



CITY OF HAMILTON

CORPORATE SERVICES DEPARTMENT
Financial Planning & Policy Division

TO: Mayor and Members General Issues Committee	WARD(S) AFFECTED: CITY WIDE
COMMITTEE DATE: April 8, 2011	
SUBJECT/REPORT NO: Area Rating Options - Update (FCS09087a) (City Wide)	
SUBMITTED BY: Roberto Rossini General Manager Finance & Corporate Services Department	PREPARED BY: Tom Hewitson (905) 546-2424 ext 4159 Maria Di Santo (905) 546-2424 ext 6247
SIGNATURE:	

RECOMMENDATION

That report FCS09087a “Area Rating Options – Update” be received for information.

EXECUTIVE SUMMARY

The purpose of this report is to provide updated area rating impacts and additional information on area rating alternatives. This report is for information only. Staff are reviewing these updated impacts, the additional alternatives and will present its final/updated recommendations to Council by April 27th, 2011.

This report identifies the updated 2011 tax impacts of both staff’s previous report (Area Rating Options FCS09087) and the Citizens’ Forum (Citizens’ Forum Report on Area Rating CM11004) recommended models of area rating. For the most part, the Citizens’

Forum agreed with staff's previous recommended urban/rural method of area rating, with a few exceptions. The following table compares the recommendations of staff's previous report and Citizen's Forum:

Service	As per Staff Report FCS09087	Citizens' Forum Recommended Option (CM11004)
Culture & Recreation	No longer area rate	No longer area rate
Transit	Area rate based on urban/rural <ul style="list-style-type: none"> • rural area continue not paying for transit • Waterdown separate 	Area rate based on urban/rural <ul style="list-style-type: none"> • rural area continue not paying for transit
Fire	Area rate based on urban/rural (2-tier)	Area rate based on 1) urban, 2) rural with hydrants, 3) rural no hydrants (3-tier)
Ancaster Sidewalk Snow Removal	Continue to area rate as long as service is being provided	No longer area rate
Sidewalks	Area rate based on urban/rural	Area rate based on urban/rural
Street Lighting	Area rate based on urban/rural	Area rate based on urban/rural
Other	No other services recommended for area rating	No other services recommended for area rating
Phase-in	7 year phase-in as follows: Stage 1: C&R, Fire, Sidewalks and Street Lighting (4 year phase-in) Stage 2: Transit (3 year phase-in once Stage 1 is complete)	Phase-in period not to exceed 4 years – extension if total tax increase exceeds 5% in one year

As shown above, the Citizens' Forum agreed with most of staff's previous recommendations from the 2009 staff report (Area Rating Options FCS09087), with the exception of Fire (proposed a 3-tier model, splitting up the rural area depending on the presence of hydrants) and Ancaster Sidewalk Snow Removal (recommending to no longer area rate). The Citizens' Forum is also recommending a shorter phase-in period (four years maximum versus the staff previous recommended seven years), however, allows for an extension to ensure that the total tax increase (inclusive of budget) does not exceed 5% in one year.

As requested by Council, the following section identifies the financial tax impacts of both area rating options – the previous staff report and the Citizens’ Forum report. Details on the tax impacts of each area rated service is included in the “Analysis / Rationale for Recommendation” section of the report.

Note, the following tax impacts have been developed using a 2011 draft operating budget of \$689,963,909 (which represents a tax levy increase of \$16,950,732 as reported at the March 28th, 2011 General Issues Committee). In an effort to isolate the impacts solely of changes to area rating, the following analysis excludes the 2011 budget impact and only compares the impacts of the area rating models versus the status quo.

Also, as directed by Council, this report provides a high level overview and assessment of the Chamber of Commerce’s proposed Geographic Rating System (GRS). No financial impacts / analysis is available since there was not sufficient time to undertake detailed assessments by service geographic area. Rather, this report presents a critique based on established tax principles.

Previous Staff Recommended Urban/Rural Model (FCS09087)

Below are the updated 2011 tax impacts of the previously staff recommended urban/rural model of area rating (Area Rating Options FCS09087). The staged impacts identified below are consistent (no more than a +/- 1% change) with those calculated in the original report (FCS09087).

Area Rating: Urban / Rural Scenario

Total Residential Tax Impact
(based on a \$245,100 home)

Properties within URBAN / TRANSIT service area

	STAGE 1						STAGE 2			
	New Total Taxes		\$ Change in Total Taxes		% Change in Total Taxes		New Total Taxes		\$ Change in Total Taxes	% Change in Total Taxes
	Urban ¹	Urban with Rural Fire	Urban ¹	Urban with Rural Fire	Urban ¹	Urban with Rural Fire	Urban ¹	Urban with Rural Fire		
Stoney Creek	3,381	3,211	184	14	5.7%	0.4%	3,475	3,306	94	3.0%
Glanbrook	3,389	3,219	394	224	13.2%	7.5%	3,475	3,306	87	2.9%
Ancaster	3,378	3,208	111	(59)	3.4%	-1.8%	3,480	3,310	102	3.1%
Hamilton	3,527	N/A	(103)	N/A	-2.8%	N/A	3,475	N/A	(51)	-1.4%
Dundas	3,366	N/A	118	N/A	3.6%	N/A	3,475	N/A	109	3.4%
Flamborough	3,358	N/A	229	N/A	7.3%	N/A	3,358	N/A	-	0.0%

Properties within RURAL / NON TRANSIT service area

	STAGE 1						STAGE 2			
	New Total Taxes		\$ Change in Total Taxes		% Change in Total Taxes		New Total Taxes		\$ Change in Total Taxes	% Change in Total Taxes
	Rural ²	Rural with Urban Fire	Rural ²	Rural with Urban Fire	Rural ²	Rural with Urban Fire	Rural ²	Rural with Urban Fire		
Stoney Creek	3,133	N/A	(5)	N/A	-0.1%	N/A	3,133	N/A	-	0.0%
Glanbrook	3,133	3,303	206	375	7.0%	12.8%	3,133	3,303	-	0.0%
Ancaster	3,133	3,303	(77)	93	-2.4%	2.9%	3,133	3,303	-	0.0%
Hamilton	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dundas	3,133	3,303	(70)	100	-2.2%	3.1%	3,133	3,303	-	0.0%
Flamborough	3,133	N/A	41	N/A	1.3%	N/A	3,133	N/A	-	0.0%

Note:

- urban/rural boundary for Transit and Sidewalk/Streetlights does not align with the urban/rural boundary for Fire
- Stage 1 + Stage 2 = Total Impacts
- The urban/rural model above includes:
 - Stage 1: full elimination of Culture & Recreation area rating, urban/rural area rating for Fire, Sidewalks and Streetlights (status quo for Ancaster Sidewalk Snow Removal and Transit)
 - Stage 2: urban/rural area rating for Transit; except Flamborough
- Urban¹ = Transit + Urban Fire + Urban Sidewalk + Urban Streetlights
- Rural² = No Transit + Rural Fire + Rural Sidewalk + Rural Streetlights
- % Change in Total Taxes based on 2011 Draft Total Taxes

The following table compares the tax impacts (based on 2009 figures) as per staff report FCS09087, now updated based on 2011 figures.

Area Rating: Urban / Rural Scenario
As Per Staff Report FCS09087: 2009 vs 2011

Total Residential Tax Impact
(based on a \$219,600 home in 2009; \$245,100 in 2011)

Properties within URBAN / TRANSIT service area

	2009				2011			
	\$ Change in Total Taxes		% Change in Total Taxes		\$ Change in Total Taxes		% Change in Total Taxes	
	Urban ¹	Urban with Rural Fire	Urban ¹	Urban with Rural Fire	Urban ¹	Urban with Rural Fire	Urban ¹	Urban with Rural Fire
Stoney Creek	270	120	8.8%	3.9%	278	108	8.7%	3.4%
Glanbrook	424	274	14.5%	9.4%	481	311	16.0%	10.4%
Ancaster	201	51	6.4%	1.6%	213	43	6.5%	1.3%
Hamilton	(141)	N/A	-4.1%	N/A	(154)	N/A	-4.3%	N/A
Dundas	227	N/A	7.3%	N/A	228	N/A	7.0%	N/A
Flamborough	208	N/A	6.9%	N/A	229	N/A	7.3%	N/A

Properties within RURAL / NON TRANSIT service area

	2009				2011			
	\$ Change in Total Taxes		% Change in Total Taxes		\$ Change in Total Taxes		% Change in Total Taxes	
	Rural ²	Rural with Urban Fire	Rural ²	Rural with Urban Fire	Rural ²	Rural with Urban Fire	Rural ²	Rural with Urban Fire
Stoney Creek	15	N/A	0.5%	N/A	(5)	N/A	-0.1%	N/A
Glanbrook	191	341	6.7%	12.0%	206	375	7.0%	12.8%
Ancaster	(73)	77	-2.4%	2.5%	(77)	93	-2.4%	2.9%
Hamilton	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dundas	(43)	107	-1.4%	3.5%	(70)	100	-2.2%	3.1%
Flamborough	39	N/A	1.3%	N/A	41	N/A	1.3%	N/A

The following table further breaks down the percentage tax impacts based on staff's previous proposed seven year phase-in plan identified in the 2009 staff report: phase-in the tax impact of Stage 1 equally over four years and Stage 2 equally over three years. Note that these annual percentage impacts are based strictly on 2011 total taxes and do not take into account future budget increases, reassessment, assessment growth, tax policies, etc.

Area Rating: Urban / Rural Scenario Phase-in Plan as per Staff Report FCS09087

		STAGE 1				STAGE 2		
URBAN		% Increase				% Increase		
		2011	2012	2013	2014	2015	2016	2017
Stoney Creek		1.4%	1.4%	1.4%	1.4%	1.0%	1.0%	1.0%
Glanbrook		3.3%	3.3%	3.3%	3.3%	1.0%	1.0%	1.0%
Ancaster		0.9%	0.9%	0.9%	0.9%	1.0%	1.0%	1.0%
Hamilton		-0.7%	-0.7%	-0.7%	-0.7%	-0.5%	-0.5%	-0.5%
Dundas		0.9%	0.9%	0.9%	0.9%	1.1%	1.1%	1.1%
Flamborough		1.8%	1.8%	1.8%	1.8%	0.0%	0.0%	0.0%
RURAL		% Increase				% Increase		
		2011	2012	2013	2014	2015	2016	2017
Stoney Creek		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Glanbrook		1.8%	1.8%	1.8%	1.8%	0.0%	0.0%	0.0%
Ancaster		-0.6%	-0.6%	-0.6%	-0.6%	0.0%	0.0%	0.0%
Hamilton		N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dundas		-0.5%	-0.5%	-0.5%	-0.5%	0.0%	0.0%	0.0%
Flamborough		0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%
URBAN with Rural Fire		% Increase				% Increase		
		2011	2012	2013	2014	2015	2016	2017
Stoney Creek		0.1%	0.1%	0.1%	0.1%	1.0%	1.0%	1.0%
Glanbrook		1.9%	1.9%	1.9%	1.9%	1.0%	1.0%	1.0%
Ancaster		-0.4%	-0.4%	-0.4%	-0.4%	1.0%	1.0%	1.0%
Hamilton		N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dundas		N/A	N/A	N/A	N/A	N/A	N/A	N/A
Flamborough		N/A	N/A	N/A	N/A	N/A	N/A	N/A
RURAL with Urban Fire		% Increase				% Increase		
		2011	2012	2013	2014	2015	2016	2017
Stoney Creek		N/A	N/A	N/A	N/A	N/A	N/A	N/A
Glanbrook		3.2%	3.2%	3.2%	3.2%	0.0%	0.0%	0.0%
Ancaster		0.7%	0.7%	0.7%	0.7%	0.0%	0.0%	0.0%
Hamilton		N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dundas		0.8%	0.8%	0.8%	0.8%	0.0%	0.0%	0.0%
Flamborough		N/A	N/A	N/A	N/A	N/A	N/A	N/A

Stage 1: Elimination of area rating C&R, urban/rural area rating for Fire, urban/rural area rating for Sidewalks & Streetlights - Phased-in over 4 years (2011-2014)

Stage 2: urban/rural area rating for Transit - Phased-in over 3 years (2015-2017)

Note: Residential (CVA = 245,100); % change in total taxes based on 2011 draft total taxes

URBAN = transit + urban fire + urban sidewalk + urban streetlights; **RURAL** = no transit + rural fire + rural sidewalk + rural streetlights

Citizens' Forum Recommended Model

The following table identifies the tax impacts of the Citizens' Forum recommended area rating model using the 2011 draft budget.

**Area Rating: Urban / Rural Scenario
CITIZENS' FORUM RECOMMENDED**

Total Residential Tax Impact
(based on a \$245,100 home)

Properties within URBAN / TRANSIT service area

	Total Taxes			\$ Change in Total Taxes			% Change in Total Taxes		
	Urban ¹	Urban with Rural Fire		Urban ¹	Urban with Rural Fire		Urban ¹	Urban with Rural Fire	
		hydrants	no hydrants		hydrants	no hydrants		hydrants	no hydrants
Stoney Creek	3,475	3,285	3,322	278	88	124	8.7%	2.7%	3.9%
Glanbrook	3,475	3,285	3,322	481	290	327	16.0%	9.7%	10.9%
Ancaster	3,475	N/A	3,322	209	N/A	55	6.4%	N/A	1.7%
Hamilton	3,475	N/A	N/A	(154)	N/A	N/A	-4.3%	N/A	N/A
Dundas	3,475	N/A	N/A	228	N/A	N/A	7.0%	N/A	N/A
Flamborough	3,358	N/A	N/A	229	N/A	N/A	7.3%	N/A	N/A

Properties within RURAL / NON TRANSIT service area

	Total Taxes			\$ Change in Total Taxes			% Change in Total Taxes		
	Rural ²		Rural with Urban Fire	Rural ²		Rural with Urban Fire	Rural ²		Rural with Urban Fire
	hydrants	no hydrants		hydrants	no hydrants		hydrants	no hydrants	
Stoney Creek	3,112	3,149	N/A	(25)	11	N/A	-0.8%	0.4%	N/A
Glanbrook	3,112	3,149	3,303	185	222	375	6.3%	7.6%	12.8%
Ancaster	N/A	3,149	3,303	N/A	(61)	93	N/A	-1.9%	2.9%
Hamilton	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dundas	N/A	3,149	3,303	N/A	(54)	100	N/A	-1.7%	3.1%
Flamborough	3,112	3,149	N/A	21	57	N/A	0.7%	1.9%	N/A

NOTE: urban/rural boundary for Transit and Sidewalks/Streetlights does not align to the urban/rural boundary for Fire

The Urban/Rural model above:

- assumes full elimination of area rating Culture & Recreation and Ancaster Sidewalk Snow Removal

¹ Urban = Transit + Urban Fire + Urban Sidewalks + Urban Streetlights

² Rural = No Transit + Rural Fire (split depending on presence of hydrants) + Rural Sidewalks + Rural Streetlights

% Change in Total Taxes based on 2011 Draft Total Taxes

For the most part, the only difference between the two models is that “Rural” fire, as contained in staff report FCS09087, is further divided in the Citizens’ Forum report depending on the presence of hydrants. The urban tax impact of both models are similar, as the only difference (Citizens’ Forum recommending the elimination of area rating Ancaster Sidewalk Snow removal) is minor. As shown above, the tax impact of the Rural area with hydrants is actually lower than the tax impact of the Rural area without hydrants. This may not have been the intent of the Citizens’ Forum, which stated *“While the staff recommendation differentiated between the rural and urban experience, it occurred to us that their rural map included pockets of subdivisions that enjoyed both fire hydrants and better proximity to a fire station than truly rural places like Sheffield, for example, that sit near the furthest boundary of the GHA”*. So it is likely that the Citizens’ Forum members may have expected the tax impact on Rural (no hydrant) residents to be lower.

The reality is that response times and the presence of hydrants do not necessarily impact area rated costs. When looking at actual resources, the cost to respond to a call in the rural area without hydrants is higher than in rural areas with hydrants. This is primarily due to the need to send out more resources (i.e. tankers required) and the frequency of incidents where career fire fighters arrive on-scene sooner than volunteers (particularly Monday to Friday from 9 to 5). Another factor is that there is relatively more assessment base in these areas with hydrants in comparison to the assigned cost.

Phase-in

The Citizens’ Forum recommended that the resulting changes in property taxes be phased in over no more than four years. The following table identifies a four-year phase-in (assuming it is done equally every year). Note that the Citizens’ Forum recommendation on a phase-in plan included a proviso that an extension of the phase-in is warranted if the total tax impact (inclusive of budget) exceeds 5% in one year. This would have to be determined every year once the annual budget is approved. Based on the current draft 2011 draft budget, the year one impact would not exceed 5%, assuming the average impacts by former area municipality. Note that this does not take into account property-specific impacts (simply the average impacts by former area municipality). More analysis would be required if the intent is to include property-specific impacts (as this would vary due to the reassessment and can not be controlled by staff / Council).

**Area Rating: Urban / Rural Scenario - Citizens' Forum
Proposed Phase-in Plan**

URBAN

Stoney Creek
Glanbrook
Ancaster
Hamilton
Dundas
Flamborough

% Increase				
2011	2012	2013	2014	
2.2%	2.2%	2.2%	2.2%	
4.0%	4.0%	4.0%	4.0%	
1.6%	1.6%	1.6%	1.6%	
-1.1%	-1.1%	-1.1%	-1.1%	
1.8%	1.8%	1.8%	1.8%	
1.8%	1.8%	1.8%	1.8%	

RURAL

Stoney Creek
Glanbrook
Ancaster
Hamilton
Dundas
Flamborough

% Increase				
2011	2012	2013	2014	
0.1%	0.1%	0.1%	0.1%	
1.9%	1.9%	1.9%	1.9%	
-0.5%	-0.5%	-0.5%	-0.5%	
N/A	N/A	N/A	N/A	
-0.4%	-0.4%	-0.4%	-0.4%	
0.5%	0.5%	0.5%	0.5%	

URBAN with Rural Hydrant Fire

Stoney Creek
Glanbrook
Ancaster
Hamilton
Dundas
Flamborough

% Increase				
2011	2012	2013	2014	
0.7%	0.7%	0.7%	0.7%	
2.4%	2.4%	2.4%	2.4%	
N/A	N/A	N/A	N/A	
N/A	N/A	N/A	N/A	
N/A	N/A	N/A	N/A	
N/A	N/A	N/A	N/A	

URBAN with Rural No Hydrant Fire

Stoney Creek
Glanbrook
Ancaster
Hamilton
Dundas
Flamborough

% Increase				
2011	2012	2013	2014	
1.0%	1.0%	1.0%	1.0%	
2.7%	2.7%	2.7%	2.7%	
0.4%	0.4%	0.4%	0.4%	
N/A	N/A	N/A	N/A	
N/A	N/A	N/A	N/A	
N/A	N/A	N/A	N/A	

RURAL with Rural Hydrant Fire

Stoney Creek
Glanbrook
Ancaster
Hamilton
Dundas
Flamborough

% Increase				
2011	2012	2013	2014	
-0.2%	-0.2%	-0.2%	-0.2%	
1.6%	1.6%	1.6%	1.6%	
N/A	N/A	N/A	N/A	
N/A	N/A	N/A	N/A	
N/A	N/A	N/A	N/A	
0.2%	0.2%	0.2%	0.2%	

RURAL with Urban Fire

Stoney Creek
Glanbrook
Ancaster
Hamilton
Dundas
Flamborough

% Increase				
2011	2012	2013	2014	
N/A	N/A	N/A	N/A	
3.2%	3.2%	3.2%	3.2%	
0.7%	0.7%	0.7%	0.7%	
N/A	N/A	N/A	N/A	
0.8%	0.8%	0.8%	0.8%	
N/A	N/A	N/A	N/A	

Elimination of area rating C&R & Ancaster Sidewalk Snow Removal, 3-tier (urban/rural with hydrants/rural without hydrants) area rating for Fire, urban/rural area rating for Sidewalks & Streetlights & Transit- Phased-in over 4 years (2011-2014)

Note: Residential (CVA = 245,100); % change based on 2011 taxes

Note: Phase-in may extend beyond 2014 if total increase (including budget) exceeds 5% in one year

URBAN = transit + urban fire + urban sidewalk + urban streetlights; **RURAL** = no transit + rural (no hydrants) fire + rural sidewalk + rural streetlights

Alternatives for Consideration – See Page 15

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

Financial: Area rating does not result in more revenue to the City. It is simply a method of allocating the cost of specific services to the taxpayer. A change to the method of area rating simply redistributes who ultimately is paying for the service. There may be, however, financial implications if area rating is fully eliminated and Council chooses to harmonize services. This financial impact depends on the desired level of harmonization. Both the staff and Citizens' Forum reports do not recommend the full elimination of area rating and assume no increase in the municipal tax levy. A new alternative, however, is presented for Council's information that would increase the amount of taxes collected for Transit (see page A9 of Appendix A to Report FCS09087a).

Staffing: N/A

Legal: N/A

HISTORICAL BACKGROUND (Chronology of events)

In November, 2009, staff presented report FCS09087 "Area Rating Options". The report recommended an urban/rural model of area rating to align with the way municipal services are being provided. Council subsequently approved the establishment of a Citizens' Forum to review the staff report and make recommendations on area rating. After extensive review and consultation with the community, the Citizens' Forum presented their recommendations to the General Issues Committee on February 28th, 2011. For the most part, the Citizens' Forum agreed with staff's recommended urban/rural model of area rating, with the exception of Ancaster Sidewalk Snow Removal, Fire Services and the length of a phase-in plan. As directed by Council, this report identifies the financial impacts of the Citizens' Forum recommended area rating model, as well as updates the financial impacts of the November, 2009 staff report.

Background material around area rating has not been repeated in this report. For example, the history of area rating in Hamilton, a complete review of all services and a survey of all municipalities that use area rating are contained in the November, 2009 staff report FCS09087.

POLICY IMPLICATIONS

As approved by the previous Council, the approved method/level of area rating would be implemented for the 2011 taxation year, however this decision is at the discretion of the current Council. Future tax policy decisions may be impacted by the approved method of area rating.

Area rating is an annual decision, implemented through the annual tax levy by-law passed in April of each year.

RELEVANT CONSULTATION

Staff have consulted with City Departments whose services are currently area rated or potentially new to area rating: Community Services (Culture & Recreation), Hamilton Emergency Services (Fire), Public Works (Transit, Sidewalk Snow Removal, Sidewalks, Streetlights) and Planning & Economic Development (Parking).

Also, as indicated, a comprehensive review was conducted by the Citizen's Forum. The Forum's report is included in the April 8th GIC agenda.

ANALYSIS / RATIONALE FOR RECOMMENDATION

(include Performance Measurement/Benchmarking Data, if applicable)

Culture & Recreation

Both staff and the Citizens' Forum reports recommended that Culture & Recreation no longer be area rated. Through consultation with Council, a number of requests were made to separate the impacts of these two services. As such the following table identifies the updated tax impacts separately for Culture and Recreation.

CULTURE

2011 Draft Net Service Levy = \$5.7 million

Total Residential Tax Impact
(based on a \$245,100 home)

As per Staff Report FCS09087 & Citizens' Forum Recommendation:

ELIMINATION FROM AREA RATING

	Culture				\$ change in Culture		% change in Total Taxes	
	2011 DRAFT		Eliminate		Urban / Transit	Rural / No Transit	Urban / Transit	Rural / No Transit
	U/T	R/nT	U/T	R/nT				
Stoney Creek	23	23	24	24	0	0	0.0%	0.0%
Glanbrook	-	-	24	24	24	24	0.8%	0.8%
Ancaster	22	22	24	24	2	2	0.1%	0.1%
Hamilton	32	N/A	24	N/A	(8)	N/A	-0.2%	N/A
Dundas	4	4	24	24	20	20	0.6%	0.6%
Flamborough	-	-	24	24	24	24	0.8%	0.8%

U/T = Properties located within Urban/Transit service area; R/nT = Properties located within Rural/No Transit service area

RECREATION

2011 Draft Net Service Levy = \$32.0 million

Total Residential Tax Impact
(based on a \$245,100 home)

As per Staff Report FCS09087 & Citizens' Forum Recommendation:

ELIMINATION FROM AREA RATING

	Recreation				\$ change in Rec		% change in Total Taxes	
	2011 DRAFT		Eliminate		Urban / Transit	Rural / No Transit	Urban / Transit	Rural / No Transit
	U/T	R/nT	U/T	R/nT				
Stoney Creek	81	81	133	133	52	52	1.6%	1.7%
Glanbrook	39	39	133	133	94	94	3.1%	3.2%
Ancaster	87	87	133	133	46	46	1.4%	1.4%
Hamilton	174	N/A	133	N/A	(41)	N/A	-1.1%	N/A
Dundas	125	125	133	133	8	8	0.2%	0.2%
Flamborough	64	64	133	133	69	69	2.2%	2.2%

U/T = Properties located within Urban/Transit service area; R/nT = Properties located within Rural/No Transit service area

Under the “Alternatives for Consideration” section of this report, an alternative urban/rural model for area rating Recreation is also identified.

Fire

Both staff and the Citizens’ Forum agreed that the current method of area rating fire services is not appropriate, as it does not reflect how fire services are being provided. Although both have recommended area rating based on an urban/rural model, the Citizens’ Forum has recommended a 3-tier model to take into account rural areas with hydrants. Staff are recommending to treat all rural areas (primarily serviced by volunteers) equally, regardless of the presence of hydrants. Note that the cost of

hydrants is included in the water/wastewater billing, not taxes. Therefore, rural residents without hydrants do not contribute to funding hydrant costs in their taxes.

In determining the tax impacts of both options, staff have assumed that the Citizens’ Forum “Hydrant – Career or Composite Station Primary Response” area is equivalent to the staff recommended “Urban” fire area. The staff recommended “Rural” fire area has then been divided into two depending on the presence of hydrants (Rural with hydrants = Citizens’ Forum “Hydrant – Volunteer Station Primary Response” area; Rural without hydrants = Citizens’ Forum “No hydrant service” area). **For the most part, the “Rural with hydrants” includes Winona, Binbrook, Mount Hope (exclusive of the airport), Freelon and Carlisle.**

Both models take into account that personnel and equipment are not restricted to specific areas and, as such, are deployed to any part of the City in order to maintain a desired level of service across the entire City. Both models, therefore, allocate a share of career costs to the rural area and visa-versa, a share of the volunteer costs to the urban area – in recognition of this service delivery model.

Below are the updated tax impacts of both recommended models.

FIRE

2011 Draft Net Service Levy = \$75.1 million

Total Residential Tax Impact
(based on a \$245,100 home)

As per Staff Report FCS09087:
URBAN / RURAL (2-TIER)

	Fire				\$ change in Fire		% change in Total Taxes			
	2011 DRAFT		Urban/Rural		Urban Fire	Rural Fire	Urban / Transit		Rural / No Transit	
	U/T	R/nT	U/F	R/F			Urban Fire	Rural Fire	Urban Fire	Rural Fire
Stoney Creek	205	205	335	165	130	(40)	4.1%	-1.3%	N/A	-1.3%
Glanbrook	60	60	335	165	275	105	9.2%	3.5%	9.4%	3.6%
Ancaster	273	273	335	165	61	(108)	1.9%	-3.3%	1.9%	-3.4%
Hamilton	391	N/A	335	N/A	(56)	N/A	-1.5%	N/A	N/A	N/A
Dundas	246	246	335	165	89	(81)	2.7%	N/A	2.8%	-2.5%
Flamborough	200	200	335	165	135	(35)	4.3%	N/A	N/A	-1.1%

U/T = Properties located within Urban/Transit service area; R/nT = Properties located within Rural/No Transit service area
U/F = Properties located within Urban/Fire service area; R/F = Properties located within Rural/Fire service area

FIRE

2011 Draft Net Service Levy = \$75.1 million

Total Residential Tax Impact
(based on a \$245,100 home)

Citizens' Forum Recommendation:

URBAN / RURAL with and without hydrants (3-TIER)

	Fire					\$ change in Fire			% change in Total Taxes					
	2011 DRAFT		Urban/Rural			Urban Fire	Rural Fire		Urban / Transit			Rural / No Transit		
	U/T	R/nT	U/F	R/F			H	noH	Urban Fire	Rural Fire		Urban Fire	Rural Fire	
			H	noH				H	noH	H	noH	H	noH	
Stoney Creek	205	205	335	144	181	130	(61)	(24)	4.1%	-1.9%	-0.8%	N/A	-1.9%	-0.8%
Glanbrook	60	60	335	144	181	275	85	121	9.2%	2.8%	4.0%	9.4%	2.9%	4.1%
Ancaster	273	273	335	144	181	61	N/A	(92)	1.9%	N/A	-2.8%	1.9%	N/A	-2.9%
Hamilton	391	N/A	335	144	N/A	(56)	N/A	N/A	-1.5%	N/A	N/A	N/A	N/A	N/A
Dundas	246	246	335	144	181	89	N/A	(65)	2.7%	N/A	N/A	2.8%	N/A	-2.0%
Flamborough	200	200	335	144	181	135	(55)	(19)	4.3%	N/A	N/A	N/A	-1.8%	-0.6%

U/T = Properties located within Urban/Transit service area; R/nT = Properties located within Rural/No Transit service area

U/F = Properties located within Urban/Fire service area; R/F = Properties located within Rural/Fire service area

H = hydrants; noH = no hydrants

As identified above, under the Citizen Forum recommended Fire model, rural properties with hydrants will pay less than rural properties with no hydrants (\$144 versus \$181). Despite perceived enhanced service levels for the rural area with hydrants, area rating is based on the cost to provide the service which is higher in the rural with no hydrants. As discussed, this is primarily due to the need to send out more resources (i.e. tankers required) and the frequency of incidents where career fire fighters arrive on-scene sooner than volunteers (particularly Monday to Friday from 9 to 5). Another factor is that there is relatively more assessment base in these areas with hydrants in comparison to the assigned cost. Conversely, there is relatively less assessment in the rural areas without hydrants in comparison to the assigned costs, so that the resulting taxes are higher.

Transit

The Citizens' Forum endorses staff's previous recommendation of area rating transit based on an urban/rural model that aligns to the transit service area. This model establishes one transit rate within the Transit service area (urban) and continues not to charge properties outside the Transit service area (rural). Due the low service duration, limited frequency and disconnect to the rest of the transit system, the cost of the Waterdown route is recommended to be borne exclusively by properties in Waterdown and not rolled into the cost of the entire transit system.

Below are the updated impacts of the previously recommended urban/rural model of area rating transit.

TRANSIT

2011 Draft Net Service Levy = \$32.3 million

Total Residential Tax Impact
(based on a \$245,100 home)

As per Staff Report FCS09087 & Citizens' Forum Recommendation:

URBAN / RURAL + WATERDOWN OPTION

	Transit				\$ change in Transit		% change in Total Taxes	
	2011 DRAFT		Urban/Rural		Urban / Transit	Rural / No Transit	Urban / Transit	Rural / No Transit
	U/T	R/nT	U/T	R/nT				
Stoney Creek	60	-	154	-	94	-	3.0%	0.0%
Glanbrook	68	-	154	-	87	-	2.9%	0.0%
Ancaster	53	-	154	-	102	-	3.1%	0.0%
Hamilton	205	N/A	154	N/A	(51)	N/A	-1.4%	N/A
Dundas	45	-	154	-	109	-	3.4%	0.0%
Flamborough	37	-	37	-	-	-	0.0%	0.0%

U/T = Properties located within Urban/Transit service area; R/nT = Properties located within Rural/No Transit service area

Alternative Transit area rating scenarios are provided later in this report (see page A9 in Appendix A to FCS09087a).

Sidewalks & Streetlights

The Citizens' Forum endorses staff's previous recommendation of area rating Sidewalks & Streetlights based on an urban/rural model that reflects the fact that there is a significantly higher concentration of Sidewalks and Streetlights in the urban area versus the rural area. The table below identifies the updated impacts.

SIDEWALKS

2011 Draft Net Service Levy = \$2.2 million

Total Residential Tax Impact
(based on a \$245,100 home)

As per Staff Report FCS09087 & Citizens' Forum Recommendation:

URBAN / RURAL

	Sidewalks				\$ change in SW		% change in Total Taxes	
	2011 DRAFT		Urban / Rural		Urban Sidewalk	Rural Sidewalk	Urban / Transit	Rural / No Transit
	U/T	R/nT	U/SW	R/SW				
Stoney Creek	9	9	10	1	1	(8)	0.0%	-0.2%
Glanbrook	9	9	10	1	1	(8)	0.0%	-0.3%
Ancaster	9	9	10	1	1	(8)	0.0%	-0.2%
Hamilton	9	N/A	10	N/A	1	N/A	0.0%	N/A
Dundas	9	9	10	1	1	(8)	0.0%	-0.2%
Flamborough	9	9	10	1	1	(8)	0.0%	-0.3%

U/T = Properties located within Urban/Transit service area; R/nT = Properties located within Rural/No Transit service area

U/SW = Properties located within Urban/Sidewalks service area; R/SW = Properties located within Rural/Sidewalks service area

STREETLIGHTS

2011 Draft Net Service Levy = \$5.0 million

Total Residential Tax Impact
(based on a \$245,100 home)

As per Staff Report FCS09087 & Citizens' Forum Recommendation:

URBAN / RURAL

	Streetlights				\$ change in SL		% change in Total Taxes	
	2011 DRAFT		Urban / Rural		Urban	Rural	Urban /	Rural / No
	U/T	R/nT	U/SL	R/SL	Streetligh	Streetligh	Transit	Transit
Stoney Creek	21	21	22	12	1	(9)	0.0%	-0.3%
Glanbrook	21	21	22	12	1	(9)	0.0%	-0.3%
Ancaster	21	21	22	12	1	(9)	0.0%	-0.3%
Hamilton	21	N/A	22	N/A	1	N/A	0.0%	N/A
Dundas	21	21	22	12	1	(9)	0.0%	-0.3%
Flamborough	21	21	22	12	1	(9)	0.0%	-0.3%

U/T = Properties located within Urban/Transit service area; R/nT = Properties located within Rural/No Transit service area
U/SL = Properties located within Urban/Streetlights service area; R/SL = Properties located within Rural/Streetlights service area

Ancaster Sidewalk Snow Removal

The Citizens' Forum did not agree with staff's previous recommendation of continuing to area rate Sidewalk Snow Removal to the urban/transit area of Ancaster (Ward 12). Staff recommended the status quo as long as the enhanced service continues to be provided exclusively to this area of the City. The Citizens' Forum recommended to no longer area rate this service. Due to the small cost of this program (2011 draft budget = \$84,000), the impact on total taxes, which accounts for approximately \$4 for a home assessed at \$245,100 in Ancaster (Ward 12), is minimal.

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

Recreation – Urban/Rural:

Although the previous staff report and the Citizens' Forum recommended to no longer area rate Recreation, an alternative would be to area rate Recreation based on urban/rural, in recognition of the fact that there are significantly more recreational facilities and programs in the urban area versus the rural area. This alternative does not take into account the fact that a taxpayer in the rural area can and will use a facility/program located inside the urban boundary. Below are the tax impacts of this alternative, which results in facilities/programs physically located in the urban boundary being paid by taxpayers in the urban boundary and visa-versa, facilities/programs

physically located in the rural boundary being paid by taxpayers in the rural boundary. The only exception is Ivor Wynne Stadium, which has been allocated to the entire City (not area rated).

RECREATION

2011 Draft Net Service Levy = \$32.0 million

Total Residential Tax Impact

(based on a \$245,100 home)

ALTERNATIVE: URBAN/RURAL AREA RATING

	Recreation				\$ change in Rec		% change in Total Taxes	
	2011 DRAFT		Urban/Rural		Urban / Transit	Rural / No Transit	Urban / Transit	Rural / No Transit
	U/T	R/nT	U/T	R/nT				
Stoney Creek	81	81	138	88	57	7	1.8%	0.2%
Glanbrook	39	39	138	88	99	49	3.3%	1.7%
Ancaster	87	87	138	88	51	1	1.6%	0.0%
Hamilton	174	N/A	138	N/A	(36)	N/A	-1.0%	N/A
Dundas	125	125	138	88	13	(37)	0.4%	-1.1%
Flamborough	64	64	138	88	74	24	2.4%	0.8%

U/T = Properties located within Urban/Transit service area; R/nT = Properties located within Rural/No Transit service area

Urban / Rural assumes Ivor Wynne is not area rated (on General Levy)

It should be noted however, the rationale for no longer area rating recreation is the fact that not only are these recreational facilities and programs available to all City of Hamilton residents (regardless of location), but the statistics show that residents are in fact using facilities/programs outside their neighbourhood.

Council could consider to area rate Recreation Services on an urban/rural basis as a means of mitigating and lowering impacts in the rural areas (approximately \$45 per household). However, this would result in a higher tax impact of about \$5 per household in the urban area (including the former suburban area municipalities).

Transit:

Both the previous staff report and the Citizens' Forum recommend area rating transit based on an urban/rural model, whereby taxpayers in the urban area pay the same tax rate for transit and taxpayers in the rural area continue not to pay for transit. The "Analysis / Rationale for Recommendation" section of this report identifies the tax impact of this recommended model, which ensures that all residential properties in the urban transit boundary assessed at \$245,100 would pay equally \$154 for Transit (with the exception of Flamborough). As shown in the impacts, this results in a decrease to the taxpayers in the former City of Hamilton, which, under the status quo, are paying \$205 (based on a \$245,100 assessed home). An alternative would be to bring everyone else (with the exception of Waterdown) up to the current Hamilton amount of \$205 (with properties in the rural area continuing not to pay for transit). The following table identifies the impact of this option which would generate an additional \$10.6 million that could be used to enhance the transit service in the surrounding suburban

transit area. This scenario does result in higher tax increases in the urban areas of the former suburban area municipalities.

TRANSIT

ALTERNATIVE: URBAN / RURAL - Urban (except Waterdown) @ HAMILTON RATE (generates an additional \$10.6 million)

	Transit				\$ change in Transit		% change in Total Taxes	
	2011		Urban / Rural		Urban/ Transit	Rural/No Transit	Urban/ Transit	Rural/No Transit
	U/T	R/nT	U/T	R/nT				
Stoney Creek	60	-	205	-	146	-	4.6%	0.0%
Glanbrook	68	-	205	-	138	-	4.6%	0.0%
Ancaster	53	-	205	-	153	-	4.7%	0.0%
Hamilton	205	N/A	205	N/A	-	N/A	0.0%	N/A
Dundas	45	-	205	-	160	-	4.9%	0.0%
Flamborough	37	-	37	-	-	-	0.0%	0.0%

Appendix A (page A9) to this report identifies two other alternatives for transit, such as:

- All urban areas (with the exception of Waterdown) @ recommended \$154, yet Hamilton maintained at \$205 – generates an additional \$7.0 million for re-investment
- All urban areas (with the exception of Waterdown) @ \$180 – generates an additional \$5.3 million for re-investment

Parking:

Currently the expenditures and revenues for Parking (2011 draft budget of -\$1.9 million) are not area rated and as such are included in the General Levy. Staff were requested to provide information related to the potential of area rating parking based on former municipal boundaries.

As shown below, currently all residential taxpayers receive a benefit of approximately -\$8 (based on a 245,100 home) due to the sharing of the Parking revenues on the general levy. The impacts of moving to an area rated service based on former municipal boundary range from an increase in Glanbrook and Dundas of about \$11 per household to a reduction of about -\$4 per household in Hamilton.

HAMILTON MUNICIPAL PARKING SYSTEMS

2011 Draft Net Service Levy = -\$1.9 million

Total Residential Tax Impact

(based on a \$245,100 home)

ALTERNATIVE: AREA RATE BASED ON FORMER MUNICIPAL BOUNDARY

	Parking				\$ change in Parking		% change in Total Taxes	
	2011 DRAFT		A/R by former muni		Urban /	Rural / No	Urban /	Rural / No
	U/T	R/nT	U/T	R/nT	Transit	Transit	Transit	Transit
Stoney Creek	(8)	(8)	(9)	(9)	(1)	(1)	0.0%	0.0%
Glanbrook	(8)	(8)	3	3	11	11	0.4%	0.4%
Ancaster	(8)	(8)	(1)	(1)	7	7	0.2%	0.2%
Hamilton	(8)	N/A	(12)	N/A	(4)	N/A	-0.1%	N/A
Dundas	(8)	(8)	3	3	11	11	0.3%	0.3%
Flamborough	(8)	(8)	(1)	(1)	7	7	0.2%	0.2%

U/T = Properties located within Urban/Transit service area; R/nT = Properties located within Rural/No Transit service area

Assumes paid parking is maintained in all areas including Stoney Creek, Ancaster and Flamborough

Area rating parking by former municipal boundary would be inconsistent with one of the main principles of the staff recommended urban rural model; not taxing based on former area municipal boundaries. However, if Council chose to area rate Parking, then the former area municipalities could decide not to charge paid parking in their respective downtowns.

Chamber of Commerce Submission:

The three Chambers jointly submitted a “service oriented approach” to area rating. They recommend “moving towards a “Geographic Service Zones” model, where residents and businesses pay area rated services based on the services they receive and use”. Council subsequently passed a motion to direct staff “to provide a high level conceptual overview and assessment of the feasibility of introducing a geographic zone model pursuant to the Chamber of Commerce report, including legal authority and advantages”.

It has been recognized, even the by Chamber themselves, that their submission is very high level and requires additional analysis to identify the proposed area rated services or the geographic service zones – simply that “service (area) rating should be considered where significant differences in service levels / usage exists”.

Staff met with representatives of the three Chambers on April 1, 2011. The Chamber provided some additional clarification and information regarding their proposal:

- All services should be considered for potential inclusion in a Geographic Service Rating model including, Policing, Land Ambulance, Social Housing and other Social Services.
- Geographic zones could be large or small, but would not likely be smaller than the size of wards.

- A service delivery review should be done for all City services with a view to determine whether costs and benefits differ by geographic area and therefore should be included in a Geographic Service Rating zone.

The following identifies some of the Chamber's assertions and provides a brief staff response:

- "Significant differences in service levels": staff are in agreement that services with significant differences in service levels may be potential candidates for area rating, and as such recommended that Fire, Transit, Sidewalks and Streetlights be area rated (Area Rating Options FCS09087). Also, an urban/rural area rating for Recreation services has also been prepared for Council's consideration. The significant differences in service levels are evident between urban and rural areas of the City, and as such staff recommended an urban/rural model of area rating. In this sense, area rating on an urban/rural basis could be viewed as a form of Geographic Service Rating.
- "Major services should be considered for service rating": Services such as Police, Land Ambulance and Social Services (including Social Housing), have been provided by either Provincial or Regional levels of government since 1974 and have not been impacted by amalgamation. The area rating of these services, which account for approximately 40% of the municipal net levy, is inappropriate. Staff believe that these services have city-wide public benefits and / or are income re-distribution in nature and therefore are fundamentally inappropriate for any type of area rating.
- "Significant differences in usage": property taxes are not a user fee, but rather a way of distributing the cost for local public services and programs throughout the municipality. Simply because a taxpayer does not utilize a specific service, does not suggest that the taxpayer should not pay for the service. If the service is being provided generally across the city, all taxpayers should pay equally for the service, regardless of the fact that one taxpayer uses the service more than another.
- "Accessibility to services (whether a service is available to you)": an issue arises in trying to define "accessibility". Does accessibility mean the service has to be within walking distance, within x km radius, open to all regardless of distance, etc. The urban/rural model incorporates an element of consideration for accessibility. For example Transit is not charged to the rural area where the service is not provided. Culture and Recreation facilities and programs are available to everyone and staff have statistics indicating frequent use from residents beyond former municipal boundaries.
- "Taxing based on services required": The Chamber's proposal supports the concept that taxpayers can opt out of services that they do not use/require and adjust their taxes accordingly. While a few services lend themselves well to user

pay like water and wastewater, most municipal services have a varying range of suitability to being user pay / opt out. There are many factors to consider before moving a service to a totally user pay system. Most public services have an element of public good and, therefore, a contribution from all taxpayers is desirable. As well, there are a number of public services that are rarely used directly by the taxpayer but are very important if required. Fire, Ambulance and Policing are the most obvious. Extensive analysis and consultation would be required to consider moving traditional property tax based services to a user pay / optional system. The history of taxation in Ontario and Canada is one of public revenues (i.e. taxes) being used to support public services and goals.

Staff continued to dialogue and receive clarification from the Chamber during the drafting of this report. It is clear that far more consultation and analysis would be required to further pursue the recommendations of the Chamber and to determine which services and / or which geographic zones could potentially be appropriate for inclusion, if Council desired more information/consideration.

On many key points, the staff recommended urban/rural model is consistent with the objectives of the Chamber. Taxation for area rated services should be based on service levels, not on former municipal boundaries. Significant differences in cost to provide services should result in a differentiation of tax rates, where appropriate.

The Chamber has concerns that the recommended urban / rural model will “inflammate” the issues arising from amalgamation. That their recommended approach will “contribute to healing of the wounds of amalgamation” and requires “effective public consultation”.

It is not clear whether the Chamber’s approach, or any other approach, can avoid issues and perceptions coming out of amalgamation. The process that this Council has undertaken has been based on publicly stated principles and has been confirmed by an extensive consultation process.

Legislatively, all services, except for Public Health, can be area rated. If Council wanted to delay implementing any changes to the current area rating system, it could undertake some detailed Service Delivery Reviews for services it thought would be appropriate to include in a Geographic Service Rating system. Staff could then report back on these reviews in about six to twelve months. It will likely be a difficult process to determine the appropriate geographic boundary for each particular service to be included and there may be some services (as staff suggested) that Council feels are fundamentally inappropriate for a Geographic Service Rating model.

To the best of staff’s knowledge, no municipality in Ontario or Canada uses a Geographic Service Rating approach to taxation.

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

Healthy Community

- ◆ An engaged Citizenry

APPENDICES / SCHEDULES

APPENDIX A – Tax Impacts

Area Rating: Urban / Rural Scenario

Residential Property Count

(includes all properties with some or all RT assessment)

Properties within URBAN / TRANSIT service area

	# of Residential Properties		% of Former Muni Residential Properties	
	Urban ¹	Urban with Rural Fire	Urban ¹	Urban with Rural Fire
Stoney Creek	16,626	3,741	78%	18%
Glanbrook	2,683	915	31%	11%
Ancaster	10,989	23	88%	0%
Hamilton	94,596	-	100%	0%
Dundas	7,669	-	95%	0%
Flamborough	5,215	-	40%	0%
Total	137,778	4,679	87.2%	3.0%

Properties within RURAL / NON TRANSIT service area

	# of Residential Properties		% of Former Muni Residential Properties	
	Rural ²	Rural with Urban Fire	Rural ²	Rural with Urban Fire
Stoney Creek	823	-	4%	0%
Glanbrook	4,684	420	54%	5%
Ancaster	1,341	160	11%	1%
Hamilton	-	-	0%	0%
Dundas	218	180	3%	2%
Flamborough	7,707	-	60%	0%
Total	14,773	760	9.4%	0.5%

NOTE: urban/rural boundary for Transit and Sidewalks/Streetlights does not align with the urban/rural boundary for Fire

The Urban/Rural model above:

¹ Urban = Transit + Urban Fire + Urban Sidewalks + Urban Streetlights

² Rural = No Transit + Rural Fire + Rural Sidewalks + Rural Streetlights

Area Rating: Urban / Rural Scenario Reflecting the Citizens' Forum Recommended Fire Boundary

Residential Property Count

(includes all properties with some or all RT assessment)

Properties within URBAN / TRANSIT service area

	# of Residential Properties			% of Former Muni Residential Properties		
	Urban ¹	Urban with Rural Fire		Urban ¹	Urban with Rural Fire	
		Hydrants	No Hydrants		Hydrants	No Hydrants
Stoney Creek	16,626	3,706	35	78%	17%	0%
Glanbrook	2,683	910	5	31%	10%	0%
Ancaster	10,989	-	23	88%	0%	0%
Hamilton	94,596	-	-	100%	0%	0%
Dundas	7,669	-	-	95%	0%	0%
Flamborough	5,215	-	-	40%	0%	0%
Total	137,778	4,616	63	87.2%	2.9%	0.0%

Properties within RURAL / NON TRANSIT service area

	# of Residential Properties			% of Former Muni Residential Properties		
	Rural ²		Rural with Urban Fire	Rural ²		Rural with Urban Fire
	Hydrants	No Hydrants		Hydrants	No Hydrants	
Stoney Creek	4	819	-	0%	4%	0%
Glanbrook	2,478	2,206	420	28%	25%	5%
Ancaster	-	1,341	160	0%	11%	1%
Hamilton	-	-	-	0%	0%	0%
Dundas	-	218	180	0%	3%	2%
Flamborough	1,256	6,451	-	10%	50%	0%
Total	3,738	11,035	760	2.4%	7.0%	0.5%

NOTE: urban/rural boundary for Transit and Sidewalks/Streetlights does not align with the urban/rural boundary for Fire

The Urban/Rural model above:

¹ Urban = Transit + Urban Fire + Urban Sidewalks + Urban Streetlights

² Rural = No Transit + Rural Fire + Rural Sidewalks + Rural Streetlights
Rural fire split between Rural with hydrants and Rural no hydrants

Area Rating: Urban / Rural Scenario

AS PER STAFF REPORT FCS09087 "AREA RATING OPTIONS"

Total Residential Tax Impact
(based on a \$245,100 home)

Properties within URBAN / TRANSIT service area

	2011 Total Taxes	STAGE 1						STAGE 2			
		New Total Taxes		\$ Change in Total Taxes		% Change in Total Taxes		New Total Taxes		\$ Change in Total Taxes	% Change in Total Taxes
		Urban ¹	Urban with Rural Fire	Urban ¹	Urban with Rural Fire	Urban ¹	Urban with Rural Fire	Urban ¹	Urban with Rural Fire		
Stoney Creek	3,198	3,381	3,211	184	14	5.7%	0.4%	3,475	3,306	94	3.0%
Glanbrook	2,995	3,389	3,219	394	224	13.2%	7.5%	3,475	3,306	87	2.9%
Ancaster	3,267	3,378	3,208	111	(59)	3.4%	-1.8%	3,480	3,310	102	3.1%
Hamilton	3,630	3,527	N/A	(103)	N/A	-2.8%	N/A	3,475	N/A	(51)	-1.4%
Dundas	3,248	3,366	N/A	118	N/A	3.6%	N/A	3,475	N/A	109	3.4%
Flamborough	3,129	3,358	N/A	229	N/A	7.3%	N/A	3,358	N/A	-	0.0%

Properties within RURAL / NON TRANSIT service area

	2011 Total Taxes	STAGE 1						STAGE 2			
		New Total Taxes		\$ Change in Total Taxes		% Change in Total Taxes		New Total Taxes		\$ Change in Total Taxes	% Change in Total Taxes
		Rural ²	Rural with Urban Fire	Rural ²	Rural with Urban Fire	Rural ²	Rural with Urban Fire	Rural ²	Rural with Urban Fire		
Stoney Creek	3,138	3,133	N/A	(5)	N/A	-0.1%	N/A	3,133	N/A	-	0.0%
Glanbrook	2,927	3,133	3,303	206	375	7.0%	12.8%	3,133	3,303	-	0.0%
Ancaster	3,210	3,133	3,303	(77)	93	-2.4%	2.9%	3,133	3,303	-	0.0%
Hamilton	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dundas	3,203	3,133	3,303	(70)	100	-2.2%	3.1%	3,133	3,303	-	0.0%
Flamborough	3,092	3,133	N/A	41	N/A	1.3%	N/A	3,133	N/A	-	0.0%

NOTE: urban/rural boundary for Transit and Sidewalks/Streetlights does not align with the urban/rural boundary for Fire

Stage 1 + Stage 2 = Total Impact

The Urban/Rural model above:

Stage 1: full elimination of Culture & Recreation area rating, urban / rural area rating for Fire, Sidewalks / Streetlights (status quo for Ancaster Sidewalk Snow Removal and Transit)

Stage 2: urban / rural area rating for Transit

¹ Urban = Transit + Urban Fire + Urban Sidewalks + Urban Streetlights

² Rural = No Transit + Rural Fire + Rural Sidewalks + Rural Streetlights

% Change in Total Taxes based on 2011 Draft Total Taxes

Area Rating: Urban / Rural Scenario As Per Staff Report FCS09087: 2009 vs 2011

Total Residential Tax Impact

(based on a \$219,600 home in 2009; \$245,100 in 2011)

Properties within URBAN / TRANSIT service area

	2009			
	\$ Change in Total Taxes		% Change in Total Taxes	
	Urban ¹	Urban with Rural Fire	Urban ¹	Urban with Rural Fire
Stoney Creek	270	120	8.8%	3.9%
Glanbrook	424	274	14.5%	9.4%
Ancaster	201	51	6.4%	1.6%
Hamilton	(141)	N/A	-4.1%	N/A
Dundas	227	N/A	7.3%	N/A
Flamborough	208	N/A	6.9%	N/A

	2011			
	\$ Change in Total Taxes		% Change in Total Taxes	
	Urban ¹	Urban with Rural Fire	Urban ¹	Urban with Rural Fire
	278	108	8.7%	3.4%
	481	311	16.0%	10.4%
	213	43	6.5%	1.3%
	(154)	N/A	-4.3%	N/A
	228	N/A	7.0%	N/A
	229	N/A	7.3%	N/A

Properties within RURAL / NON TRANSIT service area

	2009			
	\$ Change in Total Taxes		% Change in Total Taxes	
	Rural ²	Rural with Urban Fire	Rural ²	Rural with Urban Fire
Stoney Creek	15	N/A	0.5%	N/A
Glanbrook	191	341	6.7%	12.0%
Ancaster	(73)	77	-2.4%	2.5%
Hamilton	N/A	N/A	N/A	N/A
Dundas	(43)	107	-1.4%	3.5%
Flamborough	39	N/A	1.3%	N/A

	2011			
	\$ Change in Total Taxes		% Change in Total Taxes	
	Rural ²	Rural with Urban Fire	Rural ²	Rural with Urban Fire
	(5)	N/A	-0.1%	N/A
	206	375	7.0%	12.8%
	(77)	93	-2.4%	2.9%
	N/A	N/A	N/A	N/A
	(70)	100	-2.2%	3.1%
	41	N/A	1.3%	N/A

NOTE: urban/rural boundary for Transit and Sidewalks/Streetlights does not align to the urban/rural boundary for Fire

The Urban/Rural model above:

- assumes full elimination of Culture & Recreation area rating and the status quo for Ancaster Sidewalk Snow Removal area rating

¹ Urban = Transit + Urban Fire + Urban Sidewalks + Urban Streetlights

² Rural = No Transit + Rural Fire + Rural Sidewalks + Rural Streetlights

Area Rating: Urban / Rural Scenario Phase-in Plan as per Staff Report FCS09087

		STAGE 1				STAGE 2		
URBAN		% Increase				% Increase		
		2011	2012	2013	2014	2015	2016	2017
Stoney Creek		1.4%	1.4%	1.4%	1.4%	1.0%	1.0%	1.0%
Glanbrook		3.3%	3.3%	3.3%	3.3%	1.0%	1.0%	1.0%
Ancaster		0.9%	0.9%	0.9%	0.9%	1.0%	1.0%	1.0%
Hamilton		-0.7%	-0.7%	-0.7%	-0.7%	-0.5%	-0.5%	-0.5%
Dundas		0.9%	0.9%	0.9%	0.9%	1.1%	1.1%	1.1%
Flamborough		1.8%	1.8%	1.8%	1.8%	0.0%	0.0%	0.0%
RURAL		% Increase				% Increase		
		2011	2012	2013	2014	2015	2016	2017
Stoney Creek		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Glanbrook		1.8%	1.8%	1.8%	1.8%	0.0%	0.0%	0.0%
Ancaster		-0.6%	-0.6%	-0.6%	-0.6%	0.0%	0.0%	0.0%
Hamilton		N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dundas		-0.5%	-0.5%	-0.5%	-0.5%	0.0%	0.0%	0.0%
Flamborough		0.3%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%
URBAN with Rural Fire		% Increase				% Increase		
		2011	2012	2013	2014	2015	2016	2017
Stoney Creek		0.1%	0.1%	0.1%	0.1%	1.0%	1.0%	1.0%
Glanbrook		1.9%	1.9%	1.9%	1.9%	1.0%	1.0%	1.0%
Ancaster		-0.4%	-0.4%	-0.4%	-0.4%	1.0%	1.0%	1.0%
Hamilton		N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dundas		N/A	N/A	N/A	N/A	N/A	N/A	N/A
Flamborough		N/A	N/A	N/A	N/A	N/A	N/A	N/A
RURAL with Urban Fire		% Increase				% Increase		
		2011	2012	2013	2014	2015	2016	2017
Stoney Creek		N/A	N/A	N/A	N/A	N/A	N/A	N/A
Glanbrook		3.2%	3.2%	3.2%	3.2%	0.0%	0.0%	0.0%
Ancaster		0.7%	0.7%	0.7%	0.7%	0.0%	0.0%	0.0%
Hamilton		N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dundas		0.8%	0.8%	0.8%	0.8%	0.0%	0.0%	0.0%
Flamborough		N/A	N/A	N/A	N/A	N/A	N/A	N/A

Stage 1: Elimination of area rating C&R, urban/rural area rating for Fire, urban/rural area rating for Sidewalks & Streetlights - Phased-in over 4 years (2011-2014)

Stage 2: urban/rural area rating for Transit - Phased-in over 3 years (2015-2017)

Note: Residential (CVA = 245,100); % change in total taxes based on 2011 draft total taxes

URBAN = transit + urban fire + urban sidewalk + urban streetlights; **RURAL** = no transit + rural fire + rural sidewalk + rural streetlights

Area Rating: Urban / Rural Scenario Phase-in Plan as per Staff Report FCS09087

	STAGE 1				STAGE 2		
URBAN	\$ Increase				\$ Increase		
	2011	2012	2013	2014	2015	2016	2017
Stoney Creek	\$ 46	\$ 46	\$ 46	\$ 46	\$ 31	\$ 31	\$ 31
Glanbrook	\$ 98	\$ 98	\$ 98	\$ 98	\$ 29	\$ 29	\$ 29
Ancaster	\$ 28	\$ 28	\$ 28	\$ 28	\$ 34	\$ 34	\$ 34
Hamilton	\$ (26)	\$ (26)	\$ (26)	\$ (26)	\$ (17)	\$ (17)	\$ (17)
Dundas	\$ 30	\$ 30	\$ 30	\$ 30	\$ 36	\$ 36	\$ 36
Flamborough	\$ 57	\$ 57	\$ 57	\$ 57	\$ -	\$ -	\$ -
RURAL	\$ Increase				\$ Increase		
	2011	2012	2013	2014	2015	2016	2017
Stoney Creek	\$ (1)	\$ (1)	\$ (1)	\$ (1)	\$ -	\$ -	\$ -
Glanbrook	\$ 51	\$ 51	\$ 51	\$ 51	\$ -	\$ -	\$ -
Ancaster	\$ (19)	\$ (19)	\$ (19)	\$ (19)	\$ -	\$ -	\$ -
Hamilton	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dundas	\$ (17)	\$ (17)	\$ (17)	\$ (17)	\$ -	\$ -	\$ -
Flamborough	\$ 10	\$ 10	\$ 10	\$ 10	\$ -	\$ -	\$ -
URBAN with Rural Fire	\$ Increase				\$ Increase		
	2011	2012	2013	2014	2015	2016	2017
Stoney Creek	\$ 3	\$ 3	\$ 3	\$ 3	\$ 31	\$ 31	\$ 31
Glanbrook	\$ 56	\$ 56	\$ 56	\$ 56	\$ 29	\$ 29	\$ 29
Ancaster	\$ (15)	\$ (15)	\$ (15)	\$ (15)	\$ 34	\$ 34	\$ 34
Hamilton	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dundas	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Flamborough	N/A	N/A	N/A	N/A	N/A	N/A	N/A
RURAL with Urban Fire	\$ Increase				\$ Increase		
	2011	2012	2013	2014	2015	2016	2017
Stoney Creek	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Glanbrook	\$ 94	\$ 94	\$ 94	\$ 94	\$ -	\$ -	\$ -
Ancaster	\$ 23	\$ 23	\$ 23	\$ 23	\$ -	\$ -	\$ -
Hamilton	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dundas	\$ 25	\$ 25	\$ 25	\$ 25	\$ -	\$ -	\$ -
Flamborough	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Stage 1: Elimination of area rating C&R, urban/rural area rating for Fire, urban/rural area rating for Sidewalks & Streetlights - Phased-in

Stage 2: urban/rural area rating for Transit - Phased-in over 3 years (2015-2017)

Note: \$ change based on Residential assessment (CVA) = \$245,100

URBAN = transit + urban fire + urban sidewalk + urban streetlights; **RURAL** = no transit + rural fire + rural sidewalk + rural streetlights

CULTURE

2011 Draft Net Service Levy = \$5.7 million

Total Residential Tax Impact
(based on a \$245,100 home)

As per Staff Report FCS09087 & Citizens' Forum Recommendation:
ELIMINATION FROM AREA RATING

	2011 DRAFT Total Taxes		Culture				\$ change in Culture		% change in Total Taxes	
	Urban / Transit	Rural / No Transit	2011 DRAFT		Eliminate		Urban / Transit	Rural / No Transit	Urban / Transit	Rural / No Transit
			U/T	R/nT	U/T	R/nT				
Stoney Creek	3,198	3,138	23	23	24	24	0	0	0.0%	0.0%
Glanbrook	2,995	2,927	-	-	24	24	24	24	0.8%	0.8%
Ancaster	3,267	3,210	22	22	24	24	2	2	0.1%	0.1%
Hamilton	3,630	N/A	32	N/A	24	N/A	(8)	N/A	-0.2%	N/A
Dundas	3,248	3,203	4	4	24	24	20	20	0.6%	0.6%
Flamborough	3,129	3,092	-	-	24	24	24	24	0.8%	0.8%

U/T = Properties located within Urban/Transit service area; R/nT = Properties located within Rural/No Transit service area

RECREATION

2011 Draft Net Service Levy = \$32.0 million

Total Residential Tax Impact

(based on a \$245,100 home)

As per Staff Report FCS09087 & Citizens' Forum Recommendation:

ELIMINATION FROM AREA RATING (including elimination of area rating special levy for parkland purchases)

	2011 DRAFT Total Taxes		Recreation				\$ change in Rec		% change in Total Taxes	
	Urban / Transit	Rural / No Transit	2011 DRAFT		Eliminate		Urban / Transit	Rural / No Transit	Urban / Transit	Rural / No Transit
			U/T	R/nT	U/T	R/nT				
Stoney Creek	3,198	3,138	81	81	133	133	52	52	1.6%	1.7%
Glanbrook	2,995	2,927	39	39	133	133	94	94	3.1%	3.2%
Ancaster	3,267	3,210	87	87	133	133	46	46	1.4%	1.4%
Hamilton	3,630	N/A	174	N/A	133	N/A	(41)	N/A	-1.1%	N/A
Dundas	3,248	3,203	125	125	133	133	8	8	0.2%	0.2%
Flamborough	3,129	3,092	64	64	133	133	69	69	2.2%	2.2%

ALTERNATIVE: ELIMINATION FROM AREA RATING (maintain area rating special levy for parkland purchases)

	2011 DRAFT Total Taxes		Recreation				\$ change in Rec		% change in Total Taxes	
	Urban / Transit	Rural / No Transit	2011 DRAFT		Eliminate		Urban / Transit	Rural / No Transit	Urban / Transit	Rural / No Transit
			U/T	R/nT	U/T	R/nT				
Stoney Creek	3,198	3,138	81	81	136	136	54	54	1.7%	1.7%
Glanbrook	2,995	2,927	39	39	129	129	89	89	3.0%	3.1%
Ancaster	3,267	3,210	87	87	129	129	42	42	1.3%	1.3%
Hamilton	3,630	N/A	174	N/A	133	N/A	(41)	N/A	-1.1%	N/A
Dundas	3,248	3,203	125	125	145	145	20	20	0.6%	0.6%
Flamborough	3,129	3,092	64	64	129	129	65	65	2.1%	2.1%

ALTERNATIVE: URBAN/RURAL AREA RATING

	2011 DRAFT Total Taxes		Recreation				\$ change in Rec		% change in Total Taxes	
	Urban / Transit	Rural / No Transit	2011 DRAFT		Urban/Rural		Urban / Transit	Rural / No Transit	Urban / Transit	Rural / No Transit
			U/T	R/nT	U/T	R/nT				
Stoney Creek	3,198	3,138	81	81	138	88	57	7	1.8%	0.2%
Glanbrook	2,995	2,927	39	39	138	88	99	49	3.3%	1.7%
Ancaster	3,267	3,210	87	87	138	88	51	1	1.6%	0.0%
Hamilton	3,630	N/A	174	N/A	138	N/A	(36)	N/A	-1.0%	N/A
Dundas	3,248	3,203	125	125	138	88	13	(37)	0.4%	-1.1%
Flamborough	3,129	3,092	64	64	138	88	74	24	2.4%	0.8%

U/T = Properties located within Urban/Transit service area; R/nT = Properties located within Rural/No Transit service area
 Urban / Rural assumes Ivor Wynne is not area rated (on General Levy)

TRANSIT

2011 Draft Net Service Levy = \$32.3 million

Total Residential Tax Impact
(based on a \$245,100 home)

**As per Staff Report FCS09087 & Citizens' Forum Recommendation:
URBAN / RURAL + WATERDOWN OPTION**

	2011 DRAFT Total Taxes		Transit				\$ change in Transit		% change in Total Taxes	
	Urban / Transit	Rural / No Transit	2011 DRAFT		Urban/Rural		Urban / Transit	Rural / No Transit	Urban / Transit	Rural / No Transit
			U/T	R/nT	U/T	R/nT				
Stoney Creek	3,198	3,138	60	-	154	-	94	-	3.0%	0.0%
Glanbrook	2,995	2,927	68	-	154	-	87	-	2.9%	0.0%
Ancaster	3,267	3,210	53	-	154	-	102	-	3.1%	0.0%
Hamilton	3,630	N/A	205	N/A	154	N/A	(51)	N/A	-1.4%	N/A
Dundas	3,248	3,203	45	-	154	-	109	-	3.4%	0.0%
Flamborough	3,129	3,092	37	-	37	-	-	-	0.0%	0.0%

ALTERNATIVE: URBAN / RURAL - Hamilton at current of \$205, all other urban (except Waterdown) at \$154 (generates an additional \$7.0 million)

	2011 DRAFT Total Taxes		Transit				\$ change in Transit		% change in Total Taxes	
	Urban/ Transit	Rural/ No Transit	2011		Urban / Rural		Urban/ Transit	Rural/No Transit	Urban/ Transit	Rural/No Transit
			U/T	R/nT	U/T	R/nT				
Stoney Creek	\$ 3,198	\$ 3,138	60	-	154	-	94	-	3.0%	0.0%
Glanbrook	\$ 2,995	\$ 2,927	68	-	154	-	87	-	2.9%	0.0%
Ancaster	\$ 3,267	\$ 3,210	53	-	154	-	102	-	3.1%	0.0%
Hamilton	\$ 3,630	N/A	205	N/A	205	N/A	-	N/A	0.0%	N/A
Dundas	\$ 3,248	\$ 3,203	45	-	154	-	109	-	3.4%	0.0%
Flamborough	\$ 3,129	\$ 3,092	37	-	37	-	-	-	0.0%	0.0%

ALTERNATIVE: URBAN / RURAL - Urban @ Hamilton rate of \$205 (except Waterdown) (generates an additional \$10.6 million)

	2011 DRAFT Total Taxes		Transit				\$ change in Transit		% change in Total Taxes	
	Urban/ Transit	Rural/ No Transit	2011		Urban / Rural		Urban/ Transit	Rural/No Transit	Urban/ Transit	Rural/No Transit
			U/T	R/nT	U/T	R/nT				
Stoney Creek	\$ 3,198	\$ 3,138	60	-	205	-	146	-	4.6%	0.0%
Glanbrook	\$ 2,995	\$ 2,927	68	-	205	-	138	-	4.6%	0.0%
Ancaster	\$ 3,267	\$ 3,210	53	-	205	-	153	-	4.7%	0.0%
Hamilton	\$ 3,630	N/A	205	N/A	205	N/A	-	N/A	0.0%	N/A
Dundas	\$ 3,248	\$ 3,203	45	-	205	-	160	-	4.9%	0.0%
Flamborough	\$ 3,129	\$ 3,092	37	-	37	-	-	-	0.0%	0.0%

ALTERNATIVE: URBAN / RURAL - Urban @ \$180 (except Waterdown) (generates an additional \$5.3 million)

	2011 DRAFT Total Taxes		Transit				\$ change in Transit		% change in Total Taxes	
	Urban/ Transit	Rural/ No Transit	2011		Urban / Rural		Urban/ Transit	Rural/No Transit	Urban/ Transit	Rural/No Transit
			U/T	R/nT	U/T	R/nT				
Stoney Creek	\$ 3,198	\$ 3,138	60	-	180	-	120	-	3.8%	0.0%
Glanbrook	\$ 2,995	\$ 2,927	68	-	180	-	112	-	3.7%	0.0%
Ancaster	\$ 3,267	\$ 3,210	53	-	180	-	127	-	3.9%	0.0%
Hamilton	\$ 3,630	N/A	205	N/A	180	N/A	(26)	N/A	-0.7%	N/A
Dundas	\$ 3,248	\$ 3,203	45	-	180	-	135	-	4.1%	0.0%
Flamborough	\$ 3,129	\$ 3,092	37	-	37	-	-	-	0.0%	0.0%

U/T = Properties located within Urban/Transit service area; R/nT = Properties located within Rural/No Transit service area

FIRE

2011 Draft Net Service Levy = \$75.1 million

Total Residential Tax Impact

(based on a \$245,100 home)

As per Staff Report FCS09087:

URBAN / RURAL (2-TIER)

	2011 DRAFT Total Taxes		Fire				\$ change in Fire		% change in Total Taxes			
	Urban / Transit	Rural / No Transit	2011 DRAFT		Urban/Rural		Urban Fire	Rural Fire	Urban / Transit		Rural / No Transit	
			U/T	R/nT	U/F	R/F			Urban Fire	Rural Fire	Urban Fire	Rural Fire
Stoney Creek	3,198	3,138	205	205	335	165	130	(40)	4.1%	-1.3%	N/A	-1.3%
Glanbrook	2,995	2,927	60	60	335	165	275	105	9.2%	3.5%	9.4%	3.6%
Ancaster	3,267	3,210	273	273	335	165	61	(108)	1.9%	-3.3%	1.9%	-3.4%
Hamilton	3,630	N/A	391	N/A	335	N/A	(56)	N/A	-1.5%	N/A	N/A	N/A
Dundas	3,248	3,203	246	246	335	165	89	(81)	2.7%	N/A	2.8%	-2.5%
Flamborough	3,129	3,092	200	200	335	165	135	(35)	4.3%	N/A	N/A	-1.1%

Citizens' Forum Recommendation:

URBAN / RURAL with and without hydrants (3-TIER)

	2011 DRAFT Total Taxes		Fire					\$ change in Fire			% change in Total Taxes					
	Urban / Transit	Rural / No Transit	2011 DRAFT		Urban/Rural			Urban Fire	Rural Fire		Urban / Transit		Rural / No Transit			
			U/T	R/nT	U/F	R/F			H	noH	Urban Fire	Rural Fire	Urban Fire	H	noH	
Stoney Creek	3,198	3,138	205	205	335	144	181	130	(61)	(24)	4.1%	-1.9%	-0.8%	N/A	-1.9%	-0.8%
Glanbrook	2,995	2,927	60	60	335	144	181	275	85	121	9.2%	2.8%	4.0%	9.4%	2.9%	4.1%
Ancaster	3,267	3,210	273	273	335	144	181	61	N/A	(92)	1.9%	N/A	-2.8%	1.9%	N/A	-2.9%
Hamilton	3,630	N/A	391	N/A	335	144	N/A	(56)	N/A	N/A	-1.5%	N/A	N/A	N/A	N/A	N/A
Dundas	3,248	3,203	246	246	335	144	181	89	N/A	(65)	2.7%	N/A	N/A	2.8%	N/A	-2.0%
Flamborough	3,129	3,092	200	200	335	144	181	135	(55)	(19)	4.3%	N/A	N/A	N/A	-1.8%	-0.6%

U/T = Properties located within Urban/Transit service area; R/nT = Properties located within Rural/No Transit service area

U/F = Properties located within Urban/Fire service area; R/F = Properties located within Rural/Fire service area

H = hydrants; noH = no hydrants

SIDEWALKS

2011 Draft Net Service Levy = \$2.2 million

Total Residential Tax Impact

(based on a \$245,100 home)

As per Staff Report FCS09087 & Citizens' Forum Recommendation:

URBAN / RURAL

	2011 DRAFT Total Taxes		Sidewalks				\$ change in SW		% change in Total Taxes	
	Urban / Transit	Rural / No Transit	2011 DRAFT		Urban / Rural		Urban Sidewalk	Rural Sidewalk	Urban / Transit	Rural / No Transit
			U/T	R/nT	U/SW	R/SW				
Stoney Creek	3,198	3,138	9	9	10	1	1	(8)	0.0%	-0.2%
Glanbrook	2,995	2,927	9	9	10	1	1	(8)	0.0%	-0.3%
Ancaster	3,267	3,210	9	9	10	1	1	(8)	0.0%	-0.2%
Hamilton	3,630	N/A	9	N/A	10	N/A	1	N/A	0.0%	N/A
Dundas	3,248	3,203	9	9	10	1	1	(8)	0.0%	-0.2%
Flamborough	3,129	3,092	9	9	10	1	1	(8)	0.0%	-0.3%

U/T = Properties located within Urban/Transit service area; R/nT = Properties located within Rural/No Transit service area

U/SW = Properties located within Urban/Sidewalks service area; R/SW = Properties located within Rural/Sidewalks service area

STREETLIGHTS

2011 Draft Net Service Levy = \$5.0 million

Total Residential Tax Impact

*(based on a \$245,100 home)***As per Staff Report FCS09087 & Citizens' Forum Recommendation:****URBAN / RURAL**

	2011 DRAFT Total Taxes		Streetlights				\$ change in SL		% change in Total Taxes	
	Urban / Transit	Rural / No Transit	2011 DRAFT		Urban / Rural		Urban Streetligh	Rural Streetligh	Urban / Transit	Rural / No Transit
			U/T	R/nT	U/SL	R/SL				
Stoney Creek	3,198	3,138	21	21	22	12	1	(9)	0.0%	-0.3%
Glanbrook	2,995	2,927	21	21	22	12	1	(9)	0.0%	-0.3%
Ancaster	3,267	3,210	21	21	22	12	1	(9)	0.0%	-0.3%
Hamilton	3,630	N/A	21	N/A	22	N/A	1	N/A	0.0%	N/A
Dundas	3,248	3,203	21	21	22	12	1	(9)	0.0%	-0.3%
Flamborough	3,129	3,092	21	21	22	12	1	(9)	0.0%	-0.3%

U/T = Properties located within Urban/Transit service area; R/nT = Properties located within Rural/No Transit service area

U/SL = Properties located within Urban/Streetlights service area; R/SL = Properties located within Rural/Streetlights service area

ANCASTER SIDEWALK SNOW REMOVAL

2011 Draft Net Service Levy = \$84,000

Total Residential Tax Impact

(based on a \$245,100 home)

As per Staff Report FCS09087:

STATUS QUO

	2011 DRAFT Total Taxes		Ancaster Sidewalk				\$ change in Anc S		% change in Total Taxes	
	Urban /	Rural / No	2011 DRAFT		Status Quo		Urban /	Rural / No	Urban /	Rural / No
	Transit	Transit	U/T	R/nT	U/T	R/nT	Transit	Transit	Transit	Transit
Stoney Creek	3,198	3,138	-	-	-	-	-	-	0.0%	0.0%
Glanbrook	2,995	2,927	-	-	-	-	-	-	0.0%	0.0%
Ancaster	3,267	3,210	4	-	4	-	-	-	0.0%	0.0%
Hamilton	3,630	N/A	-	N/A	-	N/A	-	N/A	0.0%	N/A
Dundas	3,248	3,203	-	-	-	-	-	-	0.0%	0.0%
Flamborough	3,129	3,092	-	-	-	-	-	-	0.0%	0.0%

Citizens' Forum Recommendation:

ELIMINATION

	2011 DRAFT Total Taxes		Ancaster Sidewalk				\$ change in Anc S		% change in Total Taxes	
	Urban /	Rural / No	2011 DRAFT		Eliminate		Urban /	Rural / No	Urban /	Rural / No
	Transit	Transit	U/T	R/nT	U/T	R/nT	Transit	Transit	Transit	Transit
Stoney Creek	3,198	3,138	-	-	-	-	-	-	0.0%	0.0%
Glanbrook	2,995	2,927	-	-	-	-	-	-	0.0%	0.0%
Ancaster	3,267	3,210	4	-	-	-	(4)	-	-0.1%	0.0%
Hamilton	3,630	N/A	-	N/A	-	N/A	-	N/A	0.0%	N/A
Dundas	3,248	3,203	-	-	-	-	-	-	0.0%	0.0%
Flamborough	3,129	3,092	-	-	-	-	-	-	0.0%	0.0%

U/T = Properties located within Urban/Transit service area; R/nT = Properties located within Rural/No Transit service area

HAMILTON MUNICIPAL PARKING SYSTEMS

2011 Draft Net Service Levy = -\$1.9 million

Total Residential Tax Impact

(based on a \$245,100 home)

ALTERNATIVE: AREA RATE BASED ON FORMER MUNICIPAL BOUNDAR

	2011 DRAFT Total Taxes		Parking				\$ change in Parking		% change in Total Taxes	
	Urban / Transit	Rural / No Transit	2011 DRAFT		A/R by former muni		Urban / Transit	Rural / No Transit	Urban / Transit	Rural / No Transit
			U/T	R/nT	U/T	R/nT				
Stoney Creek	3,198	3,138	(8)	(8)	(9)	(9)	(1)	(1)	0.0%	0.0%
Glanbrook	2,995	2,927	(8)	(8)	3	3	11	11	0.4%	0.4%
Ancaster	3,267	3,210	(8)	(8)	(1)	(1)	7	7	0.2%	0.2%
Hamilton	3,630	N/A	(8)	N/A	(12)	N/A	(4)	N/A	-0.1%	N/A
Dundas	3,248	3,203	(8)	(8)	3	3	11	11	0.3%	0.3%
Flamborough	3,129	3,092	(8)	(8)	(1)	(1)	7	7	0.2%	0.2%

U/T = Properties located within Urban/Transit service area; R/nT = Properties located within Rural/No Transit service area

Assumes paid parking is maintained in all areas including Stoney Creek, Ancaster and Flamborough

Area Rating: Urban / Rural Scenario CITIZENS' FORUM RECOMMENDED

Total Residential Tax Impact
(based on a \$245,100 home)

Properties within URBAN / TRANSIT service area

	2011 Total Taxes	Total Taxes			\$ Change in Total Taxes			% Change in Total Taxes		
		Urban ¹	Urban with Rural Fire		Urban ¹	Urban with Rural Fire		Urban ¹	Urban with Rural Fire	
			hydrants	no hydrants		hydrants	no hydrants		hydrants	no hydrants
Stoney Creek	3,198	3,475	3,285	3,322	278	88	124	8.7%	2.7%	3.9%
Glanbrook	2,995	3,475	3,285	3,322	481	290	327	16.0%	9.7%	10.9%
Ancaster	3,267	3,475	N/A	3,322	209	N/A	55	6.4%	N/A	1.7%
Hamilton	3,630	3,475	N/A	N/A	(154)	N/A	N/A	-4.3%	N/A	N/A
Dundas	3,248	3,475	N/A	N/A	228	N/A	N/A	7.0%	N/A	N/A
Flamborough	3,129	3,358	N/A	N/A	229	N/A	N/A	7.3%	N/A	N/A

Properties within RURAL / NON TRANSIT service area

	2011 Total Taxes	Total Taxes			\$ Change in Total Taxes			% Change in Total Taxes		
		Rural ²		Rural with Urban Fire	Rural ²		Rural with Urban Fire	Rural ²		Rural with Urban Fire
		hydrants	no hydrants		hydrants	no hydrants		hydrants	no hydrants	
Stoney Creek	3,138	3,112	3,149	N/A	(25)	11	N/A	-0.8%	0.4%	N/A
Glanbrook	2,927	3,112	3,149	3,303	185	222	375	6.3%	7.6%	12.8%
Ancaster	3,210	N/A	3,149	3,303	N/A	(61)	93	N/A	-1.9%	2.9%
Hamilton	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dundas	3,203	N/A	3,149	3,303	N/A	(54)	100	N/A	-1.7%	3.1%
Flamborough	3,092	3,112	3,149	N/A	21	57	N/A	0.7%	1.9%	N/A

NOTE: urban/rural boundary for Transit and Sidewalks/Streetlights does not align to the urban/rural boundary for Fire

The Urban/Rural model above:

- assumes full elimination of area rating Culture & Recreation and Ancaster Sidewalk Snow Removal

¹ Urban = Transit + Urban Fire + Urban Sidewalks + Urban Streetlights

² Rural = No Transit + Rural Fire (split depending on presence of hydrants) + Rural Sidewalks + Rural Streetlights

% Change in Total Taxes based on 2011 Draft Total Taxes

Area Rating: Urban / Rural Scenario As per Staff Report FCS09087 vs Citizens' Forum Recommended

Total Residential Tax Impact
(based on a \$245,100 home)

Properties within URBAN / TRANSIT service area

	AS PER STAFF REPORT FCS09087			
	\$ Change in Total Taxes		% Change in Total Taxes	
	Urban ¹	Urban with Rural Fire	Urban ¹	Urban with Rural Fire
Stoney Creek	278	108	8.7%	3.4%
Glanbrook	481	311	16.0%	10.4%
Ancaster	213	43	6.5%	1.3%
Hamilton	(154)	N/A	-4.3%	N/A
Dundas	228	N/A	7.0%	N/A
Flamborough	229	N/A	7.3%	N/A

	CITIZENS' FORUM RECOMMENDED					
	\$ Change in Total Taxes			% Change in Total Taxes		
	Urban ¹	Urban with Rural Fire		Urban ¹	Urban with Rural Fire	
hydrants		no hydrants	hydrants		no hydrants	
	278	88	124	8.7%	2.7%	3.9%
	481	290	327	16.0%	9.7%	10.9%
	209	N/A	55	6.4%	N/A	1.7%
	(154)	N/A	N/A	-4.3%	N/A	N/A
	228	N/A	N/A	7.0%	N/A	N/A
	229	N/A	N/A	7.3%	N/A	N/A

Properties within RURAL / NON TRANSIT service area

	AS PER STAFF REPORT FCS09087			
	\$ Change in Total Taxes		% Change in Total Taxes	
	Rural ²	Rural with Urban Fire	Rural ²	Rural with Urban Fire
Stoney Creek	(5)	N/A	-0.1%	N/A
Glanbrook	206	375	7.0%	12.8%
Ancaster	(77)	93	-2.4%	2.9%
Hamilton	N/A	N/A	N/A	N/A
Dundas	(70)	100	-2.2%	3.1%
Flamborough	41	N/A	1.3%	N/A

	CITIZENS' FORUM RECOMMENDED					
	\$ Change in Total Taxes			% Change in Total Taxes		
	Rural ²	Rural with Urban Fire		Rural ²	Rural with Urban Fire	
hydrants		no hydrants	hydrants		no hydrants	
	(25)	11	N/A	-0.8%	0.4%	N/A
	185	222	375	6.3%	7.6%	12.8%
	N/A	(61)	93	N/A	-1.9%	2.9%
	N/A	N/A	N/A	N/A	N/A	N/A
	N/A	(54)	100	N/A	-1.7%	3.1%
	21	57	N/A	0.7%	1.9%	N/A

NOTE: urban/rural boundary for Transit and Sidewalks/Streetlights does not align to the urban/rural boundary for Fire

Staff Recommended Urban/Rural model:

- assumes full elimination of Culture & Recreation area rating; status quo for Ancaster Sidewalk Snow Removal area rating; Urban/Rural for Transit, Fire, Sidewalks and Street Lighting

Citizens' Forum Recommended Urban/Rural model:

- assumes full elimination of Culture & Recreation and Ancaster Sidewalk Snow Removal area rating; Urban/Rural for Transit, Sidewalks and Street Lighting; 3-tier (urban/Rural with hydrants/Rural) for Fire

¹ Urban = Transit + Urban Fire + Urban Sidewalks + Urban Streetlights

² Rural = No Transit + Rural Fire + Rural Sidewalks + Rural Streetlights

Area Rating: Urban / Rural Scenario - Citizens' Forum Proposed Phase-in Plan

URBAN

Stoney Creek
Glanbrook
Ancaster
Hamilton
Dundas
Flamborough

% Increase			
2011	2012	2013	2014
2.2%	2.2%	2.2%	2.2%
4.0%	4.0%	4.0%	4.0%
1.6%	1.6%	1.6%	1.6%
-1.1%	-1.1%	-1.1%	-1.1%
1.8%	1.8%	1.8%	1.8%
1.8%	1.8%	1.8%	1.8%

URBAN with Rural Hydrant Fire

Stoney Creek
Glanbrook
Ancaster
Hamilton
Dundas
Flamborough

% Increase			
2011	2012	2013	2014
0.7%	0.7%	0.7%	0.7%
2.4%	2.4%	2.4%	2.4%
N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A

URBAN with Rural No Hydrant Fire

Stoney Creek
Glanbrook
Ancaster
Hamilton
Dundas
Flamborough

% Increase			
2011	2012	2013	2014
1.0%	1.0%	1.0%	1.0%
2.7%	2.7%	2.7%	2.7%
0.4%	0.4%	0.4%	0.4%
N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A

RURAL

Stoney Creek
Glanbrook
Ancaster
Hamilton
Dundas
Flamborough

% Increase			
2011	2012	2013	2014
0.1%	0.1%	0.1%	0.1%
1.9%	1.9%	1.9%	1.9%
-0.5%	-0.5%	-0.5%	-0.5%
N/A	N/A	N/A	N/A
-0.4%	-0.4%	-0.4%	-0.4%
0.5%	0.5%	0.5%	0.5%

RURAL with Rural Hydrant

Stoney Creek
Glanbrook
Ancaster
Hamilton
Dundas
Flamborough

% Increase			
2011	2012	2013	2014
-0.2%	-0.2%	-0.2%	-0.2%
1.6%	1.6%	1.6%	1.6%
N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A
0.2%	0.2%	0.2%	0.2%

RURAL with Urban Fire

Stoney Creek
Glanbrook
Ancaster
Hamilton
Dundas
Flamborough

% Increase			
2011	2012	2013	2014
N/A	N/A	N/A	N/A
3.2%	3.2%	3.2%	3.2%
0.7%	0.7%	0.7%	0.7%
N/A	N/A	N/A	N/A
0.8%	0.8%	0.8%	0.8%
N/A	N/A	N/A	N/A

Elimination of area rating C&R & Ancaster Sidewalk Snow Removal, 3-tier (urban/rural with hydrants/rural without hydrants) area rating for Fire, urban/rural area rating for Sidewalks & Streetlights & Transit- Phased-in over 4 years (2011-2014)

Note: Residential (CVA = 245,100); % change based on 2011 taxes

Note: Phase-in may extend beyond 2014 if total increase (including budget) exceeds 5% in one year

URBAN = transit + urban fire + urban sidewalk + urban streetlights
RURAL = no transit + rural (no hydrants) fire + rural sidewalk + rural streetlights

Area Rating: Urban / Rural Scenario - Citizens' Forum Proposed Phase-in Plan

URBAN

Stoney Creek
Glanbrook
Ancaster
Hamilton
Dundas
Flamborough

\$ Increase				
2011	2012	2013	2014	
\$ 70	\$ 70	\$ 70	\$ 70	
\$ 120	\$ 120	\$ 120	\$ 120	
\$ 52	\$ 52	\$ 52	\$ 52	
\$ (39)	\$ (39)	\$ (39)	\$ (39)	
\$ 57	\$ 57	\$ 57	\$ 57	
\$ 57	\$ 57	\$ 57	\$ 57	

URBAN with Rural Hydrant Fire

Stoney Creek
Glanbrook
Ancaster
Hamilton
Dundas
Flamborough

\$ Increase				
2011	2012	2013	2014	
\$ 22	\$ 22	\$ 22	\$ 22	
\$ 73	\$ 73	\$ 73	\$ 73	
N/A	N/A	N/A	N/A	
N/A	N/A	N/A	N/A	
N/A	N/A	N/A	N/A	
N/A	N/A	N/A	N/A	
N/A	N/A	N/A	N/A	

URBAN with Rural No Hydrant Fire

Stoney Creek
Glanbrook
Ancaster
Hamilton
Dundas
Flamborough

\$ Increase				
2011	2012	2013	2014	
\$ 31	\$ 31	\$ 31	\$ 31	
\$ 82	\$ 82	\$ 82	\$ 82	
\$ 14	\$ 14	\$ 14	\$ 14	
N/A	N/A	N/A	N/A	
N/A	N/A	N/A	N/A	
N/A	N/A	N/A	N/A	

RURAL

Stoney Creek
Glanbrook
Ancaster
Hamilton
Dundas
Flamborough

\$ Increase				
2011	2012	2013	2014	
\$ 3	\$ 3	\$ 3	\$ 3	
\$ 55	\$ 55	\$ 55	\$ 55	
\$ (15)	\$ (15)	\$ (15)	\$ (15)	
N/A	N/A	N/A	N/A	
\$ (13)	\$ (13)	\$ (13)	\$ (13)	
\$ 14	\$ 14	\$ 14	\$ 14	

RURAL with Rural Hydrant

Stoney Creek
Glanbrook
Ancaster
Hamilton
Dundas
Flamborough

\$ Increase				
2011	2012	2013	2014	
\$ (6)	\$ (6)	\$ (6)	\$ (6)	
\$ 46	\$ 46	\$ 46	\$ 46	
N/A	N/A	N/A	N/A	
N/A	N/A	N/A	N/A	
N/A	N/A	N/A	N/A	
\$ 5	\$ 5	\$ 5	\$ 5	

RURAL with Urban Fire

Stoney Creek
Glanbrook
Ancaster
Hamilton
Dundas
Flamborough

\$ Increase				
2011	2012	2013	2014	
N/A	N/A	N/A	N/A	
\$ 94	\$ 94	\$ 94	\$ 94	
\$ 23	\$ 23	\$ 23	\$ 23	
N/A	N/A	N/A	N/A	
\$ 25	\$ 25	\$ 25	\$ 25	
N/A	N/A	N/A	N/A	

Elimination of area rating C&R & Ancaster Sidewalk Snow Removal, 3-tier (urban/rural with hydrants/rural without hydrants) area rating for Fire, urban/rural area rating for Sidewalks & Streetlights & Transit- Phased-in over 4 years (2011-2014)

Note: Residential (CVA = 245,100); % change based on 2011 taxes

Note: Phase-in may extend beyond 2014 if total increase (including budget) exceeds 5% in one year

URBAN = transit + urban fire + urban sidewalk + urban streetlights **RURAL** = no transit + rural (no hydrants) fire + rural sidewalk + rural streetlights

Total Residential Assessment Averages

	2011
Stoney Creek	269,500
Glanbrook	264,300
Ancaster	363,700
Hamilton	203,000
Dundas	307,500
Flamborough	346,700
City-Wide	245,100

Area Rating: Urban / Rural Scenario

As per Staff Report FCS09087: City-wide Average vs Respective Municipal Average

Total Residential Tax Impact

Properties within URBAN / TRANSIT service area

	City-wide Average CVA	Using City-Wide Average Residential CVA			
		\$ Change in Total Taxes		% Change in Total Taxes	
		Urban ¹	Urban with Rural Fire	Urban ¹	Urban with Rural Fire
Stoney Creek	245,100	278	108	8.7%	3.4%
Glanbrook	245,100	481	311	16.0%	10.4%
Ancaster	245,100	213	43	6.5%	1.3%
Hamilton	245,100	(154)	N/A	-4.3%	N/A
Dundas	245,100	228	N/A	7.0%	N/A
Flamborough	245,100	229	N/A	7.3%	N/A

Area Muni Average CVA	Using Former Area Muni Average Residential CVA			
	\$ Change in Total Taxes		% Change in Total Taxes	
	Urban ¹	Urban with Rural Fire	Urban ¹	Urban with Rural Fire
269,500	306	119	8.7%	3.4%
264,300	518	335	16.0%	10.4%
363,700	316	64	6.5%	1.3%
203,000	(128)	N/A	-4.3%	N/A
307,500	286	N/A	7.0%	N/A
346,700	325	N/A	7.3%	N/A

Properties within RURAL / NON TRANSIT service area

	City-wide Average CVA	Using City-Wide Average Residential CVA			
		\$ Change in Total Taxes		% Change in Total Taxes	
		Rural ²	Rural with Urban Fire	Rural ²	Rural with Urban Fire
Stoney Creek	245,100	(5)	N/A	-0.1%	N/A
Glanbrook	245,100	206	375	7.0%	12.8%
Ancaster	245,100	(77)	93	-2.4%	2.9%
Hamilton	245,100	N/A	N/A	N/A	N/A
Dundas	245,100	(70)	100	-2.2%	3.1%
Flamborough	245,100	41	N/A	1.3%	N/A

Area Muni Average CVA	Using Former Area Muni Average Residential CVA			
	\$ Change in Total Taxes		% Change in Total Taxes	
	Rural ²	Rural with Urban Fire	Rural ²	Rural with Urban Fire
269,500	(5)	N/A	-0.1%	N/A
264,300	222	405	7.0%	12.8%
363,700	(114)	137	-2.4%	2.9%
203,000	N/A	N/A	N/A	N/A
307,500	(88)	125	-2.2%	3.1%
346,700	58	N/A	1.3%	N/A

NOTE: urban/rural boundary for Transit and Sidewalks/Streetlights does not align to the urban/rural boundary for Fire

The Urban/Rural model above:

- assumes full elimination of Culture & Recreation area rating and the status quo for Ancaster Sidewalk Snow Removal area rating

¹ Urban = Transit + Urban Fire + Urban Sidewalks + Urban Streetlights

² Rural = No Transit + Rural Fire + Rural Sidewalks + Rural Streetlights

Area Rating: Urban / Rural Scenario

Alternative Phase-in Plan to FCS09087: 8 Year Phase-In (no stages)

URBAN

Stoney Creek
Glanbrook
Ancaster
Hamilton
Dundas
Flamborough

% Increase							
2011	2012	2013	2014	2015	2016	2017	2018
1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%
0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%
0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%

RURAL

Stoney Creek
Glanbrook
Ancaster
Hamilton
Dundas
Flamborough

% Increase							
2011	2012	2013	2014	2015	2016	2017	2018
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%
-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%
0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%

URBAN with Rural Fire

Stoney Creek
Glanbrook
Ancaster
Hamilton
Dundas
Flamborough

% Increase							
2011	2012	2013	2014	2015	2016	2017	2018
0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%
0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

RURAL with Urban Fire

Stoney Creek
Glanbrook
Ancaster
Hamilton
Dundas
Flamborough

% Increase							
2011	2012	2013	2014	2015	2016	2017	2018
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Note: Residential (CVA = 245,100); % change in total taxes based on 2011 draft total taxes

URBAN = transit + urban fire + urban sidewalk + urban streetlights; RURAL = no transit + rural fire + rural sidewalk + rural streetlights

Total Average Residential Tax Impacts: 2001 to 2011

(Inclusive of budget, reassessment, area-rating, education and tax policies)

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	DRAFT 2011 *	Average
Stoney Creek	0.1%	4.3%	2.6%	3.9%	3.4%	2.9%	3.3%	2.5%	1.3%	2.1%	1.0%	2.5%
Glanbrook	1.6%	6.0%	6.7%	6.2%	3.4%	0.6%	1.9%	2.3%	0.5%	1.4%	-0.1%	2.8%
Ancaster	1.9%	6.1%	7.9%	8.8%	3.8%	2.2%	3.8%	4.8%	2.6%	2.0%	0.5%	4.0%
Hamilton	0.1%	4.7%	2.0%	5.6%	2.5%	2.3%	3.5%	3.1%	1.7%	1.9%	1.1%	2.6%
Dundas	0.1%	4.9%	3.8%	5.4%	4.9%	3.6%	3.5%	2.6%	2.4%	3.0%	2.1%	3.3%
Flamborough	2.4%	6.9%	9.6%	6.3%	4.8%	1.2%	3.7%	9.1%	1.7%	2.4%	0.6%	4.4%
City-wide Average	0.5%	4.6%	3.6%	5.9%	3.2%	2.3%	3.4%	3.8%	1.7%	2.0%	1.0%	2.9%

* Status Quo area rating in 2011