



CITY OF HAMILTON

CORPORATE SERVICES DEPARTMENT
Financial Planning & Policy Division

TO: Mayor and Members General Issues Committee	WARD(S) AFFECTED: CITY WIDE
COMMITTEE DATE: May 2, 2012	
SUBJECT/REPORT NO: 2012 Tax Policies & Area Rating (FCS12036) (City Wide) (2012 Budget Outstanding Business List Item)	
SUBMITTED BY: Roberto Rossini General Manager Finance & Corporate Services Department	PREPARED BY: T. Hewitson (905) 546-2424 ext 4159 M. Di Santo (905) 546-2424 ext 6247
SIGNATURE:	

RECOMMENDATION

- (a) That the following optional property classes be continued for the 2012 taxation year:
- New Multi-Residential
 - Parking Lot and Vacant Land
 - Large Industrial

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(b) That, based on the 2012 final approved tax operating budget, the following final tax ratios be established for the 2012 taxation year:

• Residential	1.0000
• Multi-Residential	2.7400
• New Multi-Residential	1.0000
• Commercial (residual)	1.9800
• Parking Lot & Vacant Land	1.9800
• Industrial (residual)	3.2465
• Large Industrial	3.8069
• Pipeline	1.7367
• Farm	0.1982
• Managed Forest	0.2500

(c) That the following tax reductions be continued for the 2012 taxation year:

• Excess land subclass (residual commercial)	30%
• Excess land subclass (residual industrial)	30%
• Vacant land subclass (residual industrial)	30%
• Excess land subclass (large industrial)	30%
• Farmland awaiting development (1 st subclass)	25%
• Farmland awaiting development (2 nd subclass)	0%

(d) That the existing property tax relief deferral program for low-income seniors and disabled persons be continued for the 2012 taxation year;

(e) That the existing 40% tax rebate for eligible charities and similar organizations be continued for the 2012 taxation year;

(f) That the existing 30% vacancy rebate for eligible commercial and industrial properties be continued for the 2012 taxation year;

(g) That the existing 100% tax rebate for Veteran's Clubhouses and Legion Halls be continued for the 2012 taxation year;

(h) That the existing Senior's (65+) Tax Rebate Program be continued, with the following criteria updated for the 2012 taxation year:

(i) **Income threshold (150% of GIS couple)** increased to \$32,472 (\$31,464 in 2011);

(ii) **Assessment cap (120% of city-wide average for single family homes)** increased to \$333,600 (\$316,600 in 2011);

- (iii) **Rebate** increased by the CPI index to \$170 (\$165 in 2011);
- (i) That, for the 2012 taxation year, the tax capping percentage for any assessment-related tax increases in the Commercial, Industrial and Multi-Residential property classes be set at the maximum allowable of 10%;
- (j) That, for the 2012 taxation year, any capped property in the Commercial, Industrial and Multi-Residential property classes that is within \$250 of its Current Value Assessment (CVA) taxes in 2012, be moved directly to its' full Current Value Assessment (CVA) taxes;
- (k) That, for the 2012 taxation year, the minimum percentage of Current Value Assessment (CVA) taxes for properties eligible for the new construction / new to class treatment be set at 100% of Current Value Assessment (CVA) taxes;
- (l) That, for the 2012 taxation year, any property in the Commercial, Industrial and Multi-Residential property class which paid full Current Value Assessment (CVA) taxes in 2011, no longer be eligible for capping protection in 2012 and future years;
- (m) That, for the 2012 taxation year, all properties eligible for a tax reduction under the existing capping program receive the full decrease, funded from the approved capping program operating budget;
- (n) That, for the 2012 taxation year, the Area Rated Levies be approved as identified in Appendix A to report FCS12036 "2012 Tax Policies & Area Rating" attached hereto;
- (o) That the Acting City Solicitor & Corporate Counsel be authorized and directed to prepare all necessary by-laws, for Council approval, for the purposes of establishing the tax policies and tax rates for the 2012 taxation year;
- (p) That the subject matter (Seniors' Tax Rebate Program) be identified as completed and removed from the 2012 Budget Outstanding Business List.

EXECUTIVE SUMMARY

This report highlights the tax policy tools/options for the 2012 taxation year. For the most part, the tax policies recommended for the 2012 taxation year are consistent with those recommended and approved by Council in prior years. For 2012, the only changes being recommended are as follows:

- further reduction of the Industrial tax ratio in order to adhere to the provincial levy restriction;
- reduction of the Farm tax ratio to ensure that the total average tax impact for the Farm property class equates to that of the Residential property class;
- indexation of the criteria for the Seniors (65+) Tax Rebate Program to take into account increased property values and inflation; and
- continuation of the 100% tax rebate program for Veteran’s Clubhouses and Legion Halls (final year of the three-year extension was 2011).

The “Analysis / Rationale for Recommendation” section of this report provides a table of all the tax policies being recommended.

As identified below, the combined impacts of the final approved 2012 budget, inclusive of the final growth and reassessment impacts, the *draft* 2012 education tax rates and the tax policies recommended in this report has resulted in achieving a **total city-wide average residential tax impact of 0.9% or \$31**.

			Change (2012 over 2011)	
	2011	2012	\$	%
Total Municipal Taxes	\$ 2,853	\$ 2,883	\$ 29	1.0%
Education Taxes	\$ 569	\$ 570	\$ 2	0.3%
Total Tax Impact	\$ 3,422	\$ 3,453	\$ 31	0.9%

Note: 2012 education tax rates still need to be finalized by the Province

The tax impact identified above is simply a city-wide average. Area rating and reassessment results in varying impacts throughout the municipality and on a property-by-property basis. In addition to this, properties will also be impacted by the Council approved area rating phase-in plan (2012 being year two of the approved four-year phase-in plan). Average impacts by former area municipality and ward are included in Appendix B to report FCS12036.

The following table identifies the 2012 total final average tax impacts by property class.

Property Class	2012 City-Wide Average	
	Municipal Impact	Total Impact (municipal + education)
Residential	1.0%	0.9%
Multi-Residential	0.8%	0.8%
Commercial	2.6%	1.6%
Industrial	0.7%	0.5%
Farm	0.4%	0.9%
Total	1.2%	1.0%

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As shown in the table above, the average tax impacts vary between property classes. This is as a result of varying average reassessment impacts, recommended tax ratio reductions, the levy restriction and the *draft* provincially prescribed education tax rates. With respect to the municipal tax impacts, the Residential and Multi-Residential property classes benefited from a reassessment tax reduction, while on the contrary, the Commercial, Industrial and Farm property classes experienced a reassessment tax increase. The reduction of the Farm tax ratio, as recommended in this report, offsets this reassessment impact and ensures that the Farm total average tax impact equals to that of the Residential property class (being 0.9%). In 2012, the Industrial property class continues to benefit from the levy restriction.

Total Tax Impacts (Reassessment + Budget + Area Rating Phase-in)

The following table breaks down the 0.9% city-wide total residential tax impact into the average Urban and Rural Residential tax impacts by former area municipality. Further detail on the impacts by ward and by all four areas (Urban, Rural, Urban with Rural Fire and Rural with Urban Fire) are provided in Appendix B to report FCS12036.

2012 Total Residential Tax Impacts - URBAN

(inclusive of approved budget, reassessment, area rating, tax policies and education taxes)

	Reassessment	Budget (inclusive of Area Rating)	Total	Area Rating Phase-in (Yr 2 of 4)	Total Average 2012 Impact (%)
Stoney Creek	-0.1%	1.0%	0.9%	1.4%	2.4%
Glanbrook	-0.5%	1.1%	0.6%	3.3%	3.9%
Ancaster	-0.3%	1.0%	0.7%	0.9%	1.6%
Hamilton	-0.2%	1.2%	0.9%	0.0%	0.9%
Dundas	0.6%	1.0%	1.6%	1.0%	2.7%
Flamborough	0.1%	1.0%	1.1%	1.9%	3.0%

2012 Total Residential Tax Impacts - RURAL

(inclusive of approved budget, reassessment, area rating, tax policies and education taxes)

	Reassessment	Budget (inclusive of Area Rating)	Total	Area Rating Phase-in (Yr 2 of 4)	Total Average 2012 Impact (%)
Stoney Creek	-0.1%	0.6%	0.5%	-0.4%	0.1%
Glanbrook	-0.4%	0.6%	0.2%	1.5%	1.7%
Ancaster	-0.3%	0.6%	0.3%	-1.0%	-0.7%
Hamilton	N/A	N/A	N/A	N/A	N/A
Dundas	0.6%	0.6%	1.2%	-0.8%	0.4%
Flamborough	0.1%	0.6%	0.7%	-0.1%	0.7%

City-Wide Average 0.9%

Note: 2012 education tax rates still need to be finalized by the Province

As shown above, Urban residential properties are experiencing a budgetary impact (inclusive of annual area rated levies, yet exclusive of reassessment and area rating phase-in) ranging from 1.0% to 1.2% while Rural residential properties are experiencing lower budgetary impacts of 0.6%. The higher impacts in the Urban area are due to budget impacts related to Transit (not applicable to Rural), Career fire fighters (mainly allocated to Urban) and Recreation (majority of facilities in Urban). The reason why the budgetary impact still continue to vary between former area municipality in the Urban area, is the fact that the Council approved area rating model is not fully Urban/Rural – due to the approved 4-year area rating phase-in, as well as the fact that there continues to be services (i.e. Transit, Parkland purchases) which are area rated based on former area municipality.

Both the reassessment and area rating phase-in are in addition to the budgetary impact, and result in the greatest disparity between former area municipality. The reassessment impacts have been consistent over the last four years (2009-2012) and are as a result of the Province-wide reassessment, while the area rating phase-in impacts were identified in 2011 (first year of the phase-in) when Council approved the Urban/Rural model of area rating, and will be consistent for the remainder of the phase-in period (2011-2014).

Alternatives for Consideration – Page 14

FINANCIAL / STAFFING / LEGAL IMPLICATIONS (for Recommendation(s) only)

Financial: Current and future tax policies impact the City's level of revenue generation and related sources. The policies recommended in this report have no budget impact since they have all been incorporated into the 2012 approved budget.

The final assessment growth amount of 1.1% is equivalent to approximately \$7.4 million. Reassessments, on the other hand, do not generate additional taxes, as they are simply a redistribution of taxes based on how a property's value changed compared to the average. Since Residential property values increased at a slower rate than Commercial/Industrial, an overall benefit of -0.2% is realized in the Residential property class. The combined assessment growth/reassessment impacts results in an overall benefit to the Residential property class of -1.3%, which has been used to offset the 2012 budgetary pressures.

Staffing: N/A

Legal: N/A

HISTORICAL BACKGROUND (Chronology of events)

Each year, staff bring forward tax policy options as part of the overall annual budget approval. The tax policies being recommended are consistent with the assumptions used when identifying tax impacts to Council during the 2012 budget process.

In 2011, significant changes were approved by Council to the method used for the area rating of specific services. Specifically, commencing in the 2011 taxation year, services such as Recreation, Fire, Sidewalks and Street Lighting are now area rated based on an urban/rural model. Culture is no longer area rated and the area rating of Parkland purchases, Sidewalk Snow Clearing (ward 12 only) and Transit (urban area only) continues to be area rated by former area municipality. Changes to the area rating of Transit have been deferred until the completion of an approved implementation plan for Transit service improvements. The approved urban/rural method of area rating is being phased-in over a four year period, and as such, 2012 represents year two of this phase-in plan. The final 2012 tax impacts identified in this report incorporate this phased-in impact.

POLICY IMPLICATIONS

This report deals with a number of tax policy items.

RELEVANT CONSULTATION

Staff have consulted with Provincial staff to ensure that the recommended tax policies adhere to the Provincial legislation. Staff from the Taxation Division, which administer the rebate programs, have also been consulted.

ANALYSIS / RATIONALE FOR RECOMMENDATION

(include Performance Measurement/Benchmarking Data, if applicable)

The following Table summarizes the 2012 tax policies being considered within this report:

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Tax Policy Tool	Mandatory vs. Discretionary	Recommendation
Tax Ratios	Mandatory Discretionary	<ul style="list-style-type: none"> Reduction of the Industrial tax ratio to adhere to the levy restriction and only pass on 50% (maximum allowable) of the residential budgetary tax increase Reduction of the Farm tax ratio to ensure that the final average total tax impact for the Farm property class equals to that of the final average total tax impact for the Residential property class No change to all other tax ratios (Multi-Residential and Commercial tax ratios are at the provincial threshold and therefore no longer restricted)
Optional Property Classes	Discretionary	<ul style="list-style-type: none"> No change Maintain existing New Multi-Residential, Parking Lot and (Commercial) Vacant Land and Large Industrial optional property classes
Graduated Tax Rates	Discretionary	<ul style="list-style-type: none"> No change Not recommended to establish graduated tax rates
Capping	Mandatory program with discretionary criteria	<ul style="list-style-type: none"> No change – continue to set the maximum allowable capping criteria in an effort to limit the amount of capping <ul style="list-style-type: none"> Movement towards the end of capping, with reassessment impacts being mitigated solely through the reassessment phase-in Continue to set capping criteria at 10% and \$250 minimum, no capping if at full CVA taxes in 2011, full CVA taxes on new construction/ new to class, no clawbacks
Relief for Low-Income Seniors and Disabled	Mandatory	<ul style="list-style-type: none"> No change Continue existing deferral program
Rebates to Charities	Mandatory	<ul style="list-style-type: none"> No change Continue existing program – 40% rebate
Vacancy Rebates	Mandatory with discretion on rebate %	<ul style="list-style-type: none"> No change Continue to provide equal vacancy rebate of 30% (minimum allowable) to both Commercial and Industrial property classes

Veteran's Clubhouses / Legion Halls Rebate	Discretionary	<ul style="list-style-type: none"> Continue existing 100% rebate
Heritage Tax Rebate	Discretionary	<ul style="list-style-type: none"> Not recommended, consistent with staff report FCS10019/PED10031 "Heritage Property Tax Rebate Program"
Senior Tax Rebate Program	Discretionary	<ul style="list-style-type: none"> Continue existing program 2012 updated rebate amount = \$170 (2011 amount of \$165 + CPI index) Update assessment threshold to \$333,600 (120% of the updated city-wide average assessed value for a single family dwelling) Update income threshold to \$32,472 (150% of updated GIS couple)
Area Rating	Discretionary	<ul style="list-style-type: none"> Area rating based on the Council approved (April, 2011) Urban/Rural model (FCS09087 / FCS09087a / FCS11042) Appendix A to report FCS12036 identifies the area rated levies for 2012 No change to the new methodology adopted in 2011, however, 2012 represents year 2 of the Council approved 4-year area rating phase-in plan

Senior's (65+) Tax Rebate Program

Further information with respect to the Senior's (65+) Tax Rebate Program is provided in this report, in response to the approved motion from the February 24th, 2012 General Issues Committee, which stated; *"That the issue of the Seniors' Tax Credit offered by the City, and its current eligibility requirements, be brought forward in a report to a future General Issues Committee meeting in 2012 for discussion and review."*

By-law 06-100, "A By-law Governing the Provision of Tax Assistance to Seniors (65+) Residents", passed by Council in April, 2006, stipulates the eligibility requirements for this program. These requirements are also outlined in the annual tax brochure which accompanies the annual tax bill and includes:

1. 65 years of age
2. combined income of the home owner and spouse is \$31,464 (2011) or less
3. owner, spouse of the owner, or both, occupies the residential property as their personal residence
4. personal residence is occupied for at least 182 days during the taxation year

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5. assessed value of the residential property is at or below 316,600 (2011)

As directed in the by-law, the amount of the tax credit is indexed annually by CPI, rounded to the nearest dollar. As such, the rebate has increased from \$153 in 2007 to \$165 in 2011 (proposed \$170 in 2012). The income threshold is adjusted every year, using 150% of the updated couple income level cut-off for the Guaranteed Income Supplement. The assessment threshold is also updated annually to reflect 120% of the updated average city-wide assessment for a single-family home. Over the time period from 2007 to 2011, the total tax rebates provided has increased approximately 30%, from \$405,600 in 2007 to \$531,500 in 2011 (municipal portion only). Over this same time period, the number of recipients has increased 20% from approximately 3,175 in 2007 to 3,820 in 2011. This has resulted in the requirement to increase the budget by \$40,000 (8%), as included in the 2012 approved budget.

As Hamilton's population continues to age, it is expected that this program will continue to grow and experience higher than average budget increases. Although the 2012 budget percentage increase is high (8%), the dollar value is low (\$40,000). Accordingly, staff are not recommending any changes to the criteria for 2012.

Tax Ratios

With respect to tax ratios, the following Table identifies the recommended 2012 tax ratios versus the 2011 final approved tax ratios and the Provincial thresholds:

Property Class	2011 Approved	2012 Recommended	Threshold Ratios
	Tax Ratios		
Residential	1.0000	1.0000	
New Multi-Residential	1.0000	1.0000	
Multi-Residential	2.7400	2.7400	2.74
Commercial			
Residual	1.9800	1.9800	1.98
Parking Lot/Vacant Land	1.9800	1.9800	
Industrial			
Residual	3.2690	3.2465	2.63
Large	3.8333	3.8069	
Pipelines	1.7367	1.7367	
Farm	0.2028	0.1982	
Managed Forest	0.2500	0.2500	

As shown above, the Industrial tax ratio has been reduced for 2012 in order to adhere to the Provincial levy restriction, however continues to be above the threshold ratio of 2.63,

and therefore still subject to the levy restriction. The Multi-Residential and Commercial tax ratios are at the provincial threshold of 2.74 and 1.98 respectively.

Although the tax ratio for the Farm property class is prescribed at 0.2500, the legislation does allow municipalities to set a lower tax ratio. Since 2003, the City of Hamilton has elected to lower the Farm tax ratio in order to ensure that the total average tax impact for this class equates to that of the Residential property class. Maintaining the Farm tax ratio at the 2011 level of 0.2028, results in an average total tax impact of 2.7% for the Farm property class, which is three times higher than the 0.9% average total tax impact for the Residential property class. This differential is solely as a result of the reassessment. Lowering the Farm tax ratio to 0.1982 ensures an average total tax impact equivalent to the average impact for the Residential property class. This reduction to the Farm tax ratio has no significant impact on the remaining property classes (approximately \$35,500).

Staff are not recommending any other changes to the existing tax ratios for 2012.

It should be noted that at current trends, staff expects that the Industrial property classes will remain above the Provincial Threshold for some time. Over the last several years, the Industrial tax ratio has been reduced annually solely to adhere to the levy restriction – the greater the annual budgetary tax impact, the greater the reduction to the Industrial tax ratio that is required. The reduction to the Industrial tax ratio in the last two years has been minimal, simply due to the fact that the annual budgetary increase for both 2011 and 2012 has been below 1%. Should Council wish to reduce the Industrial tax ratio to the Provincial Threshold, it would require approximately \$10.6 million, which would be picked up by the remaining property classes (equivalent to approximately a 1.3% tax impact).

Reassessment (final year of four-year phase-in)

Council will recall that, commencing in 2009, assessment increases were to be phased-in over a four year period, while assessment decreases took effect immediately. This assessment phase-in is not determined or calculated by the municipality. The following table identifies the final average municipal reassessment tax impacts resulting from year four (final year) of the four year reassessment phase-in. With some minor exceptions, these final results are fairly consistent with the impacts reported in the previous three years. In general, the Commercial, Industrial and Farm property classes increased in value at a faster rate than the Residential and Multi-Residential property classes, resulting in a reassessment tax shift from the Residential and Multi-Residential property classes to the Commercial, Industrial and Farm property classes.

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Reassessment - Municipal only

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2012 CVA REASSESSMENT (YEAR 4 (FINAL YEAR) OF PHASE-IN)

AVERAGE % IMPACT ON MUNICIPAL TAXES (exclusive of mitigation measures, budget, tax policies)

	Residential	Multi-Residential	Total Commercial	Total Industrial	Farm	Total
Stoney Creek	-0.2%	-0.2%	1.8%	1.9%	1.9%	0.4%
Glanbrook	-0.5%	0.6%	-0.3%	0.0%	3.0%	-0.5%
Ancaster	-0.4%	-1.3%	1.0%	0.5%	1.8%	-0.2%
Hamilton	-0.3%	-0.6%	1.2%	-0.6%	2.1%	-0.1%
Dundas	0.6%	-0.2%	1.5%	1.8%	-1.1%	0.6%
Flamborough	0.0%	0.1%	0.7%	0.5%	1.5%	0.1%
TOTAL	-0.2%	-0.5%	1.2%	0.1%	1.9%	0.0%

Although municipalities have the option to offset the reassessment tax shifts between property classes, this option is not being recommended by staff, with the exception of the Farm property class, as it has no significant impact on the remaining property classes. Offsetting reassessment tax shifts for all property classes would result in an increase to the Residential and Multi-Residential property classes in order to eliminate their respective average assessment-related tax reduction. This increase would be offset by a corresponding reduction to the Commercial, Industrial and Farm property classes to eliminate their average assessment-related tax increase. The reassessment benefit of -0.2% to the Residential property has been used to offset the 2012 budgetary pressures and equates to approximately -\$1 million.

The existing reassessment, which has been phased-in during taxation years 2009-2012, used a valuation date of January 1, 2008. As stated previously, since the reassessment impacts have been phased-in equally over the four year period, the reassessment impacts have been consistent over the last four years (with 2012 being the last year). The Glanbrook residential property class has experience the greatest benefit from this reassessment, while the residential property class in Dundas has had the greatest tax impact. For the 2013 taxation year, properties will be reassessed based on a valuation date of January 1, 2012, which is expected to again be phased-in equally over a four year period (2013-2016). The impacts of this change (from a valuation date of January 1, 2008 to January 1, 2012) will not be known until late 2012.

Total Tax Impacts (Reassessment + Budget + Area Rating Phase-in)

The final average tax impacts, as identified in report FCS12036, are as a result of various factors:

- Province-wide reassessment phase-in (impacts vary on a property-by-property basis)

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- 2012 approved tax operating budget (inclusive of new area rating methodology approved in 2011, whereby Fire, Recreation, Sidewalks and Street Lighting are area rated based on Urban/Rural, while Transit (urban area only), Sidewalk Snow Removal (ward 12 only) and Parkland Purchase are area rated based on former area municipality)
- *Draft* 2012 provincial education tax rates
- Final assessment growth
- Levy restriction on the Industrial property class
- Year two of the 4-year area rating phase-in
- 2012 tax policies as recommended within this report

As shown in the following table, although the Residential city-wide average impact is 0.9%, due to the various factors identified above, the impacts vary. Moving the majority of area rated services to an urban/rural model has greatly reduced the disparity between former area municipality, however the reassessment and area rating phase-in account for most of the varying impacts experienced in different parts of the City.

2012 Total Residential Tax Impacts - URBAN

(inclusive of approved budget, reassessment, area rating, tax policies and education taxes)

	2012 Average Residential Assessment	Reassessment	Budget (inclusive of Area Rating)	Total	Area Rating Phase-in (Yr 2 of 4)	Total Average 2012 Impact (%)	Total Average 2012 Impact (\$)
Stoney Creek	285,200	-0.1%	1.0%	0.9%	1.4%	2.4%	\$ 86
Glanbrook	273,100	-0.5%	1.1%	0.6%	3.3%	3.9%	\$ 130
Ancaster	377,700	-0.3%	1.0%	0.7%	0.9%	1.6%	\$ 75
Hamilton	213,200	-0.2%	1.2%	0.9%	0.0%	0.9%	\$ 27
Dundas	326,500	0.6%	1.0%	1.6%	1.0%	2.7%	\$ 110
Flamborough	363,800	0.1%	1.0%	1.1%	1.9%	3.0%	\$ 135

City-Wide Average 0.9%

2012 Total Residential Tax Impacts - RURAL

(inclusive of approved budget, reassessment, area rating, tax policies and education taxes)

	2012 Average Residential Assessment	Reassessment	Budget (inclusive of Area Rating)	Total	Area Rating Phase-in (Yr 2 of 4)	Total Average 2012 Impact (%)	Total Average 2012 Impact (\$)
Stoney Creek	285,200	-0.1%	0.6%	0.5%	-0.4%	0.1%	\$ 4
Glanbrook	273,100	-0.4%	0.6%	0.2%	1.5%	1.7%	\$ 53
Ancaster	377,700	-0.3%	0.6%	0.3%	-1.0%	-0.7%	\$ (33)
Hamilton	213,200	N/A	N/A	N/A	N/A	N/A	N/A
Dundas	326,500	0.6%	0.6%	1.2%	-0.8%	0.4%	\$ 17
Flamborough	363,800	0.1%	0.6%	0.7%	-0.1%	0.7%	\$ 29

City-Wide Average 0.9%

Note: 2012 education tax rates still need to be finalized by the Province

Appendix B to report FCS12036 provides further detail on the impacts by ward and by all four areas (Urban, Rural, Urban with Rural Fire, and Rural with Urban Fire). Note that

only 3% of the residential properties fall within the “Urban with Rural Fire” or “Rural with Urban Fire” areas - 97% of the residential properties are either fully Urban or fully Rural.

ALTERNATIVES FOR CONSIDERATION

(include Financial, Staffing, Legal and Policy Implications and pros and cons for each alternative)

For discretionary tax policy tools, it is Council’s decision whether or not to establish the program. For mandatory tools/programs, Council may have some alternatives with respect to criteria only. These have been described within each respective tax policy section of this report.

The table below summarizes a 0.1 reduction in the tax ratio for each respective property tax class and the resulting dollar and percentage tax increase on the Residential property tax class;

Property Tax Class	\$ value of 0.1 Tax Ratio Reduction	Residential % Tax Impact
Multi-Residential	\$2.5 M	0.3%
Commercial	\$5.0 M	0.7%
Industrial	\$1.1 M	0.15%

CORPORATE STRATEGIC PLAN (Linkage to Desired End Results)

Focus Areas: 1. Skilled, Innovative and Respectful Organization, 2. Financial Sustainability, 3. Intergovernmental Relationships, 4. Growing Our Economy, 5. Social Development, 6. Environmental Stewardship, 7. Healthy Community

Skilled, Innovative & Respectful Organization

- ◆ Council and SMT are recognized for their leadership and integrity

Financial Sustainability

- ◆ Effective and sustainable Growth Management
- ◆ Delivery of municipal services and management capital assets/liabilities in a sustainable, innovative and cost effective manner
- ◆ Generate assessment growth/non-tax revenues

Growing Our Economy

- ◆ Competitive business environment

APPENDICES / SCHEDULES

Appendix A – 2012 Area Rated Levies Summary

Appendix B – 2012 Final Residential Tax Impacts

Appendix C – Summary Comparison of 2011 and 2012 Final Residential Tax Impacts

2012 Area Rating Summary

AREA RATED SERVICES - URBAN / RURAL

SERVICE	BUDGET ¹	URBAN / RURAL			
		URBAN		RURAL	
Fire	\$ 77,579,168	71,755,756	92.5%	5,823,412	7.5%
Recreation	\$ 32,749,076	30,824,710	94.1%	1,924,366	5.9%
Sidewalk	\$ 2,047,036	2,015,769	98.5%	31,267	1.5%
Street Lighting	\$ 4,556,570	4,275,750	93.8%	280,820	6.2%

AREA RATED SERVICES - FORMER AREA MUNICIPALITY

SERVICE	BUDGET ¹	AREA MUNICIPALITY											
		HAMILTON		ANCASTER		DUNDAS		FLAMBOROUGH		GLANBROOK		STONEY CREEK	
Transit	\$ 33,938,398	29,418,854	86.7%	1,153,976	3.4%	563,784	1.7%	362,744	1.1%	356,029	1.0%	2,083,010	6.1%
Sidewalk Snow Removal	\$ 100,207	-	0.0%	100,207	100.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Parkland Purchases	\$ 1,073,715	645,042	60.1%	-	0.0%	198,301	18.5%	-	0.0%	-	0.0%	230,372	21.5%

Special Infrastructure Re-investment	\$ 6,714,435	HAMILTON	
		6,714,435	100.0%

Total Area Rated Levies	\$ 158,758,605
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¹ inclusive of debt charges

AREA RATING PHASE-IN ADJUSTMENT (YEAR 2 of 4) - FORMER AREA MUNICIPALITY

	TOTAL	Area Rating Phase-in Adjustment - 2012 (Year 2)					
		AREA MUNICIPALITY					
		HAMILTON	ANCASTER	DUNDAS	FLAMBOROUGH	GLANBROOK	STONEY CREEK
Fire - Urban	\$ (191,055)	3,813,641	(645,040)	(539,954)	(628,462)	(555,166)	(1,636,074)
Fire - Rural	\$ 191,055	0	126,011	9,100	243,764	(370,539)	182,719
Recreation - Urban	\$ 325,465	2,487,378	(483,385)	(143,891)	(322,982)	(235,505)	(976,151)
Recreation - Rural	\$ (325,465)	0	(1,769)	4,987	(171,163)	(148,873)	(8,646)
Sidewalk/Street Lighting - Urban	\$ (201,595)	(126,944)	(19,422)	(11,067)	(8,670)	(4,668)	(30,824)
Sidewalk/Street Lighting - Rural	\$ 201,595	0	20,611	4,001	116,298	50,462	10,223
Culture *	\$ 0	540,359	(25,727)	(123,787)	(277,650)	(132,072)	18,876
Total Phase-in Adjustment	\$ 0	6,714,435	(1,028,721)	(800,610)	(1,048,865)	(1,396,361)	(2,439,877)

* Culture to be fully eliminated from area rating in 2014 (Culture 2012 approved budget = \$5,855,125)

2012 Total Residential Tax Impacts - URBAN

(inclusive of 2012 approved budget, reassessment, area rating, tax policies and education taxes¹)

BY FORMER AREA MUNICIPALITY

	2012 Average Residential Assessment	% of Muni Residential Properties	Reassessment	Budget (inclusive of Area Rating)	Total	Area Rating Phase-in (Yr 2 of 4)	Total Average 2012 Impact (%)	Total Average 2012 Impact (\$)
Stoney Creek	285,200	78%	-0.1%	1.0%	0.9%	1.4%	2.4%	\$ 86
Glanbrook	273,100	30%	-0.5%	1.1%	0.6%	3.3%	3.9%	\$ 130
Ancaster	377,700	88%	-0.3%	1.0%	0.7%	0.9%	1.6%	\$ 75
Hamilton	213,200	100%	-0.2%	1.2%	0.9%	0.0%	0.9%	\$ 27
Dundas	326,500	95%	0.6%	1.0%	1.6%	1.0%	2.7%	\$ 110
Flamborough	363,800	42%	0.1%	1.0%	1.1%	1.9%	3.0%	\$ 135

City-Wide Average 0.9%

BY WARD

	2012 Average Residential Assessment	% of Ward Residential Properties	Reassessment	Budget (inclusive of Area Rating)	Total	Area Rating Phase-in (Yr 2 of 4)	Total Average 2012 Impact (%)	Total Average 2012 Impact (\$)
Ward 1	251,600	100%	-0.2%	1.2%	0.9%	0.0%	0.9%	\$ 33
Ward 2	173,400	100%	0.2%	1.2%	1.3%	0.0%	1.3%	\$ 31
Ward 3	138,300	100%	-0.6%	1.2%	0.6%	0.0%	0.6%	\$ 11
Ward 4	155,300	100%	-0.5%	1.2%	0.6%	0.0%	0.6%	\$ 14
Ward 5	220,200	100%	-0.2%	1.2%	1.0%	0.0%	1.0%	\$ 30
Ward 6	222,800	100%	-0.3%	1.2%	0.9%	0.0%	0.9%	\$ 27
Ward 7	244,700	100%	-0.1%	1.2%	1.0%	0.0%	1.0%	\$ 34
Ward 8	264,700	100%	-0.2%	1.2%	0.9%	0.0%	0.9%	\$ 34
Ward 9	273,700	99%	-0.2%	1.0%	0.8%	1.4%	2.3%	\$ 78
Ward 10	273,600	100%	-0.1%	1.0%	0.9%	1.4%	2.4%	\$ 83
Ward 11 - SC	322,600	10%	0.0%	1.0%	1.1%	1.4%	2.5%	\$ 103
Ward 11 - GL	273,100	30%	-0.5%	1.1%	0.6%	3.3%	3.9%	\$ 130
Ward 12	380,600	93%	-0.3%	1.0%	0.7%	0.9%	1.6%	\$ 76
Ward 13	326,500	95%	0.6%	1.0%	1.6%	1.0%	2.7%	\$ 110
Ward 14 - AN	330,700	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 14 - FL	354,500	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 15	368,400	62%	0.1%	1.0%	1.1%	1.9%	3.0%	\$ 136

City-Wide Average 0.9%

¹ 2012 education tax rates still need to be finalized by the Province

Note – anomalies in totals due to rounding

2012 Total Residential Tax Impacts - RURAL

(inclusive of 2012 approved budget, reassessment, area rating, tax policies and education taxes¹)

BY FORMER AREA MUNICIPALITY

	2012 Average Residential Assessment	% of Muni Residential Properties	Reassessment	Budget (inclusive of Area Rating)	Total	Area Rating Phase-in (Yr 2 of 4)	Total Average 2012 Impact (%)	Total Average 2012 Impact (\$)
Stoney Creek	285,200	4%	-0.1%	0.6%	0.5%	-0.4%	0.1%	\$ 4
Glanbrook	273,100	54%	-0.4%	0.6%	0.2%	1.5%	1.7%	\$ 53
Ancaster	377,700	11%	-0.3%	0.6%	0.3%	-1.0%	-0.7%	\$ (33)
Hamilton	213,200	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dundas	326,500	3%	0.6%	0.6%	1.2%	-0.8%	0.4%	\$ 17
Flamborough	363,800	58%	0.1%	0.6%	0.7%	-0.1%	0.7%	\$ 29

City-Wide Average 0.9%

BY WARD

	2012 Average Residential Assessment	% of Ward Residential Properties	Reassessment	Budget (inclusive of Area Rating)	Total	Area Rating Phase-in (Yr 2 of 4)	Total Average 2012 Impact (%)	Total Average 2012 Impact (\$)
Ward 1	251,600	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 2	173,400	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 3	138,300	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 4	155,300	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 5	220,200	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 6	222,800	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 7	244,700	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 8	264,700	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 9	273,700	0%	-0.2%	0.6%	0.4%	-0.4%	0.0%	\$ (0)
Ward 10	273,600	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 11 - SC	322,600	16%	0.0%	0.6%	0.7%	-0.4%	0.3%	\$ 11
Ward 11 - GL	273,100	54%	-0.4%	0.6%	0.2%	1.5%	1.7%	\$ 53
Ward 12	380,600	5%	-0.3%	0.6%	0.3%	-1.0%	-0.7%	\$ (33)
Ward 13	326,500	3%	0.6%	0.6%	1.2%	-0.8%	0.4%	\$ 17
Ward 14 - AN	330,700	99%	-0.3%	0.6%	0.3%	-1.0%	-0.7%	\$ (30)
Ward 14 - FL	354,500	100%	0.1%	0.6%	0.8%	-0.1%	0.7%	\$ 30
Ward 15	368,400	38%	0.1%	0.6%	0.7%	-0.1%	0.7%	\$ 29

City-Wide Average 0.9%

¹ 2012 education tax rates still need to be finalized by the Province

Note – anomalies in totals due to rounding

2012 Total Residential Tax Impacts - URBAN WITH RURAL FIRE

(inclusive of 2012 approved budget, reassessment, area rating, tax policies and education taxes¹)

BY FORMER AREA MUNICIPALITY

	2012 Average Residential Assessment	% of Muni Residential Properties	Reassessment	Budget (inclusive of Area Rating)	Total	Area Rating Phase-in (Yr 2 of 4)	Total Average 2012 Impact (%)	Total Average 2012 Impact (\$)
Stoney Creek	285,200	18%	-0.1%	1.2%	1.0%	0.1%	1.2%	\$ 41
Glanbrook	273,100	11%	-0.4%	1.2%	0.8%	1.9%	2.7%	\$ 88
Ancaster	377,700	0%	-0.3%	1.1%	0.8%	-0.5%	0.3%	\$ 16
Hamilton	213,200	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dundas	326,500	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Flamborough	363,800	N/A	N/A	N/A	N/A	N/A	N/A	N/A

City-Wide Average 0.9%

BY WARD

	2012 Average Residential Assessment	% of Ward Residential Properties	Reassessment	Budget (inclusive of Area Rating)	Total	Area Rating Phase-in (Yr 2 of 4)	Total Average 2012 Impact (%)	Total Average 2012 Impact (\$)
Ward 1	251,600	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 2	173,400	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 3	138,300	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 4	155,300	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 5	220,200	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 6	222,800	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 7	244,700	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 8	264,700	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 9	273,700	0%	-0.2%	1.2%	0.9%	0.1%	1.0%	\$ 35
Ward 10	273,600	0%	-0.1%	1.2%	1.0%	0.1%	1.2%	\$ 40
Ward 11 - SC	322,600	75%	0.0%	1.2%	1.2%	0.1%	1.3%	\$ 53
Ward 11 - GL	273,100	11%	-0.4%	1.2%	0.8%	1.9%	2.7%	\$ 88
Ward 12	380,600	0%	-0.3%	1.1%	0.8%	-0.5%	0.3%	\$ 16
Ward 13	326,500	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 14 - AN	330,700	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 14 - FL	354,500	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 15	368,400	N/A	N/A	N/A	N/A	N/A	N/A	N/A

City-Wide Average 0.9%

¹ 2012 education tax rates still need to be finalized by the Province

Note – anomalies in totals due to rounding

2012 Total Residential Tax Impacts - RURAL WITH URBAN FIRE

(inclusive of 2012 approved budget, reassessment, area rating, tax policies and education taxes¹)

BY FORMER AREA MUNICIPALITY

	2012 Average Residential Assessment	% of Muni Residential Properties	Reassessment	Budget (inclusive of Area Rating)	Total	Area Rating Phase-in (Yr 2 of 4)	Total Average 2012 Impact (%)	Total Average 2012 Impact (\$)
Stoney Creek	285,200	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Glanbrook	273,100	5%	-0.5%	0.5%	0.1%	2.9%	3.0%	\$ 95
Ancaster	377,700	1%	-0.3%	0.5%	0.2%	0.4%	0.6%	\$ 27
Hamilton	213,200	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dundas	326,500	2%	0.6%	0.5%	1.1%	0.5%	1.7%	\$ 68
Flamborough	363,800	N/A	N/A	N/A	N/A	N/A	N/A	N/A

City-Wide Average 0.9%

BY WARD

	2012 Average Residential Assessment	% of Ward Residential Properties	Reassessment	Budget (inclusive of Area Rating)	Total	Area Rating Phase-in (Yr 2 of 4)	Total Average 2012 Impact (%)	Total Average 2012 Impact (\$)
Ward 1	251,600	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 2	173,400	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 3	138,300	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 4	155,300	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 5	220,200	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 6	222,800	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 7	244,700	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 8	264,700	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 9	273,700	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 10	273,600	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 11 - SC	322,600	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 11 - GL	273,100	5%	-0.5%	0.5%	0.1%	2.9%	3.0%	\$ 95
Ward 12	380,600	1%	-0.3%	0.5%	0.2%	0.4%	0.6%	\$ 27
Ward 13	326,500	2%	0.6%	0.5%	1.1%	0.5%	1.7%	\$ 68
Ward 14 - AN	330,700	1%	-0.3%	0.5%	0.1%	0.4%	0.5%	\$ 22
Ward 14 - FL	354,500	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ward 15	368,400	N/A	N/A	N/A	N/A	N/A	N/A	N/A

City-Wide Average 0.9%

¹ 2012 education tax rates still need to be finalized by the Province

Note – anomalies in totals due to rounding

2011 & 2012 Total (inclusive of Education¹) Average Residential Tax Impacts - URBAN

	2011 Average Residential Assessment	Total Average 2011 Impact (%)	Total Average 2011 Impact (\$)	2012 Average Residential Assessment	Total Average 2012 Impact (%)	Total Average 2012 Impact (\$)	% of Ward Residential Properties
Ward 1	239,900	1.0%	\$ 34	251,600	0.9%	\$ 33	100%
Ward 2	165,000	1.4%	\$ 33	173,400	1.3%	\$ 31	100%
Ward 3	132,300	0.6%	\$ 11	138,300	0.6%	\$ 11	100%
Ward 4	148,500	0.7%	\$ 14	155,300	0.6%	\$ 14	100%
Ward 5	210,400	1.0%	\$ 31	220,200	1.0%	\$ 30	100%
Ward 6	212,700	0.9%	\$ 28	222,800	0.9%	\$ 27	100%
Ward 7	232,500	1.0%	\$ 35	244,700	1.0%	\$ 34	100%
Ward 8	250,700	1.0%	\$ 35	264,700	0.9%	\$ 34	100%
Ward 9	257,300	2.3%	\$ 76	273,700	2.3%	\$ 78	99%
Ward 10	259,900	2.4%	\$ 82	273,600	2.4%	\$ 83	100%
Ward 11 - SC	304,900	2.6%	\$ 103	322,600	2.5%	\$ 103	10%
Ward 11 - GL	264,300	3.0%	\$ 97	273,100	3.9%	\$ 130	30%
Ward 12	366,800	1.2%	\$ 59	380,600	1.6%	\$ 76	93%
Ward 13	307,500	2.9%	\$ 117	326,500	2.7%	\$ 110	95%
Ward 14 - AN	315,900	N/A	N/A	330,700	N/A	N/A	N/A
Ward 14 - FL	337,100	N/A	N/A	354,500	N/A	N/A	N/A
Ward 15	351,500	2.4%	\$ 106	368,400	3.0%	\$ 136	62%

2011 & 2012 Total (inclusive of Education¹) Average Residential Tax Impacts - RURAL

	2011 Average Residential Assessment	Total Average 2011 Impact (%)	Total Average 2011 Impact (\$)	2012 Average Residential Assessment	Total Average 2012 Impact (%)	Total Average 2012 Impact (\$)	% of Ward Residential Properties
Ward 1	239,900	N/A	N/A	251,600	N/A	N/A	N/A
Ward 2	165,000	N/A	N/A	173,400	N/A	N/A	N/A
Ward 3	132,300	N/A	N/A	138,300	N/A	N/A	N/A
Ward 4	148,500	N/A	N/A	155,300	N/A	N/A	N/A
Ward 5	210,400	N/A	N/A	220,200	N/A	N/A	N/A
Ward 6	212,700	N/A	N/A	222,800	N/A	N/A	N/A
Ward 7	232,500	N/A	N/A	244,700	N/A	N/A	N/A
Ward 8	250,700	N/A	N/A	264,700	N/A	N/A	N/A
Ward 9	257,300	0.4%	\$ 14	273,700	0.0%	\$ (0)	0%
Ward 10	259,900	N/A	N/A	273,600	N/A	N/A	N/A
Ward 11 - SC	304,900	0.8%	\$ 29	322,600	0.3%	\$ 11	16%
Ward 11 - GL	264,300	1.2%	\$ 39	273,100	1.7%	\$ 53	54%
Ward 12	366,800	-0.6%	\$ (28)	380,600	-0.7%	\$ (33)	5%
Ward 13	307,500	1.1%	\$ 43	326,500	0.4%	\$ 17	3%
Ward 14 - AN	315,900	-0.6%	\$ (26)	330,700	-0.7%	\$ (30)	99%
Ward 14 - FL	337,100	0.4%	\$ 18	354,500	0.7%	\$ 30	100%
Ward 15	351,500	0.5%	\$ 21	368,400	0.7%	\$ 29	38%

Note: anomalies in totals due to rounding

¹ 2012 education tax rates still need to be finalized by the Province

2011 & 2012 Total (inclusive of Education¹) Average Residential Tax Impacts - URBAN WITH RURAL FIRE

	2011 Average Residential Assessment	Total Average 2011 Impact (%)	Total Average 2011 Impact (\$)		2012 Average Residential Assessment	Total Average 2012 Impact (%)	Total Average 2012 Impact (\$)	% of Ward Residential Properties
Ward 1	239,900	N/A	N/A	Ward 1	251,600	N/A	N/A	N/A
Ward 2	165,000	N/A	N/A	Ward 2	173,400	N/A	N/A	N/A
Ward 3	132,300	N/A	N/A	Ward 3	138,300	N/A	N/A	N/A
Ward 4	148,500	N/A	N/A	Ward 4	155,300	N/A	N/A	N/A
Ward 5	210,400	N/A	N/A	Ward 5	220,200	N/A	N/A	N/A
Ward 6	212,700	N/A	N/A	Ward 6	222,800	N/A	N/A	N/A
Ward 7	232,500	N/A	N/A	Ward 7	244,700	N/A	N/A	N/A
Ward 8	250,700	N/A	N/A	Ward 8	264,700	N/A	N/A	N/A
Ward 9	257,300	1.0%	\$ 32	Ward 9	273,700	1.0%	\$ 35	0%
Ward 10	259,900	1.1%	\$ 38	Ward 10	273,600	1.2%	\$ 40	0%
Ward 11 - SC	304,900	1.3%	\$ 51	Ward 11 - SC	322,600	1.3%	\$ 53	75%
Ward 11 - GL	264,300	1.6%	\$ 51	Ward 11 - GL	273,100	2.7%	\$ 88	11%
Ward 12	366,800	-0.1%	\$ (4)	Ward 12	380,600	0.3%	\$ 16	0%
Ward 13	307,500	N/A	N/A	Ward 13	326,500	N/A	N/A	N/A
Ward 14 - AN	315,900	N/A	N/A	Ward 14 - AN	330,700	N/A	N/A	N/A
Ward 14 - FL	337,100	N/A	N/A	Ward 14 - FL	354,500	N/A	N/A	N/A
Ward 15	351,500	N/A	N/A	Ward 15	368,400	N/A	N/A	N/A

2011 & 2012 Total (inclusive of Education¹) Average Residential Tax Impacts - RURAL WITH URBAN FIRE

	2011 Average Residential Assessment	Total Average 2011 Impact (%)	Total Average 2011 Impact (\$)		2012 Average Residential Assessment	Total Average 2012 Impact (%)	Total Average 2012 Impact (\$)	% of Ward Residential Properties
Ward 1	239,900	N/A	N/A	Ward 1	251,600	N/A	N/A	N/A
Ward 2	165,000	N/A	N/A	Ward 2	173,400	N/A	N/A	N/A
Ward 3	132,300	N/A	N/A	Ward 3	138,300	N/A	N/A	N/A
Ward 4	148,500	N/A	N/A	Ward 4	155,300	N/A	N/A	N/A
Ward 5	210,400	N/A	N/A	Ward 5	220,200	N/A	N/A	N/A
Ward 6	212,700	N/A	N/A	Ward 6	222,800	N/A	N/A	N/A
Ward 7	232,500	N/A	N/A	Ward 7	244,700	N/A	N/A	N/A
Ward 8	250,700	N/A	N/A	Ward 8	264,700	N/A	N/A	N/A
Ward 9	257,300	N/A	N/A	Ward 9	273,700	N/A	N/A	N/A
Ward 10	259,900	N/A	N/A	Ward 10	273,600	N/A	N/A	N/A
Ward 11 - SC	304,900	N/A	N/A	Ward 11 - SC	322,600	N/A	N/A	N/A
Ward 11 - GL	264,300	2.7%	\$ 85	Ward 11 - GL	273,100	3.0%	\$ 95	5%
Ward 12	366,800	0.7%	\$ 36	Ward 12	380,600	0.6%	\$ 27	1%
Ward 13	307,500	2.4%	\$ 95	Ward 13	326,500	1.7%	\$ 68	2%
Ward 14 - AN	315,900	0.7%	\$ 28	Ward 14 - AN	330,700	0.5%	\$ 22	1%
Ward 14 - FL	337,100	N/A	N/A	Ward 14 - FL	354,500	N/A	N/A	N/A
Ward 15	351,500	N/A	N/A	Ward 15	368,400	N/A	N/A	N/A

Note: anomalies in totals due to rounding

¹ 2012 education tax rates still need to be finalized by the Province