | 45% | 55% |
| Ottawa | \$ 2,821 | 59% | 41% |
| Gravenhurst | \$ 2,977 | 88% | 12% |
| Toronto | \$ 3,197 | 54% | 46% |
| Oshawa | \$ 3,201 | 52% | 48% |
| Clarington | \$ 3,203 | 75% | 25% |
| Lincoln | \$ 3,239 | 55% | 45% |
| Puslinch | \$ 3,364 | 79% | 21% |
| Kingston | \$ 3,392 | 20% | 80% |
| Brampton | \$ 3,409 | 77% | 23% |
| Milton | \$ 3,511 | 71% | 29% |
| Innisfil | \$ 3,530 | 59% | 41% |
| Parry Sound | \$ 3,607 | 7% | 93% |
| Waterloo | \$ 3,646 | 88% | 12% |
| Grimsby | \$ 3,807 | 89% | 11% |
| Caledon | \$ 3,882 | 69% | 31% |
| Oakville | \$ 3,994 | 63% | 37% |
| Collingwood | \$ 4,121 | 64% | 36% |
| Aurora | \$ 4,749 | 67% | 33% |
| Kincardine | \$ 4,835 | 31% | 69% |
| Wellesley | \$ 5,326 | 25% | 75% |
| The Blue Mountains | \$ 8,035 | 81% | 19% |
| Niagara-on-the-Lake | \$ 9,264 | 56% | 44% |
| King | \$ 9,946 | 84% | 16% |
| Lambton Shores | \$ 12,970 | 12% | 88% |
| Average | \$ 2,388 | 60% | 40% |
| Median | \$ 1,965 | 62% | 38% |
| Maximum | \$ 12,970 | 100% | 93% |
| Minimum | \$ 323 | 7% | 0% |

Building Construction Activity Trend (Grouped by Location)

The table has been sorted by 2014 building construction value per capita by location. The low, medium and high is a ranking for the entire database. This provides an indication within each geographic area of the relative rankings across the entire survey.

| Municipality | 2012 Building Construction Value (\$000) | 2013 Building Construction Value (\$000) | 2014 Building Construction Value (\$000) | 2014 per Capita | 2014 per Capita Ranking |
|------------------------|--|--|--|-----------------|-------------------------|
| Cornwall | \$ 21,685 | \$ 33,454 | \$ 55,809 | \$ 1,169 | low |
| Belleville | \$ 54,166 | \$ 72,772 | \$ 62,489 | \$ 1,223 | low |
| Brockville | \$ 34,553 | \$ 26,348 | \$ 30,354 | \$ 1,356 | low |
| Quinte West | \$ 70,676 | \$ 69,433 | \$ 64,834 | \$ 1,460 | low |
| Prince Edward County | | \$ 47,672 | \$ 50,040 | \$ 1,942 | mid |
| Peterborough | \$ 143,062 | \$ 119,973 | \$ 169,074 | \$ 2,044 | mid |
| Ottawa | \$ 2,040,861 | \$ 2,393,480 | \$ 2,681,879 | \$ 2,821 | high |
| Kingston | \$ 216,996 | \$ 191,551 | \$ 441,908 | \$ 3,392 | high |
| Eastern Average | | | | \$ 1,926 | |
| Eastern Median | | | | \$ 1,701 | |
| Newmarket | \$ 215,102 | \$ 244,802 | \$ 69,353 | \$ 811 | low |
| Burlington | \$ 426,219 | \$ 378,752 | \$ 216,215 | \$ 1,154 | low |
| Richmond Hill | \$ 366,988 | \$ 250,300 | \$ 258,100 | \$ 1,258 | low |
| Brock | \$ 10,587 | \$ 12,166 | \$ 14,904 | \$ 1,322 | low |
| Mississauga | \$ 856,857 | \$ 942,335 | \$ 1,170,860 | \$ 1,542 | mid |
| Whitby | \$ 263,189 | \$ 130,619 | \$ 208,030 | \$ 1,576 | mid |
| Pickering | \$ 312,351 | \$ 278,990 | \$ 166,646 | \$ 1,748 | mid |
| Georgina | \$ 68,357 | \$ 69,107 | \$ 89,000 | \$ 1,963 | mid |
| Scugog | \$ 19,256 | \$ 19,500 | \$ 48,800 | \$ 2,199 | mid |
| East Gwillimbury | | \$ 60,000 | \$ 57,000 | \$ 2,384 | mid |
| Markham | \$ 1,577,511 | \$ 845,300 | \$ 885,244 | \$ 2,637 | high |
| Whitchurch-Stouffville | \$ 165,885 | \$ 71,715 | \$ 126,000 | \$ 2,647 | high |
| Halton Hills | \$ 246,429 | \$ 174,600 | \$ 168,573 | \$ 2,684 | high |
| Vaughan | \$ 777,900 | \$ 1,102,418 | \$ 890,895 | \$ 2,706 | high |
| Toronto | \$ 7,286,017 | \$ 8,784,033 | \$ 8,791,779 | \$ 3,197 | high |
| Oshawa | \$ 310,210 | \$ 369,158 | \$ 506,845 | \$ 3,201 | high |
| Clarington | \$ 289,538 | \$ 289,538 | \$ 291,217 | \$ 3,203 | high |
| Brampton | \$ 2,458,744 | \$ 1,210,569 | \$ 2,040,457 | \$ 3,409 | high |
| Milton | \$ 593,928 | \$ 269,763 | \$ 353,662 | \$ 3,511 | high |
| Caledon | \$ 129,271 | \$ 254,683 | \$ 242,365 | \$ 3,882 | high |
| Oakville | \$ 942,064 | \$ 805,000 | \$ 790,275 | \$ 3,994 | high |
| Aurora | \$ 94,364 | \$ 131,719 | \$ 276,059 | \$ 4,749 | high |
| King | \$ 2,206 | \$ 167,966 | \$ 205,415 | \$ 9,946 | high |
| GTA Average | | | | \$ 2,857 | |
| GTA Median | | | | \$ 2,647 | |

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

| Municipality | 2012 Building Construction Value (\$000) | 2013 Building Construction Value (\$000) | 2014 Building Construction Value (\$000) | 2014 per Capita | 2014 per Capita Ranking |
|--------------------------------|--|--|--|-----------------|-------------------------|
| Port Colborne | \$ 22,701 | \$ 14,029 | \$ 16,194 | \$ 862 | low |
| St. Catharines | \$ 95,757 | \$ 219,796 | \$ 142,521 | \$ 1,060 | low |
| Fort Erie | \$ 46,319 | \$ 37,864 | \$ 34,331 | \$ 1,117 | low |
| Welland | \$ 69,952 | \$ 61,716 | \$ 66,755 | \$ 1,281 | low |
| Wainfleet | \$ 12,582 | \$ 11,345 | \$ 9,819 | \$ 1,539 | mid |
| Pelham | \$ 22,926 | \$ 19,736 | \$ 29,901 | \$ 1,730 | mid |
| Thorold | \$ 42,284 | \$ 37,126 | \$ 36,111 | \$ 1,982 | mid |
| Hamilton | \$ 1,499,628 | \$ 1,025,786 | \$ 1,143,193 | \$ 2,107 | mid |
| West Lincoln | \$ 18,690 | \$ 30,486 | \$ 33,075 | \$ 2,266 | mid |
| Lincoln | \$ 37,271 | \$ 78,824 | \$ 76,181 | \$ 3,239 | high |
| Grimsby | | \$ 71,572 | \$ 102,100 | \$ 3,807 | high |
| Niagara-on-the-Lake | \$ 96,586 | \$ 184,948 | \$ 150,907 | \$ 9,264 | high |
| Niagara/Hamilton Avg. | | | | \$ 2,521 | |
| Niagara/Hamilton Median | | | | \$ 1,856 | |

| | | | | | |
|----------------------|------------|------------|------------|-----------------|------|
| Greenstone | \$ 1,740 | \$ 6,865 | \$ 2,243 | \$ 472 | low |
| Smooth Rock Falls | | | \$ 747 | \$ 554 | low |
| Timmins | \$ 83,065 | \$ 28,562 | \$ 39,792 | \$ 897 | low |
| Thunder Bay | \$ 216,206 | \$ 211,991 | \$ 103,354 | \$ 934 | low |
| North Bay | \$ 70,163 | \$ 70,301 | \$ 55,383 | \$ 1,010 | low |
| Kenora | \$ 15,315 | \$ 23,111 | \$ 16,026 | \$ 1,012 | low |
| Sault Ste. Marie | \$ 90,119 | \$ 122,120 | \$ 93,518 | \$ 1,212 | low |
| Elliot Lake | | \$ 9,015 | \$ 14,427 | \$ 1,252 | low |
| Greater Sudbury | \$ 247,525 | \$ 287,334 | \$ 344,303 | \$ 2,077 | mid |
| Parry Sound | \$ 9,458 | \$ 7,307 | \$ 23,599 | \$ 3,607 | high |
| North Average | | | | \$ 1,303 | |
| North Median | | | | \$ 1,011 | |

| | | | | | |
|----------------------------------|------------|------------|------------|-----------------|------|
| Bracebridge | \$ 22,041 | \$ 10,935 | \$ 5,055 | \$ 323 | low |
| Orangeville | \$ 50,549 | \$ 43,782 | \$ 32,649 | \$ 1,113 | low |
| Penetanguishene | | \$ 7,003 | \$ 10,599 | \$ 1,152 | low |
| Huntsville | \$ 30,868 | \$ 34,385 | \$ 39,333 | \$ 1,965 | mid |
| Orillia | \$ 28,625 | \$ 37,411 | \$ 70,979 | \$ 2,249 | mid |
| Springwater | \$ 27,916 | \$ 35,768 | \$ 48,687 | \$ 2,542 | mid |
| Barrie | \$ 183,211 | \$ 267,243 | \$ 369,971 | \$ 2,576 | high |
| Wasaga Beach | | | \$ 53,106 | \$ 2,716 | high |
| Gravenhurst | \$ 35,575 | \$ 39,629 | \$ 36,611 | \$ 2,977 | high |
| Innisfil | \$ 77,532 | \$ 135,895 | \$ 123,878 | \$ 3,530 | high |
| Collingwood | \$ 63,979 | \$ 61,344 | \$ 86,434 | \$ 4,121 | high |
| Simcoe/Musk.Duff. Avg. | | | | \$ 2,297 | |
| Simcoe/Musk./Duff. Median | | | | \$ 2,542 | |

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

| Municipality | 2012 Building Construction Value (\$000) | 2013 Building Construction Value (\$000) | 2014 Building Construction Value (\$000) | 2014 per Capita | 2014 per Capita Ranking |
|--------------------------|--|--|--|-----------------|-------------------------|
| Owen Sound | \$ 27,049 | \$ 15,812 | \$ 16,090 | \$ 725 | low |
| St. Thomas | \$ 69,005 | \$ 36,090 | \$ 34,185 | \$ 855 | low |
| Hanover | \$ 5,316 | \$ 6,019 | \$ 6,796 | \$ 861 | low |
| Sarnia | \$ 69,261 | \$ 67,247 | \$ 72,393 | \$ 968 | low |
| Windsor | \$ 323,792 | \$ 188,459 | \$ 208,603 | \$ 979 | low |
| Amherstburg | | | \$ 20,834 | \$ 983 | low |
| Meaford | \$ 14,600 | \$ 12,429 | \$ 12,196 | \$ 1,063 | low |
| Cambridge | \$ 179,990 | \$ 221,869 | \$ 152,326 | \$ 1,138 | low |
| Strathroy-Caradoc | \$ 26,085 | \$ 58,388 | \$ 27,186 | \$ 1,228 | low |
| Ingersoll | \$ 17,636 | \$ 12,704 | \$ 16,160 | \$ 1,274 | low |
| Guelph-Eramosa | \$ 18,678 | \$ 27,762 | \$ 19,225 | \$ 1,475 | low |
| Wellington North | \$ 26,050 | \$ 9,331 | \$ 17,978 | \$ 1,513 | low |
| Centre Wellington | \$ 41,791 | \$ 23,503 | \$ 43,110 | \$ 1,562 | mid |
| Leamington | | | \$ 45,407 | \$ 1,581 | mid |
| Chatham-Kent | | | \$ 168,951 | \$ 1,637 | mid |
| Central Huron | \$ 11,004 | \$ 14,982 | \$ 13,093 | \$ 1,688 | mid |
| Minto | \$ 22,496 | N/A | \$ 14,358 | \$ 1,709 | mid |
| Stratford | \$ 62,679 | \$ 57,350 | \$ 58,765 | \$ 1,843 | mid |
| Erin | \$ 27,590 | \$ 22,810 | \$ 21,996 | \$ 1,855 | mid |
| St. Marys | | | \$ 12,948 | \$ 1,902 | mid |
| Brant | \$ 58,619 | \$ 85,858 | \$ 73,094 | \$ 1,960 | mid |
| London | \$ 778,725 | \$ 732,008 | \$ 818,532 | \$ 2,133 | mid |
| Wilmot | \$ 39,670 | \$ 43,610 | \$ 45,464 | \$ 2,157 | mid |
| North Dumfries | \$ 28,632 | \$ 22,759 | \$ 21,519 | \$ 2,210 | mid |
| Grey Highlands | | \$ 23,255 | \$ 22,437 | \$ 2,293 | mid |
| Saugeen Shores | \$ 36,171 | \$ 37,356 | \$ 32,091 | \$ 2,365 | mid |
| Tillsonburg | \$ 18,982 | \$ 19,442 | \$ 38,932 | \$ 2,436 | mid |
| Kitchener | \$ 415,329 | \$ 331,490 | \$ 573,063 | \$ 2,452 | mid |
| Woolwich | \$ 66,722 | \$ 79,814 | \$ 65,933 | \$ 2,530 | mid |
| Kingsville | \$ 96,291 | \$ 88,025 | \$ 56,808 | \$ 2,561 | mid |
| Middlesex Centre | \$ 37,804 | \$ 41,284 | \$ 46,737 | \$ 2,677 | high |
| Guelph | \$ 274,821 | \$ 343,949 | \$ 347,942 | \$ 2,699 | high |
| Mapleton | N/A | N/A | \$ 28,516 | \$ 2,777 | high |
| Puslinch | \$ 63,144 | \$ 35,856 | \$ 24,807 | \$ 3,364 | high |
| Waterloo | \$ 254,547 | \$ 372,439 | \$ 372,173 | \$ 3,646 | high |
| Kincardine | | | \$ 55,086 | \$ 4,835 | high |
| Wellesley | \$ 21,037 | \$ 15,059 | \$ 61,609 | \$ 5,326 | high |
| The Blue Mountains | \$ 47,414 | \$ 57,098 | \$ 51,498 | \$ 8,035 | high |
| Lambton Shores | \$ 29,819 | \$ 25,223 | \$ 138,115 | \$ 12,970 | high |
| Southwest Average | | | | \$ 2,468 | |
| Southwest Median | | | | \$ 1,902 | |

Summary—2014 Building Construction Activity Per Capita—Total Survey by Location

