



Finance Services

November 13, 2020

## **2021 Budget Overview and Summary Report**

### **1.0 Using the Budget Document**

The 2021 operating budget is included in this binder. An index is provided at the beginning of the binder for your reference.

The binder consists of the following major sections:

- Chief Administrative Officer's Letter of Transmittal
- Budget Overview and Summary Report
- Budget Summaries and Business Plans organized by department
- Budget Summaries and Business Plans from External Agencies and the Tribute Communities Centre
- Advisory Committees Budget Summaries and Work Plans
- Items for Council Review
- Supplemental Material

This Budget was prepared through a detailed review and analysis of all budget lines and staff initiatives to reduce costs and minimize lost revenues. The 2021 budget provides for the same service levels as in 2020 (some service levels were reduced in 2020 to comply with provincial orders), addresses volume and growth, incorporates the outcomes of various continuous improvement initiatives and responds to inflationary and contractual increases. The 2021 budget is aligned with Council's guiding principles of financial stewardship and the City's Financial Strategy.

The COVID-19 pandemic has had a major impact on municipal finances including lost revenues and increased costs. These impacts have been partially offset through cost containment mitigation measures. COVID-19 has resulted in an incremental 2021 budget impact of approximately \$8.0 million.

Including the COVID-19 related impact, the initial budget calculations revealed an increased requirement of approximately \$14.2 million or a 9.46% increase to the budget levy.

A number of strategies have been implemented to reduce the impact to the extent possible, which has resulted in a decrease from the budget starting point.

The 2021 budget submission requires a \$3.59 million increase in the tax levy over the 2020 approved budget. This represents a 2.39% tax levy increase on the Oshawa portion of the tax bill.

Appendix 1, [Department Budget Comparison](#), provides a one-page financial summary of the budget submission and is located at the end of this report.

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Included in the budget binder behind the “Items for Council Review” tab is a list of potential budget adjustments for Council’s consideration that has not been factored into the tax levy increase.

## 2.0 2021 Budget Overview

The following table provides a summary of the main financial pressures affecting the 2021 base budget and changes to revenues, improvements, and savings used to develop the 2.39% budget submission.

**TABLE 1**  
**2021 BUDGET OVERVIEW**  
**VARIANCE SUMMARY**

	2021 Budget Increase in Tax Levy/(Decrease in Tax Levy) \$
<b>Revenues</b>	
Taxation Revenue/PILS	(290,600)
Growth	707,400
Safe Restart funding	(4,012,300)
Lost revenues due to COVID-19	6,828,700
Operating Revenues	840,500
OPUC Dividend	(300,000)
Interest on Investments	647,800
Total change in Revenues	<u>4,421,500</u>
<b>Expenditures</b>	
Salary and Benefit Increases	1,174,900
Temporary	(153,800)
Inflation	115,000
PPE Costs	110,300
Utility Costs	925,200
Fuel costs	154,000
Taxes written off	197,600
Reserve Contributions	(2,290,500)
Partnership and Anchor Grants	(138,200)
Recoveries/Contrib fr Reserves	(1,609,800)
Professional & Tech-Internal Audit	(250,600)
Contribution to Capital	(540,000)
Contracted Services	182,800
Tribute Communities Centre	1,337,100
External Agencies	211,600
Departmental Budget Adjustments	(256,700)
Total change in Expenses	<u>(831,100)</u>
<b>Tax Levy Increase (2.39%)</b>	<b><u>3,590,400</u></b>

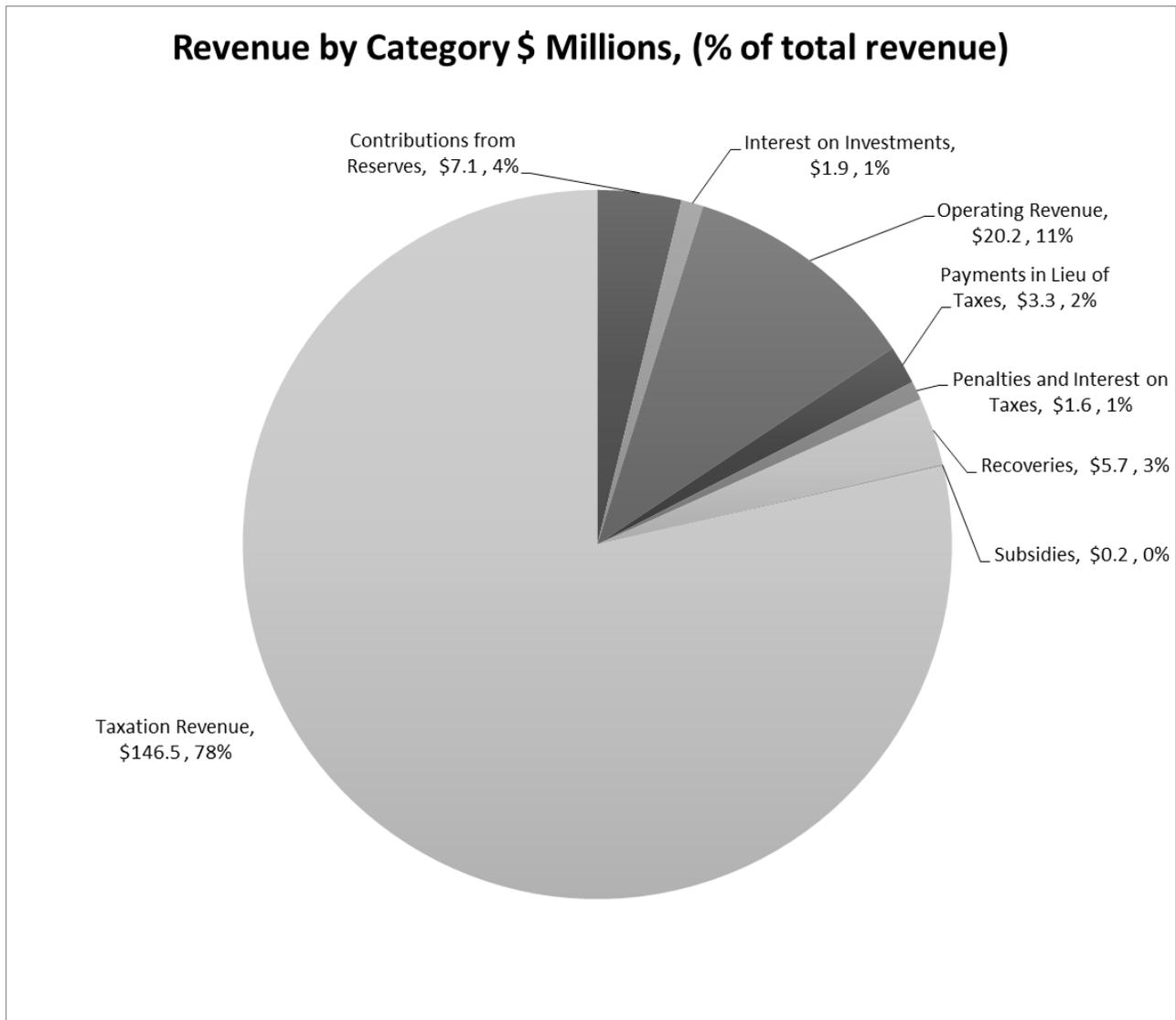
The following provides additional information on the assumptions, actions or issues impacting the 2021 budget as outlined above.

1. Taxation Revenue – An adjustment to the base to reflect supplemental taxes received in 2020 has increased the taxation revenue by \$290,600.
2. Growth - Based on the 2021 adjusted base and projected development within the City, taxation revenue from growth is expected to be .75% in 2021.
3. Safe Restart Funding – Utilize the full \$4.012 million received from the Federal-Provincial Safe Restart program to help mitigate the financial pressures of COVID-19.
4. Lost Revenues due to COVID-19 – Significant reductions in revenues are anticipated for 2021, including \$4.7 million in Recreation and \$1.4 million in Municipal Parking.
5. Salary and Benefits – Contractual salary adjustments related to collective agreements currently in effect. The increase does not include the provision for salary and wage adjustments not yet negotiated. These expenses will be funded from the Remuneration Reserve. Also included are one-time salary savings for 2021 based on known vacancies, the return of one-time salary savings from 2020, as well as a budget for the 27<sup>th</sup> pay, which is fully funded by a contribution from the Remuneration Reserve.
6. Inflation – Inflation is based on the specific commodities used by the City. Inflation rates for the various commodities are based on current agreements in place as well as current market trends which may impact bid prices received for City goods and services. Various commodities range from 0.5% to 4%.
7. Utility Costs – The 2021 budget has increased as a result of a greater number of streetlights in the City and substantial rate increases forecasted for 2021.
8. Taxes to be Written Off – Has increased primarily due to Increased Assessment grants partially offset by the elimination of the Vacancy Rebate program.
9. Reserve Contributions - The 2021 budget to reserves has been reduced by \$2.29M to mitigate the impact on the tax levy requirement. This one-time adjustment is being offset by the recommended use of interfund notes to fund a number of capital projects, with future repayments being spread over a number of years.
10. Recoveries/Contributions from Reserves – Recoveries related to Municipal Consent and Road Occupancy Permits are trending higher than in the previous years and while Building Permit revenues are high, we are in the cycle where contributions from the Building Permit Reserve are being utilized to fund the needs of the corporation to support the issuance of Building Permits.
11. Professional and Technical – Funds previously allocated for the internal audit are being repurposed in 2021 to help offset increased COVID-19 related expenses such as personal protection equipment (PPE) and screeners at City Hall. It is anticipated these funds will be redirected back for internal audit purposes in 2022.

12. Contribution to Capital – There is no tax levy funding recommended in the 2021 Capital Budget, all proposed projects are being funded by alternate funding sources such as reserve funds and interfund notes.
13. Tribute Communities Centre – The Tribute Communities Centre faces a great deal of uncertainty in 2021 including; the ability to host live events, the OHL season and the Memorial Cup.
14. Departmental Budget Adjustments – the \$256,700 represents the net changes to revenues and expenses included in program budget submissions.

### 3.0 Revenue

For context, the following graph illustrates the City's various revenue streams included in the 2021 budget submission. As indicated in the graph, the majority of the City's revenue (78.0%) comes from property taxation revenue.



\* Graph may not add due to rounding

### 3.1 Taxation Revenue

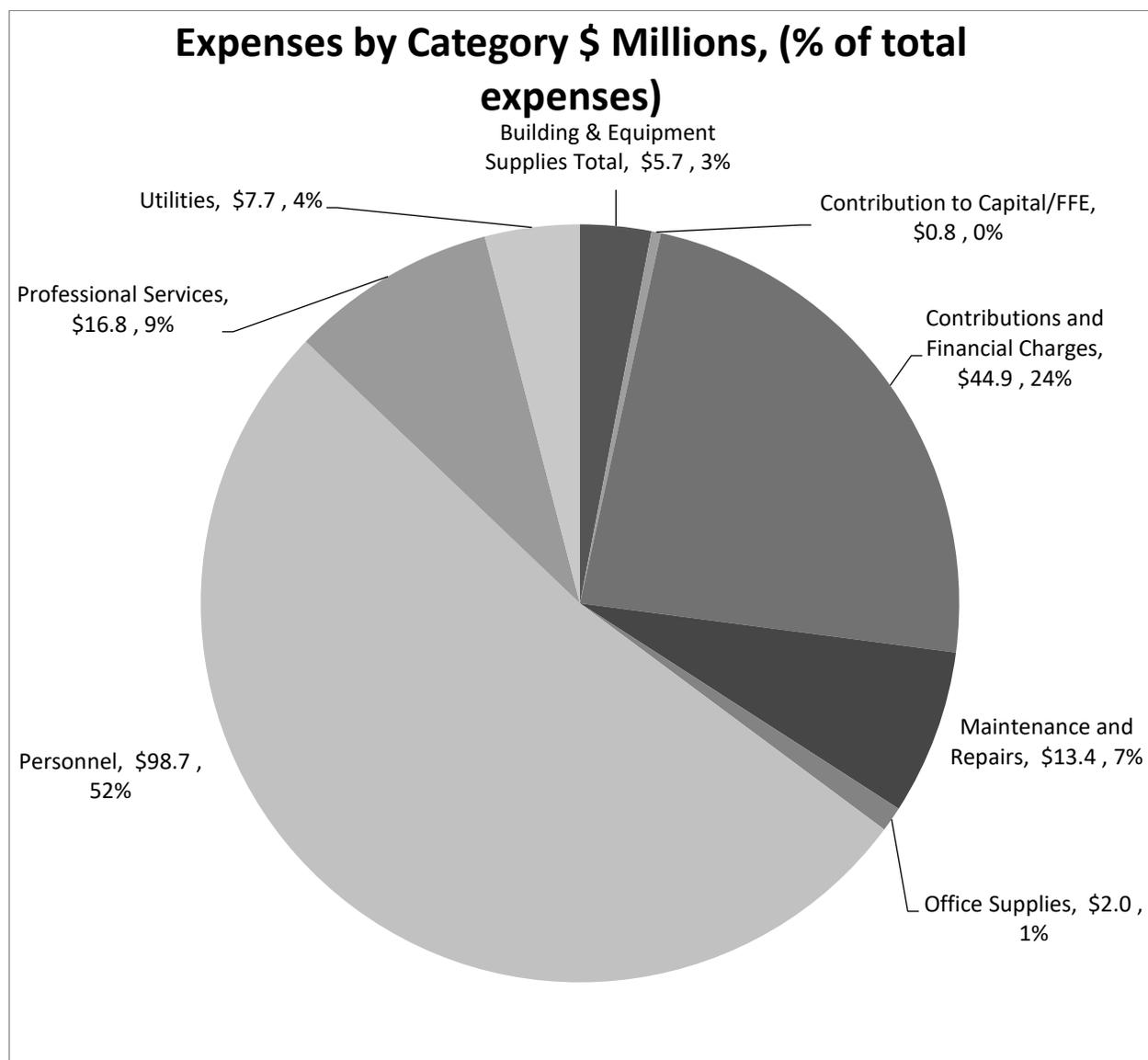
This category includes revenues raised through property taxation, payments and institutional grants in lieu of taxes, and supplementary taxes. The budget includes a decrease of \$416,600. This decrease is a combination of growth of .75% and an adjustment to the base to reflect supplemental taxes received in 2020.

### 3.2 Corporate Revenues

Corporate revenues includes rental revenue, penalties and interest on taxes, interest on investments, dividends received from Oshawa Power and Utilities Corporation and sundry revenue. In 2021, it also includes the \$4.012 million received from the Federal-Provincial Safe Restart program. It does not include licence and other permit revenue or user fees that are included in departmental programs. This category shows a net increase of \$3,75 million or 59.4%.

### 4.0 Expenditures

The following graph provides a breakdown of the City's expenses by type. As indicated in the graph, the majority of the City's expenses are relatively fixed with labour and contributions & financial charges (which includes debt servicing costs and reserve contributions) comprising 76.0% of total expenses.



\* Graph may not add due to rounding

The 2021 proposed budget provides for gross program operating expenditures totaling \$190 million. Programs are credited with the revenue they generate, and are therefore reported on a net basis, i.e., expenditures less revenue. Expenses and expected lost revenues related to COVID-19 are included in the budget at the Program level.

The departmental budget submissions do not include annual General Wage increases for expired, or set to expire, collective agreements that are not yet negotiated. The 2021 budget contains a provision for these increases in the Remuneration Reserve.

The following is an explanation of variances and a summary of operational highlights in all departments and several specific functional areas.

#### **4.1 Executive and Legislative**

This category consists of programs for the Office of the Mayor, City Council, and Councillor Expenses. The proposed budget of \$1.09 million represents a decrease of \$736 or 0.1%.

The Councillor expenses are consistent with the amounts provided in the 2020 Budget (\$500/Regional & City Councillor, \$1,500/City Councillor).

The budget submission provides a staff establishment of 2 regular full-time positions, the same as in 2020 approved budget.

#### **4.2 Chief Administrative Officer's Office**

The Chief Administrative Officer's Office includes the Chief Administrative Officer's Administration, Human Resource Services, Legal Services, and Innovation and Transformation.

The overall budget for these programs totals \$5.65 million, an increase of \$18,000 or .3% over the 2020 budget. The majority of the increase is the result of changes in benefits, defibrillator replacements, additional resource requirements, and reallocation of revenues offset by salary savings.

The budget submission provides for a staff establishment of 31 regular full-time positions, no change over the 2020 approved budget.

### **4.3 Finance Services**

The Commissioner of Finance Services is responsible for Financial Reporting and Planning, Financial Services & Financial Systems Development, Taxation Services, Purchasing Services and Printing and Mail Services.

The operating budget for these programs total \$3.9 million, an increase of \$349,200 or 9.8% over the 2020 budget. The increase can be attributed to an additional FTE transferred to Finance from Engineering and estimated decreased revenues in Taxation Services related to COVID-19.

The budget submission provides a staff establishment of 36 regular full-time positions, an increase of one, which was transferred from Engineering Services, from the 2020 approved budget.

### **4.4 Corporate Services Department**

The Commissioner of Corporate Services is responsible for Corporate Communications, City Clerk Services, Facilities Management Services, Information Technology Services, and Municipal Law Enforcement and Licencing Services.

The total proposed budget for Corporate Services is \$18.8 million representing a net expenditure increase of \$1.25 million or 7.1% over the 2020 budget. The increase is primarily a result of the full year impact of a Council approved position in Clerks as well as step and contractual increases, increased cost for record storage and other contracted services as well as additional staffing and supply costs and reduced licencing revenues related to COVID-19.

The budget submission provides a staff establishment of 112 regular full-time positions, no change from the 2020 approved budget.

### **4.5 Community Services Department**

The Commissioner of Community Services is responsible for Strategic and Business Services, Fire Services, Operations Services, Recreation and Culture.

The operating budget for these programs total \$79.7 million, a net increase of \$6.48 million or 8.9% over the 2020 budget. This increase is primarily the result of significantly lower revenues anticipated in 2021 due to the impact of COVID-19, step and general wage increases, the full year impact of positions approved in 2020, inflationary increases, equipment rates, the additional cost of PPE as a result of COVID-19 and growth related pressures.

The 2021 budget submission provides for a staff establishment of 510 regular full-time positions, an increase of 1 over the 2020 approved budget.

#### **4.6 Municipal Parking System**

The Municipal Parking program is projected to lose \$902,000 in 2021. The change in the 2021 budget over the 2020 budget is an increase of \$1.48 million or 254.7%.

The loss is primarily a result of anticipated reduced parking revenues as a result of COVID-19.

The 2021 budget submission provides for a staff establishment of 5, this is unchanged from the staff establishment in the 2020 budget.

#### **4.7 Development Services Department**

The Commissioner of Development Services is responsible for Administration Services, Economic Development Services, Building Permits and Inspection Services, Engineering Services and Planning Services.

Net expenditures for this department total \$6.2 million, a decrease of \$713,000 or (10.3%) over the 2020 budget. This decrease is primarily due to increased Building Permit Revenues/reserve contributions and Planning Application Fees.

The 2021 budget submission provides for a staff establishment of 89 regular full time positions, this is a decrease of 1 position from the staff establishment in the 2020 budget. This position was transferred to Finance.

#### **4.8 Oshawa Executive Airport**

The total proposed budget for the Oshawa Executive Airport program is \$537,000 in 2021, which represents an increase of \$139,600 or 35.1%. The increase is a result of net decrease in fuel revenues resulting from a reduction in air traffic.

#### 4.9 Corporate Expenditures

This category of expenditure includes items that are corporate in nature. The proposed budget of \$32.3 million represents a \$2.85 million or 8.1% decrease over the 2020 budget. This is primarily comprised of the following items.

<u>Consulting and Audit Fees</u> : The 2021 budget has decreased, primarily as a result of the deferral of internal audit services.	(226,600)
<u>Financial Charges</u> : The 2021 budget has decreased due to the recovery of an interfund note payment.	(454,400)
<u>Taxes Written Off</u> : The 2021 Budget has increased primarily due to Increased Assessment grants offset by the elimination of the Vacancy Rebate program.	197,600
<u>Contingency</u> : It is recommended the annual contingency budget be permanently removed.	(100,000)
<u>Contributions to Reserves</u> : The 2021 budget includes decreased contributions totalling \$2.290 million. The one-time reduction in contributions is intended to offset the significant negative impact that COVID-19 has on anticipated revenues.	(2,290,462)
<u>Insurance</u> : The 2021 budget change is due to the elimination of a contribution to reserve offset by increased premium rates	(92,700)
<u>Partnership/Anchor Grants</u> : The 2021 budget has been adjusted to reflect a commitment for the 2021 Memorial Cup partially offset by the elimination of the Oshawa Chamber of Commerce budget and reductions Partnership/Anchor Grants as recommended by the Finance Committee on October 19, 2020.	(111,850)

#### 4.10 External Agencies

This category includes five organizations for which the City provides operating grants. The organizations include Oshawa Senior Citizens Centres, Oshawa Public Libraries, The Parkwood Foundation, Oshawa Historical Society, and Robert McLaughlin Gallery. The total requested funding and value of in-kind services provided to these organizations is \$12.79 million, a net increase of \$212,000 or 1.7%, as explained below.

Each organization's business plan and budget summary are included in the 2021 Operating Budget binder

The following provides additional information on the External Agency submissions.

#### **4.10.1 Oshawa Senior Citizens Centres**

Oshawa Senior Citizens Centres (O.S.C.C.) operates multi-purpose community centres for adults aged 55 and older and has a mandate to promote the health, welfare and happiness of Oshawa's senior citizens.

The total grant request from the City is \$1.796 million, an increase of \$35,216 or 2.0%. The O.S.C.C.'s general operating expenses increased in the 2021 budget submission by \$35,216 over the 2020 budget, primarily due to decreased Agency Generated Revenue of \$94,851 over the 2020 budget. Not included in the grant request is the value (\$174,200) of the space provided to the O.S.C.C. at the Delpark Homes Centre and Northview Community Centre.

The O.S.C.C.'s defined goals and objectives are outlined in the 2021 Business Plan.

#### **4.10.2 Oshawa Public Libraries**

The Oshawa Public Libraries provide library services to the residents of Oshawa and the surrounding area through four branches: McLaughlin Branch, Northview Branch, Jess Hann Branch, and the Delpark Homes Branch.

The total funding requested by the Oshawa Public Libraries is \$9.19 million, representing an increase of \$135,791 over the 2020 budget. The 1.5% change was primarily a result of reduced Agency Generated Revenue and inflationary increases for books, digital materials, and utilities.

The Oshawa Public Library Board's defined goals and objectives are outlined in the 2021 Business Plan.

#### **4.10.3 The Parkwood Foundation**

The Parkwood Foundation is a non-profit organization that maintains the Parkwood Estate as a National Historic site attraction and promotes tourism in Oshawa. The 2021 funding request is \$325,000. There is no change to the operating grant request in 2021. In addition to this submission there is a request for capital funding in the amount of \$200,000 split equally over 2021 and 2022 for an Arbour Project. The correspondence outlining the project and funding request will be presented to the Finance Committee on November 16, 2020.

The Parkwood Foundation's defined goals and objectives are outlined in the 2021 Business Plan.

#### **4.10.4 Oshawa Historical Society**

The Oshawa Historical Society is a non-profit organization that operates the Oshawa Community Museum and Archives to preserve and present the culture of the community for the education and entertainment of residents and visitors.

The budget submission requests funding of \$460,100, an increase of \$24,000 or 5.5% over the 2020 budget. This increase is primarily due to decreased Agency Generated Revenue.

The Oshawa Historical Society's defined goals and objectives are outlined in the 2021 Business Plan.

#### **4.10.5 The Robert McLaughlin Gallery**

The Robert McLaughlin Gallery (R.M.G.) is a non-profit organization that provides the citizens of Oshawa and surrounding area with access to art and culture exhibitions, projects and programming.

The budget submission requests City funding of \$846,200, an increase of \$16,600 or 2.0% over their 2020 base operating funding. The increase is primarily due to reduced Agency Generated Revenue.

The R.M.G.'s defined goals and objectives are outlined in the 2021 Business Plan.

#### **4.11 Tribute Communities Centre (T.C.C.)**

The operating deficit of the Tribute Communities Centre is funded within the annual budget of the City. It is estimated that the operating deficit will be \$1.43 million in 2021, a net increase of \$1.09 million or 316.1% from the budgeted deficit in 2020. This increase is due to the impacts that COVID-19 is having on the ability to host in-person events.

In addition, the City is responsible for the outstanding debentures on the facility of \$22.5 million, and will make principal and interest payments of \$3.5 million in 2021. The debenture payments are not reflected in the operating subsidy but are included in the Corporate Expenditures section of the Operating Budget binder.

#### **4.12 Advisory Committees**

Advisory Committees are established by Council for the purpose of encouraging community participation on a variety of issues relevant to the City.

The City provides funding to five Advisory Committees: Accessibility, Environmental, Heritage Oshawa, Active Transportation, and the Animal Care Advisory Committee.

Funding of \$41,500 has been requested for 2020, a decrease of \$3,250 or 7.3%

## 5.0 Contribution to Capital

Corporate capital items are generally comprised of expenditures for major assets or projects that benefit the City as a whole or to taxpayers in general, and are normally greater than \$20,000. All capital projects are scored and ranked using the interim prioritization model approved by Council on October 15, 2013. Through a collaboration process with the various departments, funding is then determined based on priority score, operating budget funding envelope (tax levy funding) and available reserve funds.

The 2021 capital budget submission totals \$33.59 million. Tax levy funding required for the capital projects proposed for 2021 is \$0 along with \$350,000 from the leveraging of Development Charge funds. Development Charges were applied to debt payments for the Delpark Homes Centre debenture, which created tax levy room to fund capital projects.

For 2021, there will be additional reliance on reserve funding to deliver the capital plan.

The City continues to face challenges creating capacity to invest in its infrastructure, resulting in an infrastructure deficit. The nine year forecast for 2022 – 2030 contains a total of \$580.9 million in capital projects.

## 6.0 Staff Establishment

The budget incorporates a staff establishment of 785 regular full-time positions, an increase of 1 over the 2020 approved budget.

The following table summarizes the allocation of staff by department.

	Approved 2020 FTE	Transfers	Staff Reductions	Positions Approved	2021 FTE
Executive and Legislative	2				2
Office of the Chief Administrator Officer	31				31
Finance Services	35	1			36
Corporate Services	112				112
Community Services	509			1	510
Development Services	90	(1)			89
Municipal Parking	5				5
<b>Total</b>	<b>784</b>			<b>1</b>	<b>785</b>

Salary and benefit costs for 785 positions are projected at \$98.73 million in the 2021 budget, an increase of \$1.175 million. This does not include contractual increases for yet to be negotiated contract agreements. Of the total budget, overtime wages for City departments are approximately \$1.942 million, a decrease of \$11,500. Also included in the budget are temporary wages in the amount of \$5.804 million, a decrease of \$153,900.

## **7.0 Public Engagement**

In an effort to increase the level of public engagement in the budget process, a plan was developed to allow Councillors to consult with residents and business owners in the development of the 2021 budget.

The consultation process was comprised of various engagement initiatives that included the use of Connect Oshawa ([www.connectoshawa.ca](http://www.connectoshawa.ca)), online and paper feedback forms that allowed the community to share their 2021 budget priorities, and 5 ward Virtual Budget Open Houses.

A report summarizing the community engagement related to the budget can be found behind the Supplemental Tab in the Operating Budget binder.

### **Summary**

The 2.39% tax levy increase has been accomplished through an intensive review of all account lines and increased revenue projections.

Adoption of a 2.39% tax levy increase will result in an increase of approximately \$47.88 on the City portion of property taxes for a residential property assessed at \$356,000 (according to MPAC's residential market trends). Appendix 2, Impact of Tax Levy Increase on Residential Taxpayer by Assessment, provides a table indicating the tax levy increase impact on varying assessment values for the City's portion of the tax bill.

Stephanie Sinnott  
Commissioner, Finance Services

Attachments

**City of Oshawa  
2021 Operating budget**

**Department Budget Comparison**

	2020	2021	Variance	
	Approved Budget	Proposed Budget	\$	%
	\$	\$	\$	%
Taxation Revenue	(150,157,453)	(149,740,701)	416,752	-0.3%
Other Revenue	(6,304,100)	(10,050,700)	(3,746,600)	59.4%
<b>Total Revenues</b>	<b>(156,461,553)</b>	<b>(159,791,401)</b>	<b>(3,329,848)</b>	<b>2.1%</b>
Executive and Legislative	1,089,536	1,088,800	(736)	-0.1%
CAO's Office	5,628,712	5,646,700	17,988	0.3%
Finance Services	3,574,588	3,923,804	349,216	9.8%
Corporate Services	17,569,694	18,824,204	1,254,510	7.1%
Community Services	73,217,251	79,701,677	6,484,426	8.9%
Municipal Parking	(583,118)	901,899	1,485,017	254.7%
Tribute Communities Centre	343,900	1,431,000	1,087,100	316.1%
Development Services	6,939,692	6,226,600	(713,092)	-10.3%
Oshawa Executive Airport	397,347	537,000	139,653	35.1%
Corporate Expenditures	35,118,762	32,266,550	(2,852,212)	-8.1%
External Agencies	12,580,440	12,792,039	211,599	1.7%
Advisory Committees	44,748	41,499	(3,249)	-7%
	<b>155,921,552</b>	<b>163,381,772</b>	<b>7,460,220</b>	
Contribution to Capital	540,000	-	(540,000)	-100.0%
	<b>540,000</b>	<b>-</b>	<b>(540,000)</b>	
<b>Total Expenditures</b>	<b>156,461,552</b>	<b>163,381,772</b>	<b>6,920,220</b>	<b>4.4%</b>
<b>(Surplus)/Deficit</b>			<b>3,590,372</b>	<b>2.39%</b>

Assessment Value	Impact of Tax Levy Increase on Residential Tax Payer by Assessment												
	0.50%	0.75%	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.39%	2.50%	2.75%	3.00%	3.25%
\$250,000	7.03	10.55	14.07	17.59	21.10	24.62	28.14	31.66	33.63	35.17	38.69	42.21	45.73
\$275,000	7.74	11.61	15.48	19.35	23.22	27.08	30.95	34.82	36.99	38.69	42.56	46.43	50.30
\$300,000	8.44	12.66	16.88	21.10	25.33	29.55	33.77	37.99	40.35	42.21	46.43	50.65	54.87
\$325,000	9.15	13.72	18.29	22.86	27.44	32.01	36.58	41.15	43.71	45.73	50.30	54.87	59.44
\$350,000	9.85	14.77	19.70	24.62	29.55	34.47	39.40	44.32	47.08	49.24	54.17	59.09	64.02
\$356,000	10.02	15.03	20.04	25.04	30.05	35.06	40.07	45.08	47.88	50.09	55.10	60.11	65.12
\$375,000	10.55	15.83	21.10	26.38	31.66	36.93	42.21	47.49	50.44	52.76	58.04	63.31	68.59
\$400,000	11.26	16.88	22.51	28.14	33.77	39.40	45.02	50.65	53.80	56.28	61.91	67.54	73.16
\$425,000	11.96	17.94	23.92	29.90	35.88	41.86	47.84	53.82	57.17	59.80	65.78	71.76	77.74
\$450,000	12.66	18.99	25.33	31.66	37.99	44.32	50.65	56.98	60.53	63.31	69.65	75.98	82.31
\$475,000	13.37	20.05	26.73	33.42	40.10	46.78	53.47	60.15	63.89	66.83	73.51	80.20	86.88
\$500,000	14.07	21.10	28.14	35.17	42.21	49.24	56.28	63.31	67.25	70.35	77.38	84.42	91.45
\$504,000	14.18	21.27	28.36	35.46	42.55	49.64	56.73	63.82	67.79	70.91	78.00	85.09	92.19
\$550,000	15.48	23.22	30.95	38.69	46.43	54.17	61.91	69.65	73.98	77.38	85.12	92.86	100.60
\$600,000	16.88	25.33	33.77	42.21	50.65	59.09	67.54	75.98	80.70	84.42	92.86	101.30	109.74
\$650,000	18.29	27.44	36.58	45.73	54.87	64.02	73.16	82.31	87.43	91.45	100.60	109.74	118.89
\$700,000	19.70	29.55	39.40	49.24	59.09	68.94	78.79	88.64	94.16	98.49	108.34	118.19	128.04
\$750,000	21.10	31.66	42.21	52.76	63.31	73.87	84.42	94.97	100.88	105.52	116.08	126.63	137.18
\$800,000	22.51	33.77	45.02	56.28	67.54	78.79	90.05	101.30	107.61	112.56	123.81	135.07	146.33
\$850,000	23.92	35.88	47.84	59.80	71.76	83.72	95.67	107.63	114.33	119.59	131.55	143.51	155.47

\* Median Values based on 2016 assessments

All Wards = \$356,000

Ward 1 = \$501,000

Ward 2 = \$434,000

Ward 3 = \$367,000

Ward 4 = \$311,000

Ward 5 = \$291,000