

# Government Charges and Fees on New Homes in the Greater Toronto Area

Independent Real Estate Intelligence

May 2, 2018



# **Government Charges and Fees on New Homes in the Greater Toronto Area**

Prepared for:

**Building Industry and Land Development  
Association**

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## EXECUTIVE SUMMARY

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Altus Group Economic Consulting was retained by the Building Industry and Land Development Association (BILD) to review the government charges and fees on new homes in the Greater Toronto Area (GTA).

BILD is the voice of the land development, home building and professional renovation industry in the GTA, and represents more than 1,400 member companies. BILD advocates on behalf of the industry, as well as future homebuyers to keep government charges and fees fair and reasonable.

Our review of government charges attempts to help readers understand the variety of charges imposed by the different levels of government, and the significant costs associated with the approval, building, development and ultimate occupancy of new homes across the GTA. It is important for readers to know the various fees and charges that governments collect from the development of new homes.

We have collected and compiled information on government charges for six GTA municipalities. The rates and fees reviewed in this report are current as of April 2018. This report is specific to residential home building, and does not review government charges on mixed-use or non-residential development.

The government charges reviewed in this report are paid for by land owners, developers, home builders and home buyers. The fees paid for by land owners, developers and home builders can have direct implications on the prices of new homes in the GTA. Charges paid for by new home buyers increase the costs of home ownership, and have implications on the amount of income available to pay for mortgage costs.

The issue of housing affordability poses significant challenges for the industry as it does for homebuyers in the GTA. Over the 2009-2017 period, the average price of low-rise homes across the Greater Toronto Area have increased by 167% over the 2009-2017 period, while the average price of high-rise units have increased by 80%.

While the cost of housing is also driven by a range of economic and market factors outside of the scope of this study, the increase in government charges have also been a factor in the increased price for new homes in the GTA.

In most municipalities, the most significant government charge for new homes are development charges, which comprise from 23% to 45% of the government charges on new homes (in the five municipalities outside of the City of Toronto). Since 2004, for the municipalities studied in this report, development charges have increased between 236% and 878%

Based on our review, we have found that:

- The average government charges for each new single-detached home are roughly \$186,300, or roughly 21.7% of the average price for a new home. For the six municipalities we have reviewed, the charges per home range from \$120,000 in the Town of Bradford West Gwillimbury to \$232,500 in the Town of Oakville.
- For a new condominium apartment, the average government charges per apartment are approximately \$122,800, or roughly 23.9% of the average price for a new condominium apartment. For the six municipalities we have reviewed, the charges per condominium apartment range from \$68,800 in the Town of Bradford West Gwillimbury to \$164,500 in the City of Toronto.

#### Summary of Government Charges per New Home, Greater Toronto Area

Municipality	Low-Rise Development		High-Rise Development	
	Government Charges per Home	Estimated Value of Single-Detached Units <sup>1</sup>	Government Charges per Apartment	Estimated Value of New Condominium Apartment Units <sup>2</sup>
	<i>Dollars per Unit</i>			
Oakville / Halton Region	232,498	1,200,000	132,048	518,800
Brampton / Peel Region	192,889	655,000	138,784	462,700
Markham / York Region	219,940	1,200,000	159,893	532,700
Bradford West Gwillimbury / Simcoe County	119,999	570,000	68,779	421,000
Ajax / Durham Region	146,741	600,000	72,597	402,600
City of Toronto	205,926	930,000	164,527	750,300

<sup>1</sup> Value of single-detached units based on 2,000 square foot home on 36' foot lots

<sup>2</sup> Value of condominium apartments based on average price of apartment in building with 150 1-bedroom apartments 600 ft<sup>2</sup> in size each, 125 1-bedroom + den apartments 710 ft<sup>2</sup> in size each, 150 2-bedroom apartments 920 ft<sup>2</sup> in size each, 50 2-bedroom + den apartments 1,180 ft<sup>2</sup> in size each, and 25 3-bedroom apartments 1,310 ft<sup>2</sup> in size each.

Source: Altus Group Economic Consulting

On average, 46% of government charges are levied on land owners, developers, or home builders for single-detached homes and 51% for apartments. Charges levied during the development and/or building process are likely to get passed on to new home buyers, so long as the market will allow for an increase in prices. Where the market will not respond to an

increase in prices, increased government charges will either slow the demand for new homes, or require developers to absorb the additional costs.

On average, the other 54% of government charges are imposed directly on new home buyers for single-detached homes and 49% for apartments. These charges add to the costs of home ownership, and reduce the amount of income available to home owners to pay for other costs of living.

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# **1 INTRODUCTION**

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## **1.1 RETAINER**

Altus Group was retained by the Building Industry and Land Development Association (BILD) to review the government charges and fees on new homes in the Greater Toronto Area (GTA).

## **1.2 BUILDING INDUSTRY AND LAND DEVELOPMENT ASSOCIATION (BILD)**

The Building Industry and Land Development Association (BILD) is the voice of the home building, residential and non-residential land development and professional renovation industry in the GTA. The industry that BILD represents designs, sells and builds quality complete communities where people live, work, play and shop.

The more than 1,500 member companies of BILD come from all corners of the industry. In addition to home builders, land developers, and professional RenoMark™ renovators, BILD members include financial and professional service organizations, trade contractors, and manufacturers and suppliers of all types of home-oriented products.

BILD is a non-profit, industry funded organization that works to improve the communication between their industry and government, provide enhanced opportunities for their members, promote the welfare of the industry, and protect the interests of consumers.

BILD's mission is to enhance the health, vitality and reputation of the home building, residential and non-residential land development, and professional renovation industry.

## **1.3 STUDY PURPOSE**

Our review of government charges attempts to help readers understand the variety of charges, and the significant costs associated with the approval, building, development and ultimate occupancy of new homes across the GTA.

The government charges analyzed and summarized in this report are incurred by land owners, developers, home builders and/or purchasers, and

have implications for the affordability of new housing in the Greater Toronto Area.

For the government charges that are paid for by the developer or homebuilder, these costs often get passed on to the end-user of a home, through increased prices or rents, where the market will allow for such increases. Figure 1 shows the trend in the average price of new absorbed single-detached homes in six selected GTA municipalities, based on CMHC data. Since 2010, single-detached home prices have increased by between 40% and 175%.

Figure 1

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**Average Price of New Absorbed Single-Detached Units, GTA Municipalities**

Year	Oakville	Brampton	Markham	Bradford West Gwillimbury	Ajax	Toronto
	<i>Dollars per Unit</i>					
2010	958,735	483,190	580,844	393,419	481,555	1,233,587
2011	1,588,261	524,958	564,458	429,614	502,159	1,252,512
2012	1,065,177	562,491	608,807	427,958	533,152	1,202,158
2013	1,469,192	576,924	786,150	407,503	583,971	1,577,146
2014	1,115,660	591,968	864,098	512,834	592,449	1,739,480
2015	1,470,359	615,926	921,919	530,392	566,083	2,032,261
2016	1,261,359	691,478	949,811	566,491	633,762	1,976,205
2017	1,750,453	691,740	1,597,405	576,534	672,956	1,846,322
	<i>Percent</i>					
% Change	83	43	175	47	40	50

Source Altus Group Economic Consulting based on CMHC Housing Now reports

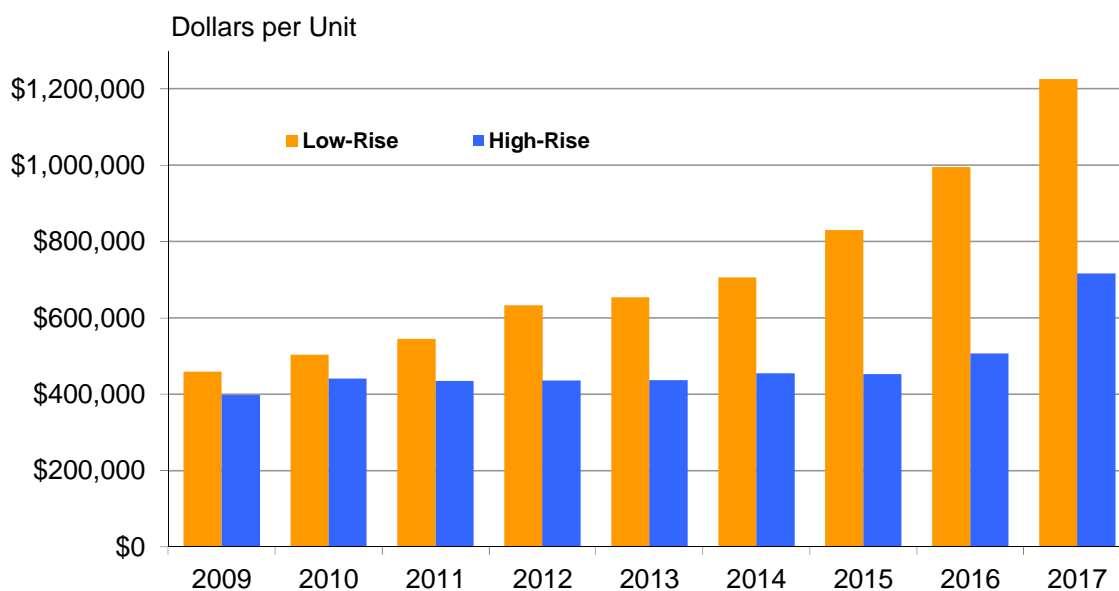
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Figure 2 shows the increase in average prices for low-rise and high-rise homes, based on Altus Data Solutions, which shows that the average price of low-rise homes across the Greater Toronto Area have increased by 167% over the 2009-2017 period, while the have price of high-rise units have increased by 80%.



Figure 2

## Average New Home Price, Low-Rise and High-Rise, 2009-2017



Source: Altus Group Economic Consulting based on Altus Data Solutions data

In addition to the charges paid for by the developer or home builder, other costs are paid for directly by the purchaser of a new home. While government charges imposed directly on a home buyer do not increase the price of a new home, they do add to the costs of home ownership. Increases to the government charges paid for by new home owners can have direct impacts on the amount of income available to pay for a mortgage, as well as other costs of living.

Additionally, costs that are paid for by a developer or home builder, and then passed on through higher home prices, are also carried by home owners, through the increased interest costs associated with a larger mortgage required to finance an increased home price.<sup>1</sup>

### 1.4 CAVEAT

The data contained in the report estimating land values and housing prices are shown and used only as the basis for modelling government charges for

<sup>1</sup> For example, a house with a \$500,000 mortgage would pay approximately \$291,800 in interest costs over the life of the mortgage (over and above the principal repayment). For every additional \$10,000 in the mortgage principal, the interest costs increase by \$5,830 over the life of the mortgage (Mortgage costs based on a 25-year amortization, 4% interest rate, monthly payments).

the specific hypothetical scenarios described in this report. The values and prices shown in the report are not to be used as estimates of land value or average housing prices in a given municipality. The conclusions and estimates regarding applicable government charges should be used with caution as they relate to specific characteristics of the model scenarios, and should not be applied to other prospective developments, as many government charge values are dependent upon site location, development size, housing prices, land values and other elements that vary from one development to the next.

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## 2 METHODOLOGY

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This section presents the methodology of this report, including the selection of the GTA municipalities included in the analysis, and details and key assumptions of the development scenarios.

### 2.1 SELECTED GTA MUNICIPALITIES

The Greater Toronto Area consists of the City of Toronto and four surrounding regional municipalities of York, Halton, Peel and Durham. Simcoe County, to the north of the GTA, and the location of significant growth, is also included in this study.

We have selected six (6) municipalities in the GTA and Simcoe County for detailed analysis in this study, including one lower-tier municipality from each of the four surrounding regional municipalities as well as Simcoe County:

- City of Toronto;
- City of Markham (York Region);
- Town of Oakville (Halton Region);
- City of Brampton (Peel Region);
- Town of Ajax (Durham Region); and
- Town of Bradford West Gwillimbury (Simcoe County)

We have collected our information based on publicly available information or where information was not available, through correspondence with contacts at various government agencies. The rates for charges reviewed in this report are those that were posted (or proposed) by each municipality or government agency as of the time of writing this report.

### 2.2 LOW-RISE DEVELOPMENT ASSUMPTIONS

In order to quantify the total government charges for a new low-rise development in the Greater Toronto Area, we have estimated the costs associated with the application, approval and build-out of a hypothetical residential subdivision. The characteristics of the hypothetical low-rise development are as follows:

- 500 single-detached homes, each with 36-foot frontages;

- At average household size of 3.7 persons per home, the development would be built at a density of 50 persons per net hectare, which would mean the gross land area required would equal 46.3 hectares.<sup>2</sup> At a net-to-gross ratio of 80%, the net land area would be 37.0 hectares; and
- We have assumed that there would be approximately 3,300 metres of local roads within the development.<sup>3</sup>

These development assumptions have been held constant across all six of the municipalities to allow for an “apples-to-apples” comparison. It should be recognized that the low-rise development used in this report is hypothetical only, and may not be a realistic development option in some of the municipalities reviewed.

### 2.2.1 Common Assumptions

In building our model, we have used several assumptions that were kept constant across each municipality:

**Required Planning Applications** – we have assumed that the low-rise development would require both lower-/single-tier and upper-tier official plan amendments, a zoning by-law amendment and plan of subdivision approval.

**Average Home Size** - we have assumed that each single-detached home would be 2,000 square feet, which, according to RealNet data, is roughly consistent with the average size of new single-detached homes on 36-foot lots.

**Down Payment Amount** - we have assumed that the average buyer of the homes would have a 15% down payment, meaning that the remaining 85% would be financed through a CMHC insured mortgage. This assumption is the key input in determining the amount of CMHC mortgage insurance required.

<sup>2</sup> The density used is taken from what was used in the 2013 Altus report. Changes to the greenfield density requirements in the 2017 Growth Plan would increase the number of persons and jobs per hectare that would need to be accommodated in greenfield development – however, to ensure comparability with the 2013 Altus report, we have maintained this assumption.

<sup>3</sup> 36 feet frontage per unit x 500 units = 18,000 feet of frontage. Assuming 2 units on each side of every street = 9,000 feet of road frontage, plus an assumed 20% of roads frontage for parks, etc, = 10,800 feet of roads, or 3,291 metres.

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**Value of Engineering Works** - Our estimate of the value of engineering works is based on the 2018 Altus Group Cost Guide, which provides an estimate of the costs for site servicing. For houses on local roads, site servicing costs are estimated to be \$3,000 per metre of road frontage (which is the low end of the range provided in the Cost Guide). As we have assumed that the low-rise development will have approximately 3,300 metres of local road frontage, this means that the site servicing costs would amount to approximately \$9.8 million, which is assumed to be broken down as follows:

- \$3,557,000 for road works;
- \$949,000 for site preparation;
- \$2,988,000 for water and sanitary sewer services; and
- \$2,389,000 for storm sewers, manholes, catch basins and storm water management pond(s).

### 2.2.2 Variable Assumptions

We have also made a number of assumptions that vary from one municipality to another:

**Value of Single-Detached Homes** – using Altus Data Solutions data for new single-detached homes in each lower-tier municipality, we compiled data on prices for new single-detached homes marketed since 2015. We have controlled for both the size of the lot and size the house, by only including houses on 30' to 48' lots, and only houses between 1,500 to 2,750 square feet in size.

**Land Value** – It is necessary to acknowledge the differences in land values among the municipalities reviewed in this report. An assumption regarding land value is required for the calculation of property taxes payable during the application process (while the land is vacant) and to the estimate of the cost of a cash-in-lieu of parkland payment. To determine the land value in each municipality, we have taken Altus Data Solutions data on the average price per hectare for land sales in each of the lower-tier municipalities.

## 2.3 HIGH-RISE DEVELOPMENT ASSUMPTIONS

Similar to our low-rise development analysis, the high-rise development used for the analysis in this report is assumed to be residential-only, and not a mixed-use building

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In order to quantify the government charges for a new high-rise development, we have estimated the costs associated with the application, approval and building of a hypothetical condominium apartment building. The characteristics of the high-rise development are as follows:

- 500 condominium apartments contained in a high-rise development, located at the intersection of two arterial roads;
- The development would be built on 4.0 gross hectares of land (and would be a square-shaped site at the intersection of two arterial roads, and therefore would have 200 metres of frontage on each of its two arterial frontages);
- Parking would be provided through the construction of an underground garage.

The development assumptions have been held constant across all six of the municipalities to allow for an “apples-to-apples” comparison. It should be recognized that the high-rise development used in this report is hypothetical only, and may not be a realistic development option in some of the municipalities reviewed.<sup>4</sup>

### 2.3.1 Common Assumptions

In building our model, we have used several assumptions that were kept constant across each municipality:

**Required Planning Applications** – we have assumed that the high-rise development would require both lower-/single-tier and upper-tier official plan amendments, a zoning by-law amendment, site plan approval, and plan of condominium approval.

**Mix and Size of Apartments** – the mix of apartments shown in Figure 3 is assumed for the purposes of this analysis. Our assumptions would see the high-rise development include 150 one-bedroom apartments, 125 one-bedroom plus den apartments, 150 two-bedroom apartments, 50 two-bedroom plus den apartments, and 25 three-bedroom apartments.

<sup>4</sup> In particular, the assumptions may not be realistic for a development in the City of Toronto. To address this, we have run our calculations on a more typical Toronto high-rise building, which is assumed to be built on a smaller site. The calculation of government charges per unit for a smaller site high-rise building in Toronto is presented in a footnote later in this report.

The average apartment sizes are based on the average sizes in new high-rise developments across the GTA. See Figure 3 for the assumed mix and sizes of apartments in the hypothetical high-rise development.

The mix and size of apartments shown in Figure 3 may not reflect the mix and size of apartments and apartment buildings being built in municipalities in the GTA nor those reviewed in this report. However, we require this assumption to be uniform across all six municipalities, so that the results of this report can be compared on an “apples-to-apples” basis.

Figure 3

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**Unit Mix and Unit Sizes, Hypothetical High-Rise Development**

	One-Bedroom	One-Bedroom + Den	Two-Bedroom	Two-Bedroom + Den	3-Bedroom	Total
	<i>Square Feet</i>					
Average Size per Unit (ft <sup>2</sup> )	600	710	920	1,180	1,310	-
	<i>Percent</i>					
Share of Units	30%	25%	30%	10%	5%	100%
	<i>Units</i>					
Units by Type	150	125	150	50	25	500
	<i>Square Feet</i>					
Building Area (Units)	90,000	88,750	138,000	59,000	32,750	408,500

Source: Altus Group Economic Consulting

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**Down Payment Amount** - we have assumed that the average buyer of the condominium apartments would have a 15% down payment, meaning that the remaining 85% would be financed through a CMHC insured mortgage.

This assumption is the key input in determining the amount of CMHC mortgage insurance required.

**Gross to Net Area within the Condominium Building(s):** We have assumed that the gross floor area within the apartments would comprise approximately 80% of the total area within the high-rise building(s). The remaining 20% of the building(s) would include the lobby, storage areas, amenity rooms, and other common areas. An assumption of the gross floor area of the building(s) is necessary for the calculation of building permit fees payable in some municipalities we have reviewed.

**Value of Engineering Works** - Our estimate of the value of Engineering Works is based on the 2017 Altus Group Cost Guide, which estimated costs for site servicing. For developments built with arterial road frontage, servicing amounted to \$3,900 per metre of frontage. As we have assumed that the high-rise development will have approximately 400 metres of arterial

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road frontage, this means that the site servicing costs would amount to approximately \$1.5 million, which is assumed to be broken down as follows:<sup>5</sup>

- \$562,000 for road works;
- \$156,000 for site preparation;
- \$468,000 for water and sanitary sewer services; and
- \$374,000 for storm sewers, manholes, catch basins and a storm water management pond.

### 2.3.2 Variable Assumptions

We have also made a number of assumptions for the high-rise development that vary from one municipality to another:

**Value of Condominium Apartments** – using Altus Data Solutions information for new condominium apartments marketed in each municipality since 2015, we have calculated the average prices for each apartment type in each municipality. We have controlled for apartment size by each type by removing apartments from the calculation that were more than 20% larger or smaller than the average apartments that have been marketed since 2015.

**Land Value** – It is necessary to acknowledge the differences in land values among the municipalities reviewed in this report. An assumption regarding land value is required for the calculation of property taxes payable during the application process (while the land is vacant) and the estimate of the cost of a cash-in-lieu of parkland payment. To determine the land value in each municipality, we have taken the average price per hectare for high-density land sales in each of the lower-tier municipalities.

**Amount of Underground Parking Required** - The amount of parking required in each building would vary depending on the parking requirements in each municipality. Any differences in the size of the parking garages required may cause a difference in the cost of the required building permits.<sup>6</sup>

<sup>5</sup> These costs allow for underground storm, sanitary sewer, water and hydro services, earthworks, curbs, asphalt roadways and sidewalks

<sup>6</sup> While higher parking requirements in a given municipality may also increase the cost of constructing an underground parking garage, we have not included these additional costs in our analysis as additional construction costs are not a direct government charge.



### 2.3.3 Land Value Assumptions

An assumption regarding land value is required to estimate the cost of a cash-in-lieu of parkland payment.

To determine the land value in each municipality, we have reviewed Altus Data Solutions data on transactions in each municipality (or nearby comparable municipalities where sample size may not be sufficient) from the past twelve months (August 2016-July 2017) for low-density, medium-density and high-density development land parcels, respectively. Figure 4 summarizes the land value assumptions for our modelling.

Figure 4

#### Land Value Assumptions

Municipality	Low Density	High Density
	<i>Dollars / Acre</i>	
Toronto	1,180,000	6,130,000
Markham	380,000	4,820,000
Oakville	1,200,000	3,490,000
Brampton	680,000	4,820,000
Ajax	420,000	780,000
BWG	750,000	750,000

Source: Altus Group Economic Consulting based on data from Altus Data Solutions

### 2.3.4 Home Price Assumptions

Home price assumptions are required to estimate costs associated with Land Transfer Tax.

We estimated new home prices in each municipality reviewed by applying Altus Data Solutions information on average prices per square foot by unit type to the assumed unit sizes. For the City of Toronto, the estimation is based on data for North York where there have been developments of the wide array of housing densities that are considered in this study.

Figure 5

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**Modelling of New Home Prices by Unit Type, Selected GTA Municipalities**

	Single-Detached	Tow nhouse	Apartment
Assumed Unit Size	2,500	1,800	900
Assumed Price per Square Foot			
	Single-Detached	Tow nhouse	Apartment
Municipality	<i>Price per Square Foot</i>		
Brampton	419	421	482
Markham	622	558	658
Oakville	583	426	825
Pickering	454	440	514
Toronto (North York)	692	481	754
Assumed Price of New Units			
	Single-Detached	Tow nhouse	Apartment
Municipality	<i>Price per Unit</i>		
Brampton	1,049,000	757,000	434,000
Markham	1,555,000	1,004,000	592,000
Oakville	1,458,000	767,000	742,000
Pickering	1,134,000	793,000	462,000
Toronto (North York)	1,730,000	866,000	678,000

Source: Altus Group Economic Consulting based on data from Altus Data Solutions

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## 3 TYPES OF GOVERNMENT CHARGES

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This section reviews the various government charges levied on newly built homes, and charged to developers, home builders and/or purchasers of newly-built homes. The charges reviewed include those levied by lower-tier or upper-tier municipalities, school boards and the provincial government or provincial agencies.

### 3.1 DEVELOPMENT CHARGES

#### 3.1.1 Municipal Development Charges

The *Development Charges Act* grants authority to municipalities to enact a development charges by-law to impose a charge against land to be developed where the development will increase the need for municipal services, thus offsetting capital costs.

Municipal development charges collect funds for services deemed as being eligible in the *Development Charges Act*, such as Parks & Recreation, Libraries, Fire Services, Police Services, Water, Sewer, Roads, Transit, etc. Where there is both an upper-tier and lower-tier municipality, the services included in each respective development charge are based on which tier is the provider of each service.

Each of the lower-tier/single-tier municipalities reviewed in this report imposes development charges for a variety of services. The development charge rates seen in the six lower- and single-tier municipalities, per single-detached home are:

- Town of Ajax / Durham Region: \$44,447 per unit;
- Town of Oakville / Halton Region: \$73,965 per unit;
- City of Brampton / Peel Region: \$81,825 per unit;
- City of Markham / York Region: \$82,017 per unit
- Town of Bradford West Gwillimbury / Simcoe County: \$34,089 per unit; and
- City of Toronto: currently \$41,251 per unit, but the City is in the midst of a DC by-law review, which would see a rate increase to \$80,227 per unit, which would take full effect in November 2020. Phased-in rate increases would be proposed for November 2018 (50%

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of increase), and November 2019 (80% of increase). For this report we've used the rates proposed to take effect in November 2018.

As required under the *Development Charges Act*, these development charges are to be reviewed at least every five years, and in the interim periods are indexed either annually or semi-annually, depending on the municipality.

### 3.1.2 Education Development Charges

Education development charges (EDC's) are collected by local municipalities on behalf of the local school boards. EDC's are used to fund the acquisition of school sites, and related costs (site preparation, etc.) to accommodate growth-related pupils. EDC's are typically charged by both public and separate school boards, and are usually levied on both residential and non-residential growth.

The EDC's charged range from \$1,493 per unit in Toronto<sup>7</sup> to \$6,633 per unit in Halton. EDC's are imposed solely on a per unit basis, meaning that single-detached units are charged the same rate as townhouse and apartment units. The legislation enables school boards to impose these charges on a differentiated basis (i.e., higher rates for single-detached units, lower for apartment units), but to-date, this approach has not been utilized.

### 3.1.3 GO Transit Development Charges

Development charges are also levied to collect funds for growth-related projects associated with the GO Transit system. Each City/Region in the Greater Toronto & Hamilton Area has been allocating a share of the projected growth-related capital costs associated with the GO transit system, with the municipal, provincial and federal governments each in total funding one-third shares of the capital costs.

The GO Transit development charge was originally approved for a two-year period, with the by-laws expiring December 31, 2003. Since then, the GO Transit development charges have been updated regularly to fund a rolling ten-year budget.

<sup>7</sup> The Toronto Catholic District School Board, as of the time of writing of this report, released prospective new EDC rates of \$7,336 per residential unit. However, as this proposal (unlike the City of Toronto's DC which was proposed to be implemented at the start of May, 2018) is still in preliminary stages of public review, we have not incorporated this rate into our model.

The regional municipalities in the GTA recover funds for GO Transit through the GO Transit development charge.

### **3.1.4 Area-Specific Development Charges**

Three of the municipalities reviewed in this report impose area-specific development charges. We have therefore made assumptions regarding the area that the hypothetical developments would fall within:

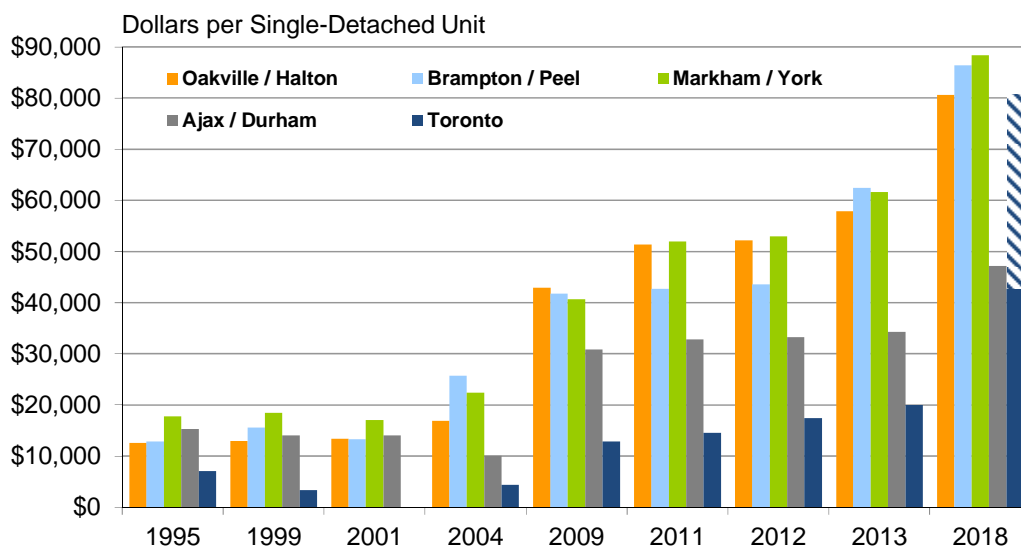
- Town of Oakville / Halton Region – Halton Region imposes a higher development charge for homes built in the greenfield area than those built within the built boundary. For this analysis we have assumed that the New Development scenarios fall within the Greenfield DC area, and that the Redevelopment scenarios are located within the built boundary area;
- City of Markham – The City of Markham imposes additional development charges for homes built in selected areas within the city. For this analysis we have assumed that the development is located outside the areas subject to area-specific development charges;

### **3.1.5 Trends in Development Charges**

Development charges are generally the most significant component of government charges. Figure 6 shows the significant increases to development charge rates since the mid-1990s in the municipalities surveyed, on a per single-detached unit basis. Since 2004, DC rates have increased by an average of 430% in the municipalities surveyed.

Figure 6

## Development Charges per Single-Detached Home, Selected GTA Municipalities



Note: Data for Bradford West Gwillimbury not shown as data for several of the years prior to 2009 was not available.  
Hatched part of 2018 graph for Toronto represents proposed DC rate increase

Source: Altus Group Economic Consulting

### 3.2 MUNICIPAL APPROVALS & PERMITS

There are various fees and charges associated with the municipal approval for a development, a number of fees for the permits required for the construction of the building(s), and engineering fees and permits for the infrastructure works associated with a development.

We have attempted to group these fees into three main categories outlined below, but in many municipalities, there is no clear delineation between the departments that review plans, approve plans, and/or issue permits, meaning that in some cases, engineering review fees may be covered within the costs recovered through planning review fees.

#### 3.2.1 Planning Review Fees

For this analysis, we have assumed that the low-rise scenario would require both lower- and upper-tier official plan amendments, a zoning by-law amendment, and plan of subdivision approval.

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We have assumed that the high-rise development scenario would require an official plan amendment, a zoning by-law amendment, as well as plan of condominium and site plan approval.

### 3.2.2 Building Permit Fees

Each of the lower-tier and single-tier municipalities being reviewed charge building permit fees, for the construction of residential buildings, charged on a per square metre basis.

### 3.2.3 Engineering and Servicing Fees

Each lower- and upper-tier municipality reviewed charges a variety of engineering and service fees for the development, review, inspection, connection and/or assumption of a development's water, sanitary sewer and storm sewer services. The various engineering and servicing related fees may include:

- Servicing and Subdivision Agreement & Assumption Fees;
- Engineering Inspection Fees (typically charged as a percentage of the engineering works to be done);
- Site Alteration, Soil Removal, Fill and Lot Grading Fees; and
- Legal Fees.

## 3.3 PARKLAND DEDICATION / CASH-IN-LIEU

Municipalities often acquire parkland and other forms of open space through parkland dedication requirements imposed on new developments. Alternatively, a developer may provide "cash-in-lieu" of parkland dedication to a municipality.

Section 42 of the *Ontario Planning Act* says that as a condition of development or redevelopment of land, that land in an amount not exceeding 5% of the land to be conveyed to the municipality for park or other public recreational purposes (section 42(1)). Alternatively, for residential developments, the land conveyed to the municipality may also be provided at a rate of 1 hectare per 300 dwelling units (section 42 (3)).

Section 51.1 of the *Ontario Planning Act* says that in lieu of providing the land for parkland to the municipality, the developer may instead provide a payment to the municipality in the amount of the value of the land to be

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conveyed. Section 51.1 (4) says that the value of the land is to be determined as of the day before approval of the draft plan of subdivision.

These rates are used in each municipality reviewed in this report, except the City of Toronto, which has an alternative parkland dedication rate of 2% of land area, or 0.4 hectares per 300 units. In Toronto, cash-in-lieu of dedication payments are also capped based on the size of the development site and the value of the site:

- For smaller sites (less than 1 hectare), this cap is 10% of the value of the site;
- For 1-5 hectare sites, the value of the payment cannot exceed 15% of the value of the site;
- For larger sites (greater than 5 hectares) this cap is 20% of the value of the site.

### 3.4 SECTION 37

Section 37 of the *Ontario Planning Act* allows for increases in permitted height and/or density through the zoning by-law in return for community benefits, provided that Official Plan policies are in place.

Section 5.1.1 of the *City of Toronto Official Plan* sets out the City's policies regarding the provision of height and/or density incentives through Section 37 of the *Planning Act*. The *City of Toronto Official Plan* sets out a number of community benefits that may be provided in return for increased height and/or density, including parkland/park improvements, streetscape improvements, public art, child care facilities, etc.

While Section 37 contributions are often provided by private developers when developing in Toronto, there is no publicly available formula or method for how these are calculated and/or arrived at. Based on our review of various zoning by-laws in the City, the cash contributions agreed to by developers and the City can vary significantly from one development to the next – in some cases less than \$1,000 per unit, and in others in excess of \$15,000 per unit.

Therefore, we have not attempted to include these costs in our analysis. However, they are a significant government charge, and should be kept in mind when reading this report and assessing its results.



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The use of Section 37 is common in the City of Toronto where zoning by-law amendments are required, but are relatively uncommon in other municipalities in the GTA outside of the City of Toronto.

The City of Toronto does not provide any benchmark information to help determine what a typical development may end up paying – instead, the fees are the result of a negotiation between City staff, councilors and developers.

### **3.5 LAND TRANSFER TAX**

The provincial land transfer tax applies to the purchase of homes in Ontario.

The progressive tax rates applied to each home are:

- 0.5% on amounts up to and including \$55,000;
- 1.0% on amounts exceeding \$55,000 up to and including \$250,000;
- 1.5% on amounts exceeding \$250,000 up to and including \$400,000; and
- 2.0% on amounts exceeding \$400,000.

First-time home buyers are eligible for a rebate on all or part of the land transfer tax owing, up to a maximum rebate of \$4,000.

The City of Toronto also imposes its own municipal land transfer tax (MLTT), which is imposed on home sales. The rates and stages of the tax are similar to the Ontario land transfer tax, however, first-time home buyers are eligible for a rebate up to \$4,475 of the municipal land transfer tax owing on a property.

For the purposes of this analysis, we have assumed that 40% of the home buyers would be first-time home buyers and thus land transfer tax rebates would be applicable.

### **3.6 HYDRO/UTILITY FEES**

In each municipality, the hydro-electricity provider charges service connection fees on new development. These are either recovered through future user rates, or imposed on the developer through a cost sharing agreement for the cost of the system to be built.

We have found the applicable charge levied by the hydro-electricity provider in most of our subject municipalities; however we did not receive responses from some. For municipalities where we were not able to obtain information,

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we have applied the average charge per new home in municipalities where information was available, as a proxy.

### **3.7 PUBLIC ART CONTRIBUTIONS**

The Town of Oakville, the City of Markham and the City of Toronto each require public art contributions for development, set each at up to 1% of the construction cost of development.

### **3.8 PROPERTY TAXES**

During the development process, developers are required to pay property tax on the vacant land until such time that homebuyers begin to pay property tax on their individual properties.

For low-rise development, we have assumed a five-year application / development period, including a 2.5-year period where the lands are assessed and taxed as farmland, and another 2.5-year period where the lands are assessed and taxed as residential.

For high-rise development, we have assumed a similar five-year application/development period, with the lands taxed as residential for the entire five-year period (based on the assumption that they are likely within the existing built-up area of a municipality).

### **3.9 TARIION ENROLMENT FEE**

For new homes, builders are required to pay a warranty enrolment fee to Tarion. The enrolment fee varies by the sale price of the home, based on the Tarion Enrolment Fee Calculation table. For example, for homes priced in the \$700,000 to \$750,000 range, the total enrolment fee is \$1,423.80 per home.

### **3.10 CMHC MORTGAGE INSURANCE**

To obtain CMHC mortgage loan insurance, lenders are required to pay an insurance premium a cost that gets passed onto the borrower. The CMHC mortgage loan insurance is calculated as a percentage of the mortgage loan.

The higher the percentage of the total price that is borrowed for, the higher percentage that is required to be paid in insurance premiums.

Examples of CMHC mortgage insurance premiums and loan-to-value ratios are as follows:

- Loan-to-Value ratio of 75.01% to 80% - 2.40% premium

- Loan-to-Value ratio of 80.01% to 85% - 2.80% premium
- Loan-to-Value ratio of 85.01% to 90% - 3.10% premium
- Loan-to-Value ratio of 90.01% to 95% - 4.00% premium

For the purposes of this analysis, we have assumed that buyers will have on average an 85% loan-to-value ratio, and therefore will require a 2.80% mortgage loan insurance premium.

### **3.11 HARMONIZED SALES TAX (LESS ELIGIBLE REBATES)**

New home sales are subject to the Harmonized Sales Tax of 13%, of which 5% is the federal portion (GST), and 8% is the provincial portion (PST).

The GST payable (or federal portion) is eligible for a rebate of 36% for houses priced at \$350,000 or less, with the amount of rebate declining for houses priced between \$350,000 and \$450,000 (on a straight line basis). There are no GST rebates available on homes priced above \$450,000.

The PST payable (or provincial portion) is also subject to a rebate, which is calculated by applying a 75% factor to the PST payable, up to a maximum rebate of \$24,000.

## 4 QUANTUM OF CHARGES APPLICABLE TO NEW DEVELOPMENT SCENARIOS

### 4.1 LOW-RISE DEVELOPMENT

Figure 7 summarizes the government charges imposed on low-rise development in each municipality and breaks down the various costs by type. The total amount of government charges are compared to the estimated price for a new 36' single-detached home in each municipality, by calculating the ratio of total government charges to new home prices.<sup>8</sup>

Figure 7

<b>Summary of Government Charges, Greater Toronto Area, by Type, Low-Rise Development</b>						
Upper-Tier Municipality	Town of Oakville Halton Region	City of Brampton Peel Region	City of Markham York Region	Town of Bradford West Gwillimbury Simcoe County	Town of Ajax Durham Region	City of Toronto
Average New Home Price - 36' Detached	1,200,000	655,000	1,200,000	570,000	600,000	930,000
<i>Dollars</i>						
<b>Government Charges by Type</b>	<i>Dollars / Unit</i>					
Lower-Tier/Single-Tier DCs	33,688	29,417	33,687	25,106	16,087	60,739
Upper-Tier DCs	40,277	52,407	48,330	8,983	28,360	n.a.
Education DCs	6,633	4,567	6,407	1,759	2,735	1,493
Planning Review Fees	529	1,375	2,922	141	676	2,142
Building Permits	3,075	2,198	2,943	2,062	2,044	3,188
Engineering and Servicing	2,411	2,390	7,591	398	2,302	7,142
Property Tax	1,795	2,060	1,387	2,842	1,593	2,468
Hydro	2,049	3,000	1,900	1,900	2,049	1,396
Parkland Dedication	13,743	7,780	4,374	8,575	4,809	13,517
Tarion Enrolment	1,740	1,367	1,542	1,215	1,367	1,486
CMHC Mortgage Insurance	22,610	16,660	19,992	13,804	16,422	19,040
Harmonized Sales Tax	90,072	60,793	77,189	46,739	59,622	72,505
Land Transfer Tax	13,875	8,875	11,675	6,475	8,675	20,810
<b>Total</b>	<b>232,498</b>	<b>192,889</b>	<b>219,940</b>	<b>119,999</b>	<b>146,741</b>	<b>205,926</b>
<i>Percent</i>						
Government Charges as % of Average New Home Price	19.4%	29.4%	18.3%	21.1%	24.5%	22.1%
<b>Charges Paid By</b>	<i>Dollars / Unit</i>					
Developer	103,892	103,562	109,184	51,081	59,974	92,175
Home Owner	128,606	89,328	110,756	68,918	86,768	113,751
<b>Share of Charges Paid By</b>	<i>Percent</i>					
Developer	45%	54%	50%	43%	41%	45%
Home Owner	55%	46%	50%	57%	59%	55%
Source: Altus Group Economic Consulting						

<sup>8</sup> As some government charges are paid for by home buyers, not all of the government charges would affect, or be included, in the price of a home. Therefore, the ratio of government charges to new home prices should not be interpreted as the 'tax rate' on new homes. This ratio is merely shown to allow for a comparison across municipalities, and should be used with caution.

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In total, government charges for the six municipalities average \$183,100 per unit, and range from \$120,000 per home in the Town of Bradford West Gwillimbury to \$232,500 per home in the Town of Oakville:

- \$232,500 per home in the Town of Oakville/Halton Region;
- \$219,900 per home in the City of Markham/York Region;
- \$192,900 per home in the City of Brampton/Peel Region;
- \$205,900 per home in the City of Toronto;
- \$146,700 per home in the Town of Ajax/Durham Region; and
- \$120,000 per home in Town of Bradford West Gwillimbury/Simcoe County.

Government charges average 21.7% of the price of a new home, ranging from 18.3% in the City of Markham to 29.4% in the City of Brampton.

The most significant government charge imposed on new homes development charges, which range from approximately \$36,000 per single-detached home in the Town of Bradford West Gwillimbury to \$86,000 per single-detached home in the City of Brampton. Other significant costs include Harmonized Sales Tax, engineering and servicing fees, CMHC mortgage insurance, building permits, parkland dedication and land transfer taxes.

## 4.2 HIGH-RISE DEVELOPMENT

Figure 8 summarizes the government charges for high-rise development in each municipality. The government charges are broken down by type, and then totalled. The total government charges are then compared to the estimated price for a new condominium apartment in each municipality, by calculating the ratio of total government imposed costs to average prices (based on the mix of apartments in our hypothetical high-rise development).

In total, government charges for high-rise in the selected municipalities average \$122,800 per unit, ranging from \$68,800 per apartment in the Town of Bradford West Gwillimbury to \$164,500 per apartment in the City of Toronto:

- \$164,500 per apartment in the City of Toronto<sup>9</sup>;
- \$159,900 per apartment in the City of Markham/York Region;
- \$138,800 per apartment in the City of Brampton/Peel Region;
- \$132,000 per apartment in the Town of Oakville/Halton Region;
- \$72,600 per apartment in the Town of Ajax/Durham Region;
- \$68,800 per apartment in the Town of Bradford West Gwillimbury/Simcoe County.

**Figure 8 Summary of Government Charges, Greater Toronto Area, by Type, High-Rise Development**

Upper-Tier Municipality	Town of Oakville Halton Region	City of Brampton Peel Region	City of Markham York Region	Town of Bradford West Gwillimbury Simcoe County	Town of Ajax Durham Region	City of Toronto
Average New Home Price	518,800	462,700	532,700	421,000	402,600	750,300
<i>Dollars</i>						
<u>Government Charges by Type</u>	<i>Dollars / Unit</i>					
Lower-Tier/Single-Tier DCs	14,152	13,207	18,572	11,238	7,063	29,557
Upper-Tier DCs	17,430	26,117	25,982	5,070	13,328	n.a.
Education DCs	6,633	4,567	6,407	1,759	2,735	1,493
Planning Review Fees	303	611	984	108	341	1,334
Building Permits	1,507	1,507	1,332	1,011	1,002	1,563
Engineering and Servicing	356	865	1,621	64	470	320
Property Tax	1,747	2,901	1,892	783	714	2,391
Hydro	148	148	150	150	148	145
Parkland Dedication	28,748	39,651	39,693	6,180	6,401	20,180
Public Art	2,695	-	2,695	-	-	2,695
Tarion Enrolment	1,158	1,068	1,158	983	983	1,486
CMHC Mortgage Insurance	12,347	11,012	12,678	10,020	9,582	17,857
Harmonized Sales Tax	39,571	33,001	41,199	28,117	26,903	66,684
Land Transfer Tax	5,251	4,129	5,529	3,295	2,927	18,822
Total	132,048	138,784	159,893	68,779	72,597	164,527
<i>Percent</i>						
Government Charges as % of Average New Home Price	25.5%	30.0%	30.0%	16.3%	18.0%	21.9%
<u>Charges Paid By</u>	<i>Dollars / Unit</i>					
Developer	74,730	90,494	100,337	27,198	33,037	61,019
Home Owner	57,318	48,290	59,556	41,582	39,560	103,508
<u>Share of Charges Paid By</u>	<i>Percent</i>					
Developer	57%	65%	63%	40%	46%	37%
Home Owner	43%	35%	37%	60%	54%	63%

Source: Altus Group Economic Consulting

<sup>9</sup> We have also calculated the government charges per unit for Toronto based on a significantly smaller site of 0.3 hectares (0.75 acres). Instead of government charges of \$164,500 per apartment, the government charges would be \$142,800 per apartment, or 13% lower. The change in costs is due to lower parkland dedication costs, property taxes and engineering costs, all driven by the smaller site size.

As a percentage of the average price of a new apartment, government charges average to 23.9%, and range from 16.3% in the Town of Bradford West Gwillimbury to 30.0% in the City of Brampton.

The most significant government charge on new high-rise homes are development charges, which range from \$18,000 per apartment in the Town of Bradford West Gwillimbury to \$50,900 per apartment in the City of Markham (including Region of York charges). Other significant costs include parkland dedication/cash-in-lieu, Harmonized Sales Tax, engineering and servicing fees, CMHC mortgage insurance, building permits and land transfer taxes.

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## 5 SUMMARY AND CONCLUSION

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Government charges are imposed on either the land owner/developer/home builder (development charges, building permits, planning approval fees, parkland dedication, etc.), or the home buyer (CMHC mortgage insurance, HST, land transfer tax, etc.)

For low-rise homes, an average of 46% of government charges are paid for by developers/home builders, with the remaining 54% paid for directly by home buyers.

For high-rise homes, an average of 51% of government charges are paid for by developers/home builders, with the remaining 49% paid for directly by home buyers.

Government charges imposed on land owners/developers/home builders can have direct impacts on the price of new housing, as increased costs are likely to get passed on to new home buyers where the market will allow for increase house prices. Where the housing market may not allow for increase house prices, homes will either become more difficult to market, prices will have to moderate, or developers will have to absorb the additional costs.

Charges imposed on new home buyers increase the costs of home ownership and reduce the amount of income available to pay on-going mortgage costs, as well as other costs of living. Additionally, where charges imposed on developers/home builders are passed on to home buyers through higher prices, home buyers will have both a higher mortgage principal to repay, but will also have higher interest costs associated with a higher mortgage.

### 5.1 COMPARISON TO 2013 GOVERNMENT CHARGES STUDY

Compared to our 2013 study, we have found that government charges have increased significantly, by 60% on average for low-rise and 92% for high-rise over the five-year period. However, prices for low-rise have risen even faster than government charges, or by 67% since 2013, meaning that government charges as a share of housing low-rise prices has fallen slightly from 22.6% to 21.7%. In the 2013 study, average charges per low-rise unit were \$116,200, and have risen to \$186,300 per unit in 2018.

For high-rise, housing prices (+59%) have not increased as rapidly as government charges (+92%) since our 2013 report, meaning that government charges as a share of high-rise prices has risen from 19.7% to 23.9%.



Figure 9

**Change in Estimated Government Charges per New Home, Greater Toronto Area, 2013 and 2018 Altus Group Studies**

Municipality	Low-Rise Development							
	2013 Study			2018 Study			% Change in Charges	% Change in Price
	Government Charges	Estimated Price	Charges as % of Price	Government Charges	Estimated Price	Charges as % of Price		
<i>\$ / Unit</i>	<i>\$ / Unit</i>	<i>Percent</i>	<i>\$ / Unit</i>	<i>\$ / Unit</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	
Oakville / Halton Region	141,311	590,000	24.0%	232,498	1,200,000	19.4%	65%	103%
Brampton / Peel Region	133,540	490,000	27.3%	192,889	655,000	29.4%	44%	34%
Markham / York Region	145,791	600,000	24.3%	219,940	1,200,000	18.3%	51%	100%
BWG / Simcoe County	82,996	410,000	20.2%	119,999	570,000	21.1%	45%	39%
Ajax / Durham Region	92,405	460,000	20.1%	146,741	600,000	24.5%	59%	30%
City of Toronto	100,987	540,000	18.7%	205,926	930,000	22.1%	104%	72%
<b>Average</b>	<b>116,172</b>	<b>515,000</b>	<b>22.6%</b>	<b>186,332</b>	<b>859,167</b>	<b>21.7%</b>	<b>60%</b>	<b>67%</b>

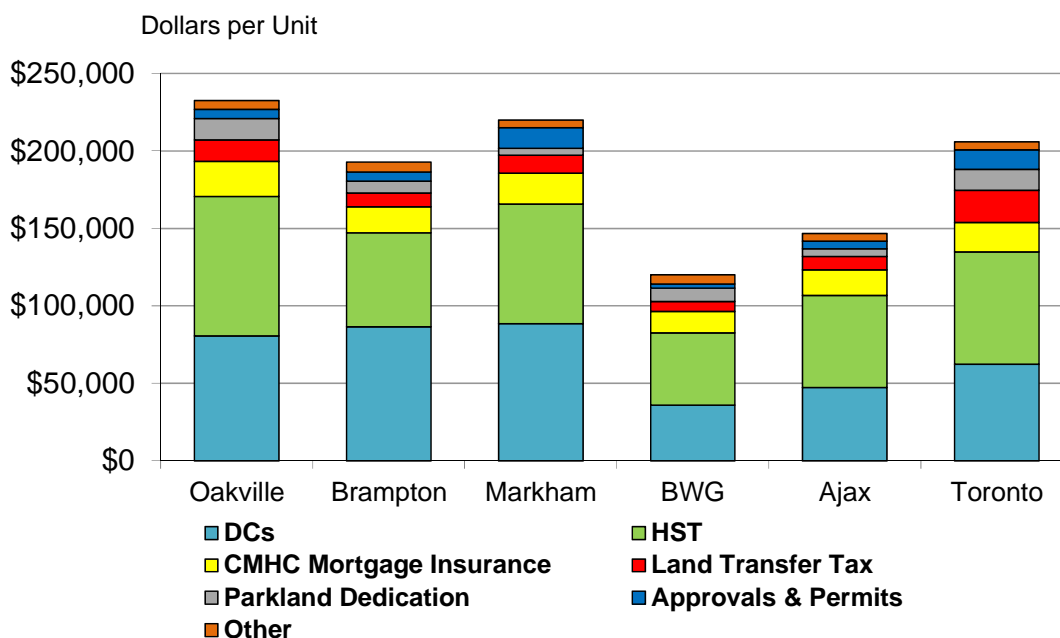
Municipality	High-Rise Development							
	2013 Study			2018 Study			% Change in Charges	% Change in Price
	Government Charges	Estimated Price	Charges as % of Price	Government Charges	Estimated Price	Charges as % of Price		
<i>\$ / Unit</i>	<i>\$ / Unit</i>	<i>Percent</i>	<i>\$ / Unit</i>	<i>\$ / Unit</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	
Oakville / Halton Region	79,169	380,800	20.8%	132,048	518,800	25.5%	67%	36%
Brampton / Peel Region	64,542	289,500	22.3%	138,784	462,700	30.0%	115%	60%
Markham / York Region	77,753	368,900	21.1%	159,893	532,700	30.0%	106%	44%
BWG / Simcoe County	47,556	250,600	19.0%	68,779	421,000	16.3%	45%	68%
Ajax / Durham Region	47,899	250,600	19.1%	72,597	402,600	18.0%	52%	61%
City of Toronto	66,887	406,900	16.4%	164,527	750,300	21.9%	146%	84%
<b>Average</b>	<b>63,968</b>	<b>324,550</b>	<b>19.7%</b>	<b>122,771</b>	<b>514,683</b>	<b>23.9%</b>	<b>92%</b>	<b>59%</b>

Source: Altus Group Economic Consulting

## **Appendix**

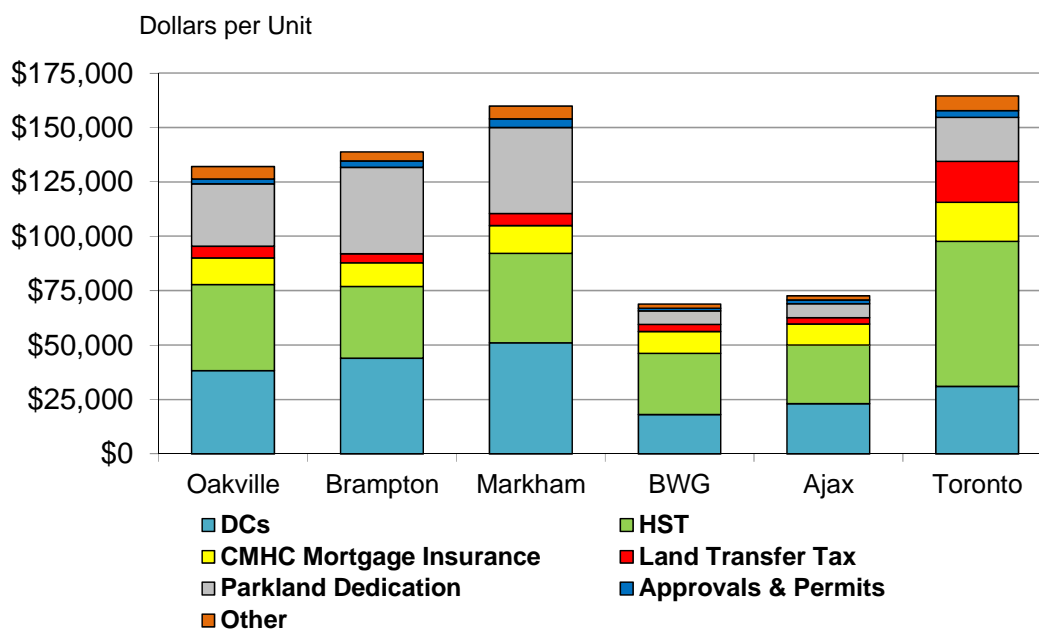
# **Summary Charts for Costs of Low-Rise and High-Rise Development**

## Government Charges per Apartment, by Type of Cost, Low-Rise Development, Selected GTA Municipalities



	Town of Oakville	City of Brampton	City of Markham	Town of Bradford West Gwillimbury	Town of Ajax	City of Toronto
DCs	80,598	86,392	88,424	35,848	47,182	62,232
HST	90,072	60,793	77,189	46,739	59,622	72,505
CMHC Mortgage Insurance	22,610	16,660	19,992	13,804	16,422	19,040
Land Transfer Tax	13,875	8,875	11,675	6,475	8,675	20,810
Parkland Dedication	13,743	7,780	4,374	8,575	4,809	13,517
Approvals & Permits	6,016	5,962	13,456	2,602	5,022	12,472
Other (Property Tax + Hydro + Tarion)	5,584	6,428	4,830	5,956	5,010	5,350
<b>Total</b>	<b>232,498</b>	<b>192,889</b>	<b>219,940</b>	<b>119,999</b>	<b>146,741</b>	<b>205,926</b>

## Government Charges per Apartment, by Type of Cost, High-Rise Development, Selected GTA Municipalities



	Town of Oakville	City of Brampton	City of Markham	Town of Bradford West Gwillimbury	Town of Ajax	City of Toronto
DCs	38,215	43,890	50,961	18,067	23,126	31,050
HST	39,571	33,001	41,199	28,117	26,903	66,684
CMHC Mortgage Insurance	12,347	11,012	12,678	10,020	9,582	17,857
Land Transfer Tax	5,251	4,129	5,529	3,295	2,927	18,822
Parkland Dedication	28,748	39,651	39,693	6,180	6,401	20,180
Approvals & Permits	2,167	2,984	3,937	1,184	1,814	3,218
Other (Property Tax + Hydro + Tarion + Public Art)	5,748	4,117	5,895	1,917	1,846	6,716
<b>Total</b>	<b>132,048</b>	<b>138,784</b>	<b>159,893</b>	<b>68,779</b>	<b>72,597</b>	<b>164,527</b>