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Is there any other assistance available to these groups?

What is the average increase for Whitby taxes in 2008?

The 2008 Operating Budget includes an average increase of \$75 per household (based on an average house assessed at \$280,000)

Why does Whitby need a tax increase?

Whitby's increase of \$75 includes:

- \$37 addresses inflation, legislation and factors outside of the Town's control.
- \$13 for growth and service level changes. This includes new positions needed to address growth pressures and increased funding to the library for additional Sundays in 2008
- \$25 for increased contributions to the capital program and equipment reserve funds to address future infrastructure and equipment replacement needs.

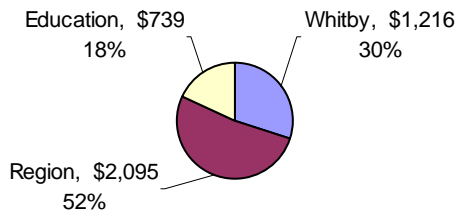
What is Whitby's 2008 budget increase in percentage terms?

6.6% of which 2.2% is related to the capital program.

How much of my property tax payments go towards the Town of Whitby?

The Town of Whitby is responsible for billing and collecting property taxes for all properties located within the municipality. Taxes are levied and collected on behalf of the Town of Whitby, Region of Durham and for school board purposes. The Town and Region set tax rates for their purposes and the Province is responsible for setting the education rates. As indicated in the pie chart below – in 2008, for a property assessed at \$280,000, approximately 30% of the residential property taxes will go to the Town of Whitby, 52% will go to the Region of Durham and the remaining 18% will go towards education.

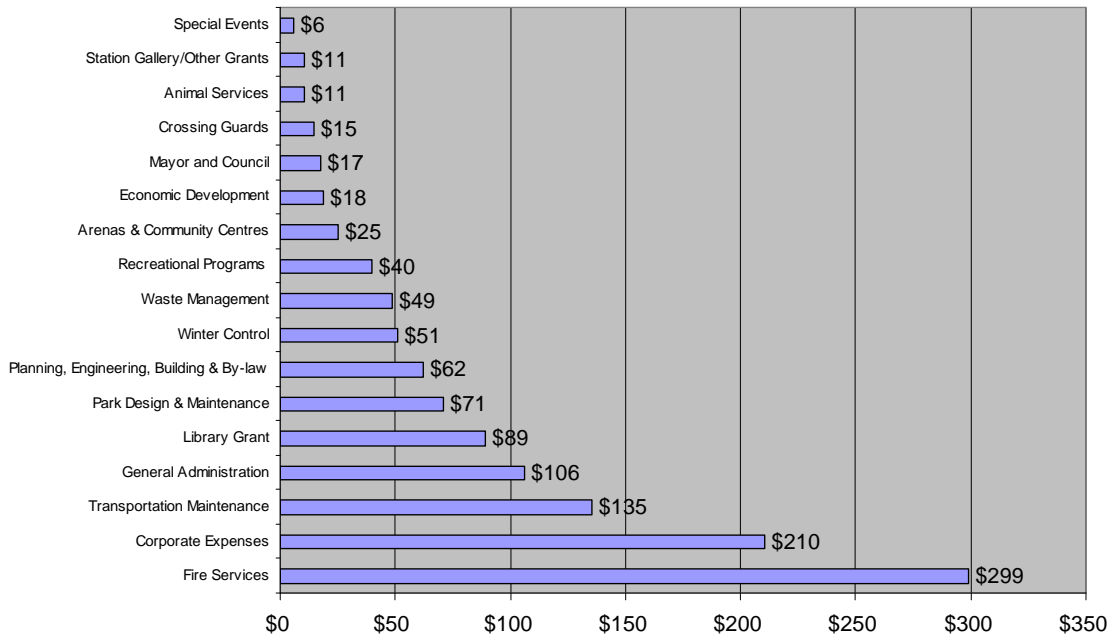
2008 - Where Your Tax Dollars Go
\$4,050 on a Property Assessed at \$280,000



How does the Town spend its portion of the property taxes?

The chart below shows how the Town utilizes- its portion of the property taxes.

WHAT YOU GET FOR YOUR 2008 TAXES - WHITBY PORTION
\$1,216 ON HOUSE ASSESSED AT \$280,000



What is the rate of inflation?

The Town's rate of inflation was close to 4%. It should be noted that the Town's costs of inflation runs at a much higher level than that of the published consumer price index (CPI). The town is heavily influenced by the price of oil, gas and utilities which affect operating costs and the cost of the capital program provided by the Town. The construction price index has been in the range of 6% to 9% in the last number of years. This is an indication of inflation that affects the construction industry and subsequently the Town. In addition wages and benefits have a significant impact on our budget.

What is the Town doing to control costs and reduce cost pressures?

In order to minimize the impact of these pressures, Mayor, Council and staff are continually looking for ways to maintain or improve both the levels and efficiency of the services the Town provides. The implementation of our customer relationship management program at the Operations Centre is a good example of this. This streamlines the process of responding to requests for service and provides the capability of tracking the status of the requests.

Other recent initiatives to reduce cost pressures include:

- The construction of an indoor soccer facility is being developed in partnership with the private sector. This will allow the community to enjoy a new facility while minimizing the ongoing cost to the taxpayer.
- The Town has entered into agreements and has modified its operations to reduce the hydro costs at our arenas and for our streetlights.
- The Town also takes advantage of implementing new technology to improve services and or gain efficiencies such as the recent implementation of the on-line option for the payment of parking tickets.

Will next year's tax increase be zero?

There are many pressures which will affect the Town of Whitby in future years, including growth, the opening of our new facilities, and inflationary components. Inflationary costs for utilities and gas affect the Town significantly and place additional pressure on the budget. Every time we add a new park, new road or facility, it has an impact on the Operating budget. While tax increases are expected for the future, the Mayor and Council of the Town of Whitby are committed to keeping tax rates at a reasonable level while maintaining the balance between current budget demands, growth and addressing the future capital issues.

How does the Town support the Whitby Public Library?

The Town will provide \$4,095,278 in funding to the Whitby Public Library this year. The design phase of the Brooklin Community Centre and Library will begin in 2008. This project is expected to be complete in 2010.

With all the growth in Whitby, why do we need a tax increase?

Although new growth does bring in additional assessment, it requires additional resources to be provided by the Town of Whitby for such items as garbage pickup, snow plowing and maintenance of additional roads, community services for new residents and the payment of capital infrastructure for new development.

Don't development charges pay for the cost of capital for new development?

Due to legislative requirements under the Development Charges Act, the Town cannot collect 100% of the cost of the capital related to new development therefore existing taxpayers must pay some of the cost. Development charges do contribute to the cost of new development but not all the cost is covered. The Town of Whitby, in 2003, significantly increased its development charges in order to help offset the impact of existing ratepayers. In summer of 2008 the Town of Whitby will introduce an updated Development Charge by-law.

What capital projects are schedule for 2008?

The budget increase supports numerous projects, studies and master plans to address Council's priorities.

Significant projects in the capital program include:

- design of the Brooklin community centre and library scheduled to open in 2010
- construction of an indoor soccer facility – developed in partnership with the Whitby Iroquois soccer club
- continuation of the accessibility implementation projects
- completion of EA6 district park and Willow Park phase 2 developments
- Continued focus on infrastructure improvements including Garden Street construction, the rehabilitation of Watson Street Bridge and a variety of local road, sidewalk, signalization and street lighting projects.

How is the Town addressing the existing capital infrastructure?

Council has adopted a practice of 2-2-2-1, which means an additional 2% in the first year of a Council term goes towards capital, an additional 2% the second and third years and 1% in the final year of the term. This helps position the Town for future capital requirements by making the necessary maintenance expenditures for our existing infrastructure when they are needed. The strategic spending we do for our roads program pays off in the long term. For every one dollar spent now, we save or defer \$6 worth of expenses beyond the ten year capital program.

How does Whitby taxes compare to other municipalities?

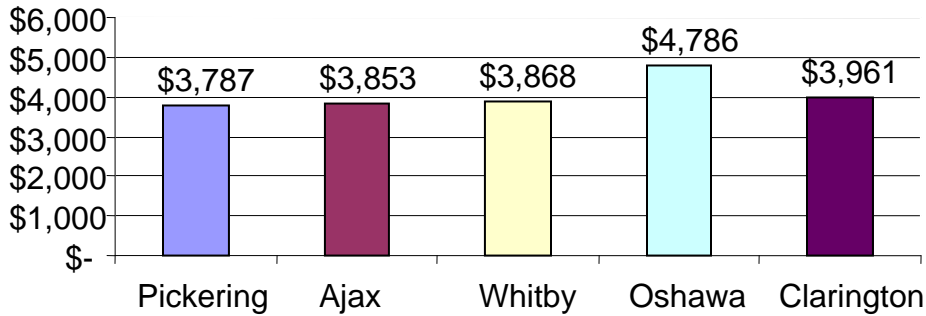
While it is not easy to compare one municipality to another due to such factors as the level of service and the sources of revenue are not always the same, Whitby is competitive compared to the other Durham lakeshore municipalities. Also when you compare the taxes of a similar property to those of other municipalities Whitby is in the mid range, not the lowest but not the highest either.

It is always difficult to balance reasonable tax increases against the services requested by the community. Council always considers the budget with the idea to balance the competing pressures as best as possible. The 2008 budget increase allows Council to maintain the base of services provided to the taxpayers in Whitby.

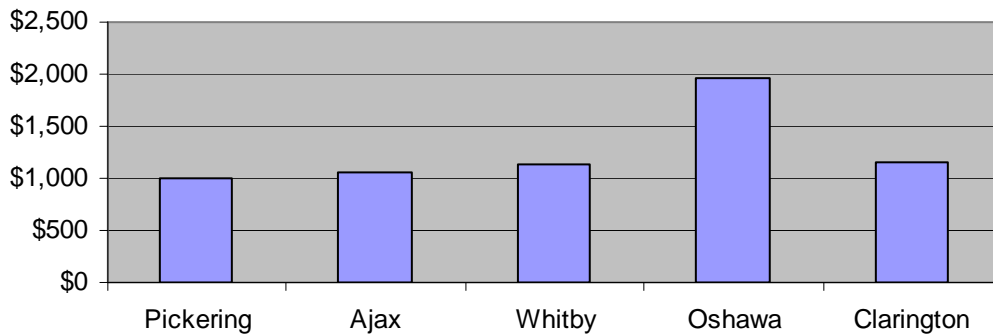
Does Whitby have the highest tax rates in the Region?

Based on comparisons to each of the five lakeshore municipalities in Durham Region, the Town of Whitby's taxes are not the highest and are competitive with other area municipalities in Durham. The chart below compares the property taxes on a home assessed at \$280,000. for the five lakeshore municipalities in 2007.

Durham Lakeshore Municipalities Comparison of Residential Property Taxes On A Property Assessed At \$280,000

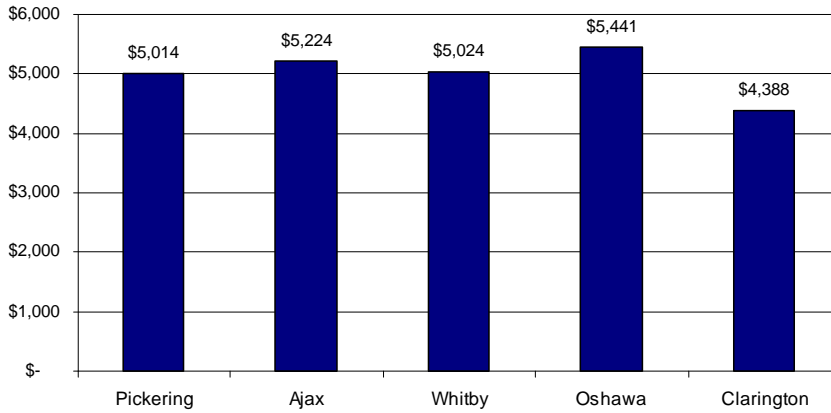


Durham Lakeshore Municipalities - 2007 Comparison of Lower Tier Taxes on a Property Assessed at \$280,000



The chart below compares the property taxes of a comparable property for the five lakeshore municipalities. The "like" property is a two storey, four or five bedroom home with three bathrooms, main floor family room plus atrium or library. A full unfinished basement and an attached two car garage. The house is approximately 3,000 square feet.

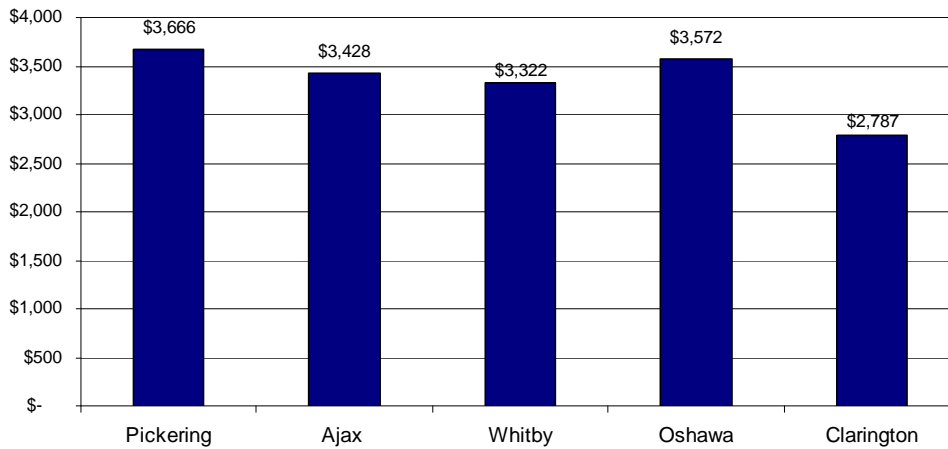
Durham Lakeshore Municipalities Comparison of Residential Property Taxes for a "Like Property"



Source: BMA 2007 Study

The chart below compares the property taxes of a comparable property for the five lakeshore municipalities. The "like" property is a detached three bedroom single storey home with 1.5 bathrooms and a one car garage. The house is approximately 1,200 square feet.

Durham Lakeshore Municipalities Comparison of Residential Property Taxes for a "Like Property"

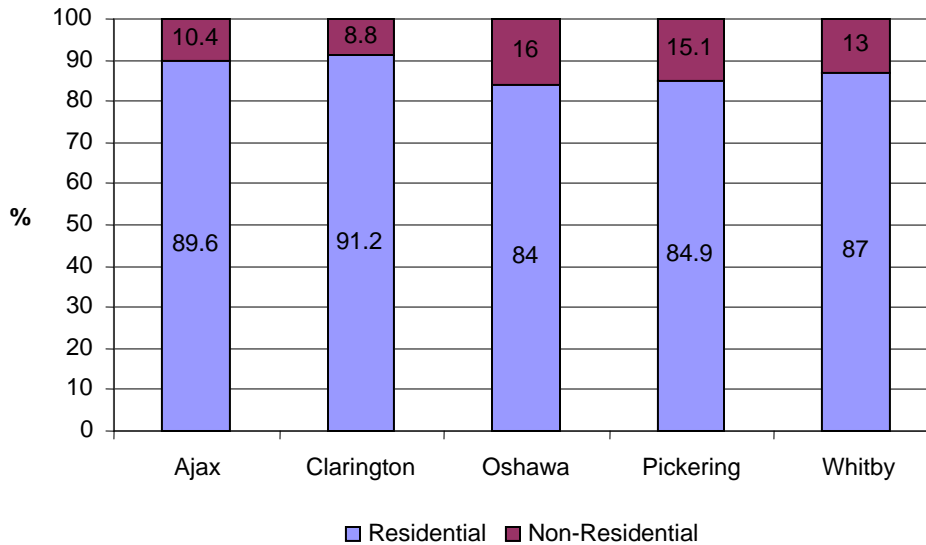


Source: BMA 2007 Study

What is the ratio of residential taxes compared to non-residential tax base?

In 2006, Whitby's residential taxes made up 87% of the tax base compared to 13% for non-residential taxes as indicated in the chart below. Efforts are continuing through our economic development programs to attract businesses to Whitby, however, residential property taxes comprises the majority of the Town's property taxes.

**Durham Lakeshore Municipalities 2006 Taxes
Residential vs Non-Residential**



Source: BMA 2007 Study

How much support does the Town of Whitby receive from the Province of Ontario?

On the Operating budget the Town of Whitby will receive \$75,200 in Provincial grants and \$58,450 in Federal Grants while on the Capital budget it will receive \$1.47 million of capital monies through the Province's 2008 municipal road and bridge infrastructure program. The Town could also benefit from the recently announced 'Investing in Ontario Act', which if passed, would see municipal infrastructure benefit from any confirmed 2007-8 provincial budget surplus over an initial \$600 million allocated to provincial debt. The amount and timing of receipts under this initiative is not known at this time.

How much support does the Town of Whitby receive from the Federal Government?

The Town of Whitby expects to receive approximately \$1.47 million for road and bridges rehabilitation projects in 2008 which relate to the Federal Gas tax funding agreement signed in 2005. This agreement stipulates that these monies must represent an incremental investment in municipal infrastructure over the term of the agreement.

Am I affected by reassessment in 2008?

No, there is no reassessment for the 2008 taxation year. The current valuation date for all properties in the Province of Ontario is January 1, 2005. Therefore, for the 2008 taxation year, the reassessment value of your property will be the same as it was in 2007. The only exception to this would be if the Municipal Assessment Growth (MPAC) has made an adjustment to your assessment value either as a result of an appeal on your part or if they have increased the value due to a change in the property such as an addition of a pool, etc. Your tax bill for 2008 is only affected by budgetary changes made by the Region of Durham and the Town. "Schedule 2" on the back of your tax bill will show the individual dollar value for the Town, Region and School Board purposes.

When will the next reassessment occur?

The Province of Ontario schedules when the province wide reassessments are to occur. Currently, the next reassessment is scheduled to occur for the 2009 taxation year. This new assessment will update all property assessments to a January 1, 2008 valuation date.

What can I do if I believe my reassessment is incorrect?

There are two options available to have the value examined. The first is called a request for reconsideration and is carried out by MPAC. A request for reconsideration can be made at any time during each taxation year. Forms are available on MPAC website (www.mpac.ca) or by calling 1-866-296-6722. The second option is a more formal process where a property owner appeals to the Assessment Review Board (ARB), an independent tribunal whose decision is binding. There is a cost to file a formal appeal to the ARB with a deadline of March 31st of each taxation year. Forms and information are available on the ARB website (www.arb.gov.on.ca) or by calling 1-800-263-3237. Please note that filing an assessment does not exempt you from paying taxes by the due date or from incurring late payment penalties.

What are you doing to assist low income seniors?

The Council of the Town of Whitby has increased the rebate from \$100 to \$250 per year, for those who qualify for the low income rebate program. This also applies to those that are disabled and qualify for assistance.

How do I qualify for this program?

In order to qualify for the rebate program, seniors must qualify to receive the Guaranteed Income Supplement program provided under Old Age Security Canada and must own and occupy the property as a principal residence.

If you are a disabled individual with low income, you may qualify for the rebate if you qualify to receive the Ontario Disability support program provided through the Ministry of Community and Social Services and own and occupy property as a principal residence.

Is there any other assistance available to these groups?

In addition to these programs, the Region of Durham offers a tax deferral program to the above two groups. To qualify, the homeowner must meet the same qualifications as the Town of Whitby rebate programs. The amount of deferral is restricted to the assessment related portion of any tax increase on a principal residence. The deferred taxes become due and payable on the disposition of a property or transfer of title.