

## Total Reserves and Reserve Funds as a % of Operating Expenditures

	<u>2004</u>	<u>2012</u>
➤ <b>St. Thomas</b>	<b>8.9%</b>	<b>25.3%</b>
➤ Average of all Ontario municipalities	37.9%	56.1%
➤ Average of all Southern Ontario municipalities	42.5%	61.2%
➤ Average of all Southern Ontario single tier municipalities	26.0%	33.5%

NOTE:

Sewer Reserve	\$(0.6)m	\$9.5m
DC Reserve Fund - Sewers	\$2.6m	\$7.2m
Federal Gas Tax	\$0	\$8.2m



## Debt Servicing Cost as a % of Total Operating Revenue

	<u>2004</u>	<u>2012</u>
➤ St. Thomas	2.5%	2.3%
➤ Average of all Ontario municipalities	3.0%	3.9%
➤ Average of all Southern Ontario municipalities	3.4%	4.4%
➤ Average of all Southern Ontario single tier municipalities	3.4%	5.3%



## Projected Property Tax Supported Debt Servicing Charges on Existing Debt 2014-2018

	Year Retired	2014	2015	2016	2017	2018
Recreation	2015	979,270	571,240	---	---	---
Valleyview	2026	1,309,450	1,308,595	1,307,698	1,307,698	1,307,698
Property Tax Supported Charges		<b>2,288,720</b>	<b>1,879,835</b>	<b>1,307,698</b>	<b>1,307,698</b>	<b>1,307,698</b>
Valleyview – Ministry of Health subsidy		(514,000)	(514,000)	(514,000)	(514,000)	(514,000)
Net – Property Tax Supported Charges		<b>1,774,720</b>	<b>1,365,835</b>	<b>793,698</b>	<b>793,698</b>	<b>793,698</b>

## Total Taxes Receivable as a % of Total Taxes Levied

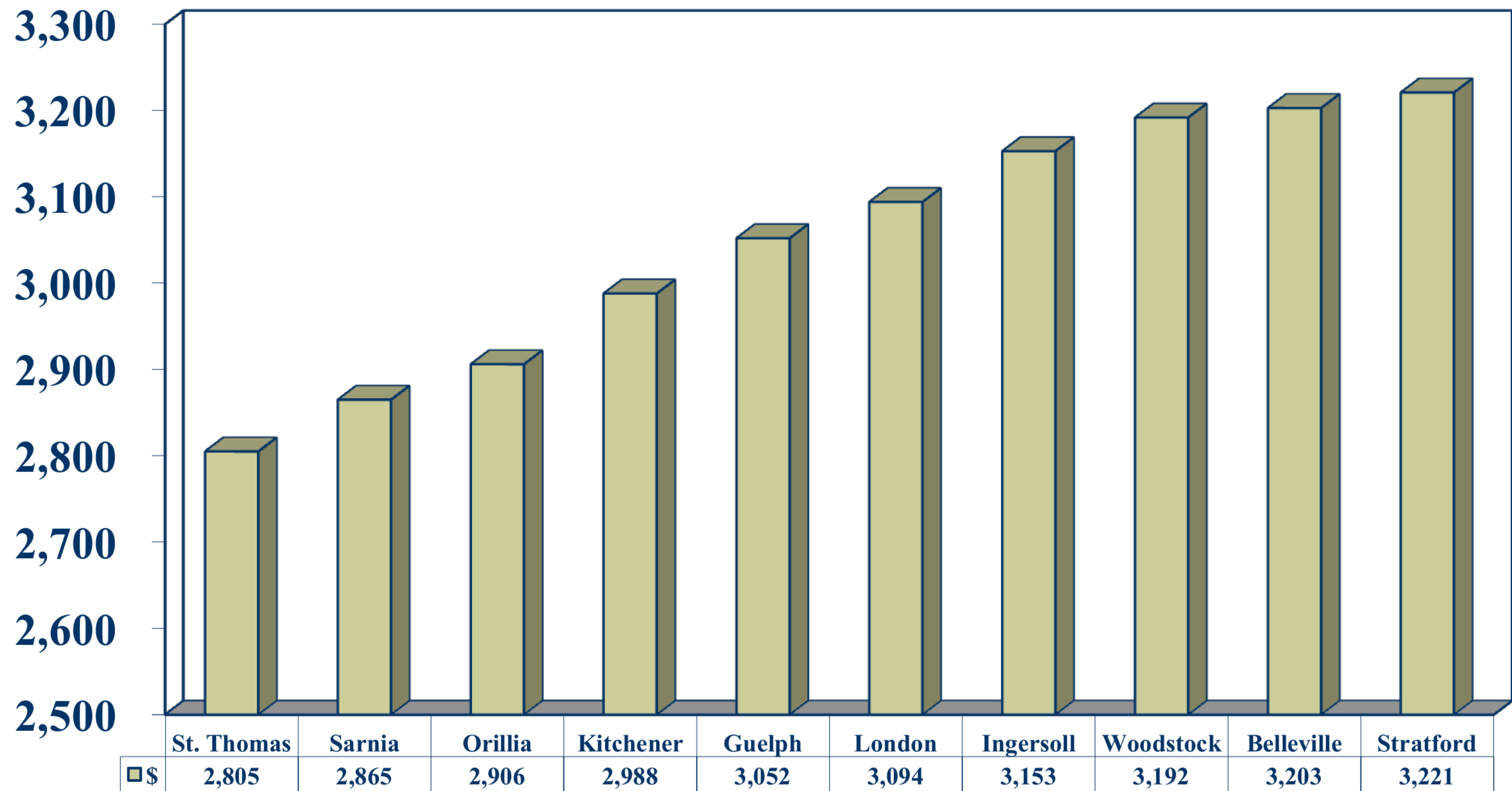
	<u>2004</u>	<u>2012</u>
➤ St. Thomas	5.0%	2.4%
➤ Average of all Ontario municipalities	11.8%	10.8%
➤ Average of all Southern Ontario municipalities	9.0%	8.8%
➤ Average of all Southern Ontario single tier municipalities	8.3%	7.5%



# Net Book Value of Capital Assets as a % of Cost of Capital Assets 2012

➤ St. Thomas	<b>56.7%</b>
➤ Average of all Ontario municipalities	58.5%
➤ Average of all Southern Ontario municipalities	61.3%
➤ Average of all Southern Ontario single tier municipalities	62.8%

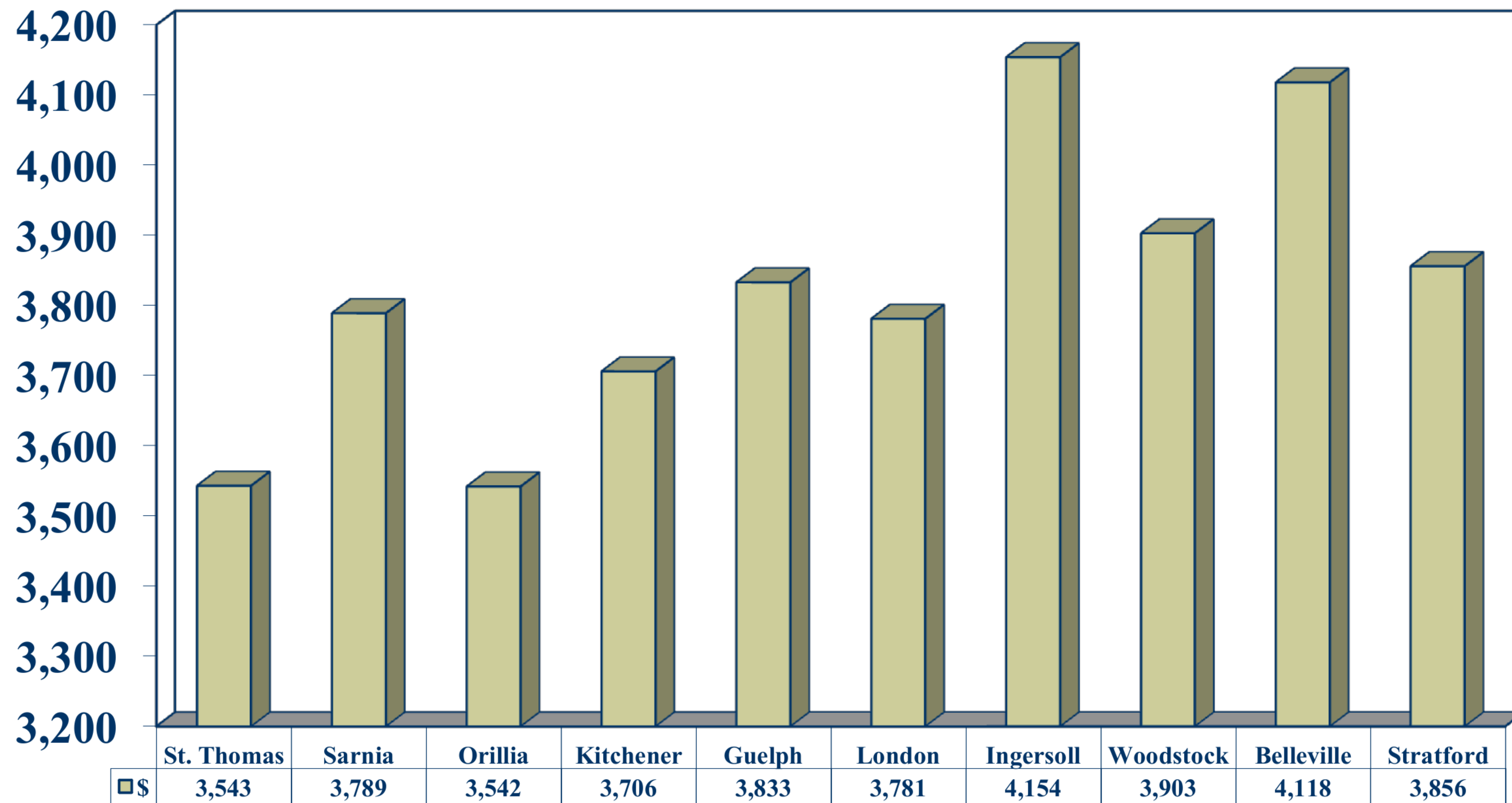
# Detached Bungalow – 3 bedrooms, 1 and ½ bathroom, one car garage



Rank (1 = Lowest)	1	2	3	4	5	6	7	8	9	10
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## 2013 Tax Burden, Water and Sewer Charges on a Detached Bungalow Assuming Consumption Level of 250 cubic metres per year



Rank (1 = Lowest)	2	5	1	3	6	4	10	8	9	7
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# 2013 Tax Burden Comparisons As Reported in BMA Municipal Study

	St Thomas	Sarnia	Orillia	Kitchener	Guelph	London	Ingersoll	Woodstock	Belleville	Stratford
<b>Blended Commercial Comparisons – Combined Motel, Office Building and Neighbourhood Shopping</b>										
Rank	Mid	Mid	Low	Mid-High	High	Mid	Mid	Mid-High	Low	Low-Mid
<b>Commercial Water and Sewer Costs</b>										
Rank	Low	Low	Low	High	Low	Low	Low	Mid	Low	Mid
<b>Blended Industrial Comparisons – Combined Standard Industrial and Large Industrial</b>										
Rank	Low	Low-Mid	Mid	Low-Mid	Mid-High	Low-Mid	Mid-High	Mid-High	Mid-High	Low-Mid
<b>Industrial Water and Sewer Costs</b>										
Rank	Mid	Low	Mid	High	Mid	Low	Mid	Low	Low	Mid