



MTAG Paralegal Professional Corporation
383 Richmond Street, Suite 408,
London, Ontario, N6A 3C4

2023 TAX POLICY STUDY

The Region of Niagara

Prepared by:
MTAG Paralegal Professional Corporation
383 Richmond Street, Suite 408
London, Ontario, M6A 3C4
www.mtagppc.com
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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 everyone in either of a decision-making or advisory capacity to ensure that they have acquired all relevant and pertinent information they reasonably require to make an informed and appropriate decision about any matter discussed in this report.

No attempt has been made by the MTAG Paralegal Professional Corporation (MTAG PPC) to establish the completeness or accuracy of the data received from the Municipal Property Assessment Corporation (MPAC) and the On-line Property Tax Analysis (OPTA) system, both of 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 PPC is not responsible to the municipality, nor to any other party for damages arising based on incorrect data or the misuse of any information contained in this report, including without limitation, any related, indirect, special, or consequential damages.



PREFACE

The following report has been prepared to assist the Region of Niagara (Region) in fulfilling its annual responsibilities relating to setting the Region's Property Tax Policy for the 2023 taxation year. The Region, as is every other upper-tier and single tier municipality in Ontario, has responsibility for annually determining what the Tax Policy for all municipalities within its jurisdiction shall be. 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) if applicable,
- Tax relief programs.

Part of any exercise establishing tax policies that are responsive to local priorities, sensitivities, and circumstances, involves making numerous decisions regarding the distribution of property tax burdens within and between property classes, as well as among the local municipalities within the Region's jurisdiction. Perhaps the most important of these decisions involves the setting of "tax ratios", which govern the determination of the unique rates of taxation for municipal purposes that will be applied to the Region's various property classes.

However, prior to the Region's Council making its decisions regarding what its Tax Policies should be for 2023, it needs a clear understanding of the various phenomena currently affecting both the size and composition of the Region's overall assessment base. Most significant of these phenomena is that for 2023 – the third year this has happened – the Provincial government has directed MPAC to maintain municipality's Assessment Roll from the 2020 taxation year. This means that again there is no phase-in of increased assessment and that again the Region's 2023 Assessment Roll will reflect the "destination" values of properties as were set by MPAC in 2016, at the beginning of the last Assessment Cycle.

Therefore, in the absence of changes to the Region's Tax Policy, and subject to budgetary changes at the Upper-tier and Lower-tier levels, the Region's relative taxation levels in 2023 will again remain basically unchanged. This presents the Region – as all other Ontario municipalities – with the unique opportunity, for a third consecutive year, to be able to study the impact of modifications to their Tax Policy free of impacts from changes in assessed value, which can complicate any analysis of the shifts in relative tax burden between individual properties and tax classes, that normally occur each year during a 4-year tax cycle.



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The content of the following document quantifiably summarizes and outlines the impacts arising from the various phenomena currently affecting the Region's assessment base. As stated before, having this understanding is fundamental to starting discussions that will lead to informed decisions about the Region's budgetary requirements, 2023 tax rates and any adjustments to existing Tax Policy that should be examined by the Region for its 2023 taxation year.

To assist the Region with its 2023 Tax Policy and Budget Development process, this report contains an overview of what the Region should be considering vis-à-vis annualized new assessment added to its roll and the setting of tax ratios, specifically "Starting Ratios" as well as the focused reviews and analyses that staff have requested be examined.

It must also be noted that this report does not contain MTAG's usual 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. This is because, as previously stated, for 2023 the Provincial government has again deferred the already delayed province-wide reassessment, and the values MPAC has returned in assessment rolls for this taxation year match those at the end of the 2022 tax year. Accordingly, any such an analysis would be redundant for 2023.

CONTEXT

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 impacts and those on individual constituent lower-tier municipalities can be readily viewed, without the reader having to flip from section to section of this report.

Finally, while the main body of this Report provides a full comprehensive analysis of all impacts and factors at the Regional level, the individual Tables contained within each local municipal-specific appendix measure and illustrate the following:

- Appendix: Table 1, Increase (reduction) in CVA during 2022
- Appendix: Table 2, New Revenue (Loss in Revenue) for 2023 taxation as a result of the growth in 2022
- Appendix: Table 3, CVA Summary 2023
- Appendix Table 4, 2023 Inter-Class Shifts Based on Reduced Vacant and Excess Land Discount to 7.5%

The results of this exercise are respectfully offered for the Region's and its constituent municipalities for their own use and consideration:



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EXECUTIVE SUMMARY

Region of Niagara Council has the opportunity to continue to again formulate Tax Policy in 2023 in the absence of shifts and impacts from Provincial policy-driven changes in assessment. This means that Council can determine the tax burden of its individual Property Tax Classes and carefully manage relative tax burdens and responsibilities to:

- Examine the balancing between tax classes of their tax burdens, in light of their historical proportionate share as has been previously determined by Council,
- Consider revising the tax burden by class to meet economic development goals and objectives that Council may seek to implement,
- Provide relief where Region Council considers it appropriate,
- Examine intra-municipal tax shifts of the Regional levy that result from tax ratio changes,
- Consider offering tax relief for business and industry classes in support of continued economic support while considering the restrictions of s.106 of the Municipal Act.

This Report contains a **2023 Tax Policy Study for the Region of Niagara**, and provides detailed analyses of:

1. Assessment growth (new builds or assessment corrections) that occurred in 2022.
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.

DISCUSSION

Growth in the Region's *taxable* assessment during 2022 maxed out at 1.84% (2022 - 1.52%). During 2022, changes in CVA through supplementary or omitted assessment additions, year-end adjustments and write-offs have netted the Region an increase in *taxable* (i.e.: excluding PIL properties) assessment of 1,170,332,038 (2022 - 956,433,540) unweighted.

In terms of tax revenue generated by this increase in taxable assessment, the Region can expect to realize additional tax revenues of \$7,341,724 (2022 - \$5,365,317) based on 2022 tax rates. This "new" increased revenue of 1.74% can be used to reduce the Region's 2023 levy requirements, offset the cost of inflation, maintain, or increase the scope of the programs and services it offers, or any combination of these.

The greatest value increase in new assessment for 2023 is again the Residential Property Tax Class (+1,022,433,951), while again the New Multi-Residential Property Tax Class has the highest % increase (+36.03%). At the other end of the scale, the Multi-Residential Tax Class has the largest reduction in assessment (-22,004,700), as well as the largest % decrease (-1.60%). **Table 2** (on page 12) illustrates the new property tax available to the Region in 2023:



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PART I – NEW 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 MPAC in the form of supplementary and omitted assessments or post roll assessment notices. They also are often triggered by the Assessment Review Board (ARB) 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.

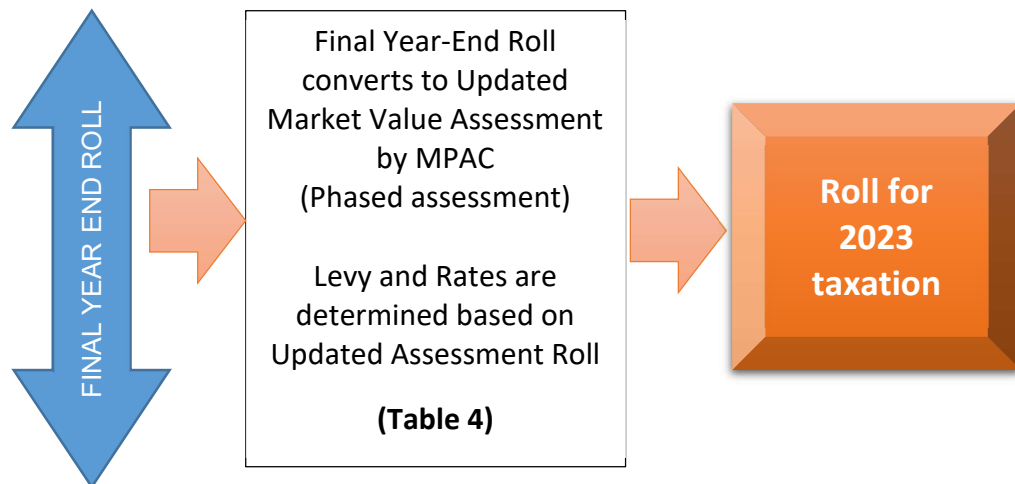
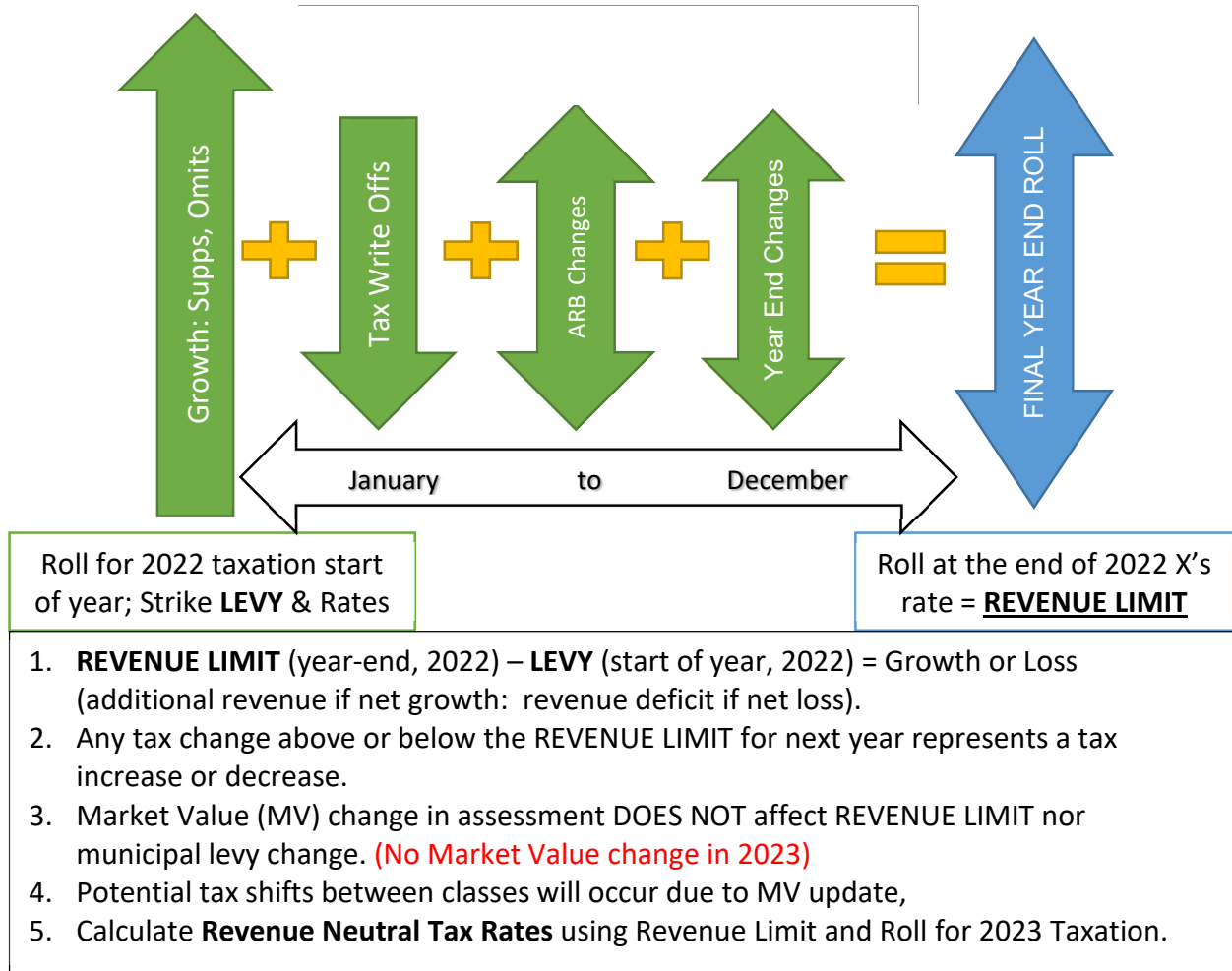
Regardless of the mechanism employed to update the assessment roll or respective tax account, the net result is the same in that these changes and updates that occur throughout the year impact the total pool of revenue available to taxing authorities for the next budget cycle. This phenomenon, which 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 totals provided by MPAC.

To fully understand the impact of “growth” in assessment in 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 (The Province’s legislated assessment stabilization program). While this is not a concern for 2023 (as the Provincial government again instructed MPAC to extend the prior assessment cycle and return 2020 values again for 2023) it is nonetheless an important consideration to keep in mind.

This is because calculating assessment “growth” serves as an effective starting point for a municipality’s consideration of its budget and tax policy processes. It provides insight as to whether a municipality has ended the previous reporting cycle in a revenue deficit or surplus position, when compared to the budget amount that was originally approved to be levied from property taxation by its Council. Where an assessment base is decreasing in size, the total amount of assessment loss (negative growth) needs to be carefully considered. 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.

(NOTE: 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).)





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The following Tables highlight the overall net impact of new assessment for 2023 realized through “growth”, both in terms of actual current value assessment change and municipal tax revenues, at the Regional level as a whole. It is then further isolated for each constituent lower tier municipality in the lower-tier specific Appendices to this Report.

Table 1: Region of Niagara – 2022 Assessment Increase (-Reduction)

Realty Tax Class	Destination / Phased CVA		Change in Assessment	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	51,297,733,153	52,320,167,104	1,022,433,951	1.99%
Farm	2,428,719,305	2,446,837,497	18,118,192	0.75%
Managed Forest	16,613,941	16,511,389	-102,552	-0.62%
Multi-Residential	1,376,344,957	1,354,340,257	-22,004,700	-1.60%
New Multi-Residential	194,744,720	264,907,720	70,163,000	36.03%
Commercial	7,167,208,579	7,239,848,337	72,639,758	1.01%
Landfill	3,152,500	3,152,500	0	0.00%
Industrial	937,112,109	944,491,498	7,379,389	0.79%
Pipeline	254,367,000	256,072,000	1,705,000	0.67%
Sub-Total Taxable	63,675,996,264	64,846,328,302	1,170,332,038	1.84%
Payment In Lieu				
Residential	33,983,900	33,400,700	-583,200	-1.72%
Farm	491,000	491,000	0	0.00%
Commercial	689,861,899	691,284,199	1,422,300	0.21%
Landfill	1,720,300	1,720,300	0	0.00%
Industrial	14,019,000	13,834,300	-184,700	-1.32%
Sub-Total PIL	740,076,099	740,730,499	654,400	0.09%
Total Taxable and PIL	64,416,072,363	65,587,058,801	1,170,986,438	1.82%
Exempt	3,864,697,927	3,905,755,519	41,057,592	1.06%
Total	68,280,770,290	69,492,814,320	1,212,044,030	1.78%



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**Table 2: Region of Niagara,
 2022 Revenue Growth (-Loss) for use in 2023 Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	309,408,552	315,642,073	\$6,233,521	2.01%
Farm	3,664,646	3,691,984	\$27,338	0.75%
Managed Forest	25,068	24,914	-\$155	-0.62%
Multi-Residential	16,364,700	16,103,065	-\$261,635	-1.60%
New Multi-Residential	1,175,386	1,598,856	\$423,470	36.03%
Commercial	74,469,603	75,241,524	\$771,921	1.04%
Landfill	55,944	55,944	\$0	0.00%
Industrial	14,523,388	14,653,136	\$129,748	0.89%
Pipeline	2,613,127	2,630,643	\$17,516	0.67%
Sub-Total Taxable	\$422,300,415	\$429,642,139	\$7,341,724	1.74%
Payment In Lieu				
Residential	205,111	201,591	-\$3,520	-1.72%
Farm	741	741	\$0	0.00%
Commercial	7,198,674	7,213,606	\$14,932	0.21%
Landfill	30,528	30,528	\$0	0.00%
Industrial	213,867	210,922	-\$2,944	-1.38%
Sub-Total PIL	\$7,648,920	\$7,657,388	\$8,468	0.11%
Total Taxable and PIL	\$429,949,335	\$437,299,527	\$7,350,192	1.71%
Exempt	\$0	\$0	\$0	0.00%
Total	\$429,949,335	\$437,299,527	\$7,350,192	1.71%



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**Table 3: Region of Niagara
 2022 Revenue Growth (-Loss) by Local Municipality**

Municipality	CVA Tax		Change in Tax	
	2022 Returned	2022 Year End (As Revised)	\$	%
West Lincoln Township	\$13,442,520	\$13,743,745	\$301,225	2.24%
Grimsby Town	\$32,273,488	\$32,662,540	\$389,051	1.21%
Lincoln Town	\$25,874,935	\$26,731,973	\$857,039	3.31%
Niagara-On-The-Lake Town	\$36,507,545	\$36,957,775	\$450,229	1.23%
St. Catharines City	\$107,845,965	\$109,138,523	\$1,292,557	1.20%
Fort Erie Town	\$26,486,213	\$26,913,419	\$427,206	1.61%
Port Colborne City	\$13,465,051	\$13,603,054	\$138,003	1.02%
Wainfleet Township	\$6,323,919	\$6,434,126	\$110,207	1.74%
Welland City	\$35,024,889	\$35,950,646	\$925,757	2.64%
Niagara Falls City	\$88,917,182	\$89,837,756	\$920,574	1.04%
Thorold City	\$18,097,393	\$19,314,597	\$1,217,204	6.73%
Pelham Town	\$18,041,313	\$18,353,985	\$312,672	1.73%
Total	\$422,300,415	\$429,642,139	\$7,341,724	1.74%



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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 and changes. The last comprehensive Province-wide reassessment was undertaken for the 2017 taxation year based on an effective valuation date of January 1, 2016. The next update was scheduled to come into force for the 2021 taxation year, with a valuation date of January 1, 2019.

Because of the impact of COVID-19, the Provincial government instructed MPAC in 2020 to place this scheduled reassessment on hold. This stay on reassessing has now again been extended until at least the 2024 taxation year. This means that the assessment values that MPAC first returned for the 2020 taxation year will again be used for the 2023 assessment roll as returned.

(NOTE: The Provincial government suggests that it intends to have MPAC eventually return to the practice of regular reassessments but has not yet committed as to when this can be expected to occur.)

Inherent in the existing and past 4-year assessment cycles has been the Province’s mandated “assessment stabilization program” (see previous section). This is the program that stipulates the gradual phase-in of increases in CVA resulting from the general reassessment over the term of a 4-year assessment cycle, while allowing 100% of decreases to be realized in the first year. This “Program” means that municipalities have not received the full benefit of increases in assessment until the final, fourth year of an 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, that until the next reassessment occurs, that properties will be taxed on their January 1, 2016 values.

For the last (and now extended) Assessment Cycle, phase-in began in 2017 and ended in 2020 (destination assessment). This absence of phased-in assessment increases for 2023 provides an opportunity for municipal tax policy decision makers to focus on longer-term strategies. This is because the impacts resulting from changes made to the various components of a municipality’s Tax Policy can now be examined without having to factor in the effects of assessment value shifts. As a result, municipalities have an opportunity to better manage and fine tune taxation policies and their impacts on individual Property Tax Classes.

The table on the following page illustrates how the assessment phase-in of the asset stabilization program affects the value of properties over a “normal” 4 years cycle:



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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 2023
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; 2023 Assessment remains unchanged to the 2020 roll.

For the 2020 – and now 2023 – taxation year, municipalities have 100% of the increase in market value from the last assessment cycle for all properties reflected in their assessment rolls. The downside of this is that the extension of 2020 assessed values into 2023 mean that it is again extremely difficult to estimate or model what the assessed value of properties will be in the next reassessment cycle. This is because neither the Provincial government nor MPAC has advised whether the previously announced valuation date of January 1, 2019, will be maintained or a new more current valuation date mandated.

This does not mean that for the 2023 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 2023 Tax Policy cannot look beyond the current year. This is because ***there are always adjustments to the roll that occurred during the Past year, and changes which can be anticipated during the current one.*** 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 (on Page 16) illustrates the fact that the 2022 year-end assessment is identical to the returned roll for 2023 taxation.

Because of this, in the absence of adjustments to Property Tax Class ratios, the Region's 2023 Tax Rates will be identical to its 2022 tax rates, providing that no other changes in ratios and discounts are applied.

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.



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However, as 2023 is the third year during which the Region is scheduled to reduce its Commercial and Industrial Vacant and Excess Land discounts to 7.5%, MTAG has modelled this change against the Region's 2022 factors. The results of this analysis are illustrated in **Tables 5 to 8** (pages 17-19).

Additionally, to further enhance and understand the impacts of the start ratios on the assessment roll, an *average* and *median* assessment has been determined for select classes. This is to allow the reader to identify the typical property and the resulting tax impact from utilizing the Region's 2023 starting tax ratios and the reduced Vacant and Excess land discount to 7.5%.

To see these results please refer to **Appendix 13** (Pages 78-81).

Table 4: Region of Niagara – 2023 CVA Summary

Realty Tax Class	Destination / Phased CVA		Change in Assessment	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	52,320,167,104	52,320,167,104	0	0.00%
Farm	2,446,837,497	2,446,837,497	0	0.00%
Managed Forest	16,511,389	16,511,389	0	0.00%
Multi-Residential	1,354,340,257	1,354,340,257	0	0.00%
New Multi-Residential	264,907,720	264,907,720	0	0.00%
Commercial	7,239,848,337	7,239,848,337	0	0.00%
Landfill	3,152,500	3,152,500	0	0.00%
Industrial	944,491,498	944,491,498	0	0.00%
Pipeline	256,072,000	256,072,000	0	0.00%
Sub-Total Taxable	64,846,328,302	64,846,328,302	0	0.00%
Payment In Lieu				
Residential	33,400,700	33,400,700	0	0.00%
Farm	491,000	491,000	0	0.00%
Commercial	691,284,199	691,284,199	0	0.00%
Landfill	1,720,300	1,720,300	0	0.00%
Industrial	13,834,300	13,834,300	0	0.00%
Sub-Total PIL	740,730,499	740,730,499	0	0.00%
Total Taxable and PIL	65,587,058,801	65,587,058,801	0	0.00%
Exempt	3,905,755,519	3,905,755,519	0	0.00%
Total	69,492,814,320	69,492,814,320	0	0.00%



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Table 5: Region of Niagara – 2023 Inter-Class Tax Shifts, Regional Levy (Start Ratios, Reduction in Vacant and Excess Land Discount to 7.5%)

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	\$315,642,073	\$315,309,461	-\$332,612	-0.11%
Farm	\$3,691,984	\$3,688,094	-\$3,890	-0.11%
Managed Forest	\$24,914	\$24,887	-\$26	-0.11%
Multi-Residential	\$16,103,065	\$16,086,109	-\$16,956	-0.11%
New Multi-Residential	\$1,598,856	\$1,597,171	-\$1,685	-0.11%
Commercial	\$75,241,524	\$75,445,503	\$203,979	0.27%
Landfill	\$55,944	\$55,885	-\$59	-0.11%
Industrial	\$14,653,136	\$14,807,101	\$153,965	1.05%
Pipeline	\$2,630,643	\$2,627,870	-\$2,773	-0.11%
Sub-Total Taxable	\$429,642,139	\$429,642,081	-\$58	0.00%
Payment In Lieu				
Residential	\$201,591	\$201,378	-\$212	-0.11%
Farm	\$741	\$740	-\$1	-0.11%
Commercial	\$7,213,606	\$7,218,417	\$4,810	0.07%
Landfill	\$30,528	\$30,496	-\$32	-0.11%
Industrial	\$210,922	\$215,033	\$4,111	1.95%
Sub-Total PIL	\$7,657,388	\$7,666,064	\$8,676	0.11%
Total Taxable and PIL	\$437,299,527	\$437,308,146	\$8,618	0.00%
Exempt	\$0	\$0	\$0	0.00%
Total	\$437,299,527	\$437,308,146	\$8,618	0.00%



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Table 6: Region of Niagara – 2023 Inter-Municipal Tax Shifts, Regional Levy (Start Ratios, Reduction in Vacant and Excess Land Discount to 7.5%)

Municipality	CVA Tax		Change in Tax	
	2022 Year End (As Revised)	2023 Returned	\$	%
West Lincoln Township	\$13,743,745	\$13,733,987	-\$9,758	-0.07%
Grimsby Town	\$32,662,540	\$32,657,583	-\$4,956	-0.02%
Lincoln Town	\$26,731,973	\$26,725,428	-\$6,545	-0.02%
Niagara-On-The-Lake Town	\$36,957,775	\$36,963,574	\$5,799	0.02%
St. Catharines City	\$109,138,523	\$109,078,105	-\$60,418	-0.06%
Fort Erie Town	\$26,913,419	\$26,912,080	-\$1,339	0.00%
Port Colborne City	\$13,603,054	\$13,601,693	-\$1,361	-0.01%
Wainfleet Township	\$6,434,126	\$6,428,865	-\$5,262	-0.08%
Welland City	\$35,950,646	\$35,950,744	\$98	0.00%
Niagara Falls City	\$89,837,756	\$89,920,500	\$82,744	0.09%
Thorold City	\$19,314,597	\$19,327,720	\$13,123	0.07%
Pelham Town	\$18,353,985	\$18,341,802	-\$12,183	-0.07%
Total	\$429,642,139	\$429,642,081	-\$58	0.00%

Table 7: Region of Niagara – 2023 Upper Tier Revenue Neutral Tax Rates (Start Ratios, Reduction in Vacant and Excess Land Discount to 7.5%)

Realty Tax Class	TAX RATES		Change in Rate	
	2022	2023	Absolute	%
Taxable				
Residential	0.00603552	0.00602916	-0.00000636	-0.11%
Farm	0.00150888	0.00150729	-0.00000159	-0.11%
Managed Forest	0.00150888	0.00150729	-0.00000159	-0.11%
Multi-Residential	0.01188997	0.01187745	-0.00001252	-0.11%
New Multi-Residential	0.00603552	0.00602916	-0.00000636	-0.11%
Commercial	0.01047102	0.01045999	-0.00001103	-0.11%
Commercial Vacant Land	0.00890037	0.00967549	0.00077512	8.71%
Landfill	0.01774600	0.01772731	-0.00001869	-0.11%
Industrial	0.01587342	0.01585669	-0.00001673	-0.11%
Industrial Vacant Land	0.01349240	0.01466744	0.00117504	8.71%
Pipeline	0.01027306	0.01026223	-0.00001083	-0.11%



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Table 8: Region of Niagara – Tax Distribution Based on Start Ratios (Vacant and Excess Land Discount Reduced to 7.5%)

Realty Tax Class	CVA Tax			
	2022 Year End (As Revised)	2022 Year End Tax Distribution	2023 Returned	2023 Returned Distribution
Taxable				
Residential	\$315,642,073	72.18%	\$315,309,461	72.10%
Farm	\$3,691,984	0.84%	\$3,688,094	0.84%
Managed Forest	\$24,914	0.01%	\$24,887	0.01%
Multi-Residential	\$16,103,065	3.68%	\$16,086,109	3.68%
New Multi-Residential	\$1,598,856	0.37%	\$1,597,171	0.37%
Commercial	\$75,241,524	17.21%	\$75,445,503	17.25%
Landfill	\$55,944	0.01%	\$55,885	0.01%
Industrial	\$14,653,136	3.35%	\$14,807,101	3.39%
Pipeline	\$2,630,643	0.60%	\$2,627,870	0.60%
Sub-Total Taxable	\$429,642,139	98.25%	\$429,642,081	98.25%
Payment In Lieu				
Residential	\$201,591	0.05%	\$201,378	0.05%
Farm	\$741	0.00%	\$740	0.00%
Commercial	\$7,213,606	1.65%	\$7,218,417	1.65%
Landfill	\$30,528	0.01%	\$30,496	0.01%
Industrial	\$210,922	0.05%	\$215,033	0.05%
Sub-Total PIL	\$7,657,388	1.75%	\$7,666,064	1.75%
Total Taxable and PIL	\$437,299,527	100.00%	\$437,308,146	100.00%
Exempt	\$0	\$0	\$0	0.00%
Total	\$437,299,527	100.00%	\$437,308,146	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 for the 2023 taxation year, there are now the following twenty-four primary property 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 have its own 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 to reflect local priorities. It should, however, be noted that the municipal community does not have unfettered authority to arbitrarily set any variable tax rates it may desire.

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 satisfy its 2023 tax ratio setting responsibility, the Region's Council may choose to do one of the following for the 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 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
3. Adopt Class neutral tax ratios to eliminate class shifts in taxes.

(NOTE: This third option: 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, has no effect for 2023 as assessed values have not changed between years.)

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. This would also result in a redistribution of Regional apportionment among its constituent lower-tiers. Moreover, decisions made by the Region 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 detailed in **Part II** of this Report, which quantifies shifts in taxation that would result from the Region maintaining status quo starting tax ratios for its 2023 Tax Policy.

Lastly, note that in addition to the twenty-four primary property tax classes identified above, The Province has also enacted legislation creating additional sub-classes that municipalities can use to provide targeted tax rate reductions to qualifying properties.

Examples are:

- Farmland Awaiting Development
- Small-Scale Value-Added Industrial and Commercial Activities on Farms
- Creating a Small Business Sub-class

In the case of the Small Business Sub-class, municipalities have the option of choosing the amount of tax reduction granted and what the qualifying criteria should be.

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 3.087274 in 2023 from the Region's Start Ratio for this class of 2.940261.

Table 9: Upper-Tier - 2023 Tax Ratio Summary

Class	2023 Start Ratio	Range of Fairness		Provincial Threshold Ratio	
		Lower Limit	Upper Limit	Applicable	
Residential	1.000000	1	1		
Farmland	0.250000	0	0.25		
Managed Forest	0.250000	0.25	0.25		
Multi-Residential	1.970000	1	1.1	2.00	No
New Multi-Residential	1.000000				
Broad Commercial	1.734900	0.6	1.1	1.98	No
Residual Commercial	1.734900				
Shopping Centre	0.000000				
Office Building	0.000000				
Parking Lot	0.000000				
Broad Industrial	2.630000	0.6	1.1	2.63	No
Residual Industrial	2.630000				
Pipeline	1.702100	0.6	0.7		
Landfill	2.940261			3.087274	

Source: Online Property Tax Analysis (OPTA) System, February 2023

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. When announced, these optional new subclasses in the Broad Industrial and Commercial Property Tax Classes allowed municipalities to reduce their tax rates by 75% for the first \$50,000 of assessment related to qualifying activities.

Beginning in 2021, this limit was increased to \$100,000. The Province also provides a matching 75% reduction in its business education tax (BET) target rate for these sub-classes for all qualifying properties.



Revenue Neutral or Class Neutral Tax Ratios

A schedule of “revenue/class neutral tax ratios” for the Region has been developed based on the applicable formula to assist it with evaluating this option; the net tax impact of this alternative on the various tax classes is provided in **Table 10 to Table 12**.

Revenue Neutral Ratios are optional and are intended to help Council in setting its tax policy by identifying how shifts in tax burden between the multi-residential, commercial, industrial and pipeline property tax classes can be mitigated. However, for the 2023 tax year the Revenue Neutral Ratios are equal to the start ratios therefor resulting in no additional benefit to the Region.

(NOTE: The Residential, Farm and Managed Forest classes are all considered to be in one class for this purpose and there is no option to adopt a class neutral ratio for them. Consequently, with assessment updates, there will generally be unmitigated shifts within these three classes. Municipalities can, however, reduce their Farmland class ratio. This is a separate process, and any reduction of the Farmland class ratio redistributes tax burden onto all other tax classes and not within the residential, farm and managed forest classes).

Alternatively, if any other changes in tax ratios are being contemplated, it is appropriate to analyze the consequential impact on taxpayers across the Region. Additional support to prepare further tax ratio sensitivity specific to the Region and its lower-tier municipalities’ preferences can be readily provided upon request.

Table 10: Region of Niagara – Impact of Adopting 2023 Class Neutral Tax Ratios

Class	2023 Start Ratio	2023 Class Neutral Tax Ratio	Change in Ratio	2023 Start Ratio Tax Rate	2023 Class Neutral Tax Rate	Change in Tax Rate
Residential	1.000000	1.000000	0.00%	0.00602916	0.00602916	0.00%
Farm	0.250000	0.250000	0.00%	0.00150729	0.00150729	0.00%
Managed Forest	0.250000	0.250000	0.00%	0.00150729	0.00150729	0.00%
Multi-Residential	1.970000	1.970000	0.00%	0.01187745	0.01187745	0.00%
New Multi-Residential	1.000000	1.000000	0.00%	0.00602916	0.00602916	0.00%
Residual Commercial	1.734900	1.734900	0.00%	0.01045999	0.01045999	0.00%
Residual Industrial	2.630000	2.630000	0.00%	0.01585669	0.01585669	0.00%
Pipeline	1.702100	1.702100	0.00%	0.01026223	0.01026223	0.00%
Landfill	2.940261	2.940261	0.00%	0.01772731	0.01772731	0.00%



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Table 11: Regional Levy – Inter Class Shifts Result of Adopting 2023 Class Neutral Tax Ratios

Realty Tax Class	CVA Tax		Change in Tax	
	2023 Returned	2023 Returned (CNR Ratio)	\$	%
Taxable				
Residential	\$315,309,461	\$315,309,461	\$0	0.00%
Farm	\$3,688,094	\$3,688,094	\$0	0.00%
Managed Forest	\$24,887	\$24,887	\$0	0.00%
Multi-Residential	\$16,086,109	\$16,086,109	\$0	0.00%
New Multi-Residential	\$1,597,171	\$1,597,171	\$0	0.00%
Commercial	\$75,445,503	\$75,445,503	\$0	0.00%
Landfill	\$55,885	\$55,885	\$0	0.00%
Industrial	\$14,807,101	\$14,807,101	\$0	0.00%
Pipeline	\$2,627,870	\$2,627,870	\$0	0.00%
Sub-Total Taxable	\$429,642,081	\$429,642,081	\$0	0.00%
Payment In Lieu				
Residential	\$201,378	\$201,378	\$0	0.00%
Farm	\$740	\$740	\$0	0.00%
Commercial	\$7,218,417	\$7,218,417	\$0	0.00%
Landfill	\$30,496	\$30,496	\$0	0.00%
Industrial	\$215,033	\$215,033	\$0	0.00%
Sub-Total PIL	\$7,666,064	\$7,666,064	\$0	0.00%
Total Taxable and PIL	\$437,308,146	\$437,308,146	\$0	0.00%
Exempt	\$0	\$0	\$0	0.00%
Total	\$437,308,146	\$437,308,146	\$0	0.00%

**Table 12: Regional, Inter-Municipal Shifts
Result of Adopting 2023 Class Neutral Tax Ratios**

Municipality	CVA Tax		Change in Tax	
	2023 Returned	2023 Returned (CNR Ratio)	\$	%
West Lincoln Township	\$13,733,987	\$13,733,987	\$0	0.00%
Grimsby Town	\$32,657,583	\$32,657,583	\$0	0.00%
Lincoln Town	\$26,725,428	\$26,725,428	\$0	0.00%
Niagara-On-The-Lake Town	\$36,963,574	\$36,963,574	\$0	0.00%
St. Catharines City	\$109,078,105	\$109,078,105	\$0	0.00%
Fort Erie Town	\$26,912,080	\$26,912,080	\$0	0.00%
Port Colborne City	\$13,601,693	\$13,601,693	\$0	0.00%
Wainfleet Township	\$6,428,865	\$6,428,865	\$0	0.00%
Welland City	\$35,950,744	\$35,950,744	\$0	0.00%
Niagara Falls City	\$89,920,500	\$89,920,500	\$0	0.00%
Thorold City	\$19,327,720	\$19,327,720	\$0	0.00%
Pelham Town	\$18,341,802	\$18,341,802	\$0	0.00%
Total	\$429,642,081	\$429,642,081	\$0	0.00%

To augment this quantitative analysis of its class ratios, Council should also carefully consider the following qualitative factors as part of the decision-making process affecting their treatment:

- Tax shifts will inevitably result each year based on the return of a newly revised assessment roll reflecting changes in property state, use, condition and assessed value. Depending on the magnitude of such updates, the tax burden will shift both within and between property classes and between area municipalities comprising the upper-tier regardless of any tax ratio adjustments. Tax ratio changes may either exacerbate or offset tax shifts related to market updates and physical changes to property.
- Tax ratio changes approved by Council *only* affect the distribution of the municipal levy; tax rates for education purposes, which are annually regulated by the Province, are not subject to municipal tax ratio decisions.
- Tax ratio reductions may be *permanent* where an approved tax ratio falls outside of the Range of Fairness. The rules affecting tax ratio movement apply to any and all revised tax ratios, included those of prescribed sub-classes.
- Tax ratio reductions for any class of property will trigger increases in tax rates/taxation for all other taxpayers within the same jurisdiction. This suggests that the cost to other classes of property and the impact on payments-in-lieu of tax be quantified and understood.



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- Approved tax ratio decreases for any one class of property may result in additional requests for preferential tax ratio treatment from other classes of ratepayers. It is not uncommon once a reduction in a tax ratio for one class is approved for other classes to demand similar consideration.
- The existence of other compelling evidence, if any, to support tax ratio changes and the demands of special interests or specific stakeholder groups pertaining to the setting of tax rates should also be carefully weighed.
- The competitiveness of each class of property's tax ratio relative to the treatment of that same class in neighbouring jurisdictions should be considered in determining if tax ratio adjustments are warranted.

A survey of 2022 tax ratios employed by a broad cross section of upper and single tier municipalities in Ontario was undertaken by MTAG to assist the Region in determining the tax ratios to employ for the various property classes for 2023.

The results of this inter-jurisdictional scan of tax ratios in neighbouring jurisdictions is contained in **Table 13** (pages 27-28) of this report as follows:



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**Table 13:
 2022 Tax Ratio Survey**

Municipality	Farm	Multi-Residential	New Multi-Residential	Commercial				Industrial		Pipeline
				Commercial	Office Building	Shopping Centre	Parking Lot	Industrial	Large Industrial	
Barrie City	0.25	1.00	1.00	1.43				1.52		1.10
Brant County	0.24	1.70		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	0.22	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	1.99	1.00	1.64				2.23	2.83	1.14
Essex County	0.25	1.53	1.10	1.08	1.08		0.58	1.94	2.69	1.30
Frontenac County	0.25	1.00		1.00				1.00		0.70
Grey County	0.22	1.44	1.00	1.30				1.83		0.91
Guelph City	0.25	1.79	1.00	1.84				2.20		1.92
Haldimand County	0.25	2.00	1.00	1.69				2.33		1.49
Haliburton County	0.25	1.39	1.00	1.48		1.48		1.72		
Halton Region	0.20	2.00	1.00	1.46				2.09		1.06
Hamilton City	0.18	2.36	1.00	1.98			1.98	3.20	3.75	1.79
Hastings County	0.25	1.15	1.00	1.10				1.13		0.82
Huron County	0.25	1.10		1.10				1.10		0.70
Kawartha Lakes City	0.25	1.96		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	2.11	1.10	1.84				2.53		2.01
Middlesex County	0.25	1.77	1.00	1.14				1.75		1.06
Muskoka District	0.25	1.00		1.10				1.10		0.70



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**Table 13A:
 2022 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	1.00	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	1.00	1.50				2.10		1.20
Oxford County	0.22	2.00	1.00	1.90				2.63	2.63	1.26
Perth County	0.25	1.00	1.00	1.25				1.97		1.64
Peterborough County	0.25	1.58	1.00	1.10		1.10		1.54		0.94
Prescott and Russell	0.25	1.60	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				2.72	3.06	1.33
Sault Ste Marie	0.25	1.08	1.08	2.06	2.86	2.18	1.52	4.43	7.86	2.09
Simcoe County	0.25	1.00	1.00	1.22				1.19		1.30
Stratford	0.25	2.00	1.00	1.98	1.98	1.98		2.64	2.64	1.51
Toronto	0.25	2.05	1.00	2.64				2.59		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	1.00	1.33				1.64		0.92
Average Ratio	0.24	1.65	1.02	1.54	1.74	1.79	1.29	2.02	3.28	1.32
Median Ratio	0.25	1.79	1.00	1.48	1.55	1.98	1.30	2.02	2.83	1.27



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 both the Region and its constituent municipalities' respective assessment bases for the 2023 Taxation Year, along with how these trends will ultimately impact the distribution of tax burden to Region taxpayers.

These changes and trends need to be understood clearly and thoroughly. Understanding them will provide Region staff with an effective foundation for ensuring that Regional Council is provided with the data and information it requires to make its decisions regarding the Region's 2023 Tax Policy development process. This means that staff will be able to fully assist Council with its deliberations about the extent to which the Region should exercise its jurisdiction and discretion to alter or vary status quo tax relationships.

Council's decisions in 2023 will also have implications to the Region's 2024 Tax Policy and beyond (as some decisions are one-way only). This is why a comprehensive analysis of all parameters affecting the formation of a jurisdiction's Tax Policy is integral to the budget-setting process for both upper and lower-tier purposes.

MTAG PPC would be pleased to provide further detail, support, and analysis as may be needed in response to local concerns or interests, as may be identified following publication of this report. We are also pleased to provide additional support to interpret and communicate the results of this analytical exercise to assist in informed decision making and the verification that decisions being contemplated achieve locally desirable tax outcomes for the 2023 tax year and future budget cycles.

For further information or assistance with this or any other aspect of property assessment and taxation, please do not hesitate to contact the undersigned.

Respectfully prepared and submitted for your consideration.

Brad Dargel

Brad Dargel
Senior Consultant



383 Richmond Street, Suite 408
London, Ontario, N6A 3C4

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

**Table A1.1 – Township of West Lincoln
 2022 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	1,796,000,969	1,850,967,253	54,966,284	3.06%
Farm	486,018,440	478,278,784	-7,739,656	-1.59%
Managed Forest	2,608,300	2,581,600	-26,700	-1.02%
Multi-Residential	7,074,000	7,043,000	-31,000	-0.44%
Commercial	83,652,800	83,149,672	-503,128	-0.60%
Industrial	38,765,400	37,940,900	-824,500	-2.13%
Pipeline	29,135,000	29,148,000	13,000	0.04%
Sub-Total Taxable	2,443,254,909	2,489,109,209	45,854,300	1.88%
Payment In Lieu				
Residential	403,500	554,600	151,100	37.45%
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	4,031,700	151,100	3.89%
Total Taxable and PIL	2,447,135,509	2,493,140,909	46,005,400	1.88%
Exempt	95,016,500	95,608,200	591,700	0.62%
Total	2,542,152,009	2,588,749,109	46,597,100	1.83%



**Table A1.2 – Township of West Lincoln
2022 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	\$10,839,800	\$11,171,550	\$331,750	3.06%
Farm	\$733,344	\$721,665	-\$11,678	-1.59%
Managed Forest	\$3,936	\$3,895	-\$40	-1.02%
Multi-Residential	\$84,110	\$83,741	-\$369	-0.44%
Commercial	\$870,334	\$864,851	-\$5,483	-0.63%
Industrial	\$611,691	\$598,604	-\$13,088	-2.14%
Pipeline	\$299,306	\$299,439	\$134	0.04%
Sub-Total Taxable	\$13,442,520	\$13,743,745	\$301,225	2.24%
Payment In Lieu				
Residential	\$2,435	\$3,347	\$912	37.45%
Commercial	\$31,266	\$31,266	\$0	0.00%
Landfill	\$6,850	\$6,850	\$0	0.00%
Industrial	\$1,668	\$1,668	\$0	0.00%
Sub-Total PIL	\$42,220	\$43,132	\$912	2.16%
Total Taxable and PIL	\$13,484,740	\$13,786,877	\$302,137	2.24%
Exempt	\$0	\$0	\$0	0.00%
Total	\$13,484,740	\$13,786,877	\$302,137	2.24%

**Table A1.3 – Township of West Lincoln
 2023 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	1,850,967,253	1,850,967,253	0	0.00%
Farm	478,278,784	478,278,784	0	0.00%
Managed Forest	2,581,600	2,581,600	0	0.00%
Multi-Residential	7,043,000	7,043,000	0	0.00%
Commercial	83,149,672	83,149,672	0	0.00%
Industrial	37,940,900	37,940,900	0	0.00%
Pipeline	29,148,000	29,148,000	0	0.00%
Sub-Total Taxable	2,489,109,209	2,489,109,209	0	0.00%
Payment In Lieu				
Residential	554,600	554,600	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	4,031,700	4,031,700	0	0.00%
Total Taxable and PIL	2,493,140,909	2,493,140,909	0	0.00%
Exempt	95,608,200	95,608,200	0	0.00%
Total	2,588,749,109	2,588,749,109	0	0.00%



**Table A1.4 – Township of West Lincoln
2023 Inter-Class Tax Shifts, Regional Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	\$11,171,550	\$11,159,778	-\$11,772	-0.11%
Farm	\$721,665	\$720,905	-\$760	-0.11%
Managed Forest	\$3,895	\$3,891	-\$4	-0.11%
Multi-Residential	\$83,741	\$83,653	-\$88	-0.11%
Commercial	\$864,851	\$866,842	\$1,991	0.23%
Industrial	\$598,604	\$599,795	\$1,191	0.20%
Pipeline	\$299,439	\$299,123	-\$316	-0.11%
Sub-Total Taxable	\$13,743,745	\$13,733,987	-\$9,758	-0.07%
Payment In Lieu				
Residential	\$3,347	\$3,344	-\$4	-0.11%
Commercial	\$31,266	\$31,234	-\$33	-0.11%
Landfill	\$6,850	\$6,843	-\$7	-0.11%
Industrial	\$1,668	\$1,667	-\$2	-0.11%
Sub-Total PIL	\$43,132	\$43,087	-\$45	-0.11%
Total Taxable and PIL	\$13,786,877	\$13,777,074	-\$9,803	-0.07%
Exempt	\$0	\$0	\$0	0.00%
Total	\$13,786,877	\$13,777,074	-\$9,803	-0.07%

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

**Table A2.1 – Town of Grimsby
 2022 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	4,498,457,848	4,554,616,070	56,158,222	1.25%
Farm	88,041,295	89,050,695	1,009,400	1.15%
Managed Forest	923,100	849,300	-73,800	-7.99%
Multi-Residential	31,243,000	27,616,000	-3,627,000	-11.61%
Commercial	353,574,410	360,360,488	6,786,078	1.92%
Industrial	57,941,000	59,251,000	1,310,000	2.26%
Pipeline	8,284,000	8,281,000	-3,000	-0.04%
Sub-Total Taxable	5,038,464,653	5,100,024,553	61,559,900	1.22%
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	5,079,050,353	5,140,610,253	61,559,900	1.21%
Exempt	235,530,500	235,986,900	456,400	0.19%
Total	5,314,580,853	5,376,597,153	62,016,300	1.17%

**Table A2.2 – Town of Grimsby
 2022 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	\$27,119,649	\$27,458,593	\$338,944	1.25%
Farm	\$132,844	\$134,367	\$1,523	1.15%
Managed Forest	\$1,393	\$1,281	-\$111	-7.99%
Multi-Residential	\$371,478	\$328,353	-\$43,125	-11.61%
Commercial	\$3,662,032	\$3,733,089	\$71,057	1.94%
Industrial	\$900,991	\$921,785	\$20,794	2.31%
Pipeline	\$85,102	\$85,071	-\$31	-0.04%
Sub-Total Taxable	\$32,273,488	\$32,662,540	\$389,051	1.21%
Payment In Lieu				
Residential	\$30,975	\$30,975	\$0	0.00%
Commercial	\$357,646	\$357,646	\$0	0.00%
Industrial	\$1,283	\$1,283	\$0	0.00%
Sub-Total PIL	\$389,904	\$389,904	\$0	0.00%
Total Taxable and PIL	\$32,663,392	\$33,052,443	\$389,051	1.19%
Exempt	\$0	\$0	\$0	0.00%
Total	\$32,663,392	\$33,052,443	\$389,051	1.19%

**Table A2.3 – Town of Grimsby
 2023 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	4,554,616,070	4,554,616,070	0	0.00%
Farm	89,050,695	89,050,695	0	0.00%
Managed Forest	849,300	849,300	0	0.00%
Multi-Residential	27,616,000	27,616,000	0	0.00%
Commercial	360,360,488	360,360,488	0	0.00%
Industrial	59,251,000	59,251,000	0	0.00%
Pipeline	8,281,000	8,281,000	0	0.00%
Sub-Total Taxable	5,100,024,553	5,100,024,553	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	5,140,610,253	5,140,610,253	0	0.00%
Exempt	235,986,900	235,986,900	0	0.00%
Total	5,376,597,153	5,376,597,153	0	0.00%



**Table A2.4 – Town of Grimsby
2023 Inter-Class Tax Shifts, Regional Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	\$27,458,593	\$27,429,658	-\$28,935	-0.11%
Farm	\$134,367	\$134,225	-\$142	-0.11%
Managed Forest	\$1,281	\$1,280	-\$1	-0.11%
Multi-Residential	\$328,353	\$328,008	-\$346	-0.11%
Commercial	\$3,733,089	\$3,749,262	\$16,173	0.43%
Industrial	\$921,785	\$930,169	\$8,384	0.91%
Pipeline	\$85,071	\$84,982	-\$90	-0.11%
Sub-Total Taxable	\$32,662,540	\$32,657,583	-\$4,956	-0.02%
Payment In Lieu				
Residential	\$30,975	\$30,943	-\$33	-0.11%
Commercial	\$357,646	\$363,633	\$5,988	1.67%
Industrial	\$1,283	\$1,281	-\$1	-0.11%
Sub-Total PIL	\$389,904	\$395,858	\$5,954	1.53%
Total Taxable and PIL	\$33,052,443	\$33,053,441	\$998	0.00%
Exempt	\$0	\$0	\$0	0.00%
Total	\$33,052,443	\$33,053,441	\$998	0.00%

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

**Table A3.1 – Town of Lincoln
 2022 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	3,399,716,501	3,535,780,219	136,063,718	4.00%
Farm	524,542,273	520,807,373	-3,734,900	-0.71%
Managed Forest	1,140,500	1,188,500	48,000	4.21%
Multi-Residential	22,725,200	21,426,200	-1,299,000	-5.72%
Commercial	228,872,381	232,787,581	3,915,200	1.71%
Industrial	108,334,858	109,139,358	804,500	0.74%
Pipeline	21,599,000	21,675,000	76,000	0.35%
Sub-Total Taxable	4,306,930,713	4,442,804,231	135,873,518	3.15%
Payment In Lieu				
Residential	5,855,200	5,855,200	0	0.00%
Commercial	18,194,900	18,200,700	5,800	0.03%
Industrial	2,131,500	2,131,500	0	0.00%
Sub-Total PIL	26,181,600	26,187,400	5,800	0.02%
Total Taxable and PIL	4,333,112,313	4,468,991,631	135,879,318	3.14%
Exempt	196,318,950	196,317,750	-1,200	0.00%
Total	4,529,431,263	4,665,309,381	135,878,118	3.00%

**Table A3.2 – Town of Lincoln
 2022 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	\$20,519,057	\$21,340,272	\$821,215	4.00%
Farm	\$791,471	\$785,836	-\$5,636	-0.71%
Managed Forest	\$1,721	\$1,793	\$72	4.21%
Multi-Residential	\$270,202	\$254,757	-\$15,445	-5.72%
Commercial	\$2,375,092	\$2,417,187	\$42,095	1.77%
Industrial	\$1,695,504	\$1,709,460	\$13,956	0.82%
Pipeline	\$221,888	\$222,669	\$781	0.35%
Sub-Total Taxable	\$25,874,935	\$26,731,973	\$857,039	3.31%
Payment In Lieu				
Residential	\$35,339	\$35,339	\$0	0.00%
Commercial	\$190,519	\$190,580	\$61	0.03%
Industrial	\$32,325	\$32,325	\$0	0.00%
Sub-Total PIL	\$258,183	\$258,244	\$61	0.02%
Total Taxable and PIL	\$26,133,118	\$26,990,218	\$857,099	3.28%
Exempt	\$0	\$0	\$0	0.00%
Total	\$26,133,118	\$26,990,218	\$857,099	3.28%

**Table A3.3 – Town of Lincoln
 2023 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	3,535,780,219	3,535,780,219	0	0.00%
Farm	520,807,373	520,807,373	0	0.00%
Managed Forest	1,188,500	1,188,500	0	0.00%
Multi-Residential	21,426,200	21,426,200	0	0.00%
Commercial	232,787,581	232,787,581	0	0.00%
Industrial	109,139,358	109,139,358	0	0.00%
Pipeline	21,675,000	21,675,000	0	0.00%
Sub-Total Taxable	4,442,804,231	4,442,804,231	0	0.00%
Payment In Lieu				
Residential	5,855,200	5,855,200	0	0.00%
Commercial	18,200,700	18,200,700	0	0.00%
Industrial	2,131,500	2,131,500	0	0.00%
Sub-Total PIL	26,187,400	26,187,400	0	0.00%
Total Taxable and PIL	4,468,991,631	4,468,991,631	0	0.00%
Exempt	196,317,750	196,317,750	0	0.00%
Total	4,665,309,381	4,665,309,381	0	0.00%



**Table A3.4 – Town of Lincoln
2023 Inter-Class Tax Shifts, Regional Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	\$21,340,272	\$21,317,785	-\$22,488	-0.11%
Farm	\$785,836	\$785,008	-\$828	-0.11%
Managed Forest	\$1,793	\$1,791	-\$2	-0.11%
Multi-Residential	\$254,757	\$254,489	-\$268	-0.11%
Commercial	\$2,417,187	\$2,424,798	\$7,611	0.31%
Industrial	\$1,709,460	\$1,719,124	\$9,664	0.57%
Pipeline	\$222,669	\$222,434	-\$235	-0.11%
Sub-Total Taxable	\$26,731,973	\$26,725,428	-\$6,545	-0.02%
Payment In Lieu				
Residential	\$35,339	\$35,302	-\$37	-0.11%
Commercial	\$190,580	\$190,379	-\$201	-0.11%
Industrial	\$32,325	\$33,045	\$720	2.23%
Sub-Total PIL	\$258,244	\$258,726	\$482	0.19%
Total Taxable and PIL	\$26,990,218	\$26,984,154	-\$6,064	-0.02%
Exempt	\$0	\$0	\$0	0.00%
Total	\$26,990,218	\$26,984,154	-\$6,064	-0.02%



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

**Table A4.1 – Town of Niagara on the Lake
2022 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	4,343,265,831	4,403,999,285	60,733,454	1.40%
Farm	550,611,071	564,649,916	14,038,845	2.55%
Managed Forest	1,402,100	1,402,100	0	0.00%
Multi-Residential	15,432,500	16,745,500	1,313,000	8.51%
New Multi-Residential	0	3,041,000	3,041,000	100.00%
Commercial	792,385,609	790,807,010	-1,578,599	-0.20%
Industrial	55,358,600	57,886,600	2,528,000	4.57%
Pipeline	18,855,000	19,074,000	219,000	1.16%
Sub-Total Taxable	5,777,310,711	5,857,605,411	80,294,700	1.39%
Payment In Lieu				
Residential	3,518,600	3,304,600	-214,000	-6.08%
Commercial	41,137,100	41,112,100	-25,000	-0.06%
Industrial	2,215,500	2,215,500	0	0.00%
Sub-Total PIL	46,871,200	46,632,200	-239,000	-0.51%
Total Taxable and PIL	5,824,181,911	5,904,237,611	80,055,700	1.37%
Exempt	268,298,299	267,938,099	-360,200	-0.13%
Total	6,092,480,210	6,172,175,710	79,695,500	1.31%



**Table A4.2 – Town of Niagara on the Lake
2022 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	\$26,213,868	\$26,580,426	\$366,558	1.40%
Farm	\$830,806	\$851,989	\$21,183	2.55%
Managed Forest	\$2,116	\$2,116	\$0	0.00%
Multi-Residential	\$183,492	\$199,103	\$15,612	8.51%
New Multi-Residential	\$0	\$18,354	\$18,354	100.00%
Commercial	\$8,242,466	\$8,227,798	-\$14,667	-0.18%
Industrial	\$841,100	\$882,040	\$40,940	4.87%
Pipeline	\$193,699	\$195,948	\$2,250	1.16%
Sub-Total Taxable	\$36,507,545	\$36,957,775	\$450,229	1.23%
Payment In Lieu				
Residential	\$21,237	\$19,945	-\$1,292	-6.08%
Commercial	\$425,921	\$425,699	-\$223	-0.05%
Industrial	\$30,758	\$30,758	\$0	0.00%
Sub-Total PIL	\$477,916	\$476,402	-\$1,514	-0.32%
Total Taxable and PIL	\$36,985,461	\$37,434,177	\$448,715	1.21%
Exempt	\$0	\$0	\$0	0.00%
Total	\$36,985,461	\$37,434,177	\$448,715	1.21%

**Table A4.3 – Town of Niagara on the Lake
 2023 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	4,403,999,285	4,403,999,285	0	0.00%
Farm	564,649,916	564,649,916	0	0.00%
Managed Forest	1,402,100	1,402,100	0	0.00%
Multi-Residential	16,745,500	16,745,500	0	0.00%
New Multi-Residential	3,041,000	3,041,000	0	0.00%
Commercial	790,807,010	790,807,010	0	0.00%
Industrial	57,886,600	57,886,600	0	0.00%
Pipeline	19,074,000	19,074,000	0	0.00%
Sub-Total Taxable	5,857,605,411	5,857,605,411	0	0.00%
Payment In Lieu				
Residential	3,304,600	3,304,600	0	0.00%
Commercial	41,112,100	41,112,100	0	0.00%
Industrial	2,215,500	2,215,500	0	0.00%
Sub-Total PIL	46,632,200	46,632,200	0	0.00%
Total Taxable and PIL	5,904,237,611	5,904,237,611	0	0.00%
Exempt	267,938,099	267,938,099	0	0.00%
Total	6,172,175,710	6,172,175,710	0	0.00%



**Table A4.4 – Town of Niagara on the Lake
2023 Inter-Class Tax Shifts, Regional Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	\$26,580,426	\$26,552,416	-\$28,009	-0.11%
Farm	\$851,989	\$851,091	-\$898	-0.11%
Managed Forest	\$2,116	\$2,113	-\$2	-0.11%
Multi-Residential	\$199,103	\$198,894	-\$210	-0.11%
New Multi-Residential	\$18,354	\$18,335	-\$19	-0.11%
Commercial	\$8,227,798	\$8,245,482	\$17,684	0.21%
Industrial	\$882,040	\$899,500	\$17,460	1.98%
Pipeline	\$195,948	\$195,742	-\$207	-0.11%
Sub-Total Taxable	\$36,957,775	\$36,963,574	\$5,799	0.02%
Payment In Lieu				
Residential	\$19,945	\$19,924	-\$21	-0.11%
Commercial	\$425,699	\$427,641	\$1,942	0.46%
Industrial	\$30,758	\$32,928	\$2,170	7.06%
Sub-Total PIL	\$476,402	\$480,493	\$4,091	0.86%
Total Taxable and PIL	\$37,434,177	\$37,444,067	\$9,891	0.03%
Exempt	\$0	\$0	\$0	0.00%
Total	\$37,434,177	\$37,444,067	\$9,891	0.03%

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

**Table A5.1 – City of St. Catharines
2022 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	12,456,729,973	12,539,608,954	82,878,981	0.67%
Farm	137,970,300	155,708,800	17,738,500	12.86%
Multi-Residential	677,381,968	671,350,768	-6,031,200	-0.89%
New Multi-Residential	83,232,920	111,376,920	28,144,000	33.81%
Commercial	1,990,026,871	2,050,554,803	60,527,932	3.04%
Industrial	184,453,648	182,403,557	-2,050,091	-1.11%
Pipeline	31,274,000	31,291,000	17,000	0.05%
Sub-Total Taxable	15,561,069,680	15,742,294,802	181,225,122	1.16%
Payment In Lieu				
Residential	3,036,200	3,039,200	3,000	0.10%
Commercial	86,256,800	87,844,800	1,588,000	1.84%
Industrial	2,717,300	2,722,600	5,300	0.20%
Sub-Total PIL	92,010,300	93,606,600	1,596,300	1.73%
Total Taxable and PIL	15,653,079,980	15,835,901,402	182,821,422	1.17%
Exempt	1,218,596,700	1,256,300,678	37,703,978	3.09%
Total	16,871,676,680	17,092,202,080	220,525,400	1.31%



**Table A5.2 – City of St. Catharines
2022 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	\$75,107,242	\$75,670,060	\$562,818	0.75%
Farm	\$208,181	\$234,946	\$26,765	12.86%
Multi-Residential	\$8,054,051	\$7,982,340	-\$71,711	-0.89%
New Multi-Residential	\$502,354	\$672,218	\$169,864	33.81%
Commercial	\$20,790,192	\$21,415,085	\$624,893	3.01%
Industrial	\$2,862,665	\$2,842,419	-\$20,247	-0.71%
Pipeline	\$321,280	\$321,454	\$175	0.05%
Sub-Total Taxable	\$107,845,965	\$109,138,523	\$1,292,557	1.20%
Payment In Lieu				
Residential	\$18,325	\$18,343	\$18	0.10%
Commercial	\$900,668	\$917,296	\$16,628	1.85%
Industrial	\$41,694	\$41,766	\$72	0.17%
Sub-Total PIL	\$960,687	\$977,405	\$16,718	1.74%
Total Taxable and PIL	\$108,806,652	\$110,115,927	\$1,309,275	1.20%
Exempt	\$0	\$0	\$0	0.00%
Total	\$108,806,652	\$110,115,927	\$1,309,275	1.20%

**Table A5.3 – City of St. Catharines
 2023 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	12,539,608,954	12,539,608,954	0	0.00%
Farm	155,708,800	155,708,800	0	0.00%
Multi-Residential	671,350,768	671,350,768	0	0.00%
New Multi-Residential	111,376,920	111,376,920	0	0.00%
Commercial	2,050,554,803	2,050,554,803	0	0.00%
Industrial	182,403,557	182,403,557	0	0.00%
Pipeline	31,291,000	31,291,000	0	0.00%
Sub-Total Taxable	15,742,294,802	15,742,294,802	0	0.00%
Payment In Lieu				
Residential	3,039,200	3,039,200	0	0.00%
Commercial	87,844,800	87,844,800	0	0.00%
Industrial	2,722,600	2,722,600	0	0.00%
Sub-Total PIL	93,606,600	93,606,600	0	0.00%
Total Taxable and PIL	15,835,901,402	15,835,901,402	0	0.00%
Exempt	1,256,300,678	1,256,300,678	0	0.00%
Total	17,092,202,080	17,092,202,080	0	0.00%

**Table A5.4 – City of St. Catharines
 2023 Inter-Class Tax Shifts, Regional Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	\$75,670,060	\$75,590,322	-\$79,738	-0.11%
Farm	\$234,946	\$234,698	-\$248	-0.11%
Multi-Residential	\$7,982,340	\$7,973,935	-\$8,405	-0.11%
New Multi-Residential	\$672,218	\$671,509	-\$708	-0.11%
Commercial	\$21,415,085	\$21,420,655	\$5,569	0.03%
Industrial	\$2,842,419	\$2,865,870	\$23,451	0.83%
Pipeline	\$321,454	\$321,115	-\$339	-0.11%
Sub-Total Taxable	\$109,138,523	\$109,078,105	-\$60,418	-0.06%
Payment In Lieu				
Residential	\$18,343	\$18,324	-\$19	-0.11%
Commercial	\$917,296	\$917,593	\$297	0.03%
Industrial	\$41,766	\$42,447	\$681	1.63%
Sub-Total PIL	\$977,405	\$978,363	\$958	0.10%
Total Taxable and PIL	\$110,115,927	\$110,056,468	-\$59,459	-0.05%
Exempt	\$0	\$0	\$0	0.00%
Total	\$110,115,927	\$110,056,468	-\$59,459	-0.05%

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

**Table A6.1 – Town of Fort Erie
2022 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	3,660,569,965	3,733,901,870	73,331,905	2.00%
Farm	53,695,900	56,233,300	2,537,400	4.73%
Managed Forest	1,177,100	982,700	-194,400	-16.52%
Multi-Residential	42,206,000	42,365,000	159,000	0.38%
Commercial	276,798,725	272,999,752	-3,798,973	-1.37%
Industrial	49,897,891	50,847,895	950,004	1.90%
Pipeline	16,622,000	17,104,000	482,000	2.90%
Sub-Total Taxable	4,100,967,581	4,174,434,517	73,466,936	1.79%
Payment In Lieu				
Residential	1,078,200	1,078,200	0	0.00%
Commercial	12,391,300	12,368,300	-23,000	-0.19%
Industrial	54,000	54,000	0	0.00%
Sub-Total PIL	13,523,500	13,500,500	-23,000	-0.17%
Total Taxable and PIL	4,114,491,081	4,187,935,017	73,443,936	1.79%
Exempt	166,712,558	165,993,258	-719,300	-0.43%
Total	4,281,203,639	4,353,928,275	72,724,636	1.70%

**Table A6.2 – Town of Fort Erie
 2022 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	\$22,093,443	\$22,536,039	\$442,596	2.00%
Farm	\$81,021	\$84,849	\$3,829	4.73%
Managed Forest	\$1,776	\$1,483	-\$293	-16.52%
Multi-Residential	\$501,828	\$503,719	\$1,891	0.38%
Commercial	\$2,858,617	\$2,820,815	-\$37,802	-1.32%
Industrial	\$778,770	\$790,803	\$12,034	1.55%
Pipeline	\$170,759	\$175,710	\$4,952	2.90%
Sub-Total Taxable	\$26,486,213	\$26,913,419	\$427,206	1.61%
Payment In Lieu				
Residential	\$6,507	\$6,507	\$0	0.00%
Commercial	\$129,750	\$129,509	-\$241	-0.19%
Industrial	\$729	\$729	\$0	0.00%
Sub-Total PIL	\$136,986	\$136,745	-\$241	-0.18%
Total Taxable and PIL	\$26,623,199	\$27,050,164	\$426,965	1.60%
Exempt	\$0	\$0	\$0	0.00%
Total	\$26,623,199	\$27,050,164	\$426,965	1.60%

**Table A6.3 – Town of Fort Erie
 2023 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	3,733,901,870	3,733,901,870	0	0.00%
Farm	56,233,300	56,233,300	0	0.00%
Managed Forest	982,700	982,700	0	0.00%
Multi-Residential	42,365,000	42,365,000	0	0.00%
Commercial	272,999,752	272,999,752	0	0.00%
Industrial	50,847,895	50,847,895	0	0.00%
Pipeline	17,104,000	17,104,000	0	0.00%
Sub-Total Taxable	4,174,434,517	4,174,434,517	0	0.00%
Payment In Lieu				
Residential	1,078,200	1,078,200	0	0.00%
Commercial	12,368,300	12,368,300	0	0.00%
Industrial	54,000	54,000	0	0.00%
Sub-Total PIL	13,500,500	13,500,500	0	0.00%
Total Taxable and PIL	4,187,935,017	4,187,935,017	0	0.00%
Exempt	165,993,258	165,993,258	0	0.00%
Total	4,353,928,275	4,353,928,275	0	0.00%



**Table A6.4 – Town of Fort Erie
2023 Inter-Class Tax Shifts, Regional Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	\$22,536,039	\$22,512,292	-\$23,748	-0.11%
Farm	\$84,849	\$84,760	-\$89	-0.11%
Managed Forest	\$1,483	\$1,481	-\$2	-0.11%
Multi-Residential	\$503,719	\$503,188	-\$530	-0.11%
Commercial	\$2,820,815	\$2,836,709	\$15,894	0.56%
Industrial	\$790,803	\$798,125	\$7,321	0.93%
Pipeline	\$175,710	\$175,525	-\$185	-0.11%
Sub-Total Taxable	\$26,913,419	\$26,912,080	-\$1,339	0.00%
Payment In Lieu				
Residential	\$6,507	\$6,501	-\$7	-0.11%
Commercial	\$129,509	\$129,372	-\$136	-0.11%
Industrial	\$729	\$792	\$63	8.71%
Sub-Total PIL	\$136,745	\$136,665	-\$80	-0.06%
Total Taxable and PIL	\$27,050,164	\$27,048,745	-\$1,419	-0.01%
Exempt	\$0	\$0	\$0	0.00%
Total	\$27,050,164	\$27,048,745	-\$1,419	-0.01%

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

**Table A7.1 – City of Port Colborne
2022 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	1,661,299,335	1,680,034,731	18,735,396	1.13%
Farm	56,711,638	57,324,774	613,136	1.08%
Managed Forest	912,352	838,900	-73,452	-8.05%
Multi-Residential	39,175,000	39,890,000	715,000	1.83%
New Multi-Residential	913,000	913,000	0	0.00%
Commercial	138,086,307	141,280,036	3,193,729	2.31%
Industrial	85,404,904	83,972,904	-1,432,000	-1.68%
Pipeline	10,736,000	10,846,000	110,000	1.02%
Sub-Total Taxable	1,993,238,536	2,015,100,345	21,861,809	1.10%
Payment In Lieu				
Residential	1,491,400	1,420,400	-71,000	-4.76%
Commercial	11,605,500	11,378,100	-227,400	-1.96%
Industrial	110,000	110,000	0	0.00%
Sub-Total PIL	13,206,900	12,908,500	-298,400	-2.26%
Total Taxable and PIL	2,006,445,436	2,028,008,845	21,563,409	1.07%
Exempt	154,013,100	153,500,500	-512,600	-0.33%
Total	2,160,458,536	2,181,509,345	21,050,809	0.97%



**Table A7.2 – City of Port Colborne
2022 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	\$10,024,681	\$10,137,759	\$113,078	1.13%
Farm	\$85,571	\$86,496	\$925	1.08%
Managed Forest	\$1,377	\$1,266	-\$111	-8.05%
Multi-Residential	\$465,790	\$474,291	\$8,501	1.83%
New Multi-Residential	\$5,510	\$5,510	\$0	0.00%
Commercial	\$1,441,066	\$1,474,867	\$33,800	2.35%
Industrial	\$1,330,764	\$1,311,443	-\$19,321	-1.45%
Pipeline	\$110,292	\$111,422	\$1,130	1.02%
Sub-Total Taxable	\$13,465,051	\$13,603,054	\$138,003	1.02%
Payment In Lieu				
Residential	\$9,001	\$8,573	-\$429	-4.76%
Commercial	\$121,521	\$119,140	-\$2,381	-1.96%
Industrial	\$1,746	\$1,746	\$0	0.00%
Sub-Total PIL	\$132,269	\$129,459	-\$2,810	-2.12%
Total Taxable and PIL	\$13,597,320	\$13,732,514	\$135,193	0.99%
Exempt	\$0	\$0	\$0	0.00%
Total	\$13,597,320	\$13,732,514	\$135,193	0.99%

**Table A7.3 – City of Port Colborne
 2023 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	1,680,034,731	1,680,034,731	0	0.00%
Farm	57,324,774	57,324,774	0	0.00%
Managed Forest	838,900	838,900	0	0.00%
Multi-Residential	39,890,000	39,890,000	0	0.00%
New Multi-Residential	913,000	913,000	0	0.00%
Commercial	141,280,036	141,280,036	0	0.00%
Industrial	83,972,904	83,972,904	0	0.00%
Pipeline	10,846,000	10,846,000	0	0.00%
Sub-Total Taxable	2,015,100,345	2,015,100,345	0	0.00%
Payment In Lieu				
Residential	1,420,400	1,420,400	0	0.00%
Commercial	11,378,100	11,378,100	0	0.00%
Industrial	110,000	110,000	0	0.00%
Sub-Total PIL	12,908,500	12,908,500	0	0.00%
Total Taxable and PIL	2,028,008,845	2,028,008,845	0	0.00%
Exempt	153,500,500	153,500,500	0	0.00%
Total	2,181,509,345	2,181,509,345	0	0.00%



**Table A7.4 – City of Port Colborne
2023 Inter-Class Tax Shifts, Regional Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	\$10,137,759	\$10,127,076	-\$10,683	-0.11%
Farm	\$86,496	\$86,405	-\$91	-0.11%
Managed Forest	\$1,266	\$1,264	-\$1	-0.11%
Multi-Residential	\$474,291	\$473,791	-\$499	-0.11%
New Multi-Residential	\$5,510	\$5,505	-\$6	-0.11%
Commercial	\$1,474,867	\$1,475,551	\$684	0.05%
Industrial	\$1,311,443	\$1,320,797	\$9,353	0.71%
Pipeline	\$111,422	\$111,304	-\$117	-0.11%
Sub-Total Taxable	\$13,603,054	\$13,601,693	-\$1,361	-0.01%
Payment In Lieu				
Residential	\$8,573	\$8,564	-\$9	-0.11%
Commercial	\$119,140	\$119,015	-\$126	-0.11%
Industrial	\$1,746	\$1,744	-\$2	-0.11%
Sub-Total PIL	\$129,459	\$129,323	-\$136	-0.11%
Total Taxable and PIL	\$13,732,514	\$13,731,016	-\$1,497	-0.01%
Exempt	\$0	\$0	\$0	0.00%
Total	\$13,732,514	\$13,731,016	-\$1,497	-0.01%

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

**Table A8.1 – Township of Wainfleet
 2022 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	937,926,139	955,662,725	17,736,586	1.89%
Farm	206,238,015	203,812,715	-2,425,300	-1.18%
Managed Forest	1,758,989	1,758,989	0	0.00%
Multi-Residential	457,000	457,000	0	0.00%
Commercial	20,546,605	20,895,905	349,300	1.70%
Industrial	4,618,500	4,618,500	0	0.00%
Pipeline	5,645,000	5,988,000	343,000	6.08%
Sub-Total Taxable	1,177,190,248	1,193,193,834	16,003,586	1.36%
Payment In Lieu				
Residential	268,700	268,700	0	0.00%
Commercial	1,352,500	1,352,500	0	0.00%
Industrial	10,300	10,300	0	0.00%
Sub-Total PIL	1,631,500	1,631,500	0	0.00%
Total Taxable and PIL	1,178,821,748	1,194,825,334	16,003,586	1.36%
Exempt	43,975,824	43,068,138	-907,686	-2.06%
Total	1,222,797,572	1,237,893,472	15,095,900	1.23%

**Table A8.2 – Township of Wainfleet
 2022 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	\$5,660,872	\$5,767,921	\$107,050	1.89%
Farm	\$311,188	\$307,529	-\$3,659	-1.18%
Managed Forest	\$2,654	\$2,654	\$0	0.00%
Multi-Residential	\$5,434	\$5,434	\$0	0.00%
Commercial	\$212,985	\$216,279	\$3,293	1.55%
Industrial	\$72,794	\$72,794	\$0	0.00%
Pipeline	\$57,991	\$61,515	\$3,524	6.08%
Sub-Total Taxable	\$6,323,919	\$6,434,126	\$110,207	1.74%
Payment In Lieu				
Residential	\$1,622	\$1,622	\$0	0.00%
Commercial	\$14,105	\$14,105	\$0	0.00%
Industrial	\$148	\$148	\$0	0.00%
Sub-Total PIL	\$15,874	\$15,874	\$0	0.00%
Total Taxable and PIL	\$6,339,793	\$6,450,000	\$110,207	1.74%
Exempt	\$0	\$0	\$0	0.00%
Total	\$6,339,793	\$6,450,000	\$110,207	1.74%

**Table A8.3 – Township of Wainfleet
 2023 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	955,662,725	955,662,725	0	0.00%
Farm	203,812,715	203,812,715	0	0.00%
Managed Forest	1,758,989	1,758,989	0	0.00%
Multi-Residential	457,000	457,000	0	0.00%
Commercial	20,895,905	20,895,905	0	0.00%
Industrial	4,618,500	4,618,500	0	0.00%
Pipeline	5,988,000	5,988,000	0	0.00%
Sub-Total Taxable	1,193,193,834	1,193,193,834	0	0.00%
Payment In Lieu				
Residential	268,700	268,700	0	0.00%
Commercial	1,352,500	1,352,500	0	0.00%
Industrial	10,300	10,300	0	0.00%
Sub-Total PIL	1,631,500	1,631,500	0	0.00%
Total Taxable and PIL	1,194,825,334	1,194,825,334	0	0.00%
Exempt	43,068,138	43,068,138	0	0.00%
Total	1,237,893,472	1,237,893,472	0	0.00%



**Table A8.4 – Township of Wainfleet
2023 Inter-Class Tax Shifts, Regional Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	\$5,767,921	\$5,761,843	-\$6,078	-0.11%
Farm	\$307,529	\$307,205	-\$324	-0.11%
Managed Forest	\$2,654	\$2,651	-\$3	-0.11%
Multi-Residential	\$5,434	\$5,428	-\$6	-0.11%
Commercial	\$216,279	\$217,311	\$1,032	0.48%
Industrial	\$72,794	\$72,976	\$182	0.25%
Pipeline	\$61,515	\$61,450	-\$65	-0.11%
Sub-Total Taxable	\$6,434,126	\$6,428,865	-\$5,262	-0.08%
Payment In Lieu				
Residential	\$1,622	\$1,620	-\$2	-0.11%
Commercial	\$14,105	\$14,119	\$14	0.10%
Industrial	\$148	\$155	\$8	5.30%
Sub-Total PIL	\$15,874	\$15,894	\$20	0.13%
Total Taxable and PIL	\$6,450,000	\$6,444,758	-\$5,242	-0.08%
Exempt	\$0	\$0	\$0	0.00%
Total	\$6,450,000	\$6,444,758	-\$5,242	-0.08%

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

**Table A9.1 – City of Welland
 2022 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	4,394,281,196	4,553,809,705	159,528,509	3.63%
Farm	21,093,100	21,649,400	556,300	2.64%
Managed Forest	1,009,900	1,172,700	162,800	16.12%
Multi-Residential	152,975,700	138,259,700	-14,716,000	-9.62%
New Multi-Residential	14,934,500	25,382,500	10,448,000	69.96%
Commercial	401,688,021	411,044,728	9,356,707	2.33%
Industrial	141,229,359	139,745,343	-1,484,016	-1.05%
Pipeline	21,445,000	21,774,000	329,000	1.53%
Sub-Total Taxable	5,148,656,776	5,312,838,076	164,181,300	3.19%
Payment In Lieu				
Residential	930,600	890,100	-40,500	-4.35%
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	14,705,900	-40,500	-0.27%
Total Taxable and PIL	5,163,403,176	5,327,543,976	164,140,800	3.18%
Exempt	380,148,860	377,170,460	-2,978,400	-0.78%
Total	5,543,552,036	5,704,714,436	161,162,400	2.91%

**Table A9.2 – City of Welland
 2022 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	\$26,486,331	\$27,449,169	\$962,838	3.64%
Farm	\$31,827	\$32,666	\$839	2.64%
Managed Forest	\$1,524	\$1,769	\$246	16.12%
Multi-Residential	\$1,818,876	\$1,643,904	-\$174,973	-9.62%
New Multi-Residential	\$90,137	\$153,197	\$63,059	69.96%
Commercial	\$4,160,578	\$4,259,385	\$98,807	2.37%
Industrial	\$2,215,309	\$2,186,870	-\$28,439	-1.28%
Pipeline	\$220,306	\$223,686	\$3,380	1.53%
Sub-Total Taxable	\$35,024,889	\$35,950,646	\$925,757	2.64%
Payment In Lieu				
Residential	\$5,617	\$5,372	-\$244	-4.35%
Commercial	\$124,386	\$124,386	\$0	0.00%
Landfill	\$23,678	\$23,678	\$0	0.00%
Industrial	\$9,480	\$9,480	\$0	0.00%
Sub-Total PIL	\$163,162	\$162,917	-\$244	-0.15%
Total Taxable and PIL	\$35,188,051	\$36,113,563	\$925,512	2.63%
Exempt	\$0	\$0	\$0	0.00%
Total	\$35,188,051	\$36,113,563	\$925,512	2.63%

**Table A9.3 – City of Welland
 2023 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	4,553,809,705	4,553,809,705	0	0.00%
Farm	21,649,400	21,649,400	0	0.00%
Managed Forest	1,172,700	1,172,700	0	0.00%
Multi-Residential	138,259,700	138,259,700	0	0.00%
New Multi-Residential	25,382,500	25,382,500	0	0.00%
Commercial	411,044,728	411,044,728	0	0.00%
Industrial	139,745,343	139,745,343	0	0.00%
Pipeline	21,774,000	21,774,000	0	0.00%
Sub-Total Taxable	5,312,838,076	5,312,838,076	0	0.00%
Payment In Lieu				
Residential	890,100	890,100	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	14,705,900	14,705,900	0	0.00%
Total Taxable and PIL	5,327,543,976	5,327,543,976	0	0.00%
Exempt	377,170,460	377,170,460	0	0.00%
Total	5,704,714,436	5,704,714,436	0	0.00%



**Table A9.4 – City of Welland
2023 Inter-Class Tax Shifts, Lower Tier Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	\$27,449,169	\$27,420,244	-\$28,925	-0.11%
Farm	\$32,666	\$32,632	-\$34	-0.11%
Managed Forest	\$1,769	\$1,768	-\$2	-0.11%
Multi-Residential	\$1,643,904	\$1,642,173	-\$1,731	-0.11%
New Multi-Residential	\$153,197	\$153,035	-\$161	-0.11%
Commercial	\$4,259,385	\$4,277,211	\$17,826	0.42%
Industrial	\$2,186,870	\$2,200,232	\$13,362	0.61%
Pipeline	\$223,686	\$223,450	-\$236	-0.11%
Sub-Total Taxable	\$35,950,646	\$35,950,744	\$98	0.00%
Payment In Lieu				
Residential	\$5,372	\$5,367	-\$6	-0.11%
Commercial	\$124,386	\$124,281	-\$105	-0.08%
Landfill	\$23,678	\$23,654	-\$25	-0.11%
Industrial	\$9,480	\$9,472	-\$8	-0.08%
Sub-Total PIL	\$162,917	\$162,773	-\$144	-0.09%
Total Taxable and PIL	\$36,113,563	\$36,113,517	-\$46	0.00%
Exempt	\$0	\$0	\$0	0.00%
Total	\$36,113,563	\$36,113,517	-\$46	0.00%

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

**Table A10.1 – City of Niagara Falls
 2022 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	9,172,956,626	9,309,571,489	136,614,863	1.49%
Farm	84,729,100	82,041,400	-2,687,700	-3.17%
Managed Forest	1,946,400	1,607,300	-339,100	-17.42%
Multi-Residential	325,035,589	326,799,289	1,763,700	0.54%
New Multi-Residential	22,100,500	50,630,500	28,530,000	129.09%
Commercial	2,585,314,584	2,574,773,988	-10,540,596	-0.41%
Landfill	3,152,500	3,152,500	0	0.00%
Industrial	142,270,049	141,856,249	-413,800	-0.29%
Pipeline	46,142,000	46,246,000	104,000	0.23%
Sub-Total Taxable	12,383,647,348	12,536,678,715	153,031,367	1.24%
Payment In Lieu				
Residential	7,561,400	7,149,600	-411,800	-5.45%
Commercial	453,011,199	452,648,599	-362,600	-0.08%
Industrial	4,224,200	4,034,200	-190,000	-4.50%
Sub-Total PIL	464,796,799	463,832,399	-964,400	-0.21%
Total Taxable and PIL	12,848,444,147	13,000,511,114	152,066,967	1.18%
Exempt	869,121,636	877,516,836	8,395,200	0.97%
Total	13,717,565,783	13,878,027,950	160,462,167	1.17%



**Table A10.2 – City of Niagara Falls
2022 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	\$55,307,670	\$56,132,212	\$824,542	1.49%
Farm	\$127,846	\$123,791	-\$4,055	-3.17%
Managed Forest	\$2,937	\$2,425	-\$512	-17.42%
Multi-Residential	\$3,864,663	\$3,885,634	\$20,970	0.54%
New Multi-Residential	\$133,388	\$305,581	\$172,193	129.09%
Commercial	\$26,788,117	\$26,688,142	-\$99,975	-0.37%
Landfill	\$55,944	\$55,944	\$0	0.00%
Industrial	\$2,162,597	\$2,168,939	\$6,342	0.29%
Pipeline	\$474,020	\$475,088	\$1,068	0.23%
Sub-Total Taxable	\$88,917,182	\$89,837,756	\$920,574	1.04%
Payment In Lieu				
Residential	\$45,637	\$43,152	-\$2,485	-5.45%
Commercial	\$4,738,812	\$4,735,015	-\$3,797	-0.08%
Industrial	\$65,896	\$62,880	-\$3,016	-4.58%
Sub-Total PIL	\$4,850,344	\$4,841,046	-\$9,298	-0.19%
Total Taxable and PIL	\$93,767,526	\$94,678,802	\$911,276	0.97%
Exempt	\$0	\$0	\$0	0.00%
Total	\$93,767,526	\$94,678,802	\$911,276	0.97%

**Table A10.3 – City of Niagara Falls
 2023 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	9,309,571,489	9,309,571,489	0	0.00%
Farm	82,041,400	82,041,400	0	0.00%
Managed Forest	1,607,300	1,607,300	0	0.00%
Multi-Residential	326,799,289	326,799,289	0	0.00%
New Multi-Residential	50,630,500	50,630,500	0	0.00%
Commercial	2,574,773,988	2,574,773,988	0	0.00%
Landfill	3,152,500	3,152,500	0	0.00%
Industrial	141,856,249	141,856,249	0	0.00%
Pipeline	46,246,000	46,246,000	0	0.00%
Sub-Total Taxable	12,536,678,715	12,536,678,715	0	0.00%
Payment In Lieu				
Residential	7,149,600	7,149,600	0	0.00%
Commercial	452,648,599	452,648,599	0	0.00%
Industrial	4,034,200	4,034,200	0	0.00%
Sub-Total PIL	463,832,399	463,832,399	0	0.00%
Total Taxable and PIL	13,000,511,114	13,000,511,114	0	0.00%
Exempt	877,516,836	877,516,836	0	0.00%
Total	13,878,027,950	13,878,027,950	0	0.00%



**Table A10.4 – City of Niagara Falls
2023 Inter-Class Tax Shifts, Regional Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	\$56,132,212	\$56,073,062	-\$59,150	-0.11%
Farm	\$123,791	\$123,660	-\$130	-0.11%
Managed Forest	\$2,425	\$2,423	-\$3	-0.11%
Multi-Residential	\$3,885,634	\$3,881,542	-\$4,092	-0.11%
New Multi-Residential	\$305,581	\$305,259	-\$322	-0.11%
Commercial	\$26,688,142	\$26,796,069	\$107,927	0.40%
Landfill	\$55,944	\$55,885	-\$59	-0.11%
Industrial	\$2,168,939	\$2,208,012	\$39,073	1.80%
Pipeline	\$475,088	\$474,587	-\$501	-0.11%
Sub-Total Taxable	\$89,837,756	\$89,920,500	\$82,744	0.09%
Payment In Lieu				
Residential	\$43,152	\$43,106	-\$45	-0.11%
Commercial	\$4,735,015	\$4,732,363	-\$2,651	-0.06%
Industrial	\$62,880	\$63,391	\$512	0.81%
Sub-Total PIL	\$4,841,046	\$4,838,861	-\$2,185	-0.05%
Total Taxable and PIL	\$94,678,802	\$94,759,361	\$80,559	0.09%
Exempt	\$0	\$0	\$0	0.00%
Total	\$94,678,802	\$94,759,361	\$80,559	0.09%

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

**Table A11.1 – City of Thorold
2022 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	2,304,748,360	2,479,354,460	174,606,100	7.58%
Farm	51,426,240	52,552,340	1,126,100	2.19%
Managed Forest	528,600	531,400	2,800	0.53%
Multi-Residential	44,035,000	43,783,800	-251,200	-0.57%
New Multi-Residential	73,019,800	73,019,800	0	0.00%
Commercial	182,112,209	186,633,217	4,521,008	2.48%
Industrial	64,255,100	72,246,392	7,991,292	12.44%
Pipeline	26,872,000	26,768,000	-104,000	-0.39%
Sub-Total Taxable	2,746,997,309	2,934,889,409	187,892,100	6.84%
Payment In Lieu				
Residential	4,704,900	4,704,900	0	0.00%
Farm	491,000	491,000	0	0.00%
Commercial	12,745,400	13,211,900	466,500	3.66%
Industrial	1,744,200	1,744,200	0	0.00%
Sub-Total PIL	19,685,500	20,152,000	466,500	2.37%
Total Taxable and PIL	2,766,682,809	2,955,041,409	188,358,600	6.81%
Exempt	108,005,700	107,808,700	-197,000	-0.18%
Total	2,874,688,509	3,062,850,109	188,161,600	6.55%

**Table A11.2 – City of Thorold
2022 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	\$13,910,355	\$14,964,193	\$1,053,839	7.58%
Farm	\$77,596	\$79,295	\$1,699	2.19%
Managed Forest	\$798	\$802	\$4	0.53%
Multi-Residential	\$523,575	\$520,588	-\$2,987	-0.57%
New Multi-Residential	\$440,712	\$440,712	\$0	0.00%
Commercial	\$1,889,494	\$1,938,434	\$48,941	2.59%
Industrial	\$978,806	\$1,095,582	\$116,776	11.93%
Pipeline	\$276,058	\$274,989	-\$1,068	-0.39%
Sub-Total Taxable	\$18,097,393	\$19,314,597	\$1,217,204	6.73%
Payment In Lieu				
Residential	\$28,397	\$28,397	\$0	0.00%
Farm	\$741	\$741	\$0	0.00%
Commercial	\$133,457	\$138,342	\$4,885	3.66%
Industrial	\$27,686	\$27,686	\$0	0.00%
Sub-Total PIL	\$190,281	\$195,166	\$4,885	2.57%
Total Taxable and PIL	\$18,287,674	\$19,509,763	\$1,222,088	6.68%
Exempt	\$0	\$0	\$0	0.00%
Total	\$18,287,674	\$19,509,763	\$1,222,088	6.68%

**Table A11.3 – City of Thorold
 2023 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	2,479,354,460	2,479,354,460	0	0.00%
Farm	52,552,340	52,552,340	0	0.00%
Managed Forest	531,400	531,400	0	0.00%
Multi-Residential	43,783,800	43,783,800	0	0.00%
New Multi-Residential	73,019,800	73,019,800	0	0.00%
Commercial	186,633,217	186,633,217	0	0.00%
Industrial	72,246,392	72,246,392	0	0.00%
Pipeline	26,768,000	26,768,000	0	0.00%
Sub-Total Taxable	2,934,889,409	2,934,889,409	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	13,211,900	13,211,900	0	0.00%
Industrial	1,744,200	1,744,200	0	0.00%
Sub-Total PIL	20,152,000	20,152,000	0	0.00%
Total Taxable and PIL	2,955,041,409	2,955,041,409	0	0.00%
Exempt	107,808,700	107,808,700	0	0.00%
Total	3,062,850,109	3,062,850,109	0	0.00%



**Table A11.4 – City of Thorold
2023 Inter-Class Tax Shifts, Regional Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	\$14,964,193	\$14,948,425	-\$15,769	-0.11%
Farm	\$79,295	\$79,212	-\$84	-0.11%
Managed Forest	\$802	\$801	-\$1	-0.11%
Multi-Residential	\$520,588	\$520,040	-\$548	-0.11%
New Multi-Residential	\$440,712	\$440,248	-\$464	-0.11%
Commercial	\$1,938,434	\$1,944,287	\$5,853	0.30%
Industrial	\$1,095,582	\$1,120,008	\$24,426	2.23%
Pipeline	\$274,989	\$274,699	-\$290	-0.11%
Sub-Total Taxable	\$19,314,597	\$19,327,720	\$13,123	0.07%
Payment In Lieu				
Residential	\$28,397	\$28,367	-\$30	-0.11%
Farm	\$741	\$740	-\$1	-0.11%
Commercial	\$138,342	\$138,196	-\$146	-0.11%
Industrial	\$27,686	\$27,657	-\$29	-0.11%
Sub-Total PIL	\$195,166	\$194,960	-\$206	-0.11%
Total Taxable and PIL	\$19,509,763	\$19,522,680	\$12,917	0.07%
Exempt	\$0	\$0	\$0	0.00%
Total	\$19,509,763	\$19,522,680	\$12,917	0.07%

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

**Table A12.1 – Town of Pelham
 2022 Assessment Increase (-Reduction)**

Realty Tax Class	Phased CVA		Change in Assessment	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	2,671,780,410	2,722,860,343	51,079,933	1.91%
Farm	167,641,933	164,728,000	-2,913,933	-1.74%
Managed Forest	3,206,600	3,597,900	391,300	12.20%
Multi-Residential	18,604,000	18,604,000	0	0.00%
New Multi-Residential	544,000	544,000	0	0.00%
Commercial	114,150,057	114,561,157	411,100	0.36%
Industrial	4,582,800	4,582,800	0	0.00%
Pipeline	17,758,000	17,877,000	119,000	0.67%
Sub-Total Taxable	2,998,267,800	3,047,355,200	49,087,400	1.64%
Payment In Lieu				
Residential	3,000	3,000	0	0.00%
Commercial	2,924,500	2,924,500	0	0.00%
Industrial	28,600	28,600	0	0.00%
Sub-Total PIL	2,956,100	2,956,100	0	0.00%
Total Taxable and PIL	3,001,223,900	3,050,311,300	49,087,400	1.64%
Exempt	128,959,300	128,546,000	-413,300	-0.32%
Total	3,130,183,200	3,178,857,300	48,674,100	1.55%

**Table A12.2 – Town of Pelham
 2022 Revenue Growth (-Loss)**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Returned	2022 Year End (As Revised)	\$	%
Taxable				
Residential	\$16,125,584	\$16,433,878	\$308,294	1.91%
Farm	\$252,952	\$248,555	-\$4,397	-1.74%
Managed Forest	\$4,838	\$5,429	\$590	12.20%
Multi-Residential	\$221,201	\$221,201	\$0	0.00%
New Multi-Residential	\$3,283	\$3,283	\$0	0.00%
Commercial	\$1,178,629	\$1,185,591	\$6,962	0.59%
Industrial	\$72,397	\$72,397	\$0	0.00%
Pipeline	\$182,429	\$183,651	\$1,222	0.67%
Sub-Total Taxable	\$18,041,313	\$18,353,985	\$312,672	1.73%
Payment In Lieu				
Residential	\$18	\$18	\$0	0.00%
Commercial	\$30,622	\$30,622	\$0	0.00%
Industrial	\$454	\$454	\$0	0.00%
Sub-Total PIL	\$31,095	\$31,095	\$0	0.00%
Total Taxable and PIL	\$18,072,408	\$18,385,080	\$312,672	1.73%
Exempt	\$0	\$0	\$0	0.00%
Total	\$18,072,408	\$18,385,080	\$312,672	1.73%

**Table A12.3 – Town of Pelham
 2023 CVA Summary**

Realty Tax Class	Destination CVA		Change in Assessment	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	2,722,860,343	2,722,860,343	0	0.00%
Farm	164,728,000	164,728,000	0	0.00%
Managed Forest	3,597,900	3,597,900	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	114,561,157	114,561,157	0	0.00%
Industrial	4,582,800	4,582,800	0	0.00%
Pipeline	17,877,000	17,877,000	0	0.00%
Sub-Total Taxable	3,047,355,200	3,047,355,200	0	0.00%
Payment In Lieu				
Residential	3,000	3,000	0	0.00%
Commercial	2,924,500	2,924,500	0	0.00%
Industrial	28,600	28,600	0	0.00%
Sub-Total PIL	2,956,100	2,956,100	0	0.00%
Total Taxable and PIL	3,050,311,300	3,050,311,300	0	0.00%
Exempt	128,546,000	128,546,000	0	0.00%
Total	3,178,857,300	3,178,857,300	0	0.00%



**Table A12.4 – Town of Pelham
2023 Inter-Class Tax Shifts, Regional Levy**

Realty Tax Class	CVA Tax		Change in Tax	
	2022 Year End (As Revised)	2023 Returned	\$	%
Taxable				
Residential	\$16,433,878	\$16,416,561	-\$17,317	-0.11%
Farm	\$248,555	\$248,293	-\$262	-0.11%
Managed Forest	\$5,429	\$5,423	-\$6	-0.11%
Multi-Residential	\$221,201	\$220,968	-\$233	-0.11%
New Multi-Residential	\$3,283	\$3,280	-\$3	-0.11%
Commercial	\$1,185,591	\$1,191,325	\$5,734	0.48%
Industrial	\$72,397	\$72,494	\$97	0.13%
Pipeline	\$183,651	\$183,458	-\$194	-0.11%
Sub-Total Taxable	\$18,353,985	\$18,341,802	-\$12,183	-0.07%
Payment In Lieu				
Residential	\$18	\$18	\$0	-0.11%
Commercial	\$30,622	\$30,590	-\$32	-0.11%
Industrial	\$454	\$454	\$0	-0.11%
Sub-Total PIL	\$31,095	\$31,062	-\$33	-0.11%
Total Taxable and PIL	\$18,385,080	\$18,372,864	-\$12,216	-0.07%
Exempt	\$0	\$0	\$0	0.00%
Total	\$18,385,080	\$18,372,864	-\$12,216	-0.07%

Appendix 13, Average and Median Assessment Impact Analysis

Table 1: Regional Summary of Assessment and Tax Impact

Property Type	Property Count	CVA		CVA Tax	
		Median	Average	Median	Average
Standard Residential	123,037	265,000	297,431	\$1,598	\$1,793
Residential Condominium	13,900	172,500	195,217	\$1,040	\$1,177
Farmland	2,157	306,200	413,878	\$384	\$537
Multi-residential	446	1,058,000	2,519,055	\$12,566	\$29,920
New Multi-Residential	57	1,644,100	4,435,486	\$9,913	\$26,742
Small Commercial	183	326,000	444,614	\$3,410	\$4,651
Small Commercial Retail	521	295,000	390,309	\$3,086	\$4,083
Standard Industrial	277	704,000	1,046,502	\$11,163	\$16,594

Selection Criteria Used by Property Type:

Standard Residential:

Property Code = 301,
Realty Tax Class = R,
Realty Tax Qualifier = T

Residential Condominium:

Property Code = 370,
Realty Tax Class = R,
Realty Tax Qualifier = T

Farmland:

Property Code = 201 or 211
Realty Tax Class = F,
Realty Tax Qualifier = T

Multi-Residential:

Property Code = 340, 341,
Realty Tax Class = M,
Realty Tax Qualifier = T

New Multi-Residential:

Property Code = 340, 341, 352, 472
Realty Tax Class = N,
Realty Tax Qualifier = T

Small Commercial:

Property Code = 400,
Realty Tax Class = C, X,
Realty Tax Qualifier = T



Small Commercial Retail:

Property Code = 410,

Realty Tax Class = C, X,

Realty Tax Qualifier = T

Standard Industrial:

Property Code = 520,

Realty Tax Class = I, J,

Realty Tax Qualifier = T

Table 2: Summary of Assessment and Tax by Municipality Standard Residential

Municipality	Property Count	CVA		CVA Tax	
		Median	Average	Median	Average
West Lincoln Township	3,096	367,000	385,022	\$2,213	\$2,321
Grimsby Town	6,680	423,000	447,475	\$2,550	\$2,698
Lincoln Town	5,192	379,000	401,761	\$2,285	\$2,422
Niagara-On-The-Lake Town	5,253	481,000	539,115	\$2,900	\$3,250
St. Catharines City	33,076	258,000	273,451	\$1,556	\$1,649
Fort Erie Town	10,820	208,000	231,627	\$1,254	\$1,397
Port Colborne City	5,696	179,000	199,897	\$1,079	\$1,205
Wainfleet Township	1,515	297,000	315,308	\$1,791	\$1,901
Welland City	15,060	213,000	227,119	\$1,284	\$1,369
Niagara Falls City	25,045	249,000	281,952	\$1,501	\$1,700
Thorold City	6,295	250,000	274,791	\$1,507	\$1,657
Pelham Town	5,309	375,000	398,777	\$2,261	\$2,404
Region	123,037	265,000	297,431	\$1,598	\$1,793

Table 3: Summary of Assessment and Tax by Municipality Residential Condominium

Municipality	Property Count	CVA		CVA Tax	
		Median	Average	Median	Average
West Lincoln Township	173	221,000	217,318	\$1,332	\$1,310
Grimsby Town	1,889	232,000	251,605	\$1,399	\$1,517
Lincoln Town	798	191,000	202,343	\$1,152	\$1,220
Niagara-On-The-Lake Town	410	407,000	456,154	\$2,454	\$2,750
St. Catharines City	6,591	144,000	177,108	\$868	\$1,068
Fort Erie Town	85	240,000	214,059	\$1,447	\$1,291
Port Colborne City	100	131,500	134,900	\$793	\$813
Wainfleet Township	0	0	0	\$0	\$0
Welland City	894	118,000	123,296	\$711	\$743
Niagara Falls City	2,687	173,000	194,992	\$1,043	\$1,176
Thorold City	64	204,000	166,063	\$1,230	\$1,001
Pelham Town	209	193,000	249,742	\$1,164	\$1,506
Region	13,900	172,500	195,217	\$1,040	\$1,177

Table 4: Summary of Assessment and Tax by Municipality Farmland

Municipality	Property Count	CVA		CVA Tax	
		Median	Average	Median	Average
West Lincoln Township	441	354,200	406,709	\$534	\$613
Grimsby Town	91	304,000	402,490	\$458	\$607
Lincoln Town	380	376,450	500,187	\$567	\$754
Niagara-On-The-Lake Town	370	347,050	530,644	\$523	\$800
St. Catharines City	106	312,150	471,108	\$471	\$710
Fort Erie Town	86	204,950	222,171	\$309	\$335
Port Colborne City	77	199,500	225,165	\$301	\$339
Wainfleet Township	223	213,500	343,919	\$322	\$518
Welland City	20	176,800	225,585	\$266	\$340
Niagara Falls City	93	247,600	310,628	\$373	\$468
Thorold City	66	248,700	320,009	\$375	\$482
Pelham Town	204	254,950	356,584	\$384	\$537
Region	2,157	306,200	413,878	\$384	\$537

**Table 5: Summary of Assessment and Tax by Municipality Multi-residential**

Municipality	Property Count	CVA		CVA Tax	
		Median	Average	Median	Average
West Lincoln Township	4	1,471,000	1,468,500	\$17,472	\$17,442
Grimsby Town	12	1,090,000	2,245,750	\$12,946	\$26,674
Lincoln Town	7	1,305,000	1,816,714	\$15,500	\$21,578
Niagara-On-The-Lake Town	2	7,417,050	7,417,050	\$88,096	\$88,096
St. Catharines City	166	1,099,500	3,271,066	\$13,059	\$38,852
Fort Erie Town	23	801,000	1,593,643	\$9,514	\$18,928
Port Colborne City	30	717,000	1,271,067	\$8,516	\$15,097
Wainfleet Township	1	457,000	457,000	\$5,428	\$5,428
Welland City	60	922,500	2,134,450	\$10,957	\$25,352
Niagara Falls City	102	1,329,000	2,553,593	\$15,785	\$30,330
Thorold City	28	1,076,000	1,380,657	\$12,780	\$16,399
Pelham Town	11	681,000	1,608,455	\$8,089	\$19,104
Region	446	1,058,000	2,519,055	\$12,566	\$29,920

Table 6: Summary of Assessment and Tax by Municipality New Multi-residential

Municipality	Property Count	CVA		CVA Tax	
		Median	Average	Median	Average
West Lincoln Township	0				
Grimsby Town	0				
Lincoln Town	0				
Niagara-On-The-Lake Town	1	3,041,000	3,041,000	\$18,335	\$18,335
St. Catharines City	21	1,297,933	4,728,187	\$7,825	\$28,507
Fort Erie Town	0				
Port Colborne City	2	456,500	456,500	\$2,752	\$2,752
Wainfleet Township	0				
Welland City	12	692,650	2,115,208	\$4,176	\$12,753
Niagara Falls City	12	2,856,000	4,219,208	\$17,219	\$25,438
Thorold City	8	3,366,350	9,127,475	\$20,296	\$55,031
Pelham Town	1	544,000	544,000	\$3,280	\$3,280
Region	57	1,644,100	4,435,486	\$9,913	\$26,742

Table 7: Summary of Assessment and Tax by Municipality Small Commercial

Municipality	Property Count	CVA		CVA Tax	
		Median	Average	Median	Average
West Lincoln Township	3	326,000	357,000	\$3,410	\$3,734
Grimsby Town	14	849,500	846,286	\$8,886	\$8,852
Lincoln Town	5	657,000	654,540	\$6,872	\$6,846
Niagara-On-The-Lake Town	4	896,000	881,500	\$9,372	\$9,220
St. Catharines City	55	379,000	423,484	\$3,964	\$4,430
Fort Erie Town	21	227,000	215,905	\$2,374	\$2,258
Port Colborne City	17	190,000	234,306	\$1,987	\$2,451
Wainfleet Township	1	392,000	392,000	\$4,100	\$4,100
Welland City	21	260,000	460,795	\$2,720	\$4,820
Niagara Falls City	27	330,000	502,459	\$3,452	\$5,256
Thorold City	8	441,500	454,213	\$4,618	\$4,751
Pelham Town	7	322,000	367,000	\$3,368	\$3,839
Region	183	326,000	444,614	\$3,410	\$4,651

Table 8: Summary of Assessment and Tax by Municipality Small Commercial Retail

Municipality	Property Count	CVA		CVA Tax	
		Median	Average	Median	Average
West Lincoln Township	17	281,000	304,524	\$2,939	\$3,185
Grimsby Town	19	579,000	631,941	\$6,056	\$6,610
Lincoln Town	19	306,000	372,068	\$3,201	\$3,892
Niagara-On-The-Lake Town	19	718,800	1,079,705	\$7,519	\$11,294
St. Catharines City	92	356,500	420,240	\$3,729	\$4,396
Fort Erie Town	61	199,000	255,477	\$2,082	\$2,672
Port Colborne City	59	168,000	217,253	\$1,757	\$2,272
Wainfleet Township	11	143,000	139,218	\$1,496	\$1,456
Welland City	59	210,000	283,203	\$2,197	\$2,962
Niagara Falls City	124	324,500	481,805	\$3,394	\$5,040
Thorold City	23	320,000	324,039	\$3,347	\$3,389
Pelham Town	18	328,000	337,906	\$3,431	\$3,534
Region	521	295,000	390,309	\$3,086	\$4,083

**Table 9: Summary of Assessment and Tax by Municipality Standard Industrial**

Municipality	Property Count	CVA		CVA Tax	
		Median	Average	Median	Average
West Lincoln Township	13	537,000	1,230,431	\$8,515	\$19,511
Grimsby Town	10	989,000	1,123,820	\$15,682	\$17,820
Lincoln Town	29	1,183,000	1,729,310	\$18,758	\$27,421
Niagara-On-The-Lake Town	6	556,500	826,483	\$8,824	\$13,105
St. Catharines City	64	618,750	972,152	\$9,811	\$15,415
Fort Erie Town	27	567,000	772,485	\$8,991	\$12,249
Port Colborne City	21	496,900	1,327,667	\$7,879	\$21,052
Wainfleet Township	4	159,000	237,475	\$2,521	\$3,766
Welland City	33	512,000	796,746	\$8,119	\$12,634
Niagara Falls City	46	847,100	1,247,924	\$13,432	\$19,788
Thorold City	20	359,800	506,305	\$5,705	\$8,028
Pelham Town	4	396,200	452,350	\$6,282	\$7,173
Region	277	704,000	1,046,502	\$11,163	\$16,594



Appendix 14, 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 the Revenue Limit matches the methodology of the municipality at the time that it struck its tax rates for the current year.

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.