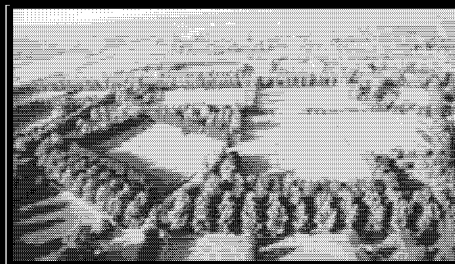


Municipal Profile



Municipal Profile

The ***Municipal Profile*** section of the report includes the following information to assist municipalities in understanding some basic facts about each municipality included in the study.

- ***Population Statistics (1996-2006)***
- ***Population Growth Projections (NEW)***
- ***Age Demographics (NEW)***
- ***% of Dwellings Constructed Before and After 1986 (NEW)***
- ***% of Dwellings Requiring Major Repair (NEW)***
- ***Density and Land Area***
- ***Summary of Municipal Tier (Governance) and Location***
- ***Assessment Per Capita***
- ***Change in Unweighted Assessment 2003-2007***
- ***Assessment Composition By Class***
- ***Consolidated Unweighted Assessment (Residential vs. Non-Residential)***
- ***Shift in Tax Burden—Unweighted to Weighted Residential Assessment***
- ***Building Construction (Residential, Non-Residential)***
- ***Building Permit Values/Activity***

The study includes a good cross section of Ontario municipalities including:

Number of Municipalities	Populations
23	100,000 or greater
17	between 50,000 - 99,999
19	between 20,000 - 49,999
20	less than 20,000
79	Total

Population Statistics

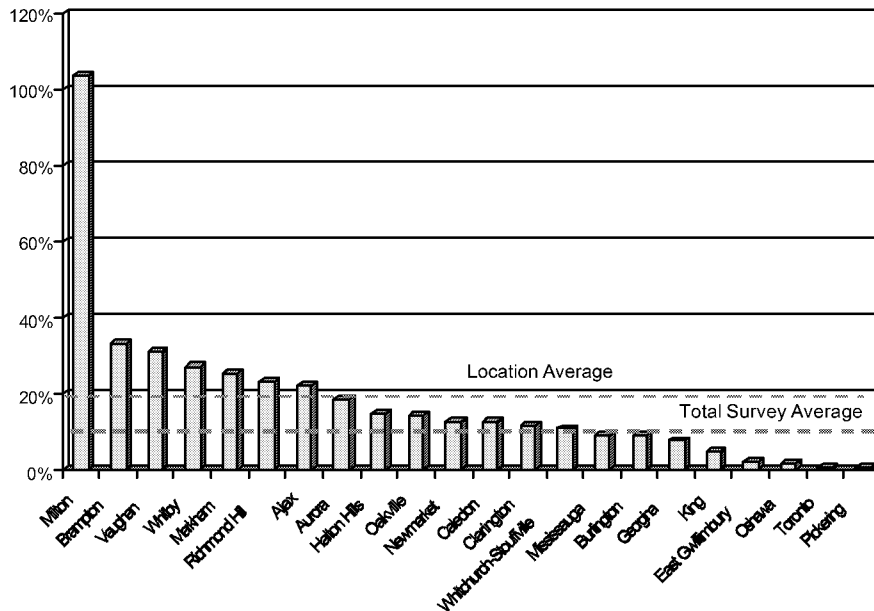
The table is sorted from highest to lowest based on the 2006 populations.

Municipality	1996 Population	2001 Population	2006 Population	% Change 1996 - 2001	% Change 2001 - 2006
Toronto	2,385,421	2,481,494	2,503,281	4.0%	0.9%
Ottawa	721,136	774,072	812,129	7.3%	4.9%
Mississauga	544,382	612,925	668,549	12.6%	9.1%
Hamilton	467,799	490,268	504,559	4.8%	2.9%
Brampton	268,251	325,428	433,806	21.3%	33.3%
London	325,646	336,539	352,395	3.3%	4.7%
Markham	173,383	208,615	261,573	20.3%	25.4%
Vaughan	132,549	182,022	238,866	37.3%	31.2%
Windsor	197,694	208,402	216,473	5.4%	3.9%
Kitchener	178,420	190,399	204,668	6.7%	7.5%
Oakville	128,405	144,738	165,613	12.7%	14.4%
Burlington	136,976	150,836	164,415	10.1%	9.0%
Richmond Hill	101,725	132,030	162,704	29.8%	23.2%
Sudbury	164,049	155,219	157,857	-5.4%	1.7%
Oshawa	134,364	139,051	141,590	3.5%	1.8%
St. Catharines	130,926	129,170	131,989	-1.3%	2.2%
Barrie	79,191	103,710	128,430	31.0%	23.8%
Cambridge	101,429	110,372	120,371	8.8%	9.1%
Kingston	112,605	114,195	117,207	1.4%	2.6%
Guelph	95,821	106,170	114,943	10.8%	8.3%
Whitby	73,794	87,413	111,184	18.5%	27.2%
Thunder Bay	113,662	109,016	109,140	-4.1%	0.1%
Chatham-Kent	109,650	107,341	108,177	-2.1%	0.8%
Waterloo	77,949	86,543	97,475	11.0%	12.6%
Brantford	84,764	86,417	90,192	2.0%	4.4%
Ajax	64,430	73,753	90,167	14.5%	22.3%
Pickering	78,989	87,139	87,838	10.3%	0.8%
Niagara Falls	76,917	78,815	82,184	2.5%	4.3%
Clarington	60,615	69,834	77,820	15.2%	11.4%
Sault Ste. Marie	80,054	74,566	74,948	-6.9%	0.5%
Peterborough	69,535	71,446	74,898	2.7%	4.8%
Kawartha Lakes	67,926	69,179	74,561	1.8%	7.8%
Newmarket	57,125	65,788	74,295	15.2%	12.9%
Sarnia	72,738	70,876	71,419	-2.6%	0.8%
Milton	32,104	31,471	64,000	-2.0%	103.4%
Norfolk	60,534	60,847	62,563	0.5%	2.8%
Caledon	39,893	50,605	57,050	26.9%	12.7%
Halton Hills	42,390	48,184	55,289	13.7%	14.7%
North Bay	54,332	52,771	53,966	-2.9%	2.3%

Population Statistics (cont'd)

Municipality	1996 Population	2001 Population	2006 Population	% Change 1996 - 2001	% Change 2001 - 2006
Welland	48,411	48,402	50,331	0.0%	4.0%
Belleville	46,195	46,029	48,821	-0.4%	6.1%
Aurora	34,857	40,167	47,629	15.2%	18.6%
Cornwall	47,403	45,640	45,965	-3.7%	0.7%
Timmins	47,499	43,686	42,997	-8.0%	-1.6%
Georgina	34,777	39,263	42,346	12.9%	7.9%
St. Thomas	31,407	33,303	36,110	6.0%	8.4%
Woodstock	32,086	33,269	35,480	3.7%	6.6%
Stratford	29,007	29,780	30,461	2.7%	2.3%
Fort Erie	27,183	28,143	29,925	3.5%	6.3%
Leamington	25,389	27,138	28,833	6.9%	6.2%
Orangeville	21,498	25,248	26,925	17.4%	6.6%
Whitchurch-Stouffville	19,835	22,008	24,390	11.0%	10.8%
Bradford West Gwillimbury	20,213	22,228	24,039	10.0%	8.1%
Grimsby	19,585	21,297	23,937	8.7%	12.4%
Brockville	21,752	21,375	21,957	-1.7%	2.7%
Owen Sound	21,390	21,456	21,753	0.3%	1.4%
Amherstburg	19,273	20,339	21,748	5.5%	6.9%
Lincoln	18,801	20,612	21,722	9.6%	5.4%
East Gwillimbury	19,770	20,555	21,069	4.0%	2.5%
Woolwich	17,325	18,201	19,658	5.1%	8.0%
King	18,223	18,533	19,487	1.7%	5.1%
Port Colborne	18,451	18,450	18,599	0.0%	0.8%
Huntsville	15,918	17,338	18,280	8.9%	5.4%
Thorold	17,883	18,048	18,224	0.9%	1.0%
Cobourg	16,185	17,172	18,210	6.1%	6.0%
Wilmot	13,831	14,866	17,097	7.5%	15.0%
Pelham	14,343	15,272	16,155	6.5%	5.8%
Bracebridge	13,223	13,751	15,652	4.0%	13.8%
Middlesex Centre	12,985	14,242	15,589	9.7%	9.5%
Wasaga Beach	8,698	12,419	15,234	42.8%	22.7%
Tillsonburg	13,211	14,052	14,822	6.4%	5.5%
Niagara-on-the-Lake	13,238	13,839	14,587	4.5%	5.4%
West Lincoln	11,513	12,268	13,167	6.6%	7.3%
Central Elgin	12,156	12,293	12,723	1.1%	3.5%
Gravenhurst	10,030	10,899	11,046	8.7%	1.3%
Wellesley	8,664	9,365	9,789	8.1%	4.5%
North Dumfries	7,817	8,769	9,063	12.2%	3.4%
Wainfleet	6,253	6,258	6,601	0.1%	5.5%
Parry Sound	6,326	6,124	5,818	-3.2%	-5.0%
Survey Average				7.3%	9.0%
Ontario Average					6.6%

GTA Municipalities (% change in population between 2001-2006)



The GTA accounted for 45% of Ontario's population between 2001 to 2006.

The Town of Milton is by far the fastest growing municipality during this period of time.

The majority of the GTA municipalities exceeded the average growth of the entire survey.

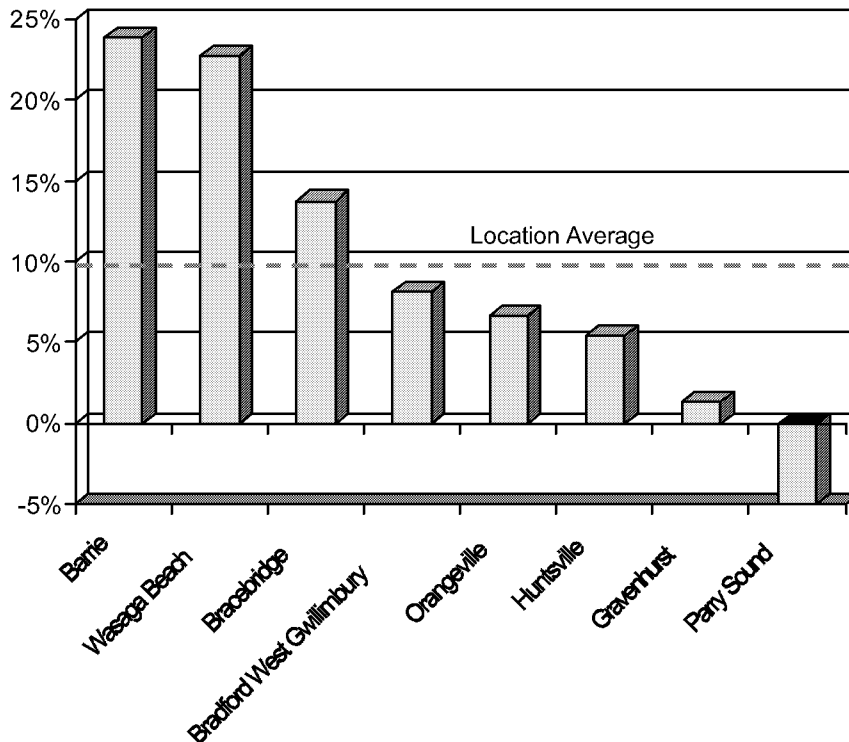
The GTA population increased by 18.1% between 2001-2006, exceeding the overall survey average of 9.0%.

GTA Municipalities—15 year trend

Municipality	% Change 1991 - 1996	% Change 1996 - 2001	% Change 2001 - 2006	% Change 1991-2006 (15 years)
King	0.6%	1.7%	5.1%	7.5%
Oshawa	3.9%	3.5%	1.8%	9.5%
Toronto	4.8%	4.0%	0.9%	10.0%
East Gwillimbury	7.6%	4.0%	2.5%	14.7%
Burlington	5.7%	10.1%	9.0%	26.9%
Pickering	15.1%	10.3%	0.8%	28.0%
Whitchurch-Stouffville	8.1%	11.0%	10.8%	32.9%
Georgina	16.9%	12.9%	7.9%	42.4%
Mississauga	17.5%	12.6%	9.1%	44.3%
Oakville	12.0%	12.7%	14.4%	44.4%
Halton Hills	15.1%	13.7%	14.7%	50.2%
Ajax	12.3%	14.5%	22.3%	57.2%
Clarington	22.5%	15.2%	11.4%	57.3%
Aurora	18.3%	15.2%	18.6%	61.7%
Caledon	14.1%	26.9%	12.7%	63.2%
Newmarket	25.6%	15.2%	12.9%	63.4%
Markham	12.7%	20.3%	25.4%	70.1%
Whitby	20.4%	18.5%	27.2%	81.4%
Brampton	14.4%	21.3%	33.3%	85.0%
Milton	0.1%	-2.0%	103.4%	99.5%
Richmond Hill	26.9%	29.8%	23.2%	103.0%
Vaughan	19.0%	37.3%	31.2%	114.5%

There is a significant range in the population growth patterns across the GTA, ranging from a low of 7.5% to a high of 114.5%.

Simcoe/Muskoka/Dufferin
(% change in population between 2001-2006)



The Simcoe/Muskoka and Dufferin area average population growth of 9.4% slightly exceeded the total survey average 9.0%.

Barrie experienced growth of 23.8% during this period of time.

Parry Sound experienced a 5% decline in population during this period of time.

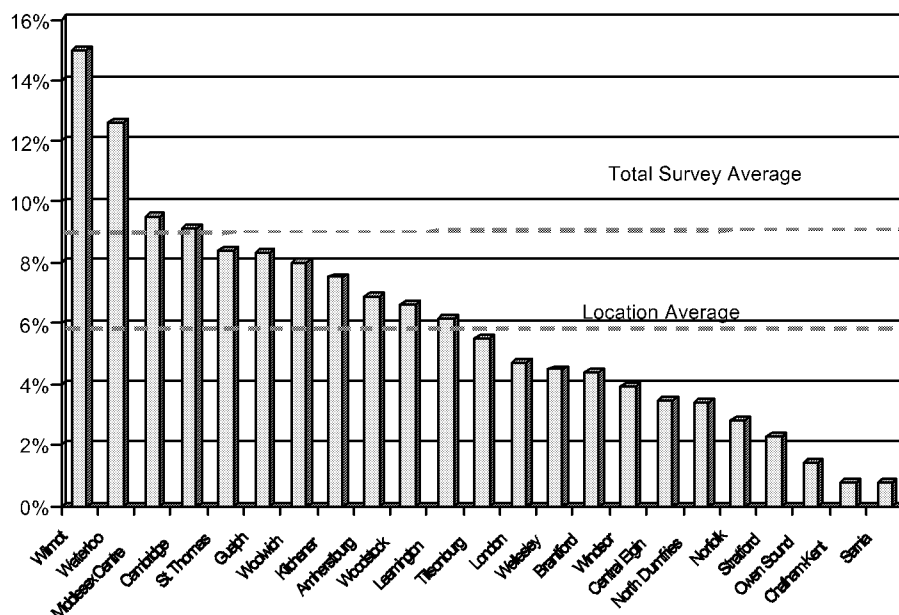
Simcoe/Muskoka/Dufferin—15 year trend

Municipality	% Change 1991 - 1996	% Change 1996 - 2001	% Change 2001 - 2006	% Change 1991-2006 (15 years)
Parry Sound	3.3%	-3.2%	-5.0%	-5.0%
Gravenhurst	0.4%	8.7%	1.3%	10.6%
Huntsville	6.1%	8.9%	5.4%	21.9%
Bracebridge	7.4%	4.0%	13.8%	27.2%
Bradford West Gwillimbury	14.2%	10.0%	8.1%	35.8%
Orangeville	20.0%	17.4%	6.6%	50.2%
Barrie	26.2%	31.0%	23.8%	104.7%
Wasaga Beach	34.7%	42.8%	21.0%	132.8%

The Simcoe/Muskoka and Dufferin area has experienced significant variation over the past 15 years. Barrie and Wasaga Beach have been increasing consistently in each of the 5 year increments.

Municipalities within this geographic area, further north have experienced slower levels of growth.

Southwest (% change in population between 2001-2006)



While a select few municipalities in the Southwest area exceeded the total survey average such as Wilmot, Waterloo and Middlesex Centre, the remainder were at or below the total survey average.

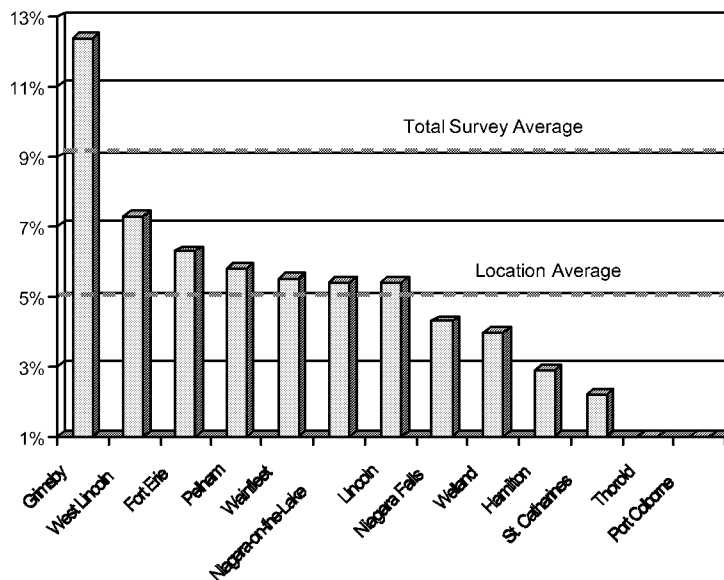
The location average was 5.9%, compared to the overall survey average of 9.0%.

Southwest—15 year trend

Municipality	% Change 1991 - 1996	% Change 1996 - 2001	% Change 2001 - 2006	% Change 1991 - 2006 (15 years)
Sarnia	-1.9%	-2.6%	0.8%	-3.7%
Chatham-Kent	-0.3%	-2.1%	0.8%	-1.6%
Owen Sound	-1.3%	0.3%	1.4%	0.4%
Brantford	3.4%	2.0%	4.4%	10.0%
Stratford	4.8%	2.7%	2.3%	10.1%
Windsor	3.3%	5.4%	3.9%	13.1%
London	4.5%	3.3%	4.7%	13.1%
Woolwich	-0.2%	5.1%	8.0%	13.2%
Woodstock	6.7%	3.7%	6.6%	18.0%
Wellesley	5.2%	8.1%	4.5%	18.9%
St. Thomas	3.5%	6.0%	8.4%	19.0%
Kitchener	6.0%	6.7%	7.5%	21.6%
Tillsonburg	9.9%	6.4%	5.5%	23.3%
Cambridge	9.3%	8.8%	9.1%	29.7%
Guelph	8.3%	10.8%	8.3%	30.0%
Wilmot	5.5%	7.5%	15.0%	30.4%
North Dumfries	14.6%	12.2%	3.4%	32.9%
Waterloo	9.5%	11.0%	12.6%	36.9%
Amherstburg	N/A	5.5%	6.9%	N/A
Central Elgin	N/A	1.1%	3.5%	N/A
Leamington	N/A	6.9%	6.2%	N/A
Middlesex Centre	N/A	9.7%	9.5%	N/A
Norfolk	N/A	0.5%	2.8%	N/A

Waterloo Region and Guelph have experienced the largest percentage of growth over the past 15 years. Municipalities further west have generally experienced lower growth during this time.

Niagara/Hamilton (% change in population between 2001-2006)



With the exception of Grimsby, all Niagara municipalities experienced growth rates less than the total survey average.

Grimsby, West Lincoln and Fort Erie are the fastest growing municipalities in the area.

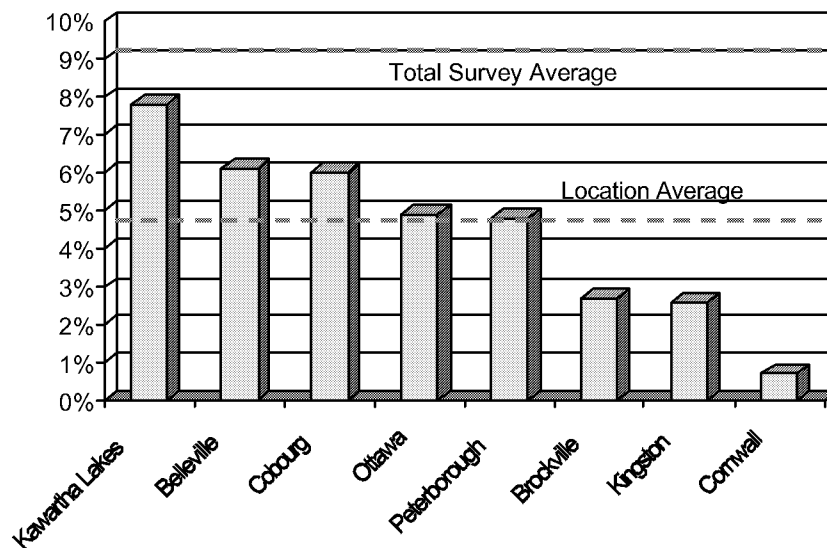
The location average was 5.2%, compared to the overall survey average of 9.0%.

Niagara/Hamilton—15 year trend

Municipality	% Change 1991 - 1996	% Change 1996 - 2001	% Change 2001 - 2006	% Change 1991-2006 (15 years)
Port Colborne	-1.7%	0.0%	0.8%	-0.9%
St. Catharines	1.3%	-1.3%	2.2%	2.1%
Thorold	1.9%	0.9%	1.0%	3.9%
Welland	1.0%	0.0%	4.0%	5.0%
Wainfleet	0.8%	0.1%	5.5%	6.4%
Niagara Falls	2.0%	2.5%	4.3%	9.0%
Hamilton	3.6%	4.8%	2.9%	11.7%
Niagara-on-the-Lake	2.3%	4.5%	5.4%	12.7%
Fort Erie	4.5%	3.5%	6.3%	15.1%
West Lincoln	6.0%	6.6%	7.3%	21.2%
Pelham	7.6%	6.5%	5.8%	21.2%
Lincoln	9.6%	9.6%	5.4%	26.7%
Grimsby	5.8%	8.7%	12.4%	29.2%

There is significant variation in the population growth patterns across the Region of Niagara over the past 15 years, from a reduction of 0.9% in Port Colborne to an increase of 29% in Grimsby, the Niagara municipalities with the closest proximity to the GTA.

Eastern **(% change in population between 2001-2006)**



Kawartha Lakes is the fastest growing municipality in the survey of eastern Ontario municipalities.

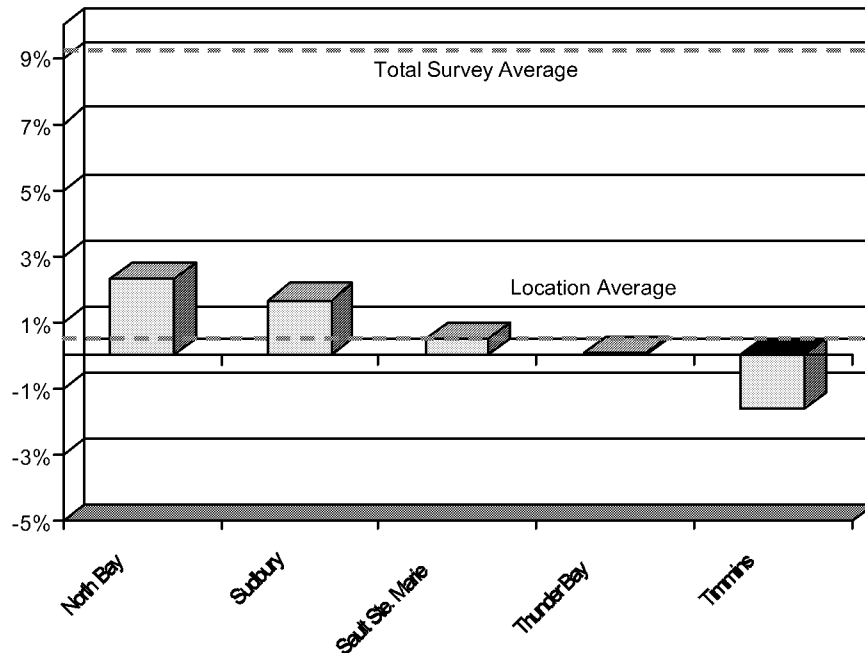
The Eastern survey average of population growth is 4.5% compared with the total survey average of 9.0%.

Eastern—15 year trend

Municipality	% Change 1991 - 1996	% Change 1996 - 2001	% Change 2001 - 2006	% Change 1991-2006 (15 years)
Cornwall	0.6%	-3.7%	0.7%	-2.5%
Brockville	0.8%	-1.7%	2.7%	1.7%
Kingston	4.4%	1.4%	2.6%	8.7%
Peterborough	1.7%	2.7%	4.8%	9.5%
Ottawa	6.3%	7.3%	4.9%	19.8%
Cobourg	7.3%	6.1%	6.0%	20.8%
Belleville	N/A	-0.4%	6.1%	N/A
Kawartha Lakes	N/A	1.8%	7.8%	N/A

Growth in eastern Ontario has been relatively modest over the past 14 years. Ottawa and Cobourg are the fastest growing eastern municipalities in the survey.

Northern (% change in population between 2001-2006)



The Northern survey average population growth is 0.6%, compared with the total survey average of 9.0%.

Northern—15 year trend

Municipality	% Change 1991 - 1996	% Change 1996 - 2001	% Change 2001 - 2006	% Change 1991-2006 (15 years)
Timmins	0.1%	-8.0%	-1.6%	-9.4%
Sault Ste. Marie	-1.7%	-6.9%	0.5%	-8.0%
Thunder Bay	-0.2%	-4.1%	0.1%	-4.2%
North Bay	-1.9%	-2.9%	2.3%	-2.6%
Sudbury	1.8%	-5.4%	1.7%	-2.1%

It is interesting to note that in every northern municipality,, growth in the last 5 years exceeded growth in the prior 5 year increments. For example, North Bay experienced a reduction of 1.9% and 2.9% respectively between 1991-1996 and 1996-2001, but experienced an increase from 2001-2006 of 2.3%.

Trends and Observations - Population Statistics

The municipalities in the survey represent approximately 80% of the Ontario population.

High Growth Municipalities

- Municipalities surrounding the City of Toronto have experienced the largest population growth
- The table to the right reflects the municipalities that experienced an increase of 12% or greater in population between 2001 and 2006:
 - 12 of the top 18 growth municipalities are in the GTA

Municipality	Location	% Change 2001 - 2006
Milton	GTA	103.4%
Brampton	GTA	33.3%
Vaughan	GTA	31.2%
Whitby	GTA	27.2%
Markham	GTA	25.4%
Barrie	Simcoe/Musk./Duff.	23.8%
Richmond Hill	GTA	23.2%
Ajax	GTA	22.3%
Wasaga Beach	Simcoe/Musk./Duff.	22.7%
Aurora	GTA	18.6%
Wilmot	Southwest	15.0%
Halton Hills	GTA	14.7%
Oakville	GTA	14.4%
Bracebridge	Simcoe/Musk./Duff.	13.8%
Newmarket	GTA	12.9%
Caledon	GTA	12.7%
Waterloo	Southwest	12.6%
Grimsby	Niagara/Hamilton	12.4%

Slow Growth Municipalities

Municipality	Location	% Change 2001 - 2006
Windsor	Southwest	3.9%
Central Elgin	Southwest	3.5%
North Dumfries	Southwest	3.4%
Hamilton	Niagara/Hamilton	2.9%
Norfolk	Southwest	2.8%
Brockville	Eastern	2.7%
Kingston	Eastern	2.6%
East Gwillimbury	GTA	2.5%
Stratford	Southwest	2.3%
North Bay	North	2.3%
St. Catharines	Niagara/Hamilton	2.2%
Oshawa	GTA	1.8%
Sudbury	North	1.7%
Owen Sound	Southwest	1.4%
Gravenhurst	Simcoe/Musk./Duff.	1.3%
Thorold	Niagara/Hamilton	1.0%
Toronto	GTA	0.9%
Port Colborne	Niagara/Hamilton	0.8%
Pickering	GTA	0.8%
Chatham-Kent	Southwest	0.8%
Sarnia	Southwest	0.8%
Cornwall	Eastern	0.7%
Sault Ste. Marie	North	0.5%
Thunder Bay	North	0.1%
Timmins	North	-1.6%
Parry Sound	Simcoe/Musk./Duff.	-5.0%

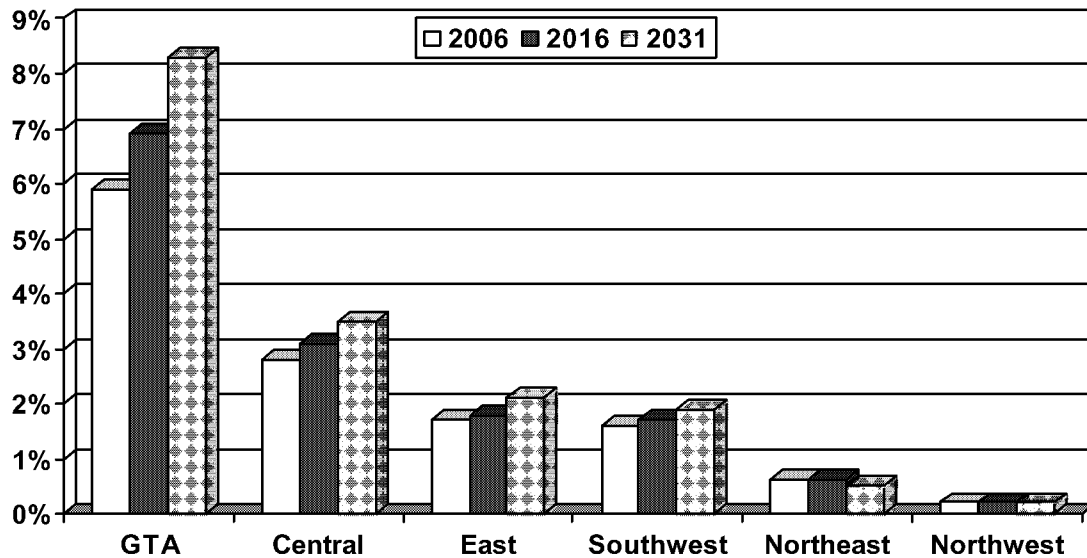
The table to the left includes those municipalities with population increases of less than 4%, between 2001 and 2006.

All northern municipalities included in the study experienced growth below 4% (Timmins, Sault Ste. Marie, Thunder Bay, North Bay, and Sudbury).

Population Projections (Excerpts from Ministry of Finance)

- Ontario's population is projected to experience fairly robust growth over the projection period, 2006-2031.
- The population age 65 and over more than doubles from 1.6 million or 12.9% of the population in 2006 to 3.5 million or 21.4% in 2031. The growth in seniors' share of the population will accelerate after 2011 as baby boomers begin to turn age 65. This same cohort will begin to reach age 75 a decade later, in 2021.
- The median age of Ontario's population is projected to rise to 43 years in 2031 from 38 years in 2006.
- The number of children under age 15 rises by only 323,000, or 14 per cent, over the projection period, from 2.3 million to 2.6 million, while their share of the population falls from 17.8 per cent in 2006 to 15.7 per cent in 2031.
- The core working-age population, ages 15-64, is projected to increase by 18 per cent, from 8.8 million in 2006 to 10.4 million by 2031.
- Not all regions of Ontario are projected to experience the same rate of population growth. The Greater Toronto Area (GTA), comprised of the City of Toronto and the regional municipalities of Durham, Halton, Peel and York, will be by far the fastest-growing region. It is projected to grow from 5.9 million in 2006 to 8.3 million in 2031. The GTA's share of total Ontario population will rise from 46.4 per cent in 2006 to 50.1 per cent in 2031, or over one-half of Ontario's population.
- In Durham, Halton, Peel and York, growth ranging from 46 to 73 per cent is projected over the next 25 years. Many Census Divisions surrounding the GTA (Simcoe, Dufferin, Wellington and Waterloo) are projected to continue to experience above average growth.
- The population of Central Ontario is projected to grow from 2,759,000 in 2006 to 3,536,000 in 2031. Many Census Divisions surrounding the GTA (Simcoe, Dufferin, Wellington and Waterloo) are projected to continue to experience above-average population growth.
- The population of Eastern Ontario is projected to grow from 1,661,000 to 2,060,000 in 2031. Ottawa is projected to grow fastest, above the provincial average, from 840,000 in 2006 to 1.1 million in 2031. The rest of Eastern Ontario is projected to experience growth below the provincial average, with Frontenac growing fastest.
- The population of Southwestern Ontario is projected to grow from 1,579,000 in 2006 to 1,858,000 in 2031. Growth rates within Southwestern Ontario will vary, with Essex growing fastest.
- The population of Northern Ontario is projected to decline by 4.5 per cent over the period, from 806,000 in 2006 to 770,000 in 2031. This projected decline reflects Northern Ontario's migration trends and age structure. Among northern Census Divisions growth varies. Parry Sound is projected to experience the fastest population growth and Cochrane is projected to experience the fastest population decline.
- The overall dependency ratio, the ratio of the 0-14 and the 65+ age groups to the 15-64 age group will continue its decline until 2011, falling gradually from 44.5 "dependants" for every 100 working-age individuals in 2006 to 43.6 in 2011. The favourable pattern of low dependency ratios will begin to change after 2011 with the arrival of large cohorts of baby boomers in the group age 64 and over. The dependency ratio will climb to over 59 by the year 2031.

Projection Population, Ontario Regions, 2006, 2016 and 2031



Source: Ministry of Finance

Proportionate Share of Total Ontario Population

	2006	2016	2031	% change
GTA	46.4%	48.5%	50.1%	8.0%
Central	21.7%	21.5%	21.4%	-1.4%
East	13.1%	12.7%	12.5%	-4.6%
Southwest	12.4%	11.8%	11.3%	-8.9%
North	6.4%	5.5%	4.7%	-26.6%

As shown above, it is projected that the GTA will continue to experience the highest percentage of population growth over the next 15 years. By 2031, it is projected that the GTA will comprise over 50% of the Ontario population, while each of the other regions will experience reductions in the proportionate share of the total Ontario population. The North, while expected to grow over the next 15 years will comprise approximately 26.6% less of the proportionate share of the Ontario population.

Age Demographics

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

Municipality	0-19	20-64	65+	Median Age
Belleville	23%	59%	18%	41.8
Brockville	22%	57%	21%	44.2
Cobourg	22%	54%	24%	46.1
Cornwall	24%	58%	19%	43.0
Kawartha Lakes	23%	58%	19%	45.1
Kingston	22%	62%	16%	40.0
Ottawa	24%	63%	12%	38.4
Peterborough	22%	58%	19%	41.7
Eastern Average	23%	59%	19%	42.5
Ajax	31%	61%	8%	35.4
Aurora	31%	60%	9%	37.2
Brampton	30%	62%	8%	33.7
Burlington	25%	60%	15%	40.3
Caledon	29%	62%	9%	37.7
Clarington	30%	60%	10%	36.9
East Gwillimbury	27%	62%	10%	40.5
Georgina	33%	56%	11%	38.5
Halton Hills	29%	61%	10%	37.9
King	27%	60%	13%	41.1
Markham	26%	64%	11%	38.1
Milton	27%	65%	8%	34.4
Mississauga	27%	63%	10%	36.7
Newmarket	29%	61%	10%	37.2
Oakville	28%	60%	12%	38.4
Oshawa	25%	61%	14%	39.4
Pickering	28%	62%	9%	38.3
Richmond Hill	27%	63%	10%	37.8
Toronto	22%	64%	14%	38.4
Vaughan	29%	61%	10%	35.9
Whitby	30%	61%	9%	35.8
Whitchurch-Stouffville	25%	59%	15%	42.2
GTA Average	28%	61%	11%	37.8
Fort Erie	24%	58%	18%	43.1
Grimsby	25%	59%	15%	41.2
Hamilton	25%	60%	15%	39.6
Lincoln	27%	56%	17%	41.0
Niagara Falls	24%	59%	17%	41.5
Niagara-on-the-Lake	20%	56%	24%	49.1
Pelham	25%	59%	17%	43.8
Port Colborne	21%	57%	21%	44.9
St. Catharines	23%	59%	18%	41.7
Thorold	24%	61%	14%	39.8
Wainfleet	25%	61%	14%	42.5
Welland	23%	60%	17%	41.5
West Lincoln	31%	59%	10%	36.5
Niagara/Hamilton Average	24%	59%	17%	42.0

Municipality	0-19	20-64	65+	Median Age
North Bay	24%	60%	16%	40.8
Sault Ste. Marie	22%	59%	19%	43.9
Sudbury	24%	62%	15%	41.1
Thunder Bay	23%	61%	17%	41.7
Timmins	26%	62%	13%	39.6
North Average	24%	61%	16%	41.4
Barrie	28%	61%	11%	35.4
Bracebridge	23%	59%	19%	44.5
Bradford West Gwillimbury	28%	63%	9%	36.7
Gravenhurst	19%	59%	22%	46.8
Huntsville	23%	58%	18%	43.4
Orangeville	30%	60%	10%	35.4
Parry Sound	22%	54%	25%	46.3
Wasaga Beach	20%	55%	25%	48.8
Simcoe/Musk./Duff. Average	24%	59%	17%	42.2
Amherstburg	27%	61%	12%	38.6
Brantford	26%	60%	15%	39.1
Cambridge	28%	61%	11%	36.4
Central Elgin	25%	61%	14%	42.5
Chatham-Kent	25%	59%	16%	41.2
Guelph	25%	63%	12%	36.4
Kitchener	25%	63%	12%	36.6
Leamington	28%	57%	15%	37.1
London	24%	62%	14%	38.2
Middlesex Centre	28%	59%	14%	41.2
Norfolk	24%	58%	17%	43.4
North Dumfries	29%	60%	10%	39.0
Owen Sound	23%	56%	21%	43.4
Sarnia	23%	59%	18%	43.2
St. Thomas	25%	60%	15%	38.8
Stratford	24%	60%	16%	41.1
Tillsonburg	22%	55%	23%	43.9
Waterloo	26%	63%	11%	35.4
Wellesley	37%	54%	9%	30.9
Wilmot	27%	58%	15%	39.3
Windsor	25%	61%	14%	37.5
Woodstock	25%	59%	16%	39.7
Woolwich	27%	58%	15%	38.9
Southwest Average	26%	59%	15%	39.2
Average	26%	60%	15%	40.1
Median	25%	60%	15%	39.7
Min	19%	54%	8%	30.9
Max	37%	65%	25%	49.1

(Source: Statistics Canada—2006)

% of Dwellings Built Before and After 1986, Condition of Dwellings

This statistic has been included as it provides a general indication of age of the municipality, the infrastructure and the mix of new versus older growth.

Municipality	Geographic Location	Median Age	% of Dwellings Requiring Major Repair	% of Dwellings Requiring Major Repair	% Dwellings Constructed before 1986	% Dwellings Constructed before 1986	2007 Net Levy Per 100,000 Assessment
Cobourg	Eastern	high	6.1%	mid	66%	mid	high
Ottawa	Avg. % of Dwelling Requiring Major Repair 7.2%	mid	6.3%	mid	67%	mid	mid
Kawartha Lakes		high	7.4%	high	71%	mid	low
Kingston		mid	6.6%	mid	72%	mid	high
Peterborough		high	8.1%	high	76%	high	high
Belleville	% of Dwellings Constructed before 1986 75%	high	7.2%	high	79%	high	high
Cornwall		high	8.0%	high	83%	high	high
Brockville		high	7.6%	high	83%	high	high
Vaughan	GTA	low	2.5%	low	24%	low	low
Richmond Hill	Avg. % of Dwelling Requiring Major Repair 4.5%	low	3.0%	low	29%	low	low
Whitby		low	3.5%	low	38%	low	mid
Markham		low	3.0%	low	41%	low	low
Clarington		low	4.6%	low	41%	low	mid
Aurora	% of Dwellings Constructed before 1986 51%	low	3.5%	low	41%	low	low
Ajax		low	3.5%	low	41%	low	mid
Brampton		low	3.6%	low	45%	low	low
Newmarket		low	4.3%	low	45%	low	low
Caledon		low	4.6%	low	48%	low	low
Milton		low	3.3%	low	48%	low	low
Oakville		mid	3.4%	low	49%	low	low
Pickering		low	4.0%	low	49%	low	mid
Mississauga		low	4.3%	low	54%	low	low
Whitchurch-Stouffville		high	5.0%	low	56%	low	low
Georgina		mid	8.2%	high	56%	low	mid
Halton Hills		low	4.5%	low	58%	low	low
East Gwillimbury		mid	5.2%	mid	62%	mid	low
Burlington		mid	4.7%	low	62%	mid	low
King		mid	6.5%	mid	73%	mid	low
Oshawa		mid	7.0%	high	77%	high	high
Toronto		mid	7.8%	high	81%	high	mid
Lincoln	Niagara/Hamilton	mid	5.2%	mid	57%	low	mid
Grimsby	Avg. % of Dwelling Requiring Major Repair 6.5%	mid	3.9%	low	63%	mid	mid
Niagara-on-the-Lake		high	4.6%	low	64%	mid	low
Pelham		high	4.4%	low	64%	mid	mid
West Lincoln		low	7.5%	high	64%	mid	mid
Thorold	% of Dwellings Constructed before 1986 73%	mid	5.4%	mid	73%	mid	high
Fort Erie		high	8.5%	high	76%	high	mid
Hamilton		mid	7.4%	high	77%	high	high
Niagara Falls		high	6.8%	mid	78%	high	high
Welland		high	7.4%	high	79%	high	high
Wainfleet		high	8.4%	high	82%	high	mid
St. Catharines		high	6.3%	mid	82%	high	high
Port Colborne		high	9.0%	high	87%	high	high

(Source: Statistics Canada—2006)

% of Dwellings Built Before and After 1986, Condition of Dwellings (Cont'd)

Municipality	Geographic Location	Median Age	% of Dwellings Requiring Major Repair	% of Dwellings Requiring Major Repair	% Dwellings Constructed before 1986	% Dwellings Constructed before 1986	2007 Net Levy Per 100,000 Assessment
Sudbury	North	mid	7.8%	high	80%	high	high
North Bay	Avg. % of Dwelling Requiring Major Repair	mid	8.4%	high	82%	high	high
Thunder Bay		high	7.1%	high	83%	high	high
Timmins	% of Dwellings Constructed before 1986	mid	7.9%	high	84%	high	high
Sault Ste. Marie		high	6.7%	mid	86%	high	high
Wasaga Beach	Simcoe/Musk/Duff.	high	4.3%	low	33%	low	low
Barrie	Avg. % of Dwelling Requiring Major Repair	low	4.0%	low	38%	low	mid
Bradford West Gwillimbury		low	4.6%	low	52%	low	low
Orangeville		low	5.3%	mid	55%	low	mid
Huntsville	% of Dwellings Constructed before 1986	high	8.2%	high	61%	low	low
Bracebridge		high	7.2%	high	65%	mid	low
Gravenhurst		high	8.6%	high	69%	mid	low
Parry Sound		high	11.1%	high	84%	high	mid
Waterloo	Southwest	low	3.9%	low	54%	low	mid
North Dumfries	Avg. % of Dwelling Requiring Major Repair	mid	5.7%	mid	55%	low	low
Wilmot		mid	5.3%	mid	57%	low	low
Middlesex Centre		mid	5.1%	mid	61%	low	low
Cambridge		low	5.9%	mid	62%	mid	mid
Guelph	% of Dwellings Constructed before 1986	low	5.2%	mid	63%	mid	mid
Tillsonburg		high	5.3%	mid	65%	mid	high
Amherstburg		mid	5.8%	mid	65%	mid	mid
Kitchener		low	5.7%	mid	69%	mid	mid
Wellesley	70%	low	4.9%	low	69%	mid	low
Woodstock		mid	5.1%	mid	69%	mid	high
Central Elgin		high	6.2%	mid	71%	mid	mid
Leamington		low	5.3%	mid	71%	mid	mid
Woolwich		mid	4.0%	low	71%	mid	low
London		low	6.0%	mid	73%	mid	high
St. Thomas		mid	8.4%	high	75%	mid	high
Brantford		mid	6.5%	mid	77%	high	high
Norfolk		high	6.7%	mid	77%	high	mid
Windsor		low	6.4%	mid	78%	high	high
Stratford		mid	6.9%	mid	78%	high	mid
Chatham-Kent		mid	7.5%	high	83%	high	mid
Owen Sound		high	8.1%	high	84%	high	high
Sarnia		high	8.9%	high	85%	high	high
Average			6.0%		65%		
Median			5.9%		67%		
Min			2.5%		24%		
Max			11.1%		87%		

Land Area and Density

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

Density also affects the cost of municipal goods and services. Some communities have compact boundaries and high population density, making the provision of public services such as street maintenance, fire and police protection typically less costly per household.

However, as stated by the ICMA in their publication "Evaluating Financial Condition," the cost function can take on a "U" shape when population becomes extremely high. The reason is probably that densely populated central cities often bear the burden of social problems that may make the per-person costs of municipal service high.

There is a significant degree of variability across the survey in terms of land area and density. The following table summarizes the largest 10 municipalities in the study in terms of land area:

Municipality	Land Area (Square Km)	Population Density per Sq. Kilometre
Sudbury	3,201	49
Kawartha Lakes	3,059	24
Timmins	2,962	15
Ottawa	2,778	292
Chatham-Kent	2,458	44
Norfolk	1,607	39
Hamilton	1,117	452
Huntsville	703	26
Caledon	687	83
Toronto	630	3,974

With the exception of Toronto, municipalities with the largest land areas have below average density per square kilometre (630).

The table on the next page is sorted by population density per sq. km. For every square kilometre, the City of Timmins has 15 residents compared with the City of Toronto that has 3,974. The City of Timmins has the third largest land area in the survey but the lowest density.

Land Area and Density

Municipality	Land Area (Square Km)	Population Density per Sq. Kilometre	Density Ranking
Timmins	2,962	15	low
Gravenhurst	518	21	low
Kawartha Lakes	3,059	24	low
Bracebridge	617	25	low
Huntsville	703	26	low
Middlesex Centre	588	27	low
Wainfleet	217	30	low
West Lincoln	388	34	low
Wellesley	278	35	low
Norfolk	1,607	39	low
Chatham-Kent	2,458	44	low
Central Elgin	280	45	low
North Dumfries	187	48	low
Sudbury	3,201	49	low
King	333	59	low
Woolwich	326	60	low
Wilmot	264	65	low
Caledon	687	83	low
East Gwillimbury	245	86	low
Niagara-on-the-Lake	133	110	low
Leamington	262	110	low
Amherstburg	186	117	low
Whitchurch-Stouffville	207	118	low
Bradford West Gwillimbury	201	120	low
Clarington	611	127	low
Pelham	126	128	low
Lincoln	163	133	mid
Georgina	288	147	mid
Port Colborne	122	152	mid
North Bay	315	171	mid
Milton	367	174	mid
Fort Erie	166	180	mid
Belleville	247	198	mid
Halton Hills	276	200	mid
Thorold	83	220	mid
Wasaga Beach	58	259	mid
Kingston	450	260	mid
Ottawa	2,778	292	mid

Municipality	Land Area (Square Km)	Population Density per Sq. Kilometre	Density Ranking
Thunder Bay	328	333	mid
Sault Ste. Marie	222	338	mid
Grimsby	69	347	mid
Pickering	232	379	mid
Niagara Falls	210	391	mid
Samia	165	434	mid
Parry Sound	13	448	mid
Hamilton	1,117	452	mid
Welland	81	621	mid
Tillsonburg	22	664	mid
Cornwall	62	743	mid
Whitby	147	759	mid
Woodstock	44	806	mid
Cobourg	22	813	mid
London	421	837	high
Vaughan	274	873	high
Burlington	186	885	high
Owen Sound	24	906	high
Aurora	50	960	high
Oshawa	146	972	high
St. Thomas	35	1,032	high
Brockville	21	1,046	high
Cambridge	113	1,067	high
Oakville	139	1,196	high
Stratford	25	1,218	high
Markham	213	1,228	high
Brantford	72	1,260	high
Peterborough	58	1,291	high
Guelph	87	1,326	high
Ajax	67	1,346	high
St. Catharines	96	1,375	high
Windsor	147	1,474	high
Kitchener	137	1,495	high
Waterloo	64	1,521	high
Richmond Hill	101	1,613	high
Brampton	267	1,628	high
Barrie	77	1,668	high
Orangeville	16	1,729	high
Newmarket	38	1,952	high
Mississauga	289	2,313	high
Toronto	630	3,974	high
Total Survey Low	13	15	
Total Survey High	3,201	3,974	
Total Survey Average	411	630	
Ontario Average		134	

Assessment Per Capita

Assessment per capita statistics have been compared to provide an indication of the “richness” of assessment base in each municipality. This measure is important in understanding the relationship to tax rates. The following tables provide the assessment per capita using unweighted and weighted assessment. Unweighted assessment includes all taxable assessment including PILs and excludes exempt properties. Some municipalities do not include PILs in their calculation of their weighted taxable assessment for tax rate calculations.

Trends and Observations - Assessment Per Capita

Assessment is important because municipalities depend largely on the property tax base for a substantial portion of their revenue. The following summarizes some of the key observations:

- 16 of the 27 municipalities ranked as high assessment per capita are within the GTA—this provides an indication of the “richness of the assessment base.” A number of municipalities with high assessment per capita are located in “cottage country” which is impacted by high assessed values for lakefront properties and also low permanent resident populations

Municipality	Location	2007 Unweighted CVA/Capita	Relative Position
Gravenhurst	Simcoe/Musk./Duff	\$ 194,729	high
King	GTA	\$ 180,962	high
Whitchurch-Stouffville	GTA	\$ 172,810	high
Niagara-on-the-Lake	Niagara/Hamilton	\$ 168,530	high
Vaughan	GTA	\$ 165,275	high
Oakville	GTA	\$ 157,873	high
Wasaga Beach	Simcoe/Musk./Duff	\$ 145,892	high
Caledon	GTA	\$ 144,428	high
Richmond Hill	GTA	\$ 143,726	high
Huntsville	Simcoe/Musk./Duff	\$ 136,950	high
Markham	GTA	\$ 136,904	high
Aurora	GTA	\$ 131,224	high
East Gwillimbury	GTA	\$ 130,268	high
North Dumfries	SouthWest	\$ 128,010	high
Middlesex Centre	SouthWest	\$ 127,432	high
Bracebridge	Simcoe/Musk./Duff	\$ 126,952	high
Toronto	GTA	\$ 126,635	high
Burlington	GTA	\$ 125,510	high
Mississauga	GTA	\$ 122,158	high
Halton Hills	GTA	\$ 116,361	high
Milton	GTA	\$ 115,998	high
Newmarket	GTA	\$ 113,003	high
Pickering	GTA	\$ 111,537	high
Woolwich	SouthWest	\$ 110,654	high
Ottawa	Eastern	\$ 106,967	high
Wilmot	SouthWest	\$ 102,189	high
Kawartha Lakes	Eastern	\$ 102,079	high

Trends and Observations - Assessment Per Capita

- Farmland properties - A number of municipalities have a reduced assessment base when comparing unweighted to weighted assessment as a result of a relatively large share of farmland properties. The table to the right reflects those municipalities with a proportionally larger share of farmland assessment
- As will be shown in the “like” property comparisons, assessment per capita is a reasonably good predictor of relative property values across the survey - i.e. municipalities with higher assessments per capita tend to have properties valued higher than their counterparts in other jurisdictions

Municipality	Change % Unweighted to Weighted
Caledon	-0.4%
Whitchurch Stouffville	-0.6%
Wilmot	-1.2%
Kawartha Lakes	-1.2%
Amherstburg	-1.3%
Bradford West Gwillimbury	-1.5%
Georgina	-1.8%
East Gwillimbury	-2.0%
West Lincoln	-4.3%
King	-5.1%
Chatham-Kent	-5.7%
Wainfleet	-5.9%
Norfolk	-6.5%
Leamington	-7.3%
Central Elgin	-10.2%
Wellesley	-11.5%
Middlesex Centre	-20.3%

Taxable Assessment Per Capita

Municipality	2007 Unweighted CVA/Capita	2007 Weighted CVA/Capita	Change %	Relative Position CVA/Capita
Gravenhurst	\$ 194,729	\$ 195,517	0.4%	high
King	\$ 180,962	\$ 171,681	-5.1%	high
Whitchurch-Stouffville	\$ 172,810	\$ 171,691	-0.6%	high
Niagara-on-the-Lake	\$ 168,530	\$ 177,856	5.5%	high
Vaughan	\$ 165,275	\$ 173,821	5.2%	high
Oakville	\$ 157,873	\$ 175,559	11.2%	high
Wasaga Beach	\$ 145,892	\$ 147,608	1.2%	high
Caledon	\$ 144,428	\$ 143,817	-0.4%	high
Richmond Hill	\$ 143,726	\$ 146,677	2.1%	high
Huntsville	\$ 136,950	\$ 137,829	0.6%	high
Markham	\$ 136,904	\$ 141,425	3.3%	high
Aurora	\$ 131,224	\$ 134,253	2.3%	high
East Gwillimbury	\$ 130,268	\$ 127,607	-2.0%	high
North Dumfries	\$ 128,010	\$ 141,265	10.4%	high
Middlesex Centre	\$ 127,432	\$ 101,525	-20.3%	high
Bracebridge	\$ 126,952	\$ 127,489	0.4%	high
Toronto	\$ 126,635	\$ 221,846	75.2%	high
Burlington	\$ 125,510	\$ 144,673	15.3%	high
Mississauga	\$ 122,158	\$ 138,394	13.3%	high
Halton Hills	\$ 116,361	\$ 123,646	6.3%	high
Milton	\$ 115,998	\$ 128,388	10.7%	high
Newmarket	\$ 113,003	\$ 116,900	3.4%	high
Pickering	\$ 111,537	\$ 120,607	8.1%	high
Woolwich	\$ 110,654	\$ 119,053	7.6%	high
Ottawa	\$ 106,967	\$ 132,839	24.2%	high
Wilmot	\$ 102,189	\$ 100,998	-1.2%	high
Kawartha Lakes	\$ 102,079	\$ 100,863	-1.2%	high
Whitby	\$ 101,283	\$ 110,008	8.6%	mid
Bradford West Gwillimbury	\$ 100,551	\$ 99,008	-1.5%	mid
Ajax	\$ 98,731	\$ 106,204	7.6%	mid
Brampton	\$ 98,121	\$ 105,342	7.4%	mid
Waterloo	\$ 97,945	\$ 118,028	20.5%	mid
Georgina	\$ 96,773	\$ 95,028	-1.8%	mid
Wellesley	\$ 95,156	\$ 84,207	-11.5%	mid
Pelham	\$ 94,232	\$ 95,254	1.1%	mid
Wainfleet	\$ 93,255	\$ 87,741	-5.9%	mid
Central Elgin	\$ 92,407	\$ 83,024	-10.2%	mid
Grimsby	\$ 91,357	\$ 97,469	6.7%	mid
Lincoln	\$ 91,017	\$ 93,563	2.8%	mid
Clarington	\$ 89,808	\$ 92,760	3.3%	mid
Guelph	\$ 89,226	\$ 111,757	25.3%	mid
Barrie	\$ 88,403	\$ 94,828	7.3%	mid
Fort Erie	\$ 85,102	\$ 94,313	10.8%	mid
Amherstburg	\$ 84,180	\$ 83,124	-1.3%	mid
Norfolk	\$ 83,798	\$ 78,377	-6.5%	mid
Niagara Falls	\$ 83,204	\$ 103,365	24.2%	mid
Orangeville	\$ 82,447	\$ 91,004	10.4%	mid
Parry Sound	\$ 82,114	\$ 95,635	16.5%	mid
Cobourg	\$ 81,515	\$ 95,280	16.9%	mid
Cambridge	\$ 81,501	\$ 102,793	26.1%	mid
Kingston	\$ 81,293	\$ 101,146	24.4%	mid
Oshawa	\$ 80,805	\$ 92,303	14.2%	mid
Stratford	\$ 79,238	\$ 101,102	27.6%	mid
West Lincoln	\$ 77,307	\$ 74,004	-4.3%	low
Hamilton	\$ 76,678	\$ 95,635	24.7%	low
Leamington	\$ 76,649	\$ 71,073	-7.3%	low
Kitchener	\$ 75,044	\$ 92,805	23.7%	low
Peterborough	\$ 74,034	\$ 89,397	20.8%	low
Thorold	\$ 73,972	\$ 86,553	17.0%	low
St. Catharines	\$ 73,776	\$ 85,774	16.3%	low
London	\$ 73,616	\$ 89,630	21.8%	low
Chatham-Kent	\$ 72,843	\$ 68,682	-5.7%	low
Windsor	\$ 72,465	\$ 98,150	35.4%	low
Tillsonburg	\$ 72,339	\$ 91,338	26.3%	low
Sarnia	\$ 68,212	\$ 83,264	22.1%	low
Brantford	\$ 68,036	\$ 85,464	25.6%	low
Port Colborne	\$ 67,938	\$ 77,834	14.6%	low
Belleville	\$ 67,189	\$ 88,399	31.6%	low
Woodstock	\$ 66,786	\$ 83,174	24.5%	low
Brookville	\$ 66,654	\$ 84,966	27.5%	low
Owen Sound	\$ 64,802	\$ 92,799	43.2%	low
North Bay	\$ 60,495	\$ 74,264	22.8%	low
Thunder Bay	\$ 58,016	\$ 74,973	29.2%	low
Welland	\$ 57,961	\$ 66,448	14.6%	low
St. Thomas	\$ 57,663	\$ 76,752	33.1%	low
Sudbury	\$ 51,731	\$ 62,878	21.5%	low
Cornwall	\$ 47,719	\$ 62,999	32.0%	low
Sault Ste. Marie	\$ 46,721	\$ 55,732	19.3%	low
Timmins	\$ 46,466	\$ 57,839	24.5%	low
Average	\$ 97,261	\$ 106,928	12.1%	
Minimum	46,466	55,732	-20.3%	
Maximum	194,729	221,846	75.2%	
Median	89,808	95,635	10.4%	

(Data sorted and ranked by unweighted assessment per capita)

- There is a wide range of assessment per capita values (unweighted) across the survey (\$46,466 - \$194,729), with an average and median assessment per capita of \$97,261 and \$89,808 respectively
- The City of Timmins has the lowest unweighted assessment per capita. This contributes to the City having the highest residential tax rates. In fact, all northern municipalities have low assessment bases upon which to fund municipal services

Taxable Assessment Per Capita (Grouped by Location)

Municipality	Location	2007 Unweighted CVA/Capita	Relative Position	
Ottawa	Eastern	\$ 106,967	high	
Kawartha Lakes	Eastern	\$ 102,079	high	
Cobourg	Eastern	\$ 81,515	mid	
Kingston	Eastern	\$ 81,293	mid	
Peterborough	Eastern	\$ 74,034	low	
Belleville	Eastern	\$ 67,189	low	
Brockville	Eastern	\$ 66,654	low	
Cornwall	Eastern	\$ 47,719	low	\$ 78,431
King	GTA	\$ 180,962	high	
Whitchurch-Stouffville	GTA	\$ 172,810	high	
Vaughan	GTA	\$ 165,275	high	
Oakville	GTA	\$ 157,873	high	
Caledon	GTA	\$ 144,428	high	
Richmond Hill	GTA	\$ 143,726	high	
Markham	GTA	\$ 136,904	high	
Aurora	GTA	\$ 131,224	high	
East Gwillimbury	GTA	\$ 130,268	high	
Toronto	GTA	\$ 126,635	high	
Burlington	GTA	\$ 125,510	high	
Mississauga	GTA	\$ 122,158	high	
Halton Hills	GTA	\$ 116,361	high	
Milton	GTA	\$ 115,998	high	
Newmarket	GTA	\$ 113,003	high	
Pickering	GTA	\$ 111,537	high	
Whitby	GTA	\$ 101,283	mid	
Ajax	GTA	\$ 98,731	mid	
Brampton	GTA	\$ 98,121	mid	
Georgina	GTA	\$ 96,773	mid	
Clarington	GTA	\$ 89,808	mid	
Oshawa	GTA	\$ 80,805	mid	\$ 125,463
Niagara-on-the-Lake	Niagara/Hamilton	\$ 168,530	high	
Pelham	Niagara/Hamilton	\$ 94,232	mid	
Wainfleet	Niagara/Hamilton	\$ 93,255	mid	
Grimsby	Niagara/Hamilton	\$ 91,357	mid	
Lincoln	Niagara/Hamilton	\$ 91,017	mid	
Fort Erie	Niagara/Hamilton	\$ 85,102	mid	
Niagara Falls	Niagara/Hamilton	\$ 83,204	mid	
West Lincoln	Niagara/Hamilton	\$ 77,307	low	
Hamilton	Niagara/Hamilton	\$ 76,678	low	
Thorold	Niagara/Hamilton	\$ 73,972	low	
St. Catharines	Niagara/Hamilton	\$ 73,776	low	
Port Colborne	Niagara/Hamilton	\$ 67,938	low	
Welland	Niagara/Hamilton	\$ 57,961	low	\$ 87,256

Taxable Assessment Per Capita (Grouped by Location cont'd)

Municipality	Location	2007 Unweighted CVA/Capita	Relative Position	
North Bay	North	\$ 60,495	low	
Thunder Bay	North	\$ 58,016	low	
Sudbury	North	\$ 51,731	low	
Sault Ste. Marie	North	\$ 46,721	low	
Timmins	North	\$ 46,466	low	\$ 52,686
Gravenhurst	Simcoe/Musk./Duff.	\$ 194,729	high	
Wasaga Beach	Simcoe/Musk./Duff.	\$ 145,892	high	
Huntsville	Simcoe/Musk./Duff.	\$ 136,950	high	
Bracebridge	Simcoe/Musk./Duff.	\$ 126,952	high	
Bradford West Gwillimbury	Simcoe/Musk./Duff.	\$ 100,551	mid	
Barrie	Simcoe/Musk./Duff.	\$ 88,403	mid	
Orangeville	Simcoe/Musk./Duff.	\$ 82,447	mid	
Parry Sound	Simcoe/Musk./Duff.	\$ 82,114	mid	\$ 119,755
North Dumfries	Southwest	\$ 128,010	high	
Middlesex Centre	Southwest	\$ 127,432	high	
Woolwich	Southwest	\$ 110,654	high	
Wilmot	Southwest	\$ 102,189	high	
Waterloo	Southwest	\$ 97,945	mid	
Wellesley	Southwest	\$ 95,156	mid	
Central Elgin	Southwest	\$ 92,407	mid	
Guelph	Southwest	\$ 89,226	mid	
Amherstburg	Southwest	\$ 84,180	mid	
Norfolk	Southwest	\$ 83,798	mid	
Cambridge	Southwest	\$ 81,501	mid	
Stratford	Southwest	\$ 79,238	mid	
Leamington	Southwest	\$ 76,649	low	
Kitchener	Southwest	\$ 75,044	low	
London	Southwest	\$ 73,616	low	
Chatham-Kent	Southwest	\$ 72,843	low	
Windsor	Southwest	\$ 72,465	low	
Tillsonburg	Southwest	\$ 72,339	low	
Sarnia	Southwest	\$ 68,212	low	
Brantford	Southwest	\$ 68,036	low	
Woodstock	Southwest	\$ 66,786	low	
Owen Sound	Southwest	\$ 64,802	low	
St. Thomas	Southwest	\$ 57,663	low	\$ 84,356

Taxable Assessment Per Capita Ranking Compared to Household Income Ranking

(Sorted by unweighted assessment per capita)

Municipality	2007 Unweighted CVA/Capita	2007 Household Income	Relative Position CVA/Capita	Relative Position of Household Income
Timmins	\$ 46,466	\$ 59,500	low	low
Sault Ste. Marie	\$ 46,721	\$ 57,000	low	low
Cornwall	\$ 47,719	\$ 53,700	low	low
Sudbury	\$ 51,731	\$ 62,500	low	low
St. Thomas	\$ 57,663	\$ 61,000	low	low
Welland	\$ 57,961	\$ 56,100	low	low
Thunder Bay	\$ 58,016	\$ 63,100	low	low
North Bay	\$ 60,495	\$ 60,200	low	low
Owen Sound	\$ 64,802	\$ 55,500	low	low
Brockville	\$ 66,654	\$ 64,200	low	low
Woodstock	\$ 66,786	\$ 63,900	low	low
Belleville	\$ 67,189	\$ 60,100	low	low
Port Colborne	\$ 67,938	\$ 53,900	low	low
Brantford	\$ 68,036	\$ 62,700	low	low
Sarnia	\$ 68,212	\$ 66,600	low	mid
Tillsonburg	\$ 72,339	\$ 65,700	low	mid
Windsor	\$ 72,465	\$ 67,900	low	mid
Chatham-Kent	\$ 72,843	\$ 63,000	low	low
London	\$ 73,616	\$ 67,200	low	mid
St. Catharines	\$ 73,776	\$ 60,200	low	low
Thorold	\$ 73,972	\$ 62,700	low	low
Peterborough	\$ 74,034	\$ 62,400	low	low
Kitchener	\$ 75,044	\$ 68,500	low	mid
Leamington	\$ 76,649	\$ 68,600	low	mid
Hamilton	\$ 76,678	\$ 66,900	low	mid
West Lincoln	\$ 77,307	\$ 74,200	low	mid
Stratford	\$ 79,238	\$ 66,400	mid	mid
Oshawa	\$ 80,805	\$ 69,600	mid	mid
Kingston	\$ 81,293	\$ 66,100	mid	mid
Cambridge	\$ 81,501	\$ 76,700	mid	mid
Cobourg	\$ 81,515	\$ 65,800	mid	mid
Parry Sound	\$ 82,114	\$ 53,500	mid	low
Orangeville	\$ 82,447	\$ 75,000	mid	mid
Niagara Falls	\$ 83,204	\$ 62,200	mid	low
Norfolk	\$ 83,798	\$ 64,400	mid	mid
Amherstburg	\$ 84,180	\$ 87,300	mid	high
Fort Erie	\$ 85,102	\$ 56,900	mid	low
Barrie	\$ 88,403	\$ 77,400	mid	mid
Guelph	\$ 89,226	\$ 79,200	mid	mid
Clarington	\$ 89,808	\$ 85,200	mid	mid

Municipality	2007 Unweighted CVA/Capita	2007 Household Income	Relative Position CVA/Capita	Relative Position of Household Income
Lincoln	\$ 91,017	\$ 79,000	mid	mid
Grimsby	\$ 91,357	\$ 91,400	mid	high
Central Elgin	\$ 92,407	\$ 80,700	mid	mid
Wainfleet	\$ 93,255	\$ 59,264	mid	low
Pelham	\$ 94,232	\$ 83,800	mid	mid
Wellesley	\$ 95,156	\$ 72,240	mid	mid
Georgina	\$ 96,773	\$ 69,600	mid	mid
Waterloo	\$ 97,945	\$ 92,100	mid	high
Brampton	\$ 98,121	\$ 94,100	mid	high
Ajax	\$ 98,731	\$ 95,700	mid	high
Bradford West Gwillimbury	\$ 100,551	\$ 85,500	mid	high
Whitby	\$ 101,283	\$ 99,800	mid	high
Kawartha Lakes	\$ 102,079	\$ 62,400	high	low
Wilmot	\$ 102,189	\$ 84,600	high	mid
Ottawa	\$ 106,967	\$ 87,400	high	high
Woolwich	\$ 110,654	\$ 88,200	high	high
Pickering	\$ 111,537	\$ 116,000	high	high
Newmarket	\$ 113,003	\$ 102,200	high	high
Milton	\$ 115,998	\$ 99,900	high	high
Halton Hills	\$ 116,361	\$ 104,700	high	high
Mississauga	\$ 122,158	\$ 96,800	high	high
Burlington	\$ 125,510	\$ 97,100	high	high
Toronto	\$ 126,635	\$ 79,800	high	mid
Bracebridge	\$ 126,952	\$ 71,200	high	mid
Middlesex Centre	\$ 127,432	\$ 97,800	high	high
North Dumfries	\$ 128,010	\$ 85,977	high	high
East Gwillimbury	\$ 130,268	\$ 113,800	high	high
Aurora	\$ 131,224	\$ 131,700	high	high
Markham	\$ 136,904	\$ 112,400	high	high
Huntsville	\$ 136,950	\$ 60,800	high	low
Richmond Hill	\$ 143,726	\$ 109,300	high	high
Caledon	\$ 144,428	\$ 121,800	high	high
Wasaga Beach	\$ 145,892	\$ 57,900	high	low
Oakville	\$ 157,873	\$ 130,500	high	high
Vaughan	\$ 165,275	\$ 121,200	high	high
Niagara-on-the-Lake	\$ 168,530	\$ 95,700	high	high
Whitchurch-Stouffville	\$ 172,810	\$ 107,300	high	high
King	\$ 180,962	\$ 161,100	high	high
Gravenhurst	\$ 194,729	\$ 51,200	high	low

As shown above, there is typically a relationship between assessment and income levels in the various municipalities. Some anomalies exist but can be explained. For example, a number of the “cottage areas” have higher assessment due to cottages but residents incomes are not at a high level (e.g. Gravenhurst, Wasaga Beach, Huntsville, Kawartha Lakes).

Change in Unweighted Assessment 2004-2007

The tables on the next several pages reflect the change in unweighted assessment from 2004-2007.

The change between 2005-2006 includes the impact of reassessment as well as growth while the changes between 2004-2005 and 2006-2007 largely reflect the impact of growth as there was no reassessment.

The table has been sorted from high to low for the 2006-2007 % change in assessment.

Communities experiencing population and economic growth are likely to experience short-run increases in property values. This is because in the short run, the housing supply is fixed and the increase in demand created by growth will force prices up. Declining areas are more likely to see a decrease in the market value of properties or a slower than average increase in property values.

Municipality	% Change in CVA 2004 - 2005	% Change in CVA 2005 - 2006	% Change in CVA 2006 - 2007	Relative Ranking % increase 2006-2007
Whitchurch-Stouffville	3.4%	19.8%	10.8%	high
Milton	13.9%	21.7%	10.0%	high
Ajax	N/A	18.6%	5.8%	high
Brampton	7.1%	18.6%	5.7%	high
Woolwich	N/A	N/A	5.5%	high
Wilmot	N/A	N/A	4.9%	high
Wasaga Beach	3.3%	27.9%	4.1%	high
Whitby	6.6%	17.7%	3.8%	high
Norfolk	2.4%	14.6%	3.6%	high
Halton Hills	3.6%	17.7%	3.6%	high
Barrie	5.6%	17.8%	3.5%	high
Vaughan	5.2%	15.5%	3.4%	high
St. Thomas	2.7%	13.4%	3.3%	high
Wellesley	N/A	N/A	3.2%	high
Markham	5.6%	13.3%	3.1%	high
Richmond Hill	5.1%	16.5%	3.0%	high
Brantford	2.3%	20.4%	3.0%	high
Oakville	4.2%	19.6%	3.0%	high
Niagara-on-the-Lake	2.1%	17.3%	2.9%	high
West Lincoln	2.5%	15.0%	2.9%	high
Burlington	2.4%	14.0%	2.7%	high
Grimsby	4.3%	18.6%	2.7%	high
Cobourg	0.8%	18.6%	2.6%	high
East Gwillimbury	2.5%	16.3%	2.6%	high
Oshawa	2.1%	14.2%	2.4%	mid
Belleville	N/A	12.2%	2.4%	mid
Leamington	2.5%	5.7%	2.4%	mid
Ottawa	3.0%	15.1%	2.4%	mid
Cambridge	3.1%	14.7%	2.4%	mid
Kitchener	3.6%	16.7%	2.3%	mid
Pelham	2.1%	17.8%	2.2%	mid
Clarington	3.2%	16.6%	2.2%	mid
Guelph	2.4%	14.0%	2.1%	mid
Lincoln	2.6%	18.4%	2.0%	mid
London	2.1%	15.4%	2.0%	mid

Municipality	% Change in CVA 2004 - 2005	% Change in CVA 2005 - 2006	% Change in CVA 2006 - 2007	Relative Ranking % increase 2006-2007
Newmarket	2.8%	16.9%	2.0%	mid
Aurora	5.6%	17.1%	1.9%	mid
Kingston	1.4%	18.7%	1.9%	mid
Peterborough	2.5%	20.4%	1.9%	mid
Central Elgin	N/A	N/A	1.9%	mid
Gravenhurst	N/A	N/A	1.8%	mid
Waterloo	2.0%	15.2%	1.7%	mid
Welland	1.0%	13.6%	1.7%	mid
Mississauga	2.4%	13.7%	1.7%	mid
Huntsville	N/A	N/A	1.6%	mid
Bracebridge	N/A	N/A	1.6%	mid
North Dumfries	N/A	N/A	1.6%	mid
Thorold	0.9%	16.6%	1.5%	mid
Orangeville	2.2%	16.5%	1.4%	low
Stratford	1.7%	14.7%	1.4%	low
Kawartha Lakes	1.5%	19.2%	1.4%	low
Hamilton	1.9%	16.4%	1.4%	low
Niagara Falls	2.7%	15.8%	1.4%	low
Pickering	2.4%	16.5%	1.3%	low
Georgina	1.9%	19.0%	1.2%	low
Fort Erie	1.4%	14.1%	1.1%	low
Timmins	-0.1%	2.8%	1.1%	low
Sudbury	0.7%	8.8%	1.0%	low
Windsor	3.5%	9.4%	1.0%	low
Amherstburg	N/A	N/A	1.0%	low
Cornwall	1.0%	9.3%	0.9%	low
Caledon	3.4%	17.0%	0.8%	low
Toronto	0.9%	13.7%	0.8%	low
Thunder Bay	0.5%	9.5%	0.8%	low
Sarnia	0.9%	7.9%	0.7%	low
North Bay	4.6%	9.6%	0.6%	low
Chatham-Kent	0.3%	3.9%	0.6%	low
St. Catharines	1.1%	18.0%	0.6%	low
Port Colborne	-0.6%	10.1%	0.6%	low
King	1.3%	17.4%	0.6%	low
Wainfleet	1.0%	16.4%	0.5%	low
Sault Ste. Marie	N/A	3.0%	0.0%	low
Average	2.7%	15.2%	2.4%	
Median	2.4%	16.4%	1.9%	
Maximum	13.9%	27.9%	10.8%	
Minimum	-0.6%	2.8%	0.0%	

Change in Unweighted Assessment 2004-2007 (Grouped by Location)

Municipality	% Change in CVA 2004 - 2005	% Change in CVA 2005 - 2006	% Change in CVA 2006 - 2007	Relative Ranking % increase 2006-2007	Average By Location 2006- 2007
Cobourg	0.8%	18.6%	2.6%	high	Eastern 1.9%
Brockville			N/A		
Belleville	N/A	12.2%	2.4%	mid	
Ottawa	3.0%	15.1%	2.4%	mid	
Kingston	1.4%	18.7%	1.9%	mid	
Peterborough	2.5%	20.4%	1.9%	mid	
Kawartha Lakes	1.5%	19.2%	1.4%	low	
Cornwall	1.0%	9.3%	0.9%	low	
Whitchurch-Stouffville	3.4%	19.8%	10.8%	high	GTA 3.3%
Milton	13.9%	21.7%	10.0%	high	
Ajax	N/A	18.6%	5.8%	high	
Brampton	7.1%	18.6%	5.7%	high	
Whitby	6.6%	17.7%	3.8%	high	
Halton Hills	3.6%	17.7%	3.6%	high	
Vaughan	5.2%	15.5%	3.4%	high	
Markham	5.6%	13.3%	3.1%	high	
Richmond Hill	5.1%	16.5%	3.0%	high	
Oakville	4.2%	19.6%	3.0%	high	
Burlington	2.4%	14.0%	2.7%	high	
East Gwillimbury	2.5%	16.3%	2.6%	high	
Oshawa	2.1%	14.2%	2.4%	mid	
Clarington	3.2%	16.6%	2.2%	mid	
Newmarket	2.8%	16.9%	2.0%	mid	
Aurora	5.6%	17.1%	1.9%	mid	
Mississauga	2.4%	13.7%	1.7%	mid	
Pickering	2.4%	16.5%	1.3%	low	
Georgina	1.9%	19.0%	1.2%	low	
Caledon	3.4%	17.0%	0.8%	low	
Toronto	0.9%	13.7%	0.8%	low	
King	1.3%	17.4%	0.6%	low	
Niagara-on-the-Lake	2.1%	17.3%	2.9%	high	Niag./Ham. 1.6%
West Lincoln	2.5%	15.0%	2.9%	high	
Grimsby	4.3%	18.6%	2.7%	high	
Pelham	2.1%	17.8%	2.2%	mid	
Lincoln	2.6%	18.4%	2.0%	mid	
Welland	1.0%	13.6%	1.7%	mid	
Thorold	0.9%	16.6%	1.5%	mid	
Hamilton	1.9%	16.4%	1.4%	low	
Niagara Falls	2.7%	15.8%	1.4%	low	
Fort Erie	1.4%	14.1%	1.1%	low	
St. Catharines	1.1%	18.0%	0.6%	low	
Port Colborne	-0.6%	10.1%	0.6%	low	
Wainfleet	1.0%	16.4%	0.5%	low	

Change in Unweighted Assessment 2004-2007 (Grouped by Location cont'd)

Municipality	% Change in CVA 2004 - 2005	% Change in CVA 2005 - 2006	% Change in CVA 2006 - 2007	Relative Ranking % increase 2006-2007	Average By Location 2006- 2007
Timmins	-0.1%	2.8%	1.1%	low	North 0.7%
Sudbury	0.7%	8.8%	1.0%	low	
Thunder Bay	0.5%	9.5%	0.8%	low	
North Bay	4.6%	9.6%	0.6%	low	
Sault Ste. Marie	N/A	3.0%	0.0%	low	
Wasaga Beach	3.3%	27.9%	4.1%	high	Sim./Musk./Duff. 2.3%
Barrie	5.6%	17.8%	3.5%	high	
Gravenhurst	N/A	N/A	1.8%	mid	
Huntsville	N/A	N/A	1.6%	mid	
Bracebridge	N/A	N/A	1.6%	mid	
Orangeville	2.2%	16.5%	1.4%	low	
Woolwich	N/A	N/A	5.5%	high	Southwest 2.3%
Wilmot	N/A	N/A	4.9%	high	
Norfolk	2.4%	14.6%	3.6%	high	
St. Thomas	2.7%	13.4%	3.3%	high	
Wellesley	N/A	N/A	3.2%	high	
Brantford	2.3%	20.4%	3.0%	high	
Leamington	2.5%	5.7%	2.4%	mid	
Cambridge	3.1%	14.7%	2.4%	mid	
Kitchener	3.6%	16.7%	2.3%	mid	
Guelph	2.4%	14.0%	2.1%	mid	
London	2.1%	15.4%	2.0%	mid	
Central Elgin	N/A	N/A	1.9%	mid	
Waterloo	2.0%	15.2%	1.7%	mid	
North Dumfries	N/A	N/A	1.6%	mid	
Stratford	1.7%	14.7%	1.4%	low	
Amherstburg	N/A	N/A	1.0%	low	
Windsor	3.5%	9.4%	1.0%	low	
Sarnia	0.9%	7.9%	0.7%	low	
Chatham-Kent	0.3%	3.9%	0.6%	low	

Assessment Composition (Unweighted)

Municipality	Residential	Multi-Residential	Commercial	Industrial	Pipelines	Farmlands	Forests
Ajax	87.4%	1.9%	7.9%	2.4%	0.2%	0.2%	0.0%
Amherstburg	84.5%	1.1%	5.0%	2.2%	0.5%	6.7%	0.0%
Aurora	85.4%	1.2%	10.4%	2.7%	0.1%	0.2%	0.0%
Barrie	78.8%	3.6%	14.7%	2.6%	0.2%	0.0%	0.0%
Belleville	69.5%	5.9%	20.3%	2.8%	0.5%	1.0%	0.0%
Bracebridge	87.7%	1.2%	9.0%	1.2%	0.7%	0.1%	0.2%
Bradford West Gwillimbury	81.4%	1.3%	6.2%	3.5%	0.6%	7.0%	0.0%
Brampton	78.7%	2.5%	13.0%	5.3%	0.2%	0.3%	0.0%
Brantford	77.5%	4.3%	13.2%	4.5%	0.3%	0.1%	0.0%
Brockville	73.1%	6.0%	16.6%	3.9%	0.4%	0.0%	0.0%
Burlington	79.1%	3.9%	12.3%	4.3%	0.2%	0.3%	0.0%
Caledon	84.7%	0.3%	5.4%	4.6%	0.2%	4.5%	0.4%
Cambridge	75.8%	3.7%	13.0%	7.0%	0.2%	0.2%	0.0%
Central Elgin	77.1%	0.2%	3.7%	0.6%	0.5%	17.9%	0.1%
Chatham-Kent	59.5%	2.2%	8.5%	2.5%	0.9%	26.4%	0.0%
Clarington	86.5%	0.8%	5.5%	2.8%	0.5%	3.8%	0.2%
Cobourg	78.4%	3.9%	14.1%	3.2%	0.3%	0.1%	0.0%
Cornwall	70.7%	5.5%	19.8%	3.4%	0.4%	0.1%	0.0%
East Gwillimbury	84.8%	0.3%	7.1%	2.4%	0.2%	5.1%	0.1%
Fort Erie	85.9%	1.3%	9.8%	1.7%	0.5%	0.8%	0.0%
Georgina	91.7%	1.2%	4.5%	0.4%	0.2%	2.0%	0.1%
Gravenhurst	90.0%	1.0%	7.5%	0.6%	0.8%	0.1%	0.1%
Grimsby	89.2%	0.8%	6.8%	1.3%	0.3%	1.6%	0.0%
Guelph	79.3%	5.2%	10.3%	4.9%	0.2%	0.0%	0.0%
Halton Hills	87.1%	1.3%	5.9%	3.3%	0.2%	2.3%	0.0%
Hamilton	80.8%	5.1%	9.7%	2.4%	0.5%	1.5%	0.0%
Huntsville	83.4%	1.0%	12.9%	1.6%	0.9%	0.1%	0.2%
Kawartha Lakes	86.0%	1.4%	5.5%	0.8%	0.1%	6.0%	0.3%
King	87.3%	0.2%	3.4%	0.8%	0.4%	7.7%	0.2%
Kingston	78.6%	6.5%	12.9%	1.3%	0.4%	0.4%	0.0%
Kitchener	77.4%	8.0%	11.8%	2.6%	0.0%	0.1%	0.0%
Leamington	65.8%	2.1%	9.9%	2.9%	0.5%	18.7%	0.0%
Lincoln	79.7%	0.5%	6.2%	2.9%	0.7%	9.9%	0.0%
London	78.3%	5.9%	13.0%	1.8%	0.3%	0.6%	0.0%
Markham	81.8%	0.8%	14.3%	2.8%	0.1%	0.2%	0.0%
Middlesex Centre	62.7%	0.1%	3.8%	0.7%	3.7%	28.9%	0.0%
Milton	79.1%	1.2%	11.1%	5.6%	0.7%	2.2%	0.1%
Mississauga	71.5%	3.9%	19.0%	5.4%	0.1%	0.0%	0.0%
Newmarket	82.3%	1.8%	12.5%	3.2%	0.1%	0.0%	0.0%
Niagara Falls	68.8%	3.1%	26.0%	1.3%	0.4%	0.4%	0.0%
Niagara-on-the-Lake	78.3%	0.6%	12.1%	0.9%	0.5%	7.6%	0.0%
Norfolk	74.4%	0.9%	6.3%	1.2%	0.7%	16.4%	0.2%

Assessment Composition (Unweighted cont'd)

Municipality	Residential	Multi-Residential	Commercial	Industrial	Pipelines	Farmlands	Forests
North Bay	73.9%	5.9%	16.4%	2.1%	1.6%	0.0%	0.0%
North Dumfries	70.7%	0.1%	8.4%	6.5%	5.2%	9.1%	0.0%
Oakville	84.1%	2.1%	10.0%	3.4%	0.2%	0.1%	0.0%
Orangeville	82.1%	2.8%	12.0%	2.9%	0.2%	0.0%	0.0%
Oshawa	78.0%	5.5%	11.7%	4.1%	0.2%	0.5%	0.0%
Ottawa	76.5%	6.5%	14.5%	1.7%	0.2%	0.6%	0.0%
Owen Sound	73.1%	6.3%	17.4%	2.8%	0.3%	0.1%	0.0%
Parry Sound	72.8%	2.3%	23.1%	1.5%	0.2%	0.1%	0.0%
Pelham	90.8%	0.9%	3.3%	0.2%	0.8%	4.1%	0.0%
Peterborough	78.7%	6.7%	12.4%	1.8%	0.2%	0.1%	0.0%
Pickering	82.7%	0.6%	11.9%	3.1%	0.2%	1.5%	0.0%
Port Colborne	83.6%	2.9%	6.4%	4.8%	0.6%	1.6%	0.1%
Richmond Hill	87.4%	1.4%	9.3%	1.7%	0.1%	0.1%	0.0%
Sarnia	76.1%	5.0%	12.6%	4.2%	0.7%	1.5%	0.0%
Sault Ste. Marie	75.1%	4.6%	14.9%	4.9%	0.5%	0.0%	0.0%
St. Catharines	80.8%	4.6%	12.0%	1.7%	0.3%	0.6%	0.0%
St. Thomas	77.7%	4.9%	11.6%	5.1%	0.3%	0.4%	0.0%
Stratford	79.3%	4.8%	11.2%	4.1%	0.2%	0.3%	0.0%
Sudbury	76.4%	4.6%	14.3%	4.1%	0.4%	0.1%	0.1%
Thorold	80.7%	1.9%	8.7%	5.9%	1.2%	1.6%	0.0%
Thunder Bay	75.1%	3.7%	15.9%	4.9%	0.4%	0.1%	0.0%
Tillsonburg	77.2%	3.7%	12.1%	5.9%	0.3%	0.6%	0.1%
Timmins	75.1%	2.4%	13.7%	7.9%	0.6%	0.2%	0.0%
Toronto	71.7%	8.9%	17.4%	1.9%	0.1%	0.0%	0.0%
Vaughan	75.4%	0.1%	16.3%	7.8%	0.1%	0.3%	0.0%
Wainfleet	85.6%	0.0%	2.1%	0.4%	0.6%	11.2%	0.1%
Wasaga Beach	95.1%	0.2%	4.3%	0.0%	0.2%	0.0%	0.0%
Waterloo	80.9%	5.3%	10.0%	3.6%	0.2%	0.1%	0.0%
Welland	83.5%	4.2%	9.6%	2.1%	0.5%	0.2%	0.0%
Wellesley	67.5%	0.2%	2.8%	3.5%	0.2%	25.8%	0.0%
West Lincoln	77.9%	0.4%	3.8%	1.4%	2.0%	14.6%	0.0%
Whitby	84.4%	2.1%	10.1%	2.6%	0.2%	0.5%	0.0%
Whitchurch-Stouffville	87.0%	0.9%	6.6%	2.3%	0.1%	3.0%	0.1%
Wilmot	80.8%	1.0%	4.5%	1.6%	0.4%	11.6%	0.0%
Windsor	71.0%	4.8%	18.8%	5.0%	0.0%	0.1%	0.0%
Woodstock	78.2%	2.9%	12.3%	5.8%	0.3%	0.5%	0.0%
Woolwich	71.3%	0.9%	10.9%	4.2%	0.4%	12.2%	0.0%
Average	79.2%	2.8%	10.8%	3.0%	0.5%	3.6%	0.0%
Minimum	59.5%	0.0%	2.1%	0.0%	0.0%	0.0%	0.0%
Maximum	95.1%	8.9%	26.0%	7.9%	5.2%	28.9%	0.4%

Assessment Composition (Unweighted) - Trends & Observations

Municipality	Residential
Wasaga Beach	95.1%
Georgina	91.7%
Pelham	90.8%
Gravenhurst	90.0%
Grimsby	89.2%
Bracebridge	87.7%
Richmond Hill	87.4%
Ajax	87.4%
King	87.3%
Halton Hills	87.1%
Whitchurch-Stouffville	87.0%
Clarington	86.5%
Kawartha Lakes	86.0%
Fort Erie	85.9%
Wainfleet	85.6%
Aurora	85.4%

The proportionate contributions for residential, commercial and industrial tax revenue sources is important to understand, not only on an annual basis, but also trends over time. This will help identify increases, decreases and areas of growth. Trends for each municipality can be reviewed using the online database provided on www.bmaconsult.com.

Residential

- Residential: average proportionate share is 79.2%
- Survey range: 59.5% in Chatham-Kent to 95.1% in Wasaga Beach
- The table to the left summarizes those municipalities with 85% or greater of their assessment in the Residential Class

Multi-Residential

- Multi-Residential: average proportionate share is 2.8%
- Survey range: 0% in Wainfleet to 8.9% in Toronto
- Typically, municipalities with higher than average proportionate Multi-Residential assessment are municipalities with older urban centres
- The table summarizes those municipalities with 5% or greater of their assessment in the Multi-Residential Class

Municipality	Multi-Residential
Toronto	8.9%
Kitchener	8.0%
Peterborough	6.7%
Kingston	6.5%
Ottawa	6.5%
Owen Sound	6.3%
Brockville	6.0%
Belleville	5.9%
London	5.9%
North Bay	5.9%
Cornwall	5.5%
Oshawa	5.5%
Waterloo	5.3%
Guelph	5.2%
Hamilton	5.1%
Sarnia	5.0%

Municipality	Commercial
Niagara Falls	26.0%
Parry Sound	23.1%
Belleville	20.3%
Cornwall	19.8%
Mississauga	19.0%
Windsor	18.8%
Toronto	17.4%
Owen Sound	17.4%
Brockville	16.6%
North Bay	16.4%
Vaughan	16.3%
Thunder Bay	15.9%

Commercial

- Commercial: average proportionate share is 10.8%
- Survey Range: Wainfleet 2.1% to Niagara Falls 26.0%
- The table summarizes those municipalities with 15% or greater of their assessment in the Commercial Class

Assessment Composition (Unweighted) - Trends & Observations (cont'd)

Industrial

- Industrial: average proportionate share is 3.0%
- Survey range: 0% in Wasaga Beach to 7.9% in Timmins
- The table summarizes those municipalities with 5% or greater of their assessment in the Industrial Class

Municipality	Industrial
Timmins	7.9%
Vaughan	7.8%
Cambridge	7.0%
North Dumfries	6.5%
Tillsonburg	5.9%
Thorold	5.9%
Woodstock	5.8%
Milton	5.6%
Mississauga	5.4%
Brampton	5.3%
St. Thomas	5.1%
Windsor	5.0%

Municipality	Farmlands
Middlesex Centre	28.9%
Chatham-Kent	26.4%
Wellesley	25.8%
Leamington	18.7%
Central Elgin	17.9%
Norfolk	16.4%
West Lincoln	14.6%
Woolwich	12.2%
Wilmot	11.6%
Wainfleet	11.2%
Lincoln	9.9%
North Dumfries	9.1%
King	7.7%
Niagara-on-the-Lake	7.6%
Bradford West Gwillimbury	7.0%
Amherstburg	6.7%
Kawartha Lakes	6.0%
East Gwillimbury	5.1%

Farmlands

- Farmland: average proportionate share is 3.6%
- Survey range: 0% in a number of municipalities to 28.9 % in Middlesex Centre
- The table summarizes those municipalities with 5% or greater of their assessment in the Farmland Class

Consolidated Unweighted Assessment (Residential vs. Non-Residential)

The tables on the next page show the relative strength of the municipality's tax base. A higher percentage of non-residential assessment indicates higher revenue raising ability because commercial and industrial tax rates are higher than residential tax rates and therefore generate more tax revenue.

The following table groups:

<u>Residential Assessment</u> includes: <ul style="list-style-type: none">• Residential• Multi-Residential• Farmlands• Managed Forest	<u>Non-Residential Assessment</u> includes: <ul style="list-style-type: none">• Commercial• Industrial• Pipelines
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As shown in the table on the next page, a number of municipalities rely heavily on Residential assessment such as Wainfleet, Wasaga Beach, and Pelham. These are all municipalities with populations less than 20,000.

Municipalities with Non-Residential assessment composition 20% or greater include Thunder Bay, Cambridge, North Bay, Timmins, Windsor, Sault Ste. Marie, Vaughan, Mississauga, Cornwall, Belleville, Brockville, North Dumfries, Owen Sound, Parry Sound and Niagara Falls.

Consolidated Unweighted Assessment (Residential vs. Non-Residential)

Municipality	Residential Unweighted Assessment	Non-Residential Unweighted Assessment
Ajax	89.6%	10.4%
Amherstburg	92.3%	7.7%
Aurora	86.8%	13.2%
Barrie	82.5%	17.5%
Belleville	76.5%	23.5%
Bracebridge	89.2%	10.8%
Bradford West Gwillimbury	89.7%	10.3%
Brampton	81.5%	18.5%
Brantford	82.0%	18.0%
Brockville	79.1%	20.9%
Burlington	83.2%	16.8%
Caledon	89.8%	10.2%
Cambridge	79.7%	20.3%
Central Elgin	95.2%	4.8%
Chatham-Kent	88.1%	11.9%
Clarington	91.2%	8.8%
Cobourg	82.4%	17.6%
Cornwall	76.4%	23.6%
East Gwillimbury	90.3%	9.7%
Fort Erie	88.0%	12.0%
Georgina	94.9%	5.1%
Gravenhurst	91.1%	8.9%
Grimsby	91.6%	8.4%
Guelph	84.6%	15.4%
Halton Hills	90.7%	9.3%
Hamilton	87.4%	12.6%
Huntsville	84.6%	15.4%
Kawartha Lakes	93.6%	6.4%
King	95.4%	4.6%
Kingston	85.5%	14.5%
Kitchener	85.6%	14.4%
Leamington	86.6%	13.4%
Lincoln	90.1%	9.9%
London	84.9%	15.1%
Markham	82.8%	17.2%
Middlesex Centre	91.7%	8.3%
Milton	82.7%	17.3%
Mississauga	75.4%	24.6%
Newmarket	84.2%	15.8%
Niagara Falls	72.3%	27.7%

Municipality	Residential Unweighted Assessment	Non-Residential Unweighted Assessment
Niagara-on-the-Lake	86.5%	13.5%
Norfolk	91.8%	8.2%
North Bay	79.9%	20.1%
North Dumfries	80.0%	20.0%
Oakville	86.4%	13.6%
Orangeville	84.9%	15.1%
Oshawa	84.0%	16.0%
Ottawa	83.6%	16.4%
Owen Sound	79.5%	20.5%
Parry Sound	75.3%	24.7%
Pelham	95.8%	4.2%
Peterborough	85.5%	14.5%
Pickering	84.9%	15.1%
Port Colborne	88.2%	11.8%
Richmond Hill	88.9%	11.1%
Sarnia	82.6%	17.4%
Sault Ste. Marie	79.7%	20.3%
St. Catharines	86.0%	14.0%
St. Thomas	82.9%	17.1%
Stratford	84.4%	15.6%
Sudbury	81.2%	18.8%
Thorold	84.2%	15.8%
Thunder Bay	78.8%	21.2%
Tillsonburg	81.6%	18.4%
Timmins	77.8%	22.2%
Toronto	80.6%	19.4%
Vaughan	75.8%	24.2%
Wainfleet	96.9%	3.1%
Wasaga Beach	95.4%	4.6%
Waterloo	86.2%	13.8%
Welland	87.9%	12.1%
Wellesley	93.5%	6.5%
West Lincoln	92.9%	7.1%
Whitby	87.0%	13.0%
Whitchurch-Stouffville	91.0%	9.0%
Wilmot	93.5%	6.5%
Windsor	75.9%	23.8%
Woodstock	81.6%	18.4%
Woolwich	84.5%	15.5%
Average	85.6%	14.3%
Minimum	72.3%	3.1%
Maximum	96.9%	27.7%

Note: Residential unweighted assessment includes residential, multi-residential farm, and managed forests assessment

Shift In Tax Burden—Unweighted to Weighted Residential Assessment
(sorted by % change)

Municipality	Residential Unweighted Assessment	Residential Weighted Assessment	% Change
Toronto	71.7%	40.9%	-42.9%
Owen Sound	73.1%	51.1%	-30.2%
Windsor	71.0%	52.4%	-26.1%
Cornwall	70.7%	53.6%	-24.3%
Belleville	69.5%	52.8%	-24.0%
Thunder Bay	75.1%	58.1%	-22.6%
Stratford	79.3%	62.2%	-21.6%
Brockville	73.1%	57.3%	-21.6%
Tillsonburg	77.2%	61.1%	-20.8%
Cambridge	75.8%	60.1%	-20.7%
Brantford	77.5%	61.7%	-20.4%
St. Thomas	77.7%	61.9%	-20.3%
Guelph	79.3%	63.3%	-20.2%
Hamilton	80.8%	64.8%	-19.8%
Woodstock	78.2%	62.8%	-19.7%
Timmins	75.1%	60.4%	-19.7%
Kingston	78.6%	63.2%	-19.6%
Niagara Falls	68.8%	55.4%	-19.5%
Ottawa	76.5%	61.6%	-19.5%
Kitchener	77.4%	62.6%	-19.2%
North Bay	73.9%	60.2%	-18.5%
Sarnia	76.1%	62.3%	-18.1%
London	78.3%	64.3%	-17.9%
Sudbury	76.4%	62.8%	-17.7%
Peterborough	78.7%	65.2%	-17.2%
Waterloo	80.9%	67.1%	-17.0%
Sault Ste. Marie	75.1%	62.9%	-16.2%
Thorold	80.7%	69.0%	-14.5%
Cobourg	78.4%	67.1%	-14.4%
Parry Sound	72.8%	62.5%	-14.1%
St. Catharines	80.8%	69.5%	-14.0%
Burlington	79.1%	68.6%	-13.2%
Welland	83.5%	72.8%	-12.8%
Port Colborne	83.6%	72.9%	-12.7%
Oshawa	78.0%	68.3%	-12.5%
Mississauga	71.5%	63.1%	-11.7%
Oakville	84.1%	75.6%	-10.1%
Fort Erie	85.9%	77.5%	-9.8%
Milton	79.1%	71.5%	-9.6%

Municipality	Residential Unweighted Assessment	Residential Weighted Assessment	% Change
Orangeville	82.1%	74.4%	-9.4%
North Dumfries	70.7%	64.1%	-9.4%
Whitby	84.4%	77.8%	-7.9%
Pickering	82.7%	76.5%	-7.5%
Woolwich	71.3%	66.3%	-7.1%
Ajax	87.4%	81.3%	-7.0%
Brampton	78.7%	73.3%	-6.9%
Barrie	78.8%	73.5%	-6.8%
Grimsby	89.2%	83.6%	-6.3%
Halton Hills	87.1%	82.0%	-5.9%
Niagara-on-the-Lake	78.3%	74.2%	-5.2%
Vaughan	75.4%	71.6%	-4.9%
Newmarket	82.3%	79.6%	-3.3%
Markham	81.8%	79.2%	-3.2%
Clarington	86.5%	83.8%	-3.2%
Lincoln	79.7%	77.5%	-2.7%
Aurora	85.4%	83.5%	-2.3%
Richmond Hill	87.4%	85.7%	-2.0%
Wasaga Beach	95.1%	94.0%	-1.2%
Pelham	90.8%	89.9%	-1.1%
Huntsville	83.4%	82.8%	-0.6%
Bracebridge	87.7%	87.3%	-0.4%
Gravenhurst	90.0%	89.6%	-0.4%
Caledon	84.7%	85.0%	0.4%
Whitchurch-Stouffville	87.0%	87.6%	0.7%
Wilmot	80.8%	81.8%	1.2%
Kawartha Lakes	86.0%	87.0%	1.2%
Amherstburg	84.5%	85.5%	1.3%
Bradford West Gwillimbury	81.4%	82.7%	1.6%
Georgina	91.7%	93.3%	1.8%
East Gwillimbury	84.8%	86.6%	2.1%
West Lincoln	77.9%	81.4%	4.5%
King	87.3%	92.0%	5.4%
Chatham-Kent	59.5%	63.1%	6.1%
Wainfleet	85.6%	91.0%	6.3%
Norfolk	74.4%	79.5%	6.9%
Leamington	65.8%	71.0%	7.8%
Central Elgin	77.1%	85.8%	11.3%
Wellesley	67.5%	76.3%	12.9%
Middlesex Centre	62.7%	78.7%	25.5%
Average	79.2%	72.0%	-9.3%
Min	59.5%	40.9%	-42.9%
Max	95.1%	94.0%	25.5%

As shown in the table, tax ratios typically shift the burden from residential to non-residential properties. Approximately 78% of the municipalities surveyed, have a decrease in tax burden on the Residential class as a result of tax ratios for non-residential classes greater than 1.0

The implementation of tax ratios to the assessment base for municipalities with a larger proportion of farmland and managed forest results in an increase in the residential burden

Building Permit Activity (Sorted from highest to lowest 2006 activity per capita)

The table summarizes the 2006 residential and non-residential building permit values in each area municipality. To put these values into context, the building permit value per capita is also summarized to get an appreciation of the relative building activity in each municipality. The chart is sorted from highest to lowest based on building permit value per capita for 2006.

Municipality	% Residential 2006	% Non-Residential 2006	2006 Bldg Const. Value Per Capita
Whitchurch-Stouffville	98%	2%	\$ 9,474
Niagara-on-the-Lake	67%	33%	\$ 5,941
Ajax	73%	27%	\$ 5,703
Wasaga Beach	76%	24%	\$ 5,622
Vaughan	75%	25%	\$ 5,469
Milton	65%	35%	\$ 5,039
Wilmot	67%	33%	\$ 4,011
Wellesley	71%	29%	\$ 3,984
Woodstock	34%	66%	\$ 3,905
Oakville	79%	21%	\$ 3,546
Brampton	71%	29%	\$ 3,395
Markham	63%	37%	\$ 3,048
Clarington	64%	36%	\$ 3,018
Pelham	54%	46%	\$ 3,014
Woolwich	67%	33%	\$ 2,977
Gravenhurst	72%	28%	\$ 2,975
Barrie	64%	36%	\$ 2,944
Huntsville	65%	35%	\$ 2,893
Kingston	23%	77%	\$ 2,674
Whitby	56%	44%	\$ 2,658
Parry Sound	41%	59%	\$ 2,601
Guelph	44%	56%	\$ 2,525
North Dumfries	41%	59%	\$ 2,461
Toronto	20%	80%	\$ 2,382
Brockville	41%	59%	\$ 2,329
Cobourg	84%	16%	\$ 2,296
Halton Hills	64%	36%	\$ 2,242
London	62%	38%	\$ 2,193
Middlesex Centre	72%	28%	\$ 2,082
Amherstburg	82%	18%	\$ 2,075
Cambridge	41%	59%	\$ 2,063
Burlington	61%	39%	\$ 2,026
Richmond Hill	74%	26%	\$ 2,024
Oshawa	75%	25%	\$ 2,023
Ottawa	52%	48%	\$ 2,022
Thorold	20%	80%	\$ 1,975
St. Thomas	82%	18%	\$ 1,922
Lincoln	61%	39%	\$ 1,877
Kitchener	61%	39%	\$ 1,844
Belleville	32%	68%	\$ 1,793
East Gwillimbury	87%	13%	\$ 1,731
Grimsby	53%	47%	\$ 1,728
Caledon	34%	66%	\$ 1,712

Municipality	% Residential 2006	% Non-Residential 2006	2006 Bldg Const. Value Per Capita
West Lincoln	79%	21%	\$ 1,656
Leamington	37%	63%	\$ 1,612
North Bay	56%	44%	\$ 1,599
King	55%	45%	\$ 1,590
Brantford	46%	54%	\$ 1,577
Mississauga	53%	47%	\$ 1,575
Norfolk	56%	44%	\$ 1,562
Windsor	30%	70%	\$ 1,558
Owen Sound	51%	49%	\$ 1,545
Sudbury	72%	28%	\$ 1,469
Hamilton	60%	40%	\$ 1,353
Tillsonburg	60%	40%	\$ 1,331
Fort Erie	86%	14%	\$ 1,292
Waterloo	65%	35%	\$ 1,227
Orangeville	35%	65%	\$ 1,222
Newmarket	57%	43%	\$ 1,211
Central Elgin	91%	9%	\$ 1,199
Niagara Falls	55%	45%	\$ 1,182
Kawartha Lakes	81%	19%	\$ 1,157
Stratford	57%	43%	\$ 1,133
Wainfleet	83%	17%	\$ 1,131
Georgina	99%	1%	\$ 1,120
Sarnia	47%	53%	\$ 1,063
Bracebridge	100%	0%	\$ 978
Timmins	23%	77%	\$ 935
St. Catharines	48%	52%	\$ 931
Bradford West Gwillimbury	63%	37%	\$ 908
Welland	59%	41%	\$ 900
Chatham-Kent	47%	53%	\$ 865
Peterborough	62%	38%	\$ 854
Aurora	40%	60%	\$ 843
Thunder Bay	36%	64%	\$ 825
Pickering	67%	33%	\$ 766
Port Colborne	56%	44%	\$ 720
Cornwall	39%	61%	\$ 689
Sault Ste. Marie	45%	55%	\$ 632
Average	59%	41%	\$ 2,183
Median	61%	39%	\$ 1,793
Maximum	100%	80%	\$ 9,474
Minimum	20%	0%	\$ 632

Building Permit Activity (2 and 3 year) (Grouped by Location)

The table has been sorted by 2006 building construction value per capita by location. Where information was available, 2 and 3 year averages have been included. The low, medium and high is a ranking for the entire database. This provides an indication within each geographic area the relative rankings across the entire survey.

Municipality	2004 Building Construction Value (\$000)	2005 Building Construction Value (\$000)	2006 Building Construction Value (\$000)	2006 Bldg Const. Value Per Capita	Ranking 2006	Location 2006 Average	Bldg Const. Value Per Capita 2005-2006	Bldg Const. Value Per Capita 2004-2006
Kingston	\$ 178,579	\$ 152,675	\$ 313,419	\$ 2,674	high	Eastern \$ 1,727	\$ 1,968	\$ 1,802
Brockville	\$ 30,649	\$ 44,941	\$ 51,142	\$ 2,329	high		\$ 2,188	\$ 1,924
Cobourg	\$ 27,253	\$ 34,322	\$ 41,814	\$ 2,296	high		\$ 2,059	\$ 1,859
Ottawa	\$ 1,698,885	\$ 1,830,757	\$ 1,641,917	\$ 2,022	mid		\$ 2,110	\$ 2,090
Belleville	\$ 59,510	\$ 67,642	\$ 87,517	\$ 1,793	mid		\$ 1,589	\$ 1,470
Kawartha Lakes	\$ 98,552	\$ 94,097	\$ 86,289	\$ 1,157	low		\$ 1,210	\$ 1,249
Peterborough	\$ 86,118	\$ 115,923	\$ 63,959	\$ 854	low		\$ 1,188	\$ 1,171
Cornwall	\$ 41,967	\$ 31,685	\$ 31,684	\$ 689	low		\$ 682	\$ 750
Whitchurch-Stouffville	\$ 70,984	\$ 180,021	\$ 231,078	\$ 9,474	high	GTA \$ 2,845	\$ 8,263	\$ 6,449
Ajax	\$ 244,358	\$ 432,500	\$ 514,185	\$ 5,703	high		\$ 5,369	\$ 4,554
Vaughan	\$ 890,930	\$ 837,014	\$ 1,306,355	\$ 5,469	high		\$ 4,408	\$ 4,196
Milton	\$ 375,738	\$ 453,156	\$ 322,470	\$ 5,039	high		\$ 6,360	\$ 6,877
Oakville	\$ 544,275	\$ 519,488	\$ 587,327	\$ 3,546	high		\$ 3,268	\$ 3,267
Brampton	\$ 2,730,395	\$ 1,235,360	\$ 1,472,727	\$ 3,395	high		\$ 3,190	\$ 4,428
Markham	\$ 613,881	\$ 949,290	\$ 797,274	\$ 3,048	high		\$ 3,363	\$ 3,037
Clarington	\$ 213,849	\$ 203,220	\$ 234,864	\$ 3,018	high		\$ 2,752	\$ 2,732
Whitby	\$ 302,780	\$ 385,056	\$ 295,581	\$ 2,658	high		\$ 3,168	\$ 3,110
Toronto	\$ 5,897,819	\$ 4,855,522	\$ 5,962,599	\$ 2,382	high		\$ 2,122	\$ 2,170
Halton Hills	\$ 148,639	\$ 182,696	\$ 123,932	\$ 2,242	mid		\$ 2,691	\$ 2,683
Burlington	\$ 369,721	\$ 538,155	\$ 333,046	\$ 2,026	mid		\$ 2,527	\$ 2,404
Richmond Hill	\$ 533,919	\$ 652,016	\$ 329,362	\$ 2,024	mid		\$ 2,892	\$ 3,002
Oshawa	\$ 263,733	\$ 343,633	\$ 286,427	\$ 2,023	mid		\$ 2,162	\$ 2,034
East Gwillimbury	\$ 53,781	\$ 25,552	\$ 36,465	\$ 1,731	mid		\$ 1,430	\$ 1,747
Caledon	\$ 153,143	\$ 88,761	\$ 97,690	\$ 1,712	mid		\$ 1,520	\$ 1,820
King	\$ 37,012	\$ 41,638	\$ 30,976	\$ 1,590	mid		\$ 1,833	\$ 1,836
Mississauga	\$ 1,385,657	\$ 1,104,789	\$ 1,052,760	\$ 1,575	mid		\$ 1,539	\$ 1,675
Newmarket	\$ 141,445	\$ 178,277	\$ 89,991	\$ 1,211	low		\$ 1,741	\$ 1,774
Georgina	\$ 51,308	\$ 82,801	\$ 47,413	\$ 1,120	low		\$ 1,457	\$ 1,349
Aurora	\$ 194,255	\$ 55,400	\$ 40,133	\$ 843	low		\$ 998	\$ 2,045
Pickering	\$ 163,583	\$ 77,285	\$ 67,271	\$ 766	low		\$ 775	\$ 1,081
Niagara-on-the-Lake	\$ 62,781	\$ 66,800	\$ 86,666	\$ 5,941	high	Niag/Ham \$ 1,823	\$ 5,202	\$ 4,883
Pelham	\$ 32,711	\$ 20,699	\$ 48,698	\$ 3,014	high		\$ 2,125	\$ 2,077
Thorold	\$ 19,865	\$ 27,489	\$ 35,995	\$ 1,975	mid		\$ 1,713	\$ 1,493
Lincoln	N/A	\$ 26,508	\$ 40,776	\$ 1,877	mid		\$ 1,512	N/A
Grimsby	N/A	\$ 29,873	\$ 41,358	\$ 1,728	mid		\$ 1,492	N/A
West Lincoln	N/A	\$ 28,271	\$ 21,800	\$ 1,656	mid		\$ 1,879	N/A
Hamilton	\$ 595,165	\$ 640,879	\$ 682,548	\$ 1,353	low		\$ 1,293	\$ 1,244
Fort Erie	\$ 39,397	\$ 57,146	\$ 38,670	\$ 1,292	low		\$ 1,593	\$ 1,502
Niagara Falls	\$ 171,804	\$ 167,201	\$ 97,181	\$ 1,182	low		\$ 1,589	\$ 1,749
Wainfleet	\$ 9,470	\$ 6,091	\$ 7,464	\$ 1,131	low		\$ 1,027	\$ 1,170
St. Catharines	\$ 141,985	\$ 105,148	\$ 122,822	\$ 931	low		\$ 860	\$ 929
Welland	\$ 29,848	\$ 47,682	\$ 45,301	\$ 900	low		\$ 923	\$ 813
Port Colborne	\$ 10,009	\$ 11,468	\$ 13,390	\$ 720	low		\$ 658	\$ 613

Building Permit Activity (2 and 3 year) (Grouped by Location cont'd)

Municipality	2004 Building Construction Value (\$000)	2005 Building Construction Value (\$000)	2006 Building Construction Value (\$000)	2006 Bldg Const. Value Per Capita	Ranking 2006	Location 2006 Average	Bldg Const. Value Per Capita 2005-2006	Bldg Const. Value Per Capita 2004-2006
North Bay	\$ 71,088	\$ 59,461	\$ 86,276	\$ 1,599	mid	North \$ 1,092	\$ 1,352	\$ 1,340
Sudbury	\$ 185,093	\$ 202,157	\$ 231,908	\$ 1,469	low		\$ 1,363	\$ 1,292
Timmins	\$ 38,129	\$ 31,529	\$ 40,204	\$ 935	low		\$ 833	\$ 849
Thunder Bay	\$ 103,618	\$ 110,184	\$ 90,054	\$ 825	low		\$ 908	\$ 914
Sault Ste. Marie	\$ 45,806	\$ 75,111	\$ 47,388	\$ 632	low		\$ 813	\$ 744
Wasaga Beach	\$ 63,330	\$ 55,862	\$ 84,492	\$ 5,622	high	Sim/Mus/Duff \$ 2,518	\$ 4,481	\$ 4,327
Gravenhurst	N/A	\$ 43,367	\$ 32,864	\$ 2,975	high		\$ 3,302	N/A
Barrie	\$ 390,928	\$ 487,988	\$ 378,041	\$ 2,944	high		\$ 3,350	\$ 3,279
Huntsville	N/A	\$ 57,091	\$ 52,892	\$ 2,893	high		\$ 2,946	N/A
Parry Sound	N/A	N/A	\$ 15,134	\$ 2,601	high		N/A	N/A
Orangeville	\$ 45,099	\$ 42,473	\$ 32,910	\$ 1,222	low	Southwest \$ 2,031	\$ 1,345	\$ 1,429
Bracebridge	N/A	\$ 15,648	\$ 15,305	\$ 978	low		\$ 2,394	N/A
Bradford West Gwillimbury	N/A	N/A	\$ 21,823	\$ 908	low		N/A	N/A
Wilmet	N/A	\$ 73,722	\$ 68,570	\$ 4,011	high		\$ 4,253	N/A
Wellesley	N/A	\$ 31,238	\$ 38,999	\$ 3,984	high		\$ 3,498	N/A
Woodstock	N/A	N/A	\$ 138,539	\$ 3,905	high	Southwest \$ 2,031	N/A	N/A
Woolwich	N/A	\$ 65,690	\$ 58,526	\$ 2,977	high		\$ 3,155	N/A
Guelph	\$ 295,727	\$ 351,651	\$ 290,233	\$ 2,525	high		\$ 2,760	\$ 2,697
North Dumfries	N/A	N/A	\$ 22,301	\$ 2,461	high		N/A	N/A
London	\$ 647,283	\$ 621,801	\$ 772,698	\$ 2,193	mid		\$ 1,961	\$ 1,913
Middlesex Centre	\$ 30,931	\$ 45,119	\$ 32,450	\$ 2,082	mid	Southwest \$ 2,031	\$ 2,488	\$ 2,320
Amherstburg	N/A	\$ 27,579	\$ 45,118	\$ 2,075	mid		\$ 1,673	N/A
Cambridge	\$ 214,273	\$ 227,837	\$ 248,365	\$ 2,063	mid		\$ 1,960	\$ 1,901
St. Thomas	\$ 91,112	\$ 65,166	\$ 69,405	\$ 1,922	mid		\$ 1,846	\$ 2,076
Kitchener	\$ 433,623	\$ 411,007	\$ 377,350	\$ 1,844	mid		\$ 1,908	\$ 1,978
Leamington	\$ 71,594	\$ 67,717	\$ 46,475	\$ 1,612	mid	Southwest \$ 2,031	\$ 1,963	\$ 2,129
Brantford	\$ 122,160	\$ 211,828	\$ 142,227	\$ 1,577	mid		\$ 1,935	\$ 1,735
Norfolk	\$ 59,011	\$ 84,437	\$ 97,704	\$ 1,562	mid		\$ 1,442	\$ 1,271
Windsor	\$ 336,236	\$ 327,326	\$ 337,196	\$ 1,558	mid		\$ 1,516	\$ 1,517
Owen Sound	N/A	N/A	\$ 33,600	\$ 1,545	mid		N/A	N/A
Tillsonburg	N/A	N/A	\$ 19,724	\$ 1,331	low	Southwest \$ 2,031	N/A	N/A
Waterloo	\$ 173,535	\$ 199,460	\$ 119,623	\$ 1,227	low		\$ 1,634	\$ 1,696
Central Elgin	N/A	\$ 17,890	\$ 15,261	\$ 1,199	low		\$ 1,392	N/A
Stratford	\$ 28,594	\$ 47,846	\$ 34,512	\$ 1,133	low		\$ 1,331	\$ 1,191
Sarnia	\$ 49,674	\$ 58,030	\$ 75,932	\$ 1,063	low		\$ 926	\$ 842
Chatham-Kent	\$ 120,084	\$ 114,603	\$ 93,529	\$ 865	low		\$ 959	\$ 896