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**Item No. 3**  
**Halifax Regional Council**  
**January 26, 2010**  
**Committee of the Whole**

**TO:** Mayor Kelly and Members of Halifax Regional Council

**SUBMITTED BY:**   
Cathie O'Toole, CGA, Director of Finance

**DATE:** January 8, 2010

**SUBJECT:** Update on Tax Reform Workshop

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**INFORMATION REPORT**

**ORIGIN**

At its June 23, 2009 and September 22, 2009 meetings the Committee of the Whole debated a recommendation that originated with Council's Tax Reform Committee. At the later meeting Council suspended its debate on the main motion and agreed to "participate in an information workshop on the matter." Two days of workshops were held on November 16, 2009 and November 23, 2009. This report provides background material and options from the workshop.

**Update on Tax Reform Workshop**

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**BACKGROUND**

Following the completion of HRM's Regional Plan, Council established a Tax Reform Committee in late 2006 to review the entire "Foundations" of the system. Its membership consisted of seven citizens and six councillors from across the Region. Its mandate was to oversee the Tax Reform project including public consultations and recommendations to Council.

The Tax Reform Committee held a series of public meetings in the Spring of 2007 aimed at understanding what foundations and principles should underlie any municipal tax system. These meetings were meant to discuss the theoretical "Foundation" for the municipal tax system. Based on those consultations, it created a Mission Statement for the tax system with two key elements: "services" and "ability to pay". Only then did the Committee start work on options for the tax system.

The Committee studied municipal tax systems elsewhere in Canada and abroad. It looked at several broad "packages" for a tax system before developing a "draft tax model" for public discussions. This model was based on a combination of both "services" and "ability to pay".

Municipal services were examined using a "benefit" approach. A series of nine dwelling unit taxes were designed to replace the current assessment based system. Overall, these nine taxes would replace the current three general tax rates as well as around 15 area rates and numerous local improvement charges. Setting tax rates by key services was seen as improving transparency and accountability for municipal services. While some refer to it as a fee for service model, it is not a user pay model. It is more accurate to refer to it as service-based taxation based on a "benefit" approach. Individuals will not have the option of opting out of services and will not have a choice as to which service they may acquire or pay for. Rather, these are decisions made by Regional Council and the tax for municipal services will be levied either regionally (eg Police, Fire, Libraries), within a defined area (eg Transit, Sidewalks, Recreation), or on specific types of properties that have the greatest degree of benefit (eg Hydrants, Solid Waste).

Ability to Pay was considered a critical component of the Draft Tax Model and was examined in great detail. The current property taxes paid by income level were examined especially those of low income individuals. The Committee is proposing a substantial enhancement of the Low Income Rebate system. Overall, the Draft Tax Model will see a decline in the tax burden on most low income homeowners. Middle income tax payers that have high-end tax bills will see those bills decline while those who have enjoyed very low property tax bills will see an increase.

The Tax Reform Committee has emphasized throughout that this model is one approach that could be taken and that numerous elements of it can be altered or replaced. It should go without saying that such a model would be phased in over a period of time.

The Draft Tax Model was presented at a series of 13 public open houses in the spring of 2008,

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along with extensive background information and the impact of potential changes. Individuals were given representative examples showing homes that would see tax increases and those that would see tax decreases. In addition, a tax calculator was provided on the HRM website that allowed any individual to determine the impact on their own home.

The public open houses were contentious meetings with approximately 600 people in attendance. Some individuals were uncomfortable with the meeting format, preferring an open mike with presentations. Despite this an enormous amount of valuable feedback was obtained. The approach allowed staff to answer individual questions one on one and understand the concerns and issues of many citizens who otherwise might have remained silent. Based on those discussions and the feedback survey used around 30% of participants would approve of the Draft Tax Model as is. About another 20% would wish to see it modified before being implemented. Just under 20% wanted the status quo. The Draft Tax Model has been publicly endorsed by the Greater Halifax Chamber of Commerce, numerous ratepayers associations and the Condo Owners of Nova Scotia.

In both the 2007 and 2008 consultations the Tax Reform Committee used public surveys as supplementary tools to help probe on issues. Public surveys generally provide a more representative sample than do public meetings. However, the questions that can be asked are typically less detailed and care needs to be taken in interpreting the results. Surveys generally confirm that citizens wish a service-based approach and also some form of support for lower income households. The last survey undertaken by the Tax Reform Committee was in January of 2009 by The Marketing Clinic (TMC).

Based on public feedback from its open houses the Committee recommended the following adjustments to the Draft Tax Model:

- That the Deed Transfer Tax not be eliminated. While originally proposed for elimination the consultations suggested that those who have already paid it do not want it eliminated.
- That there be a surtax on high value properties to help ensure that higher income individuals bear more of the property tax burden. Any revenues would offset any increase in low income support.
- That low-value apartment buildings be provided with a lower tax burden than other apartments. This will allow many of those in apartments to have a somewhat comparable tax burden to a low income homeowner.

In June of 2009 the Tax Reform Committee returned to Council and asked them to consider whether Council wished to continue looking at moving off of assessment. It suggested Council hold an information workshop. Based on their recommendation a five part motion was placed before Committee of the Whole:

- *The current property tax system no longer reflects ability to pay and that Council continue to explore moving off of assessment-based residential property tax as the current property*

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*tax system no longer reflects ability to pay.*

- *Council confirm that it supports taxation that reflects the recovery of the cost of providing municipal services, ability to pay and supports the following taxation principles:
  - Equity, Economic Competitiveness, Efficiency, Respect for other Governments, Simplicity, Stability, Transparency and Accountability**
- *Council instruct the Tax Reform Committee to undertake a complete review of commercial taxation under the following broad categories
  - The relationship between the commercial and residential rates of taxation*
  - Taxation within the commercial sector to determine whether there should be a redistribution of commercial taxation**
- *The Deed Transfer Tax be Retained*
- *Council instruct the Tax Reform Committee to
  - Return to Council in September with recommended options on taxation, reflecting the above principles, including a phase-in schedule starting in 2010-2011 and continued support for modest incomes,*
  - Hold an information workshop for Council on those recommendations, prior to the COW debate**

On September 22, 2009 Council resumed its debate on the motion but agreed to suspend the debate in order to hold an information workshop on taxation. As part of that motion Council also agreed that the Tax Reform Committee had fulfilled its role and that Regional Council should take over that responsibility directly.

- *That the debate on the motion of June 23, 2009 be suspended and Council agree to participate in an information workshop on the matter.*
- *That the workshop explore the best tax system for residents of HRM.*
- *Further that Council agree that the work of the Tax Reform Committee has been completed and it is now Council's role to make a decision on the direction to take prior to the debate on the motion of June 23, 2009.*

**DISCUSSION**

Information workshops on taxation were held on November 16, 2009 and November 23, 2009. The workshops were designed to provide background information to members of Council and allow for an informal exchange of thoughts. No recommendations or decisions were made. Meetings were open to the public as observers.

The November 16<sup>th</sup> workshop focussed on an explanation of the Draft Tax Model and the chance to seek additional information. Staff provided additional information as requested. In

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concluding the workshops it was indicated that staff required direction from Council as to how to proceed on this issue and that without that direction additional staff time into researching background material and options would be limited.

The slides and material used at workshops are included in the attached background material. As part of that workshop Councillors were asked to identify the principles that were their priorities for designing a “Best Tax System”. The workshop also allowed for a discussion on what kind of tools or approaches could be used in a tax system. The items that were discussed were:

- Using the Draft Tax Model
- Using the Draft Tax Model but on assessment, not dwelling units
- Using the Draft Tax Model but only for the Solid Waste service
- Using a Single Tax Rate system on assessment (Capped Values)
- Using a system of tax credits and surtaxes
- Freeze current taxes with additional revenues spread equally and new homes taxed at the average tax rate, and,
- Using the Draft Tax Model but on assessment. Grandfather existing homes with new homes and homes just sold being taxed on dwelling units.

There was also discussions on approaches for dealing with low and middle income individuals. These focused on the various tools involved including rebate amounts, income thresholds and circuit breakers.

**BUDGET IMPLICATIONS**

There are no budget implications to this report.

**FINANCIAL MANAGEMENT POLICIES/BUSINESS PLAN**

This report complies with the Municipality’s Multi-Year Financial Strategy, the approved Operating, Capital and Reserve budgets, policies and procedures regarding withdrawals from the utilization of Capital and Operating reserves, as well as any relevant legislation.

**ALTERNATIVES**

There are many variations and alternatives to the Draft Tax Model. These range from phasing in the full model over multiple years to implementing a portion of the model only. For example, Regional Council could choose to test the model using a service such as solid waste or hydrants.

Another choice would be to use the Draft Tax Model for sidewalk taxation. Sidewalks are the only remaining service that is in the urban tax rate. However several thousand urban homes are not within walking distance of sidewalks and the urban tax rate remains a source of controversy.

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There is a commitment to review this issue for 2010-2011 regardless of how tax reform proceeds. Another option is to find a mechanism to freeze current taxes and share future costs equally amongst all taxpayers.

**ATTACHMENTS**

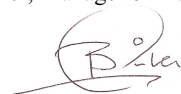
A - Overview of Draft Tax Model

B - Additional Background Information

A copy of this report can be obtained online at <http://www.halifax.ca/council/agendasc/cagenda.html> then choose the appropriate meeting date, or by contacting the Office of the Municipal Clerk at 490-4210, or Fax 490-4208.

Report Prepared by: Bruce Fisher, Manager of Fiscal and Taxation Policy, 490-4493

Report Approved by:



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Bruce Fisher, Manager of Fiscal and Taxation Policy, 490-4493

## Appendix A - Overview of Draft Tax Model

Based upon the principles it developed through consultations, and its research the Tax Reform Committee recommended that:

Those municipal services which clearly benefit specific households should be paid for by those households. In particular

- ✓ **Solid Waste** should be paid for by those properties which receive solid waste pick-up through a flat fee per dwelling. Those that don't get pick-up, such as most commercial properties and apartment buildings with more than six units, would not pay.
- ✓ A **Hydrant** tax, also a flat fee, would be paid once by every property within a reasonable distance of a hydrant.
- ✓ The cost of **local roads** should be paid for by those who front on a road. That fee would be paid for once per property. Those on private or provincial roads would be provided a reduction in the local road fee.

Those services that are available to and chiefly benefit only certain communities would be paid for by a dwelling unit fee levied only within those communities. These services include:

- ✓ **Local Transit** such as all Metro Transit or community transit lines would be paid for by those within 1 km of a Transit stop.
- ✓ **Local Sidewalks** would be paid for by those within walking distance of a sidewalk.
- ✓ **Local Recreation Facilities** (small local recreation and community facilities) would be paid for by those within 8 km of the facilities.
- ✓ **Regional Transit** such as Metro Link, Rural Express Transit or the ferry system would be paid for by all residents. There would be a different tax rate for each of four zones.
- ✓ **Regional Roads** (arterial and collector roads and adjacent sidewalks) generally benefit the entire region. They would be paid for by all residents with a different tax rate for each of the four zones.

A **Regional Tax Rate** would be applied to all homes at a set rate. It would cover municipal services that benefit the entire region such as Police, Fire, Library and regional recreational facilities such as rinks and pools and the Metro Centre. It is the largest of the nine tax rates and would cover almost 50% of municipal services.

The current area rate for provincially mandated services would be maintained. As the Provincial formulas to calculate Halifax's cost are largely based on uniform assessment, this rate would continue to be collected on the assessment system. For residential taxpayers, this represents about one-third of their tax bill.

The **low income tax rebate** would be expanded to include more generous rebate amounts. The maximum income levels would be raised and there would be additional

amounts available for families with children. Under this new system the intent is to lower the tax burden of the majority of low income homeowners. It is hoped this improved rebate would be administered by the Canada Revenue Agency.

A **surtax on high value homes** should be introduced. A surtax on the top 5% (or less) of homes would help ensure that higher income individuals bear more of the property tax burden. This would offset any increase in low income support.

These nine municipal taxes would no longer be collected through the assessment system. Rather, a single rate would be set for each single family home. For instance, under a new system every property fronting on a HRM road would pay the same amount for local road service. Comparisons are simple, consistent and transparent. Taxpayers can then ask questions about that local road budget, why it costs what it does and whether they support that level of service.

Two of the nine taxes (Hydrants and Local Roads) are the same for all properties, regardless of the number of dwelling units on the property. For the other taxes, multi-unit buildings (such as condos and apartments) would have special tax rules, and would pay reduced amounts of tax depending upon how many units are in each building.

Most low income individuals reside in apartment buildings, not homes. While taxes on apartment buildings are generally lower than on homes, the Committee is concerned that those tax levels may exceed the capacity of those individuals to pay. It is recommending that low-value buildings be provided with a lower tax burden than other apartments. This will allow many of those in apartments to have a somewhat comparable tax burden to a low income homeowner.

The Committee accepts that most taxpayers do not wish the Deed Transfer Tax to be eliminated and is no longer recommending its removal.



## Examples of Tax Reform using 2007 Information and Tax Rates

Single Family  
Home  
185,000

### Regional Centre

#### Municipal Services

##### Paid for by the Property Once:

Hydrants	116
Local Roads	176
<b>Sub-Total</b>	<b>292</b>

##### By the Number of Dwellings at 60%:

Regional Rate	474
Regional Roads	45
Regional Transit	25
Local Transit	140
Local Sidewalks	48
<b>Sub-Total</b>	<b>731</b>

##### By the Number of Dwellings at 100%:

Local Recreation Facilities	36
Solid Waste	256
<b>Sub-Total</b>	<b>292</b>

<b>Total Municipal Services</b>	<b>1,316</b>
Provincial Taxes	722
<b>Total Taxes</b>	<b>2,037</b>

#### Current Taxes (2007)

Municipal	1,554
Provincial Taxes	722
<b>Total Taxes</b>	<b>2,276</b>
Variance	(238)

# Single Family Home - Regional Centre - Municipal and Provincial Property Tax

Excludes Multi-Unit Properties and Mobile Homes

Based on 2007 Taxation Year

January 12, 2009

	Not Eligible for Low Income Relief		With Low Income Adjustment (\$20k in income, no children)	
	Current Tax Structure	Draft Tax Model	Current Tax Structure	Draft Tax Model
<b>Home Value</b>				
	50,000	615	1,511	200
	75,000	923	1,608	483
	100,000	1,230	1,706	710
	125,000	1,538	1,803	1,018
	150,000	1,845	1,901	1,325
	175,000	2,153	1,998	1,553
<b>Median</b>	<b>185,000</b>	<b>2,276</b>	<b>2,037</b>	<b>1,676</b>
	200,000	2,460	2,096	1,860
	225,000	2,768	2,193	2,168
	250,000	3,075	2,291	2,475
	275,000	3,383	2,388	2,783
	300,000	3,690	2,486	3,090
	325,000	3,998	2,583	3,398
	350,000	4,305	2,681	3,705
	375,000	4,613	2,778	4,013
	400,000	4,920	2,876	4,320
	425,000	5,228	2,973	4,628
	450,000	5,535	3,071	4,935
	475,000	5,843	3,168	5,243
	500,000	6,150	3,266	5,550
	525,000	6,458	3,363	5,858
	550,000	6,765	3,461	6,165
	575,000	7,073	3,558	6,473
	600,000	7,380	3,656	6,780
	625,000	7,688	3,753	7,088
	650,000	7,995	3,851	7,395
	675,000	8,303	3,948	7,703
	700,000	8,610	4,046	8,010
	725,000	8,918	4,143	8,318
	750,000	9,225	4,241	8,625
	775,000	9,533	4,338	8,933
	800,000	9,840	4,436	9,240
	825,000	10,148	4,533	9,548
	850,000	10,455	4,631	9,855
	875,000	10,763	4,728	10,163
	900,000	11,070	4,826	10,470
	925,000	11,378	4,923	10,778
	950,000	11,685	5,021	11,085
	975,000	11,993	5,118	11,393
	1,000,000	12,300	5,216	11,700

Plus, there is a Surtax recommended for Higher Value Homes

Excludes Supplementary Education, Sidewalk Plowing and any local area rates or local improvement charges. Before changes to Transit Tax structure.

# Single Family Home - Regional Centre - Municipal Property Tax

Excludes Multi-Unit Properties and Mobile Homes  
Based on 2007 Taxation Year  
January 12, 2009

	Not Eligible for Low Income Relief		With Low Income Adjustment (\$20k in income, no children)	
	Current Tax Structure	Draft Tax Model	Current Tax Structure	Draft Tax Model
<b>Home Value</b>				
	50,000	420	1,316	137
	75,000	630	1,316	330
	100,000	840	1,316	485
	125,000	1,050	1,316	695
	150,000	1,260	1,316	905
	175,000	1,470	1,316	1,060
<b>Median</b>	<b>185,000</b>	<b>1,554</b>	<b>1,316</b>	<b>1,144</b>
	200,000	1,680	1,316	1,270
	225,000	1,890	1,316	1,480
	250,000	2,100	1,316	1,690
	275,000	2,310	1,316	1,900
	300,000	2,520	1,316	2,110
	325,000	2,730	1,316	2,320
	350,000	2,940	1,316	2,530
	375,000	3,150	1,316	2,740
	400,000	3,360	1,316	2,950
	425,000	3,570	1,316	3,160
	450,000	3,780	1,316	3,370
	475,000	3,990	1,316	3,580
	500,000	4,200	1,316	3,790
	525,000	4,410	1,316	4,000
	550,000	4,620	1,316	4,210
	575,000	4,830	1,316	4,420
	600,000	5,040	1,316	4,630
	625,000	5,250	1,316	4,840
	650,000	5,460	1,316	5,050
	675,000	5,670	1,316	5,260
	700,000	5,880	1,316	5,470
	725,000	6,090	1,316	5,680
	750,000	6,300	1,316	5,890
	775,000	6,510	1,316	6,100
	800,000	6,720	1,316	6,310
	825,000	6,930	1,316	6,520
	850,000	7,140	1,316	6,730
	875,000	7,350	1,316	6,940
	900,000	7,560	1,316	7,150
	925,000	7,770	1,316	7,360
	950,000	7,980	1,316	7,570
	975,000	8,190	1,316	7,780
	1,000,000	8,400	1,316	7,990

Plus, there is a Surtax recommended for Higher Value Homes

Excludes Supplementary Education, Sidewalk Plowing and any local area rates or local improvement charges. Before changes to Transit Tax structure.

# Examples of Tax Reform using 2007 Information and Tax Rates

Single Family  
Home  
150,000

## next to Regional Centre

### Municipal Services

#### Paid for by the Property Once:

Hydrants	116
Local Roads	176
<b>Sub-Total</b>	<b>292</b>

#### By the Number of Dwellings at 60%:

Regional Rate	474
Regional Roads	88
Regional Transit	49
Local Transit	140
Local Sidewalks	48
<b>Sub-Total</b>	<b>798</b>

#### By the Number of Dwellings at 100%:

Local Recreation Facilities	36
Solid Waste	256
<b>Sub-Total</b>	<b>292</b>

<b>Total Municipal Services</b>	<b>1,383</b>
Provincial Taxes	585
<b>Total Taxes</b>	<b>1,968</b>

### Current Taxes (2007)

Municipal	1,260
Provincial Taxes	585
<b>Total Taxes</b>	<b>1,845</b>
Variance	123

# Single Family Home - next to Regional Centre - Municipal and Provincial Property Tax

Excludes Multi-Unit Properties and Mobile Homes  
Based on 2007 Taxation Year  
January 12, 2009

	Not Eligible for Low Income Relief		With Low Income Adjustment (\$20k in income, no children)	
	Current Tax Structure	Draft Tax Model	Current Tax Structure	Draft Tax Model
<b>Home Value</b>				
	35,000	431	1,519	200
	50,000	615	1,578	200
	75,000	923	1,675	483
	100,000	1,230	1,773	710
	125,000	1,538	1,870	1,018
<b>Median</b>	<b>150,000</b>	<b>1,845</b>	<b>1,968</b>	<b>1,325</b>
	175,000	2,153	2,065	1,553
	200,000	2,460	2,163	1,860
	225,000	2,768	2,260	2,168
	250,000	3,075	2,358	2,475
	275,000	3,383	2,455	2,783
	300,000	3,690	2,553	3,090
	325,000	3,998	2,650	3,398
	350,000	4,305	2,748	3,705
	375,000	4,613	2,845	4,013
	400,000	4,920	2,943	4,320
	425,000	5,228	3,040	4,628
	450,000	5,535	3,138	4,935
	475,000	5,843	3,235	5,243
	500,000	6,150	3,333	5,550
	525,000	6,458	3,430	5,858
	550,000	6,765	3,528	6,165
	575,000	7,073	3,625	6,473
	600,000	7,380	3,723	6,780
	625,000	7,688	3,820	7,088
	650,000	7,995	3,918	7,395
	675,000	8,303	4,015	7,703
	700,000	8,610	4,113	8,010
	725,000	8,918	4,210	8,318
	750,000	9,225	4,308	8,625
	775,000	9,533	4,405	8,933
	800,000	9,840	4,503	9,240
	825,000	10,148	4,600	9,548
	850,000	10,455	4,698	9,855
	875,000	10,763	4,795	10,163
	900,000	11,070	4,893	10,470
	925,000	11,378	4,990	10,778
	950,000	11,685	5,088	11,085
	975,000	11,993	5,185	11,393
	1,000,000	12,300	5,283	11,700

Plus, there is a Surtax recommended for Higher Value Homes

Excludes Supplementary Education, Sidewalk Plowing and any local area rates or local improvement charges. Before changes to Transit Tax structure.

# Single Family Home - next to Regional Centre - Municipal Property Tax

Excludes Multi-Unit Properties and Mobile Homes  
Based on 2007 Taxation Year  
January 12, 2009

	Not Eligible for Low Income Relief		With Low Income Adjustment (\$20k in income, no children)	
	Current Tax Structure	Draft Tax Model	Current Tax Structure	Draft Tax Model
<b>Home Value</b>				
	35,000	294	1,383	68
	50,000	420	1,383	137
	75,000	630	1,383	330
	100,000	840	1,383	485
	125,000	1,050	1,383	695
<b>Median</b>	<b>150,000</b>	<b>1,260</b>	<b>1,383</b>	<b>905</b>
	175,000	1,470	1,383	1,060
	200,000	1,680	1,383	1,270
	225,000	1,890	1,383	1,480
	250,000	2,100	1,383	1,690
	275,000	2,310	1,383	1,900
	300,000	2,520	1,383	2,110
	325,000	2,730	1,383	2,320
	350,000	2,940	1,383	2,530
	375,000	3,150	1,383	2,740
	400,000	3,360	1,383	2,950
	425,000	3,570	1,383	3,160
	450,000	3,780	1,383	3,370
	475,000	3,990	1,383	3,580
	500,000	4,200	1,383	3,790
	525,000	4,410	1,383	4,000
	550,000	4,620	1,383	4,210
	575,000	4,830	1,383	4,420
	600,000	5,040	1,383	4,630
	625,000	5,250	1,383	4,840
	650,000	5,460	1,383	5,050
	675,000	5,670	1,383	5,260
	700,000	5,880	1,383	5,470
	725,000	6,090	1,383	5,680
	750,000	6,300	1,383	5,890
	775,000	6,510	1,383	6,100
	800,000	6,720	1,383	6,310
	825,000	6,930	1,383	6,520
	850,000	7,140	1,383	6,730
	875,000	7,350	1,383	6,940
	900,000	7,560	1,383	7,150
	925,000	7,770	1,383	7,360
	950,000	7,980	1,383	7,570
	975,000	8,190	1,383	7,780
	1,000,000	8,400	1,383	7,990

Plus, there is a Surtax recommended for Higher Value Homes

Excludes Supplementary Education, Sidewalk Plowing and any local area rates or local improvement charges. Before changes to Transit Tax structure.

# Examples of Tax Reform using 2007 Information and Tax Rates

Single Family  
Home  
150,000

## CommuterShed

### Municipal Services

#### Paid for by the Property Once:

Hydrants	-
Local Roads	176
<b>Sub-Total</b>	<b>176</b>

#### By the Number of Dwellings at 60%:

Regional Rate	474
Regional Roads	101
Regional Transit	57
Local Transit	140
Local Sidewalks	-
<b>Sub-Total</b>	<b>772</b>

#### By the Number of Dwellings at 100%:

Local Recreation Facilities	36
Solid Waste	256
<b>Sub-Total</b>	<b>292</b>

<b>Total Municipal Services</b>	<b>1,240</b>
Provincial Taxes	585
<b>Total Taxes</b>	<b>1,825</b>

#### Current Taxes (2007)

Municipal	1,062
Provincial Taxes	585
<b>Total Taxes</b>	<b>1,647</b>
Variance	178

# Single Family Home - CommuterShed - Municipal and Provincial Property Tax

Excludes Multi-Unit Properties and Mobile Homes  
Based on 2007 Taxation Year  
January 12, 2009

Home Value	Not Eligible for Low Income Relief		With Low Income Adjustment (\$20k in income, no children)	
	Current Tax Structure	Draft Tax Model	Current Tax Structure	Draft Tax Model
			200	375
			384	472
			578	570
			853	667
			<b>1,127</b>	<b>765</b>
			1,402	862
			1,596	960
			1,871	1,057
			2,145	1,155
			2,420	1,252
			2,694	1,350
			2,969	1,447
			3,243	1,545
			3,518	1,642
			3,792	1,740
			4,067	1,837
			4,341	1,935
			4,616	2,032
			4,890	2,130
			5,165	2,227
			5,439	2,325
			5,714	2,422
			5,988	2,520
			6,263	2,617
			6,537	2,715
			6,812	2,812
			7,086	2,910
			7,361	3,007
			7,635	3,105
			7,910	3,202
			8,184	3,300
			8,459	3,397
			8,733	3,495
			9,008	3,592
			9,282	3,690
			9,557	3,787
			9,831	3,885
			10,106	3,982
			10,380	4,080

Plus, there is a Surtax recommended for Higher Value  
Homes

Excludes Supplementary Education, Sidewalk Plowing and any local area rates or local improvement charges. Before changes to Transit Tax structure.



# Single Family Home - CommuterShed - Municipal Property Tax

Excludes Multi-Unit Properties and Mobile Homes  
Based on 2007 Taxation Year  
January 12, 2009

	Not Eligible for Low Income Relief		With Low Income Adjustment (\$20k in income, no children)	
	Current Tax Structure	Draft Tax Model	Current Tax Structure	Draft Tax Model
<b>Home Value</b>				
	50,000	354	1,240	129
	75,000	531	1,240	247
	100,000	708	1,240	373
	125,000	885	1,240	550
<b>Median</b>	<b>150,000</b>	<b>1,062</b>	<b>1,240</b>	<b>727</b>
	175,000	1,239	1,240	904
	200,000	1,416	1,240	1,029
	225,000	1,593	1,240	1,206
	250,000	1,770	1,240	1,383
	275,000	1,947	1,240	1,560
	300,000	2,124	1,240	1,737
	325,000	2,301	1,240	1,914
	350,000	2,478	1,240	2,091
	375,000	2,655	1,240	2,268
	400,000	2,832	1,240	2,445
	425,000	3,009	1,240	2,622
	450,000	3,186	1,240	2,799
	475,000	3,363	1,240	2,976
	500,000	3,540	1,240	3,153
	525,000	3,717	1,240	3,330
	550,000	3,894	1,240	3,507
	575,000	4,071	1,240	3,684
	600,000	4,248	1,240	3,861
	625,000	4,425	1,240	4,038
	650,000	4,602	1,240	4,215
	675,000	4,779	1,240	4,392
	700,000	4,956	1,240	4,569
	725,000	5,133	1,240	4,746
	750,000	5,310	1,240	4,923
	775,000	5,487	1,240	5,100
	800,000	5,664	1,240	5,277
	825,000	5,841	1,240	5,454
	850,000	6,018	1,240	5,631
	875,000	6,195	1,240	5,808
	900,000	6,372	1,240	5,985
	925,000	6,549	1,240	6,162
	950,000	6,726	1,240	6,339
	975,000	6,903	1,240	6,516
	1,000,000	7,080	1,240	6,693

Plus, there is a Surtax recommended for Higher Value  
Homes

Excludes Supplementary Education, Sidewalk Plowing and any local area rates or local improvement charges. Before changes to Transit Tax structure.

# Examples of Tax Reform using 2007 Information and Tax Rates

Single Family  
Home  
50,000

## Resource Area

### Municipal Services

#### Paid for by the Property Once:

Hydrants	-
Local Roads	132
<b>Sub-Total</b>	<b>132</b>

#### By the Number of Dwellings at 60%:

Regional Rate	474
Regional Roads	30
Regional Transit	17
Local Transit	-
Local Sidewalks	-
<b>Sub-Total</b>	<b>521</b>

#### By the Number of Dwellings at 100%:

Local Recreation Facilities	-
Solid Waste	256
<b>Sub-Total</b>	<b>256</b>

<b>Total Municipal Services</b>	<b>909</b>
Provincial Taxes	195
<b>Total Taxes</b>	<b>1,104</b>

### Current Taxes (2007)

Municipal	351
Provincial Taxes	195
<b>Total Taxes</b>	<b>546</b>
Variance	558

# Single Family Home - Resource Area - Municipal and Provincial Property Tax

Excludes Multi-Unit Properties and Mobile Homes  
Based on 2007 Taxation Year  
January 12, 2009

		Not Eligible for Low Income Relief		With Low Income Adjustment (\$20k in income, no children)	
		Current Tax Structure	Draft Tax Model	Current Tax Structure	Draft Tax Model
Home Value					
Median	35,000	382	1,046	200	100
	50,000	546	1,104	200	100
	75,000	819	1,202	379	142
	100,000	1,092	1,299	572	239
	125,000	1,365	1,397	845	337
	150,000	1,638	1,494	1,118	434
	175,000	1,911	1,592	1,391	532
	200,000	2,184	1,689	1,584	629
	225,000	2,457	1,787	1,857	727
	250,000	2,730	1,884	2,130	824
	275,000	3,003	1,982	2,403	922
	300,000	3,276	2,079	2,676	1,019
	325,000	3,549	2,177	2,949	1,117
	350,000	3,822	2,274	3,222	1,214
	375,000	4,095	2,372	3,495	1,312
	400,000	4,368	2,469	3,768	1,409
	425,000	4,641	2,567	4,041	1,507
	450,000	4,914	2,664	4,314	1,604
	475,000	5,187	2,762	4,587	1,702
	500,000	5,460	2,859	4,860	1,799
	525,000	5,733	2,957	5,133	1,897
	550,000	6,006	3,054	5,406	1,994
	575,000	6,279	3,152	5,679	2,092
	600,000	6,552	3,249	5,952	2,189
	625,000	6,825	3,347	6,225	2,287
	650,000	7,098	3,444	6,498	2,384
	675,000	7,371	3,542	6,771	2,482
	700,000	7,644	3,639	7,044	2,579
	725,000	7,917	3,737	7,317	2,677
	750,000	8,190	3,834	7,590	2,774
775,000	8,463	3,932	7,863	2,872	
800,000	8,736	4,029	8,136	2,969	
825,000	9,009	4,127	8,409	3,067	
850,000	9,282	4,224	8,682	3,164	
875,000	9,555	4,322	8,955	3,262	
900,000	9,828	4,419	9,228	3,359	
925,000	10,101	4,517	9,501	3,457	
950,000	10,374	4,614	9,774	3,554	
975,000	10,647	4,712	10,047	3,652	
1,000,000	10,920	4,809	10,320	3,749	

Plus, there is a Surtax recommended for Higher Value Homes

Excludes Supplementary Education, Sidewalk Plowing and any local area rates or local improvement charges. Before changes to Transit Tax structure.

# Single Family Home - Resource Area - Municipal Property Tax

Excludes Multi-Unit Properties and Mobile Homes

Based on 2007 Taxation Year

January 12, 2009

		Not Eligible for Low Income Relief		With Low Income Adjustment (\$20k in income, no children)	
		Current Tax Structure	Draft Tax Model	Current Tax Structure	Draft Tax Model
Home Value					
	35,000	246	909	64	100
Median	<b>50,000</b>	<b>351</b>	<b>909</b>	<b>129</b>	<b>100</b>
	75,000	527	909	244	100
	100,000	702	909	368	100
	125,000	878	909	544	100
	150,000	1,053	909	719	100
	175,000	1,229	909	895	100
	200,000	1,404	909	1,018	100
	225,000	1,580	909	1,194	100
	250,000	1,755	909	1,369	100
	275,000	1,931	909	1,545	100
	300,000	2,106	909	1,720	100
	325,000	2,282	909	1,896	100
	350,000	2,457	909	2,071	100
	375,000	2,633	909	2,247	100
	400,000	2,808	909	2,422	100
	425,000	2,984	909	2,598	100
	450,000	3,159	909	2,773	100
	475,000	3,335	909	2,949	100
	500,000	3,510	909	3,124	100
	525,000	3,686	909	3,300	100
	550,000	3,861	909	3,475	100
	575,000	4,037	909	3,651	100
	600,000	4,212	909	3,826	100
	625,000	4,388	909	4,002	100
	650,000	4,563	909	4,177	100
	675,000	4,739	909	4,353	100
	700,000	4,914	909	4,528	100
	725,000	5,090	909	4,704	100
	750,000	5,265	909	4,879	100
	775,000	5,441	909	5,055	100
	800,000	5,616	909	5,230	100
	825,000	5,792	909	5,406	100
	850,000	5,967	909	5,581	100
	875,000	6,143	909	5,757	100
	900,000	6,318	909	5,932	100
	925,000	6,494	909	6,108	100
	950,000	6,669	909	6,283	100
	975,000	6,845	909	6,459	100
	1,000,000	7,020	909	6,634	100

Plus, there is a Surtax recommended for Higher Value Homes

Excludes Supplementary Education, Sidewalk Plowing and any local area rates or local improvement charges. Before changes to Transit Tax structure.