

Presentation of the 2020 Water and Wastewater Budget

Monday, December 2, 2019

Tracey Bailey,
General Manager, Financial Services/Treasurer

Bill de Wit,
Acting General Manager, Infrastructure & Municipal Works

Presentation Overview

- Mission - Strategic Plan - Goals and Objectives
- Compliance
- Infrastructure/Asset Management
- Water and Wastewater Systems and Capital Projects
- Sustainable Financial Planning
- Long-Term Debt and Reserves
- Operating and Capital Financial Summary
- Municipal Comparators
- Budget Overview

Water and Wastewater Services

Mission Statement

Water and wastewater services are provided through the supply of quality drinking water and treatment of wastewater as a public service to protect public health, safety and property in an environmentally sustainable and a fiscally responsible manner.

The image shows a page from the City of Cornwall Strategic Priorities 2019-2022 document. It is divided into several sections:

- STRATEGIC PRIORITIES 2019-2022**
- WE WILL EARN OUR REPUTATION BY:**
 - Developing waterfront through ownership, partnerships for business, recreational opportunities.*
 - Pop-up businesses
 - Sports and recreation opportunities
 - Development of Pointe Maligne Park with budgeted funds
 - Sustained pressure to own strategic parts of our waterfront
 - Encourage private sector development (residential, retail, commercial)
 - Attracting, enhancing workforce that meets demands of local employers.*
 - Convene a workforce group
 - Explore short-term affordable housing as way to facilitate relocation of workers
 - Lobby government officials to reverse trends of immigrants to large centres
 - Facilitate liaison activities between job creators, educators, and senior government to define needed skills, improve existing programs
 - Growing quality of housing stock, including affordable housing.*
 - Create a taskforce
 - Create rental licensing registry to enable a database and adherence to applicable by-laws and standards
 - Look at options to increase enforcement of property standards, building & fire codes
 - Economic development and pursuing diverse population growth of 50,000.*
 - Better branding for areas of the City
 - Attract remote workers via incentives
 - Focus on reducing number of vacant commercial spaces
 - Continue to invest in infrastructure
 - Encourage infill project (e.g. Brookdale)
 - Being leaders in sustainability and climate change impact.*
 - Create Environmental & Climate Change Committee
 - Composting
 - Water meters
 - Education on recycling & waste reduction
 - Plastic bag ban
 - Identify what the City could take the lead on
- MISSION**

To provide services that enable a financially and environmentally sustainable community which will care and provide for the needs and values of its residents.
- VISION**

The City of Cornwall is recognized as a welcoming and healthy community with a strong municipal government providing effective services and infrastructure.

Alignment to Strategic Plan

The Water and Wastewater Budget aligns with the City's Strategic Plan in providing services that enable a financially and environmentally sustainable community which will care and provide for the needs and values of its residents.

2020 Water and Wastewater

Goals and Objectives of Financial Sustainability Plan

Realizing Operational Excellence

Provide clean and safe drinking water to over 47,000 residents

Keep \$679M of capital infrastructure in good condition

Comply with complex provincial environmental regulations

Minimize system losses

**EFFECTIVE
DELIVERY OF
WATER AND
WASTEWATER
SERVICES**

Moving Towards Financial Sustainability

Set rates for cost recovery

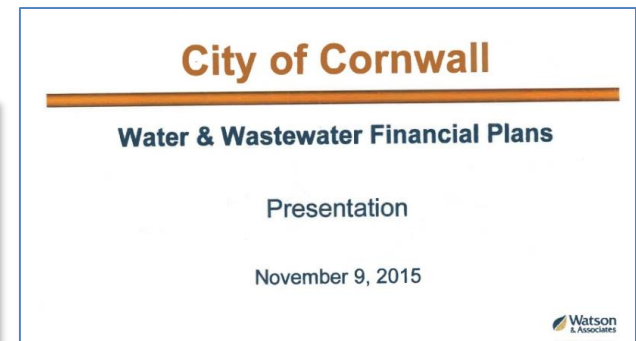
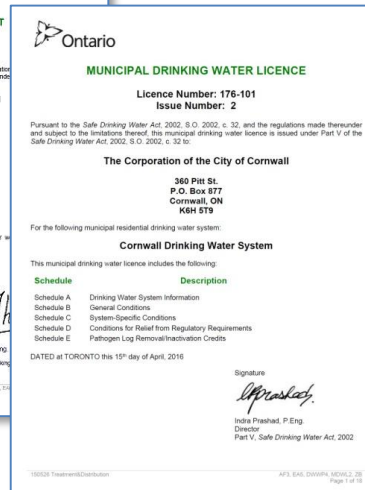
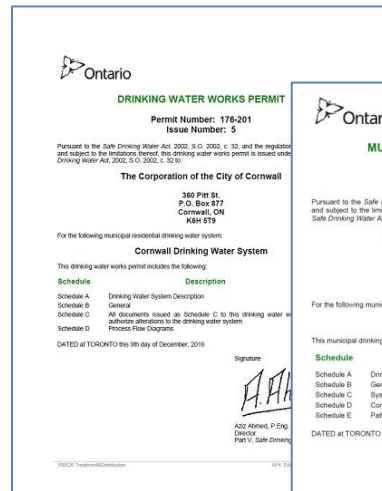
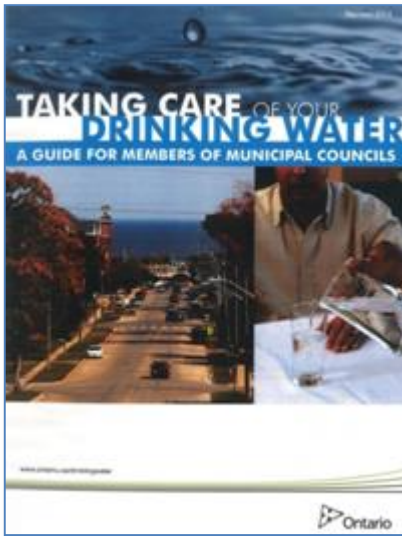
Build reserves for future capital rehabilitation and replacement

Establish rate stabilization reserves

Accounting for system revenue losses

Compliance

- *Safe Drinking Water Act / Standard of Care*
- Municipal Drinking Water Licence
 - O.Reg. 453/07 *Water and Wastewater Financial Plan*



Infrastructure/Asset Management

Sustainable Service Delivery

The objective of asset management is to maximize benefits, manage risk, and provide satisfactory levels of service to the public in a sustainable manner.

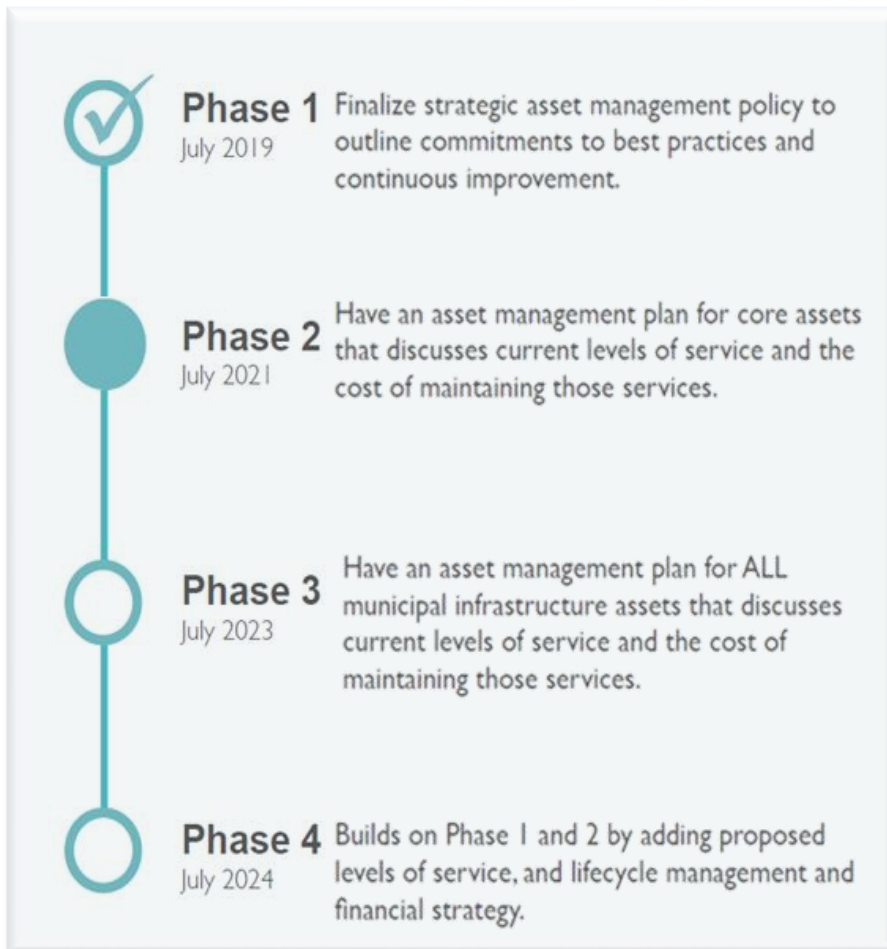
Water and Wastewater Infrastructure:
(2016 Asset Management Plan)

- ❑ 272km of watermains
2016 estimated replacement value, \$135M
Backlog \$41.2M
- ❑ 440km of wastewater pipes
2016 estimated replacement value, \$321M
Backlog \$6.8M
- ❑ Buildings and process equipment
2016 estimated replacement value, \$223M
Backlog \$1.2M

It is important to note that the 2020 proposed capital projects total \$8,825,000, which is only 1.30% of the estimated replacement values of these assets.



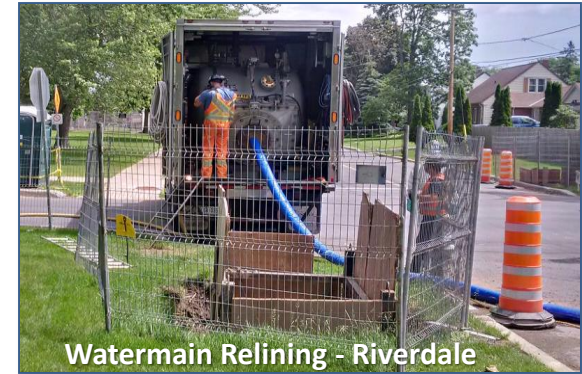
Asset Management



- Initial City linear infrastructure Asset Management Plan (AMP) created in 2006
- Linear infrastructure AMP updated in 2014 and subsequently in 2016 to include City buildings and fleet
- Ontario Regulation 588/17: all municipalities in Ontario were to adopt an Asset Management Policy by July 1, 2019
- AMP update included in 2020 budget in accordance with Asset Management Policy

Water Accomplishments

- Watermains replaced or relined
 - **3.9km, 2020 (Proposed)**
 - 2.3km, 2019
 - 3.7km, 2018
 - 3.2km, 2017
 - 5.4km, 2016
 - 5.8km, 2015
 - 2.6km, 2014
 - 2.4km, 2013
- 100% Inspection Rating
Ministry of Environment
Conservation & Parks
(11 straight years)

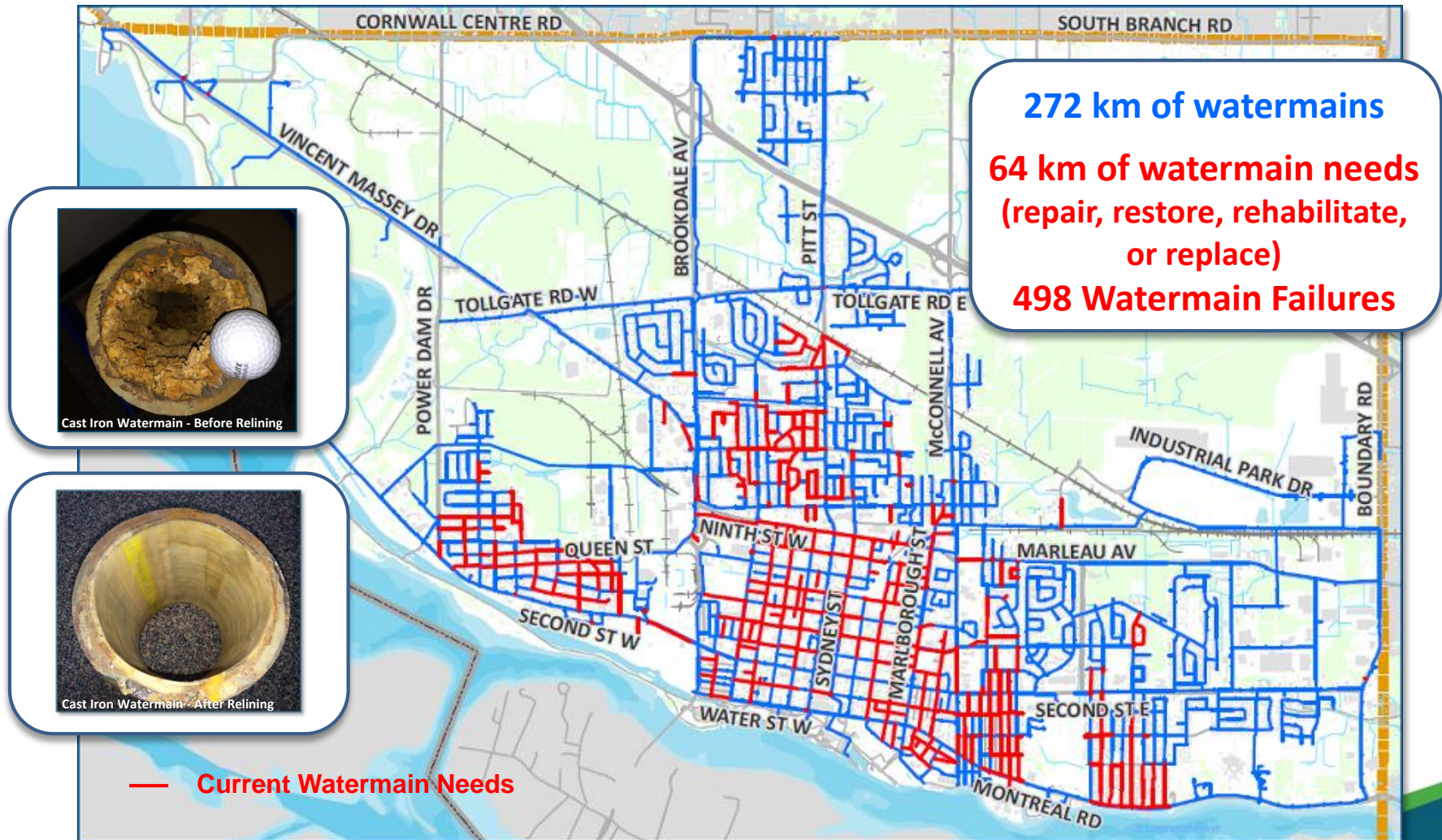


Water System Challenges

- 45 Watermain breaks in 2019 YTD
(Brookdale Av., Vincent Massey Dr., Montreal Rd.)
- “Soft and Hard” Costs
(repair, nuisance, unplanned disruptions)
- Climate Change
(Taste and Odour, Frazil Ice)
- Financial sustainability
- Aging infrastructure
- Water / revenue losses
- Upper levels of government support



Water Distribution Network



Cast Iron Watermain - Before Relining

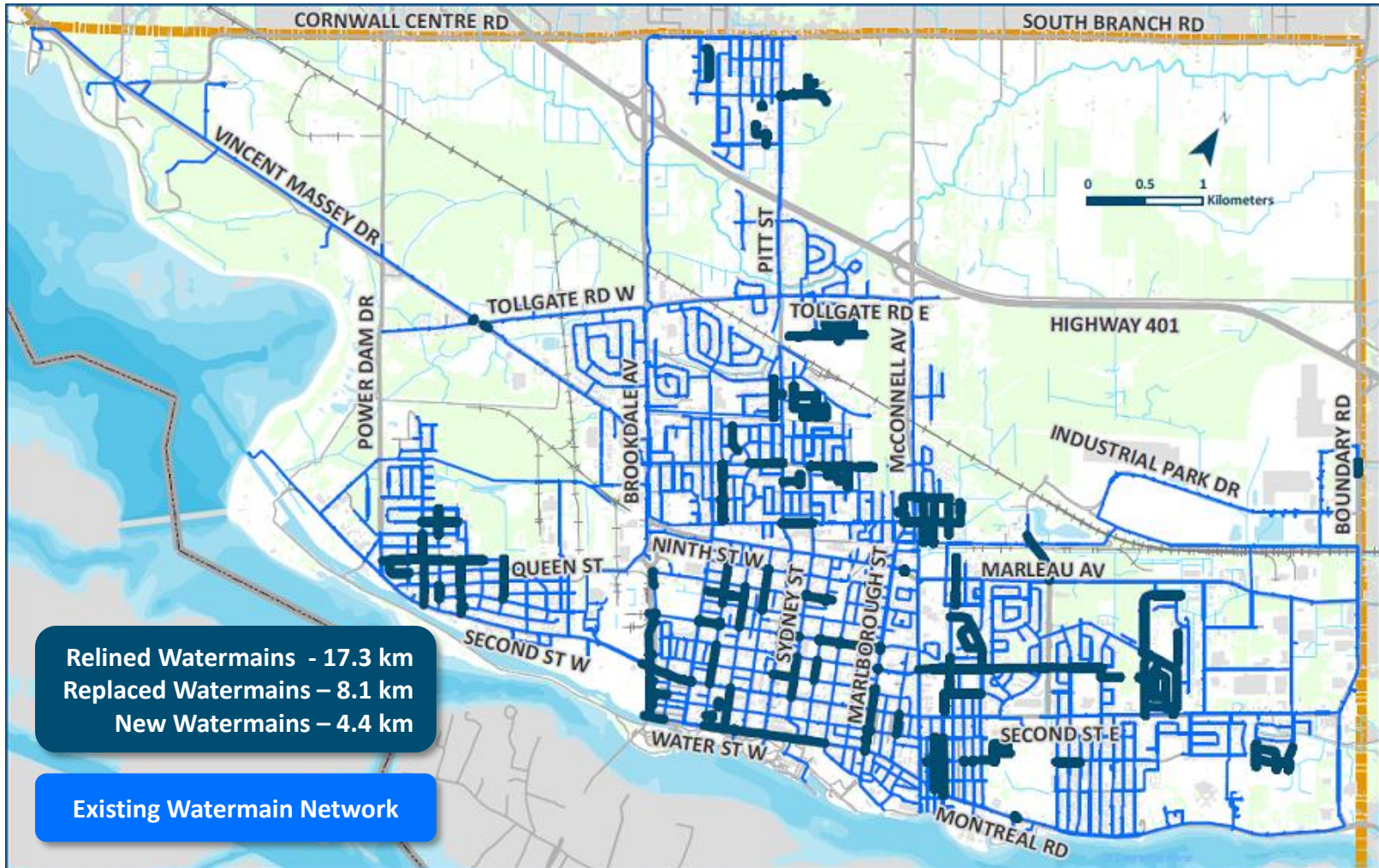


Cast Iron Watermain - After Relining

- Watermain failures as of November 2019
- Next map/database update to be completed following conclusion of 2019 construction season

Water Distribution Network

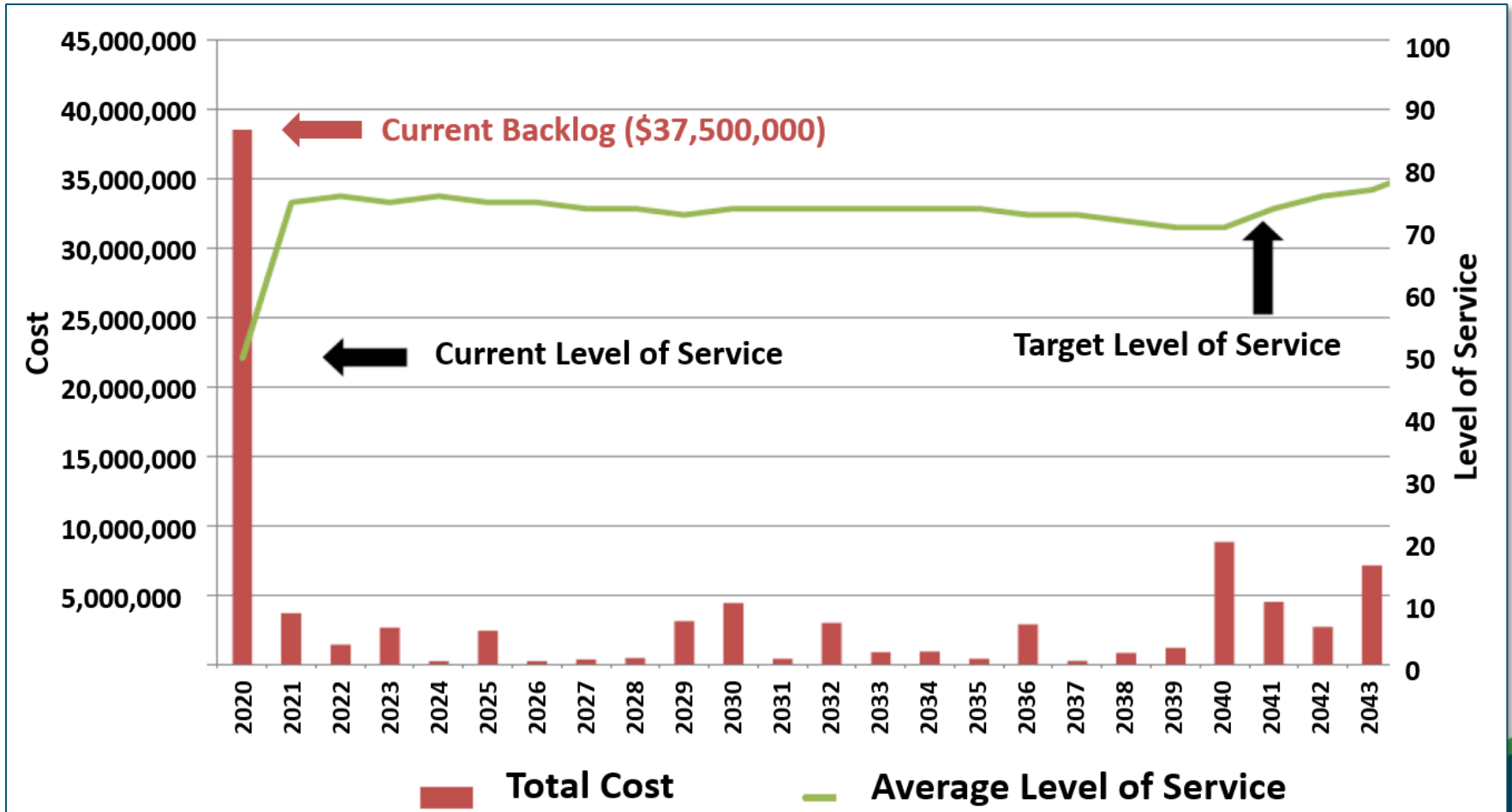
Relined, Replaced & New Watermains (2013-2019)



- Next map/database update to be completed following conclusion of 2019 construction season
- New watermains added in new subdivisions

Watermain Rehabilitation

Water Network Budget and Level of Service



- Reflects linear asset database content from start of year 2019
- Next database update to be completed following conclusion of 2019 construction season
- Chart originally generated for 2014 Asset Management Plan Report and subsequently adjusted to reflect status of current watermain backlog

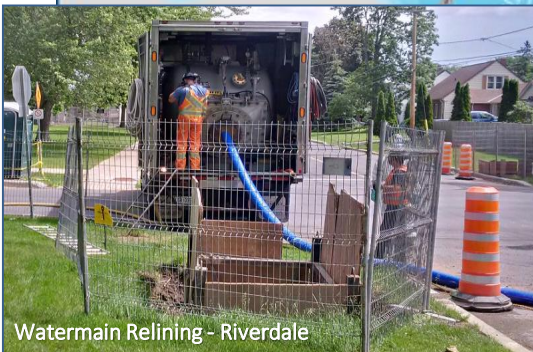
Watermain Rehabilitation Various Locations



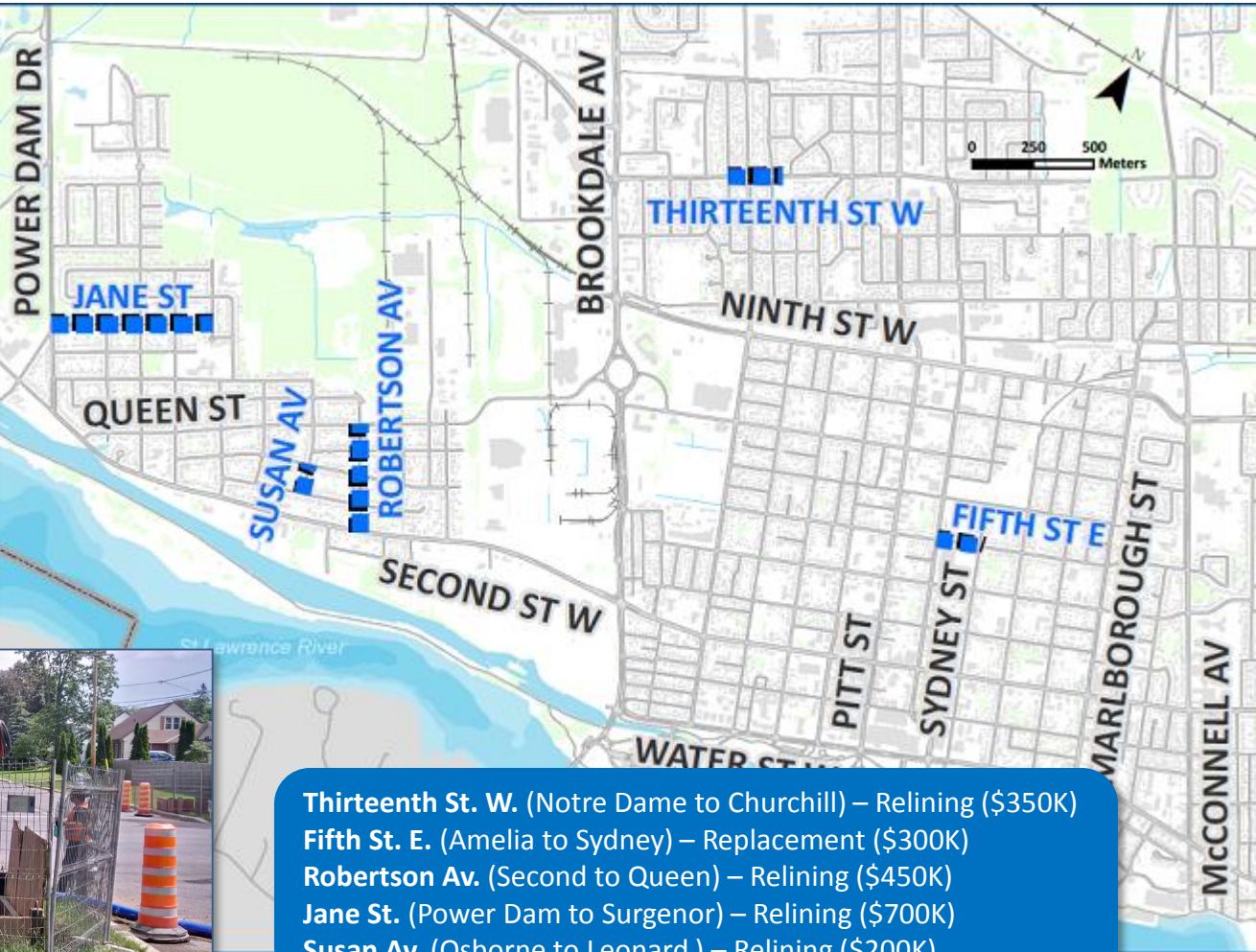
Cast Iron Watermain - Before Relining



Cast Iron Watermain - After Relining



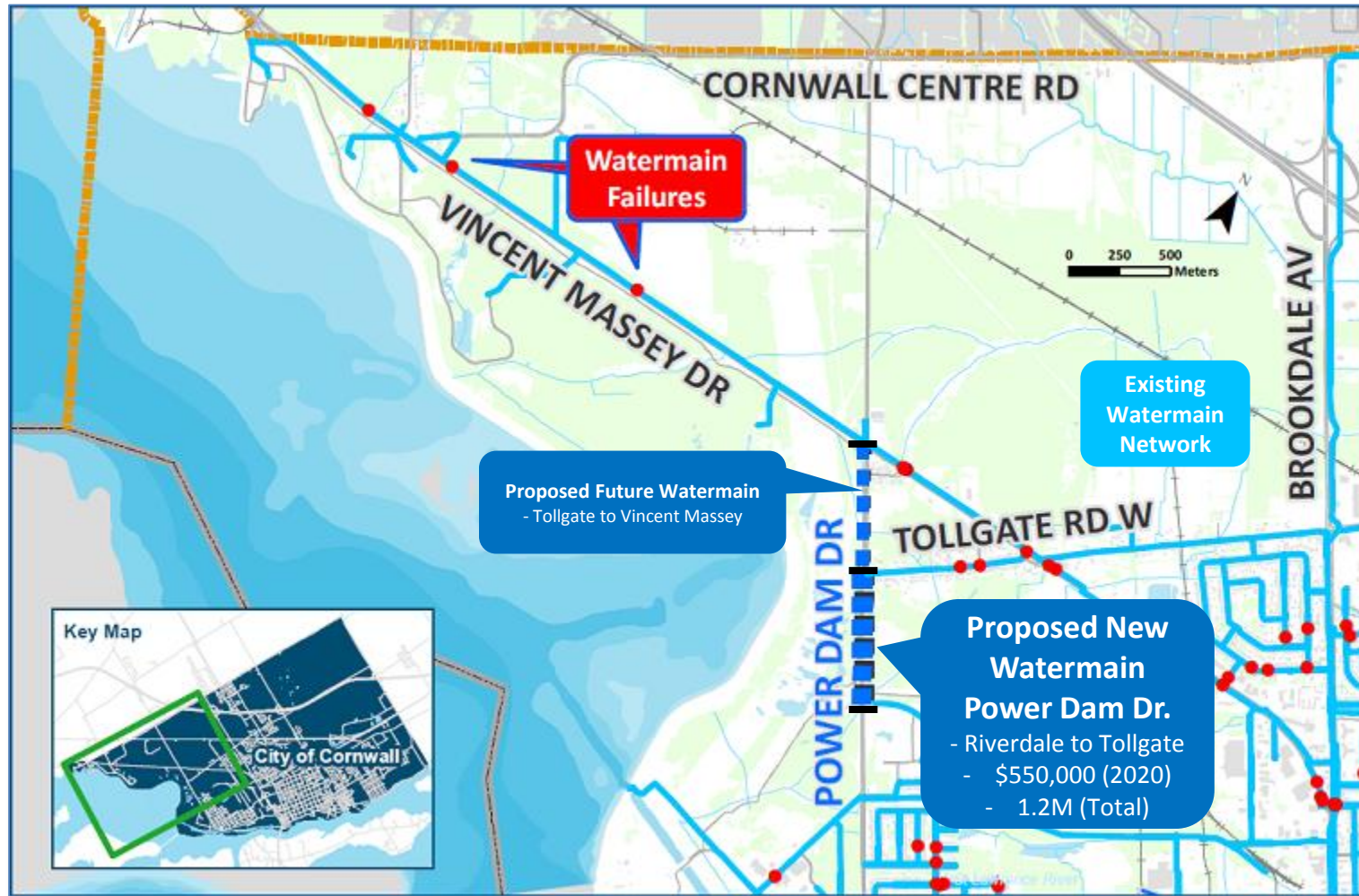
Watermain Relining - Riverdale



The project information sheet can be found on pg. 20 of the budget book.

Watermains

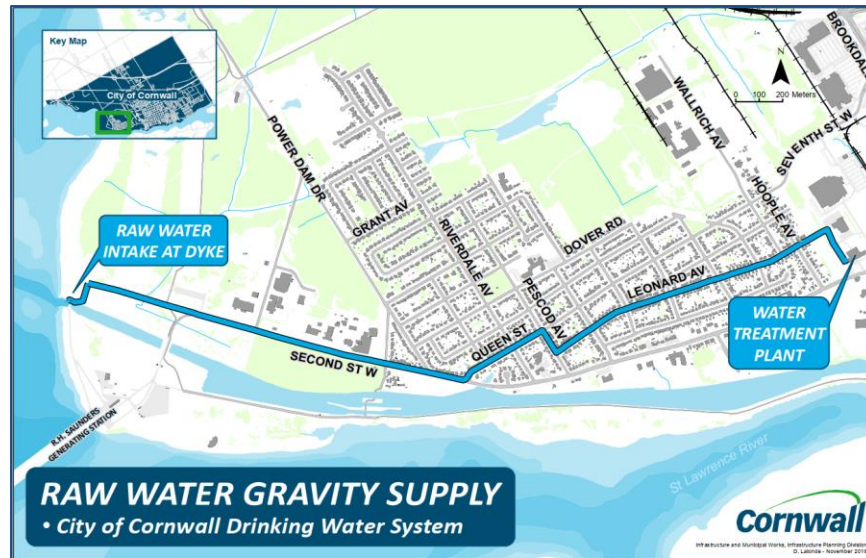
System Growth Critical Looping



The project information sheet can be found on pg. 21 of the budget book.

Water Purification Plant Upgrades / Process Improvements

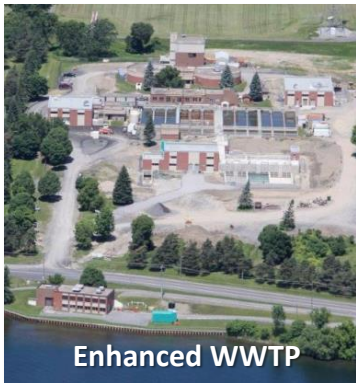
- Building Addition and Renovations
- Supervisory Control and Data Acquisition Upgrades
- Raw Water Intake Redundancy EA



The project information sheet can be found on pg. 22, 23, and 24 of the budget book.

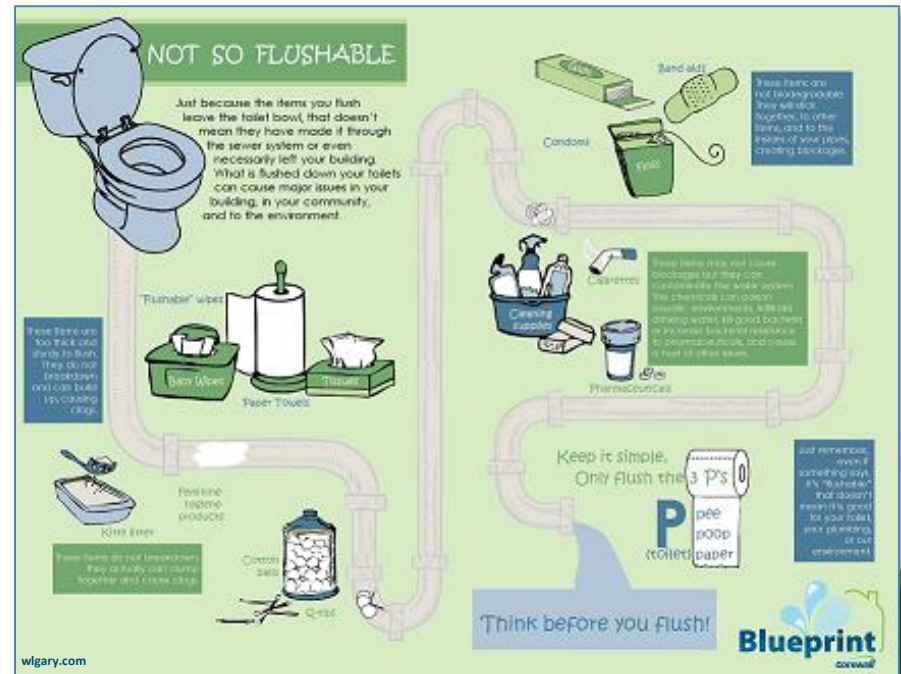
Wastewater Accomplishments

- Ongoing optimization of enhanced secondary treatment at Waste Water Treatment Plant (WWTP)
- Ongoing Combined Sewer Separation
 - In order to achieve fewer Combined Sewer Overflows (CSOs)
- Pollution Control Plan Update
 - Final Report December 2019
 - Low Impact Development standards
 - Stormwater retention pond maintenance guidelines

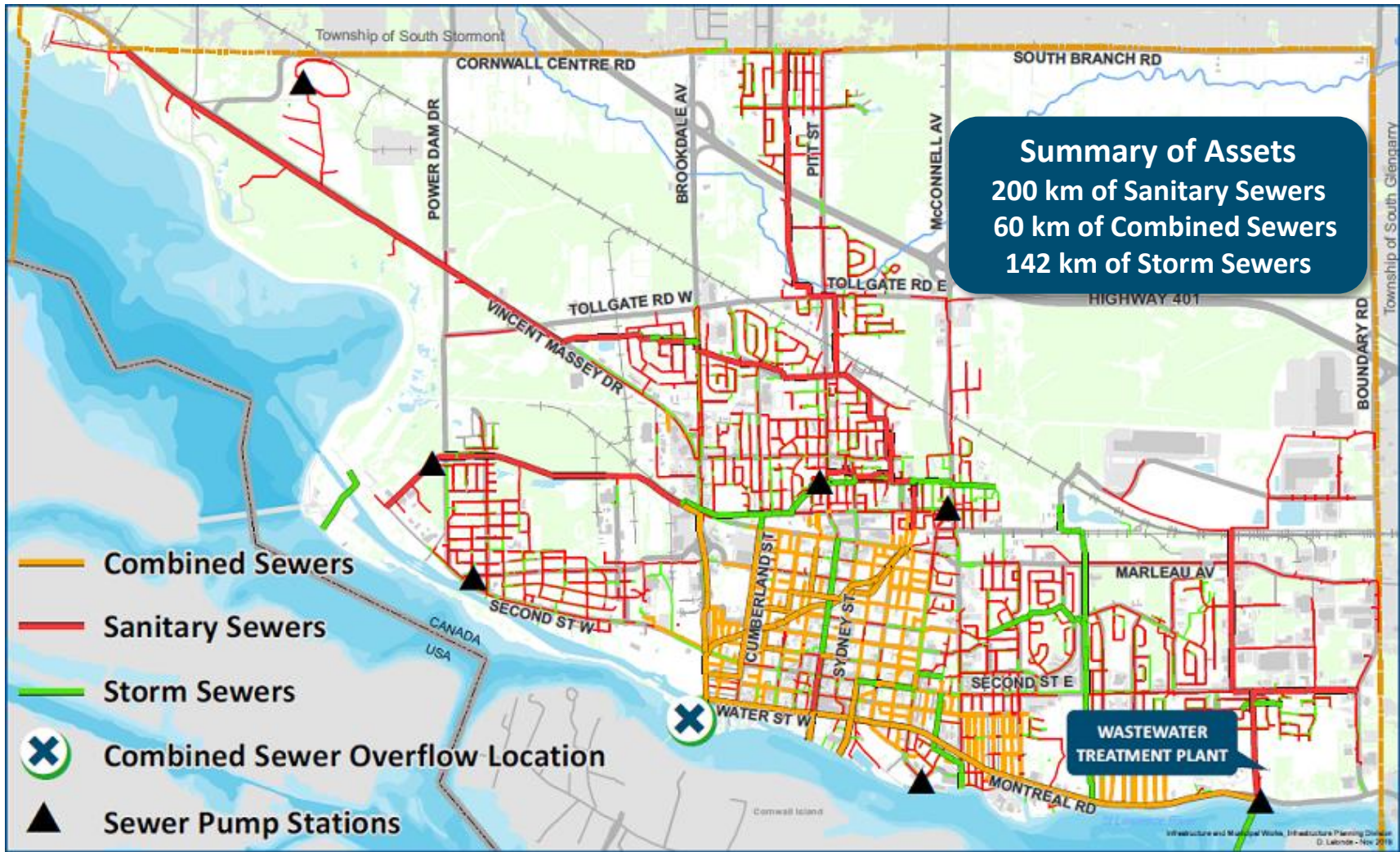


Wastewater System Challenges

- Stormwater Management
- Combined Sewer Overflows (CSOs)
- Fats, oils, grease and flushables
- Climate change, flood risk reduction
- Financial sustainability
- Aging infrastructure
- Odour control
- Infiltration / inflow



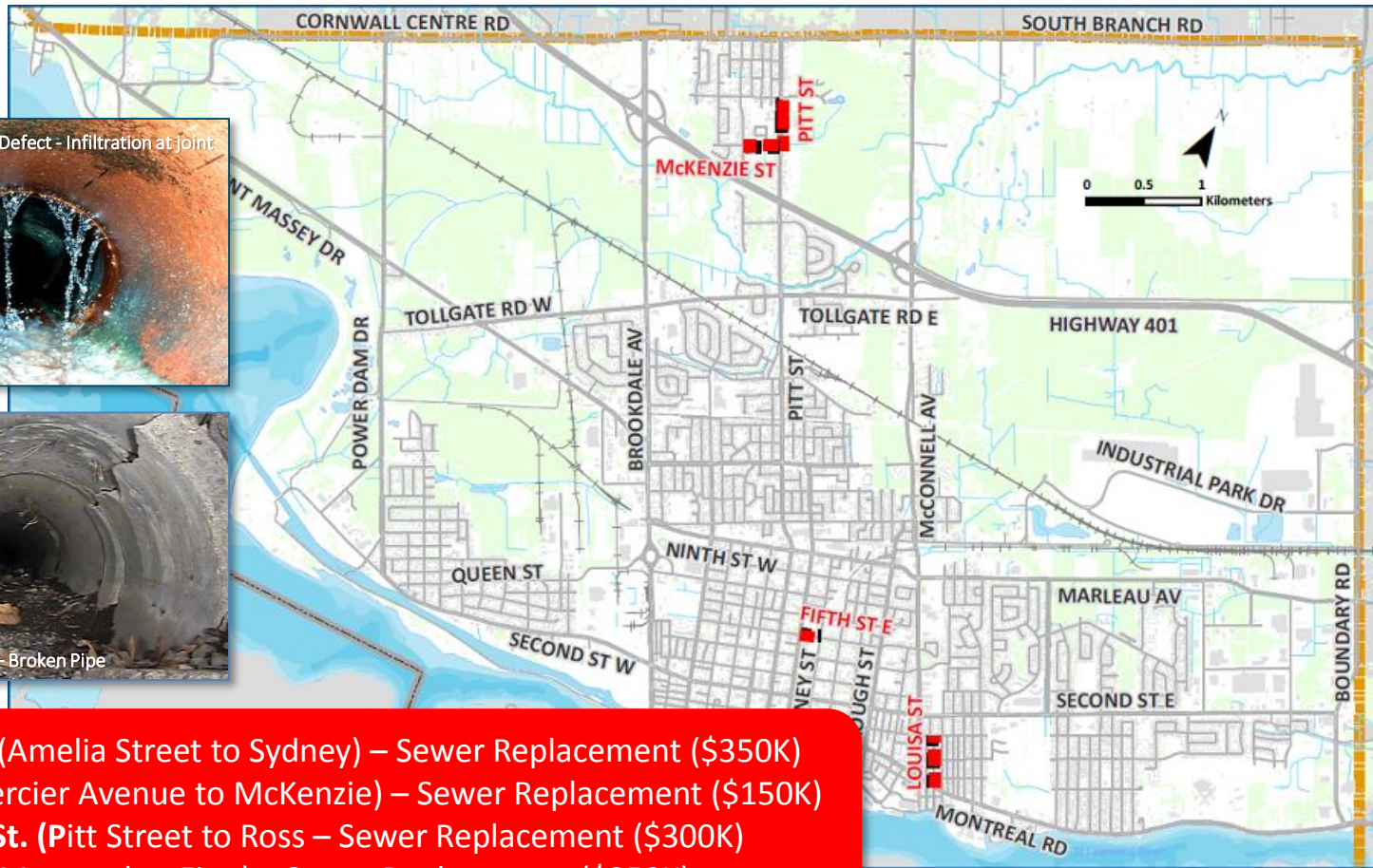
Wastewater Collection Network



- Reflects linear asset database content from start of year 2019
- Next map/database update to be completed following conclusion of 2019 construction season

Sewer Network Improvements

Various Locations



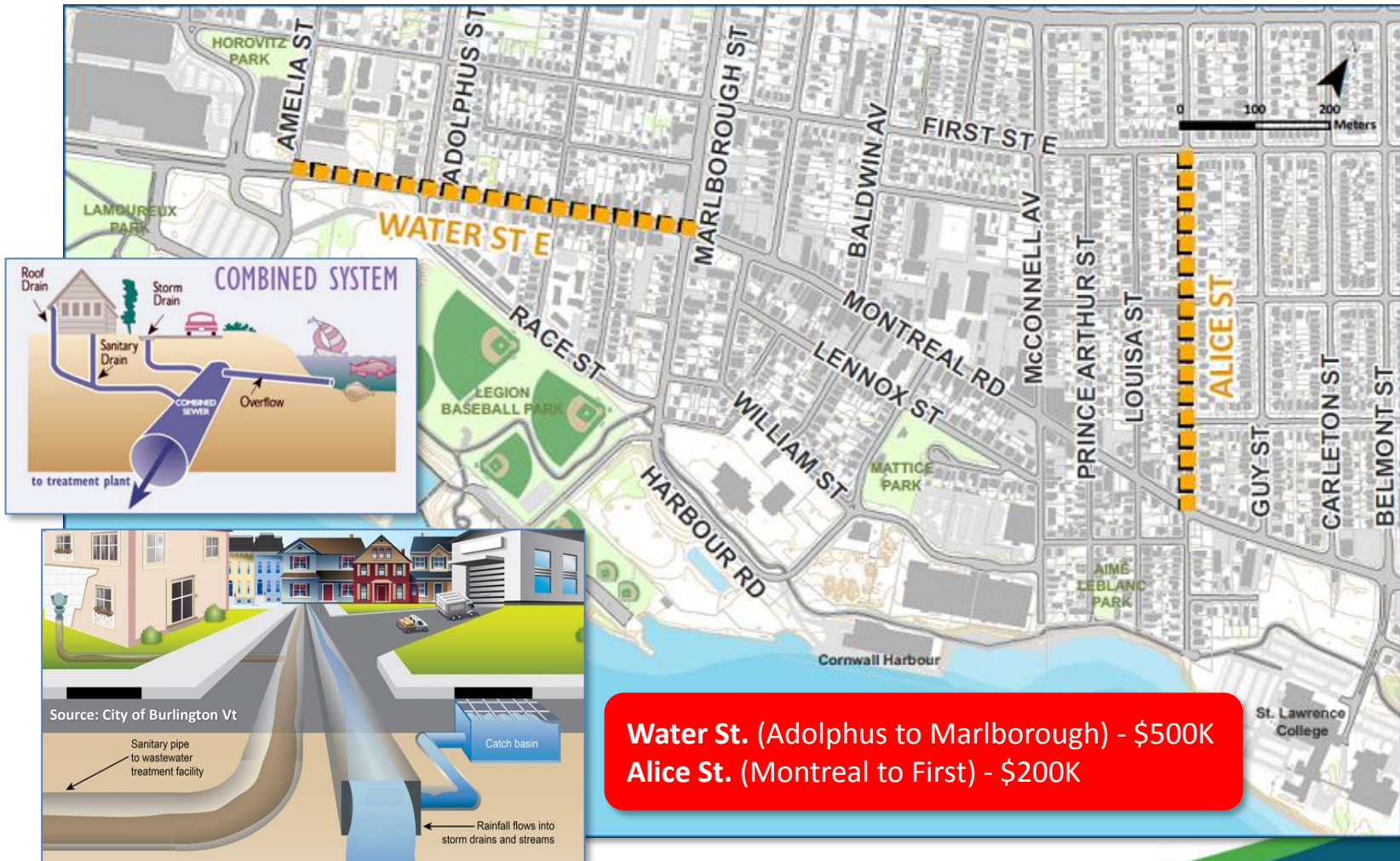
- Fifth St. E. (Amelia Street to Sydney) – Sewer Replacement (\$350K)**
- Pitt St. (Mercier Avenue to McKenzie) – Sewer Replacement (\$150K)**
- McKenzie St. (Pitt Street to Ross – Sewer Replacement (\$300K)**
- Louisa St. (Montreal to First) – Sewer Replacement (\$250K)**



The project information sheet can be found on pg. 25 of the budget book.

Combined Sewer Separation

Various Locations



The project information sheet can be found on pg. 26 of the budget book.

Wastewater Treatment Plant Upgrades / Process Improvements

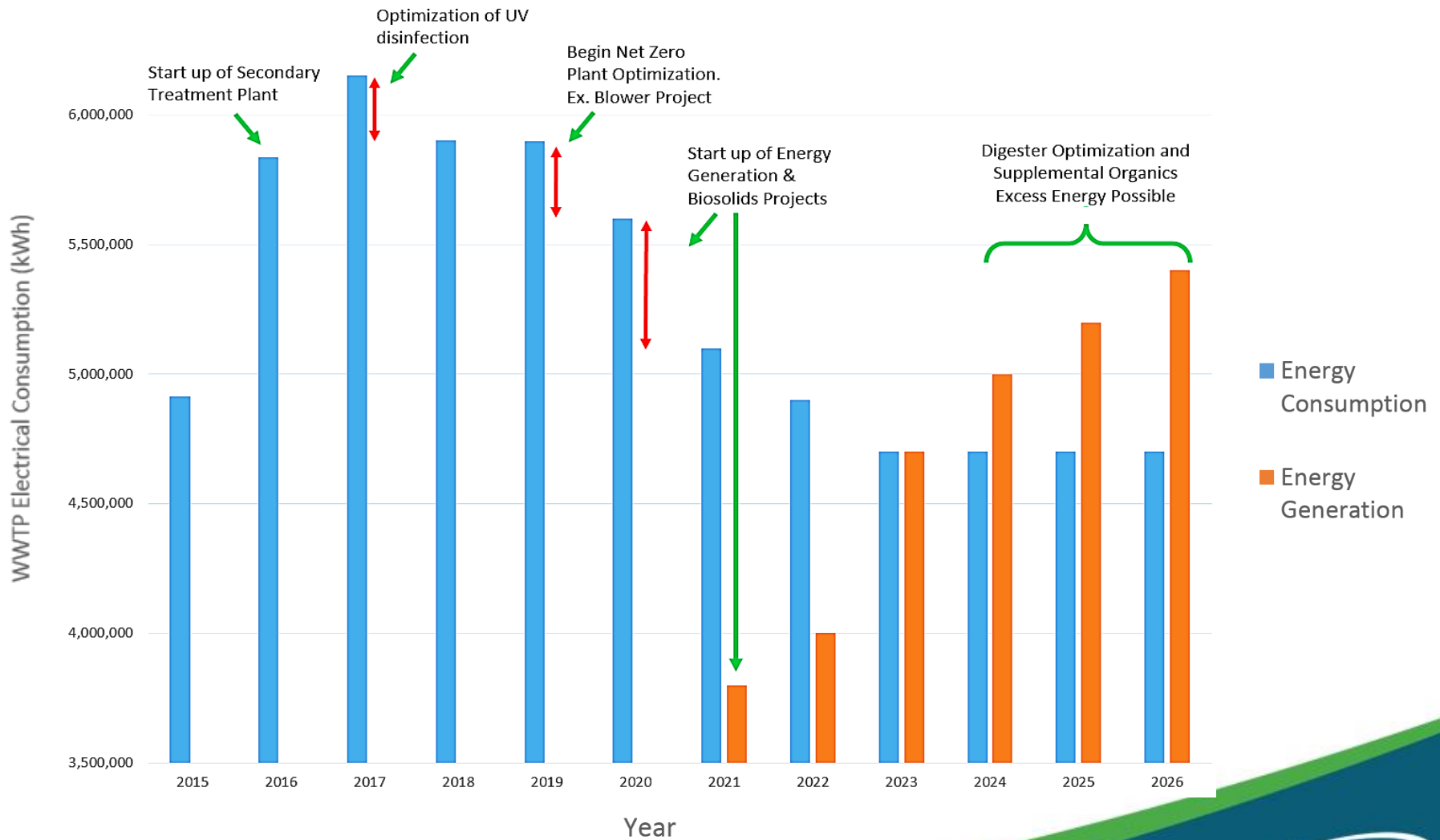
- Replacement of Sludge Collection Clarifiers 3 & 4
- Pumphouse Brick Wall Replacement
- HVAC Upgrade
- Insulation of Digester Area
- Piping and Control for Using Excess Blower Capacity
- Energy Generation



The project information sheet can be found on pg. 27 - 32 of the budget book.

Wastewater Treatment Plant

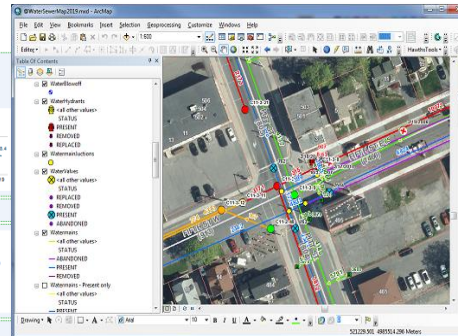
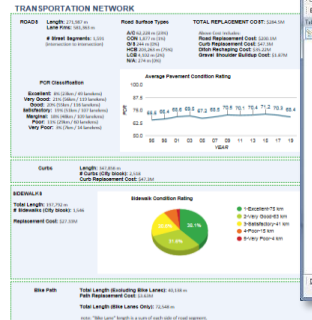
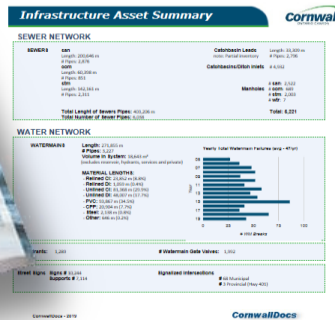
Net Zero Timelines and Major Project Steps



Asset Management

Update to Asset Management Plan for Linear Assets

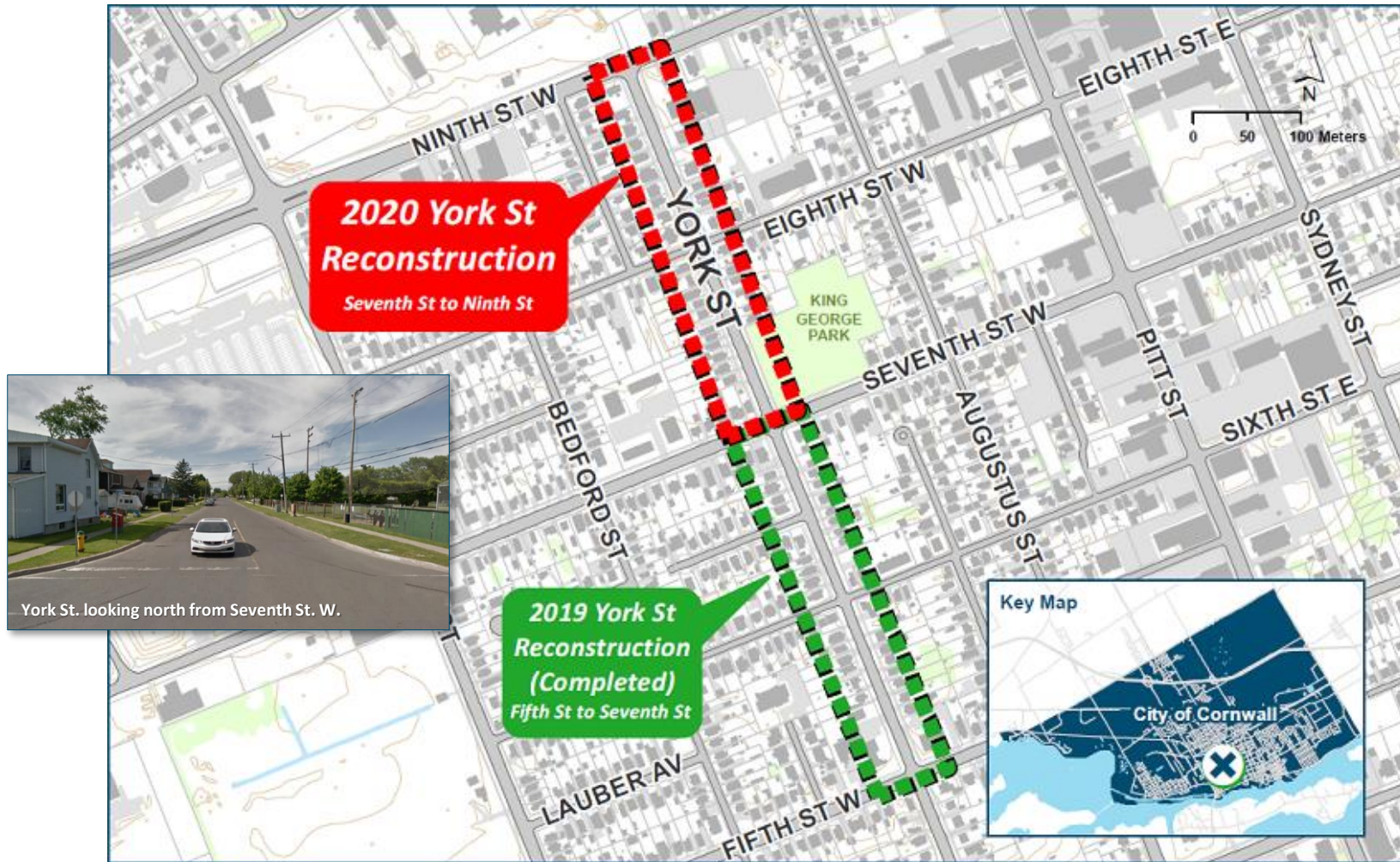
- Initial City linear infrastructure Asset Management Plan (AMP) created in 2006
- Linear infrastructure AMP updated in 2014 and subsequently in 2016 to include City buildings and fleet
- AMP update included in 2020 budget in accordance with Asset Management Policy
- Updated plan will identify and establish tangible levels of service in preparation of new Ontario legislation



The project information sheet can be found on pg. 33 of the budget book.

Joint Infrastructure

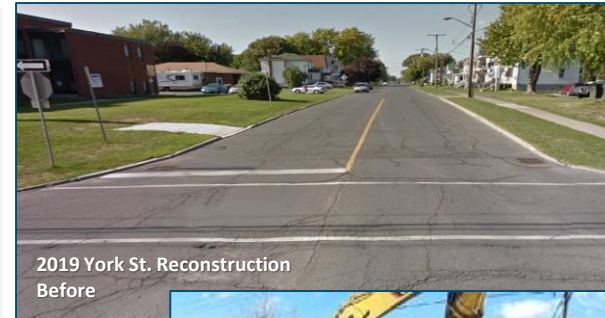
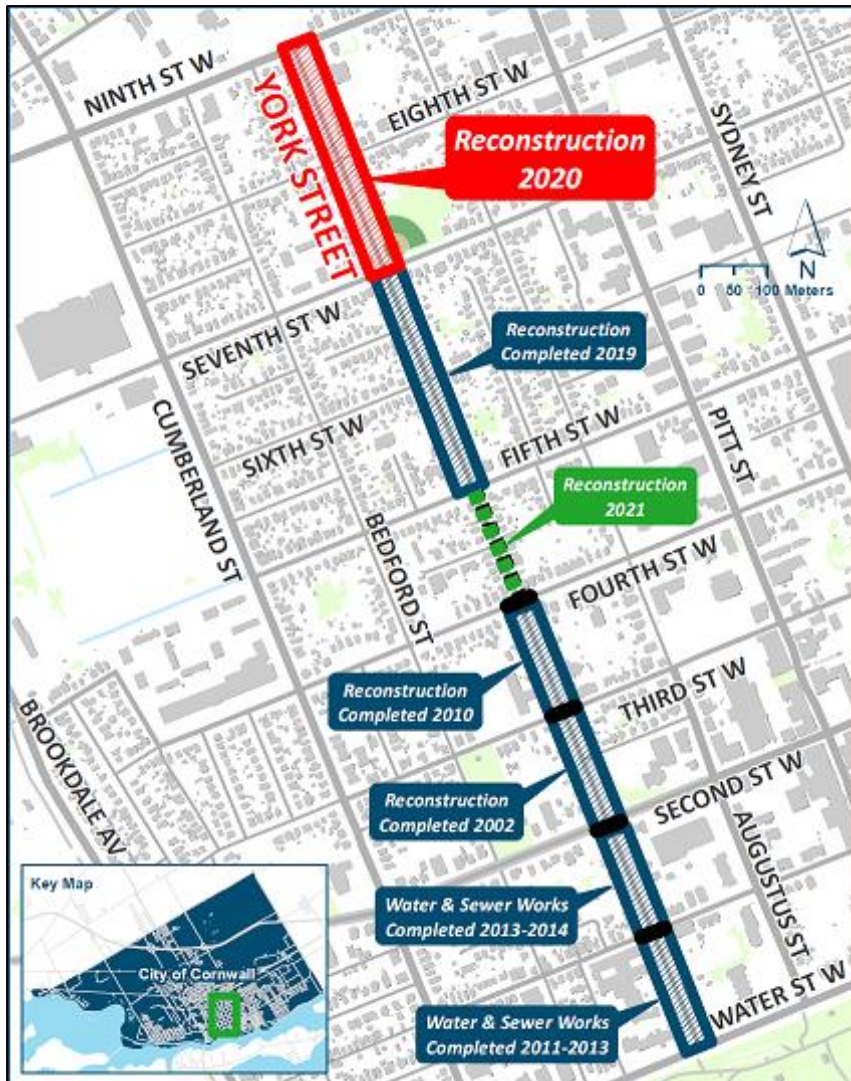
York St. Reconstruction (Seventh St. W. to Ninth St. W.)



The project information sheet can be found on pg. 34 of the budget book.

Joint Infrastructure

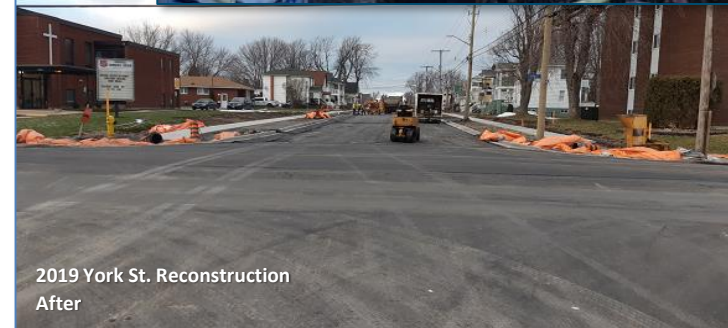
York St. Reconstruction (Seventh St. W. to Ninth St. W.)



2019 York St. Reconstruction Before



2019 York St. Reconstruction During



2019 York St. Reconstruction After

Joint Infrastructure

Sydney St. Reconstruction (Fourth St. E. to Fifth St. E.)

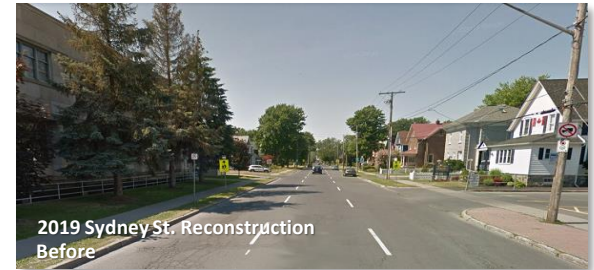


The project information sheet can be found on pg. 35 of the budget book.

Joint Infrastructure

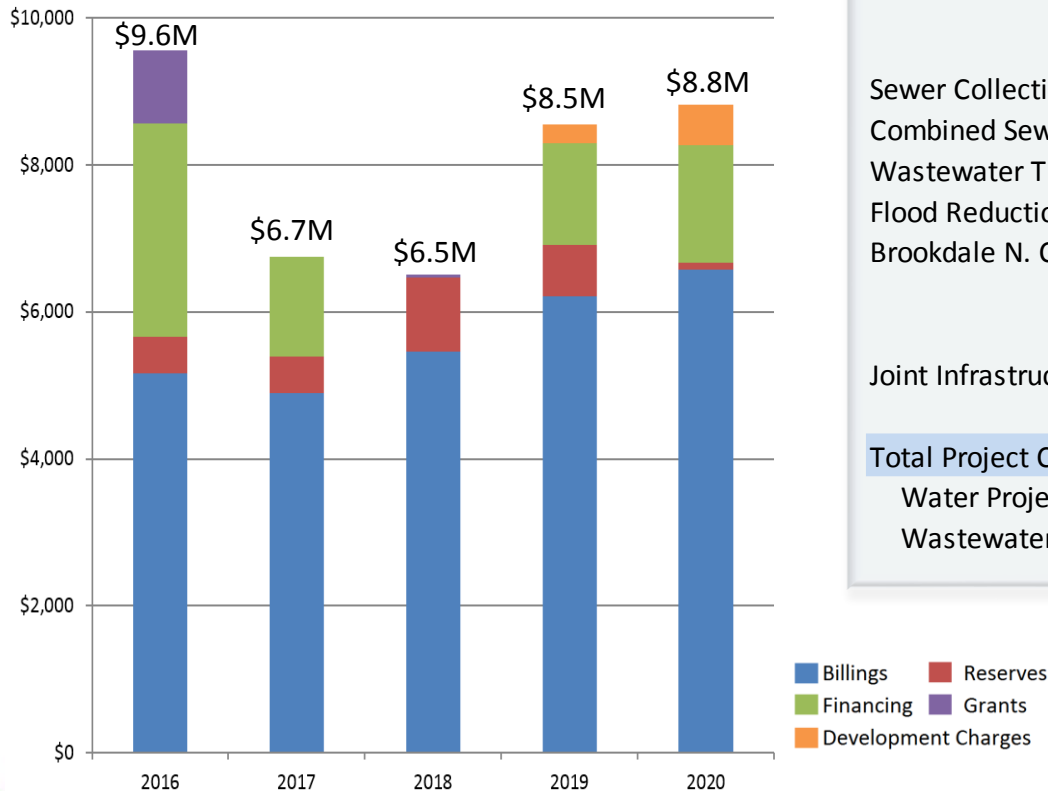
Sydney St. Reconstruction (Fourth St. E. to Fifth St. E.)

Continued



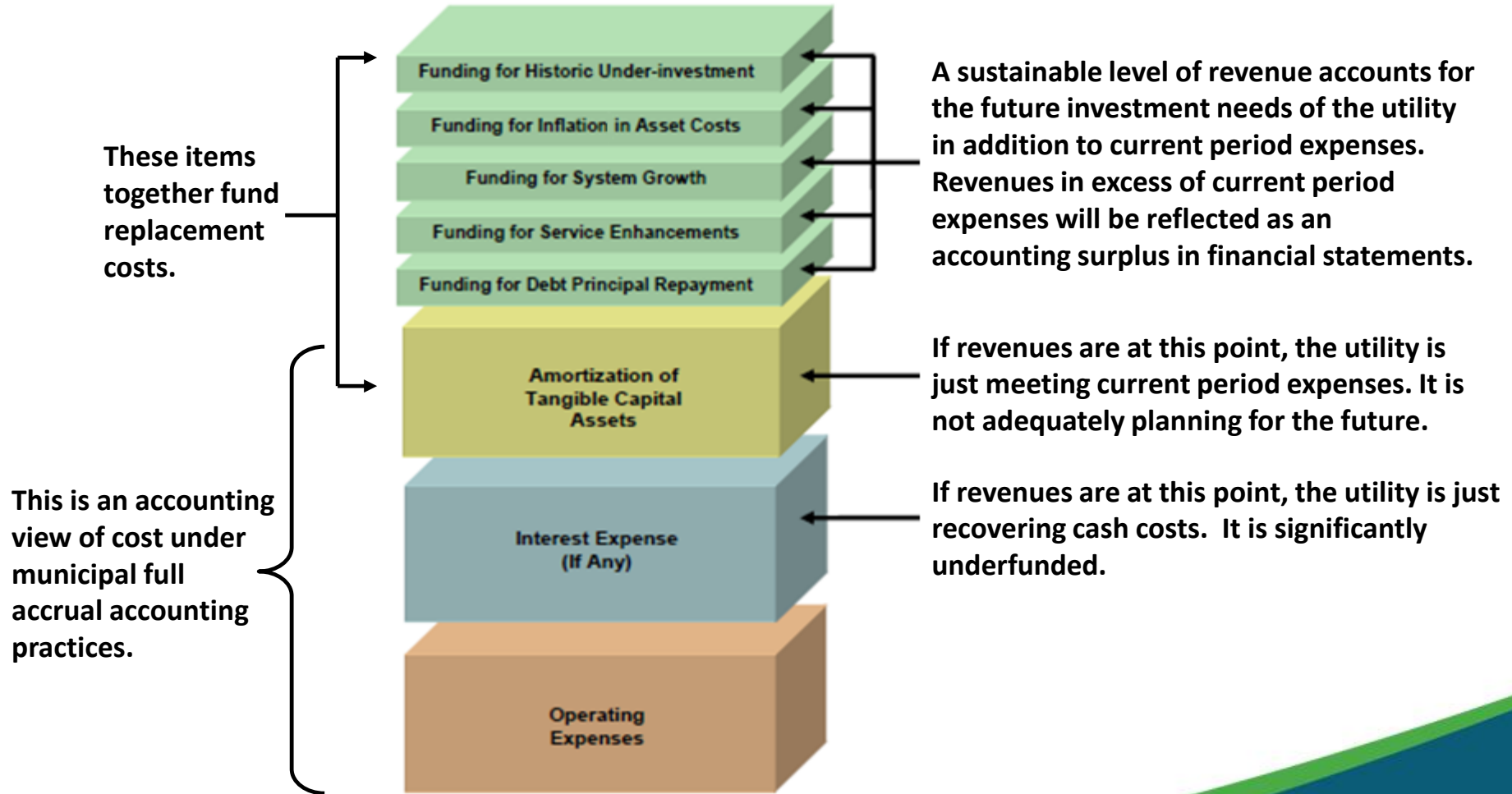
2020 Capital Budgets

The following charts illustrate capital funding allocations (in the thousands of dollars) from the 2016, 2017, 2018, 2019 Budgets compared to the 2020 Submission.



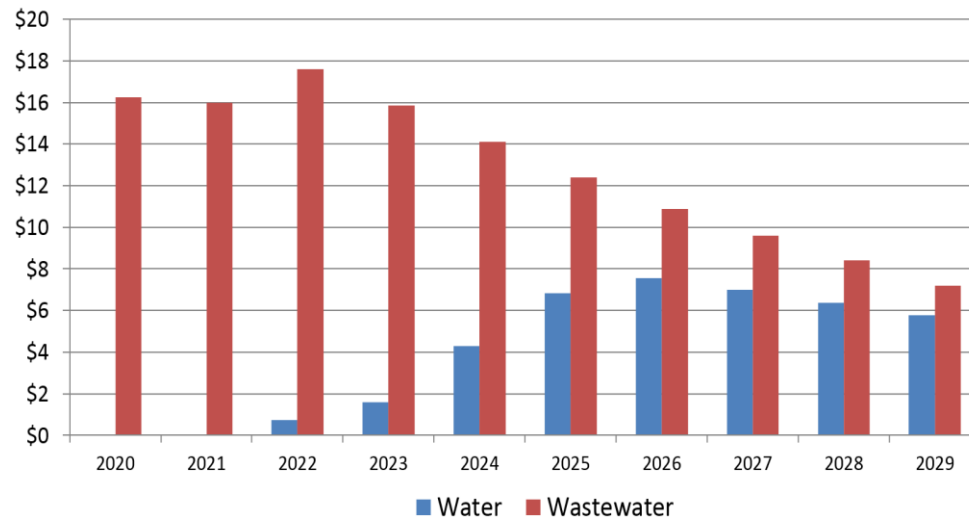
	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Water Distribution	\$2,530	\$1,560	\$2,250	\$2,130	\$2,550
Water Purification Plant	650	650	880	904	750
	\$3,180	\$2,210	\$3,130	\$3,034	\$3,300
Sewer Collection Program	\$850	\$800	\$800	\$1,005	\$1,050
Combined Sewer Separation	335	335	675	470	700
Wastewater Treatment Plant	550	550	890	820	975
Flood Reduction Initiatives	1,130	200	200	0	0
Brookdale N. Channel Bridge	2,000	1,350	0	0	0
	\$4,865	\$3,235	\$2,565	\$2,295	\$2,725
Joint Infrastructure Projects	\$1,515	\$1,300	\$816	\$3,218	\$2,800
Total Project Costs	\$9,560	\$6,745	\$6,511	\$8,547	\$8,825
Water Project Costs	\$3,938	\$2,860	\$3,836	\$4,333	\$4,700
Wastewater Project Costs	\$5,622	\$3,885	\$2,675	\$4,214	\$4,125

Sustainable Financial Planning

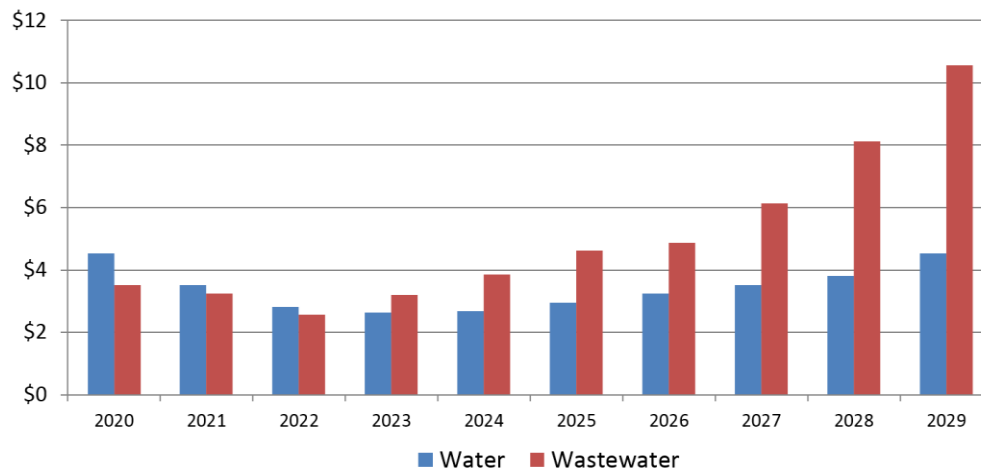


(Source: Ontario Ministry of Environment, 2007, Toward Financially Sustainable Drinking Water and Wastewater Systems)

Long-Term Debt and Reserves



This chart shows the ten-year (2020-2029) forecasted balance of Long-Term Debt. The City has borrowed for the Flood Reduction Initiative, including the Brookdale North Channel Bridge project, and for the Secondary WWTP. It is proposed to finance the remaining capital works for the York St. project. Water Services is currently debt free.



This chart shows the ten-year (2020-2029) forecasted balance for the Waterworks and the Wastewater Works Reserves based on the City's Long-Term Financial Plan.

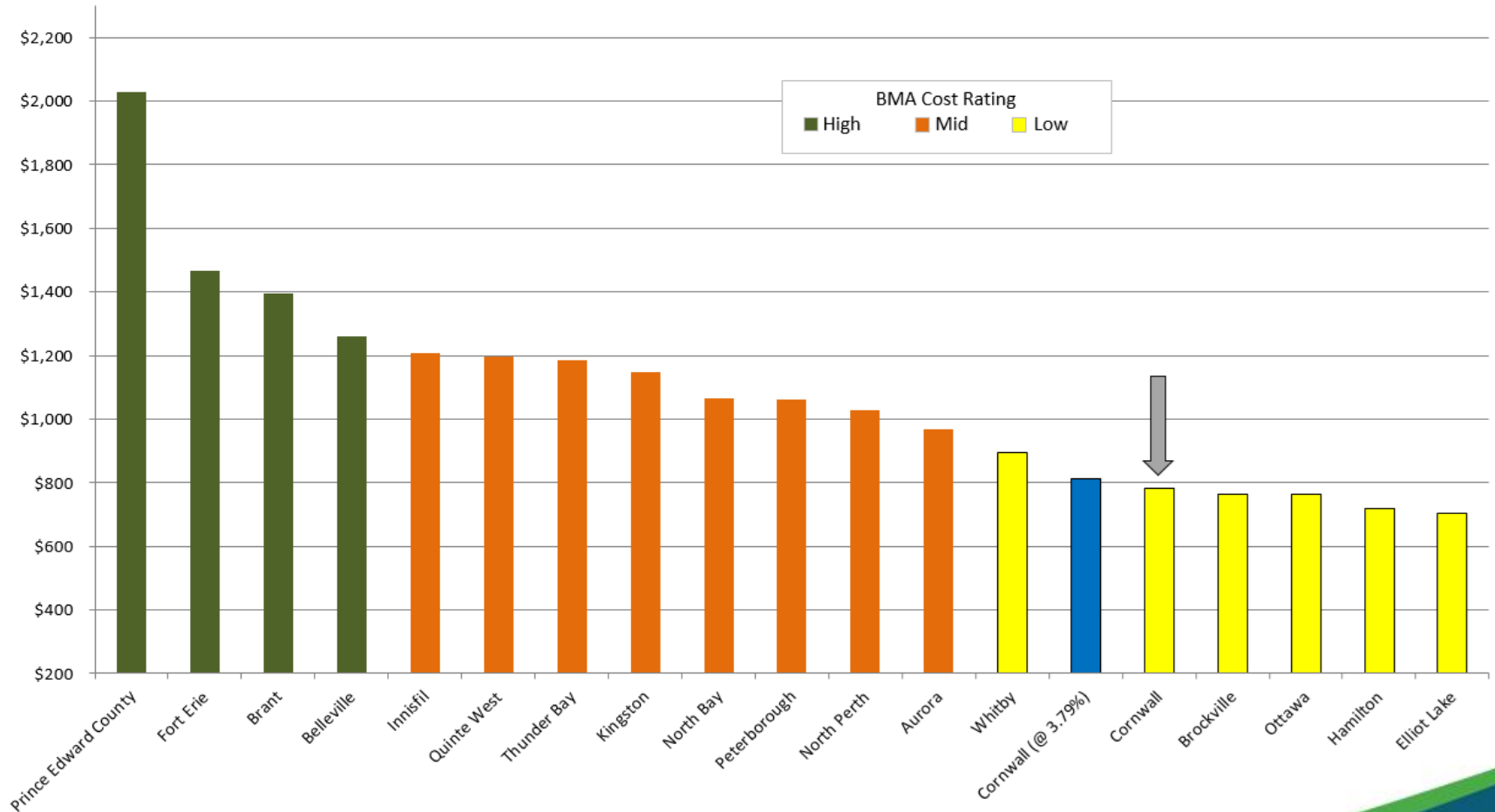
*Dollars rounded to millions

Operating and Capital Financial Summary

	2019	2020	\$	%	Plan		
	Budget	Submission	Variance	Variance	2021	2022	2023
EXPENDITURES							
Salaries and Benefits	\$4,325,757	\$4,502,376	\$176,619	4.08%	\$4,614,935	\$4,730,309	\$4,848,567
Purchase of Goods	\$2,676,974	\$2,741,972	\$64,998	2.43%	\$2,769,392	\$2,797,086	\$2,825,056
Services & Rent	\$2,049,631	\$2,039,922	(\$9,709)	(0.47%)	\$2,101,120	\$2,164,153	\$2,229,078
Financial	\$231,635	\$230,810	(\$825)	(0.36%)	\$236,349	\$242,022	\$247,830
Contribution to Reserves	\$250,000	\$250,000	\$0	0.00%	\$250,000	\$250,000	\$850,000
Total Expenditures	\$9,533,997	\$9,765,080	\$231,083	2.42%	\$9,971,796	\$10,183,569	\$11,000,531
REVENUE							
User Fees & Misc Revenue	\$253,200	\$268,300	\$15,100	5.96%	\$273,666	\$279,139	\$284,722
Net Operating Expenditures	\$9,280,797	\$9,496,780	\$215,983	2.33%	\$9,698,130	\$9,904,430	\$10,715,809
Financing LTD Principal & Interest	1,742,138	1,805,138	\$63,000	3.62%	2,218,066	2,594,534	2,505,935
Corporate Costs	\$982,278	\$1,010,789	\$28,511	2.90%	\$1,031,005	\$1,051,625	\$1,072,657
Insurance Premiums	\$163,637	\$187,402	\$23,765	14.52%	\$191,150	\$194,973	\$198,873
Operating Water & Wastewater Billings	\$12,168,850	\$12,500,109	\$331,259	2.72%	\$13,138,351	\$13,745,562	\$14,493,274
Gross Capital	\$8,547,000	\$8,825,000	\$278,000	3.25%	\$11,300,000	\$13,615,000	\$13,845,000
Capital Funding							
Government Grants	\$0	\$0	\$0	0.00%	\$1,980,000	\$3,300,000	\$3,300,000
Financing	\$1,384,000	\$1,600,000	\$216,000	15.61%	\$1,020,000	\$1,700,000	\$3,000,000
Development Charges	\$250,000	\$550,000	\$300,000	120.00%	\$0	\$0	\$0
Water Works Reserve	\$454,000	\$50,000	(\$404,000)	(88.99%)	\$1,300,000	\$1,000,000	\$450,000
Wastewater Works Reserve	\$250,000	\$50,000	(\$200,000)	(80.00%)	\$300,000	\$700,000	\$0
Capital Water & Wastewater Billings	\$6,209,000	\$6,575,000	\$366,000	5.89%	\$6,700,000	\$6,915,000	\$7,095,000
WATER AND WASTEWATER BILLINGS	\$18,377,850	\$19,075,109	\$697,259	3.79%	\$19,838,351	\$20,660,562	\$21,588,274

Municipal Comparators

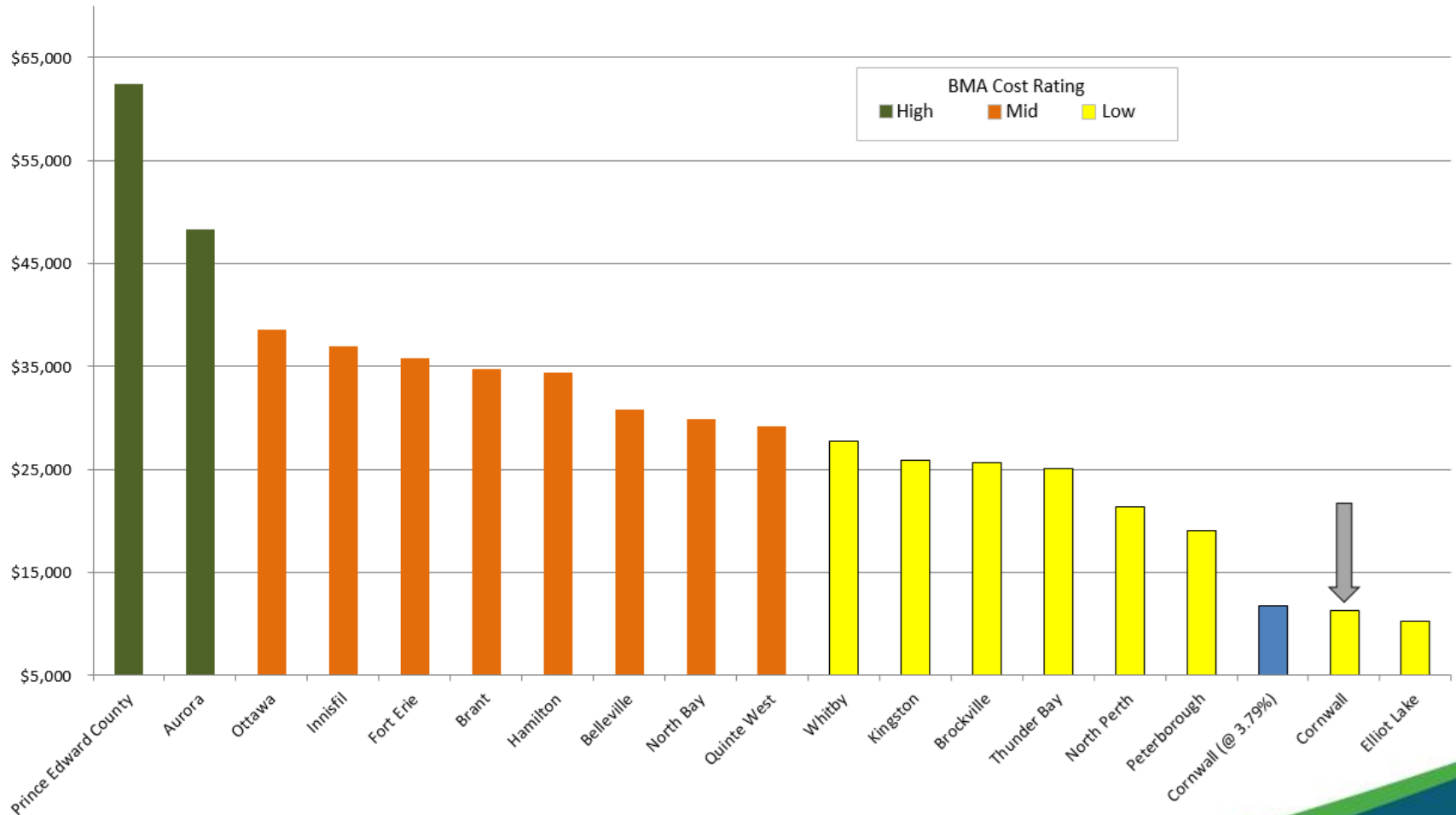
Residential Water / Wastewater Costs per 200m³



* Source: 2019 BMA Study (see Appendix A)

Municipal Comparators

Commercial Water / Wastewater Costs per 10,000m³



* Source: 2019 BMA Study (see Appendix A)

Budget Overview

- The 2020 budget has been prepared with an overall increase of 3.79% to the utility bill.
 - Water billings represent an 2.34% increase (\$190,445)
 - Wastewater billings represent a 4.96% increase (\$506,814)
- Net Operating increased by \$331,259 or 2.72%.
- Net Capital increased by \$366,000 or 5.89%.

Comparison of Water/Wastewater Costs—Residential (sorted lowest to highest)

Volume Meter Size	Residential 200 m ³ 5/8"	Residential 200 m ³ Ranking
Mississauga	\$ 488	Low
Caledon	\$ 488	Low
Brampton	\$ 488	Low
Kingsville	\$ 623	Low
Elliot Lake	\$ 703	Low
Hamilton	\$ 719	Low
Hawkesbury	\$ 762	Low
Ottawa	\$ 763	Low
Cornwall	\$ 765	Low
Cornwall	\$ 783	Low
Toronto	\$ 791	Low
Pelham	\$ 812	Low
Sault Ste. Marie	\$ 818	Low
Stratford	\$ 827	Low
New Tecumseth	\$ 828	Low
Brantford	\$ 867	Low
Halton Hills	\$ 873	Low
Oakville	\$ 873	Low
Burlington	\$ 873	Low
Milton	\$ 873	Low
London	\$ 887	Low
Orillia	\$ 890	Low
Whitby	\$ 893	Low
Clarington	\$ 893	Low
Oshawa	\$ 893	Low
Pickering	\$ 893	Low
Brock	\$ 893	Low
Markham	\$ 894	Low
Tillsonburg	\$ 897	Low
Timmins	\$ 908	Low
Waterloo	\$ 908	Low
Vaughan	\$ 914	Low
Strathroy-Caradoc	\$ 916	Low
St. Catharines	\$ 920	Low
Guelph	\$ 929	Low

Volume Meter Size	Residential 200 m ³ 5/8"	Residential 200 m ³ Ranking
Barrie	\$ 931	Mid
Richmond Hill	\$ 948	Mid
Whitchurch-Stouffville	\$ 960	Mid
Niagara Falls	\$ 961	Mid
Aurora	\$ 966	Mid
Brockton	\$ 972	Mid
St. Marys	\$ 979	Mid
Kincardine	\$ 986	Mid
St. Thomas	\$ 989	Mid
Sarnia	\$ 1,009	Mid
North Perth	\$ 1,028	Mid
Lakeshore	\$ 1,030	Mid
Haldimand	\$ 1,032	Mid
Lincoln	\$ 1,036	Mid
Thorold	\$ 1,056	Mid
Orangeville	\$ 1,060	Mid
Saugeen Shores	\$ 1,061	Mid
Peterborough	\$ 1,062	Mid
North Bay	\$ 1,067	Mid
Kitchener	\$ 1,098	Mid
West Lincoln	\$ 1,111	Mid
Chatham-Kent	\$ 1,120	Mid
Wilmot	\$ 1,120	Mid
Georgina	\$ 1,123	Mid
Cambridge	\$ 1,132	Mid
Kingston	\$ 1,149	Mid
Norfolk	\$ 1,167	Mid
Niagara-on-the-Lake	\$ 1,172	Mid
Wellesley	\$ 1,174	Mid
North Dumfries	\$ 1,174	Mid
Collingwood	\$ 1,176	Mid
Thunder Bay	\$ 1,186	Mid
Quinte West	\$ 1,198	Mid
Espanola	\$ 1,199	Mid
Innisfil	\$ 1,208	Mid

Volume Meter Size	Residential 200 m ³ 5/8"	Residential 200 m ³ Ranking
Newmarket	\$ 1,216	High
North Middlesex	\$ 1,218	High
Wellington North	\$ 1,222	High
Woolwich	\$ 1,228	High
Ingersoll	\$ 1,239	High
Huntsville	\$ 1,241	High
Gravenhurst	\$ 1,241	High
Bracebridge	\$ 1,241	High
Centre Wellington	\$ 1,257	High
Grey Highlands	\$ 1,258	High
Belleville	\$ 1,259	High
Windsor	\$ 1,273	High
Welland	\$ 1,274	High
Greater Sudbury	\$ 1,277	High
Owen Sound	\$ 1,293	High
King	\$ 1,311	High
Guelph-Eramosa	\$ 1,385	High
Mapleton	\$ 1,389	High
Springwater	\$ 1,391	High
Brant	\$ 1,395	High
Port Colborne	\$ 1,419	High
Parry Sound	\$ 1,437	High
West Grey	\$ 1,449	High
East Gwillimbury	\$ 1,454	High
Fort Erie	\$ 1,465	High
Lambton Shores	\$ 1,491	High
Minto	\$ 1,538	High
Southgate	\$ 1,551	High
Kenora	\$ 1,672	High
South Bruce Peninsula	\$ 1,676	High
Greenstone	\$ 1,706	High
Meaford	\$ 1,710	High
Middlesex Centre	\$ 1,725	High
Central Elgin	\$ 1,737	High
Prince Edward County	\$ 2,030	High
Average	\$ 1,103	
Median	\$ 1,062	



Comparison of Water/Wastewater Costs—Commercial (sorted lowest to highest)

Volume Meter Size	Commercial 10,000 m ³ 2"	Commercial 10,000 m ³ Ranking
Elliot Lake	\$ 10,280	Low
Cornwall	\$ 11,260	Low
Collingwood	\$ 16,920	Low
Sarnia	\$ 16,958	Low
Grey Highlands	\$ 18,718	Low
Kincardine	\$ 18,779	Low
Peterborough	\$ 19,034	Low
Hawkesbury	\$ 20,264	Low
West Grey	\$ 20,834	Low
North Perth	\$ 21,413	Low
Espanola	\$ 21,815	Low
Kingsville	\$ 22,496	Low
Brockton	\$ 24,802	Low
Pelham	\$ 25,565	Low
Brockville	\$ 25,638	Low
Tillsonburg	\$ 25,644	Low
Thunder Bay	\$ 25,869	Low
London	\$ 25,980	Low
Mississauga	\$ 26,092	Low
Brampton	\$ 26,092	Low
Caledon	\$ 26,092	Low
St. Thomas	\$ 26,180	Low
Niagara Falls	\$ 26,213	Low
Kingston	\$ 26,788	Low
Ingersoll	\$ 26,803	Low
Chatham-Kent	\$ 26,996	Low
Stratford	\$ 27,497	Low
Clarington	\$ 27,736	Low
Whitby	\$ 27,736	Low
Brock	\$ 27,736	Low
Oshawa	\$ 27,736	Low
Pickering	\$ 27,736	Low
Saugeen Shores	\$ 28,104	Low
Windsor	\$ 28,228	Low
Port Colborne	\$ 29,050	Low

Volume Meter Size	Commercial 10,000 m ³ 2"	Commercial 10,000 m ³ Ranking
Quinte West	\$ 29,148	Mid
Niagara-on-the-Lake	\$ 29,415	Mid
Halton Hills	\$ 29,514	Mid
Burlington	\$ 29,514	Mid
Milton	\$ 29,514	Mid
Oakville	\$ 29,514	Mid
North Bay	\$ 29,864	Mid
Lakeshore	\$ 29,940	Mid
Belleville	\$ 30,778	Mid
Thorold	\$ 30,868	Mid
Timmins	\$ 31,169	Mid
Sault Ste. Marie	\$ 31,652	Mid
Haldimand	\$ 31,753	Mid
St. Marys	\$ 32,656	Mid
St. Catharines	\$ 33,293	Mid
Kenora	\$ 33,296	Mid
Toronto	\$ 33,617	Mid
Norfolk	\$ 34,334	Mid
Hamilton	\$ 34,431	Mid
Orillia	\$ 34,472	Mid
West Lincoln	\$ 34,677	Mid
Strathroy-Caradoc	\$ 34,745	Mid
Brant	\$ 34,766	Mid
Fort Erie	\$ 35,778	Mid
Innisfil	\$ 36,916	Mid
Southgate	\$ 37,607	Mid
Owen Sound	\$ 37,686	Mid
Guelph	\$ 37,829	Mid
North Middlesex	\$ 37,868	Mid
Ottawa	\$ 38,528	Mid
Mapleton	\$ 39,001	Mid
Barrie	\$ 40,217	Mid
Brantford	\$ 40,668	Mid
Minto	\$ 40,708	Mid
Greater Sudbury	\$ 40,958	Mid

Volume Meter Size	Commercial 10,000 m ³ 2"	Commercial 10,000 m ³ Ranking
New Tecumseth	\$ 41,400	High
Orangeville	\$ 42,848	High
South Bruce Peninsula	\$ 42,918	High
Newmarket	\$ 42,966	High
Waterloo	\$ 43,678	High
Markham	\$ 44,680	High
Bracebridge	\$ 44,917	High
Huntsville	\$ 44,917	High
Gravenhurst	\$ 44,917	High
Wellington North	\$ 45,004	High
Vaughan	\$ 45,682	High
Wilmot	\$ 46,261	High
Lincoln	\$ 46,577	High
Woolwich	\$ 47,312	High
Richmond Hill	\$ 47,424	High
Whitchurch-Stouffville	\$ 48,000	High
Cambridge	\$ 48,122	High
Aurora	\$ 48,300	High
Meaford	\$ 48,522	High
Welland	\$ 48,807	High
North Dumfries	\$ 49,292	High
Wellesley	\$ 49,292	High
Centre Wellington	\$ 50,032	High
East Gwillimbury	\$ 52,158	High
Georgina	\$ 52,601	High
Springwater	\$ 53,466	High
Kitchener	\$ 54,877	High
Guelph-Eramosa	\$ 56,755	High
Parry Sound	\$ 57,815	High
Lambton Shores	\$ 59,607	High
King	\$ 60,102	High
Greenstone	\$ 61,632	High
Prince Edward County	\$ 62,439	High
Central Elgin	\$ 62,987	High
Middlesex Centre	\$ 68,392	High
Average	\$ 36,157	
Median	\$ 34,334	