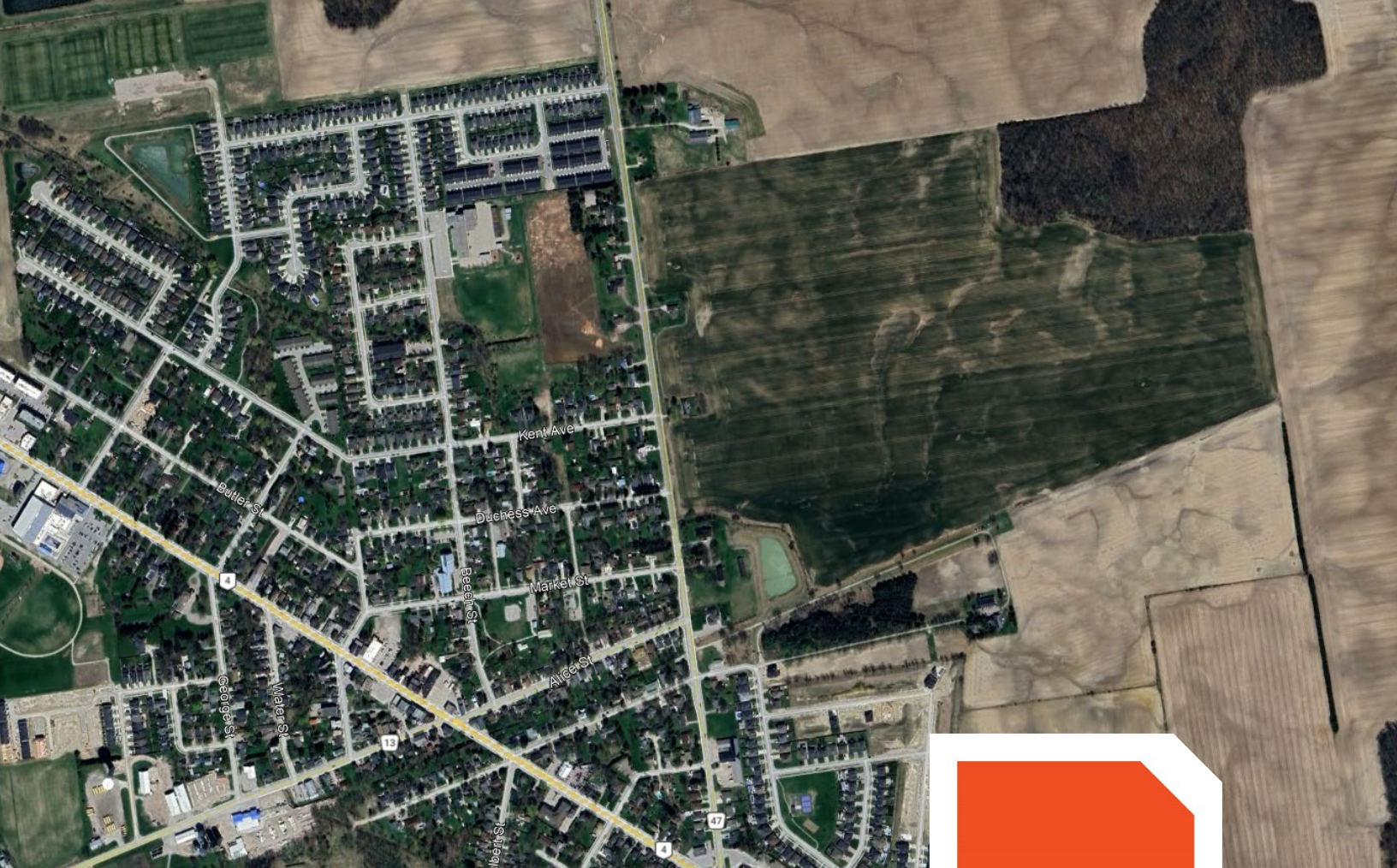




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Metrics

TIMBER RIDGE EXPANSION

Fiscal Impact Assessment

Lucan Biddulph, Ontario

Prepared for: 2219260 Ontario Inc.

August 13, 2026



Prepared by:

A handwritten signature in black ink, appearing to read "Bohan Li", with a stylized flourish extending to the right.

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1.0 Summary

The owners of the lands known municipally as Part of Lot 27, Concession 5 and Part of Lot 28, Concession 5 in Lucan Biddulph (the “Subject Site”) are submitting an Official Plan Amendment (“OPA”) to expand the Lucan settlement area boundary over these lands. The Subject Site totals 45.5 hectares, and the requested OPA would deliver an expected 22.7 net hectares of new residential lands. The lands are proposed to accommodate low density residential uses.

urbanMetrics has been retained to consider the fiscal impact of the proposed settlement area boundary expansion (“proposed SABE”) on the budgets of the Township of Lucan Biddulph and Middlesex County. This study would examine whether infrastructure and public service facilities required to service the proposed SABE would be financially viable, in that the proposed SABE would generate sufficient revenues for the municipality to cover those costs.

1.1 Summary of Methodology

For this analysis, we have used a prototype development concept of 440 single-detached homes, based on applying a standard 20 units per net hectare assumption over the lands.

We calculated the following that would be generated by the proposed SABE:

- One-Time Revenues
 - Development charges
- Operating Surplus
 - Property tax revenues
 - Water and wastewater revenues
 - Non-tax revenues
 - Site-specific infrastructure operating costs
 - Municipality-wide operating costs net of external funding
- Financial Viability

- Replacement costs of site-specific infrastructure
- Indirect capital replacement costs of municipality-wide capital assets
- Municipal budget ratios

We have evaluated the financial viability of the proposed SABE in two ways. First, we considered whether the proposed SABE would generate a net operating surplus (revenues minus operating expenses) that exceeds the capital replacement costs required to service the lands (the “direct comparison” approach).

The direct comparison approach is an absolute measure of the financial viability of the development. If the development would generate more revenues than costs, it would be financially viable.

However, the direct comparison approach has some drawbacks. It is reliant on the municipality’s budget and capital funding framework, which developers have no control over. It can also be sensitive to different estimates of capital replacement costs.

As such, for a second approach, we consider a relative measure of financial viability by benchmarking the proposed SABE against the Township of Lucan Biddulph’s and Middlesex County’s budgets (the “budget benchmark” approach). Here, we consider what percentage of revenues would remain after operating costs to fund capital replacement costs. Should the proposed SABE have a larger percent of revenues left to pay for capital replacement costs, it would contribute positively to the Township’s and County’s financial positions and thus would be financially viable relative to the Township and County as a whole.

Our key findings are summarized below (all values are reported in 2026 dollars).

1.2 Findings: One-Time Revenues

At full build-out, we have estimated that the proposed subdivision would generate \$17.8 million in development charge revenue for the Township of Lucan Biddulph and \$2.6 million for Middlesex County, based on current rates.

The details behind these calculations can be found in Section 4.0.

1.3 Findings: Operating Surplus

Figure 1.1: Calculation of Operating Surplus

Township of Lucan Biddulph

	\$	% Total Revenues
Property Tax Revenues	\$1,012,340	61%
Water and Wastewater Revenues	\$646,334	39%
Total Revenues	\$1,658,674	100%
Site-Specific Infrastructure Operating Expenses	-\$125,754	-8%
Per-Capita and Per-Employee Operating Expenses	-\$818,171	-49%
Less: Per-Capita and Per-Employee Non-Tax Revenues	\$250,108	15%
Less: External Funding	\$28,194	2%
Net Operating Costs	-\$665,622	-40%
Total Annual Operating Surplus (Deficit)	\$993,052	60%

Middlesex County

	\$	% Total Revenues
Property Tax Revenues	\$648,614	100%
Water and Wastewater Revenues	\$0	0%
Total Revenues	\$648,614	100%
Site-Specific Infrastructure Operating Expenses	\$0	0%
Per-Capita and Per-Employee Operating Expenses	-\$263,942	-41%
Less: Per-Capita and Per-Employee Non-Tax Revenues	\$13,914	2%
Less: External Funding	\$202,120	31%
Net Operating Costs	-\$47,908	-7%
Total Annual Operating Surplus (Deficit)	\$600,706	93%

Source: urbanMetrics calculations

Figure 1.1 shows the calculation of the operating surplus, or total revenues minus operating expenses. The details behind this calculation can be found in Section 5.0.

For the Township of Lucan Biddulph, we calculated that the proposed SABE would generate \$1,659,000 in revenues and \$666,000 in operating costs, for a net of \$993,000 in operating surplus. For Middlesex County, the revenues would be \$649,000 and the operating costs \$48,000, for an operating surplus of \$601,000. These operating surpluses can be used to fund capital costs.

1.4 Findings: Financial Viability

Direct Comparison Approach

Figure 1.2: Annual Net Revenues

Township of Lucan Biddulph

	\$	% Total Revenues
Property Tax Revenues	\$1,012,340	61%
Water and Wastewater Revenues	\$646,334	39%
Total Revenues	\$1,658,674	100%
Site-Specific Infrastructure Operating Expenses	-\$125,754	-8%
Per-Capita and Per-Employee Operating Expenses	-\$818,171	-49%
Less: Per-Capita and Per-Employee Non-Tax Revenues	\$250,108	15%
Less: External Funding	\$28,194	2%
Net Operating Costs	-\$665,622	-40%
Total Annual Operating Surplus (Deficit)	\$993,052	60%
Site-Specific Capital Replacement Costs	-\$628,755	-38%
Indirect Capital Replacement Costs	-\$331,953	-20%
Total Annual Capital Replacement Costs	-\$960,708	-58%
Annual Net Revenues	\$32,344	2%

Middlesex County

	\$	% Total Revenues
Property Tax Revenues	\$648,614	100%
Water and Wastewater Revenues	\$0	0%
Total Revenues	\$648,614	100%
Site-Specific Infrastructure Operating Expenses	\$0	0%
Per-Capita and Per-Employee Operating Expenses	-\$263,942	-41%
Less: Per-Capita and Per-Employee Non-Tax Revenues	\$13,914	2%
Less: External Funding	\$202,120	31%
Net Operating Costs	-\$47,908	-7%
Total Annual Operating Surplus (Deficit)	\$600,706	93%
Site-Specific Capital Replacement Costs	\$0	0%
Indirect Capital Replacement Costs	-\$43,391	-7%
Total Annual Capital Replacement Costs	-\$43,391	-7%
Annual Net Revenues	\$557,315	86%

Source: urbanMetrics calculations

Figure 1.2 shows the calculation of the annual net revenues for the direct comparison approach. As shown, the proposed SABE is projected to generate approximately \$32,000 of net revenues after capital replacement costs annually for the Township of Lucan Biddulph. For Middlesex County, the net revenues would be \$557,000. The details behind this calculation are in Section 6.2.

Because the proposed SABE is projected to generate an operating surplus in excess of its capital replacement costs, it is projected to be financially viable and would contribute positively to Township of Lucan Biddulph and Middlesex County's fiscal positions. The fiscal benefit for the Township of Lucan Biddulph would be relatively small, being roughly a neutral impact. The fiscal benefit for Middlesex County would be relatively large.

Budget Benchmark Approach

Figure 1.3: Budget Benchmarking

Timber Ridge Expansion			Township of Lucan Biddulph		
	\$	% Total Revenues	\$	% Total Revenues	
Property Tax Revenues	\$1,012,340	61%	\$6,601,974	72%	Taxation - Total Revenue
Water and Wastewater Revenues	\$646,334	39%	\$2,577,910	28%	Rate Revenues
Total Revenues	\$1,658,674	100%	\$9,179,884	100%	Total Revenues
Operating Costs ex. Water/WW	-\$763,446	-46%	-\$7,493,418	-82%	Tax-Supported Operating Costs*
Water/Wastewater Operating Costs	-\$180,361	-11%	-\$2,041,603	-22%	Rate-Supported Operating Costs**
External Funding and Non-Tax Revenues	\$278,302	17%	\$2,967,984	32%	External Funding and Non-Tax Revenues***
Net Operating Costs	-\$665,506	-40%	-\$6,567,037	-72%	Net Operating Costs
Total Operating Surplus	\$993,168	60%	\$2,612,847	28%	Total Operating Surplus
Site-Specific Capital Replacement Costs	-\$628,755	-38%			
Operating Surplus less Site-Specific Capital	\$364,413	22%			

* Categories 1-8 of General - Operating budget less internal transfers, Category 2 of Fire Boards less capital expenses, Category 7 of Parks & Recreation

** Category 4 of Water System and Sanitary Sewer System less capital expenses

*** Excludes internal transfers, Transfer From Reserves, Transfer from Development Charges, and capital-related grants and loans

Timber Ridge Expansion			Middlesex County		
	\$	% Total Revenues	\$	% Total Revenues	
Property Tax Revenues	\$648,614	100%	\$61,866,167	100%	Service Area Levy
Total Revenues	\$648,614	100%	\$61,866,167	100%	Total Revenues
Net Operating Costs	-\$47,908	-7%	-\$31,462,167	-51%	Tax-Supported Operating Costs****
Total Net Operating Costs	-\$47,908	-7%	-\$31,462,167	-51%	Net Operating Costs
Total Operating Surplus	\$600,706	93%	\$30,404,000	49%	Total Operating Surplus

**** Service Area Levy less Transfers to Capital, Transfers to Reserve, Special Projects, and Debentures

Source: urbanMetrics calculations, Township of Lucan Biddulph 2026 Budget, Middlesex County 2026 Annual Budget

Figure 1.3 shows the results from the benchmarking against the Township of Lucan Biddulph's and Middlesex County's budgets. As shown, the proposed SABE would generate an operating surplus that is 60% of total revenues for the Township of Lucan Biddulph and 93% for Middlesex County. These surpluses are higher than the 28% of the Township's budget and 49% of the County's budget. The details behind this calculation can be found in Section 6.3.

The budget benchmark analysis shows that the proposed SABE would contribute more towards capital replacement costs after operating costs relative to the Township of Lucan Biddulph and Middlesex County as a whole. As such, it would be financially viable, judged against the standard of the Township's and County's existing budget frameworks.

1.5 Key Conclusions

The analyses above projects the proposed SABE would have a slightly positive fiscal impact on the Township of Lucan Biddulph and a large positive fiscal impact for Middlesex County. The proposed SABE would generate more operating revenues than operating and capital costs, and it would also require fewer operating costs as a percentage of total revenues to support compared to the Township and County as a whole (leaving more to fund capital costs). By both approaches, the proposed SABE would be financially viable.

It should be noted that the analysis used several conservative assumptions, such as excluding the impact of capital grants, assuming the rate of return matches that of inflation, and not considering off-site commercial and employment uses that would be induced by the increase in population from the proposed SABE.

2.0 Overview

2.1 Methodology

The purpose of this Fiscal Impact Assessment is to consider whether the proposed SABE on lands known municipally as Part of Lot 27, Concession 5 and Part of Lot 28, Concession 5 in Lucan Biddulph would be financially viable, in that it would generate sufficient revenues to cover the incremental costs of the infrastructure and public service facilities needed to service it.

The Fiscal Impact Assessment considers the following components (all revenues and costs are expressed in 2026 dollars).

One-Time Revenues

The Fiscal Impact Assessment calculates the development charges that would be generated by the proposed SABE.

Because development charges are collected for cost-recovery purposes, they have not been factored into the analysis of ongoing revenues and costs. Development charges are presented because they could still provide fiscal benefits, such as funding capital assets with benefit to existing residents.

Ongoing Revenues and Costs

The main findings of the Fiscal Impact Assessment relate to the ongoing revenues and costs. This analysis considers whether the proposed SABE is financially viable, in that revenues generated would cover the costs needed to support it.

For this analysis, we consider the following components:

- Property tax revenues
- Water and wastewater rate revenues
- Other non-tax revenues
- Operating costs of site-specific infrastructure
- Municipality-wide operating costs net of external funding
- Replacement costs of site-specific infrastructure

- Indirect capital replacement costs of municipality-wide capital assets
- Municipal budget ratios

A key consideration in a Fiscal Impact Assessment is indirect capital replacement costs, which covers non-site-specific capital assets that would be needed to service the additional population associated with the proposed SABE. These include the lifecycle replacement costs of non-site-specific road, water, wastewater, and stormwater infrastructure, as well as capital costs for items such as police, fire, transit, recreation, and library, among others.

In this report, we consider two ways of addressing the question of whether the proposed SABE would be financially viable, in relation to the lifecycle capital replacement costs.

First, we used a “direct comparison” approach: we calculated the annual net revenues of the proposed SABE, comparing its operating surplus (revenues minus operating costs) to the annualized replacement costs of site-specific and other capital assets. Here, positive annual net revenues would indicate that the development would generate sufficient revenues to cover the total costs needed to service it. Negative annual net revenues would indicate that the development, in isolation, would not generate sufficient revenues to cover replacement costs under the municipality’s current property tax and operating budget framework.

Second, we used a “budget benchmark” approach: we benchmarked the property tax revenues and operating costs generated by the prototype development concept against the Township of Lucan Biddulph’s and Middlesex County’s budgets. After accounting for projected operating costs, the portion of property tax revenues left over to pay for annual lifecycle replacement costs for the proposed SABE was compared to the portion of property taxes used to fund capital expenditures in the Township’s and County’s budgets.

If a lower percentage of property tax revenues generated from the proposed SABE would be required to fund operating costs (and thus a higher fraction is left over to pay for capital costs), compared to the Township of Lucan Biddulph and Middlesex County as a whole, then this suggests the development would be more effective in generating funds to support capital replacement costs than the existing Township and County as a whole and thus would be financially viable on a relative basis.

This method has the benefit in that it is more robust to how the Township’s and County’s existing budget framework funds the replacement cost of capital assets and any changes that would be required in the future. In this way, the proposed SABE can be evaluated on a fair basis against other parts of Lucan Biddulph and

Middlesex County. This contrasts with the direct comparison approach – for a hypothetical municipality with property tax rates that underfunds its capital replacement costs, it would be difficult for any new developments to generate positive revenues net of costs through no fault of their own.

Additionally, in situations where the total lifecycle replacement costs of capital assets are uncertain, this method can provide an independent assessment of the financial viability of the proposed SABE, as well as providing a check on what levels of lifecycle costs are reasonable.

2.2 Limitations of Fiscal Impact Assessments

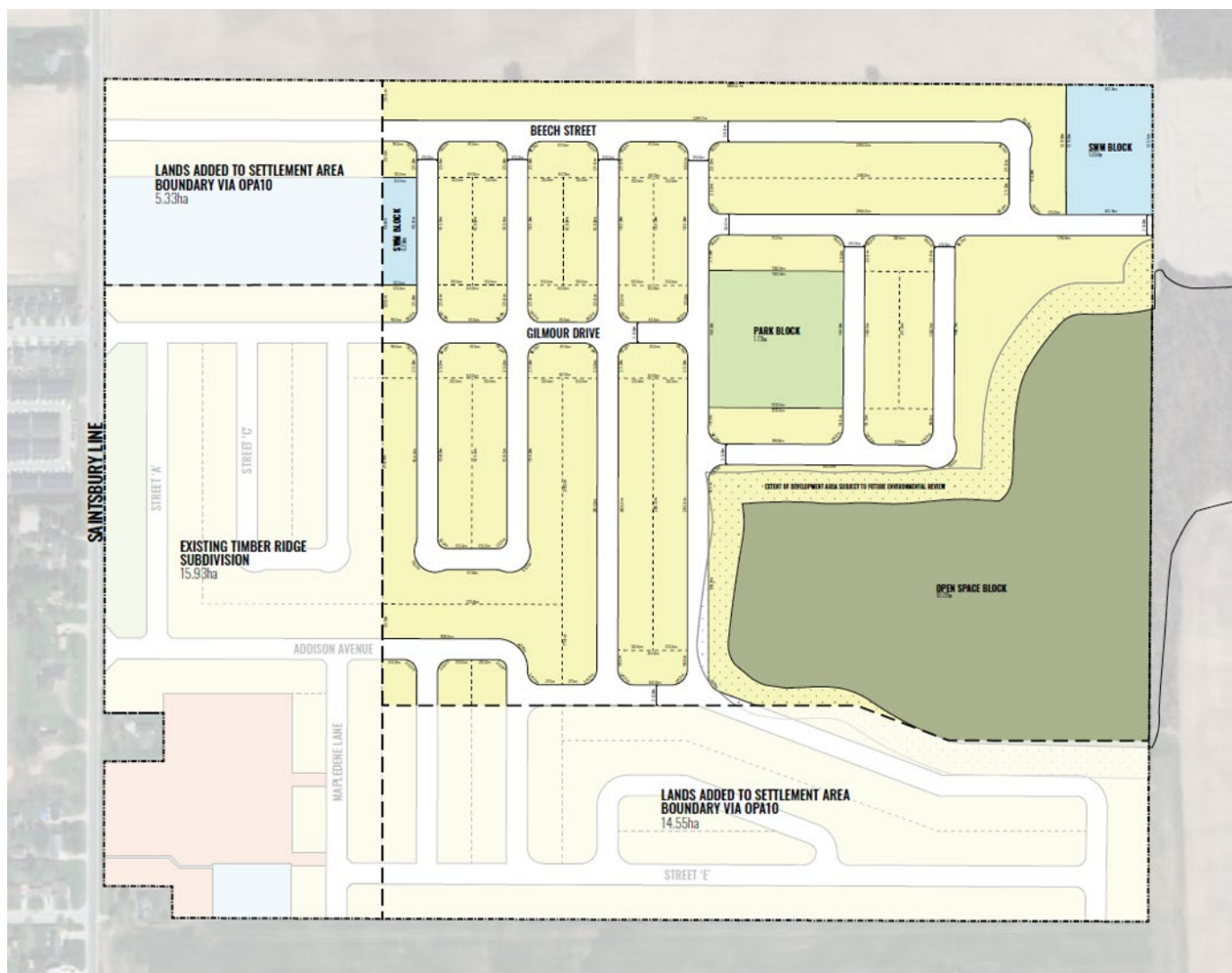
The results of Fiscal Impact Assessments should be interpreted in the broader context of the municipality's goals. Municipalities are not profit-maximizing entities and have many goals and objectives as expressed through Provincial and local policies. Municipal fiscal impacts are only one consideration in evaluating a settlement area boundary expansion. Municipalities must also consider housing supply, housing affordability, economic development, infrastructure planning, and other “public good” objectives. As such, the results of a Fiscal Impact Assessment should accordingly be considered in the context of the municipality's broader goals.

Additionally, Fiscal Impact Assessments of a single location, like this study, do not consider the impacts of other developments which would be induced by the increase in population from the proposed SABE. For example, the increase in population from the development of the proposed SABE would increase the need for commercial space to serve that population, as well as increasing the attractiveness of locating employment uses in Lucan Biddulph to take advantage of the larger potential workforce. Commercial and employment space is taxed at higher rates than residential and tend to generate more positive fiscal impacts than residential development.

3.0 Development Concept

The Subject Site for the proposed SABE consists of Part of Lot 27, Concession 5 and Part of Lot 28, Concession 5 in Lucan Biddulph. The lands are immediately adjacent to the northeastern portion of the current Settlement Area Boundary as defined by Middlesex County OPA 10. The Subject Site consists of 45.5 hectares of land, of which approximately 22.7 net hectares would be residential lands.

Figure 3.1: Preliminary Conceptual Plan



Source: Siv-ik Planning & Design, dated July 6, 2026.

At this stage, plans for the Subject Site are preliminary. Figure 3.1 illustrates the latest concept plan available. Unit counts and infrastructure totals are needed to conduct a Fiscal Impact Assessment, but no concrete details on these values are currently available.

Along with AGM (providing preliminary subsurface infrastructure length estimates), we have created a prototype development concept to enable a preliminary evaluation of the fiscal impacts of the proposed SABE. This prototype development concept makes assumptions on unit counts purely for the purposes of enabling this fiscal impact analysis and should not be treated as a concept that is being submitted for development.

For this analysis, we have assumed a prototype development concept comprising entirely of single-detached homes. We have assumed that the prototype development concept would include 440 single-detached homes, based approximately on a high-level 20 units per net hectare assumption applied to the 22.7 net hectares of residential lands. We have applied a Persons Per Unit (P.P.U.) factor of 2.75 for single-detached homes as per the 2023 Township of Lucan Biddulph Development Charges Background Study (Table 7.2), which results in a population of 1,210 at full build-out.

Preliminary length estimates for the required site-specific infrastructure, provided by Siv-ik (roads) and AGM (watermain, storm sewer, sanitary sewer), are detailed in Appendix A. No infrastructure cost estimate was available for the Subject Site or Lucan Biddulph more generally. As such, we have utilized the per-unit costs based on the 2025 Lucan Biddulph Asset Management Plan,¹ inflated by 1.99% to 2026 values.

The initial costs of this infrastructure will be covered by the developer as a Local Service or would be covered by Development Charges and thus would not have a fiscal impact. However, the Township of Lucan Biddulph will maintain and replace the infrastructure, and the operating and lifecycle capital costs of the infrastructure will be included.

¹ Costs were based on Full Urban for roads and PVC for mains.

4.0 One-Time Revenues

In this Section, we calculated the one-time development charge revenues that would be generated by the proposed SABE.

While development charge revenues are intended for cost recovery, they are shown here as they may still be a positive fiscal impact. For example, they may help fund infrastructure that have benefit to existing or post-period benefits. They are not factored into the calculations of ongoing impacts.

4.1 Development Charges

Methodology

Development charges are used by municipalities as a source of revenue to recover growth-related capital costs for the new infrastructure required to support the proposed development. Development charges for the Township of Lucan Biddulph are used to fund the following services:

- Sewage Services
- Water Services
- Transportation
- Stormwater
- Parks & Recreation
- Fire Services
- Library

Additionally, development charges for Middlesex County are used to fund:

- Services Related to a Highway
- Growth Studies

The development charge rates as of 2026 for the Township of Lucan Biddulph (Lucan Urban Area) and Middlesex County can be found in Appendix B. It is recognized that these development charge rates are subject to change over time

from indexing, the passing of new development charge by-laws, and Provincial legislation. These rates were multiplied by the development statistics to arrive at the total development charges collected.

Results

Figure 4.1: Calculation of Development Charges

Township of Lucan Biddulph

Residential Type	Count	DC/Unit	Total DCs	PPU	DC/Capita
Single-Detached	440	\$40,437	\$17,792,280	2.75	\$14,704
Total			\$17,792,280		

Middlesex County

Residential Type	Count	DC/Unit	Total DCs	PPU	DC/Capita
Single-Detached	440	\$5,903	\$2,597,320	2.75	\$2,147
Total			\$2,597,320		

Source: urbanMetrics calculations

Figure 4.1 shows the calculation of the development charges collected at full build-out for the development concept. Based on these rates, at full build-out, the proposed development concept would generate one-time development charge revenues of roughly \$17.8 million for the Township of Lucan Biddulph and \$2.6 million for Middlesex County.

5.0 Operating Impacts

In this section, we consider the annual revenues and operating costs that would be generated by the development concept. The findings of this section will then be combined with the discussions of lifecycle capital replacement costs in Section 6.0 to evaluate the financial viability of the proposed SABE.

The ongoing revenues considered include property taxes, water and wastewater rates, and per-capita non-tax revenues. Operating costs include operating costs net of external funding, as well as the operating costs of site-specific infrastructure.

5.1 Property Taxes

Methodology

Property taxes are the main way in which the development will contribute to the municipal budget. To estimate property taxes, we have used 2026 residential property tax rates for the Township of Lucan Biddulph and Middlesex County, excluding the Education component as it is not received by the municipality. Because final 2026 property tax rates for the Township of Lucan Biddulph were not available at this time, we used their 2025 rates inflated by 5.62% to reflect the increase in the budget.² The property tax rates used were 0.749437% for the Township and 0.480170% for the County.

The calculation of property taxes also requires an estimate of the tax assessment values for the various components of the development. Unfortunately, we do not have access to a comprehensive database of property assessment values. As such, our estimate of assessed values will be based on a selection of comparable properties of the appropriate types. The list of comparables used to determine these assessed values can be found in Appendix C.

The average assessed values used for this analysis are as follows:

- Single-detached: \$307,000 per unit

² Lucan Biddulph. (February 1, 2026). "Lucan Biddulph Council Meeting Highlights – Jan 13, 2026." Retrieved Aug. 8, 2026 from <https://www.lucanbiddulph.on.ca/articles/news/lucan-biddulph-council-meeting-highlights-jan-13-2026>

Notably, these assessed values are based on 2016 valuations determined by the Municipal Property Appraisal Corporation (MPAC) due to the pause in re-assessments during and after the Covid-19 pandemic. We have used these valuations as property tax rates are based on these assessed values and would be adjusted if assessment values change.

Results

Figure 5.1 shows the calculation of the annual property taxes that would be generated by the development concept. The proposed development would generate approximately \$1,012,000 in property taxes for the Township and \$649,000 for the County.

Figure 5.1: Annual Property Tax Revenues

Township of Lucan Biddulph

Residential Type	Count	Assessed Value Per Unit	Total Assessed Value	Property Tax Rate	Total Annual Property Taxes	PPU	Property Tax Per Capita
Single-Detached	440	\$307,000	\$135,080,000	0.749437%	\$1,012,340	2.75	\$837
Total			\$135,080,000		\$1,012,340		

Middlesex County

Residential Type	Count	Assessed Value Per Unit	Total Assessed Value	Property Tax Rate	Total Annual Property Taxes	PPU	Property Tax Per Capita
Single-Detached	440	\$307,000	\$135,080,000	0.480170%	\$648,614	2.75	\$536
Total			\$135,080,000		\$648,614		

Source: urbanMetrics calculations

5.2 Water and Wastewater Revenues

Methodology

Water and wastewater rates are the other major source of revenues that would be generated by new development. These rates would accrue to the Township of Lucan Biddulph.

Water and wastewater meter rates are based on the 2026 rates from the Township of Lucan Biddulph. We assumed the residential units would have a fixed charge of

\$30.52 per month and a usage rate of \$0.93 per cubic metre for water, and a fixed charge of \$52.16 per month and a usage rate of \$0.97 per cubic metre for wastewater. Combined, the fixed charge would be \$82.68 per unit, and the variable charge would be \$1.90 per cubic metre.

Estimating the water and wastewater revenues requires an estimate of usage. We assume that the wastewater usage would be metered and charged based on water usage. Unfortunately, the Township's 2021 Lucan Urban Municipal Servicing Master Plan did not contain an estimate of average usage per capita, only peak usage. As such, we have assumed an average residential consumption of 250 liters per capita per day ("Lpcd" or "L/c/d") based on usage rates in other municipalities.

Results

Figure 5.2: Annual Water and Wastewater Revenues

Township of Lucan Biddulph

Residential Type	Count	Annual Fixed Charge Per Unit	Total Annual Fixed Charges	Charge Per Cubic Metre	Demand (L/c/d)	Demand (cm/c/yr)	PPU	Total Annual Usage Charges	Total Annual Charges
Single-Detached	440	\$992.16	\$436,550	\$1.90	250.00	91.3	2.75	\$209,784	\$646,334
Total			\$436,550					\$209,784	\$646,334

Source: urbanMetrics calculations

Figure 5.2 calculates the water and wastewater revenues that would accrue from the proposed development. In total, annual water and wastewater revenues would be \$646,000. Of this, \$437,000 would be from fixed charges and \$210,000 would be from usage charges.

Combined with property taxes, the annual revenues for the Township of Lucan Biddulph generated by the proposed SABE would be \$1.7 million, of which 61% would be from property taxes and 39% from water and wastewater rates.

5.3 Other Non-Tax Revenues

Methodology

Municipalities have other non-tax and non-rate revenues that reduce the portion of their costs which are funded by property taxes and rates, and many of these would

be expected to increase with population and employment. These include user fees and service charges, licences, permits and rent, and fines and penalties.

User Fees and Service Charges are reported in Schedule 12 of the Financial Information Return (“FIR”). Licences, permits, rent, etc. and Fines and penalties categories are reported in Schedule 10 of the FIR. We used the 2024 FIR for the Township of Lucan Biddulph and Middlesex County, which was the latest available at this time, and adjusted them for inflation (3.80%) to 2026 dollars.

To arrive at a per-capita figure for these values, we estimated the population and employment for the Township of Lucan Biddulph and Middlesex County for 2024. For population, we used the Statistics Canada population estimate, which was 6,717 people for the Township and 580,277 people for the County.

For the employment estimate, we began with 2021 Census data. We summed the “Place of Work” values from Commuting Flows data³ and the “Worked at home” and “No fixed workplace address” values from the Census Profile Place of Work data to arrive at estimates of the 2021 total employment in the Township and County. To arrive at the 2024 estimates, we used the proxy that employment grows at the rate of population growth and that Census employment counts are subject to the same undercount as population. As such, the 2021 employment estimates were inflated based on the ratio of the 2024 population estimate to the 2021 Census population to arrive at the estimates of 2024 employment.

Based on these calculations, we estimated employment would be 2,602 in the Township and 261,306 in the County.

We assigned residential shares and non-residential shares of to revenue and cost categories. For certain categories for which we had reasons to believe are primarily incurred by residents, we assumed the following residential shares (with the remainder being the non-residential share):

- Solid waste collection/disposal, waste diversion: 90%
- Public health services, hospitals, ambulance services/dispatch: 90%
- Cemeteries: 95%
- All social and family services: 100%
- All recreation and cultural services: 95%

³ The Commuting Flows Place of Work data are collected from Table 98-10-0459-01 for Census subdivisions and Table 98-10-0466-01 for Census divisions.

For other categories, we assigned the revenues and cost based on the ratio of population to employment. These ratios were 72% residential and 28% non-residential for the Township of Lucan Biddulph and 69% residential and 31% non-residential for Middlesex County, based on the above population and employment estimates.

Finally, we must assign a growth share to each category to represent how much they would grow with population and employment. For Licences, permits, rents, etc. and Fines and penalties, we assumed a 100% growth share.

For User Fees and Service Charges, there are reasons to believe that a 100% growth share would be appropriate (we assumed a lower growth share for costs due to returns to scale and efficiencies, which would not apply to revenues). However, we conservatively used the same growth share for these revenues as the ones used for operating costs, most of which are 95% (see Section 5.5).

The exception is the transportation services items, which we assumed the growth share to be 95% for all items. The growth share for the expenses of some of the transportation services items was set at 0% because they were calculated based on the length of roads rather than on a per-capita basis, but we would expect revenues to increase on a per-capita basis.

Results

Based on this calculation, non-tax revenues would be approximately \$206.70 per resident for the Township and \$11.50 per resident for the County (see Appendix D). Annual non-tax revenues would be \$250,000 for the Township and \$14,000 for the County.

5.4 Infrastructure Operating Costs

Methodology

The proposed SABE and subsequent development on the Subject Site would increase the Township of Lucan Biddulph's and Middlesex County's operating costs, through new site-specific infrastructure and through increases in the population.

We first considered the operating costs that would be generated by site-specific infrastructure, which would fall on the Township of Lucan Biddulph. Here, we assumed certain cost categories in Schedule 40 of the FIR would increase

proportional to the amount of linear infrastructure added for the site. These cost categories include:

- Roads (all),
- Winter Control (all),
- Wastewater collection/conveyance,
- Urban and Rural storm sewer system, and
- Water distribution/transmission.

The base cost is Total Expenses less Interest on Long Term Debt and Amortization, from Schedule 40 of the FIR, adjusted for inflation to 2024 dollars. Interest and amortization are removed as they reflect the cost of past expenditures and not the cost of growth. The base cost is scaled by the ratio of new infrastructure to existing infrastructure to arrive at the incremental infrastructure operating expenses generated by the proposed SABE.

The infrastructure inventory is drawn from the Township of Lucan Biddulph 2025 Asset Management Plan (“AMP”). The inventory shows that, as of 2025, the Township of Lucan Biddulph had:

- 116,900 metres of roads,
- 19,700 metres of sidewalks,
- 45,365 metres of watermains,
- 25,803 metres of wastewater mains, and
- 17,370 metres of stormwater mains.

For consistency with other operating costs, we apply a growth share of 95% to the infrastructure operating costs (see Section 5.5). This reflects a conservative level of economies of scale, such as through efficiencies from scale, the existence of fixed costs, and/or the existence of excess capacity.

The site-specific infrastructure needed to support the development concept is detailed in Appendix A.

Results

Figure 5.3: Infrastructure Operating Costs

<u>Infrastructure</u>	<u>FIR Cost</u>	<u>AMP Units</u>	<u>Gr. Sh.</u>	<u>Per Unit (2026)</u>	<u>Units</u>	<u>Total</u>
Roads - All Categories (m)	\$1,094,698	116,900	95%	-\$9.23	4,548	-\$41,999
Winter Road Maintenance, Roads (m)	\$191,697	116,900	95%	-\$1.62	4,548	-\$7,355
Winter Road Maintenance, Sidewalks (m)	\$0	19,700	95%	\$0.00	0	\$0
Water Distribution/Transmission (m)	\$687,215	45,365	95%	-\$14.94	4,523	-\$67,564
Wastewater Collection/Conveyance (m)	\$50,446	25,803	95%	-\$1.93	4,583	-\$8,836
Urban/Rural Storm Sewer (m)	\$0	17,370	95%	\$0.00	4,563	\$0
Total Infrastructure Operating Costs						-\$125,754

Source: urbanMetrics calculations

Notes: Calculated costs are shown with negative values.

Figure 5.3 shows the calculation of the infrastructure operating costs. In total, the annual operating costs of site-specific infrastructure would be \$126,000. This would be approximately \$103.93 per person.

5.5 Municipality-Wide Operating Costs

Methodology

In this section, we calculate the increase in net operating costs incurred by the Township of Lucan Biddulph and Middlesex County from the increase in people that the development would bring on the subject site. These costs are reported in the 2024 FIR, excluding the categories relating to infrastructure which were covered in Section 5.4. Figures were inflated by 3.80% for inflation to 2026 dollars.

To calculate net operating costs, we use the figures under Total Expenses from Schedule 40 of the FIR. We subtract the Interest on Long Term Debt and Amortization categories from the total as they do not represent growth-related expenses.

Some municipal programs, most prominently social and family services, are heavily subsidized by external funding. This external funding includes Provincial and Federal conditional grants as well as funding from other municipalities. These are

subtracted from the Total Expenses as they do not reflect expenses which are funded by property taxes or rates. In many cases, the external funding would increase as the size of the program or the population increases. For expenses funded by transfers from other municipalities, these reflect the cost of services which are not funded by the Township's or County's population and thus would not increase with the development.

Notably, this analysis does not include Provincial and Federal Grants for Tangible Capital. While this can be an important source of funding for municipalities, it is likely that the timing of these grants can be lumpy. Because it is difficult to predict how these grants would evolve in the future, grants for tangible capital have been excluded from this analysis.

The operating costs are then split between residential and non-residential. As discussed in Section 5.3, the following residential shares were applied, with the remainder being the non-residential share:

- Solid waste collection/disposal, waste diversion: 90%
- Public health services, hospitals, ambulance services/dispatch: 90%
- Cemeteries: 95%
- All social and family services: 100%
- All recreation and cultural services: 95%
- Others: 74%

A growth share factor is then applied to each category based on the estimated growth impact. A growth share of 95% was applied to most cost categories, reflecting a conservative level of economies of scale from improved efficiency, the presence of fixed costs, and/or the presence of excess capacity.

For governance and planning and development costs, a growth share of 25% was applied. Governance costs are expected to benefit heavily from economies of scale. Planning and development costs are more related to the scale of future development rather than the current population.

Finally, a growth share of 0% was applied to social housing. The need for social housing is unrelated to growth, and in fact, new housing usually improves housing affordability and reduces the need for social housing.

Results

The calculation of the per-capita operating costs are shown in Appendix E. In total, operating costs would be \$676.17 per resident for the Township, and \$218.13 per resident for the County.

The calculation of external funding is shown in Appendix F. Total external funding is \$23.30 per resident for the Township, and \$167.04 per resident for the County.

For the Township, after non-tax revenues of \$206.70 per resident, the net operating costs would be \$446.17 per resident. For the County, after non-tax revenues of \$11.50 per resident, the net operating costs would be \$39.59 per resident.

Figure 5.4 shows the calculation of the total annual operating costs. For the Township, total per-capita net operating costs would be \$540,000 annually. Combined with site-specific infrastructure operating costs, total annual operating costs would be \$666,000.

For the County, total annual net operating costs would be \$48,000 annually.

Figure 5.4: Total Annual Operating Costs

Township of Lucan Biddulph

<u>Residential</u>	<u>Per Resident</u>	<u>Population</u>	<u>Total</u>
Operating Costs	-\$676.17	1,210	-\$818,171
Non-Tax Revenues	\$206.70	1,210	\$250,108
External Funding	\$23.30	1,210	\$28,194
Total Residential Net Operating Costs	-\$446.17		-\$539,869
<u>Non-Residential</u>	<u>Per Employee</u>	<u>Employees</u>	<u>Total</u>
Operating Costs	-\$321.03	0	\$0
Non-Tax Revenues	\$68.37	0	\$0
External Funding	\$11.74	0	\$0
Total Non-Residential Net Operating Costs	-\$240.93		\$0
Total Per-Capita and Per-Employee Net Operating Costs			-\$539,869
Total Site-Specific Infrastructure Operating Costs			-\$125,754
Total Annual Operating Costs			-\$665,622

Middlesex County

<u>Residential</u>	<u>Per Resident</u>	<u>Population</u>	<u>Total</u>
Operating Costs	-\$218.13	1,210	-\$263,942
Non-Tax Revenues	\$11.50	1,210	\$13,914
External Funding	\$167.04	1,210	\$202,120
Total Residential Net Operating Costs	-\$39.59		-\$47,908
<u>Non-Residential</u>	<u>Per Employee</u>	<u>Employees</u>	<u>Total</u>
Operating Costs	-\$48.77	0	\$0
Non-Tax Revenues	\$2.57	0	\$0
External Funding	\$27.97	0	\$0
Total Non-Residential Net Operating Costs	-\$18.23		\$0
Total Per-Capita and Per-Employee Net Operating Costs			-\$47,908
Total Site-Specific Infrastructure Operating Costs			\$0
Total Annual Operating Costs			-\$47,908

Source: urbanMetrics calculations

5.6 Operating Surplus

Based on the above revenue and cost analysis, we have calculated the projected operating surplus that would be generated by the proposed SABE. This is calculated as total revenues minus operating costs. The operating surplus can be used to fund capital replacement costs.

As shown in Figure 5.5, the development of the proposed SABE lands is projected to generate an annual operating surplus of approximately \$993,000 at full build-out for the Township of Lucan Biddulph and \$601,000 for Middlesex County. The operating surplus would be 60% of revenues generated for the Township and 93% for the County.

Figure 5.5: Calculation of Operating Surplus

Township of Lucan Biddulph

	\$	% Total Revenues
Property Tax Revenues	\$1,012,340	61%
Water and Wastewater Revenues	\$646,334	39%
Total Revenues	\$1,658,674	100%
Site-Specific Infrastructure Operating Expenses	-\$125,754	-8%
Per-Capita and Per-Employee Operating Expenses	-\$818,171	-49%
Less: Per-Capita and Per-Employee Non-Tax Revenues	\$250,108	15%
Less: External Funding	\$28,194	2%
Net Operating Costs	-\$665,622	-40%
Total Annual Operating Surplus (Deficit)	\$993,052	60%

Middlesex County

	\$	% Total Revenues
Property Tax Revenues	\$648,614	100%
Water and Wastewater Revenues	\$0	0%
Total Revenues	\$648,614	100%
Site-Specific Infrastructure Operating Expenses	\$0	0%
Per-Capita and Per-Employee Operating Expenses	-\$263,942	-41%
Less: Per-Capita and Per-Employee Non-Tax Revenues	\$13,914	2%
Less: External Funding	\$202,120	31%
Net Operating Costs	-\$47,908	-7%
Total Annual Operating Surplus (Deficit)	\$600,706	93%

Source: urbanMetrics calculations

In the following section, this operating surplus will be compared against projected capital replacement costs to consider the financial viability of the proposed SABE. Additionally, we will compare this development's operating surplus to that of the Township of Lucan Biddulph's and Middlesex County's budgets as a benchmark for the proposed SABE's financial impact.

6.0 Capital Replacement Costs

In the previous section, we calculated the operating surplus that would be generated by the proposed SABE. In this section, we consider the financial viability of the proposed SABE, and how its operating surplus relates to capital replacement costs.

We do so in two ways. First, we use a direct comparison approach: directly comparing the operating surplus to the capital replacement costs generated by the proposed SABE. The capital costs considered include both site-specific capital costs and indirect capital costs (capital not specific to the site that would be required to service the added population, such as recreation facilities and libraries). Notably, we do not consider the potential of capital grants, so the results of this analysis will be conservative.

Second, we use a budget benchmark approach: benchmarking the operating surplus generated by the proposed SABE (as a fraction of revenues) against that of the Township of Lucan Biddulph and Middlesex County. This comparison addresses financial viability in a different way: if the Township or County needed to raise property tax rates to fund its future capital replacement costs, would taxes need to increase more or less if the proposed SABE happens? Or, conversely, if the Township or County is overfunding its capital replacement costs, would they be able to lower its property tax rates more or less if the proposed SABE happens?

The budget benchmark approach has the advantage of holding new development to the same standard as that of existing development. This approach does not rely on the Township's or County's existing budget framework being sufficient to fund its capital replacement costs. Additionally, it has the benefit of not requiring a precise estimate for future infrastructure replacement costs, and the results are also not impacted by capital grants.

6.1 Site-Specific Capital Costs

We first estimate the site-specific capital replacement costs. This will be used as an input for both the direct comparison approach and the budget benchmark approach.

We used the infrastructure estimates provided by AGM. These are preliminary estimates for the lengths of linear infrastructure that would be required. Like the rest of the prototype development concept, these should only be treated as an initial estimate needed to perform this analysis, and the final infrastructure that would be needed for development on this site may differ from this estimate.

Specific estimates of unit costs for infrastructure were not available for the site or for Lucan Biddulph generally. As such, we have used per-unit costs based on the Township of Lucan Biddulph 2025 Asset Management Plan, using the values for Full Urban roads and PVC mains. These costs were inflated by 1.99% to arrive at 2026 values.

The annual replacement cost for site-specific infrastructure was calculated by dividing the total replacement cost by the useful life of these assets. This represents the annual amount that must be reserved to pay for the replacement of the infrastructure at the end of its useful life. In doing this, we conservatively assumed that the rate of return earned on the reserves matches the rate of inflation.

Figure 6.1: Site-Specific Capital Replacement Costs

	Units	Quantity	Cost/Unit	Useful Life	Total Replacement Cost	Annual Cost
<u>Roads</u>						
Roads	m	4,548	\$1,069.54	25	-\$4,864,397	-\$194,576
<u>Water</u>						
Watermains	m	4,523	\$2,224.50	75	-\$10,061,205	-\$134,149
<u>Wastewater</u>						
Sanitary mains	m	4,583	\$2,279.34	75	-\$10,447,142	-\$139,295
<u>Stormwater</u>						
Stormwater mains	m	4,563	\$2,641.98	75	-\$12,055,087	-\$160,734
Total					-\$37,427,831	-\$628,755

Source: urbanMetrics calculations based on infrastructure unit details provided by AGM and the Township of Lucan Biddulph 2025 Asset Management Plan

As shown in Figure 6.1, the total annual site-specific replacement costs would be \$629,000. This would be about 63% of the annual net operating surplus.

6.2 Direct Comparison Approach

The direct comparison approach compares infrastructure capital replacement costs to the operating surplus generated by the proposed SABE. Here, capital replacement costs consist of the site-specific capital costs as well as indirect capital costs, where indirect capital are those not specific to the site which would be needed to service the additional population.

In this approach, the capital replacement costs are subtracted from the operating surplus to arrive at the annual fiscal impact of the proposed SABE. A positive fiscal impact would indicate the proposed SABE is financially viable.

Notably, this analysis does not consider the potential impact of grant funding for capital costs. While this can be a significant source of funding for municipalities, it is difficult to estimate the amount that would be received and how much they may increase. As such, the results from this analysis should be interpreted as being highly conservative.

Indirect Capital Replacement Costs

We calculated the annual indirect capital replacement costs based on the Township's Asset Management Plan as well as the Middlesex County 2025 Asset Management Plan (jointly, "AMPs"). The AMPs include replacement costs, average age of assets, and percent remaining service life for the Township's and County's infrastructure assets. These were used to calculate per-capita indirect capital replacement costs, which were then applied to the population of the prototype development concept.

Notably, the Township's Asset Management Plan had replacement costs in terms of 2025 dollars, while the County's were based on 2024 values. We applied appropriate population and employment estimates and inflation factors to each (1.99% for 2025 to 2026, and 3.80% for 2024 to 2026).

Adjustments to the Township's costs were made to avoid double-counting costs and to remove costs which would not be growth-related. Costs that would be accounted for in site-specific infrastructure were removed, such as roads, water mains, wastewater mains, and stormwater mains. The replacement costs of the

County's road assets were included as they would not include site-specific road infrastructure.

There was an additional complication for the Township's average annual cost estimate. Useful lives for several asset categories were provided as ranges or by component. In these cases, an assumption on the weighted average useful life was required to calculate an average annual cost.

For complex water and wastewater assets, we assumed a useful life of 40 years, reflecting the average age of components plus 10 years. For other items, we chose a useful life so the average annual cost would be close to the Average Annual Investment Over Timeframe value under the Proposed LOS budget scenario for that category.

Figure 6.2 and Figure 6.3 shows the calculation of the per-capita indirect capital replacement costs. With a population of 1,210 people, the proposed SABE would generate annual indirect capital costs of \$332,000 for the Township and \$43,000 for the County.

Figure 6.2: Indirect Capital Costs, Township of Lucan Biddulph

Township of Lucan Biddulph

Population (2025)	6,827	72%
Employment (2025)	2,645	28%
Inflation	1.99%	June 2025 - June 2026

	Useful Life	Replacement Cost	Average Annual Cost (2025)	Growth Share	Residential Share	Per Capita (2026)	Per Employee (2026)
Roads - Paved	25	\$26,266,600	\$1,050,664	0%	72%	\$0.00	\$0.00
Roads - Gravel	N/A	\$11,002,500	\$0	0%	72%	\$0.00	\$0.00
Sidewalks	50	\$2,754,900	\$55,098	100%	72%	\$5.93	\$5.93
Roadside Signs	15	\$38,200	\$2,547	100%	72%	\$0.27	\$0.27
Bridges and Culverts	75	\$7,067,700	\$94,236	100%	72%	\$10.15	\$10.15
Watermains	74	\$96,736,200	\$1,308,722	0%	72%	\$0.00	\$0.00
Complex Water Assets*	40	\$5,228,900	\$130,723	100%	72%	\$14.08	\$14.08
Sanitary Mains	69	\$56,311,000	\$812,412	0%	72%	\$0.00	\$0.00
Complex Wastewater Facility Assets*	40	\$16,949,200	\$423,730	100%	72%	\$45.63	\$45.63
Linear Stormwater Assets	82	\$48,421,400	\$592,249	0%	72%	\$0.00	\$0.00
Stormwater Management Ponds	74	\$2,698,200	\$36,462	100%	72%	\$3.93	\$3.93
Stormwater Oil & Grit Separators	63	\$147,200	\$2,337	100%	72%	\$0.25	\$0.25
Buildings and Facilities**	34.5	\$13,833,970	\$400,985	100%	84%	\$50.04	\$25.45
Parks & Recreation Facilities and Trails***	75	\$30,884,800	\$411,797	100%	95%	\$58.44	\$7.94
Parks & Recreation Fleet and Equipment**	10	\$1,571,100	\$157,110	100%	95%	\$22.30	\$3.03
Fleet and Equipment**	11.5	\$6,763,200	\$588,104	100%	72%	\$63.33	\$63.33
Total			\$6,067,175			\$274.34	\$179.98

* Useful life of complex assets is assumed to be equal to the actual average age of components plus 10 years.

** Useful life was set to approximately match proposed level of service average annual investment.

*** Useful life was set at maximum in range as proposed level of service totals were less than average annual cost at maximum useful life.

Source: urbanMetrics calculations based on 2025 Township of Lucan Biddulph Asset Management Plan

Figure 6.3: Indirect Capital Costs, Middlesex County

Middlesex County

Population (2024)	580,277	69%
Employment (2024)	261,306	31%
Inflation	3.80%	June 2024 - June 2026

	Useful Life	Replacement Cost (2024)	Average Annual Cost (2024)	Growth Share	Residential Share	Per Capita (2026)	Per Employee (2026)
ITS Equipment - 2 Year	2	\$21,153	\$10,577	100%	69%	\$0.01	\$0.01
ITS Equipment - 4 Year	4	\$239,210	\$59,803	100%	69%	\$0.07	\$0.07
ITS Equipment - 5 Year	5	\$5,104	\$1,021	100%	69%	\$0.00	\$0.00
ITS Equipment - 6 Year	6	\$18,393	\$3,066	100%	69%	\$0.00	\$0.00
ITS Equipment - 7 Year	7	\$659,798	\$94,257	100%	69%	\$0.12	\$0.12
ITS Equipment - 8 Year	8	\$2,723	\$340	100%	69%	\$0.00	\$0.00
ITS Equipment - 10 Year	10	\$253,391	\$25,339	100%	69%	\$0.03	\$0.03
Bridges	75	\$459,636,000	\$6,128,480	100%	69%	\$7.56	\$7.56
Culverts - 50 year	50	\$10,023,000	\$200,460	100%	69%	\$0.25	\$0.25
Culverts - 75 year	75	\$89,591,000	\$1,194,547	100%	69%	\$1.47	\$1.47
Vehicles - 5 year	5	\$675,535	\$135,107	100%	69%	\$0.17	\$0.17
Vehicles - 7 year	7	\$976,651	\$139,522	100%	69%	\$0.17	\$0.17
Vehicles - 10 year	10	\$11,659,101	\$1,165,910	100%	69%	\$1.44	\$1.44
Vehicles - 12 year	12	\$1,157,057	\$96,421	100%	69%	\$0.12	\$0.12
Vehicles - 15 year	15	\$1,519,288	\$101,286	100%	69%	\$0.12	\$0.12
Vehicles - 20 year	20	\$560,568	\$28,028	100%	69%	\$0.03	\$0.03
Traffic Signals	40	\$9,075,000	\$226,875	100%	69%	\$0.28	\$0.28
Road Base	100	\$457,479,217	\$4,574,792	100%	69%	\$5.64	\$5.64
Road Surface	20	\$246,010,268	\$12,300,513	100%	69%	\$15.17	\$15.17
Transportation Facilities - Foundations	100	\$2,296,356	\$22,964	100%	69%	\$0.03	\$0.03
Transportation Facilities - Superstructure	75	\$5,380,236	\$71,736	100%	69%	\$0.09	\$0.09
Transportation Facilities - Exterior Enclosure	40	\$2,519,370	\$62,984	100%	69%	\$0.08	\$0.08
Transportation Facilities - Roofing	25	\$6,996,948	\$279,878	100%	69%	\$0.35	\$0.35
Transportation Facilities - Interior Construction	25	\$256,866	\$10,275	100%	69%	\$0.01	\$0.01
Transportation Facilities - Stairs	40	\$73,656	\$1,841	100%	69%	\$0.00	\$0.00
Transportation Facilities - Interior Finishes	15	\$8,572,182	\$571,479	100%	69%	\$0.70	\$0.70
Transportation Facilities - Accessibility	15	\$19,530	\$1,302	100%	69%	\$0.00	\$0.00
Transportation Facilities - Plumbing	30	\$777,666	\$25,922	100%	69%	\$0.03	\$0.03
Transportation Facilities - HVAC	20	\$629,796	\$31,490	100%	69%	\$0.04	\$0.04
Transportation Facilities - Fire Protection	40	\$14,880	\$372	100%	69%	\$0.00	\$0.00
Transportation Facilities - Electrical	40	\$1,270,752	\$31,769	100%	69%	\$0.04	\$0.04
Transportation Facilities - Equipment	15	\$296,298	\$19,753	100%	69%	\$0.02	\$0.02
Transportation Facilities - Site Improvements	20	\$6,855,216	\$342,761	100%	69%	\$0.42	\$0.42
Transportation Facilities - Site Electrical utilities	50	\$963,852	\$19,277	100%	69%	\$0.02	\$0.02
MLPS Facilities - Foundations	100	\$1,779,834	\$17,798	100%	69%	\$0.02	\$0.02
MLPS Facilities - Superstructure	75	\$2,153,322	\$28,711	100%	69%	\$0.04	\$0.04
MLPS Facilities - Exterior Enclosures	40	\$3,804,816	\$95,120	100%	69%	\$0.12	\$0.12
MLPS Facilities - Roofing	25	\$3,972,216	\$158,889	100%	69%	\$0.20	\$0.20
MLPS Facilities - Interior Construction	25	\$501,084	\$20,043	100%	69%	\$0.02	\$0.02
MLPS Facilities - Stairs	40	\$53,754	\$1,344	100%	69%	\$0.00	\$0.00
MLPS Facilities - Interior Finishes	15	\$6,603,930	\$440,262	100%	69%	\$0.54	\$0.54
MLPS Facilities - Accessibility	15	\$46,686	\$3,112	100%	69%	\$0.00	\$0.00
MLPS Facilities - Conveying	25	\$130,014	\$5,201	100%	69%	\$0.01	\$0.01
MLPS Facilities - Plumbing	30	\$856,158	\$28,539	100%	69%	\$0.04	\$0.04
MLPS Facilities - HVAC	20	\$1,778,718	\$88,936	100%	69%	\$0.11	\$0.11
MLPS Facilities - Fire Protection	40	\$304,482	\$7,612	100%	69%	\$0.01	\$0.01
MLPS Facilities - Electrical	40	\$2,937,312	\$73,433	100%	69%	\$0.09	\$0.09
MLPS Facilities - Equipment	15	\$434,682	\$28,979	100%	69%	\$0.04	\$0.04
MLPS Facilities - Site Improvements	20	\$1,888,644	\$94,432	100%	69%	\$0.12	\$0.12
MLPS Facilities - Site Electrical Utilities	50	\$85,932	\$1,719	100%	69%	\$0.00	\$0.00
Total			\$29,074,276			\$35.86	\$35.86

Source: urbanMetrics calculations based on 2025 Middlesex County Asset Management Plan

Annual Net Revenues

Figure 6.4: Annual Net Revenues

Township of Lucan Biddulph

	\$	% Total Revenues
Property Tax Revenues	\$1,012,340	61%
Water and Wastewater Revenues	\$646,334	39%
Total Revenues	\$1,658,674	100%
Site-Specific Infrastructure Operating Expenses	-\$125,754	-8%
Per-Capita and Per-Employee Operating Expenses	-\$818,171	-49%
Less: Per-Capita and Per-Employee Non-Tax Revenues	\$250,108	15%
Less: External Funding	\$28,194	2%
Net Operating Costs	-\$665,622	-40%
Total Annual Operating Surplus (Deficit)	\$993,052	60%
Site-Specific Capital Replacement Costs	-\$628,755	-38%
Indirect Capital Replacement Costs	-\$331,953	-20%
Total Annual Capital Replacement Costs	-\$960,708	-58%
Annual Net Revenues	\$32,344	2%

Middlesex County

	\$	% Total Revenues
Property Tax Revenues	\$648,614	100%
Water and Wastewater Revenues	\$0	0%
Total Revenues	\$648,614	100%
Site-Specific Infrastructure Operating Expenses	\$0	0%
Per-Capita and Per-Employee Operating Expenses	-\$263,942	-41%
Less: Per-Capita and Per-Employee Non-Tax Revenues	\$13,914	2%
Less: External Funding	\$202,120	31%
Net Operating Costs	-\$47,908	-7%
Total Annual Operating Surplus (Deficit)	\$600,706	93%
Site-Specific Capital Replacement Costs	\$0	0%
Indirect Capital Replacement Costs	-\$43,391	-7%
Total Annual Capital Replacement Costs	-\$43,391	-7%
Annual Net Revenues	\$557,315	86%

Source: urbanMetrics calculations

Figure 6.4 shows the calculation of the annual net revenues generated by the proposed SABE. As shown, the development would generate \$32,000 more revenues than total costs including annual capital replacement costs for the Township and \$557,000 more revenues than total costs for the County.

By these calculations, the proposed SABE would be financially viable and would be able to generate sufficient revenues to cover the infrastructure needed to service it, creating a positive fiscal impact for both the Township of Lucan Biddulph and Middlesex County.

It should be noted that the annual net revenues for the Township are relatively small, so the main finding may be sensitive to differences in assumptions. That said, this analysis has made several highly conservative assumptions, such as excluding the impacts of capital grants. Additionally, if a positive fiscal impact is required, adjustments to the final development plan relating to densities or uses (which would only be determined in future planning processes) would likely be sufficient to ensure such an outcome.

6.3 Budget Benchmark Approach

In addition to the direct comparison method, we conducted a benchmarking exercise against the Township of Lucan Biddulph's 2026 Budget and Middlesex County's 2026 Budget. In this exercise, we compared the percentage of property tax and utility rate revenues that would be needed to fund operating costs between the proposed SABE and the Township of Lucan Biddulph's and Middlesex County's budgets.

If the proposed SABE needs a smaller percentage of revenues to fund generated operating expenses than the Township and the County, it would contribute positively to their fiscal positions. In that way, it would be financially viable.

To be most comparable to the budget, we have split out the water, wastewater, and stormwater related operating costs and shown them separately.

There is a question of how to treat site-specific capital costs for this approach. On one hand, these are capital costs which would not be in the Township's operating budget, so site-specific capital costs should be excluded to be most comparable to the budget. On the other hand, it may be important to note if a development requires excessive site-specific capital.

As such, for this exercise, we show the operating surplus both without and with the site-specific capital costs. The operating surplus without site-specific capital

replacement costs is still the closest comparison to the operating surplus of the budget, but this allows some visibility into whether site-specific capital costs are excessive enough to affect the financial viability of the development.

Figure 6.5: Budget Benchmarking

Timber Ridge Expansion			Township of Lucan Biddulph		
	\$	% Total Revenues	\$	% Total Revenues	
Property Tax Revenues	\$1,012,340	61%	\$6,601,974	72%	Taxation - Total Revenue
Water and Wastewater Revenues	\$646,334	39%	\$2,577,910	28%	Rate Revenues
Total Revenues	\$1,658,674	100%	\$9,179,884	100%	Total Revenues
Operating Costs ex. Water/WW	-\$763,446	-46%	-\$7,493,418	-82%	Tax-Supported Operating Costs*
Water/Wastewater Operating Costs	-\$180,361	-11%	-\$2,041,603	-22%	Rate-Supported Operating Costs**
External Funding and Non-Tax Revenues	\$278,302	17%	\$2,967,984	32%	External Funding and Non-Tax Revenues***
Net Operating Costs	-\$665,506	-40%	-\$6,567,037	-72%	Net Operating Costs
Total Operating Surplus	\$993,168	60%	\$2,612,847	28%	Total Operating Surplus
Site-Specific Capital Replacement Costs	-\$628,755	-38%			
Operating Surplus less Site-Specific Capital	\$364,413	22%			

* Categories 1-8 of General - Operating budget less internal transfers, Category 2 of Fire Boards less capital expenses, Category 7 of Parks & Recreation

** Category 4 of Water System and Sanitary Sewer System less capital expenses

*** Excludes internal transfers, Transfer From Reserves, Transfer from Development Charges, and capital-related grants and loans

Timber Ridge Expansion			Middlesex County		
	\$	% Total Revenues	\$	% Total Revenues	
Property Tax Revenues	\$648,614	100%	\$61,866,167	100%	Service Area Levy
Total Revenues	\$648,614	100%	\$61,866,167	100%	Total Revenues
Net Operating Costs	-\$47,908	-7%	-\$31,462,167	-51%	Tax-Supported Operating Costs****
Total Net Operating Costs	-\$47,908	-7%	-\$31,462,167	-51%	Net Operating Costs
Total Operating Surplus	\$600,706	93%	\$30,404,000	49%	Total Operating Surplus

**** Service Area Levy less Transfers to Capital, Transfers to Reserve, Special Projects, and Debentures

Source: urbanMetrics calculations, Township of Lucan Biddulph 2026 Budget, Middlesex County 2026 Budget

The benchmarking exercise is shown in Figure 6.5. The proposed SABE would generate an operating surplus that is 60% of revenues, compared to 28% for the Township of Lucan Biddulph. For Middlesex County, the operating surplus would be 93% for the proposed SABE compared to 49% for the County. This suggests

that the proposed SABE would be financially viable on a relative basis, in that it would contribute positively to the Township's and County's financial positions.

If site-specific capital costs are fully counted against the proposed SABE's operating surplus, its operating surplus would be 22%, which would be slightly lower than that of the Township at 28%. It should be noted that this comparison is not entirely appropriate as the Township's capital budget includes replacement costs of existing site-specific infrastructure. Still, these values are reasonably close. It is likely that, while site-specific capital replacement costs would occupy a large portion of the operating surplus generated by the proposed SABE, it would still be financially viable on a relative basis compared to the Township as a whole.

Overall, these analyses suggest that the proposed SABE would be financially viable. The findings from the analyses suggest it would contribute positively to the Township's and County's financial positions, both on a relative and on an absolute basis.

7.0 Conclusions

In this report, we have considered the question of whether the proposed Timber Ridge Expansion would be financially viable, through examining the fiscal impacts of a prototype development concept consisting of 440 single-detached homes.

For one-time impacts, we have calculated that it would generate one-time revenues of approximately \$17.8 million in development charges for the Township and \$2.6 million for the County. While these are usually intended for cost recovery purposes (and thus were not included in the calculation of ongoing impacts), they may still help enable infrastructure that has broader benefits.

The analysis around financial viability is mainly centred around ongoing impacts and how to evaluate the replacement cost of capital needed to service the new development. We found the development concept would generate an annual operating surplus (before capital replacement costs) of approximately \$993,000 for the Township of Lucan Biddulph and \$601,000 for Middlesex County.

We proposed two approaches for considering the financial viability of the proposed SABE. First, we directly compared the operating surplus against projected capital replacement costs, relying on information from AGM and the Asset Management Plans of the Township and the County. We found that the annual operating surplus would exceed annual replacement costs by \$32,000 for the Township and \$557,000 for the County, suggesting the proposed SABE is financially viable on an absolute basis.

Second, we benchmarked the operating surplus generated by the proposed SABE, as a fraction of total revenues generated, against the percent of revenues used to fund capital expenditures in the Township of Lucan Biddulph's and Middlesex County's budgets. We found the proposed SABE has a higher percentage of revenues left over after operating costs to pay for capital expenditures, at 60% compared to the 28% of revenues used for capital costs in the budget for the Township, and 93% compared to the 49% in the budget for the County. This suggests that the proposed SABE would have a positive fiscal impact for the Township and County and would reduce the level of future property tax increases needed to cover Township- and County-wide costs. As such, it would be financially viable on a relative basis.

Moreover, many assumptions in our analysis were conservative. We did not assume any contributions from capital grants. We further assumed the rate of return would

only match the rate of inflation. Finally, we did not consider off-site commercial and employment uses that would be induced by the increase in population from the development, which tend to have much higher fiscal impacts than residential developments.

As a result, it is our professional opinion that the proposed SABE would have a positive impact on the finances of the Township of Lucan Biddulph and Middlesex County.

Appendix A On-Site Infrastructure

	Units	Quantity	Cost/Unit	Useful Life	Total Replacement Cost
<u>Roads</u>					
Roads	m	4,548	\$1,069.54	25	-\$4,864,397
<u>Water</u>					
Watermains	m	4,523	\$2,224.50	75	-\$10,061,205
<u>Wastewater</u>					
Sanitary sewers	m	4,583	\$2,279.34	75	-\$10,447,142
<u>Stormwater</u>					
Stormwater sewers	m	4,563	\$2,641.98	75	-\$12,055,087
Total					-\$37,427,831

Source: Siv-ik (road quantities), AGM (water, wastewater, stormwater quantities), Township of Lucan Biddulph 2025 Asset Management Plan (costs, useful life)

Appendix B Development Charge Rates

Township of Lucan Biddulph
By-Law #26-2023 Development Charges
Amended by By-Law #25-2024

Effective January 1, 2026 through December 31, 2026

Schedule "A"

Lucan Urban Area

Service Category	Single & Semi-Detached (per unit)	Multi-Units & Townhouses (per unit)	Apartments - 2 or more bedrooms (per unit)	Apartments - 1 bedroom, bachelor Non-Residential (per unit)	Non-Residential (per sqft)
Sewage Services	24,593	23,519	13,413	9,837	4.93
Water Services	281	268	154	112	0.09
Transportation	11,218	10,728	6,119	4,487	1.99
Stormwater	222	211	121	89	0.02
Parks & Recreation	3,510	3,357	1,915	1,404	-
Fire Services	184	175	100	73	0.03
Library	429	411	233	172	-
TOTAL	40,437	38,669	22,055	16,174	7.06

Source: Township of Lucan Biddulph

2026 Development Charge Rates

Schedule B to By-Law #7291

						
	SINGLE & SEMI-DETACHED DWELLING	OTHER MULTIPLES	APARTMENTS (2+ BEDROOMS)	APARTMENTS (BACHELOR AND 1 BEDROOM)	SPECIAL CARE / SPECIAL DWELLING UNITS	(PER SQ. M. OF GROSS FLOOR AREA)
Municipal Services						
SERVICES RELATED TO A HIGHWAY	\$5,879.22	\$4,507.90	\$4,067.66	\$2,588.71	\$2,104.33	\$42.17
GROWTH STUDIES	\$23.68	\$18.30	\$16.15	\$10.76	\$8.61	\$0.12
TOTAL	\$5,902.90	\$4,526.20	\$4,083.81	\$2,599.47	\$2,112.95	\$42.29

The schedule of Middlesex County Development Charges will be adjusted annually as of January 1st each year.

Source: Middlesex County

Appendix C Property Tax Rates and Comps for Assessed Values

Property Tax Rates

TOWNSHIP OF LUCAN BIDDULPH								
SCHEDULE "A"		Tax Rate Summary 2025						
CODE	PROPERTY CLASS	TRANS TAX RATIOS	TAX REDUCTIONS	TRANS TAX RATIOS	TOWNSHIP TAX RATE	COUNTY TAX RATE	EDUCATION TAX RATE	TOTAL TAX RATE
CF	Commercial PIL: Full	1.1449		1.1449	0.812376%	0.529266%	1.220720%	2.562361%
CG	Commercial PIL: General	1.1449		1.1449	0.812376%	0.529266%	n/a	1.341641%
CT	Commercial: Full	1.1449		1.1449	0.812376%	0.529266%	0.880000%	2.221641%
CU	Commercial: Excess Land	1.1449	30%	0.80143	0.568663%	0.370486%	0.880000%	1.819149%
CZ	Commercial PIL: General, Vacant Land	1.1449	30%	0.80143	0.568663%	0.370486%	n/a	0.939149%
CX	Commercial: Vacant Land	1.1449	30%	0.80143	0.568663%	0.370486%	0.880000%	1.819149%
DT	Office Building: Full	1.1449		1.1449	0.812376%	0.529266%	0.880000%	2.221641%
ST	Shopping Centre: Full	1.1449		1.1449	0.812376%	0.529266%	0.880000%	2.221641%
SU	Shopping Centre: Excess Land	1.1449	30%	0.80143	0.568663%	0.370486%	0.880000%	1.819149%
XT	New Const. Comm. Full	1.1449		1.1449	0.812376%	0.529266%	0.880000%	2.221641%
YT	New Const. Office Building	1.1449		1.1449	0.812376%	0.529266%	0.880000%	2.221641%
XU	New Const. Comm Exc Land	1.1449	30%	0.80143	0.568663%	0.370486%	0.880000%	1.819149%
TT	Managed Forest	0.25		0.25	0.177390%	0.115570%	0.038250%	0.331210%
FF	Farm PIL Full	0.25		0.25	0.177390%	0.115570%	0.038250%	0.331210%
FT	Farm	0.25		0.25	0.177390%	0.115570%	0.038250%	0.331210%
IH	Industrial: PIL Full/Shared	1.7451		1.7451	1.238254%	0.806727%	1.250000%	3.294980%
IT	Industrial: Full	1.7451		1.7451	1.238254%	0.806727%	0.880000%	2.924980%
IU	Industrial: Excess Land	1.7451	35.00%	1.134315	0.804865%	0.524372%	0.880000%	2.209237%
VT	Aggregate Extraction Taxable: Full	1.41999		1.41999	1.007568%	0.656434%	0.511000%	2.175003%
JT	Industrial: New Construction Full	1.7451		1.7451	1.238254%	0.806727%	0.880000%	2.924980%
IX	Industrial: Vacant Land	1.7451	35.00%	1.134315	0.804865%	0.524372%	0.880000%	2.209237%
LT	Large Industrial: Full	1.7451		1.7451	1.238254%	0.806727%	0.880000%	2.924980%
NT	New Multi-Residential: Full	1		1	0.709560%	0.462281%	0.153000%	1.324841%
MT	Multi-residential	1.7697		1.7697	1.255709%	0.818099%	0.153000%	2.226807%
PT	Pipeline	1.0555		1.0555	0.748941%	0.487938%	0.880000%	2.116878%
RF	Residential: PIL - Full	1		1	0.709560%	0.462281%	0.153000%	1.324841%
RG	Residential: PIL - General	1		1	0.709560%	0.462281%	n/a	1.171841%
RT	Residential: Full	1		1	0.709560%	0.462281%	0.153000%	1.324841%

Source: Township of Lucan Biddulph

THE CORPORATION OF THE COUNTY OF MIDDLESEX

BY-LAW #7393

A BY-LAW to adopt tax rates and the payment schedule of the 2026 County levy by the lower-tier municipalities in the County of Middlesex.

WHEREAS:

- A. Section 311(2) of the *Municipal Act, 2001*, S.O. 2001, c.25, (the “*Municipal Act, 2001*”), as amended, provides that an upper-tier municipality, on or before April 30 in each year, shall pass a by-law directing each lower tier municipality to levy a separate tax rate, as specified in the by-law, on the assessment in each property class in the lower-tier municipality rateable for upper-tier purposes. 2001, C25, s.311(2).

NOW THEREFORE the Council of The Corporation of the County of Middlesex enacts as follows:

1. That 2026 tax rates for County purposes be approved as follows:

Property Class	Tax Ratio	Discount	2026 Tax Rate
Residential	1.000000		0.00480170
Farmlands	0.250000		0.00120043
Farmland Awaiting Development	1.000000	35% (x. 0.65)	0.00312111
Managed Forests	0.250000		0.00120043
Pipelines	1.055500		0.00506819
New Multi - residential	1.000000		0.00480170
Multi - residential	1.769700		0.00849757
Commercial	1.144900		0.00549747
Commercial Vacant Land	1.144900	30% (x 0.70)	0.00384823
Industrial	1.745100		0.00837945
Industrial Vacant Land	1.745100	35% (x. 0.65)	0.00544664
Aggregate Extraction	1.419999		0.00681841
Landfill	1.100000		0.00528187

Source: Middlesex County

Assessed Values of Comparables

RESIDENTIAL USES

Single-Detached - Per Unit

Address	Frontage (ft.)	Depth (ft.)	Site Area (A)	Assessed Value
14 Nicholson St, Lucan Biddulph	39.37	109.91	0.10	\$287,000
107 Gilmour Dr, Lucan Biddulph	39.37	109.91	0.10	\$298,000
117 Gilmour Dr, Lucan Biddulph	45.93	109.91	0.12	\$317,000
119 Gilmour Dr, Lucan Biddulph	39.37	109.91	0.10	\$326,000
Single-Detached - Average				\$307,000

Source: MPAC

Appendix D Per-Capita Non-Tax Revenue Assumptions

Township of Lucan Biddulph

Per Capita and Per Employee

Township of Lucan Biddulph Financial Information Return Schedule 10 and 12

FIR Year	2024	
Inflation from FIR Year to Analysis Year	3.80%	June 2024-June 2026
Population in 2024	6,717	
Employment in 2024	2,602	

Township of Lucan Biddulph								
2024 Non-Tax Revenue	Residential Allocation	Non-Residential Allocation	Growth Share	2024 Non-Tax Revenue Per Capita	2026 Non-Tax Revenue Per Capita	2024 Non-Tax Revenue Per Employee	2026 Non-Tax Revenue Per Employee	
Licences, Permits, Rents, etc.								
Trailer Revenue and Permits	\$0	72%	28%	100%	\$0.00	\$0.00	\$0.00	\$0.00
Licences and Permits	\$8,640	72%	28%	100%	\$0.93	\$0.96	\$0.93	\$0.96
Building Permits	\$195,408	72%	28%	25%	\$5.24	\$5.44	\$5.24	\$5.44
Rents, Concessions and Franchises	\$130,850	72%	28%	100%	\$14.04	\$14.57	\$14.04	\$14.57
Royalties	\$0	72%	28%	100%	\$0.00	\$0.00	\$0.00	\$0.00
Green Energy	\$0	72%	28%	100%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	72%	28%	100%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Licences, Permits, Rents, etc.	\$334,898				\$20.21	\$20.98	\$20.21	\$20.98
Fines and penalties								
Provincial Offences Act (POA) Municipality which administers POA only	\$0	72%	28%	100%	\$0.00	\$0.00	\$0.00	\$0.00
Other Fines	\$0	72%	28%	100%	\$0.00	\$0.00	\$0.00	\$0.00
Penalties and Interest on Taxes	\$114,252	72%	28%	100%	\$12.26	\$12.73	\$12.26	\$12.73
Other	\$0	72%	28%	100%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Fines and penalties	\$114,252				\$12.26	\$12.73	\$12.26	\$12.73
Other revenue								
Investment Income	\$561,209	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Interest Earned on Reserves and Reserve Funds	\$19,794	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Gain (Loss) on Sale of Land & Capital Assets	\$44,889	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Deferred Revenue Earned (Development Charges) (SLC 60 1025 01 + SLC 60 1026 01)	\$584,576	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Deferred Revenue Earned (Recreational land (The Planning Act)) (SLC 60 1032 01 + SLC 60 1033 01)	\$0	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Deferred Revenue Earned (Community Benefits Charges) (SLC 0 1034 01)	\$0	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Donations	\$103,578	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Donated Tangible Capital Assets (SLC 53 0610 01)	\$0	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Sale of Publications, Equipment, etc.	\$0	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Contributions From Non-consolidated Entities	\$0	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Other Revenues from Government Business Enterprise (i.e., Dividends, etc.)	\$0	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Gaming and Casino Revenues	\$0	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$1,139,435	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Other revenue	\$2,453,481				\$0.00	\$0.00	\$0.00	\$0.00

Township of Lucan Biddulph**Per Capita and Per Employee****Township of Lucan Biddulph Financial Information Return Schedule 10 and 12**

FIR Year	2024
Inflation from FIR Year to Analysis Year	3.80% June 2024-June 2026
Population in 2024	6,717
Employment in 2024	2,602

Township of Lucan Biddulph							
2024 Non-Tax Revenue	Residential Allocation	Non-Residential Allocation	Growth Share	2024 Non-Tax Revenue Per Capita	2026 Non-Tax Revenue Per Capita	2024 Non-Tax Revenue Per Employee	2026 Non-Tax Revenue Per Employee
User Fees and Service Charges							
General Government	72%	28%	25%	\$2.48	\$2.57	\$2.48	\$2.57
Protection Services							
Fire	72%	28%	95%	\$0.08	\$0.09	\$0.08	\$0.09
Police	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Court Security	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Prisoner Transportation	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Conservation Authority	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Protective Inspection and Control	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Building Permit and Inspection Services	72%	28%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Emergency Measures	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Provincial Offences Act (POA)	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Protection Services				\$0.08	\$0.09	\$0.08	\$0.09
Transportation Services							
Roads - Paved	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Roads - Unpaved	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Roads - Bridges and Culverts	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Roads - Traffic Operations & Roadside	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Winter Control - Except Sidewalks, Parking Lots	72%	28%	95%	\$0.72	\$0.75	\$0.72	\$0.75
Winter Control - Sidewalks, Parking Lots Only	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Transit - Conventional	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Transit - Accessible	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Parking	72%	28%	95%	\$0.22	\$0.23	\$0.22	\$0.23
Street Lighting	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Air Transportation	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Transportation Services				\$0.94	\$0.97	\$0.94	\$0.97
Environmental Services							
Wastewater Collection / Conveyance	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Wastewater Treatment & Disposal	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Urban Storm Sewer System	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Rural Storm Sewer System	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Water Treatment	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Water Distribution / Transmission	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Solid Waste Collection	90%	10%	95%	\$35.74	\$37.10	\$10.25	\$10.64
Solid Waste Disposal	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Waste Diversion	90%	10%	95%	\$6.12	\$6.35	\$1.76	\$1.82
Other	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Environmental Services				\$41.86	\$43.45	\$12.01	\$12.46
Health Services							
Public Health Services	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Hospitals	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Ambulance Services	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Ambulance Dispatch	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Cemeteries	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Health Services				\$0.00	\$0.00	\$0.00	\$0.00
Social and Family Services							
General Assistance	100%	0%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Assistance to Seniors	100%	0%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Child Care and Early Years Learning	100%	0%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	100%	0%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Social and Family Services				\$0.00	\$0.00	\$0.00	\$0.00
Social Housing							
Public Housing	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Non - Profit / Cooperative Housing	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Rent Supplement Programs	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Other	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Other	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Social Housing				\$0.00	\$0.00	\$0.00	\$0.00
Recreation and Cultural Services							
Parks	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Recreation Programs	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Recreation Facilities - Golf Course, Marina, Ski Hill	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Recreation Facilities - All Other	95%	5%	95%	\$119.68	\$124.22	\$16.26	\$16.88
Libraries	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Museums	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Cultural Services	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Recreation and Cultural Services				\$119.68	\$124.22	\$16.26	\$16.88
Planning and Development							
Planning and Zoning	72%	28%	25%	\$1.62	\$1.68	\$1.62	\$1.68
Commercial and Industrial	72%	28%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Residential Development	72%	28%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Agriculture and Reforestation	72%	28%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Tile Drainage / Shoreline Assistance	72%	28%	25%	\$0.01	\$0.01	\$0.01	\$0.01
Other	72%	28%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Planning and Development				\$1.63	\$1.69	\$1.63	\$1.69
Other	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Total - User Fees and Service Charges				\$166.66	\$173.00	\$33.39	\$34.66
Total - Non-Tax Revenues				\$199.13	\$206.70	\$65.86	\$68.37

Middlesex County**Per Capita and Per Employee****Middlesex County Financial Information Return Schedule 10 and 12**

FIR Year	2024
Inflation from FIR Year to Analysis Year	3.80% June 2024-June 2026
Population in 2024	580,277
Employment in 2024	261,306

Middlesex County							
2024 Non-Tax Revenue	Residential Allocation	Non-Residential Allocation	Growth Share	2024 Non-Tax Revenue Per Capita	2026 Non-Tax Revenue Per Capita	2024 Non-Tax Revenue Per Employee	2026 Non-Tax Revenue Per Employee
Licences, Permits, Rents, etc.							
Trailer Revenue and Permits	\$0	69%	31%	100%	\$0.00	\$0.00	\$0.00
Licences and Permits	\$274,145	69%	31%	100%	\$0.33	\$0.34	\$0.34
Building Permits	\$0	69%	31%	25%	\$0.00	\$0.00	\$0.00
Rents, Concessions and Franchises	\$1,397,402	69%	31%	100%	\$1.66	\$1.72	\$1.66
Royalties	\$0	69%	31%	100%	\$0.00	\$0.00	\$0.00
Green Energy	\$0	69%	31%	100%	\$0.00	\$0.00	\$0.00
Other	\$0	69%	31%	100%	\$0.00	\$0.00	\$0.00
Sub-total - Licences, Permits, Rents, etc.	\$1,671,547				\$1.99	\$2.06	\$1.99
Fines and penalties							
Provincial Offences Act (POA) Municipality which administers POA only	\$0	69%	31%	100%	\$0.00	\$0.00	\$0.00
Other Fines	\$10,533	69%	31%	100%	\$0.01	\$0.01	\$0.01
Penalties and Interest on Taxes	\$0	69%	31%	100%	\$0.00	\$0.00	\$0.00
Other	\$0	69%	31%	100%	\$0.00	\$0.00	\$0.00
Sub-total - Fines and penalties	\$10,533				\$0.01	\$0.01	\$0.01
Other revenue							
Investment Income	\$694,512	69%	31%	0%	\$0.00	\$0.00	\$0.00
Interest Earned on Reserves and Reserve Funds	\$902,161	69%	31%	0%	\$0.00	\$0.00	\$0.00
Gain (Loss) on Sale of Land & Capital Assets	-\$72,967	69%	31%	0%	\$0.00	\$0.00	\$0.00
Deferred Revenue Earned (Development Charges) (SLC 60 1025 01 + SLC 60 1026 01)	\$0	69%	31%	0%	\$0.00	\$0.00	\$0.00
Deferred Revenue Earned (Recreational land (The Planning Act)) (SLC 60 1032 01 + SLC 60 1033 01)	\$0	69%	31%	0%	\$0.00	\$0.00	\$0.00
Deferred Revenue Earned (Community Benefits Charges) (SLC 60 1036 01)	\$0	69%	31%	0%	\$0.00	\$0.00	\$0.00
Donations	\$38,377	69%	31%	0%	\$0.00	\$0.00	\$0.00
Donated Tangible Capital Assets (SLC 53 0610 01)	\$0	69%	31%	0%	\$0.00	\$0.00	\$0.00
Sale of Publications, Equipment, etc.	\$67,531	69%	31%	0%	\$0.00	\$0.00	\$0.00
Contributions From Non-consolidated Entities	\$0	69%	31%	0%	\$0.00	\$0.00	\$0.00
Other Revenues from Government Business Enterprise (i.e., Dividends, etc.)	\$0	69%	31%	0%	\$0.00	\$0.00	\$0.00
Gaming and Casino Revenues	\$0	69%	31%	0%	\$0.00	\$0.00	\$0.00
Other	\$677	69%	31%	0%	\$0.00	\$0.00	\$0.00
Other	\$0	69%	31%	0%	\$0.00	\$0.00	\$0.00
Other	\$0	69%	31%	0%	\$0.00	\$0.00	\$0.00
Other	\$0	69%	31%	0%	\$0.00	\$0.00	\$0.00
Other	\$0	69%	31%	0%	\$0.00	\$0.00	\$0.00
Other	\$0	69%	31%	0%	\$0.00	\$0.00	\$0.00
Other	\$0	69%	31%	0%	\$0.00	\$0.00	\$0.00
Other	\$0	69%	31%	0%	\$0.00	\$0.00	\$0.00
Other	\$0	69%	31%	0%	\$0.00	\$0.00	\$0.00
Sub-total - Other revenue	\$1,630,291				\$0.00	\$0.00	\$0.00

Middlesex County**Per Capita and Per Employee****Middlesex County Financial Information Return Schedule 10 and 12**

FIR Year	2024
Inflation from FIR Year to Analysis Year	3.80% June 2024-June2026
Population in 2024	580,277
Employment in 2024	261,306

Middlesex County							
2024 Non-Tax Revenue	Residential Allocation	Non-Residential Allocation	Growth Share	2024 Non-Tax Revenue Per Capita	2026 Non-Tax Revenue Per Capita	2024 Non-Tax Revenue Per Employee	2026 Non-Tax Revenue Per Employee
User Fees and Service Charges							
General Government	69%	31%	25%	\$0.21	\$0.22	\$0.21	\$0.22
Protection Services							
Fire	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Police	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Court Security	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Prisoner Transportation	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Conservation Authority	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Protective Inspection and Control	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Building Permit and Inspection Services	69%	31%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Emergency Measures	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Provincial Offences Act (POA)	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Protection Services				\$0.00	\$0.00	\$0.00	\$0.00
Transportation Services							
Roads - Paved	69%	31%	95%	\$0.02	\$0.02	\$0.02	\$0.02
Roads - Unpaved	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Roads - Bridges and Culverts	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Roads - Traffic Operations & Roadside	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Winter Control - Except Sidewalks, Parking Lots	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Winter Control - Sidewalks, Parking Lots Only	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Transit - Conventional	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Transit - Accessible	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Parking	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Street Lighting	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Air Transportation	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	69%	31%	95%	\$0.06	\$0.06	\$0.06	\$0.06
Sub-total - Transportation Services				\$0.07	\$0.07	\$0.07	\$0.07
Environmental Services							
Wastewater Collection / Conveyance	69%	31%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Wastewater Treatment & Disposal	69%	31%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Urban Storm Sewer System	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Rural Storm Sewer System	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Water Treatment	69%	31%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Water Distribution / Transmission	69%	31%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Solid Waste Collection	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Solid Waste Disposal	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Waste Diversion	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Environmental Services				\$0.00	\$0.00	\$0.00	\$0.00
Health Services							
Public Health Services	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Hospitals	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Ambulance Services	90%	10%	95%	\$0.59	\$0.62	\$0.15	\$0.15
Ambulance Dispatch	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Cemeteries	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Health Services				\$0.59	\$0.62	\$0.15	\$0.15
Social and Family Services							
General Assistance	100%	0%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Assistance to Seniors	100%	0%	95%	\$7.87	\$8.17	\$0.00	\$0.00
Child Care and Early Years Learning	100%	0%	95%	\$0.04	\$0.04	\$0.00	\$0.00
Other	100%	0%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Social and Family Services				\$7.91	\$8.22	\$0.00	\$0.00
Social Housing							
Public Housing	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Non - Profit / Cooperative Housing	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Rent Supplement Programs	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Other	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Other	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Social Housing				\$0.00	\$0.00	\$0.00	\$0.00
Recreation and Cultural Services							
Parks	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Recreation Programs	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Recreation Facilities - Golf Course, Marina, Ski Hill	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Recreation Facilities - All Other	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Libraries	95%	5%	95%	\$0.27	\$0.28	\$0.03	\$0.03
Museums	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Cultural Services	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Recreation and Cultural Services				\$0.27	\$0.28	\$0.03	\$0.03
Planning and Development							
Planning and Zoning	69%	31%	25%	\$0.02	\$0.02	\$0.02	\$0.02
Commercial and Industrial	69%	31%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Residential Development	69%	31%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Agriculture and Reforestation	69%	31%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Tile Drainage / Shoreline Assistance	69%	31%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Other	69%	31%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Planning and Development				\$0.02	\$0.02	\$0.02	\$0.02
Other	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Total - User Fees and Service Charges				\$9.08	\$9.42	\$0.48	\$0.50
Total - Non-Tax Revenues				\$11.08	\$11.50	\$2.48	\$2.57

Appendix E Per-Capita Ongoing Cost Assumptions

Township of Lucan Biddulph

Per Capita and Per Employee

Township of Lucan Biddulph Financial Information Return Schedule 40

FIR Year	2024
Inflation from FIR Year to Analysis Year	3.80%
Population in 2024	6,717
Employment in 2024	2,602

	Township of Lucan Biddulph														
	Salaries, Wages and Employee Benefits	Interest on Long Term Debt	Materials	Contracted Services	Rents and Financial Expenses	External Transfers	Amortization	Total Expenses (Ex. Long-Term Debt & Amortization)	Residential	Non-Residential	Estimated Growth Impact	2024 Expenses Per Resident	2026 Expenses Per Resident	2024 Expenses Per Employee	2026 Expenses Per Employee
General government															
Governance	\$116,871	\$0	\$14,483	\$0	\$0	\$0	\$0	\$131,354	72%	28%	25%	\$3.52	\$3.83	\$3.52	\$3.83
Corporate Management	\$767,677	\$27,287	\$553,764	\$0	\$4,731	\$0	\$124,468	\$1,326,172	72%	28%	25%	\$100.00	\$108.76	\$35.58	\$38.69
Program Support	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	72%	28%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - General government												\$103.52	\$112.59	\$39.10	\$42.53
Protection Services															
Fire	\$185,967	\$0	\$133,372	\$0	\$0	\$0	\$112,816	\$319,339	72%	28%	95%	\$32.55	\$35.41	\$32.55	\$35.41
Police	\$0	\$0	\$0	\$644,412	\$0	\$0	\$0	\$644,412	72%	28%	95%	\$65.69	\$71.45	\$65.69	\$71.45
Court Security	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Prisoner Transportation	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Conservation Authority	\$0	\$0	\$0	\$0	\$0	\$111,220	\$0	\$111,220	72%	28%	95%	\$11.34	\$12.33	\$11.34	\$12.33
Protective Inspection and Control	\$41,554	\$0	\$31,118	\$458	\$0	\$0	\$0	\$73,130	72%	28%	95%	\$7.46	\$8.11	\$7.46	\$8.11
Building Permit and Inspection Services	\$0	\$0	\$6,431	\$96,297	\$0	\$0	\$0	\$102,728	72%	28%	25%	\$2.76	\$3.00	\$2.76	\$3.00
Emergency Measures	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Provincial Offences Act (POA)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Protection Services												\$119.80	\$130.29	\$119.80	\$130.29
Transportation Services															
Roads - Paved	\$637	\$0	\$68,822	\$0	\$0	\$0	\$712,672	\$69,459	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Roads - Unpaved	\$28,590	\$0	\$284,279	\$0	\$0	\$0	\$13,096	\$312,869	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Roads - Bridges and Culverts	\$0	\$0	\$0	\$0	\$0	\$0	\$57,426	\$0	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Roads - Traffic Operations & Roadside	\$366,380	\$0	\$345,990	\$0	\$0	\$0	\$134,588	\$712,370	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Winter Control - Except Sidewalks, Parking Lots	\$69,710	\$0	\$83,382	\$38,605	\$0	\$0	\$50,794	\$191,697	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Winter Control - Sidewalks, Parking Lots Only	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Transit - Conventional	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	72%	28%	100%	\$0.00	\$0.00	\$0.00	\$0.00
Transit - Accessible	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	72%	28%	100%	\$0.00	\$0.00	\$0.00	\$0.00
Parking	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	72%	28%	100%	\$0.00	\$0.00	\$0.00	\$0.00
Street Lighting	\$0	\$0	\$42,638	\$0	\$0	\$0	\$14,999	\$42,638	72%	28%	100%	\$4.58	\$4.98	\$4.58	\$4.98
Air Transportation	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	72%	28%	100%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	72%	28%	100%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Transportation Services												\$4.58	\$4.98	\$4.58	\$4.98
Environmental Services															
Wastewater Collection / Conveyance	\$0	\$0	\$50,446	\$0	\$0	\$0	\$61,006	\$50,446	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Wastewater Treatment & Disposal	\$73,226	\$0	\$520,386	\$182,170	\$0	\$0	\$204,596	\$775,782	72%	28%	95%	\$79.08	\$86.01	\$79.08	\$86.01
Urban Storm Sewer System	\$0	\$0	\$0	\$0	\$0	\$0	\$37,808	\$0	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Rural Storm Sewer System	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Water Treatment	\$0	\$0	\$0	\$0	\$0	\$0	\$16,388	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Water Distribution / Transmission	\$106,042	\$0	\$581,173	\$0	\$0	\$0	\$179,908	\$687,215	72%	28%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Solid Waste Collection	\$5,010	\$0	\$47,728	\$165,410	\$0	\$0	\$0	\$218,148	90%	10%	95%	\$27.77	\$30.20	\$7.96	\$8.66
Solid Waste Disposal	\$0	\$0	\$0	\$123,324	\$0	\$0	\$0	\$123,324	90%	10%	95%	\$15.70	\$17.07	\$4.50	\$4.90
Waste Diversion	\$0	\$0	\$0	\$47,929	\$0	\$0	\$0	\$47,929	90%	10%	95%	\$6.10	\$6.64	\$1.75	\$1.90
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Environmental Services (ex. Water/Wastewater)												\$49.57	\$53.91	\$14.22	\$15.46
Sub-total - Water/Wastewater												\$79.08	\$86.01	\$79.08	\$86.01

Township of Lucan Biddulph

Per Capita and Per Employee

Township of Lucan Biddulph Financial Information Return Schedule 40

FIR Year	2024
Inflation from FIR Year to Analysis Year	3.80%
Population in 2024	6,717
Employment in 2024	2,602

Township of Lucan Biddulph															
Salaries, Wages and Employee Benefits	Interest on Long Term Debt	Materials	Contracted Services	Rents and Financial Expenses	External Transfers	Amortization	Total Expenses (Ex. Long-Term Debt & Amortization)	Residential	Non-Residential	Estimated Growth Impact	2024 Expenses Per Resident	2026 Expenses Per Resident	2024 Expenses Per Employee	2026 Expenses Per Employee	
Health Services															
Public Health Services	\$0	\$0	\$0	\$0	\$0	\$0	\$0	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00	
Hospitals	\$0	\$0	\$0	\$0	\$0	\$0	\$0	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00	
Ambulance Services	\$0	\$0	\$0	\$0	\$0	\$0	\$0	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00	
Ambulance Dispatch	\$0	\$0	\$0	\$0	\$0	\$0	\$0	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00	
Cemeteries	\$0	\$0	\$0	\$0	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00	
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00	
Sub-total - Health Services											\$0.00	\$0.00	\$0.00	\$0.00	
Social and Family Services															
General Assistance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	100%	0%	95%	\$0.00	\$0.00	\$0.00	\$0.00	
Assistance to Seniors	\$0	\$0	\$0	\$0	\$0	\$0	\$0	100%	0%	95%	\$0.00	\$0.00	\$0.00	\$0.00	
Child Care and Early Years Learning	\$0	\$0	\$0	\$0	\$0	\$0	\$0	100%	0%	95%	\$0.00	\$0.00	\$0.00	\$0.00	
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	100%	0%	95%	\$0.00	\$0.00	\$0.00	\$0.00	
Sub-total - Social and Family Services											\$0.00	\$0.00	\$0.00	\$0.00	
Social Housing															
Public Housing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00	
Non - Profit / Cooperative Housing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00	
Rent Supplement Programs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00	
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00	
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00	
Sub-total - Social Housing											\$0.00	\$0.00	\$0.00	\$0.00	
Recreation and Cultural Services															
Parks	\$0	\$0	\$145,646	\$0	\$0	\$0	\$90,466	\$145,646	95%	5%	95%	\$19.57	\$21.28	\$2.66	\$2.89
Recreation Programs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Recreation Facilities - Golf Course, Marina, Ski Hill	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Recreation Facilities - All Other	\$1,032,000	\$177,878	\$698,902	\$38,273	\$0	\$0	\$573,277	\$1,769,175	95%	5%	95%	\$237.71	\$258.54	\$32.30	\$35.13
Libraries	\$0	\$40,930	\$38,192	\$0	\$0	\$0	\$44,603	\$38,192	95%	5%	95%	\$5.13	\$5.58	\$0.70	\$0.76
Museums	\$0	\$0	\$0	\$0	\$0	\$0	\$3,108	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Cultural Services	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Recreation and Cultural Services											\$262.41	\$285.40	\$35.65	\$38.78	
Planning and Development															
Planning and Zoning	\$0	\$0	\$0	\$64,232	\$0	\$0	\$0	\$64,232	72%	28%	25%	\$1.72	\$1.87	\$1.72	\$1.87
Commercial and Industrial	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	72%	28%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Residential Development	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	72%	28%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Agriculture and Reforestation	\$20,590	\$0	\$17,461	\$0	\$0	\$0	\$5,909	\$38,051	72%	28%	25%	\$1.02	\$1.11	\$1.02	\$1.11
Tile Drainage / Shoreline Assistance	\$0	\$384	\$0	\$0	\$0	\$0	\$0	\$0	72%	28%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	72%	28%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Planning and Development											\$2.74	\$2.98	\$2.74	\$2.98	
Other											\$0	\$0	\$0.00	\$0.00	
Total Expenses ex. Water/Wastewater	\$2,741,028	\$246,479	\$3,093,381	\$1,218,940	\$4,731	\$111,220	\$2,172,326	\$7,169,300							
Total Expenses	\$2,814,254	\$246,479	\$3,664,213	\$1,401,110	\$4,731	\$111,220	\$2,437,928	\$7,995,528	\$542.61	\$590.16	\$216.09	\$235.02			
									\$621.70	\$676.17	\$295.17	\$321.03			

Middlesex County

Per Capita and Per Employee

Middlesex County Financial Information Return Schedule 40

FIR Year	2024
Inflation from FIR Year to Analysis Year	3.80%
Population in 2024	580,277
Employment in 2024	261,306

Middlesex County														
Salaries, Wages and Employee Benefits	Interest on Long Term Debt	Materials	Contracted Services	Rents and Financial Expenses	External Transfers	Amortization	Total Expenses (Ex. Long-Term Debt & Amortization)	Residential	Non-Residential	Estimated Growth Impact	2024 Expenses Per Resident	2026 Expenses Per Resident	2024 Expenses Per Employee	2026 Expenses Per Employee
General government														
Governance	\$402,568	\$0	\$199,906	\$3,025	\$0	\$0	\$605,499	69%	31%	25%	\$0.18	\$0.20	\$0.18	\$0.20
Corporate Management	\$1,560,069	\$0	\$415,623	\$2,066,566	\$374	\$0	\$929,726	69%	31%	25%	\$1.20	\$1.31	\$1.20	\$1.31
Program Support	\$3,379,542	\$0	\$1,033,039	\$235,975	\$149,001	\$0	\$4,797,557	69%	31%	25%	\$1.43	\$1.55	\$1.43	\$1.55
Sub-total - General government											\$2.81	\$3.05	\$2.81	\$3.05
Protection Services														
Fire	\$0	\$0	\$66,679	\$470,115	\$0	\$0	\$70,553	69%	31%	95%	\$0.61	\$0.66	\$0.61	\$0.66
Police	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Court Security	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Prisoner Transportation	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Conservation Authority	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Protective Inspection and Control	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Building Permit and Inspection Services	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Emergency Measures	\$118,235	\$0	\$34,501	\$0	\$0	\$0	\$152,736	69%	31%	95%	\$0.17	\$0.19	\$0.17	\$0.19
Provincial Offences Act (POA)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Protection Services											\$0.78	\$0.85	\$0.78	\$0.85
Transportation Services														
Roads - Paved	\$2,825,016	\$0	\$3,573,398	\$17,400	\$428	\$0	\$7,381,381	69%	31%	95%	\$7.24	\$7.88	\$7.24	\$7.88
Roads - Unpaved	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Roads - Bridges and Culverts	\$114,664	\$0	\$182,437	\$0	\$0	\$0	\$932,779	69%	31%	95%	\$0.34	\$0.36	\$0.34	\$0.36
Roads - Traffic Operations & Roadside	\$219,049	\$0	\$590,578	\$0	\$0	\$0	\$153,884	69%	31%	95%	\$0.91	\$0.99	\$0.91	\$0.99
Winter Control - Except Sidewalks, Parking Lots	\$1,728,062	\$0	\$1,378,125	\$0	\$0	\$0	\$513,301	69%	31%	95%	\$3.51	\$3.81	\$3.51	\$3.81
Winter Control - Sidewalks, Parking Lots Only	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Transit - Conventional	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Transit - Accessible	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Parking	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Street Lighting	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Air Transportation	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$385,513	\$0	\$418,209	\$0	\$41,171	\$0	\$844,893	69%	31%	95%	\$0.95	\$1.04	\$0.95	\$1.04
Sub-total - Transportation Services											\$12.95	\$14.09	\$12.95	\$14.09
Environmental Services														
Wastewater Collection / Conveyance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Wastewater Treatment & Disposal	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Urban Storm Sewer System	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Rural Storm Sewer System	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Water Treatment	\$0	\$20,672	\$0	\$0	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Water Distribution / Transmission	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Solid Waste Collection	\$0	\$0	\$0	\$0	\$0	\$0	\$0	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Solid Waste Disposal	\$0	\$0	\$0	\$0	\$0	\$0	\$0	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Waste Diversion	\$0	\$0	\$0	\$0	\$0	\$0	\$0	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Environmental Services (ex. Water/Wastewater)											\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Water/Wastewater											\$0.00	\$0.00	\$0.00	\$0.00

Middlesex County

Per Capita and Per Employee

Middlesex County Financial Information Return Schedule 40

FIR Year	2024
Inflation from FIR Year to Analysis Year	3.80%
Population in 2024	580,277
Employment in 2024	261,306

Middlesex County														
Salaries, Wages and Employee Benefits	Interest on Long Term Debt	Materials	Contracted Services	Rents and Financial Expenses	External Transfers	Amortization	Total Expenses (Ex. Long-Term Debt & Amortization)	Residential	Non-Residential	Estimated Growth Impact	2024 Expenses Per Resident	2026 Expenses Per Resident	2024 Expenses Per Employee	2026 Expenses Per Employee
Health Services														
Public Health Services	\$0	\$0	\$0	\$0	\$1,447,005	\$0	\$1,447,005	90%	10%	95%	\$2.13	\$2.32	\$0.53	\$0.57
Hospitals	\$0	\$0	\$0	\$0	\$0	\$0	\$0	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Ambulance Services	\$55,051,880	\$0	\$7,758,533	\$3,449,307	\$2,271,401	\$0	\$2,166,879	90%	10%	95%	\$100.98	\$109.82	\$24.92	\$27.10
Ambulance Dispatch	\$0	\$0	\$0	\$0	\$0	\$0	\$0	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Cemeteries	\$0	\$0	\$0	\$0	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Health Services											\$103.11	\$112.14	\$25.44	\$27.67
Social and Family Services														
General Assistance	\$1,146,872	\$0	\$6,884	\$16,801	\$3,955	\$4,670,764	\$0	100%	0%	95%	\$9.57	\$10.41	\$0.00	\$0.00
Assistance to Seniors	\$17,784,918	\$72,636	\$2,007,741	\$896,565	\$0	\$925,800	\$20,689,224	100%	0%	95%	\$33.87	\$36.84	\$0.00	\$0.00
Child Care and Early Years Learning	\$338,081	\$0	\$23	\$4,093	\$0	\$15,777,185	\$0	100%	0%	95%	\$26.39	\$28.70	\$0.00	\$0.00
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	100%	0%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Social and Family Services											\$69.83	\$75.95	\$0.00	\$0.00
Social Housing														
Public Housing	\$0	\$0	\$0	\$0	\$0	\$6,190,144	\$0	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Non - Profit / Cooperative Housing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Rent Supplement Programs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Social Housing											\$0.00	\$0.00	\$0.00	\$0.00
Recreation and Cultural Services														
Parks	\$0	\$0	\$0	\$0	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Recreation Programs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Recreation Facilities - Golf Course, Marina, Ski Hill	\$0	\$0	\$0	\$0	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Recreation Facilities - All Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Libraries	\$4,332,663	\$0	\$804,028	\$28,107	\$819,080	\$0	\$430,200	95%	5%	95%	\$9.31	\$10.12	\$1.09	\$1.18
Museums	\$0	\$0	\$0	\$0	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Cultural Services	\$0	\$0	\$0	\$0	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Recreation and Cultural Services											\$9.31	\$10.12	\$1.09	\$1.18
Planning and Development														
Planning and Zoning	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Commercial and Industrial	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Residential Development	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Agriculture and Reforestation	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Tile Drainage / Shoreline Assistance	\$4,332,663	\$0	\$804,028	\$28,107	\$819,080	\$0	\$430,200	69%	31%	25%	\$1.78	\$1.93	\$1.78	\$1.93
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Planning and Development											\$1.78	\$1.93	\$1.78	\$1.93
Other														
	\$0	\$0	\$0	\$0	\$0	\$0	\$0	69%	31%	95%	0	0	0	0
Total Expenses ex. Water/Wastewater	\$93,719,795	\$72,636	\$19,273,732	\$7,216,061	\$4,104,490	\$28,085,098	\$13,934,703				\$200.56	\$218.13	\$44.84	\$48.77
Total Expenses	\$93,719,795	\$93,308	\$19,273,732	\$7,216,061	\$4,104,490	\$28,085,098	\$13,934,703				\$200.56	\$218.13	\$44.84	\$48.77

Appendix F External Funding

Township of Lucan Biddulph

Per Capita and Per Employee

Township of Lucan Biddulph Financial Information Return Schedule 10 and 12

FIR Year	2024
Inflation from FIR Year to Analysis Year	3.80%
Population in 2024	6,717
Employment in 2024	2,602

	Township of Lucan Biddulph									
	2024 Ontario Conditional Grants	2024 Canada Conditional Grants	2024 Other Municipalities	Residential Allocation	Non-Residential Allocation	Growth Share	2024 Non-Tax Revenue Per Capita	2026 Non-Tax Revenue Per Capita	2024 Non-Tax Revenue Per Employee	2026 Non-Tax Revenue Per Employee
External Funding										
General Government	\$553	\$0	\$0	72%	28%	25%	\$0.01	\$0.02	\$0.01	\$0.02
Protection Services										
Fire	\$0	\$0	\$10,574	72%	28%	95%	\$1.08	\$1.12	\$1.08	\$1.12
Police	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Court Security	\$10,662	\$0	\$0	72%	28%	95%	\$1.09	\$1.13	\$1.09	\$1.13
Prisoner Transportation	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Conservation Authority	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Protective Inspection and Control	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Building Permit and Inspection Services	\$0	\$0	\$0	72%	28%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Emergency Measures	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Provincial Offences Act (POA)	\$0	\$0	\$36,467	72%	28%	95%	\$3.72	\$3.86	\$3.72	\$3.86
Other	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Protection Services	\$10,662	\$0	\$47,041				\$5.88	\$6.11	\$5.88	\$6.11
Transportation Services										
Roads - Paved	\$0	\$0	\$10,805	72%	28%	95%	\$1.10	\$1.14	\$1.10	\$1.14
Roads - Unpaved	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Roads - Bridges and Culverts	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Roads - Traffic Operations & Roadside	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Winter Control - Except Sidewalks, Parking Lots	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Winter Control - Sidewalks, Parking Lots Only	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Transit - Conventional	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Transit - Accessible	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Parking	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Street Lighting	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Air Transportation	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Transportation Services	\$0	\$0	\$10,805				\$1.10	\$1.14	\$1.10	\$1.14
Environmental Services										
Wastewater Collection / Conveyance	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Wastewater Treatment & Disposal	\$0	\$0	\$20,672	72%	28%	95%	\$2.11	\$2.19	\$2.11	\$2.19
Urban Storm Sewer System	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Rural Storm Sewer System	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Water Treatment	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Water Distribution / Transmission	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Solid Waste Collection	\$0	\$0	\$0	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Solid Waste Disposal	\$0	\$0	\$0	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Waste Diversion	\$0	\$0	\$0	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Environmental Services	\$0	\$0	\$20,672				\$2.11	\$2.19	\$2.11	\$2.19
Health Services										
Public Health Services	\$0	\$0	\$0	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Hospitals	\$0	\$0	\$0	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Ambulance Services	\$0	\$0	\$0	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Ambulance Dispatch	\$0	\$0	\$0	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Cemeteries	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Health Services	\$0	\$0	\$0				\$0.00	\$0.00	\$0.00	\$0.00
Social and Family Services										
General Assistance	\$0	\$0	\$0	100%	0%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Assistance to Seniors	\$0	\$0	\$0	100%	0%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Child Care and Early Years Learning	\$0	\$0	\$0	100%	0%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	100%	0%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Social and Family Services	\$0	\$0	\$0				\$0.00	\$0.00	\$0.00	\$0.00
Social Housing										
Public Housing	\$0	\$0	\$0	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Non - Profit / Cooperative Housing	\$0	\$0	\$0	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Rent Supplement Programs	\$0	\$0	\$0	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Social Housing	\$0	\$0	\$0				\$0.00	\$0.00	\$0.00	\$0.00
Recreation and Cultural Services										
Parks	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Recreation Programs	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Recreation Facilities - Golf Course, Marina, Ski Hill	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Recreation Facilities - All Other	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Libraries	\$0	\$0	\$92,096	95%	5%	95%	\$12.37	\$12.84	\$1.68	\$1.75
Museums	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Cultural Services	\$0	\$3,840	\$0	95%	5%	95%	\$0.52	\$0.54	\$0.07	\$0.07
Other	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Recreation and Cultural Services	\$0	\$3,840	\$92,096				\$12.89	\$13.38	\$1.75	\$1.82
Planning and Development										
Planning and Zoning	\$0	\$0	\$0	72%	28%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Commercial and Industrial	\$0	\$0	\$0	72%	28%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Residential Development	\$0	\$0	\$0	72%	28%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Agriculture and Reforestation	\$16,818	\$0	\$0	72%	28%	25%	\$0.45	\$0.47	\$0.45	\$0.47
Tile Drainage / Shoreline Assistance	\$0	\$0	\$0	72%	28%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	72%	28%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Planning and Development	\$16,818	\$0	\$0				\$0.45	\$0.47	\$0.45	\$0.47
Other	\$0	\$0	\$0	72%	28%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Total - External Funding	\$28,033	\$3,840	\$170,614				\$22.45	\$23.30	\$11.31	\$11.74

Middlesex County**Per Capita and Per Employee****Middlesex County Financial Information Return Schedule 12**

FIR Year	2024
Inflation from FIR Year to Analysis Year	3.80%
Population in 2024	580,277
Employment in 2024	261,306

Middlesex County										
	2024 Ontario Conditional Grants	2024 Canada Conditional Grants	2024 Other Municipalities	Residential Allocation	Non- Residential Allocation	Growth Share	2024 Non-Tax Revenue Per Capita	2026 Non-Tax Revenue Per Capita	2024 Non-Tax Revenue Per Employee	2026 Non-Tax Revenue Per Employee
External Funding										
General Government	\$1,530,503	\$0	\$497,771	69%	31%	25%	\$0.60	\$0.63	\$0.60	\$0.63
Protection Services										
Fire	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Police	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Court Security	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Prisoner Transportation	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Conservation Authority	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Protective Inspection and Control	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Building Permit and Inspection Services	\$0	\$0	\$0	69%	31%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Emergency Measures	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Provincial Offences Act (POA)	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Protection Services	\$0	\$0	\$0				\$0.00	\$0.00	\$0.00	\$0.00
Transportation Services										
Roads - Paved	\$0	\$0	\$1,420,950	69%	31%	95%	\$1.60	\$1.66	\$1.60	\$1.66
Roads - Unpaved	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Roads - Bridges and Culverts	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Roads - Traffic Operations & Roadside	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Winter Control - Except Sidewalks, Parking Lots	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Winter Control - Sidewalks, Parking Lots Only	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Transit - Conventional	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Transit - Accessible	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Parking	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Street Lighting	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Air Transportation	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Transportation Services	\$0	\$0	\$1,420,950				\$1.60	\$1.66	\$1.60	\$1.66
Environmental Services										
Wastewater Collection / Conveyance	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Wastewater Treatment & Disposal	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Urban Storm Sewer System	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Rural Storm Sewer System	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Water Treatment	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Water Distribution / Transmission	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Solid Waste Collection	\$0	\$0	\$0	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Solid Waste Disposal	\$0	\$0	\$0	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Waste Diversion	\$0	\$0	\$0	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Environmental Services	\$0	\$0	\$0				\$0.00	\$0.00	\$0.00	\$0.00
Health Services										
Public Health Services	\$0	\$0	\$0	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Hospitals	\$0	\$0	\$0	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Ambulance Services	\$37,777,057	\$0	\$29,877,051	90%	10%	95%	\$99.68	\$103.47	\$24.60	\$25.53
Ambulance Dispatch	\$0	\$0	\$0	90%	10%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Cemeteries	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Health Services	\$37,777,057	\$0	\$29,877,051				\$99.68	\$103.47	\$24.60	\$25.53
Social and Family Services										
General Assistance	\$5,228,174	\$0	\$0	100%	0%	95%	\$8.56	\$8.88	\$0.00	\$0.00
Assistance to Seniors	\$14,567,781	\$0	\$0	100%	0%	95%	\$23.85	\$24.76	\$0.00	\$0.00
Child Care and Early Years Learning	\$15,636,361	\$0	\$0	100%	0%	95%	\$26.60	\$26.57	\$0.00	\$0.00
Other	\$0	\$0	\$0	100%	0%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Social and Family Services	\$35,432,316	\$0	\$0				\$58.01	\$60.21	\$0.00	\$0.00
Social Housing										
Public Housing	\$0	\$0	\$0	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Non - Profit / Cooperative Housing	\$0	\$0	\$0	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Rent Supplement Programs	\$0	\$0	\$0	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	100%	0%	0%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Social Housing	\$0	\$0	\$0				\$0.00	\$0.00	\$0.00	\$0.00
Recreation and Cultural Services										
Parks	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Recreation Programs	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Recreation Facilities - Golf Course, Marina, Ski Hill	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Recreation Facilities - All Other	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Libraries	\$634,344	\$7,163	\$0	95%	5%	95%	\$1.00	\$1.04	\$0.12	\$0.12
Museums	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Cultural Services	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	95%	5%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Recreation and Cultural Services	\$634,344	\$7,163	\$0				\$1.00	\$1.04	\$0.12	\$0.12
Planning and Development										
Planning and Zoning	\$0	\$0	\$0	69%	31%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Commercial and Industrial	\$73,515	\$19,500	\$0	69%	31%	25%	\$0.03	\$0.03	\$0.03	\$0.03
Residential Development	\$0	\$0	\$0	69%	31%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Agriculture and Reforestation	\$0	\$0	\$0	69%	31%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Title Drainage / Shoreline Assistance	\$0	\$0	\$0	69%	31%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0	\$0	\$0	69%	31%	25%	\$0.00	\$0.00	\$0.00	\$0.00
Sub-total - Planning and Development	\$73,515	\$19,500	\$0				\$0.03	\$0.03	\$0.03	\$0.03
Other	\$0	\$0	\$0	69%	31%	95%	\$0.00	\$0.00	\$0.00	\$0.00
Total - External Funding	\$75,447,735	\$26,663	\$31,795,772				\$160.92	\$167.04	\$26.95	\$27.97