

**SCHEDULE A - TAX RATIOS FOR MUNICIPALITIES IN BMA STUDY WITH POPULATIONS OVER 100,000**

Municipality with > 100,000 Population in 2012 BMA Study	Multi-Residential Tax Ratio	Commercial Tax Ratio (Residual)	Industrial Tax Ratio (Residual)	Industrial Tax Ratio (Large)	Average of Large and Residual Industrial Tax Ratios
Toronto	3.2625	2.8535	3.1598	3.1598	3.1598
Sudbury	2.3165	2.1157	3.1627	3.5847	3.3737
Hamilton	2.7400	1.9800	3.2465	3.8068	3.5267
Kingston	2.4195	1.9800	2.6300	2.6300	2.6300
London	2.0700	1.9800	2.6300	2.6300	2.6300
Chatham Kent	2.1488	1.9605	2.4350	2.4350	2.4350
Ottawa	1.7000	1.8270	2.5745	2.2108	2.3927
Thunder Bay	2.7400	1.9527	2.4300	2.4650	2.4475
Waterloo	1.9500	1.9500	1.9500	1.9500	1.9500
Windsor	2.4589	1.9173	2.3601	3.1063	2.7332
Guelph	2.1659	1.8400	2.6300	2.6300	2.6300
Niagara	2.0440	1.7586	2.6300	2.6300	2.6300
Halton	2.2619	1.4565	2.3599	2.3599	2.3599
Durham	1.8665	1.4500	2.2598	2.2598	2.2598
Barrie	1.0197	1.4331	1.5163	1.5163	1.5163
Mississauga	1.7788	1.4098	1.5708	1.5708	1.5708
Peel (Brampton)	1.7050	1.2971	1.4700	1.4700	1.4700
York	1.0000	1.1172	1.3124	1.3124	1.3124
Average	2.0916	1.7933			2.3904
Median	2.1094	1.8787			2.4413
Minimum	1.0000	1.1172			1.3124
Maximum	3.2625	2.8535			3.5267
Provincial Threshold	2.7400	1.9800	2.6300	2.6300	2.6300
London Compared to Median	-1.9%	5.4%			7.7%
London Compared to Average	-1.0%	10.4%			10.0%

**Comments based on BMA study data**

- For the 18 municipalities listed above 7 made no change in any tax ratios for 2012
- 5 of 18 decreased the large industrial tax ratio for 2012
- 5 of 18 decreased the residual industrial tax ratio in 2012
- 6 of 18 decreased the commercial tax ratio in 2012
- 6 of 18 including London reduced the multi-residential tax ratio for 2012

**SCHEDULE B - SHIFT IN TAX BURDEN - UNWEIGHTED TO WEIGHTED**  
**RESIDENTIAL ASSESSMENT FOR MUNICIPALITIES IN BMA STUDY WITH**  
**POPULATIONS OVER 100,000**

<b>Municipality with &gt; 100,000 Population in 2012 BMA Study</b>	<b>Residential Unweighted Assessment</b>	<b>Residential Weighted Assessment</b>	<b>% Change</b>	<b>Implied Adjustment to Residential Taxes</b>
Toronto	72.2%	46.8%	-25.4%	54.3%
Windsor	71.7%	55.0%	-16.7%	30.4%
Sudbury	79.4%	62.6%	-16.8%	26.8%
Thunder Bay	76.5%	60.5%	-16.0%	26.4%
Kingston	75.8%	61.0%	-14.8%	24.3%
Guelph	77.7%	63.1%	-14.6%	23.1%
Hamilton	80.2%	65.2%	-15.0%	23.0%
Cambridge	75.0%	61.4%	-13.6%	22.1%
<b>London</b>	<b>79.7%</b>	<b>66.4%</b>	<b>-13.3%</b>	<b>20.0%</b>
Kitchener	78.2%	65.6%	-12.6%	19.2%
Ottawa	76.7%	64.8%	-11.9%	18.4%
St. Catherines	80.0%	68.6%	-11.4%	16.6%
Burlington	78.4%	68.5%	-9.9%	14.5%
Mississauga	70.1%	61.7%	-8.4%	13.6%
Oshawa	77.3%	68.2%	-9.1%	13.3%
Oakville	83.8%	75.9%	-7.9%	10.4%
Whitby	83.1%	76.3%	-6.8%	8.9%
Barrie	77.2%	71.7%	-5.5%	7.7%
Brampton	77.3%	71.8%	-5.5%	7.7%
Ajax	86.3%	80.2%	-6.1%	7.6%
Vaughan	74.8%	72.4%	-2.4%	3.3%
Markham	80.3%	78.8%	-1.5%	1.9%
Richmond Hill	85.6%	84.5%	-1.1%	1.3%
Chatham-Kent	excluded because of farmland component			
Average				17.2%
Median				16.6%
Maximum				54.3%
Minimum				1.3%
London Compared to Median				20.5%
London Compared to Average				16.7%



**SCHEDULE D - CAP ADJUSTMENTS BY YEAR**

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Multi-Residential	\$861,955	\$456,005	\$320,089	\$951,130	\$390,568	\$725,782	\$833,525	\$213,377	\$414,312	\$175,561	\$147,361	\$49,289	\$34,468	\$22,117	\$12,141
Commercial	\$8,161,158	\$6,268,157	\$5,410,929	\$8,745,043	\$5,818,822	\$5,935,519	\$6,200,165	\$3,302,585	\$4,514,056	\$2,625,310	\$1,530,497	\$1,063,691	\$876,641	\$583,670	\$412,698
Industrial	\$1,347,038	\$757,655	\$454,271	\$959,260	\$461,648	\$1,019,716	\$1,121,642	\$662,151	\$506,016	\$351,547	\$263,380	\$186,855	\$187,789	\$94,371	\$74,571
<b>Total</b>	<b>\$10,370,151</b>	<b>\$7,481,817</b>	<b>\$6,185,289</b>	<b>\$10,655,433</b>	<b>\$6,671,038</b>	<b>\$7,681,017</b>	<b>\$8,155,332</b>	<b>\$4,178,113</b>	<b>\$5,434,384</b>	<b>\$3,152,418</b>	<b>\$1,941,238</b>	<b>\$1,299,835</b>	<b>\$1,098,898</b>	<b>\$700,158</b>	<b>\$499,410</b>
	Reassessment Year		Reassessment Year		Reassessment Year	Reassessment Year		Reassessment Year		Reassessment Year with phase- in					

**SCHEDULE E****ESTIMATED SHIFTS IN MUNICIPAL TAXATION BETWEEN PROPERTY CLASSES WITH NO CHANGE IN TAXATION FOR 2013**

Property Class	Allocation of General Levy Using 2012 Phase-in Values	Allocation of General Levy Using 2013 Phase-in Values	% Change
Commercial	\$67,291,001	\$64,915,505	-3.53%
Office Building	\$7,249,441	\$7,165,582	-1.16%
Farmland	\$491,015	\$548,221	11.65%
Industrial	\$8,929,118	\$8,634,269	-3.30%
Large Industrial	\$5,808,512	\$5,515,006	-5.05%
Multi-residential	\$39,433,870	\$41,351,710	4.86%
Pipeline	\$1,716,551	\$1,711,725	-0.28%
Residential	\$318,507,262	\$319,946,650	0.45%
Shopping Centre	\$24,618,968	\$24,257,003	-1.47%
Managed Forest	\$519	\$586	12.92%
	<b>\$474,046,257</b>	<b>\$474,046,257</b>	<b>0.00%</b>
Commercial Including Optional Classes	\$99,159,411	\$96,338,090	-2.85%
Farmland	\$491,015	\$548,221	11.65%
Industrial including optional classes	\$14,737,630	\$14,149,275	-3.99%
Mutiresidential	\$39,433,870	\$41,351,710	4.86%
Pipeline	\$1,716,551	\$1,711,725	-0.28%
Residential	\$318,507,262	\$319,946,650	0.45%
Managed Forest	\$519	\$586	12.92%
	<b>\$474,046,257</b>	<b>\$474,046,257</b>	<b>0.00%</b>

**SCHEDULE F - TOTAL TAX IMPACT BY PROPERTY CLASS FOR 2013 INCLUDING CITY LEVY, EDUCATION TAXES, REASSESSMENT, AND RECOMMENDED TAX RATIOS**

	2012 Total Tax Rates on 2012 Year End Assessments	2013 Total Tax Rates on 2013 Certified Tax Roll	total tax change as % (average for class)	2013 Tax Ratios Used
<b>summary by class</b>				
commercial	\$110,231,937	\$107,992,869	-2.0%	
office building	\$11,935,125	\$11,982,718	0.4%	
farmland	\$584,219	\$601,366	2.9%	
industrial	\$13,503,446	\$13,256,851	-1.8%	
large industrial	\$8,701,126	\$8,386,113	-3.6%	
multi-residential	\$43,050,676	\$45,140,513	4.9%	
pipeline	\$3,085,048	\$3,125,935	1.3%	
residential	\$378,965,992	\$383,498,800	1.2%	
shopping centre	\$40,337,198	\$40,355,685	0.0%	
managed forest	\$617	\$702	13.8%	
	<b>\$610,395,383</b>	<b>\$614,341,552</b>	<b>0.6%</b>	
<b>summary by class</b>				
commercial including optional classes	\$162,504,260	\$160,331,273	-1.3%	1.980000
farmland	\$584,219	\$601,366	2.9%	0.224900
industrial including optional classes	\$22,204,571	\$21,642,963	-2.5%	2.630000
mutiresidential	\$43,050,676	\$45,140,513	4.9%	2.047500
pipeline	\$3,085,048	\$3,125,935	1.3%	1.713000
residential	\$378,965,992	\$383,498,800	1.2%	1.000000
managed forest	\$617	\$702	13.8%	0.250000
	<b>\$610,395,383</b>	<b>\$614,341,552</b>	<b>0.6%</b>	
farm land awaiting development				0.750000

**SCHEDULE G -MUNICIPAL TAX IMPACT BY PROPERTY CLASS FOR 2013 LEVY CHANGE AND RECOMMENDED TAX RATIOS**

	2012 Tax Rates on 2012 Year End Assessments	2013 Taxes (2013 Approved Budget)	Tax Change From Reassessment Phase-in and Budget	Tax Ratios Used
<b>Summary by Class</b>				
Commercial	\$67,291,001	\$65,751,097	-2.3%	1.980000
Office Building	\$7,249,441	\$7,257,817	0.1%	1.980000
Farmland	\$491,015	\$499,528	1.7%	0.224900
Industrial	\$8,929,118	\$8,745,410	-2.1%	2.630000
Large Industrial	\$5,808,512	\$5,585,995	-3.8%	2.630000
Multi-residential	\$39,433,870	\$41,428,819	5.1%	2.047500
Pipeline	\$1,716,551	\$1,733,759	1.0%	1.713000
Residential	\$318,507,262	\$324,065,000	1.7%	1.000000
Shopping Centre	\$24,618,968	\$24,569,239	-0.2%	1.980000
Managed Forest	\$519	\$593	14.4%	0.250000
	<b>\$474,046,257</b>	<b>\$479,637,257</b>	<b>1.2%</b>	
<b>Summary by Class</b>				
Commercial Including Optional Classes	\$99,159,411	\$97,578,153	-1.6%	1.980000
Farmland	\$491,015	\$499,528	1.7%	0.224900
Industrial Including Optional Classes	\$14,737,630	\$14,331,404	-2.8%	2.630000
Multi-residential	\$39,433,870	\$41,428,819	5.1%	2.047500
Pipeline	\$1,716,551	\$1,733,759	1.0%	1.713000
Residential	\$318,507,262	\$324,065,000	1.7%	1.000000
Managed Forest	\$519	\$593	14.4%	0.250000
	<b>\$474,046,257</b>	<b>\$479,637,257</b>	<b>1.2%</b>	

## SCHEDULE H -MUNICIPAL TAX IMPACT BY PROPERTY CLASS FOR 2013 LEVY CHANGE AND NO CHANGE IN TAX RATIOS

	2012 Tax Rates on 2012 Year End Assessments	2013 Taxes (2013 Approved Budget)	Tax Change From Reassessment Phase-in and Budget	Tax Ratios Used
<b>Summary by Class</b>				
Commercial	\$67,291,001	\$65,681,132	-2.4%	1.980000
Office Building	\$7,249,441	\$7,250,094	0.0%	1.980000
Farmland	\$491,015	\$554,687	13.0%	0.250000
Industrial	\$8,929,118	\$8,736,104	-2.2%	2.630000
Large Industrial	\$5,808,512	\$5,580,051	-3.9%	2.630000
Multi-residential	\$39,433,870	\$41,839,420	6.1%	2.070000
Pipeline	\$1,716,551	\$1,731,914	0.9%	1.713000
Residential	\$318,507,262	\$323,720,167	1.6%	1.000000
Shopping Centre	\$24,618,968	\$24,543,095	-0.3%	1.980000
Managed Forest	\$519	\$593	14.2%	0.250000
	<b>\$474,046,257</b>	<b>\$479,637,257</b>	<b>1.2%</b>	
<b>Summary by Class</b>				
Commercial Including Optional Classes	\$99,159,411	\$97,474,322	-1.7%	1.980000
Farmland	\$491,015	\$554,687	13.0%	0.250000
Industrial Including Optional Classes	\$14,737,630	\$14,316,154	-2.9%	2.630000
Multi-residential	\$39,433,870	\$41,839,420	6.1%	2.070000
Pipeline	\$1,716,551	\$1,731,914	0.9%	1.713000
Residential	\$318,507,262	\$323,720,167	1.6%	1.000000
Managed Forest	\$519	\$593	14.2%	0.250000
	<b>\$474,046,257</b>	<b>\$479,637,257</b>	<b>1.2%</b>	



**SCHEDULE I - ASSESSMENT RELATED TAX CHANGES IN THE RESIDENTIAL PROPERTY CLASS**

	2013 Reassessment	2012 Phase in	2011 Phase in	2010 Phase in	2009 Reassessment	2006 Reassessment	2004 Reassessment	2003 Reassessment	2001 Reassessment	1998 Reassessment
# of Assessment Related Tax Decreases	69,923	76,549	69,240	61,079	54,704	63,520	61,220	57,887	52,265	39,905
# of Assessment Related Tax Increases	64,536	56,027	61,940	65,042	70,186	54,125	49,262	49,864	49,769	57,307
Average Assessment Related Tax Increase	\$53.00	\$24.00	\$28.00	\$29.00	\$32.00	\$128.00	\$98.00	\$84.00	\$97.00	\$160.00
Average Assessment Related Tax Decrease	\$43.00	\$26.00	\$29.00	\$31.00	\$41.00	\$108.00	\$79.00	\$72.00	\$92.00	\$230.00

# SCHEDULE J

## Weighted Assessment Growth

