
Subject: 2021 Property Tax Policy, Ratios and Rates**Report to:** Corporate Services Committee**Report date:** Wednesday, April 14, 2021

Recommendations

1. That Regional Council **APPROVE** the following tax ratios and sub-class reductions for the 2021 taxation year:

Property Classification	Tax Ratio	Sub-Class Reduction
Residential	1.000000	
New Multi-Residential	1.000000	
Multi-Residential	1.970000	
Commercial	1.734900	
Commercial – Excess Land	1.734900	22.5%
Commercial – Vacant Land	1.734900	22.5%
Industrial	2.630000	
Industrial – Excess Land	2.630000	22.5%
Industrial – Vacant Land	2.630000	22.5%
Pipeline	1.702100	
Farmland	0.250000	
Managed Forest	0.250000	
Farmland Awaiting Development 1	1.000000	25%
Farmland Awaiting Development 2	Class Ratio	
Landfill Sites	2.940261	

2. That the necessary by-laws **BE PREPARED** and **PRESENTED** to Council for consideration and **BE CIRCULATED** to the Councils of the Area Municipalities for information; and
3. That Report CSD 23-2021 **BE CIRCULATED** to the Councils of the Area Municipalities for information.

Key Facts

- The purpose of this report is to set the tax policy for 2021 which includes tax ratios, rates and other policy considerations. Tax policy accounts for property assessment changes and affects the actual taxes paid by property owners or classes.

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- The recommended tax policy for 2021, supported by Regional staff and Area Treasurers, is to maintain the status quo tax ratio adopted for the 2020 taxation year and to continue the previous Council approved phase-out schedule of the commercial/industrial vacant/excess land subclass discounts from 30% to 22.5%.
 - In order for the Area Municipalities to complete final tax billings in June, Regional bylaws should be established no later than April.
 - The Region approved a 2021 levy increase of 1.80%. Area Municipal increases range from 0.32% to 2.64% for those that have approved budgets.
 - Under the proposed tax policy the residential class in aggregate will see a tax increase of 1.7% (see Table 1).
 - The Province for 2021 has also adopted a policy to standardize business education tax rates across the province resulting in education tax savings for Niagara commercial and industrial properties totaling \$6.6M and \$2.8M, respectively.
 - The proposed tax policy and approved Regional tax levy will result in an increase of approximately \$27 to the typical residential property with a CVA of \$278,764 in 2021 for an annual Regional property tax of \$1,638.

Financial Considerations

There are no direct costs to the Region as a result of setting 2021 tax policy. There are however, taxpayer impacts as a result of tax shifts between property classes due to assessment growth and tax ratio/discount decisions. Detailed analysis of these impacts are included in the Tax Policy Study attached as Appendix 1 to Report CSD 23-2021.

Regional staff engaged the Area Treasurers in the review of the tax study as completed by the Region's external tax consultant as well as reviewed various options and scenarios for 2021. Based on the feedback provided, both Regional staff and Area Treasurers are recommending to maintain the status quo tax ratio for the 2021 taxation year including the commercial/industrial vacant/excess land subclass discount phase-out from 30% to 22.5%, which results in a reduction in residential taxes shifted to other classes of 0.11%, or \$331,000.

The follow are the key factors that support the recommendation, these are expanded on in the Analysis section of this report:

- Preliminary assessment data for the next assessment cycle indicates that there will be a significant pressure on the residential tax base. It is estimated that there could

be a shift onto the residential class of approximately 1.74% or \$5 million before incorporating any impacts generated from future levy changes.

- The BMA study demonstrates that all residential taxation categories are above the BMA study average and data provided by the Region's Affordable Housing Strategy Steering Committee indicates that many of the households in core housing need currently reside in single detached homes (included in the residential tax class),
- Education tax rates for commercial and industrial classes have been reduced for 2021, these reductions in education tax rates will generate savings for commercial and industrial properties totaling \$6.6M and \$2.8M, respectively.
- The Region and local area municipalities offer many incentive programs including tax increment and development charge related grants that reduce the actual tax burden experienced by some property classes in Niagara including industrial.

Staff did consider alternate scenarios, these are found in the Alternatives Reviewed section, but none of these were supported by Regional staff or the Area Treasurers.

Analysis

The Municipal Act provides the Region with the responsibility to establish tax policy to raise levy requirements. Reassessment impacts, assessment growth and provincial legislation can create tax shifts in burden across all property classes. These factors are outside the control of Niagara Regional Council and the budget process. The only opportunity to affect these is through a thorough analysis of options available for ratios and resulting impacts. Staff with the use of a third party consultant undertook an analysis of a number of options to arrive at the recommendations presented in this report.

Analysis of Current State

1. Assessment Growth

The overall real assessment growth that occurred in 2020 for the Region was 1.44% (as included in the approved 2021 tax supported operating budget), equivalent to \$5.7 million in tax dollars from new taxpayers. Table 1 summarizes the overall assessment growth that occurred in 2020 (column (2)) as well as the impacts affecting each of the tax classes based on maintaining the status quo tax ratios with the adjustment to the vacant/excess land subclass discounts from 30% to 22.5% as per the Council approved phase-out schedule (column (3)). Note this phase-out schedule was approved by the Province and has been written into Provincial legislation

Table 1 – 2021 Tax Levy Impacts by Property Class (Status Quo Policy)

Property Class	2020 Approved Levy (1)	Growth Impacts (2)	Inter-Class Shift (3)	2021 Levy Impacts (4)	2021 Approved Levy (5)	Avg. % Increase
Residential	\$285,569,439	\$5,456,643	\$(331,315)	\$5,158,042	\$295,852,809	1.7%
New Multi-Res	1,006,093	40,202	(1,191)	\$18,544	\$1,063,648	1.7%
Multi-Residential	15,628,351	(2,151)	(17,786)	\$276,958	\$15,885,372	1.7%
Farm	3,432,522	19,409	(3,917)	\$61,179	\$3,509,193	1.7%
Managed Forest	22,687	(189)	(26)	\$399	\$22,871	1.6%
Commercial	70,887,201	(61,524)	194,016	\$1,260,211	\$72,279,904	2.1%
Industrial	13,508,620	182,039	163,301	\$245,835	\$14,099,795	3.0%
Pipelines	2,453,164	30,320	(2,827)	\$44,018	\$2,524,675	1.7%
Landfill	61,314	-	(70)	\$1,087	\$62,331	1.7%
Total	\$392,569,391	\$5,664,749	\$185	\$7,066,273	\$405,300,598	1.8%
% Increase		1.44%	0%	1.80%	3.25%	

** Represents a tax shift away from residential of 0.11% as a result of the decrease in vacant/excess land subclass discount from 30% to 22.5% as per Council approved phase-out schedule.*

2. Re-Assessment Phase-In and Tax Shifts

Reassessments of all properties is mandated by the Province every four years across Ontario to ensure that current value assessments (CVA) relied upon for property tax purposes are reflective of current market conditions. Increases in assessment based on 2016 values have been phased in over 2017-2020. As a result of COVID-19, the Province announced that they are delaying the proposed new assessment cycle that was to be effective for the taxation years of 2021-2024. The Province has not provided any guidance as to when the next assessment cycle will take place, therefore the destination values from 2020 taxation year will continue into 2021 resulting in no tax shift impacts caused by assessment phase-in changes.

MPAC had released preliminary figures for the 2021 new assessment cycle and based on the preliminary analysis that was prepared during the 2020 tax policy review, Niagara was anticipated to experience significant residential assessment increases. The residential tax class in Niagara was anticipated to experience a 50% increase in average assessed values while all other non-residential classes would experience an approximate 20% assessment value increase. This increase for the residential tax class was approximately 20% higher than the MPAC average for the Regions of Peel and

Halton, Cities of Hamilton and Brantford, and the Counties of Haldimand, Norfolk and Brant. Niagara's anticipated residential assessments represent one of the highest increases across the Province. It is important to note that these values were preliminary and are subject to change until finalized by MPAC in advance of the next assessment cycle. More information on the residential assessment impacts can be found in Appendix 4 to Report CSD 23-2021.

Staff previously completed an estimate of the impacts of the aforementioned new assessment cycle during the preparation of the 2020 tax policy report. It was estimated that there could be a shift onto (i.e., increase in) the residential tax class burden of approximately 1.74% or \$5 million as a result of shifts from (i.e., decreases in) other tax class burdens primarily commercial and industrial. Shifts would also be experienced on an Area Municipality level but may vary as a result of different assessment trends that may occur on a more granular level.

Based on the recommended tax policy for 2021 there is a decrease in the residential class' proportionate share of taxes (0.11% or \$331,000) as a result of reducing the subclass discount for commercial/industrial vacant/excess lands from 30% to 22.5% (see Table 1 Column 3). This will result in minor municipal shifts. These impacts have been summarized in Appendix 1 to Report CSD 23-2021, Table 6 and range from -0.09 (Pelham and Wainfleet) to 0.11% (Niagara Falls). A negative number represents a decrease in the relative total municipal burden while a positive number represents an increase.

Table 2 shows the relative tax share of each tax class from 2020 to 2021. The 2021 amounts are based on the recommended tax policy. The table represents a starting point for any further ratio analysis. The residential increase noted previously of 1.70% (which is below the 2021 Regional levy increase of 1.80%) is as a result of the subclass discount reduction (See Appendix 1 to Report CSD 23-2021, Table 5).

Table 2 – Multi-Year Tax Distribution by Tax Class

Realty Tax Class (Taxable)	2020 Year End (As Revised)	% Share	2021 Levy (As Returned)	% Share
Residential	\$291,026,081	73.08%	\$295,852,809	73.00%
New Multi-Residential	1,046,295	0.26%	1,063,648	0.26%
Multi-Residential	15,626,200	3.92%	15,885,372	3.92%
Farm	3,451,930	0.87%	3,509,193	0.87%
Managed Forest	22,498	0.01%	22,871	0.01%
Commercial	70,825,677	17.78%	72,279,904	17.83%
Industrial	13,690,659	3.44%	14,099,795	3.48%
Pipeline	2,483,484	0.62%	2,524,675	0.62%
Landfill	61,314	0.02%	62,331	0.02%
Total Taxable	\$398,234,138	100%	\$405,300,598	100%

3. Education Rates

The education tax rates are established by the Province to meet their revenue targets for the year. Typically the education tax rates decrease from one year to the next as the Provincial policy is to maintain revenue neutrality. In prior years, this Provincial policy has created savings in Niagara which generally assist in offsetting municipal increases. For 2021 however, the Province has maintained the education tax rates from 2020 for all classes except the commercial and industrial, which have been reduced. The Province has identified this as a priority as a result of the COVID-19 pandemic specifically indicating that this change will eliminate variations in business education taxes reducing tax inequalities and improve business competitiveness.

Table 4 summaries select education tax rates including the changes to the commercial and industrial classes. In aggregate for Niagara, the reduction in business education tax rates will generate savings for commercial and industrial properties totaling \$6.6M and \$2.8M, respectively.

Table 4 – Select Education Tax Rates for Niagara Region

Realty Tax Class	2021 Education Rate	2020 Education Rate	Change
Residential	0.00153	0.00153	0.0000
Multi-Residential	0.00153	0.00153	0.0000
New Multi-Residential	0.00153	0.00153	0.0000
Commercial Occupied	0.0088	0.0098	-0.0010
Commercial Occupied - New	0.0088	0.0098	-0.0010
Industrial Occupied	0.0088	0.0125	-0.0037
Industrial Occupied - New	0.0088	0.0098	-0.0010

4. Waste Management Rates

Waste management tax rates are also set based on the Regional tax ratios. The waste management requisition by municipality was approved through Report CSD 66-2020; however the by-law setting for the waste management rates for the 2021 requisitions are brought forward with the 2021 general tax levy by-law as the rates are based on each municipality's assessment and are dependent on the tax ratios (with the exception of Niagara-on-the-Lake).

Tax Policy Considerations

The Region utilizes several BMA tax related performance metrics as seen in Appendix 3 to Report CSD 23-2021. These metrics were considered in the evaluation of tax policy options and discussed with Area Treasurers which helped inform the policy decisions proposed.

- *Residential taxpayer* - The residential class is responsible for 73% of the overall tax levy. Under the recommended tax policy the tax shift away from the residential class will mitigate the overall levy increase on the class from 1.8% to 1.7% (see Table 1). In previous years, the Region utilized the tax shifts away from the residential class to provide relief to multi-residential and commercial tax classes through reduced tax ratios (see Appendix 2 to Report CSD 23-2021). As identified in the most recent BMA study, Niagara's average residential property taxes (including water and wastewater) payable as a percentage of household income is above the BMA study average (2020 - Niagara 5.2% verses BMA average 4.8%). This gap between Niagara and the survey average has increased from prior years (2019 - Niagara 5.0% verses BMA average 4.9%). The tax shift caused by reducing the subclass

discount for commercial/industrial vacant/excess lands from 30% to 22.5% will assist with narrowing the gap between Niagara and the BMA average.

In addition to this, the Region's Affordable Housing Strategy Steering Committee also provided information regarding the distribution of housing need in Niagara. The information demonstrated that the majority (approximately 85%) of households with modest incomes live in traditional residential buildings (i.e., residential tax class) as opposed to multi-residential structures.

- *Multi-Residential Tax Class* – the multi-residential tax category consists of two property tax classes. The multi-residential class is responsible for 3.9% of the overall tax levy while the new-multi-residential category (which includes multi-residential structures constructed after 2003) is responsible for 0.3%. Under the recommended tax policy the multi-residential and new-multi-residential classes will see an increase of 1.7% over 2020 as a result of the 2021 levy increase and the anticipated tax shifts. In previous years, the Region utilized the tax shift away from the residential class to provide relief to multi-residential through reduced tax ratios from 2.0 to 1.97.

Appendix 3 to Report CSD 23-2021, provides BMA metrics related to two multi-residential structure types (Walk-up and Mid/High-Rise). The walk-up style structure was identified as above the survey average by \$209 and the high-rise structure types are below the average by \$5 for 2020.

- *Industrial Tax Class* – per Table 2, under the recommended tax policy, the Industrial property class will be responsible for 3.48% of Regional taxes which includes a tax shift away from the industrial class in 2021 of 0.11%. As a result of significant reassessment and appeal reductions in this property class in the recent past, the Industrial class share of taxation is down from 3.3% in 2016 to 3.0% in 2021 (when excluding the vacant/excess land subclasses). Despite this, the relative tax burden averages for standard industrial for the Region is higher than the BMA survey average as provided in Appendix 3 to Report CSD 23-2021. This however is partially offset by the many incentive programs currently offered by the Region including tax increment and development charge related grants that reduce the actual tax burden experienced by some industrial properties in Niagara.
- *Commercial Tax Class* - properties pay the second largest share (after residential) of Regional taxes at 17.83%. Appendix 3 to Report CSD 23-2021 illustrates that Niagara taxation of office buildings is low and that shopping centres and motels are moderately above the BMA average while hotels are classified as high. It should be

noted that a significant number of hotel appeals that were previously outstanding have been settled which will decrease the overall burden experienced by those properties. It is also important to note that the current assessment practice for hotels is the net rental income approach. A higher potential income per night from a higher concentration of hotels in Niagara Falls tourist areas helps explain the higher Niagara hotel taxes relative to neighbouring municipalities. For the 2018 taxation year Council approved a reduction in the commercial tax ratio from 1.7586 to 1.7349. The Region's tax ratio for the commercial class approximates the BMA average of 1.6747. The current tax ratio has been in effect since 2018 when it was reduced from 1.7586.

2021 Property Tax Levy Impacts

Table 4 shows the Regional tax increases for status quo tax ratios plus the commercial/industrial vacant/excess land subclass discount adjustment from 30% to 22.5%. Since there was no phase-in impacts for 2021, the levy increase on all classes under the proposed tax policy is 1.7%.

Table 4 – Regional Tax Increases for Status Quo Tax Policy

Taxation Class	2020 Avg. CVA	2020 Regional Taxes	2021 Avg. CVA	2021 Regional Taxes*	\$ Increase	% Increase
Residential	278,764	1,611	278,764	1,638	27	1.7%
Multi-Res.	2,543,766	28,964	2,543,766	29,444	480	1.7%
Commercial	814,152	8,164	814,152	8,299	135	1.7%
Industrial	786,286	11,952	786,286	12,151	198	1.7%
Farmland	400,452	579	400,452	588	10	1.7%

* Based on draft rates utilizing the recommended 2021 tax policy.

Alternatives Reviewed

A number of scenarios were reviewed for the 2021 tax policy. All scenarios considered utilizing a portion of the tax shift away from the residential class to benefit other tax classes (i.e., commercial and multi-residential). Staff did not feel that these scenarios would achieve the desired outcomes for the reasons cited below. This coupled with the anticipated impacts of the future assessment cycle update on the residential tax class resulted in staff **RECOMMENDING** a status quo tax ratio option for 2021.

Staff analyzed an alternative which utilized a portion of the tax shift away from the residential class (0.11% to 0.06%) to reduce the tax ratio of the commercial tax class from 1.7349 (status-quo) to 1.729135. This alternative was **NOT RECOMMENDED** as a result of the analysis discussed under the Tax Policy Considerations section of this report. Many of the Region's existing and future incentives will focus on the employment sectors. The Region currently offers grants to these property types in the form of tax increment and development charge grants which effectively reduces the burden experienced by some of the existing property owners in the industrial tax class.

Through report CSD 12-2021 - *Optional Small Business Tax Subclass Overview*, staff also reviewed the opportunities and challenges that exist with the implementation of new optional small business tax subclass. While the anticipated challenges with implementation were significant, staff committed to continue to monitor and report back to Council in advance of 2022 tax policy.

Given the strong emphasis on affordable housing, staff also analyzed an alternative that utilized the full tax shift away from the residential class (0.11% to 0.00%) to reduce the tax ratio of the multi-residential tax class from 1.97 (status-quo) to 1.91275. While this alternative was explored it is **NOT RECOMMENDED**. Under the Residential Tenancy Act, tenants are entitled to an automatic rent reduction when landlord's property taxes have been reduced by more than 2.49% from one year to the next. Based on current levy requirements for the Region and the anticipated levy requirements for the Area Municipalities coupled with the Province maintaining the education tax rate from 2020 for multi-residential properties for 2021, it is not anticipated that a significant number of properties (if any) would be eligible for the mandatory rent reduction as outlined in the Act. This means that there would be no legislated requirement for the landlords to pass any of the property tax savings as a result of a ratio reduction to the tenant.

Further to this, Regional Council approved a multi-residential tax class ratio reduction for 2018 which also utilized the tax shift away from the residential class 2018. It is important to note, that the new-multi-residential tax class has a legislated tax ratio of 1 (same as residential tax class). The intent behind the new class as legislated in 2017 (adopted by Region in 2003) is to assist in rental affordability of newly constructed multi-residential properties. Any reduction to the multi-residential tax class would also increase the tax burden on the new-multi-residential tax class.

Relationship to Council Strategic Priorities

This tax policy report is aligned to Sustainable and Engaging Government.

Other Pertinent Reports

- CSD 3-2019 - Vacancy Program Revisions Submission to Ministry of Finance
- CSD 12-2021 Optional Small Business Tax Subclass Overview

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2021 TAX POLICY STUDY

The Region of Niagara

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DISCLAIMER

The information, views, data, and discussions in this document and related material are provided for general reference purposes only. Any regulatory and statutory references are, in many instances, not directly quoted excerpts and the reader should refer to the relevant provisions of the legislation and regulations for complete information.

The reader is cautioned that decisions should not be made in the sole consideration of or reliance on the information and discussions contained in this report. It is the responsibility of each individual in either of a decision-making or advisory capacity to acquire all relevant and pertinent information required to make an informed and appropriate decision about any matter under consideration concerning municipal finance issues.

No attempt has been made by the MTAG Paralegal Professional Corporation to establish the completeness or accuracy of the data prepared by the Municipal Property Assessment Corporation (MPAC) and the On-line Property Tax Analysis (OPTA) system, which have been relied upon for purposes of preparing this report. As a result, no warranties or guarantees are provided that the source data is free of error or misstatement.

Finally, the MTAG Paralegal is not responsible to the municipality, nor to any other party for damages arising based on incorrect data or due to the misuse of the information contained in this study, including without limitation, any related, indirect, special, or consequential damages.

PREFACE

The following report has been prepared to assist the Region of Niagara in fulfilling its annual Property Tax Policy responsibilities for the 2021 taxation cycle. The Region, as is every other upper-tier and single tier municipality in Ontario, is charged with annually determining the Tax Policy for all municipalities within its jurisdiction. This means that annually Region Council must review and establish practices relating to:

- Class Ratios, Start Ratios or adoption of different ratios
- Options for Vacant Land and Excess Land Discounts for both Commercial and Industrial Classes,
- Discounts for Vacant Unit Program,
- Revenue Neutral Rates and Filtering,
- Revenue Neutral Ratios,
- Optional tax classes (maintaining or adjusting relationship)
- Levy restrictions,
- Capping parameters (limits and recovery),
- Tax relief programs

As part of this exercise of establishing policies that are responsive to local sensitivities, circumstances and priorities, numerous decisions must be made that will affect the distribution of the property tax burden within and between property classes, as well as among the local municipalities that comprise the Region's jurisdiction. Perhaps the most important of these decisions involves the setting of "tax ratios" to govern the unique rate of taxation applied to various property classes for municipal purposes.

However, prior to Regional Council making its decisions regarding its Tax Policies for 2021, it needs a clear understanding of the various phenomena affecting both the size and composition of the overall assessment base within the Region. Normally, in the absence of any further tax policy and budgetary changes at both the Upper-tier and Lower-tier levels, changes in assessment occurring between tax cycles inevitably affects the distribution of a municipality's overall tax burden. However, the 2021 tax year is different. It presents municipalities with the unique circumstance of there being no changes in assessed value between this year and 2020.

The content of the following document quantifiably summarizes and outlines patterns of assessment change, both in terms of real growth and reassessment impacts. Having this understanding is necessary to start the discussions that will lead to informed decisions about municipal budgetary requirements, the resulting tax rates and any adjustments to existing Tax Policy that should be examined for the Region's 2021 taxation year.

To assist the Region with its 2021 Tax Policy and budget development process, this report contains an overview of what needs to be considered vis-à-vis annualized assessment growth and the setting of tax ratios, specifically “Starting Ratios”.

It should be noted that in “normal” years, this report would also contain an analysis on how the changes in current value, phase-in or reassessment, impact the distribution of the tax burden between Property Tax Classes and the Region’s lower-tier municipalities. However, for 2021 the Province has suspended its scheduled reassessment and the values MPAC has returned in the roll match those at the end of the 2020 tax year. As a result, this additional analysis is redundant for 2021. In addition, our usual analysis of Revenue Neutral Ratios has also been removed. Revenue Neutral Ratios are adopted by a municipality to maintain the existing distribution of tax burden each Property Tax Class attracts at the same level as the preceding taxation year. Since MPAC has maintained the 2020 assessments and returned them unchanged for 2021, Starting Ratios and Revenue Neutral Ratios are the same for this taxation year.

To assist the reader in understanding this report, it has been parsed into sections. These sections detail impacts at the broader Regional level and then offer similar analyses for each area municipality in local municipal-specific appendices. This way both Region-wide and individual constituent lower-tier impacts can viewed without the reader having to flip from section to section in the report. Finally, the impacts of the Region’s levy redistributions for growth and assessment phase-in are contained within the main body of the Region’s portion of the report. The Tables contained within the local municipal-specific appendices measure and illustrate the following:

- Appendix: Table 1, Increase (reduction) in CVA during 2020
- Appendix: Table 2, New Revenue (Loss in Revenue) for 2021 taxation as a result of the growth in 2020
- Appendix: Table 3, CVA Summary 2021
- Appendix Table 4, 2021 Inter-Class Shifts Based on Reduced Vacant and Excess Land Discount to 2.5%

The results of this exercise are respectfully offered for the Region’s and its constituent municipalities’ consumption and consideration.

EXECUTIVE SUMMARY

Region of Niagara Council has the opportunity to continue to formulate long-term Tax Policy in 2021. Council can determine the tax per Property Tax Class and carefully manage relative tax burdens and responsibilities to:

- Provide balancing between classes so that each class reflects a proportionate share of the historical tax burden as determined by Council,
- Alternatively, Council can revise the tax burden by class to meet economic development goals and objectives,
- Provide relief where Region Council considers it appropriate,
- Consider intra municipal tax shifts of the Regional levy through ratio management,
- Despite Section 106 of the Municipal Act, the Region can offer some tax relief for business and industry classes in support of continued economic support,

The Tax Policy Study of the Region of Niagara provides detailed analyses of:

1. The growth (new builds or assessment corrections) that occurred in 2020
2. How the deferral of the scheduled reassessment has impacted the phased updated of market value assessment from the last valuation date (January 1, 2016)
3. Various options that Region Council should consider during its Tax Policy discussions.

Growth in the Region's taxable assessment tops out in 2021 at 1.57%. During 2020, changes in CVA through supplementary or omitted assessment additions, year-end adjustments and write-offs have netted the Region an increase in assessment of 971,705,313 (unweighted, taxable).

In terms of tax revenue generated by this increase, the Region can realize new tax revenue of \$5,664,749 (based on 2020 tax rates) to either reduce its levy requirements for 2021 or to use to offset the cost of inflation and assist it to maintain its current level of programs and services.

The greatest value increase in new assessment is in the Residential Property Tax Class (+\$944,079,425), while the New Multi-Residential Property Tax Class has the highest % increase (+4.0%). At the other end of the scale, the Managed Forest Property Tax Class has the largest reduction in % (-0.83%), while the largest decrease in revenue is in the Broad Commercial Property Tax Class (-\$61,524). Table 2 illustrates the new tax for use in 2021 by the Region.

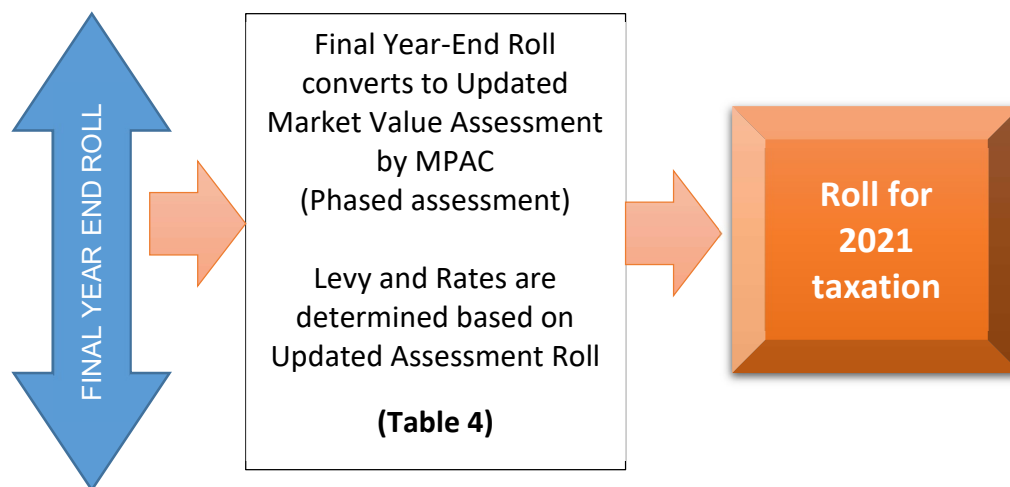
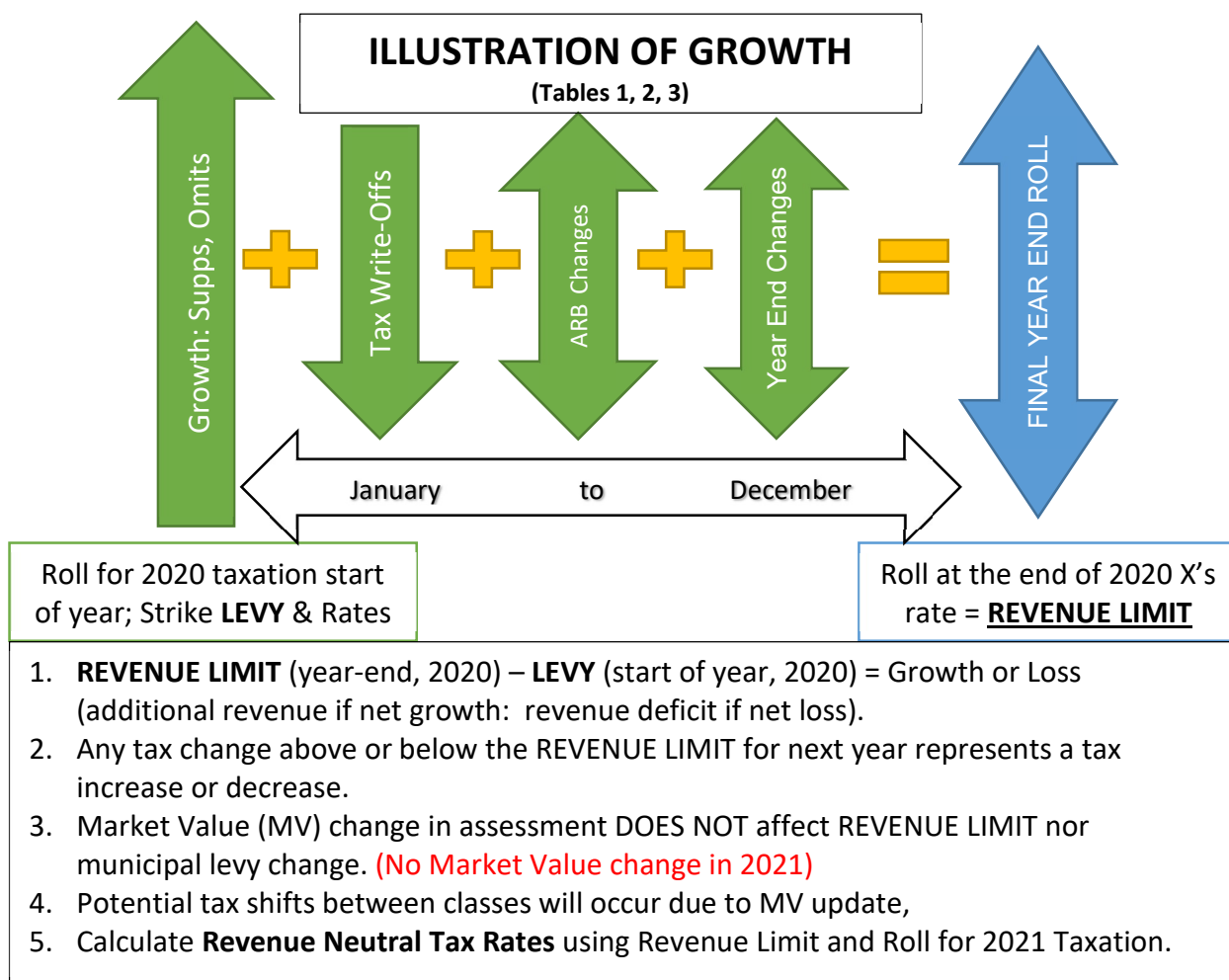
PART I – GROWTH IN ASSESSMENT AND TAXATION

Updates in Current Value Assessment (CVA) that result from changes in the state, use and condition of property affect the overall size and health of municipal revenue streams on an annual basis. Such changes occur on an on-going basis throughout the year and result from new construction, additions, improvements to and demolitions of property, changes in ownership and occupancy, etc. These changes typically are captured by the Municipal Property Assessment Corporation (MPAC) in the form of supplementary and omitted assessments or post roll assessment notices. They also are often triggered by the Assessment Review Board issuing notices of decision, local municipalities approving applications for tax relief under various provisions of the *Municipal Act, 2001*, and/or Minutes of Settlement being ratified by MPAC pursuant to the Request for Reconsideration process.

Regardless of the mechanism employed to update the assessment roll or respective tax account, the net result is the same in that these changes and updates occurring throughout the year impact the total pool of revenue available to taxing authorities for the next budget cycle. This phenomenon, which is defined as “growth in assessment”, is measured by comparing the assessment roll as originally returned for the year prior against the most recently revised “year-end” assessment controls provided by MPAC.

To understand fully the impact of “growth” in assessment on the municipality’s property tax base, it is necessary to isolate the effect of such changes from updates in value that are due to reassessment and the application of the 4-year phase-in of increases (assessment stabilization program). This serves as a starting point for both the budget and tax policy process because of the insight it provides as to whether each municipality has ended the previous reporting cycle in a revenue deficit or surplus position when compared to the budget amount that was originally approved as the total tax levy for the year by Council. Where the assessment base is decreasing in size, the total amount of assessment loss (negative growth) needs to be carefully considered, and where the assessment base is increasing overall (positive growth) the new revenue that results should be appropriately accounted for in the budget process.

The entire process of in-year and year-end changes is demonstrated in the following Illustration. Growth in assessment does not change tax class redistribution where levies are not adjusted due to gains or losses in growth unless the Council uses the growth to reduce tax levy. Taxes between classes are redistributed when the proportion of market value changes between the classes (phase in or market value changes).



The following tables highlight the overall net impact of assessment “growth”, both in terms of actual current value assessment change and municipal tax dollars, for the Region as a whole, and then further isolated for each constituent lower tier municipality in the Appendices to this report.

Table 1: Region of Niagara – 2020 Assessment Increase (-Reduction)

Realty Tax Class	Destination / Phased CVA		Change in Assessment	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	49,440,888,036	50,384,967,461	944,079,425	1.91%
Farm	2,375,513,201	2,388,945,297	13,432,096	0.57%
Managed Forest	15,700,500	15,570,000	-130,500	-0.83%
Multi-Residential	1,372,557,468	1,372,368,557	-188,911	-0.01%
New Multi-Residential	174,069,120	181,024,620	6,955,500	4.00%
Commercial	7,179,960,558	7,172,867,033	-7,093,525	-0.10%
Landfill	3,607,900	3,607,900	0	0.00%
Industrial	936,201,628	947,770,856	11,569,228	1.24%
Pipeline	249,359,000	252,441,000	3,082,000	1.24%
Sub-Total Taxable	61,747,857,411	62,719,562,724	971,705,313	1.57%
Payment In Lieu				
Residential	34,693,504	34,205,900	-487,604	-1.41%
Farm	491,000	491,000	0	0.00%
Commercial	691,180,599	688,239,799	-2,940,800	-0.43%
Landfill	1,706,000	1,720,300	14,300	0.84%
Industrial	13,966,300	13,965,000	-1,300	-0.01%
Sub-Total PIL	742,037,403	738,621,999	-3,415,404	-0.46%
Total Taxable and PIL	62,489,894,814	63,458,184,723	968,289,909	1.55%
Exempt	3,778,732,012	3,849,856,113	71,124,101	1.88%
Total	66,268,626,826	67,308,040,836	1,039,414,010	1.57%

**Table 2: Region of Niagara,
2020 Revenue Growth (-Loss) for use in 2021 Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	285,569,439	291,026,081	\$5,456,643	1.91%
Farm	3,432,522	3,451,930	\$19,409	0.57%
Managed Forest	22,687	22,498	-\$189	-0.83%
Multi-Residential	15,628,351	15,626,200	-\$2,151	-0.01%
New Multi-Residential	1,006,093	1,046,295	\$40,202	4.00%
Commercial	70,887,201	70,825,677	-\$61,524	-0.09%
Landfill	61,314	61,314	\$0	0.00%
Industrial	13,508,620	13,690,659	\$182,039	1.35%
Pipeline	2,453,164	2,483,484	\$30,320	1.24%
Sub-Total Taxable	\$392,569,389	\$398,234,139	\$5,664,749	1.44%
Payment In Lieu				
Residential	200,523	197,705	-\$2,818	-1.41%
Farm	709	709	\$0	0.00%
Commercial	6,882,644	6,852,907	-\$29,737	-0.43%
Landfill	28,992	29,235	\$243	0.84%
Industrial	195,510	195,690	\$180	0.09%
Sub-Total PIL	\$7,308,379	\$7,276,247	-\$32,132	-0.44%
Total Taxable and PIL	\$399,877,768	\$405,510,385	\$5,632,617	1.41%
Exempt	\$0	\$0	\$0	0.00%
Total	\$399,877,768	\$405,510,385	\$5,632,617	1.41%

**Table 3: Region of Niagara
2020 Revenue Growth (-Loss) by Local Municipality**

Municipality	CVA Tax		Change in Tax	
	2020 Returned	2020 Year End (As Revised)	\$	%
West Lincoln Township	\$12,472,467	\$12,631,585	\$159,118	1.28%
Grimsby Town	\$30,067,557	\$30,377,908	\$310,351	1.03%
Lincoln Town	\$23,333,614	\$24,034,256	\$700,642	3.00%
Niagara-On-The-Lake Town	\$34,027,305	\$34,477,114	\$449,809	1.32%
St. Catharines City	\$102,539,912	\$102,975,708	\$435,796	0.43%
Fort Erie Town	\$24,251,015	\$24,745,531	\$494,516	2.04%
Port Colborne City	\$12,567,069	\$12,782,690	\$215,621	1.72%
Wainfleet Township	\$5,941,618	\$6,024,913	\$83,295	1.40%
Welland City	\$32,493,028	\$33,002,956	\$509,928	1.57%
Niagara Falls City	\$82,802,370	\$83,871,480	\$1,069,110	1.29%
Thorold City	\$15,694,575	\$16,444,037	\$749,462	4.78%
Pelham Town	\$16,378,859	\$16,865,960	\$487,101	2.97%
Total	\$392,569,389	\$398,234,139	\$5,664,749	1.44%

PART II – REASSESSMENT AND PHASE-IN CHANGES

Impacts of Reassessment and the 4-year Phase-in of Assessment Increases

During normal times, the Province has mandated regular reassessments of all property every four years across Ontario. This is to ensure that assessments relied upon for property tax purposes are reflective of current market conditions. The last comprehensive Province-wide reassessment was undertaken for 2017 taxation based on an effective valuation date of January 1, 2016. The next update was scheduled for the 2021 taxation and was to be based on an effective valuation date of January 1, 2019.

Because of the impact of COVID-19, the Province instructed MPAC to place this scheduled on hold until further notice. This means that the destination current assessment values that MPAC returned in the 2020 assessment roll will again apply for 2021. The Province has indicated that it intends to have MPAC return to the practice of regular reassessments sometime in the future, but has not yet advised when this will occur or whether there will be changes from the values that would have been returned in the absence of this moratorium.

Inherent in the existing and past 4-year assessment cycles has been the Province's mandated "assessment stabilization program". This is the program that required the gradual phase-in of increases in CVA resulting from the general reassessment over the 4-years of an assessment cycle, while allowing 100% of decreases to be realized in the first year. This meant that municipalities did not receive the full benefit of increases in assessment until the final, fourth year of the assessment cycle. In other words, affected taxpayers were not taxed on their January 1st, 2016 full market value until 2020. This also means that because of the deferral of the next assessment cycle, properties will again be taxed in 2021 on the January 1, 2016 their values.

The following table illustrates the assessment phase in program:

January 1, 2016 Value	Assessment for Taxation 2017 to 2020
2016 Market Value less than 2012 Market Value	Full reduction granted for 2017 -2020 taxation
2016 Market Value = 2012 Market Value	No Change, Assessment carried forward for 2017-2020 taxation and now 2021
2016 Market Value is GREATER THAN 2012 Market Value	Determine the difference between 2012 and 2016 assessment; divide by 4; 2017 Assessment add 1/4 of the difference to 2012; 2018 Assessment add 1/2 of the difference to 2012; 2019 Assessment add 3/4 of the difference to 2012; 2020 Assessment add ALL of the difference to 2012; 2021 Assessment remains unchanged to the 2020 roll.

For the last (and extended) Assessment Cycle, phase-in began in 2017 and ending in 2020 (destination assessment). It also provided an opportunity for municipal tax policy decision makers to set a longer-term strategy to manage taxes better in each Property Tax Class.

In the 2020 – and now 2021 – taxation year, municipalities now have 100% of the increase in market value during the last assessment cycle on all properties reflected in their assessment rolls. Unfortunately, the extension of 2020 assessed values into 2021 mean that for the current taxation year, long term modelling is extremely difficult, as the assessed value of property for the next reassessment cycle, nor when it will be applied, is currently known.

This does not mean that for the 2021 taxation year that municipalities do not need to perform full reviews of their Assessment Bases and what they look like. Nor does it mean that 2021 Tax Policy cannot look beyond the current year. This is because there are always adjustments to the roll that will occur this year. This is because there will be assessment corrections and revisions (ARB's, PRAN's, SAN's, ANA's, RECON's, TIA's, and year-end corrections) and the Region will need to realistically calculate and determine what major tax policy adjustments these assessment corrections and adjustments may warrant¹.

Table 4 illustrates the fact that the 2020 year end assessment is identical to the returned roll for 2021 taxation.

Because of this, in the absence of adjustments to Property Tax Class ratios, the Region's 2021 Tax Rates will be identical to its 2020 tax rates. However, as 2021 is the first year the Region was to reduce its Commercial and Industrial Vacant and Excess Land discounts to 22.5%, we have

¹ Significant in-year corrections or revisions in assessment will need to be analysed to determine magnitude and materiality of assessment corrections on an annual basis.

modelled this change against the Region's 2020 factors. The results of this analysis are illustrated in Tables 5 to 8.

Table 4: Region of Niagara – 2021 CVA Summary

Realty Tax Class	Destination / Phased CVA		Change in Assessment	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	50,384,967,461	50,384,967,461	0	0.00%
Farm	2,388,945,297	2,388,945,297	0	0.00%
Managed Forest	15,570,000	15,570,000	0	0.00%
Multi-Residential	1,372,368,557	1,372,368,557	0	0.00%
New Multi-Residential	181,024,620	181,024,620	0	0.00%
Commercial	7,172,867,033	7,172,867,033	0	0.00%
Landfill	3,607,900	3,607,900	0	0.00%
Industrial	947,770,856	947,770,856	0	0.00%
Pipeline	252,441,000	252,441,000	0	0.00%
Sub-Total Taxable	62,719,562,724	62,719,562,724	0	0.00%
Payment In Lieu				
Residential	34,205,900	34,205,900	0	0.00%
Farm	491,000	491,000	0	0.00%
Commercial	688,239,799	688,239,799	0	0.00%
Landfill	1,720,300	1,720,300	0	0.00%
Industrial	13,965,000	13,965,000	0	0.00%
Sub-Total PIL	738,621,999	738,621,999	0	0.00%
Total Taxable and PIL	63,458,184,723	63,458,184,723	0	0.00%
Exempt	3,849,856,113	3,849,856,113	0	0.00%
Total	67,308,040,836	67,308,040,836	0	0.00%

Table 5: Region of Niagara – 2021 Inter-Class Tax Shifts, Regional Levy (Start Ratios, Reduction in Vacant and Excess Land Discount to 22.5%)

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	\$291,026,081	\$290,694,766	-\$331,315	-0.11%
Farm	\$3,451,930	\$3,448,013	-\$3,918	-0.11%
Managed Forest	\$22,498	\$22,472	-\$26	-0.11%
Multi-Residential	\$15,626,200	\$15,608,414	-\$17,786	-0.11%
New Multi-Residential	\$1,046,295	\$1,045,104	-\$1,191	-0.11%
Commercial	\$70,825,677	\$71,019,693	\$194,016	0.27%
Landfill	\$61,314	\$61,244	-\$70	-0.11%
Industrial	\$13,690,659	\$13,853,960	\$163,302	1.19%
Pipeline	\$2,483,484	\$2,480,657	-\$2,827	-0.11%
Sub-Total Taxable	\$398,234,139	\$398,234,323	\$185	0.00%
Payment In Lieu				
Residential	\$197,705	\$197,480	-\$225	-0.11%
Farm	\$709	\$709	-\$1	-0.11%
Commercial	\$6,852,907	\$6,857,186	\$4,279	0.06%
Landfill	\$29,235	\$29,202	-\$33	-0.11%
Industrial	\$195,690	\$199,611	\$3,920	2.00%
Sub-Total PIL	\$7,276,247	\$7,284,187	\$7,940	0.11%
Total Taxable and PIL	\$405,510,385	\$405,518,510	\$8,125	0.00%
Exempt	\$0	\$0	\$0	0.00%
Total	\$405,510,385	\$405,518,510	\$8,125	0.00%

Table 6: Region of Niagara – 2021 Inter-Municipal Tax Shifts, Regional Levy (Start Ratios, Reduction in Vacant and Excess Land Discount to 22.5%)

Municipality	CVA Tax		Change in Tax	
	2020 Year End (As Revised)	2021 Returned	\$	%
West Lincoln Township	\$12,631,585	\$12,621,764	-\$9,821	-0.08%
Grimsby Town	\$30,377,908	\$30,372,252	-\$5,656	-0.02%
Lincoln Town	\$24,034,256	\$24,030,985	-\$3,271	-0.01%
Niagara-On-The-Lake Town	\$34,477,114	\$34,479,462	\$2,348	0.01%
St. Catharines City	\$102,975,708	\$102,913,719	-\$61,988	-0.06%
Fort Erie Town	\$24,745,531	\$24,741,890	-\$3,642	-0.01%
Port Colborne City	\$12,782,690	\$12,781,934	-\$756	-0.01%
Wainfleet Township	\$6,024,913	\$6,019,295	-\$5,618	-0.09%
Welland City	\$33,002,956	\$33,001,685	-\$1,272	0.00%
Niagara Falls City	\$83,871,480	\$83,962,420	\$90,940	0.11%
Thorold City	\$16,444,037	\$16,458,749	\$14,712	0.09%
Pelham Town	\$16,865,960	\$16,850,169	-\$15,791	-0.09%
Total	\$398,234,139	\$398,234,323	\$184	0.00%

Table 7: Region of Niagara – 2021 Upper Tier Revenue Neutral Tax Rates (Start Ratios, Reduction in Vacant and Excess Land Discount to 22.5%)

Realty Tax Class	TAX RATES		Change in Rate	
	2020	2021	Absolute	%
Taxable				
Residential	0.00577985	0.00577327	-0.00000658	-0.11%
Farm	0.00144496	0.00144332	-0.00000164	-0.11%
Managed Forest	0.00144496	0.00144332	-0.00000164	-0.11%
Multi-Residential	0.0113863	0.01137334	-0.00001296	-0.11%
New Multi-Residential	0.00577985	0.00577327	-0.00000658	-0.11%
Commercial	0.01002746	0.01001604	-0.00001142	-0.11%
Commercial Vacant Land	0.00701922	0.00776243	0.00074321	10.59%
Landfill	0.01699427	0.01697491	-0.00001936	-0.11%
Industrial	0.01520101	0.01518369	-0.00001732	-0.11%
Industrial Vacant Land	0.0106407	0.01176736	0.00112666	10.59%
Pipeline	0.00983788	0.00982668	-0.00001120	-0.11%

Table 8: Region of Niagara – Tax Distribution Based on Start Ratios (Vacant and Excess Land Discount Reduced to 22.5%)

Realty Tax Class	CVA Tax			
	2020 Year End (As Revised)	2020 Year End Tax Distribution	2021 Returned (Reduced Vacant & Excess Land Discount)	2021 Year End Tax Distribution
Taxable				
Residential	\$291,026,081	71.77%	\$290,694,766	71.68%
Farm	\$3,451,930	0.85%	\$3,448,013	0.85%
Managed Forest	\$22,498	0.01%	\$22,472	0.01%
Multi-Residential	\$15,626,200	3.85%	\$15,608,414	3.85%
New Multi-Residential	\$1,046,295	0.26%	\$1,045,104	0.26%
Commercial	\$70,825,677	17.47%	\$71,019,693	17.51%
Landfill	\$61,314	0.02%	\$61,244	0.02%
Industrial	\$13,690,659	3.38%	\$13,853,960	3.42%
Pipeline	\$2,483,484	0.61%	\$2,480,657	0.61%
Sub-Total Taxable	\$398,234,139	98.21%	\$398,234,323	98.20%
Payment In Lieu				
Residential	\$197,705	0.05%	\$197,480	0.05%
Farm	\$709	0.00%	\$709	0.00%
Commercial	\$6,852,907	1.69%	\$6,857,186	1.69%
Landfill	\$29,235	0.01%	\$29,202	0.01%
Industrial	\$195,690	0.05%	\$199,611	0.05%
Sub-Total PIL	\$7,276,247	1.79%	\$7,284,187	1.80%
Total Taxable and PIL	\$405,510,385	100.00%	\$405,518,510	100.00%
Exempt	\$0		\$0	
Total	\$405,510,385	100.00%	\$405,518,510	100.00%

PART III – TAX RATIOS

The Rationale, Rules and Restrictions on Tax Ratios

As part of the Harris Government’s attempts in 1998 to improve the simplicity and transparency of Ontario’s property tax regime, a system of unique property classes and variable tax rates was implemented as part of the new Ontario Fair Assessment System (OFAS). Seven main classes of property were created: residential, multi-residential, commercial, industrial, managed forest, farmland and pipeline. Additional classes could be created by regulation and in total and by 2021 there are now 24 tax classes:

Realty Tax Class (RTC)	RTC Description	Realty Tax Class (RTC)	RTC Description
R	Residential	L	Large Industrial
M	Multi-Residential	H	Landfill Site
N	New Multi-Residential	P	Pipeline
F	Farmland	O	Resort Condominium
T	Managed Forest	J	Industrial, New Construction
C	Commercial	K	Large Industrial, New Construction
A	Theatre	X	Commercial, New Construction
Q	Prof. Sports Facility	Y	Office Building, New Construction
G	Parking Lot	Z	Shopping Centre, New Construction
D	Office Building	U	Utility Corridor
S	Shopping Centre	W	Railway Right-of-Way
I	Industrial	E	Exempt

Since 1998, each property class has remained eligible to be treated at a distinct rate of taxation for municipal purposes at the discretion of individual upper and single tier municipal governments. This variable tax rate scheme is governed by the setting of “tax ratios”. Tax ratios dictate the relationship of each class’s tax rate to the rate applied to residential property.

Municipalities are granted a certain degree of autonomy to, on an annual basis, establish tax rate and tax burden relationships between different property types in order to reflect local priorities. It should, however, be noted that the municipal community does not have unfettered authority to arbitrarily set variable tax rates at completely discretionary levels.

Consistent with the applicable regulations, the “Ranges of Fairness” prescribed by the Province for each class of property limit Municipalities’ ability to alter or vary tax rates. Where an existing tax ratio exceeds the prescribed range of fairness, tax ratio increases are only permitted to offset a shift in taxation that might result from a general reassessment. The exception to this option is that the multi-residential tax ratio (above 2.0) may not be increased to revenue neutral.

Based on Provincial guidelines, to satisfying its 2021 tax ratio setting responsibility, the Regional Council may choose to do one of the following for classes of properties where ratio adjustments are permitted:

1. Adopt the previous year's actual tax ratio for the class for the current tax cycle in order to maintain the "ratio status quo"; or
2. Establish a new tax ratio for any class that is closer to or within the Range of Fairness; or

Usually municipalities have a third option available to them: to employ revised "class neutral tax ratios"² to limit the impact of reassessment related tax shifts that might occur between classes in accordance with the regulated formula. However, for the 2021 taxation year, Class Neutral Ratios are the same as the previous year's actual ratios, making this option redundant and not applicable during the current taxation year.

By changing the tax ratio for any class of property, Council can influence the overall apportionment of the upper-tier tax burden between property classes, which also results in Regional apportionment redistribution among its constituent lower-tiers. Moreover, decisions made by the upper-tier in respect of tax ratios are binding on its lower-tier municipalities for their own local taxation purposes. As a result, the establishment of tax ratios dictates the distribution of each local municipality's levy between properties classes located within their respective boundaries.

Consequently, before making any final decisions regarding tax ratios, it is important that a comprehensive sensitivity analysis to quantify the scope and magnitude of tax shifts that will result if the status quo is performed. This analysis is contained in Part II of the body of this report, and quantifies shifts in taxation from the Region maintaining status quo starting tax ratios for its 2021 Tax Policy.

² Subject to limits and restrictions now imposed on the Multi-Residential Class applicable since 2018.

Landfill Site Class

Regional Council has the opportunity to increase the Landfill Site Class Ratio to as high as 3.0873 in 2021. While the Region's 2020 Start Ratio for this class is 2.9403, MTAG PPC has modelled it at the maximum.

Table 9: Upper-Tier - 2021 Tax Ratio Summary

Class	2021 Start Ratio	Range of Fairness		Provincial Threshold Ratio	
		Lower Limit	Upper Limit	Applicable	
Residential	1.0000	1	1	2.00	No
Farmland	0.2500	0	0.25		
Managed Forest	0.2500	0.25	0.25		
Multi-Residential	1.9700	1	1.1		
New Multi-Residential	1.0000				
Broad Commercial	1.7349	0.6	1.1	1.98	No
Residual Commercial	1.7349				
Broad Industrial	2.6300	0.6	1.1	2.63	No
Residual Industrial	2.6300	0.6	0.7	3.0873	
Pipeline	1.7021				
Landfill	2.9403				

Source: Online Property Tax Analysis (OPTA) System, January 2021

Small-Scale Value-Added Industrial and Commercial Activities on Farms

Starting in 2018 municipalities have had the option to reduce their tax rate on qualifying value-added activities that occur on farms as part of a farm business. Optional new subclasses in the Broad Industrial and Commercial Property Tax Classes have been created to allow the municipalities to reduce their tax rates by 75% for the first \$50,000 of assessment related to qualifying activities. The Province is also reducing its education property tax rate by 75% of the business education tax (BET) target rate and is applying this discount to all qualifying properties.

Subsequent Analysis

Given that the 2021 roll matches the year-end roll of 2020, there are no market changes to model and therefore the Class Neutral Ratios are the same as the starting 2021 ratios. If this analysis were to be completed and compared to the results presented in Table 6, there would be no changes identified. All values would be identical.

Given this phenomenon in 2021, instead of producing class neutral tables, we have produced a set of tables illustrating the effects of maximizing the landfill ratio will have compared to the start ratios presented earlier. This calculation will employ all start ratios, a reduction in the commercial and industrial vacant and excess land discount to 22.5% while increasing the landfill ratio to 3.087274.

Table 10: Region of Niagara – Ratio Comparison Tax Ratios

Class	2021 Start Ratio	Scenario Model Ratio's
Residential	1.000000	1.000000
Farmland	0.250000	0.250000
Managed Forest	0.250000	0.250000
Multi-Residential	1.970000	1.970000
New Multi-Residential	1.000000	1.000000
Broad Commercial	1.734900	1.734900
Residual Commercial	1.734900	1.734900
Broad Industrial	2.630000	2.630000
Residual Industrial	2.630000	2.630000
Pipeline	1.702100	1.702100
Landfill	2.940261	3.087274

Table 11: Regional Levy – Inter Class Shifts Result of Increasing Landfill Ratio to 3.087274

Realty Tax Class	CVA Tax		Change in Tax	
	2021 Returned (Start Ratio)	2021 Start Ratio (Landfill @ 3.087274)	\$	%
Taxable				
Residential	\$290,694,766	\$290,692,249	-\$2,518	0.00%
Farm	\$3,448,013	\$3,447,989	-\$24	0.00%
Managed Forest	\$22,472	\$22,472	\$0	0.00%
Multi-Residential	\$15,608,414	\$15,608,291	-\$124	0.00%
New Multi-Residential	\$1,045,104	\$1,045,095	-\$9	0.00%
Commercial	\$71,019,693	\$71,019,126	-\$567	0.00%
Landfill	\$61,244	\$64,305	\$3,062	5.00%
Industrial	\$13,853,960	\$13,853,851	-\$109	0.00%
Pipeline	\$2,480,657	\$2,480,637	-\$20	0.00%
Sub-Total Taxable	\$398,234,323	\$398,234,015	-\$308	0.00%
Payment In Lieu				
Residential	\$197,480	\$197,478	-\$2	0.00%
Farm	\$709	\$709	\$0	0.00%
Commercial	\$6,857,186	\$6,857,131	-\$55	0.00%
Landfill	\$29,202	\$30,662	\$1,460	5.00%
Industrial	\$199,611	\$199,609	-\$2	0.00%
Sub-Total PIL	\$7,284,187	\$7,285,589	\$1,402	0.02%
Total Taxable and PIL	\$405,518,510	\$405,519,604	\$1,094	0.00%
Exempt	\$0	\$0	\$0	0.00%
Total	\$405,518,510	\$405,519,604	\$1,094	0.00%

**Table 12: Regional, Inter-Municipal Shifts
Result of Increasing Landfill Ratio to 3.087274**

Municipality	CVA Tax		Change in Tax	
	2021 Returned (Start Ratio)	2021 Start Ratio (Landfill @ 3.087274)	\$	%
West Lincoln Township	\$12,621,764	\$12,621,657	-\$107	0.00%
Grimsby Town	\$30,372,252	\$30,371,992	-\$259	0.00%
Lincoln Town	\$24,030,985	\$24,030,781	-\$204	0.00%
Niagara-On-The-Lake Town	\$34,479,462	\$34,479,171	-\$291	0.00%
St. Catharines City	\$102,913,719	\$102,912,850	-\$869	0.00%
Fort Erie Town	\$24,741,890	\$24,741,678	-\$211	0.00%
Port Colborne City	\$12,781,934	\$12,781,826	-\$108	0.00%
Wainfleet Township	\$6,019,295	\$6,019,243	-\$51	0.00%
Welland City	\$33,001,685	\$33,001,791	\$107	0.00%
Niagara Falls City	\$83,962,420	\$83,964,391	\$1,971	0.00%
Thorold City	\$16,458,749	\$16,458,609	-\$140	0.00%
Pelham Town	\$16,850,169	\$16,850,025	-\$144	0.00%
Total	\$398,234,323	\$398,234,015	-\$308	0.00%

Table 13:
2020 Tax Ratio Survey

Municipality	Farm	Multi-Residential	New Multi-Residential	Commercial				Industrial		Pipeline
				Commercial	Office Building	Shopping Centre	Parking Lot	Industrial	Large Industrial	
Brant County	0.24	1.70	1.00	1.90				2.55		1.78
Bruce County	0.25	1.00	1.00	1.23				1.75		1.02
Chatham-Kent Municipality	0.22	1.94	1.10	1.94	1.56	2.24	1.30	2.04	2.04	1.27
Dufferin County	0.23	2.00	1.10	1.22				2.20		0.84
Durham Region	0.20	1.87	1.10	1.45	1.45	1.45		2.02	2.02	1.23
Elgin County	0.23	2.00	1.00	1.64				2.23	2.83	1.14
Essex County	0.25	1.96	1.10	1.08	1.08		0.58	1.94	2.69	1.30
Frontenac County	0.25	1.00	1.00	1.00				1.00		0.70
Grey County	0.22	1.44	1.00	1.31				1.86		0.91
Guelph City	0.25	1.79	1.00	1.84				2.20		1.92
Haliburton County	0.25	1.39	1.00	1.48		1.48		1.72		0.00
Halton Region	0.20	2.00	1.00	1.46				2.09		1.06
Hamilton City	0.18	2.49	1.00	1.98			1.98	3.32	3.88	1.79
Hastings County	0.25	1.15	1.00	1.10				1.13		0.82
Huron County	0.22	1.10	1.00	1.10				1.10		0.70
Kawartha Lakes City	0.25	1.96	1.00	1.38				1.35		2.00
Lambton County	0.23	2.00	1.00	1.63	1.54	2.08	1.09	2.05	3.00	1.34
Lanark County	0.25	2.20	1.10	1.85				2.53		2.01
Middlesex County	0.25	1.77	1.00	1.14				1.75		1.06
Muskoka District	0.25	1.00	1.00	1.10				1.10		0.70

Table 13A:
2020 Tax Ratio Survey Continued

Municipality	Farm	Multi-Residential	New Multi-Residential	Commercial				Industrial		Pipeline
				Commercial	Office Building	Shopping Centre	Parking Lot	Industrial	Large Industrial	
Niagara Region	0.25	1.97	1.00	1.73				2.63		1.70
Norfolk County	0.23	1.69		1.69		1.69		1.69		1.49
North Bay City	0.15	1.99	1.00	1.88				1.40		1.17
Northumberland County	0.25	2.00		1.52				2.17		1.20
Oxford County	0.22	2.00	1.00	1.90				2.63	2.63	1.26
Perth County	0.25	1.25		1.25				1.97		1.64
Peterborough County	0.25	1.67	1.00	2.03				2.71		1.68
Prescott and Russell	0.25	1.90	1.00	1.44				2.45	3.50	1.42
Prince Edward County	0.25	1.44		1.11				1.39		0.54
Renfrew County	0.25	1.94	1.00	1.81				2.85	3.55	1.33
Simcoe County	0.25	1.27	1.00	1.25				1.44		1.30
Toronto	0.25	2.17	1.00	2.70				2.68		1.92
Waterloo Region	0.25	1.95	1.00	1.95				1.95		1.16
Wellington County	0.25	1.90	1.10	1.49				2.40		2.25
York Region	0.25	1.00		1.33				1.64		0.92
Average Ratio	0.24	1.71	1.02	1.54	1.41	1.79	1.24	2.00	2.90	1.27
Median Ratio	0.25	1.90	1	1.48	1.50	1.69	1.19	2.02	2.83	1.26

CONCLUDING REMARKS

The analysis contained in the preceding report has been prepared to assist the Region of Niagara and its constituent lower-tier municipalities in understanding current changes in assessed value that have affected each municipality's respective assessment base in 2021 and how these trends will ultimately impact the distribution of tax burden.

These phenomena need to be understood clearly and thoroughly. They form an effective foundation for informing Region Council in its 2021 Tax Policy development process. They can assist Council with decisions about whether the Region should exercise its jurisdiction and discretion to alter or vary status quo tax relationships. Council's decisions in 2021 will also have implications on its Tax Policy considerations in 2022 (as some decisions are one-way only). This is why the comprehensive analysis of all parameters affecting the formation of a jurisdiction's Tax policy is integral to the budget process for both upper and lower-tier purposes.

MTAG PPC would be pleased to provide further detail, support and analysis on an as needed basis in response to local concerns or interests, which may be identified subsequent to the publication of this report. Additional support is also readily available to interpret and communicate the results of this analytical exercise to ensure informed decision making and to achieve locally desirable tax outcomes for the 2021 tax year and future budget cycles.

For further information, please do not hesitate to contact the undersigned.

Respectfully prepared and submitted

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Appendix 1, Tax Policy Tables, Township of West Lincoln - 2602

**Table A1.1 – Township of West Lincoln
2020 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	1,740,809,528	1,765,999,000	25,189,472	1.45%
Farm	469,583,447	480,132,100	10,548,653	2.25%
Managed Forest	1,993,000	1,948,100	-44,900	-2.25%
Multi-Residential	7,074,000	7,074,000	0	0.00%
Commercial	80,903,200	79,257,900	-1,645,300	-2.03%
Industrial	37,340,400	38,430,300	1,089,900	2.92%
Pipeline	29,062,000	29,128,000	66,000	0.23%
Sub-Total Taxable	2,366,765,575	2,401,969,400	35,203,825	1.49%
Payment In Lieu				
Residential	403,500	403,500	0	0.00%
Commercial	2,908,300	2,986,000	77,700	2.67%
Landfill	371,700	386,000	14,300	3.85%
Industrial	105,100	105,100	0	0.00%
Sub-Total PIL	3,788,600	3,880,600	92,000	2.43%
Total Taxable and PIL	2,370,554,175	2,405,850,000	35,295,825	1.49%
Exempt	84,546,825	88,458,100	3,911,275	4.63%
Total	2,455,101,000	2,494,308,100	39,207,100	1.60%

**Table A1.2 – Township of West Lincoln
2020 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	\$10,061,618	\$10,207,209	\$145,591	1.45%
Farm	\$678,529	\$693,772	\$15,242	2.25%
Managed Forest	\$2,880	\$2,815	-\$65	-2.25%
Multi-Residential	\$80,547	\$80,547	\$0	0.00%
Commercial	\$800,641	\$783,265	-\$17,377	-2.17%
Industrial	\$562,344	\$577,420	\$15,076	2.68%
Pipeline	\$285,908	\$286,558	\$649	0.23%
Sub-Total Taxable	\$12,472,467	\$12,631,585	\$159,118	1.28%
Payment In Lieu				
Residential	\$2,332	\$2,332	\$0	0.00%
Commercial	\$29,163	\$29,942	\$779	2.67%
Landfill	\$6,317	\$6,560	\$243	3.85%
Industrial	\$1,598	\$1,598	\$0	0.00%
Sub-Total PIL	\$39,409	\$40,432	\$1,022	2.59%
Total Taxable and PIL	\$12,511,876	\$12,672,017	\$160,140	1.28%
Exempt	\$0	\$0	\$0	0.00%
Total	\$12,511,876	\$12,672,017	\$160,140	1.28%

**Table A1.3 – Township of West Lincoln
2021 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	1,765,999,000	1,765,999,000	0	0.00%
Farm	480,132,100	480,132,100	0	0.00%
Managed Forest	1,948,100	1,948,100	0	0.00%
Multi-Residential	7,074,000	7,074,000	0	0.00%
Commercial	79,257,900	79,257,900	0	0.00%
Industrial	38,430,300	38,430,300	0	0.00%
Pipeline	29,128,000	29,128,000	0	0.00%
Sub-Total Taxable	2,401,969,400	2,401,969,400	0	0.00%
Payment In Lieu				
Residential	403,500	403,500	0	0.00%
Commercial	2,986,000	2,986,000	0	0.00%
Landfill	386,000	386,000	0	0.00%
Industrial	105,100	105,100	0	0.00%
Sub-Total PIL	3,880,600	3,880,600	0	0.00%
Total Taxable and PIL	2,405,850,000	2,405,850,000	0	0.00%
Exempt	88,458,100	88,458,100	0	0.00%
Total	2,494,308,100	2,494,308,100	0	0.00%

**Table A1.4 – Township of West Lincoln
2021 Inter-Class Tax Shifts, Regional Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	\$10,207,209	\$10,195,589	-\$11,620	-0.11%
Farm	\$693,772	\$692,984	-\$787	-0.11%
Managed Forest	\$2,815	\$2,812	-\$3	-0.11%
Multi-Residential	\$80,547	\$80,455	-\$92	-0.11%
Commercial	\$783,265	\$785,242	\$1,977	0.25%
Industrial	\$577,420	\$578,450	\$1,030	0.18%
Pipeline	\$286,558	\$286,232	-\$326	-0.11%
Sub-Total Taxable	\$12,631,585	\$12,621,764	-\$9,821	-0.08%
Payment In Lieu				
Residential	\$2,332	\$2,330	-\$3	-0.11%
Commercial	\$29,942	\$29,908	-\$34	-0.11%
Landfill	\$6,560	\$6,552	-\$7	-0.11%
Industrial	\$1,598	\$1,596	-\$2	-0.11%
Sub-Total PIL	\$40,432	\$40,386	-\$46	-0.11%
Total Taxable and PIL	\$12,672,017	\$12,662,149	-\$9,867	-0.08%
Exempt	\$0	\$0	\$0	0.00%
Total	\$12,672,017	\$12,662,149	-\$9,867	-0.08%

Appendix 2, Tax Policy Tables, Town of Grimsby - 2615

**Table A2.1 – Town of Grimsby
2020 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	4,348,469,548	4,415,281,148	66,811,600	1.54%
Farm	89,987,095	89,103,995	-883,100	-0.98%
Managed Forest	913,800	922,600	8,800	0.96%
Multi-Residential	30,264,000	28,810,000	-1,454,000	-4.80%
Commercial	364,974,410	356,964,110	-8,010,300	-2.19%
Industrial	57,111,200	58,198,300	1,087,100	1.90%
Pipeline	8,261,000	8,277,000	16,000	0.19%
Sub-Total Taxable	4,899,981,053	4,957,557,153	57,576,100	1.18%
Payment In Lieu				
Residential	5,231,800	5,132,200	-99,600	-1.90%
Commercial	35,211,700	35,372,700	161,000	0.46%
Industrial	80,800	80,800	0	0.00%
Sub-Total PIL	40,524,300	40,585,700	61,400	0.15%
Total Taxable and PIL	4,940,505,353	4,998,142,853	57,637,500	1.17%
Exempt	230,008,500	230,606,400	597,900	0.26%
Total	5,170,513,853	5,228,749,253	58,235,400	1.13%

**Table A2.2 – Town of Grimsby
2020 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	\$25,103,926	\$25,490,087	\$386,161	1.54%
Farm	\$130,028	\$128,752	-\$1,276	-0.98%
Managed Forest	\$1,320	\$1,333	\$13	0.96%
Multi-Residential	\$344,595	\$328,039	-\$16,556	-4.80%
Commercial	\$3,574,062	\$3,499,941	-\$74,121	-2.07%
Industrial	\$832,355	\$848,327	\$15,973	1.92%
Pipeline	\$81,271	\$81,428	\$157	0.19%
Sub-Total Taxable	\$30,067,557	\$30,377,908	\$310,351	1.03%
Payment In Lieu				
Residential	\$30,239	\$29,663	-\$576	-1.90%
Commercial	\$328,678	\$330,292	\$1,614	0.49%
Industrial	\$1,228	\$1,228	\$0	0.00%
Sub-Total PIL	\$360,145	\$361,184	\$1,039	0.29%
Total Taxable and PIL	\$30,427,702	\$30,739,092	\$311,390	1.02%
Exempt	\$0	\$0	\$0	0.00%
Total	\$30,427,702	\$30,739,092	\$311,390	1.02%

**Table A2.3 – Town of Grimsby
2021 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	4,415,281,148	4,415,281,148	0	0.00%
Farm	89,103,995	89,103,995	0	0.00%
Managed Forest	922,600	922,600	0	0.00%
Multi-Residential	28,810,000	28,810,000	0	0.00%
Commercial	356,964,110	356,964,110	0	0.00%
Industrial	58,198,300	58,198,300	0	0.00%
Pipeline	8,277,000	8,277,000	0	0.00%
Sub-Total Taxable	4,957,557,153	4,957,557,153	0	0.00%
Payment In Lieu				
Residential	5,132,200	5,132,200	0	0.00%
Commercial	35,372,700	35,372,700	0	0.00%
Industrial	80,800	80,800	0	0.00%
Sub-Total PIL	40,585,700	40,585,700	0	0.00%
Total Taxable and PIL	4,998,142,853	4,998,142,853	0	0.00%
Exempt	230,606,400	230,606,400	0	0.00%
Total	5,228,749,253	5,228,749,253	0	0.00%

**Table A2.4 – Town of Grimsby
2021 Inter-Class Tax Shifts, Regional Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	\$25,490,087	\$25,461,068	-\$29,019	-0.11%
Farm	\$128,752	\$128,606	-\$146	-0.11%
Managed Forest	\$1,333	\$1,332	-\$2	-0.11%
Multi-Residential	\$328,039	\$327,666	-\$373	-0.11%
Commercial	\$3,499,941	\$3,515,808	\$15,867	0.45%
Industrial	\$848,327	\$856,437	\$8,110	0.96%
Pipeline	\$81,428	\$81,335	-\$93	-0.11%
Sub-Total Taxable	\$30,377,908	\$30,372,252	-\$5,656	-0.02%
Payment In Lieu				
Residential	\$29,663	\$29,630	-\$34	-0.11%
Commercial	\$330,292	\$336,011	\$5,718	1.73%
Industrial	\$1,228	\$1,227	-\$1	-0.11%
Sub-Total PIL	\$361,184	\$366,867	\$5,683	1.57%
Total Taxable and PIL	\$30,739,092	\$30,739,119	\$27	0.00%
Exempt	\$0	\$0	\$0	0.00%
Total	\$30,739,092	\$30,739,119	\$27	0.00%

Appendix 3, Tax Policy Tables, Town of Lincoln - 2622

**Table A3.1 – Town of Lincoln
2020 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	3,183,013,444	3,277,341,979	94,328,535	2.96%
Farm	514,211,237	521,395,936	7,184,699	1.40%
Managed Forest	965,500	985,900	20,400	2.11%
Multi-Residential	21,808,500	24,195,200	2,386,700	10.94%
Commercial	222,986,974	227,703,774	4,716,800	2.12%
Industrial	106,039,158	109,792,958	3,753,800	3.54%
Pipeline	20,718,000	20,900,000	182,000	0.88%
Sub-Total Taxable	4,069,742,813	4,182,315,747	112,572,934	2.77%
Payment In Lieu				
Residential	5,855,200	5,855,200	0	0.00%
Commercial	18,195,900	18,194,900	-1,000	-0.01%
Industrial	2,131,500	2,131,500	0	0.00%
Sub-Total PIL	26,182,600	26,181,600	-1,000	0.00%
Total Taxable and PIL	4,095,925,413	4,208,497,347	112,571,934	2.75%
Exempt	191,262,141	193,779,607	2,517,466	1.32%
Total	4,287,187,554	4,402,276,954	115,089,400	2.68%

**Table A3.2 – Town of Lincoln
2020 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	\$18,397,340	\$18,942,545	\$545,205	2.96%
Farm	\$743,015	\$753,396	\$10,382	1.40%
Managed Forest	\$1,395	\$1,425	\$29	2.11%
Multi-Residential	\$248,318	\$275,494	\$27,176	10.94%
Commercial	\$2,183,077	\$2,242,283	\$59,205	2.71%
Industrial	\$1,556,647	\$1,613,502	\$56,855	3.65%
Pipeline	\$203,821	\$205,612	\$1,790	0.88%
Sub-Total Taxable	\$23,333,614	\$24,034,256	\$700,642	3.00%
Payment In Lieu				
Residential	\$33,842	\$33,842	\$0	0.00%
Commercial	\$182,459	\$182,449	-\$10	-0.01%
Industrial	\$29,511	\$29,511	\$0	0.00%
Sub-Total PIL	\$245,811	\$245,801	-\$10	0.00%
Total Taxable and PIL	\$23,579,425	\$24,280,057	\$700,632	2.97%
Exempt	\$0	\$0	\$0	0.00%
Total	\$23,579,425	\$24,280,057	\$700,632	2.97%

**Table A3.3 – Town of Lincoln
2021 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	3,277,341,979	3,277,341,979	0	0.00%
Farm	521,395,936	521,395,936	0	0.00%
Managed Forest	985,900	985,900	0	0.00%
Multi-Residential	24,195,200	24,195,200	0	0.00%
Commercial	227,703,774	227,703,774	0	0.00%
Industrial	109,792,958	109,792,958	0	0.00%
Pipeline	20,900,000	20,900,000	0	0.00%
Sub-Total Taxable	4,182,315,747	4,182,315,747	0	0.00%
Payment In Lieu				
Residential	5,855,200	5,855,200	0	0.00%
Commercial	18,194,900	18,194,900	0	0.00%
Industrial	2,131,500	2,131,500	0	0.00%
Sub-Total PIL	26,181,600	26,181,600	0	0.00%
Total Taxable and PIL	4,208,497,347	4,208,497,347	0	0.00%
Exempt	193,779,607	193,779,607	0	0.00%
Total	4,402,276,954	4,402,276,954	0	0.00%

**Table A3.4 – Town of Lincoln
2021 Inter-Class Tax Shifts, Regional Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	\$18,942,545	\$18,920,980	-\$21,565	-0.11%
Farm	\$753,396	\$752,541	-\$855	-0.11%
Managed Forest	\$1,425	\$1,423	-\$2	-0.11%
Multi-Residential	\$275,494	\$275,180	-\$314	-0.11%
Commercial	\$2,242,283	\$2,249,969	\$7,687	0.34%
Industrial	\$1,613,502	\$1,625,513	\$12,011	0.74%
Pipeline	\$205,612	\$205,378	-\$234	-0.11%
Sub-Total Taxable	\$24,034,256	\$24,030,985	-\$3,271	-0.01%
Payment In Lieu				
Residential	\$33,842	\$33,804	-\$39	-0.11%
Commercial	\$182,449	\$182,241	-\$208	-0.11%
Industrial	\$29,511	\$30,199	\$688	2.33%
Sub-Total PIL	\$245,801	\$246,243	\$442	0.18%
Total Taxable and PIL	\$24,280,057	\$24,277,228	-\$2,829	-0.01%
Exempt	\$0	\$0	\$0	0.00%
Total	\$24,280,057	\$24,277,228	-\$2,829	-0.01%

Appendix 4, Tax Policy Tables, Town of Niagara on the Lake - 2627

**Table A4.1 – Town of Niagara on the Lake
2020 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	4,213,806,966	4,281,637,627	67,830,661	1.61%
Farm	524,802,139	525,086,978	284,839	0.05%
Managed Forest	1,402,100	1,402,100	0	0.00%
Multi-Residential	14,834,100	14,834,100	0	0.00%
Commercial	791,858,106	791,507,706	-350,400	-0.04%
Industrial	51,735,200	55,564,100	3,828,900	7.40%
Pipeline	18,559,000	18,843,000	284,000	1.53%
Sub-Total Taxable	5,616,997,611	5,688,875,611	71,878,000	1.28%
Payment In Lieu				
Residential	2,824,600	3,510,600	686,000	24.29%
Commercial	38,249,000	38,246,900	-2,100	-0.01%
Industrial	2,215,500	2,215,500	0	0.00%
Sub-Total PIL	43,289,100	43,973,000	683,900	1.58%
Total Taxable and PIL	5,660,286,711	5,732,848,611	72,561,900	1.28%
Exempt	282,700,799	279,472,899	-3,227,900	-1.14%
Total	5,942,987,510	6,012,321,510	69,334,000	1.17%

**Table A4.2 – Town of Niagara on the Lake
2020 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	\$24,355,172	\$24,747,223	\$392,051	1.61%
Farm	\$758,318	\$758,730	\$412	0.05%
Managed Forest	\$2,026	\$2,026	\$0	0.00%
Multi-Residential	\$168,906	\$168,906	\$0	0.00%
Commercial	\$7,851,160	\$7,843,182	-\$7,978	-0.10%
Industrial	\$709,142	\$771,673	\$62,531	8.82%
Pipeline	\$182,581	\$185,375	\$2,794	1.53%
Sub-Total Taxable	\$34,027,305	\$34,477,114	\$449,809	1.32%
Payment In Lieu				
Residential	\$16,326	\$20,291	\$3,965	24.29%
Commercial	\$373,749	\$373,728	-\$21	-0.01%
Industrial	\$24,439	\$25,232	\$793	3.25%
Sub-Total PIL	\$414,514	\$419,251	\$4,737	1.14%
Total Taxable and PIL	\$34,441,819	\$34,896,365	\$454,547	1.32%
Exempt	\$0	\$0	\$0	0.00%
Total	\$34,441,819	\$34,896,365	\$454,547	1.32%

**Table A4.3 – Town of Niagara on the Lake
2021 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	4,281,637,627	4,281,637,627	0	0.00%
Farm	525,086,978	525,086,978	0	0.00%
Managed Forest	1,402,100	1,402,100	0	0.00%
Multi-Residential	14,834,100	14,834,100	0	0.00%
Commercial	791,507,706	791,507,706	0	0.00%
Industrial	55,564,100	55,564,100	0	0.00%
Pipeline	18,843,000	18,843,000	0	0.00%
Sub-Total Taxable	5,688,875,611	5,688,875,611	0	0.00%
Payment In Lieu				
Residential	3,510,600	3,510,600	0	0.00%
Commercial	38,246,900	38,246,900	0	0.00%
Industrial	2,215,500	2,215,500	0	0.00%
Sub-Total PIL	43,973,000	43,973,000	0	0.00%
Total Taxable and PIL	5,732,848,611	5,732,848,611	0	0.00%
Exempt	279,472,899	279,472,899	0	0.00%
Total	6,012,321,510	6,012,321,510	0	0.00%

**Table A4.4 – Town of Niagara on the Lake
2021 Inter-Class Tax Shifts, Regional Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	\$24,747,223	\$24,719,050	-\$28,173	-0.11%
Farm	\$758,730	\$757,869	-\$861	-0.11%
Managed Forest	\$2,026	\$2,024	-\$2	-0.11%
Multi-Residential	\$168,906	\$168,713	-\$192	-0.11%
Commercial	\$7,843,182	\$7,857,630	\$14,448	0.18%
Industrial	\$771,673	\$789,012	\$17,339	2.25%
Pipeline	\$185,375	\$185,164	-\$211	-0.11%
Sub-Total Taxable	\$34,477,114	\$34,479,462	\$2,348	0.01%
Payment In Lieu				
Residential	\$20,291	\$20,268	-\$23	-0.11%
Commercial	\$373,728	\$375,748	\$2,019	0.54%
Industrial	\$25,232	\$27,312	\$2,080	8.24%
Sub-Total PIL	\$419,251	\$423,328	\$4,076	0.97%
Total Taxable and PIL	\$34,896,365	\$34,902,790	\$6,425	0.02%
Exempt	\$0	\$0	\$0	0.00%
Total	\$34,896,365	\$34,902,790	\$6,425	0.02%

Appendix 5, Tax Policy Tables, City of St. Catharines - 2629

**Table A5.1 – City of St. Catharines
2020 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	12,273,906,202	12,369,378,373	95,472,171	0.78%
Farm	137,636,000	135,530,300	-2,105,700	-1.53%
Multi-Residential	683,669,568	678,449,568	-5,220,000	-0.76%
New Multi-Residential	83,316,920	82,197,920	-1,119,000	-1.34%
Commercial	2,023,791,564	2,020,618,871	-3,172,693	-0.16%
Industrial	186,549,108	184,966,548	-1,582,560	-0.85%
Pipeline	31,123,000	31,196,000	73,000	0.23%
Sub-Total Taxable	15,419,992,362	15,502,337,580	82,345,218	0.53%
Payment In Lieu				
Residential	3,402,200	3,239,200	-163,000	-4.79%
Commercial	86,889,800	88,369,300	1,479,500	1.70%
Industrial	2,726,300	2,717,300	-9,000	-0.33%
Sub-Total PIL	93,018,300	94,325,800	1,307,500	1.41%
Total Taxable and PIL	15,513,010,662	15,596,663,380	83,652,718	0.54%
Exempt	1,188,082,200	1,205,283,800	17,201,600	1.45%
Total	16,701,092,862	16,801,947,180	100,854,318	0.60%

**Table A5.2 – City of St. Catharines
2020 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	\$70,868,938	\$71,420,753	\$551,815	0.78%
Farm	\$198,879	\$195,836	-\$3,043	-1.53%
Multi-Residential	\$7,784,467	\$7,725,030	-\$59,436	-0.76%
New Multi-Residential	\$481,559	\$475,092	-\$6,468	-1.34%
Commercial	\$20,202,244	\$20,169,256	-\$32,988	-0.16%
Industrial	\$2,697,641	\$2,682,838	-\$14,802	-0.55%
Pipeline	\$306,184	\$306,903	\$718	0.23%
Sub-Total Taxable	\$102,539,912	\$102,975,708	\$435,796	0.43%
Payment In Lieu				
Residential	\$19,664	\$18,722	-\$942	-4.79%
Commercial	\$866,613	\$880,809	\$14,196	1.64%
Industrial	\$38,687	\$38,550	-\$137	-0.35%
Sub-Total PIL	\$924,964	\$938,082	\$13,117	1.42%
Total Taxable and PIL	\$103,464,876	\$103,913,790	\$448,914	0.43%
Exempt	\$0	\$0	\$0	0.00%
Total	\$103,464,876	\$103,913,790	\$448,914	0.43%

**Table A5.3 – City of St. Catharines
2021 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	12,369,378,373	12,369,378,373	0	0.00%
Farm	135,530,300	135,530,300	0	0.00%
Multi-Residential	678,449,568	678,449,568	0	0.00%
New Multi-Residential	82,197,920	82,197,920	0	0.00%
Commercial	2,020,618,871	2,020,618,871	0	0.00%
Industrial	184,966,548	184,966,548	0	0.00%
Pipeline	31,196,000	31,196,000	0	0.00%
Sub-Total Taxable	15,502,337,580	15,502,337,580	0	0.00%
Payment In Lieu				
Residential	3,239,200	3,239,200	0	0.00%
Commercial	88,369,300	88,369,300	0	0.00%
Industrial	2,717,300	2,717,300	0	0.00%
Sub-Total PIL	94,325,800	94,325,800	0	0.00%
Total Taxable and PIL	15,596,663,380	15,596,663,380	0	0.00%
Exempt	1,205,283,800	1,205,283,800	0	0.00%
Total	16,801,947,180	16,801,947,180	0	0.00%

**Table A5.4 – City of St. Catharines
2021 Inter-Class Tax Shifts, Regional Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	\$71,420,753	\$71,339,445	-\$81,308	-0.11%
Farm	\$195,836	\$195,614	-\$222	-0.11%
Multi-Residential	\$7,725,030	\$7,716,238	-\$8,793	-0.11%
New Multi-Residential	\$475,092	\$474,551	-\$541	-0.11%
Commercial	\$20,169,256	\$20,169,364	\$108	0.00%
Industrial	\$2,682,838	\$2,711,955	\$29,117	1.09%
Pipeline	\$306,903	\$306,553	-\$349	-0.11%
Sub-Total Taxable	\$102,975,708	\$102,913,719	-\$61,988	-0.06%
Payment In Lieu				
Residential	\$18,722	\$18,701	-\$21	-0.11%
Commercial	\$880,809	\$881,132	\$323	0.04%
Industrial	\$38,550	\$39,194	\$644	1.67%
Sub-Total PIL	\$938,082	\$939,028	\$946	0.10%
Total Taxable and PIL	\$103,913,790	\$103,852,747	-\$61,043	-0.06%
Exempt	\$0	\$0	\$0	0.00%
Total	\$103,913,790	\$103,852,747	-\$61,043	-0.06%

Appendix 6, Tax Policy Tables, Town of Fort Erie - 2703

**Table A6.1 – Town of Fort Erie
2020 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	3,494,840,772	3,567,293,085	72,452,313	2.07%
Farm	55,934,900	53,994,200	-1,940,700	-3.47%
Managed Forest	1,505,900	1,299,300	-206,600	-13.72%
Multi-Residential	40,097,200	42,015,200	1,918,000	4.78%
New Multi-Residential	47,900	47,900	0	0.00%
Commercial	271,177,709	276,191,705	5,013,996	1.85%
Industrial	48,692,191	48,621,291	-70,900	-0.15%
Pipeline	15,504,000	16,079,000	575,000	3.71%
Sub-Total Taxable	3,927,800,572	4,005,541,681	77,741,109	1.98%
Payment In Lieu				
Residential	1,111,500	1,078,200	-33,300	-3.00%
Commercial	12,156,900	12,446,300	289,400	2.38%
Industrial	113,000	54,000	-59,000	-52.21%
Sub-Total PIL	13,381,400	13,578,500	197,100	1.47%
Total Taxable and PIL	3,941,181,972	4,019,120,181	77,938,209	1.98%
Exempt	167,552,958	170,971,858	3,418,900	2.04%
Total	4,108,734,930	4,190,092,039	81,357,109	1.98%

**Table A6.2 – Town of Fort Erie
2020 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	\$20,199,655	\$20,618,419	\$418,764	2.07%
Farm	\$80,824	\$78,019	-\$2,804	-3.47%
Managed Forest	\$2,176	\$1,877	-\$299	-13.72%
Multi-Residential	\$456,559	\$478,398	\$21,839	4.78%
New Multi-Residential	\$277	\$277	\$0	0.00%
Commercial	\$2,642,210	\$2,694,007	\$51,797	1.96%
Industrial	\$716,788	\$716,351	-\$437	-0.06%
Pipeline	\$152,526	\$158,183	\$5,657	3.71%
Sub-Total Taxable	\$24,251,015	\$24,745,531	\$494,516	2.04%
Payment In Lieu				
Residential	\$6,424	\$6,232	-\$192	-3.00%
Commercial	\$121,903	\$124,805	\$2,902	2.38%
Industrial	\$1,471	\$575	-\$897	-60.95%
Sub-Total PIL	\$129,799	\$131,611	\$1,813	1.40%
Total Taxable and PIL	\$24,380,814	\$24,877,142	\$496,329	2.04%
Exempt	\$0	\$0	\$0	0.00%
Total	\$24,380,814	\$24,877,142	\$496,329	2.04%

**Table A6.3 – Town of Fort Erie
2021 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	3,567,293,085	3,567,293,085	0	0.00%
Farm	53,994,200	53,994,200	0	0.00%
Managed Forest	1,299,300	1,299,300	0	0.00%
Multi-Residential	42,015,200	42,015,200	0	0.00%
New Multi-Residential	47,900	47,900	0	0.00%
Commercial	276,191,705	276,191,705	0	0.00%
Industrial	48,621,291	48,621,291	0	0.00%
Pipeline	16,079,000	16,079,000	0	0.00%
Sub-Total Taxable	4,005,541,681	4,005,541,681	0	0.00%
Payment In Lieu				
Residential	1,078,200	1,078,200	0	0.00%
Commercial	12,446,300	12,446,300	0	0.00%
Industrial	54,000	54,000	0	0.00%
Sub-Total PIL	13,578,500	13,578,500	0	0.00%
Total Taxable and PIL	4,019,120,181	4,019,120,181	0	0.00%
Exempt	170,971,858	170,971,858	0	0.00%
Total	4,190,092,039	4,190,092,039	0	0.00%

**Table A6.4 – Town of Fort Erie
2021 Inter-Class Tax Shifts, Regional Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	\$20,618,419	\$20,594,946	-\$23,473	-0.11%
Farm	\$78,019	\$77,931	-\$89	-0.11%
Managed Forest	\$1,877	\$1,875	-\$2	-0.11%
Multi-Residential	\$478,398	\$477,853	-\$545	-0.11%
New Multi-Residential	\$277	\$277	\$0	-0.11%
Commercial	\$2,694,007	\$2,709,791	\$15,784	0.59%
Industrial	\$716,351	\$721,214	\$4,863	0.68%
Pipeline	\$158,183	\$158,003	-\$180	-0.11%
Sub-Total Taxable	\$24,745,531	\$24,741,890	-\$3,642	-0.01%
Payment In Lieu				
Residential	\$6,232	\$6,225	-\$7	-0.11%
Commercial	\$124,805	\$124,663	-\$142	-0.11%
Industrial	\$575	\$635	\$61	10.59%
Sub-Total PIL	\$131,611	\$131,523	-\$88	-0.07%
Total Taxable and PIL	\$24,877,142	\$24,873,412	-\$3,730	-0.01%
Exempt	\$0	\$0	\$0	0.00%
Total	\$24,877,142	\$24,873,412	-\$3,730	-0.01%

Appendix 7, Tax Policy Tables, City of Port Colborne - 2711

**Table A7.1 – City of Port Colborne
2020 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	1,619,504,679	1,642,454,280	22,949,601	1.42%
Farm	57,403,600	56,954,800	-448,800	-0.78%
Managed Forest	923,800	863,000	-60,800	-6.58%
Multi-Residential	38,583,000	39,208,000	625,000	1.62%
New Multi-Residential	1,226,000	913,000	-313,000	-25.53%
Commercial	138,621,989	138,276,588	-345,401	-0.25%
Industrial	81,689,868	86,794,968	5,105,100	6.25%
Pipeline	10,485,000	10,739,000	254,000	2.42%
Sub-Total Taxable	1,948,437,936	1,976,203,636	27,765,700	1.43%
Payment In Lieu				
Residential	1,491,400	1,491,400	0	0.00%
Commercial	11,592,500	11,592,500	0	0.00%
Industrial	78,000	78,000	0	0.00%
Sub-Total PIL	13,161,900	13,161,900	0	0.00%
Total Taxable and PIL	1,961,599,836	1,989,365,536	27,765,700	1.42%
Exempt	152,897,700	152,613,800	-283,900	-0.19%
Total	2,114,497,536	2,141,979,336	27,481,800	1.30%

**Table A7.2 – City of Port Colborne
2020 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	\$9,358,455	\$9,491,105	\$132,651	1.42%
Farm	\$82,946	\$82,297	-\$648	-0.78%
Managed Forest	\$1,335	\$1,247	-\$88	-6.58%
Multi-Residential	\$439,318	\$446,434	\$7,116	1.62%
New Multi-Residential	\$7,086	\$5,277	-\$1,809	-25.53%
Commercial	\$1,380,184	\$1,378,503	-\$1,681	-0.12%
Industrial	\$1,194,596	\$1,272,177	\$77,581	6.49%
Pipeline	\$103,150	\$105,649	\$2,499	2.42%
Sub-Total Taxable	\$12,567,069	\$12,782,690	\$215,621	1.72%
Payment In Lieu				
Residential	\$8,620	\$8,620	\$0	0.00%
Commercial	\$116,243	\$116,243	\$0	0.00%
Industrial	\$1,186	\$1,186	\$0	0.00%
Sub-Total PIL	\$126,049	\$126,049	\$0	0.00%
Total Taxable and PIL	\$12,693,118	\$12,908,739	\$215,621	1.70%
Exempt	\$0	\$0	\$0	0.00%
Total	\$12,693,118	\$12,908,739	\$215,621	1.70%

**Table A7.3 – City of Port Colborne
2021 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	1,642,454,280	1,642,454,280	0	0.00%
Farm	56,954,800	56,954,800	0	0.00%
Managed Forest	863,000	863,000	0	0.00%
Multi-Residential	39,208,000	39,208,000	0	0.00%
New Multi-Residential	913,000	913,000	0	0.00%
Commercial	138,276,588	138,276,588	0	0.00%
Industrial	86,794,968	86,794,968	0	0.00%
Pipeline	10,739,000	10,739,000	0	0.00%
Sub-Total Taxable	1,976,203,636	1,976,203,636	0	0.00%
Payment In Lieu				
Residential	1,491,400	1,491,400	0	0.00%
Commercial	11,592,500	11,592,500	0	0.00%
Industrial	78,000	78,000	0	0.00%
Sub-Total PIL	13,161,900	13,161,900	0	0.00%
Total Taxable and PIL	1,989,365,536	1,989,365,536	0	0.00%
Exempt	152,613,800	152,613,800	0	0.00%
Total	2,141,979,336	2,141,979,336	0	0.00%

**Table A7.4 – City of Port Colborne
2021 Inter-Class Tax Shifts, Regional Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	\$9,491,105	\$9,480,300	-\$10,805	-0.11%
Farm	\$82,297	\$82,204	-\$93	-0.11%
Managed Forest	\$1,247	\$1,246	-\$1	-0.11%
Multi-Residential	\$446,434	\$445,926	-\$508	-0.11%
New Multi-Residential	\$5,277	\$5,271	-\$6	-0.11%
Commercial	\$1,378,503	\$1,378,946	\$443	0.03%
Industrial	\$1,272,177	\$1,282,513	\$10,336	0.81%
Pipeline	\$105,649	\$105,529	-\$120	-0.11%
Sub-Total Taxable	\$12,782,690	\$12,781,934	-\$756	-0.01%
Payment In Lieu				
Residential	\$8,620	\$8,610	-\$10	-0.11%
Commercial	\$116,243	\$116,111	-\$132	-0.11%
Industrial	\$1,186	\$1,184	-\$1	-0.11%
Sub-Total PIL	\$126,049	\$125,906	-\$144	-0.11%
Total Taxable and PIL	\$12,908,739	\$12,907,840	-\$899	-0.01%
Exempt	\$0	\$0	\$0	0.00%
Total	\$12,908,739	\$12,907,840	-\$899	-0.01%

Appendix 8, Tax Policy Tables, Township of Wainfleet - 2714

**Table A8.1 – Township of Wainfleet
2020 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	919,734,704	934,620,038	14,885,334	1.62%
Farm	203,489,810	201,914,715	-1,575,095	-0.77%
Managed Forest	1,835,100	1,871,600	36,500	1.99%
Multi-Residential	457,000	457,000	0	0.00%
Commercial	21,504,000	20,318,770	-1,185,230	-5.51%
Industrial	3,909,400	4,539,000	629,600	16.10%
Pipeline	5,582,000	5,642,000	60,000	1.07%
Sub-Total Taxable	1,156,512,014	1,169,363,123	12,851,109	1.11%
Payment In Lieu				
Residential	312,700	295,700	-17,000	-5.44%
Commercial	1,316,000	1,316,000	0	0.00%
Industrial	10,600	10,300	-300	-2.83%
Sub-Total PIL	1,639,300	1,622,000	-17,300	-1.06%
Total Taxable and PIL	1,158,151,314	1,170,985,123	12,833,809	1.11%
Exempt	42,172,413	44,928,313	2,755,900	6.53%
Total	1,200,323,727	1,215,913,436	15,589,709	1.30%

**Table A8.2 – Township of Wainfleet
2020 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	\$5,315,929	\$5,401,964	\$86,035	1.62%
Farm	\$294,035	\$291,759	-\$2,276	-0.77%
Managed Forest	\$2,652	\$2,704	\$53	1.99%
Multi-Residential	\$5,204	\$5,204	\$0	0.00%
Commercial	\$210,539	\$199,771	-\$10,768	-5.11%
Industrial	\$58,346	\$68,006	\$9,661	16.56%
Pipeline	\$54,915	\$55,505	\$590	1.07%
Sub-Total Taxable	\$5,941,618	\$6,024,913	\$83,295	1.40%
Payment In Lieu				
Residential	\$1,807	\$1,709	-\$98	-5.44%
Commercial	\$13,196	\$13,196	\$0	0.00%
Industrial	\$161	\$126	-\$35	-21.79%
Sub-Total PIL	\$15,165	\$15,031	-\$133	-0.88%
Total Taxable and PIL	\$5,956,783	\$6,039,944	\$83,161	1.40%
Exempt	\$0	\$0	\$0	0.00%
Total	\$5,956,783	\$6,039,944	\$83,161	1.40%

**Table A8.3 – Township of Wainfleet
2021 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	934,620,038	934,620,038	0	0.00%
Farm	201,914,715	201,914,715	0	0.00%
Managed Forest	1,871,600	1,871,600	0	0.00%
Multi-Residential	457,000	457,000	0	0.00%
Commercial	20,318,770	20,318,770	0	0.00%
Industrial	4,539,000	4,539,000	0	0.00%
Pipeline	5,642,000	5,642,000	0	0.00%
Sub-Total Taxable	1,169,363,123	1,169,363,123	0	0.00%
Payment In Lieu				
Residential	295,700	295,700	0	0.00%
Commercial	1,316,000	1,316,000	0	0.00%
Industrial	10,300	10,300	0	0.00%
Sub-Total PIL	1,622,000	1,622,000	0	0.00%
Total Taxable and PIL	1,170,985,123	1,170,985,123	0	0.00%
Exempt	44,928,313	44,928,313	0	0.00%
Total	1,215,913,436	1,215,913,436	0	0.00%

**Table A8.4 – Township of Wainfleet
2021 Inter-Class Tax Shifts, Regional Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	\$5,401,964	\$5,395,814	-\$6,150	-0.11%
Farm	\$291,759	\$291,428	-\$331	-0.11%
Managed Forest	\$2,704	\$2,701	-\$3	-0.11%
Multi-Residential	\$5,204	\$5,198	-\$6	-0.11%
Commercial	\$199,771	\$200,536	\$765	0.38%
Industrial	\$68,006	\$68,176	\$170	0.25%
Pipeline	\$55,505	\$55,442	-\$63	-0.11%
Sub-Total Taxable	\$6,024,913	\$6,019,295	-\$5,618	-0.09%
Payment In Lieu				
Residential	\$1,709	\$1,707	-\$2	-0.11%
Commercial	\$13,196	\$13,181	-\$15	-0.11%
Industrial	\$126	\$134	\$7	5.94%
Sub-Total PIL	\$15,031	\$15,022	-\$9	-0.06%
Total Taxable and PIL	\$6,039,944	\$6,034,317	-\$5,628	-0.09%
Exempt	\$0	\$0	\$0	0.00%
Total	\$6,039,944	\$6,034,317	-\$5,628	-0.09%

Appendix 9, Tax Policy Tables, City of Welland - 2719

**Table A9.1 – City of Welland
2020 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	4,221,723,211	4,316,158,156	94,434,945	2.24%
Farm	21,714,600	21,394,900	-319,700	-1.47%
Managed Forest	998,400	1,092,900	94,500	9.47%
Multi-Residential	154,514,900	151,792,900	-2,722,000	-1.76%
New Multi-Residential	12,113,500	12,113,500	0	0.00%
Commercial	404,977,200	405,946,360	969,160	0.24%
Landfill	455,400	455,400	0	0.00%
Industrial	139,373,125	139,281,220	-91,905	-0.07%
Pipeline	21,052,000	21,254,000	202,000	0.96%
Sub-Total Taxable	4,976,922,336	5,069,489,336	92,567,000	1.86%
Payment In Lieu				
Residential	930,600	930,600	0	0.00%
Commercial	11,262,000	11,884,000	622,000	5.52%
Landfill	1,334,300	1,334,300	0	0.00%
Industrial	521,500	597,500	76,000	14.57%
Sub-Total PIL	14,048,400	14,746,400	698,000	4.97%
Total Taxable and PIL	4,990,970,736	5,084,235,736	93,265,000	1.87%
Exempt	380,249,300	380,260,900	11,600	0.00%
Total	5,371,220,036	5,464,496,636	93,276,600	1.74%

**Table A9.2 – City of Welland
2020 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	\$24,366,988	\$24,912,807	\$545,820	2.24%
Farm	\$31,377	\$30,915	-\$462	-1.47%
Managed Forest	\$1,443	\$1,579	\$137	9.47%
Multi-Residential	\$1,759,353	\$1,728,359	-\$30,994	-1.76%
New Multi-Residential	\$70,014	\$70,014	\$0	0.00%
Commercial	\$3,973,160	\$3,979,164	\$6,004	0.15%
Landfill	\$7,739	\$7,739	\$0	0.00%
Industrial	\$2,075,848	\$2,063,284	-\$12,564	-0.61%
Pipeline	\$207,107	\$209,094	\$1,987	0.96%
Sub-Total Taxable	\$32,493,028	\$33,002,956	\$509,928	1.57%
Payment In Lieu				
Residential	\$5,379	\$5,379	\$0	0.00%
Commercial	\$112,831	\$119,068	\$6,237	5.53%
Landfill	\$22,675	\$22,675	\$0	0.00%
Industrial	\$7,920	\$9,075	\$1,155	14.59%
Sub-Total PIL	\$148,805	\$156,197	\$7,392	4.97%
Total Taxable and PIL	\$32,641,833	\$33,159,153	\$517,321	1.58%
Exempt	\$0	\$0	\$0	0.00%
Total	\$32,641,833	\$33,159,153	\$517,321	1.58%

**Table A9.3 – City of Welland
2021 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	4,316,158,156	4,316,158,156	0	0.00%
Farm	21,394,900	21,394,900	0	0.00%
Managed Forest	1,092,900	1,092,900	0	0.00%
Multi-Residential	151,792,900	151,792,900	0	0.00%
New Multi-Residential	12,113,500	12,113,500	0	0.00%
Commercial	405,946,360	405,946,360	0	0.00%
Landfill	455,400	455,400	0	0.00%
Industrial	139,281,220	139,281,220	0	0.00%
Pipeline	21,254,000	21,254,000	0	0.00%
Sub-Total Taxable	5,069,489,336	5,069,489,336	0	0.00%
Payment In Lieu				
Residential	930,600	930,600	0	0.00%
Commercial	11,884,000	11,884,000	0	0.00%
Landfill	1,334,300	1,334,300	0	0.00%
Industrial	597,500	597,500	0	0.00%
Sub-Total PIL	14,746,400	14,746,400	0	0.00%
Total Taxable and PIL	5,084,235,736	5,084,235,736	0	0.00%
Exempt	380,260,900	380,260,900	0	0.00%
Total	5,464,496,636	5,464,496,636	0	0.00%

**Table A9.4 – City of Welland
2021 Inter-Class Tax Shifts, Lower Tier Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	\$24,912,807	\$24,884,446	-\$28,362	-0.11%
Farm	\$30,915	\$30,880	-\$35	-0.11%
Managed Forest	\$1,579	\$1,577	-\$2	-0.11%
Multi-Residential	\$1,728,359	\$1,726,392	-\$1,967	-0.11%
New Multi-Residential	\$70,014	\$69,935	-\$80	-0.11%
Commercial	\$3,979,164	\$3,997,468	\$18,304	0.46%
Landfill	\$7,739	\$7,730	-\$9	-0.11%
Industrial	\$2,063,284	\$2,074,401	\$11,117	0.54%
Pipeline	\$209,094	\$208,856	-\$238	-0.11%
Sub-Total Taxable	\$33,002,956	\$33,001,685	-\$1,272	0.00%
Payment In Lieu				
Residential	\$5,379	\$5,373	-\$6	-0.11%
Commercial	\$119,068	\$118,957	-\$111	-0.09%
Landfill	\$22,675	\$22,650	-\$26	-0.11%
Industrial	\$9,075	\$9,066	-\$8	-0.09%
Sub-Total PIL	\$156,197	\$156,046	-\$151	-0.10%
Total Taxable and PIL	\$33,159,153	\$33,157,730	-\$1,423	0.00%
Exempt	\$0	\$0	\$0	0.00%
Total	\$33,159,153	\$33,157,730	-\$1,423	0.00%

Appendix 10, Tax Policy Tables, City of Niagara Falls - 2725

**Table A10.1 – City of Niagara Falls
2020 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	8,838,552,352	9,040,704,948	202,152,596	2.29%
Farm	82,293,900	82,709,600	415,700	0.51%
Managed Forest	1,737,200	1,576,600	-160,600	-9.24%
Multi-Residential	321,441,900	324,378,589	2,936,689	0.91%
New Multi-Residential	10,875,500	14,798,500	3,923,000	36.07%
Commercial	2,585,541,487	2,570,213,118	-15,328,369	-0.59%
Landfill	3,152,500	3,152,500	0	0.00%
Industrial	148,252,300	147,251,093	-1,001,207	-0.68%
Pipeline	45,297,000	45,968,000	671,000	1.48%
Sub-Total Taxable	12,037,144,139	12,230,752,948	193,608,809	1.61%
Payment In Lieu				
Residential	8,278,104	7,561,400	-716,704	-8.66%
Commercial	458,153,899	452,577,199	-5,576,700	-1.22%
Industrial	4,224,200	4,224,200	0	0.00%
Sub-Total PIL	470,656,203	464,362,799	-6,293,404	-1.34%
Total Taxable and PIL	12,507,800,342	12,695,115,747	187,315,405	1.50%
Exempt	829,145,476	861,165,036	32,019,560	3.86%
Total	13,336,945,818	13,556,280,783	219,334,965	1.64%

**Table A10.2 – City of Niagara Falls
2020 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	\$51,031,981	\$52,200,393	\$1,168,412	2.29%
Farm	\$118,911	\$119,512	\$601	0.51%
Managed Forest	\$2,510	\$2,278	-\$232	-9.24%
Multi-Residential	\$3,660,034	\$3,693,472	\$33,438	0.91%
New Multi-Residential	\$62,859	\$85,533	\$22,674	36.07%
Commercial	\$25,369,660	\$25,219,764	-\$149,896	-0.59%
Landfill	\$53,574	\$53,574	\$0	0.00%
Industrial	\$2,057,214	\$2,044,726	-\$12,488	-0.61%
Pipeline	\$445,626	\$452,228	\$6,601	1.48%
Sub-Total Taxable	\$82,802,370	\$83,871,480	\$1,069,110	1.29%
Payment In Lieu				
Residential	\$47,846	\$43,704	-\$4,142	-8.66%
Commercial	\$4,584,944	\$4,529,415	-\$55,529	-1.21%
Industrial	\$62,559	\$61,996	-\$563	-0.90%
Sub-Total PIL	\$4,695,350	\$4,635,115	-\$60,235	-1.28%
Total Taxable and PIL	\$87,497,720	\$88,506,595	\$1,008,875	1.15%
Exempt	\$0	\$0	\$0	0.00%
Total	\$87,497,720	\$88,506,595	\$1,008,875	1.15%

**Table A10.3 – City of Niagara Falls
2021 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	9,040,704,948	9,040,704,948	0	0.00%
Farm	82,709,600	82,709,600	0	0.00%
Managed Forest	1,576,600	1,576,600	0	0.00%
Multi-Residential	324,378,589	324,378,589	0	0.00%
New Multi-Residential	14,798,500	14,798,500	0	0.00%
Commercial	2,570,213,118	2,570,213,118	0	0.00%
Landfill	3,152,500	3,152,500	0	0.00%
Industrial	147,251,093	147,251,093	0	0.00%
Pipeline	45,968,000	45,968,000	0	0.00%
Sub-Total Taxable	12,230,752,948	12,230,752,948	0	0.00%
Payment In Lieu				
Residential	7,561,400	7,561,400	0	0.00%
Commercial	452,577,199	452,577,199	0	0.00%
Industrial	4,224,200	4,224,200	0	0.00%
Sub-Total PIL	464,362,799	464,362,799	0	0.00%
Total Taxable and PIL	12,695,115,747	12,695,115,747	0	0.00%
Exempt	861,165,036	861,165,036	0	0.00%
Total	13,556,280,783	13,556,280,783	0	0.00%

**Table A10.4 – City of Niagara Falls
2021 Inter-Class Tax Shifts, Regional Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	\$52,200,393	\$52,140,966	-\$59,427	-0.11%
Farm	\$119,512	\$119,376	-\$136	-0.11%
Managed Forest	\$2,278	\$2,276	-\$3	-0.11%
Multi-Residential	\$3,693,472	\$3,689,268	-\$4,204	-0.11%
New Multi-Residential	\$85,533	\$85,436	-\$97	-0.11%
Commercial	\$25,219,764	\$25,329,121	\$109,357	0.43%
Landfill	\$53,574	\$53,513	-\$61	-0.11%
Industrial	\$2,044,726	\$2,090,751	\$46,025	2.25%
Pipeline	\$452,228	\$451,713	-\$515	-0.11%
Sub-Total Taxable	\$83,871,480	\$83,962,420	\$90,940	0.11%
Payment In Lieu				
Residential	\$43,704	\$43,654	-\$50	-0.11%
Commercial	\$4,529,415	\$4,526,450	-\$2,965	-0.07%
Industrial	\$61,996	\$62,479	\$483	0.78%
Sub-Total PIL	\$4,635,115	\$4,632,583	-\$2,532	-0.05%
Total Taxable and PIL	\$88,506,595	\$88,595,003	\$88,408	0.10%
Exempt	\$0	\$0	\$0	0.00%
Total	\$88,506,595	\$88,595,003	\$88,408	0.10%

Appendix 11, Tax Policy Tables, City of Thorold - 2731

**Table A11.1 – City of Thorold
2020 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	2,031,014,860	2,157,704,360	126,689,500	6.24%
Farm	49,135,040	48,654,840	-480,200	-0.98%
Managed Forest	528,600	528,600	0	0.00%
Multi-Residential	42,120,300	42,550,000	429,700	1.02%
New Multi-Residential	65,945,300	70,409,800	4,464,500	6.77%
Commercial	181,275,722	181,305,131	29,409	0.02%
Industrial	71,315,578	69,969,178	-1,346,400	-1.89%
Pipeline	26,249,000	26,690,000	441,000	1.68%
Sub-Total Taxable	2,467,584,400	2,597,811,909	130,227,509	5.28%
Payment In Lieu				
Residential	4,848,900	4,704,900	-144,000	-2.97%
Farm	491,000	491,000	0	0.00%
Commercial	12,290,000	12,299,400	9,400	0.08%
Industrial	1,731,200	1,722,200	-9,000	-0.52%
Sub-Total PIL	19,361,100	19,217,500	-143,600	-0.74%
Total Taxable and PIL	2,486,945,500	2,617,029,409	130,083,909	5.23%
Exempt	101,043,900	106,173,800	5,129,900	5.08%
Total	2,587,989,400	2,723,203,209	135,213,809	5.22%

**Table A11.2 – City of Thorold
2020 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	\$11,738,961	\$12,471,208	\$732,246	6.24%
Farm	\$70,998	\$70,304	-\$694	-0.98%
Managed Forest	\$764	\$764	\$0	0.00%
Multi-Residential	\$479,594	\$484,487	\$4,893	1.02%
New Multi-Residential	\$381,154	\$406,958	\$25,804	6.77%
Commercial	\$1,780,257	\$1,781,028	\$772	0.04%
Industrial	\$984,613	\$966,715	-\$17,898	-1.82%
Pipeline	\$258,235	\$262,573	\$4,339	1.68%
Sub-Total Taxable	\$15,694,575	\$16,444,037	\$749,462	4.78%
Payment In Lieu				
Residential	\$28,026	\$27,194	-\$832	-2.97%
Farm	\$709	\$709	\$0	0.00%
Commercial	\$123,237	\$123,332	\$94	0.08%
Industrial	\$26,316	\$26,179	-\$137	-0.52%
Sub-Total PIL	\$178,289	\$177,414	-\$875	-0.49%
Total Taxable and PIL	\$15,872,864	\$16,621,451	\$748,587	4.72%
Exempt	\$0	\$0	\$0	0.00%
Total	\$15,872,864	\$16,621,451	\$748,587	4.72%

**Table A11.3 – City of Thorold
2021 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	2,157,704,360	2,157,704,360	0	0.00%
Farm	48,654,840	48,654,840	0	0.00%
Managed Forest	528,600	528,600	0	0.00%
Multi-Residential	42,550,000	42,550,000	0	0.00%
New Multi-Residential	70,409,800	70,409,800	0	0.00%
Commercial	181,305,131	181,305,131	0	0.00%
Industrial	69,969,178	69,969,178	0	0.00%
Pipeline	26,690,000	26,690,000	0	0.00%
Sub-Total Taxable	2,597,811,909	2,597,811,909	0	0.00%
Payment In Lieu				
Residential	4,704,900	4,704,900	0	0.00%
Farm	491,000	491,000	0	0.00%
Commercial	12,299,400	12,299,400	0	0.00%
Industrial	1,722,200	1,722,200	0	0.00%
Sub-Total PIL	19,217,500	19,217,500	0	0.00%
Total Taxable and PIL	2,617,029,409	2,617,029,409	0	0.00%
Exempt	106,173,800	106,173,800	0	0.00%
Total	2,723,203,209	2,723,203,209	0	0.00%

**Table A11.4 – City of Thorold
2021 Inter-Class Tax Shifts, Regional Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	\$12,471,208	\$12,457,010	-\$14,198	-0.11%
Farm	\$70,304	\$70,225	-\$80	-0.11%
Managed Forest	\$764	\$763	-\$1	-0.11%
Multi-Residential	\$484,487	\$483,936	-\$551	-0.11%
New Multi-Residential	\$406,958	\$406,495	-\$463	-0.11%
Commercial	\$1,781,028	\$1,788,240	\$7,212	0.40%
Industrial	\$966,715	\$989,808	\$23,093	2.39%
Pipeline	\$262,573	\$262,274	-\$299	-0.11%
Sub-Total Taxable	\$16,444,037	\$16,458,749	\$14,712	0.09%
Payment In Lieu				
Residential	\$27,194	\$27,163	-\$31	-0.11%
Farm	\$709	\$709	-\$1	-0.11%
Commercial	\$123,332	\$123,191	-\$140	-0.11%
Industrial	\$26,179	\$26,149	-\$30	-0.11%
Sub-Total PIL	\$177,414	\$177,212	-\$202	-0.11%
Total Taxable and PIL	\$16,621,451	\$16,635,961	\$14,510	0.09%
Exempt	\$0	\$0	\$0	0.00%
Total	\$16,621,451	\$16,635,961	\$14,510	0.09%

Appendix 12, Tax Policy Tables, Town of Pelham - 2732

**Table A12.1 – Town of Pelham
2020 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	2,555,511,770	2,616,394,467	60,882,697	2.38%
Farm	169,321,433	172,072,933	2,751,500	1.63%
Managed Forest	2,897,100	3,079,300	182,200	6.29%
Multi-Residential	17,693,000	18,604,000	911,000	5.15%
New Multi-Residential	544,000	544,000	0	0.00%
Commercial	92,348,197	104,563,000	12,214,803	13.23%
Industrial	4,194,100	4,361,900	167,800	4.00%
Pipeline	17,467,000	17,725,000	258,000	1.48%
Sub-Total Taxable	2,859,976,600	2,937,344,600	77,368,000	2.71%
Payment In Lieu				
Residential	3,000	3,000	0	0.00%
Commercial	2,954,600	2,954,600	0	0.00%
Industrial	28,600	28,600	0	0.00%
Sub-Total PIL	2,986,200	2,986,200	0	0.00%
Total Taxable and PIL	2,862,962,800	2,940,330,800	77,368,000	2.70%
Exempt	129,069,800	136,141,600	7,071,800	5.48%
Total	2,992,032,600	3,076,472,400	84,439,800	2.82%

**Table A12.2 – Town of Pelham
2020 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Returned	2020 Year End (As Revised)	\$	%
Taxable				
Residential	\$14,770,475	\$15,122,368	\$351,893	2.38%
Farm	\$244,663	\$248,639	\$3,976	1.63%
Managed Forest	\$4,186	\$4,449	\$263	6.29%
Multi-Residential	\$201,458	\$211,831	\$10,373	5.15%
New Multi-Residential	\$3,144	\$3,144	\$0	0.00%
Commercial	\$920,007	\$1,035,514	\$115,507	12.56%
Industrial	\$63,088	\$65,639	\$2,551	4.04%
Pipeline	\$171,838	\$174,376	\$2,538	1.48%
Sub-Total Taxable	\$16,378,859	\$16,865,960	\$487,101	2.97%
Payment In Lieu				
Residential	\$17	\$17	\$0	0.00%
Commercial	\$29,627	\$29,627	\$0	0.00%
Industrial	\$435	\$435	\$0	0.00%
Sub-Total PIL	\$30,079	\$30,079	\$0	0.00%
Total Taxable and PIL	\$16,408,938	\$16,896,040	\$487,101	2.97%
Exempt	\$0	\$0	\$0	0.00%
Total	\$16,408,938	\$16,896,040	\$487,101	2.97%

**Table A12.3 – Town of Pelham
2021 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	2,616,394,467	2,616,394,467	0	0.00%
Farm	172,072,933	172,072,933	0	0.00%
Managed Forest	3,079,300	3,079,300	0	0.00%
Multi-Residential	18,604,000	18,604,000	0	0.00%
New Multi-Residential	544,000	544,000	0	0.00%
Commercial	104,563,000	104,563,000	0	0.00%
Industrial	4,361,900	4,361,900	0	0.00%
Pipeline	17,725,000	17,725,000	0	0.00%
Sub-Total Taxable	2,937,344,600	2,937,344,600	0	0.00%
Payment In Lieu				
Residential	3,000	3,000	0	0.00%
Commercial	2,954,600	2,954,600	0	0.00%
Industrial	28,600	28,600	0	0.00%
Sub-Total PIL	2,986,200	2,986,200	0	0.00%
Total Taxable and PIL	2,940,330,800	2,940,330,800	0	0.00%
Exempt	136,141,600	136,141,600	0	0.00%
Total	3,076,472,400	3,076,472,400	0	0.00%

**Table A12.4 – Town of Pelham
2021 Inter-Class Tax Shifts, Regional Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2020 Year End (As Revised)	2021 Returned	\$	%
Taxable				
Residential	\$15,122,368	\$15,105,152	-\$17,216	-0.11%
Farm	\$248,639	\$248,356	-\$282	-0.11%
Managed Forest	\$4,449	\$4,444	-\$5	-0.11%
Multi-Residential	\$211,831	\$211,590	-\$241	-0.11%
New Multi-Residential	\$3,144	\$3,141	-\$4	-0.11%
Commercial	\$1,035,514	\$1,037,578	\$2,064	0.20%
Industrial	\$65,639	\$65,731	\$92	0.14%
Pipeline	\$174,376	\$174,178	-\$199	-0.11%
Sub-Total Taxable	\$16,865,960	\$16,850,169	-\$15,791	-0.09%
Payment In Lieu				
Residential	\$17	\$17	\$0	-0.11%
Commercial	\$29,627	\$29,593	-\$34	-0.11%
Industrial	\$435	\$434	\$0	-0.11%
Sub-Total PIL	\$30,079	\$30,045	-\$34	-0.11%
Total Taxable and PIL	\$16,896,040	\$16,880,214	-\$15,825	-0.09%
Exempt	\$0	\$0	\$0	0.00%
Total	\$16,896,040	\$16,880,214	-\$15,825	-0.09%

Appendix 13, Methodology Employed in the Preparation of this Tax Policy Analysis

OVERVIEW

Ontario Regulation 73/03 requires every municipality in Ontario to calculate **Revenue Neutral or Notional Tax Rates (RNTR)**. **RNTR** are the tax rates used to raise the **Revenue Limit**. Increases and decreases in current tax rates are measured against RNTR and budget and levy changes are compared to Revenue Limit and not last year's levy. Market Value Update or phase-in does not represent growth or loss in Revenue but merely redistribution between tax classes.

GROWTH IN ASSESSMENT AND TAXATION

The **Revenue limit** is determined by applying the adopted tax rates to the year-end roll which includes all assessment adjustments made or to be made during the year. Adjustments to assessment are made based on the following change provisions:

1. Assessment Act: Sections 32, 33, 34, 39.1, 40 and 41;
2. Municipal Act: Sections 319, 345, 357, 357.1, 358, 362, 364, 365, 365.1 or 365.2.

MTAG obtains the data from MPAC's MCP (Market Change Profile) file. MTAG produces two tables to illustrate annualized growth (loss) available for the municipality to use in the next budget, or in the case of a deficit, to make up through additional levy. Two tables are:

1. The changes in assessment from roll returned to end of year illustrating growth in assessment and percent change by class.
2. The changes in taxation and the determination of the Revenue Limit. The Revenue Limit is required to calculate the RNTR using the new revised adjusted phased market roll for next year's taxation.³

Note: In two-tier (County or Regional Government), these two tables are also produced for each of the constituent lower-tier municipalities.

The Revenue Limit is determined at the total taxable assessment level or at the total taxable plus payment-in-lieu (PIL) assessment level depending on how the municipality calculates its tax rates. If PIL assessment is not incorporated into the municipality's tax rate calculation, then MTAG determines the Revenue Limit at the Taxable Assessment level only. This method of determining

³ Note: Ontario Regulation 73/03 requires the use of the General Rate for the Municipality excluding special area rates for the calculation of the Revenue Limit. MTAG's calculations employ only the General Rate of the Municipality (and in the case of two-tier, the general rates of the lower-tiers are employed for production of lower-tier growth tables). Special Area Rates are not used in any of the calculations.

the Revenue Limit matches the methodology of the municipality at the time that it struck its tax rates for the current year.

2021 TAX POLICY SCENARIO: Reduce Commercial Ratio to Produce a Zero Class Shift Region of Niagara

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February 8, 2021

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DISCLAIMER

The information, views, data, and discussions in this document and related material are provided for general reference purposes only. Any regulatory and statutory references are, in many instances, not directly quoted excerpts and the reader should refer to the relevant provisions of the legislation and regulations for complete information.

The reader is cautioned that decisions should not be made in the sole consideration of or reliance on the information and discussions contained in this report. It is the responsibility of each individual in either of a decision-making or advisory capacity to acquire all relevant and pertinent information required to make an informed and appropriate decision with regards to any matter under consideration concerning municipal finance issues.

No attempt has been made by the Municipal Tax Advisory Group to establish the completeness or accuracy of the data prepared by the Municipal Property Assessment Corporation (MPAC) and the On-line Property Tax Analysis (OPTA) system, which have been relied upon for purposes of preparing this report. As a result, no warranties or guarantees are provided that the source data is free of error or misstatement.

Finally, the Municipal Tax Advisory Group is not responsible to the municipality, nor to any other party for damages arising based on incorrect data or due to the misuse of the information contained in this study, including without limitation, any related, indirect, special, or consequential damages.

Summary and Description

This scenario models the impacts of reducing the 2021 Broad Commercial Property Tax Class Ratio to mitigate the transfer of tax liability on to the Class that will occur otherwise. Reducing the Ratio results in the Broad Commercial Class bearing the same level of taxation as it did in 2020.

Table 3 presents the impact of reducing the Commercial Ratio to a level that eliminates the shift in tax liability onto the Broad Commercial Property Tax Class that was identified when Start Ratios were calculated as part of determining the resulting impacts on the Region's Tax Revenue Neutral Tax Rates for 2021.

A reduction to 1.729135 for the Broad Commercial Property Tax Class Ratio will eliminate the shift in tax liability onto the Class and produces a 0.27% reduction in the Broad Commercial Tax Rate. This reduction in tax liability will also result in the tax rate for all other Property Tax Classes increasing 0.06%, although still providing for the levy to be at the Revenue Limit with no reduction.

Table 4 reports the Regional Tax redistribution to the area municipalities under this scenario.

**Table 1: Tax Ratio Comparison Start Ratio vs Modelled Ratio
(Eliminating Commercial Tax Shift of \$194,016)**

Class	2021 Start Ratio	Scenario Model Ratio's
Residential	1.000000	1.000000
Farmland	0.250000	0.250000
Managed Forest	0.250000	0.250000
Multi-Residential	1.970000	1.970000
New Multi-Residential	1.000000	1.000000
Broad Commercial	1.734900	1.729135
Residual Commercial	1.734900	1.729135
Broad Industrial	2.630000	2.630000
Residual Industrial	2.630000	2.630000
Pipeline	1.702100	1.702100
Landfill	2.940261	2.940261

**Table 2: Tax Rate Comparison Start Ratio vs Modelled Ratio
(Eliminate Commercial Tax Shift of \$194,016)**

Realty Tax Class	TAX RATES		Change in Rate	
	2021	2021 Model	Absolute	%
Taxable				
Residential	0.00577327	0.00577669	0.00000342	0.06%
Farm	0.00144332	0.00144417	0.00000085	0.06%
Managed Forest	0.00144332	0.00144417	0.00000085	0.06%
Multi-Residential	0.01137334	0.01138008	0.00000674	0.06%
New Multi-Residential	0.00577327	0.00577669	0.00000342	0.06%
Commercial	0.01001604	0.00998868	-0.00002736	-0.27%
Commercial Vacant Land	0.00776243	0.00774122	-0.00002121	-0.27%
Landfill	0.01697491	0.01698498	0.00001007	0.06%
Industrial	0.01518369	0.01519269	0.00000900	0.06%
Industrial Vacant Land	0.01176736	0.01177434	0.00000698	0.06%
Pipeline	0.00982668	0.0098325	0.00000582	0.06%

**Table 3: Region of Niagara:
Impacts of Eliminating Commercial Tax Shift of \$194,016**

Realty Tax Class	CVA Tax		Change in Tax	
	2021 Returned (Start Ratio)	2021 Start Ratio (Com. Shift = 0)	\$	%
Taxable				
Residential	\$290,694,766	\$290,866,970	\$172,203	0.06%
Farm	\$3,448,013	\$3,450,043	\$2,031	0.06%
Managed Forest	\$22,472	\$22,486	\$13	0.06%
Multi-Residential	\$15,608,414	\$15,617,664	\$9,250	0.06%
New Multi-Residential	\$1,045,104	\$1,045,723	\$619	0.06%
Commercial	\$71,019,693	\$70,825,692	-\$194,001	-0.27%
Landfill	\$61,244	\$61,280	\$36	0.06%
Industrial	\$13,853,960	\$13,862,173	\$8,213	0.06%
Pipeline	\$2,480,657	\$2,482,126	\$1,469	0.06%
Sub-Total Taxable	\$398,234,323	\$398,234,156	-\$167	0.00%
Payment In Lieu				
Residential	\$197,480	\$197,597	\$117	0.06%
Farm	\$709	\$709	\$0	0.06%
Commercial	\$6,857,186	\$6,838,455	-\$18,731	-0.27%
Landfill	\$29,202	\$29,219	\$17	0.06%
Industrial	\$199,611	\$199,729	\$118	0.06%
Sub-Total PIL	\$7,284,187	\$7,265,709	-\$18,478	-0.25%
Total Taxable and PIL	\$405,518,510	\$405,499,865	-\$18,645	0.00%
Exempt	\$0	\$0	\$0	0.00%
Total	\$405,518,510	\$405,499,865	-\$18,645	0.00%

**Table 4: Region of Niagara:
Inter-Municipal Regional Tax Distribution:
Eliminating Commercial Tax Shift of \$194,016**

Municipality	CVA Tax		Change in Tax	
	2021 Returned (Start Ratio)	2021 Start Ratio (Com. Shift = 0)	\$	%
West Lincoln Township	\$12,621,764	\$12,626,628	\$4,865	0.04%
Grimsby Town	\$30,372,252	\$30,378,557	\$6,305	0.02%
Lincoln Town	\$24,030,985	\$24,037,739	\$6,755	0.03%
Niagara-On-The-Lake Town	\$34,479,462	\$34,473,766	-\$5,696	-0.02%
St. Catharines City	\$102,913,719	\$102,907,643	-\$6,077	-0.01%
Fort Erie Town	\$24,741,890	\$24,747,539	\$5,649	0.02%
Port Colborne City	\$12,781,934	\$12,784,923	\$2,989	0.02%
Wainfleet Township	\$6,019,295	\$6,022,193	\$2,898	0.05%
Welland City	\$33,001,685	\$33,007,948	\$6,263	0.02%
Niagara Falls City	\$83,962,420	\$83,927,964	-\$34,456	-0.04%
Thorold City	\$16,458,749	\$16,462,555	\$3,806	0.02%
Pelham Town	\$16,850,169	\$16,856,701	\$6,532	0.04%
Total	\$398,234,323	\$398,234,156	-\$167	0.00%

2021 TAX POLICY SCENARIO: Reduce Multi- Residential Ratio to Produce a Zero Class Shift on Residential Region of Niagara

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February 8, 2021

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Finally, the Municipal Tax Advisory Group is not responsible to the municipality, nor to any other party for damages arising based on incorrect data or due to the misuse of the information contained in this study, including without limitation, any related, indirect, special, or consequential damages.

Summary and Description

This scenario models the impacts of reducing the 2021 Multi-Residential Property Tax Class Ratio to mitigate the transfer of tax liability on to the Class that will occur otherwise. Reducing the Ratio results in the Multi-Residential Class bearing the same level of taxation as it did in 2020.

Table 3 presents the impact of reducing the Multi-Residential Ratio to a level that eliminates the shift in tax liability onto the Multi-Residential Property Tax Class that was identified when Start Ratios were calculated as part of determining the resulting impacts on the Region's Tax Revenue Neutral Tax Rates for 2021.

A reduction to 1.91275 for the Multi-Residential Property Tax Class Ratio will eliminate the shift in tax liability onto the Class and produces a 2.80% reduction in the Multi-Residential Tax Rate. This reduction in tax liability will also result in the tax rate for all other Property Tax Classes increasing 0.11%, although still providing for the levy to be at the Revenue Limit with no reduction.

Table 4 reports the Regional Tax redistribution to the area municipalities in this scenario.

**Table 1: Tax Ratio Comparison Start Ratio vs Modelled Ratio
(Reducing MT Ratio to Remove Change in Residential Tax Shift of 331,315)**

Class	2021 Start Ratio	Scenario Model Ratio's
Residential	1.000000	1.000000
Farmland	0.250000	0.250000
Managed Forest	0.250000	0.250000
Multi-Residential	1.970000	1.912750
New Multi-Residential	1.000000	1.000000
Broad Commercial	1.734900	1.734900
Residual Commercial	1.734900	1.734900
Broad Industrial	2.630000	2.630000
Residual Industrial	2.630000	2.630000
Pipeline	1.702100	1.702100
Landfill	2.940261	2.940261

**Table 2: Tax Rate Comparison Start Ratio vs Modelled Ratio
(Reducing MT Ratio to Remove Change in Residential Tax Shift of 331,315)**

Realty Tax Class	TAX RATES		Change in Rate	
	2021	2021 Model	Absolute	%
Taxable				
Residential	0.00577327	0.00577985	0.00000658	0.11%
Farm	0.00144332	0.00144496	0.00000164	0.11%
Managed Forest	0.00144332	0.00144496	0.00000164	0.11%
Multi-Residential	0.01137334	0.01105541	-0.00031793	-2.80%
New Multi-Residential	0.00577327	0.00577985	0.00000658	0.11%
Commercial	0.01001604	0.01002746	0.00001142	0.11%
Commercial Vacant Land	0.00776243	0.00777128	0.00000885	0.11%
Landfill	0.01697491	0.01699427	0.00001936	0.11%
Industrial	0.01518369	0.01520101	0.00001732	0.11%
Industrial Vacant Land	0.01176736	0.01178078	0.00001342	0.11%
Pipeline	0.00982668	0.00983788	0.00001120	0.11%

**Table 3: Region of Niagara:
Impacts of Reducing MT Ratio to Remove Change in Residential Tax Shift of 331,315**

Realty Tax Class	CVA Tax		Change in Tax	
	2021 Returned (Start Ratio)	2021 Start Ratio (MT Ratio Reduced)	\$	%
Taxable				
Residential	\$290,694,766	\$291,026,081	\$331,315	0.11%
Farm	\$3,448,013	\$3,451,930	\$3,918	0.11%
Managed Forest	\$22,472	\$22,498	\$26	0.11%
Multi-Residential	\$15,608,414	\$15,172,097	-\$436,317	-2.80%
New Multi-Residential	\$1,045,104	\$1,046,295	\$1,191	0.11%
Commercial	\$71,019,693	\$71,100,667	\$80,974	0.11%
Landfill	\$61,244	\$61,314	\$70	0.11%
Industrial	\$13,853,960	\$13,869,763	\$15,803	0.11%
Pipeline	\$2,480,657	\$2,483,484	\$2,827	0.11%
Sub-Total Taxable	\$398,234,323	\$398,234,130	-\$193	0.00%
Payment In Lieu				
Residential	\$197,480	\$197,705	\$225	0.11%
Farm	\$709	\$709	\$1	0.11%
Commercial	\$6,857,186	\$6,865,004	\$7,818	0.11%
Landfill	\$29,202	\$29,235	\$33	0.11%
Industrial	\$199,611	\$199,838	\$228	0.11%
Sub-Total PIL	\$7,284,187	\$7,292,492	\$8,305	0.11%
Total Taxable and PIL	\$405,518,510	\$405,526,622	\$8,112	0.00%
Exempt	\$0	\$0	\$0	0.00%
Total	\$405,518,510	\$405,526,622	\$8,112	0.00%

**Table 4: Region of Niagara:
Inter-Municipal Regional Tax Distribution:
Reducing MT Ratio to Remove Change in Residential Tax Shift of 331,315**

Municipality	CVA Tax		Change in Tax	
	2021 Returned (Start Ratio)	2021 Start Ratio (MT Ratio Reduced)	\$	%
West Lincoln Township	\$12,621,764	\$12,633,807	\$12,043	0.10%
Grimsby Town	\$30,372,252	\$30,397,337	\$25,085	0.08%
Lincoln Town	\$24,030,985	\$24,050,367	\$19,383	0.08%
Niagara-On-The-Lake Town	\$34,479,462	\$34,513,853	\$34,390	0.10%
St. Catharines City	\$102,913,719	\$102,806,531	-\$107,189	-0.10%
Fort Erie Town	\$24,741,890	\$24,756,188	\$14,298	0.06%
Port Colborne City	\$12,781,934	\$12,783,530	\$1,596	0.01%
Wainfleet Township	\$6,019,295	\$6,026,003	\$6,708	0.11%
Welland City	\$33,001,685	\$32,989,074	-\$12,610	-0.04%
Niagara Falls City	\$83,962,420	\$83,950,793	-\$11,627	-0.01%
Thorold City	\$16,458,749	\$16,463,430	\$4,681	0.03%
Pelham Town	\$16,850,169	\$16,863,218	\$13,048	0.08%
Total	\$398,234,323	\$398,234,130	-\$193	0.00%

History of Regional Tax Ratios

Realty Tax Class	2016 Ratios	2017 Ratios	2018 Ratios	2019 Ratios	2020 Ratios	2021 Start Ratios	Ranges of Fairness - Min	Ranges of Fairness - Max	Threshold - Max	Subject to Levy Restriction
Residential	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.00	1.00	-	N/A
Farm	0.250000	0.250000	0.250000	0.250000	0.250000	0.250000	-	0.25	-	N/A
Managed Forest	0.250000	0.250000	0.250000	0.250000	0.250000	0.250000	0.25	0.25	-	N/A
New Mult-Res	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.00	1.10	-	N/A
Multi-Residential	2.044000	2.000000	1.970000	1.970000	1.970000	1.970000	1.00	1.10	2.00	No
Commercial	1.758600	1.758600	1.734900	1.734900	1.734900	1.734900	0.60	1.10	1.98	No
Industrial	2.630000	2.630000	2.630000	2.630000	2.630000	2.630000	0.60	1.10	2.63	No
Landfill	N/A	2.940261	2.940261	2.940261	2.940261	2.940261	0.60	1.10	3.09	No
Pipeline	1.702100	1.702100	1.702100	1.702100	1.702100	1.702100	0.60	0.70	-	N/A

Performance Measures

The table below provides the measure of total property taxes for the median household incomes in Niagara versus the BMA study average for both 2020 and 2019. As can be noted, the variance between the Region and BMA averages has grown from 2019 to 2020. Note that the study results are based on 2020 rates, and therefore are not impacted by 2021 tax policy decisions and approved budgets.

Table 1 – BMA Study Compared – Total Property Taxes and Municipal Burden

Tax Burdens Category	Niagara Average* 2020	Study Average 2020	Niagara Average* 2019	Study Average 2019
Total Property Taxes as % of Hhld. Income	4.1%	3.8%	3.9%	3.7%
Total Municipal Burden: Taxes and W/WW as % of Hhld. Income	5.2%	4.8%	5.0%	4.9%

*Calculated using a simple average of all LAMs

The combined Niagara Region, Local Area Municipalities, and education tax levy compares competitively to the BMA study average for 110 Ontario Municipalities surveyed. Total taxes as classified by BMA are in the mid-range tax burden for all but the Standard Industrial, Hotels and Walk-up multi-residential which is in the high-range. The Region is above the study average in seven categories per Table 2 below.

Table 2 – Property Tax Burden by Property Class versus BMA Average

Property Class	Property Type	Rank	Metric	Niagara Average* \$	Study Average \$	Variance \$	Variance %	Compare to Study
Residential	Bungalow	Mid	Tax/Unit	3,751	3,549	202	5.69%	Above
	2 Storey	Mid	Tax/Unit	4,981	4,714	267	5.66%	Above
	Executive	Mid	Tax/Unit	6,720	6,560	160	2.44%	Above
Multi-Res	Walk-Up	High	Tax/Unit	1,639	1,430	209	14.62%	Above
	High-Rise	Mid	Tax/Unit	1,797	1,802	(5)	-0.28%	Below
Commercial	Office Buildings	Mid	Tax/Sq. Ft.	2.95	3.20	(0.25)	-7.81%	Below
	Shopping	Mid	Tax/Sq. Ft.	4.16	3.88	0.28	7.22%	Above
	Hotels	High	Tax/Unit	1,942	1,644	298	18.13%	Above
	Motels	Mid	Tax/Unit	1,151	1,273	(122)	-9.58%	Below
Industrial	Standard Industrial	High	Tax/Sq. Ft.	1.97	1.72	0.25	14.53%	Above
	Large Industrial	Mid	Tax/Sq. Ft.	0.98	1.19	(0.21)	-17.65%	Below

*Calculated using a simple average of all LAMs.