

Attachment 4: Summary of Online Survey Results

Along with the five consultation sessions, stakeholders were given the opportunity to provide feedback by completing an online survey. The two main topics of the survey questions were the qualification criteria and possible funding options. The online survey was available on the City's web between August 4, 2021 and August 20, 2021.

A total of 437 people responded to the survey. A total of 364 surveys were completed fully. This translates to an 83.3% completion rate. The following are the questions posed and the results received from participants.

Demographic/background information

Table 1: Q1 - Do you own or lease a business property in Toronto?

	Number of Respondents	Percentage of Respondents
I own a commercial, industrial, multi-residential or retail property in Toronto	101	23.1%
I am a tenant within a commercial, industrial, multi-residential or retail property in Toronto	139	31.8%
I represent a business owner or tenant (i.e. tax agent or legal/paralegal counsel) or am a representative or member of a business association	16	3.7%
I own/lease a business but it is not located in Toronto	6	1.4%
I do not own or lease but I live in Toronto	175	40.0%
Total Respondents	437	

Business owner/tenant/property owner survey

Property and business information

Figure 1: Q2 - What kind of property do you own/lease?

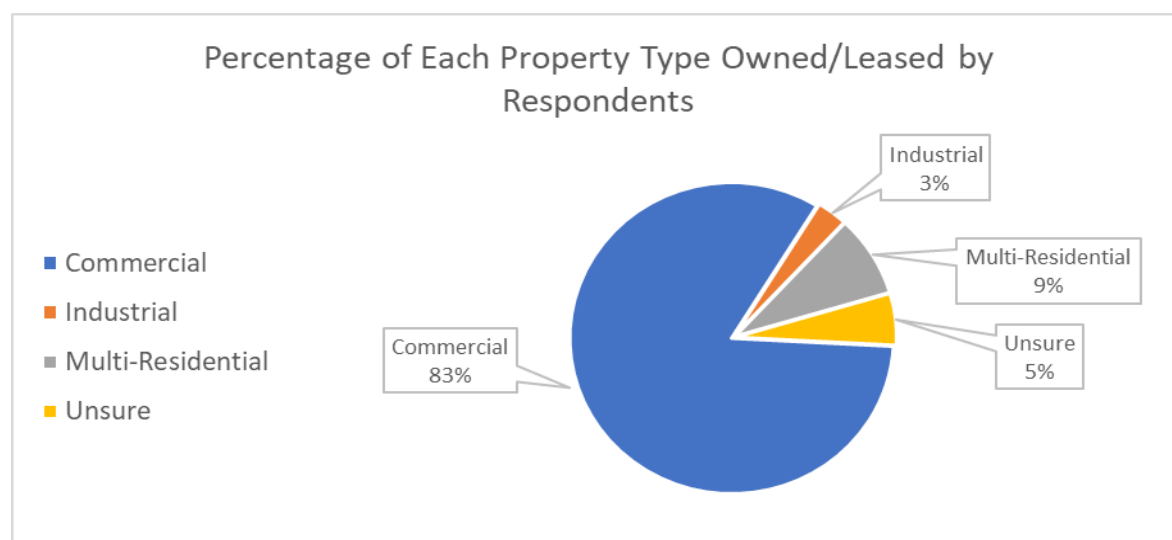


Figure 2: Q3 - Please enter the first three characters of your business' postal code:

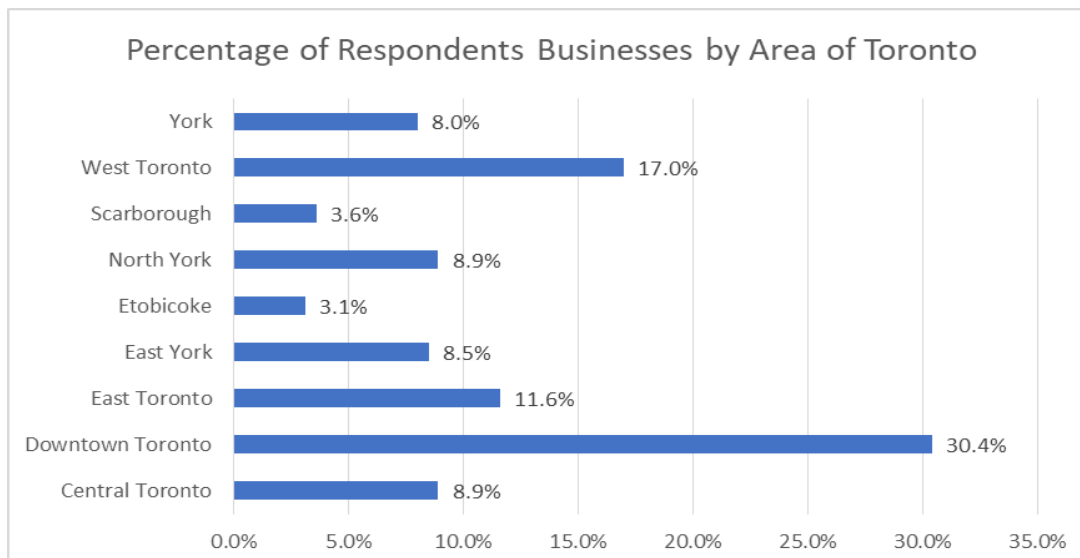


Table 2: Q4 - How many years have you owned or leased this business in this location?

	Number of Respondents	Percentage of Respondents
Less than 1 year	3	1.3%
1 to 3 years	33	14.7%
3 to 5 years	29	12.9%
5 to 10 years	45	20.1%
10 years or more	114	50.9%
Total Respondents	224	

Table 3: Q5 - How many people are employed at this business?

	Number of Respondents	Percentage of Respondents
Less than 10	159	71.0%
11 to 25	47	21.0%
26 to 50	11	4.9%
51 to 100	6	2.7%
Above 100	1	0.4%
Total Respondents	224	

Table 4: Q6 - What is the assessment value of your property?

	Number of Respondents	Percentage of Respondents
Less than \$1 million	41	18.3%
\$1 to \$2 million	48	21.4%
\$2 to \$5 million	46	20.5%
\$5 to \$10 million	16	7.1%
\$10 million or more	7	3.1%
Unsure	66	29.5%
Total Respondents	224	

Figure 3: Q7 - In 2006, Toronto City Council adopted a policy to annually reduce the share of property taxes paid by the commercial, industrial and multi-residential tax classes, to ensure Toronto's businesses remain competitive. Do you believe Toronto should continue to reduce non-residential tax rates to make Toronto's businesses more competitive?

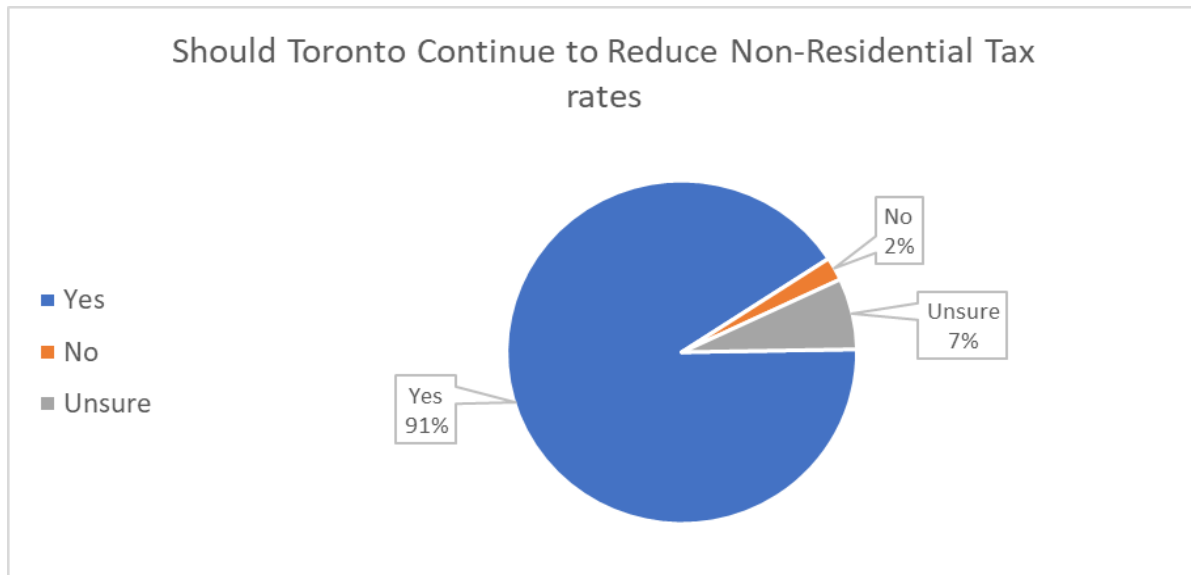


Table 5: Q8 – The City of Toronto's commercial property tax rates are too high:

	Number of Respondents	Percentage of Respondents
Strongly agree	163	72.8%
Agree	40	17.9%
Neutral	10	4.5%
Disagree	11	4.9%
Strongly Disagree	0	0%
Unsure	0	0%
Total Respondents	224	

Table 6: Q9 – The City of Toronto's residential property tax rates are too low:

	Number of Respondents	Percentage of Respondents
Strongly agree	24	10.7%
Agree	25	11.2%
Neutral	56	25.0%
Disagree	45	20.1%
Strongly Disagree	53	23.7%
Unsure	21	9.4%
Total Respondents	224	

Eligibility criteria

Figure 4: Q10 – Would you support a small business tax class targeting small business properties located within the City's Downtown, Growth Centres or Avenues, as defined by the City's Official Plan?

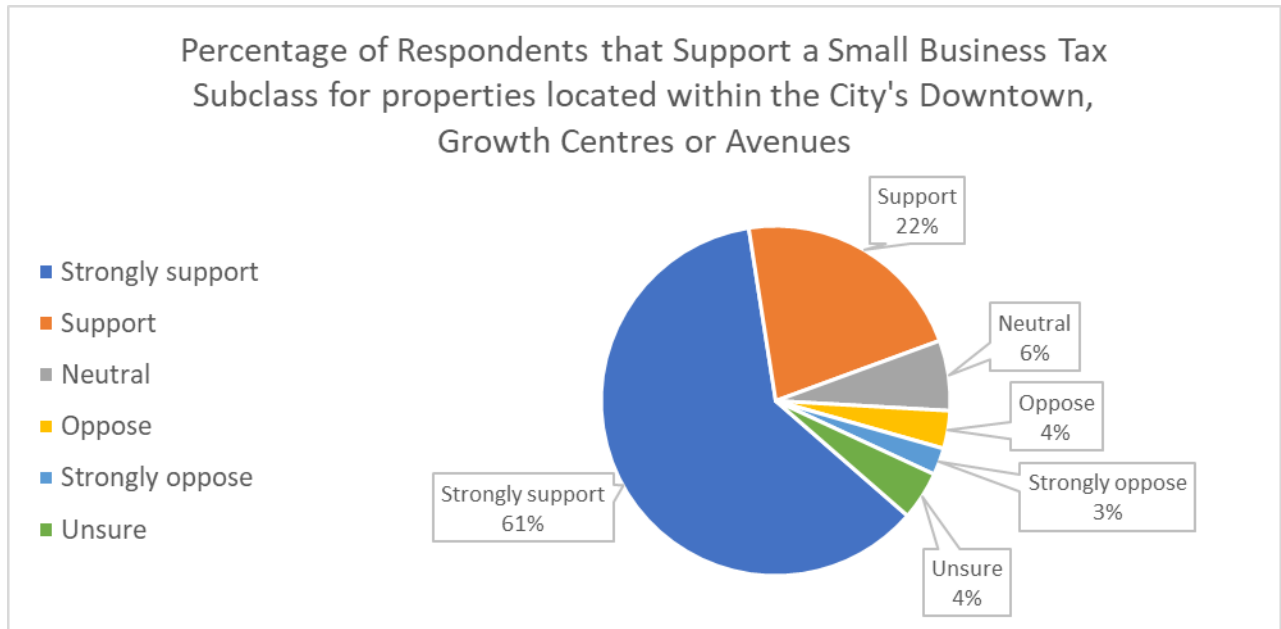


Figure 5: Q11 – Should the lot size be based on:

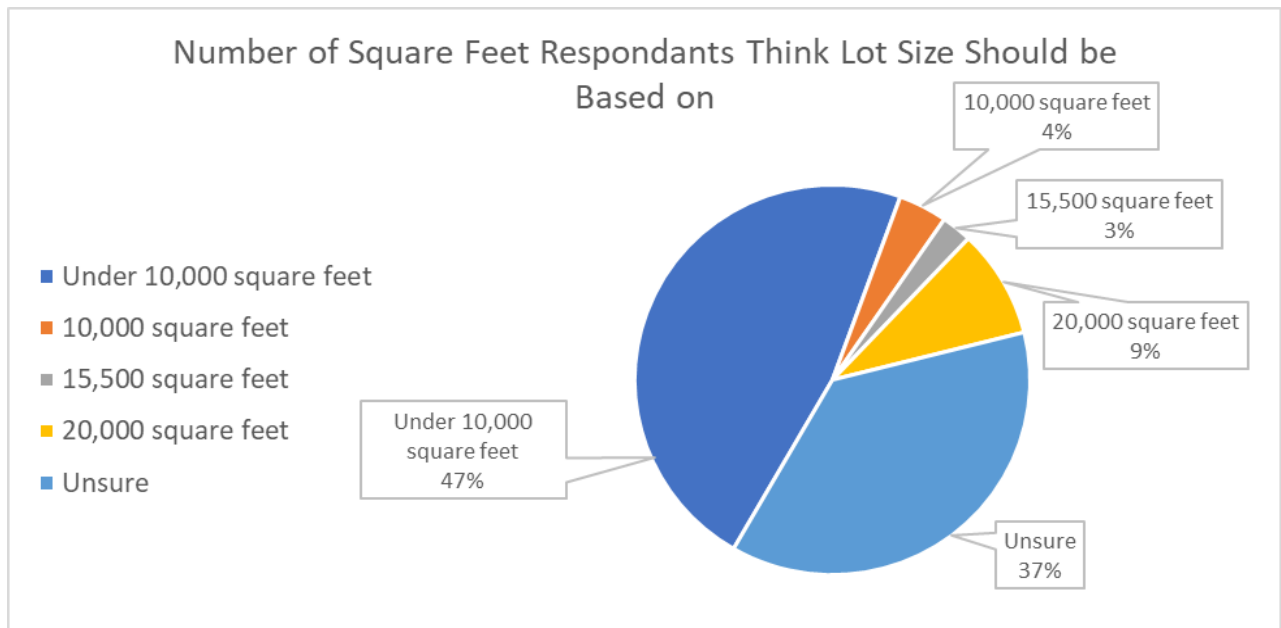


Figure 6: Q12 – Would you support a small business tax class targeting small business properties with a Current Value Assessment (CVA) of equal to or less than \$1 million?

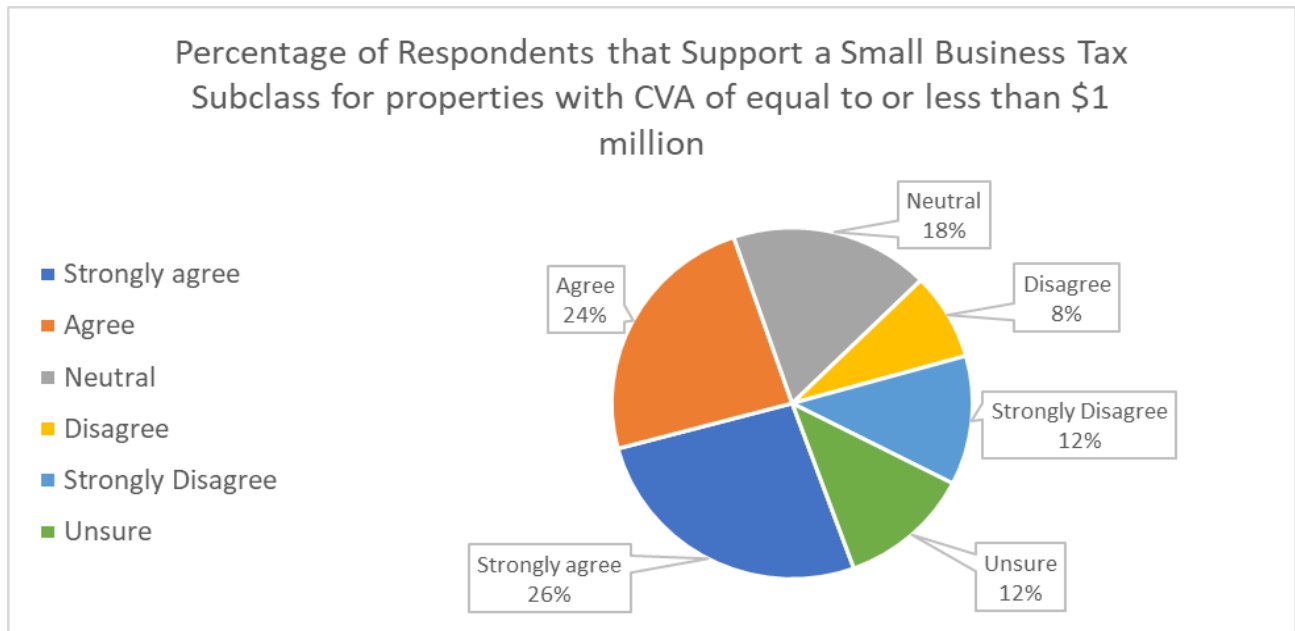


Table 7: Q13 – Should other options be made available that would allow businesses to request to be added to the small business tax class if they fall outside the qualification parameters?

	Number of Respondents	Percentage of Respondents
Yes	166	82.6%
No	4	2.0%
Unsure	31	15.4%
Total Respondents	201	

Table 8: Q14 – Do you think corporate retail stores, large coffee/fast-food franchises and bank branch offices, should be excluded from the small business tax class?

	Number of Respondents	Percentage of Respondents
Strongly agree	114	56.7%
Agree	36	17.9%
Neutral	26	12.9%
Disagree	9	4.5%
Strongly Disagree	16	8.0%
Total Respondents	201	

Funding options

Figure 7: Q15 – Should tax relief provided to the small business class be funded from within the commercial class only?

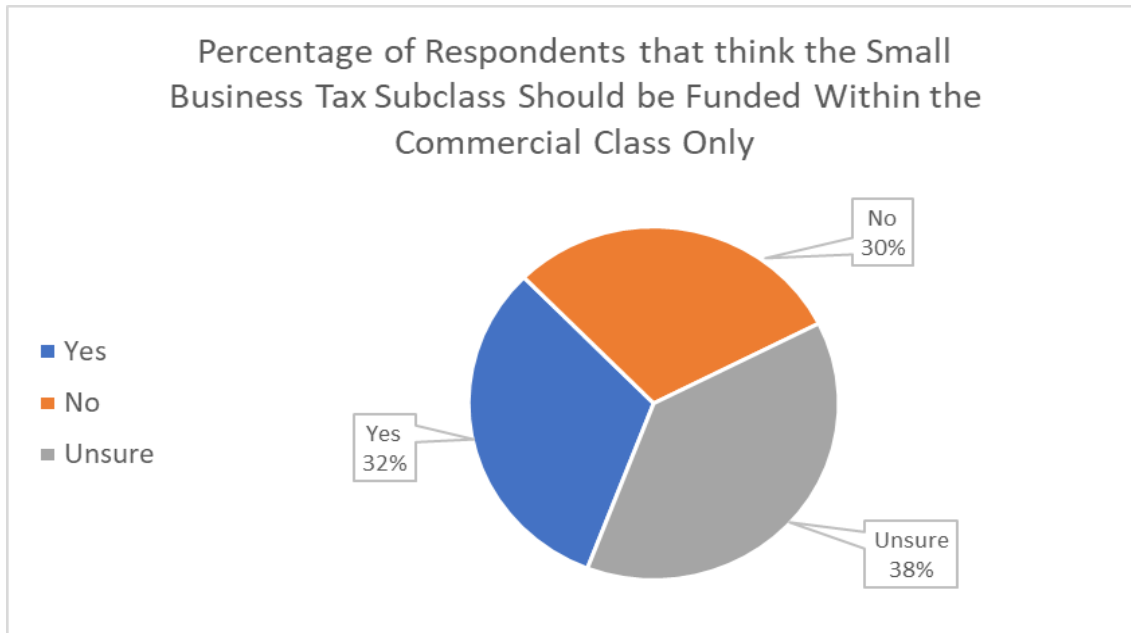
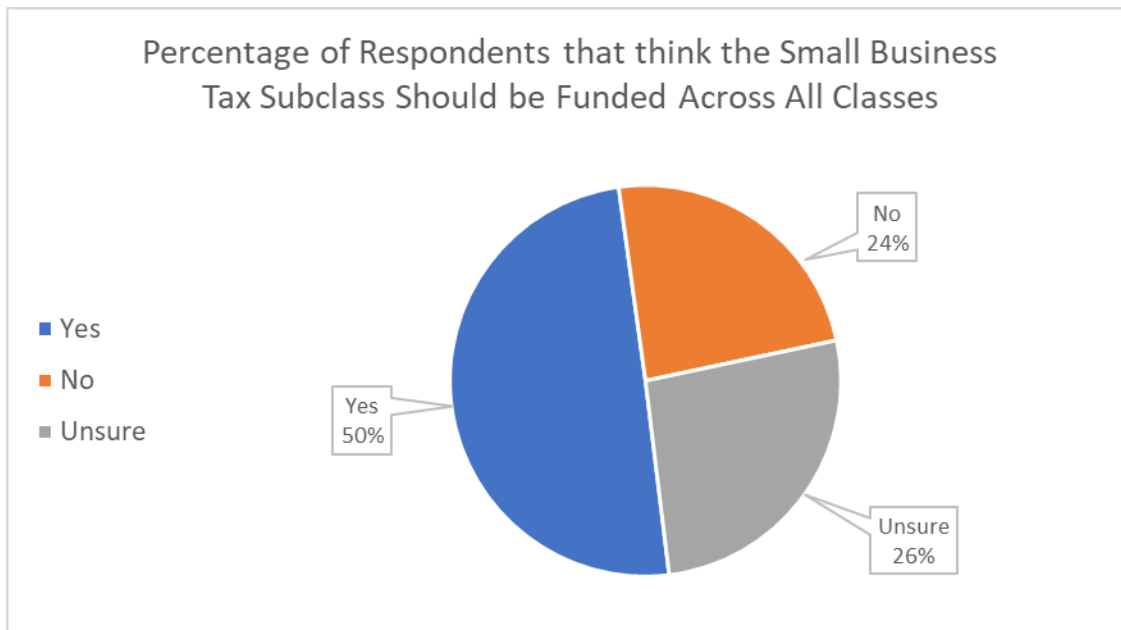


Figure 8: Q16 – Should tax relief provide to the small business class be funded across all classes? (e.g. residential and business classes)



Protecting business tenants

Table 9: Q17 – Should tax policy measures be designed to ensure that business tenants are protected against large tax increases?

	Number of Respondents	Percentage of Respondents
Yes, where possible	158	80.6%
No, this is a landlord/tenant matter	30	15.3%
Unsure	8	4.1%
Total Respondents	196	

Q18. What should the City consider when developing policy measure to protect tenants from large tax increase?

- Established small business generally don't see their revenues jump suddenly year over year. Limit any tax increase to a set, low, yearly increase instead of having wild fluctuations.
- I am a small business owner (restaurant, single location) and tenant. The assessment value, and resulting property taxes, are vastly out of proportion with the nature and size of the building and my business, even though my independent business contributes to the vibrancy of the community and is beloved by local residents and office workers. The rising property taxes are making me wonder whether I can continue to operate in the long run at this location. Maybe a large corporate franchise or bank would be able to absorb the increases, but as a small business owner I simply don't have that capacity, and particularly after all that has happened in the last 18 months with COVID. If you want the city to thrive at street level, and to encourage new and innovative entrepreneurs, then you need to adjust the property tax system so that it doesn't act as a disincentive.
- All business classified as small business by federal govt. should be included. Area qualification should be optional, as some recreational business require large space, but are still small business.
- If you develop policies that largely favour the tenant and offload costs to the property owner, this will inadvertently incentivize landlords to rent to corporate chains who would be willing to agree to pay more of the tax share. While I absolutely agree that tenants should be protected, this should be done by lower commercial taxes that benefit landlords who rent to locally owned businesses. If landlords are expected to shoulder the burden, this would become an incentive either to redevelop the site to attract a corporate chain, or to rent directly to one. Revised tax policy should favour local small business and not create disincentives for landlords to opt to rent to a small locally owned business. Align the incentives for the landlord and small business towards a common goal.
- Most leases are triple net leases such that a reduction in property taxes will inherently be passed on to the tenants in the form of reduced additional rent.
- Independent retailers or non-corporate entities should be protected from landlords in the city increasing property taxes year over a year in order to manage their costs.
- Consider that if a long time business has leased with the property owner and have contributed in paying their mortgage that they should not be increasing our rent because other buildings have been sold and new property owners may carry a high mortgage therefore have to lease it out a higher price to make up their mortgage. - consider that it should be illegal for property owners to have a month to month lease with a long term tenant after their lease ends. - consider that property owners have increased tenants rent because of high property taxes but they may state on rent subsidies or financials

that the tenant is paying very little when a tenant is going on a month to month. Even now, if I got a new lease my landlord can fix the base rent to any amount. So you reduce the property taxes for them and they increase our base rent ...that still doesn't help the tenant. - consider a condition to decrease rent in total (base, tmi, taxes) for eligibility to this sub-class

- The city should consider a larger bandwidth on which to spread the tax burden. Currently small businesses are carrying the lion's share meanwhile the residents that surround vibrant small business communities have been the benefactors seeing their own values increase without any contribution. The residents need to share in the success of their communities. For too long residential property taxes have been significantly below what they should be. We need to look at changing that. A long overdue increase across a larger bandwidth residentially will help to serve everyone in lieu of a lot on small businesses who are vulnerable carrying the lion's share.
- I lease a property from the City of Toronto, and on top of federal, provincial, and municipal taxes, the City of Toronto demands a percentage of my revenue as well. I say scrap all tax for business owners if they are renting from the City and if the city is taking a cut out of the revenue, it is essentially double taxation!!!
- Base it on type of business, revenue. Difference between corporate & family run businesses etc.
- Don't forget that property owners may be small businesses too.
- This survey does not have an option for main street commercial/residential properties. These types of main street businesses may only have 400 to 1500 square feet of usable space. Many also are owner/occupied i.e., property owners also operate a businesses. These split-tax properties are paying 45% of their commercial taxes portions towards 'education' while several 'businesses' continue to operate from home and pay residential property taxes. The city needs to make the tax 'paying' field fair. At the moment it is not.
- Multi/use buildings should be considered as part of the criteria, as a many small businesses are located in these types of buildings. Considerations could be revenues, rate caps.
- Consider the size of the store or its space in sq. ft. - not only the lot, and protect small businesses in plazas under 1 acre in lot size.
- Small businesses in the downtown core have been hit hard by COVID as many employees and students work from home. We are trying to recover and we cannot afford an increase in taxes!
- The million dollar threshold is too small. Few urban properties will be under this amount. Many businesses operate on businesses not deemed Main Street - high leases rates have forced businesses to neighbouring side streets so the program should be available for types/classes of businesses beyond Main Street. Business owners that also own small properties should not be excluded from tax relief.
- The city (and Provincial and Federal Gov'ts) should be taxing large franchises, multinational corporations and tech retailers such as Netflix and Amazon!
- As with property assessments, phase increases in to avoid sudden shocks - business tenants are people too. But fundamentally, everyone should pay the same tax per \$ of assessment, whether it is buried in the rent or is upfront for property owners, commercial or residential.
- What's the benefit to the tenant? Nothing, on the contrary they have lost the parking, the have lost pedestrian traffic flow, the city has turn main streets into urban highways, where many business are more dependent on online clients then on foot traffic. Why would they need brick and mortar addresses?
- Rather than just square footage, consider the annual sales of the business. For example, legal marijuana shops are in small spaces, yet do huge profits.

- Importance of the business to the community, length of time in business, and whether increase in taxes would make a business a non-viable use.
- Small businesses are the back bone of the economy. They also provide jobs, usually within their area, and they are a valuable asset to the city. In the 70s and 80s, Toronto had a great small town like vibe to it. Many areas were like micro cities, with their own vibe, yet still connected to all of the other communities of the city. We lost this vibe during the '90s and through to today. A city full of chain stores/franchises in every sector is culturally dead! You must act to protect small business tenants from crushing rents and taxes. If not they will all be gone. Time to think outside the box and toss the old tax thinking and structure. People live in Toronto because they want to be part of the city and what it offers. So they should expect to pay for those benefits. Residential property tax has been sheltered for decades and the burden is on businesses. It's time for you to act wisely.
- Many small business lease premises from large property management companies whose hands are tied if you don't give them a break too.
- Annual tax decreases for at least 5 years until some recovery has been made from current situation. After the increases should be maxed at inflation index which historically is usually less than 2% and not 10%.
- Small retail businesses make up a large part of the struggling retail landscape. They need support from the government in terms of tax relief to stay profitable and to continue to attract and hire Canadians - both full time and part time.
- Toronto is a city known for its neighbourhoods. Small businesses are an integral part of the pulse, flavour and success of these neighbourhoods. Often the business owners are also the building owners and both need protection to survive and keep our city alive.
- Increase taxes of big corporations (e.g. Walmart, Loblaws etc.) who have been making record profits from Covid crisis right now.
- Stop placing tax burden on businesses instead of residential. With Covid already have enough costs.
- Property tax increases reflect the value of the property, i.e., the value to the owner of the property, not the value to the tenant. It would be helpful to have a process by which the tax increase passed on to the tenant is limited to the increase in revenue by the tenant over the period of the tax increase. The underlying premise: the tax should be paid by the party who is realizing, or can realize, the value of the property. If the increase in tax coincides with an increase in tenant revenue, then the tenant should pay at least partially for it. However, if the tax increase simply reflects the increased value of the building if/when it is sold, then the owner of the property should bear the tax increase.
- The City should charge property tax directly to tenants/operators of businesses to avoid unscrupulous landlords from overcharging tenants for property tax portions of leases. Additionally, small businesses should not be evaluated by the square footage of the property. Some small businesses, such as dance or fitness studios, have considerable square footage based on the nature of the business, yet employ fewer than 10 staff.
- Your criteria of under \$1M assessed value and location only on main streets/avenues, downtown as per the map, will mean that very few properties will be eligible for your tax relief. You should reconsider the eligibility amount to be under \$2M assessed value, or better yet for all commercial zoned properties under a certain square footage (5000sqft?). Basing the criteria on property value will not address the problem with small businesses being pushed out of leases when the property value of a gentrifying neighbourhood increases beyond what market rents can afford. You need to be clear about how a mixed use storefront building would be considered as this is the bulk of properties in question. Is it only the commercial value and size to meet eligibility or will it also include the residential unit(s)? What if it is the property owner's main residence and not a commercial rental? Your eligibility limited to main street/avenues means that this

will not benefit the many small businesses on other commercial streets throughout this City> Many aren't currently viable for rental because the property tax burden is too high for small business rentals. For example streets like Davenport, Geary, Wallace, Sousa Mendes, are not included in your map.

- Wages have increased as have the cost of goods yet customers (of restaurants) are not wanting to pay more. With rising prices, the margins are getting even more razor thin. Property tax is already high on commercial small business leases and can ruin any potential of creating longstanding jobs and vibrant amenities for the community and tourists.
- As a tenant, we have no control on tmi, landlord adjust anytime without negotiation.
- This surveys questions are leading such that it assumes a tenant leases a whole building. I am a building owner with many small business tenants (in one building) who would benefit from this program. I also think that the policy would be better served if it were a bit more specific at not broad based (i.e. - how to determine it be given to businesses who would best benefit by a property tax break).
- Revenue or lack thereof- i.e. small community art spaces barely break even, yet provide an essential meeting place and creative hub that grounds a neighbourhood. By providing an affordable space to show and create art, small community art spaces in effect subsidize the local art community. These type of community spaces are quickly becoming extinct in our city - due to high rent, and/or high taxes.
- An equation calculating how much the business can afford, how much the business pays out to how many employees (i.e. if you employ more people at a higher wage, your tax should be less)
- Tax vacant retail spaces, strongly encourage condos to fill the vast number of vacant street level spaces (and please god not another Rexall, Shoppers Drug or bank) Get rid of the vast number of current elected officials who have spent the last 30 years allowing the city to degrade into an seething cesspool of unaffordability and lack of urban planning. We haven't had leadership since David Crombie. NO ONE WHO PAYS TAXES CARES WHAT DUNDAS STREET IS CALLED!!!!!! Stop pandering to the chattering (non-tax paying masses) and the overseas real estate buyers who line your pockets. Start caring about the working people of Toronto who cannot afford to live or work in this city because of your criminal lack of urban planning. This city is turning into a complete shit hole and we are wasting time and effort on idiotic efforts and back room dealing. My strongest recommendation is for city councillors to end their own corruption (hello Chinese \$\$\$\$\$ - we know you take them) and stop constantly looking toward a provincial or federal seat.
- Benefits should be passed on to the payer of the taxes, and if the payer is a commercial tenant, any reduction or benefit derived from this program should be passed on to the tenant.
- Tenants should be made responsible for a max threshold of property tax increase. I.E. Cap tenants increase at 25%, remainder lies on landlord.
- The city should consider what types of businesses tenants are running. For example, not for profits orgs could have some further consideration. There are landlords who love to support NPOs but can't afford not to pass high tax increases etc. onto their tenants
- Fixed year over year increase limits, and teeth behind the regulations to enforce them - while landlord tenant matters are provincial, we NEED a commercial landlord tenant board, as small business owners are at the mercy of landlords.
- They should lower for small business and cap it. Also commercial rent increases also need to be capped like residential tenants.
- Have a process in place (perhaps through the city BIA office) where small business tenants or property owners can obtain support and information on options - i.e. may be incorrect MPAC value or classification that needs challenging - Ensure that tax

reductions are going to the appropriate place i.e. tenant vs landlord. Policy in place that a landlord can't increase base rent by the amount a tenant might be getting in tax relief (i.e. unlike the residential tenancies act, there is no protection for a tenant on how a landlord may increase their rent).

- Residents underpay property taxes by comparison to many other cities in the province. If looking at not including big corporations, don't forget about franchisees, as they are still small business operators. Highest and best use is very problematic and unfair - will also interfere with preserving the character of Toronto main street areas. Revenue is a good indicator of what could be deemed a small business versus size of a space.
- Some Artist's live work studio are classified as residential but are low profit businesses that should be Protected as well.
- Many small businesses don't benefit from many of the City's utilities. Here at Yonge and Eglinton, we haven't had public garbage cans or adequate garbage and recycling pick up because of the Metrolinx/Crosslinx project for the last 10 years. Small businesses in this area and areas affected by large city projects like this should have been given a property tax reduction. Unfortunately many of the campaigns the city implemented were useless to us as small business owners. The money and manpower used for these small useless campaigns could have been better put to use to reduce our taxed! Many of the taxes are based on residential needs and should be added to the residential taxes otherwise there will be no small businesses for the residents to use conveniently.
- Tax increase policies should be based on whether the tenant is a large corporation that employs a lot of employees and has higher revenues and not a small business that employs a few employees. The two should not be taxed the same.
- Revenue impact of COVID. Nature and size of landlord (i.e. disqualify large corporate landlords and REITs). Number of employees. Progression of property tax increases and utility price increases over the last decade.
- Ensure that the mill rate is split more evenly between commercial and residential. Residential taxes are too low putting an unfair burden on businesses to support the city's needs.
- It cannot be downloaded to the landlord. Taxes cannot keep going up and up. City councillors' should experience a pay freeze especially during the times of Covid when the rest of us are suffering and have experience loss of income.
- Nothing. Stay out of trying to protect tenants at the cost of burdening landlords with complicated and usually unworkable schemes that just end up supporting lawyers and tax consultants. Let landlords and tenants deal with the matter.
- Small independent owner operated business pay and do not benefit from the property tax we pay on behalf of the landlords, I pay the landlord \$24,000.00 per year for 1000 sq. foot one floor restaurant in property tax!!! That's \$2000.00 per month! That's a lot of breakfast meals to sell. Support local mom and pop shops we are the community in the city... not the A&W's. Small independent Restaurant businesses are the ones keeping the city attractive and vibrant and employing more people per Sq. foot comparing to Amazons and Wallmarts.
- Have a fixed percentage increase rather than base on the value of the property.
- Businesses should be able to apply for tax breaks if their annual profits are under a certain percentage. Businesses should be able to apply directly, regardless of landlord involvement. Obviously the LL will benefit as well. Businesses will then discover which landlords are being honest and which are not.
- 1. Abandon the grossly unfair CVA system. 2. Institute rent control (covering lease and tax portions) for businesses under a certain square footage of floor space.
- There is currently little to no protection for commercial tenants in the City landlords can increase rents to any level they see fit which has presented a huge challenge for so many small businesses. So often they lead the gentrification of neighbourhoods, only to

be priced out by their landlords once the neighbourhood 'turns around'. So protecting them from tax hikes is a small, but crucial win...more needs to be done to address the larger issues at play if we want to continue to have small businesses that aren't chains and actually add colour and vibrancy to our city. Creating a separate class for independent small business seems like a smart way to give them a fighting chance. I do think it's critical that this not be limited to the downtown core, or to key avenues...why not any business that's part of BIA, or any small business in the city that meets the criteria (whether that's size, sales revenue, ownership criteria, etc., etc.). Finally, commercial property tax rates at almost 3X the rate of residential tax rates seems utterly absurd...I paid more tax on my 900 square foot commercial space than I did on my detached, 2500 square foot home. Particularly coming out of the pandemic where so many small independent businesses struggled to stay open, any and all support will be critical.

- Presently, commercial tax category provides further pressure to small business with supply chain factors i.e.- insurance, banking, security, real estate, upgrades etc. The growth of work at home, and internet commerce is overlooked unfairly by the revenue dept. It is brick and mortar shops that provide vitality and mental health to communities.
- Wealthy land owners should have to pay their own property tax as an expense of their business of commercial leasing. Commercial rent increases should have the same rent increase guideline as residential. Unrestricted greedy landlords destroy small business viability. Similarly and Ontario lease agreement should be mandatory for commercial as it is now for residential and should reflect a fairness for both parties.
- When trying to raise revenue, it's hard to raise taxes on residential but easy it raise on commercial for politicians because voting power. This should somehow be managed in sync so one can't be raised without the other or some other measure in place to protect commercial rates. Additionally, property tax is based on land values which is often based on speculative pricing that increases dramatically. My property tax has more than doubled in the past 10 years yet the tax percentage hasn't raised that much. This makes it very hard to carry and small guys like myself get taken out, only large players can make it charging high prices to tenants or just sitting on empty units while the property value rises. Meanwhile Amazon paying 0 property tax in my neighborhood and taking all the retail business, without paying for the roads etc. that they use. Large foreign ship to home companies should pay directly to reduce local property taxes on businesses in the areas they serve, this money should not go to the Toronto general budget. I am literally paying for the roads Amazon / vistaprint etc. uses to take my business and they are only paying taxes in Brampton.
- I own several franchise stores located in malls, I should not have to pay the same rate based on % sq. ft. of property tax as the large corps, maybe the city can start taxing the malls differently to take this into consideration

Other

Q19 – Please provide us with any additional comments about the small business tax class.

- If the City wants there to be small businesses in the downtown core than it needs to do more to help those businesses be viable when competing with large corporations. There should be a tax on vacant commercial properties to penalize speculators and property management companies who let their commercial spaces remain vacant by making it more costly to have an empty space than one that is rented. Use the money generated to fund tax rebates that go directly to the small businesses, not the landlords.
- It should also be based on location, at risk neighbourhoods, community benefits.
- I question the \$1 million mark for CVA. I own a small building where the commercial square footage is just less than 2,000 square feet and the commercial CVA is nearing

\$900k based on the 2016 MPAC assessed value. I'm definitely one of the smaller commercial spaces on my street and I'm located on a major avenue. I think that many of my neighbours would exceed the \$1 million mark if not now, then certainly this year with the 2021 MPAC assessments and these are all the types of locally owned businesses that this policy assessment is trying to support. Perhaps a higher ceiling of \$2 million that rises with an annual growth rate (based on real estate appreciation) would be better. Overall, I commend City staff and officials on this endeavour. It's much needed. My family has owned their building and business for over 50 years, and property taxes are by far the most challenging cost to their ongoing viability. We've even had exploratory dialogue with other small businesses about sharing the space or subleasing but the property taxes are a challenge for others to share. This also has implications for succession planning as I would love to take over my family business but the current property tax rates are not sustainable. It's as though we're encouraged to sell our shop to a developer rather than feel valued by the City to support our local shop. Additionally, with respect to residential tax rates sharing some of the burden, I would argue that this should absolutely be the case. My neighbourhood contains several AirBnBs and residential duplexes and triplexes that garner very high rates - probably comparable to our shop's revenues, with a residential tax rate being a fraction compared to ours.

- Considering landlords are constantly increasing net rental rates property taxes should be capped for independent smaller businesses under 10,000 ft.²
- Independent operators must be prioritized.
- Seems like a great idea as long as the non-independents / chains & franchise are unable to take advantage - it would end up being abused by those who least need the support
- This is long overdue and has affected the tapestry of our neighbourhoods. Delightful independent shops and restaurants have vanished with only chain stores having a chance to survive changing the entire complexion of our main streets when we need to be accommodating everyone not creating main streets that are filled with chain stores. The city and province have been slow to create a nurturing landscape for small businesses especially prior to the pandemic. Small businesses concerns were ignored meanwhile they had very real struggles they were dealing with. Vibrant businesses make for vibrant communities that save the city money on policing and crime similarly to successful eco systems these communities have a balance that they are operating from. We need to recognize and work to preserve that balance as the savings to both the city and province are huge. For too long it's been out of balance. If we want to continue to have vibrant and desirable communities that attract tourism and money that can go back into the system then we have to redesign the entire template of offerings to encourage entrepreneurs and small businesses to keep moving forward. Amending commercial tax rate which we have witnessed has taken precedence to hiring. You can't pay taxes and hire staff if you don't have the funds. With small businesses being the largest employer we need to help them to continue to bring that back on track. Money that should be spent on research and development has also been redirected to commercial taxes negatively impacting the operations of many small businesses. They have a slew of taxes they already have to pay for services and other operations including the now sky rocketing commercial insurance rates that have surfaced. CVA never served anyone except developers. They need to be removed from the equation. They bring nothing to the conversation of culture and preservation of our local neighbourhoods' only exploitation of vibrant neighbourhoods.
- The policy should be based on the business and not the property that the business leases. A small business that leases in a larger property that exceeds the arbitrary square foot limits is still deserving of the same tax treatment as those that lease in smaller properties.

- COVID hurt and we saw no rent relief from the City of Toronto...SHAME. This small business tax class is necessary to our survival.
- Small business should be provided more basic services like garbage pickup as a standard.
- The current municipal taxes are criminal. The taxes in no way reflect the income earned by hair salon tenants who have also been brutally treated by COVID rules of closure.
- Toronto residents pay very little tax (much too little for all the services provided). This should increase.
- The commercial education tax portion should be reduced.
- Being both a small landlord of a small mixed use building, and being a tenant at one point, the Toronto property taxes are enough to shut down small businesses. It's current assessment of highest and best use is not sustainable. In Toronto Real estate market, a small, 800 sq. ft. building can be valued at over 1 million on paper, yet house a small main stream business. The threshold for a small business property should be slightly over 1 million to still qualify.
- Our business is severely penalized by the fact that we are in a one-storey building on a main street near a major intersection. Our assessed value is based on the land value of the property which is extremely high due to the redevelopment potential. The constant rise in the value of the property goes to the landlord only and yet we are the ones who must cover the constantly rising property taxes. We are a small single unit restaurant and the assessed value of our property is around \$5 million (and expected to rise further according to the landlord). In the four years since our lease commenced, our property taxes have more than doubled and property taxes now account for about 40% of our gross rent.
- Make the rich pay taxes... they're still gonna get all the money anyway.
- No special classes for politically influential people.
- Should also be based on yearly sales of the business.
- Create a new classification of small business based on the gross income, not the value of the leased property. Give the property owners a reduction for having small business tenants. An incentive so they don't just take the highest paying tenant.
- A Program that focuses solely on Main street and assessment thresholds would likely result in suburban area business owners being excluded as they tend to operate out of neighbourhood plazas. Using Scarborough as an example, the demographics of these business owners tend to be more people of colour which could result in a policy that favours business owners on main-streets who are likely to be more affluent while increasing taxes on the marginalized business owners.
- The City should seek to incentivize investment and regeneration through this initiative. I am concerned that small businesses like auto wrecking yards/salvage, warehouses, etc. along the avenues (see St. Clair/Keele area) will benefit from tax breaks and this will slow the creation of new commercial office and residential.
- If business has been sitting empty due to renovations and delayed due to Covid restrictions the tax relief which was offered in previous years should be reintroduced.
- Thanks for moving this important issue forward. Reeling from the aftermath of extended Covid lockdowns and international online competition, Toronto's small businesses are desperately struggling to survive. Our neighbourhoods need and rely on small, local businesses. The current tax burden is unbearable for most small businesses and tax relief is urgently required.
- Please do everything possible to ensure small businesses can survive. Keep commercial eviction protections in place, lower tax rates for small businesses. Additionally, commercial liability insurance rates need to be assessed from a governing body outside of the insurance industry. Throughout the Pandemic, commercial liability premiums have

EXPONENTIALLY increased, becoming unaffordable to sustain. In many scenarios, risk factors have NOT increased in a way that justifies the astronomical rate increases.

- We have been renting an 1800 sq. ft. space for 17 years in a 7 storey building in downtown Toronto. With all the development and the insane tax policy of 'best and highest use' our landlord's property taxes have sky-rocketed, and as we pay a proportional amount of the property tax based on space, our costs have also risen dramatically. What was an insignificant cost 17 years ago, has become a significant cost now. Heritage or designated buildings, or buildings under 10 storeys with small businesses/npos as tenants should have the property tax capped. Not only is the current structure driving small business out of the City (particularly the downtown core) it is also destroying the 'look' of the downtown as older brick buildings are being demolished for high-rise structures. Keeping a 'facade' is not an acceptable alternative.
- Over the 30+ years of running my business, I've seen a steady increase in all levels of taxation, often not corresponding to any increase in services provided. In fact, some have been straight revenue grabs. For example, we used to pay for our garbage collection through our taxes. Then one year we were told the garbage collection would be paid for directly. I accepted that, but first asked that the portion of our existing taxes that used to be used to provide garbage collection be deleted from our ongoing tax bill. The answer was an adamant and outright refusal, so now I pay twice for garbage collection. To fund and operate a very large city at the standard we all would like requires tax revenue, and the provincial government continually acts as though the City of Toronto is a cash cow rather than an economic engine that requires investment. The province should be either increasing the revenue flow to the City, or at least relinquishing its tax authority to the City that needs it. The residential property tax burden is too low, resulting in the commercial sector taking a disproportionate burden of the tax load - this needs to be equalized.
- The small business tax class should be similar to the single family residential tax class as both require approximately the same level of services and are at the same scale. The only reason the small business tax class is not currently the same as the single family residential tax class is because Mayor/Councillors keep residential tax rates low for political reasons and shift the burden on commercial properties instead.
- As a small business owner (an art space in the east end) I am very happy that this discussion is on the table. Thank you!
- Small businesses support large corporations, without small business there is no large corporations. They need to pay their fair share based not just on the land they use, but on the amount of revenue they have.
- Have you walked down Yonge Street lately? Congratulations - YOU killed it.
- This should be retroactive, given delays in putting such a program in place due to Covid and the hardships endured by small businesses to date.
- Given the nature of Toronto's "main streets" urban fabric and the importance of neighborhood small businesses to this, the tax class should apply to entire city of Toronto "main streets" business districts not just the downtown core.
- More regulation around Commercial/Industrial Lease agreements and liabilities relating to Property Taxes in general. Shouldn't be so many variables/different options in terms of landlord/tenant agreements that making this type of wide spread change be so complicated/sensitive.
- Major corporations do NOT need a tax break, they should be paying more. Small, local, independent businesses desperately need help and support to stay alive, especially with the pandemic. Our city will change forever if we don't support small businesses now.
- Increasing the taxes of the general public to fund this tax relief is like punishing them for living in the City of Toronto. Not everything or everyone needs to be in the city of

Toronto, Ontario is huge, don't inhibit growth outside the city parameters. Spreading the wealth will spread the cost for everyone.

- The Education Portion of Taxes should be paid by Residential Homes not business.
- At the moment, if you don't own the building that you run your small business out of you are very much at the mercy of landlords. More protection should be in place for small business tenants. The city should stop the tax relief that is being provided to untenanted properties. It protects landlords and discourages them from offering reasonable rents to small entrepreneurs because it minimizes the incentive to have their buildings occupied.
- I think this is a really important measure to protect and promote small business in the downtown core!
- Our rent just keeps going up due to property tax increases. When our lease is up next year we will have to close or look for something smaller. Ours is a social business model, and although we've survived the pandemic - so far - by cutting staff and by increasing our rates (thereby excluding some of our clientele), we are tired and overworked!
- The tax should be based on the businesses ability to pay. That is an artist's studio should not be taxed at the same rate as a lawyer's office.
- Definitely necessary especially after Covid-19 to help small businesses continue.
- New condo builds should be encouraged to create small business spaces under the residences above as it stands the retail spaces are so large and expensive that it is prohibitive to small business again they fill up quickly with the regular repeat corporate businesses. When travelling, to Paris, France for instance, there are small businesses on an island in the middle of the Seine, probably among the most expensive real estate areas in Paris, a hat business for example would not be able to sustain that monthly cost....the city of clearly subsidizes or makes financial adjustments to allow that business to prosper, making that neighbourhood interesting, enticing and well trafficked.
- I personally feel penalized for taking a rundown building 16 years ago, in an area that time, that was not desirable (Leslieville) after renovating my property tax increase almost four fold. When other properties of comparable size pay less. There needs to be a more fair way of taxing, along with an appreciation that these owners spend their own money to improve a neighbourhood and therefore should be supported not penalized!!!
- Good idea.
- Commercial taxes in the city or Toronto are obscene. Especially given that main street shops are still on the hook to pay for garbage collection (unlike residential units) and other services that residential dwellers (who pay significantly less in taxes) take for granted. And commercial building owners who work in their commercial buildings don't even have the opportunity to apply for a parking permit in the area that their business is located, whereas residential tenants who live in their buildings can do so easily.
- Give Small restaurant Business a break we work way to hard and we are a huge part of why tourists come to this great city ... they don't come for McDonald's.
- Make it simple, so we can all understand. Always think of other's prospective not just one sided point of view.
- Perhaps implement various business costs such as paying musicians /performers
- Delineating independent businesses from chains and huge corporations is a key and critical part of this process if we genuinely want to make our small businesses competitive.
- This category has a negative influence on property insurance costs by effecting an entire low rise structure with owner live in and shop on main street scenario. Square footage can be a fair calculation.
- Small business tax should be removed as quickly as possible.
- Consideration should be made to the classification or business type, not just on the maximum potential of earnings based on space. Second floor business/not storefront

should be considered a lower tax rate. The MPAC has increased property values vastly and very quickly, given uncontrollable inflation in the housing market - this has negatively impacted the property tax payers, especially in high value areas such as Roncesvalles.

- I think properties under 1m is unreasonable most Main Street properties are worth more than that on Queen at anyways. I would say 3-5m might be a better estimate to account for future increases in property value and for mixed use buildings only the commercial portion should count. I agree large firms like Cushman Wakefield and large national or international retail chains should not get a break, but perhaps a locally owned and operated chain would (5-10 location in Ontario or something).
- Businesses will have to leave the city of Toronto if the tax increases continue. There should be property tax relief and no late fees for businesses that were forced to be closed last year due to Covid. If public health forces a business to stay closed it is not reasonable, unless the government is paying, for the business to get fined for being late on property taxes, how can they earn money to pay it?
- The value of the property has little to no coloration on the retailer's selling price, even if the building is worth \$5m the price of a beer & burger will still need to be in line with what's expected by the consumer.

Residential survey

Figure 9: Q1 – How much do you support having small businesses/neighbourhood retail in your community?

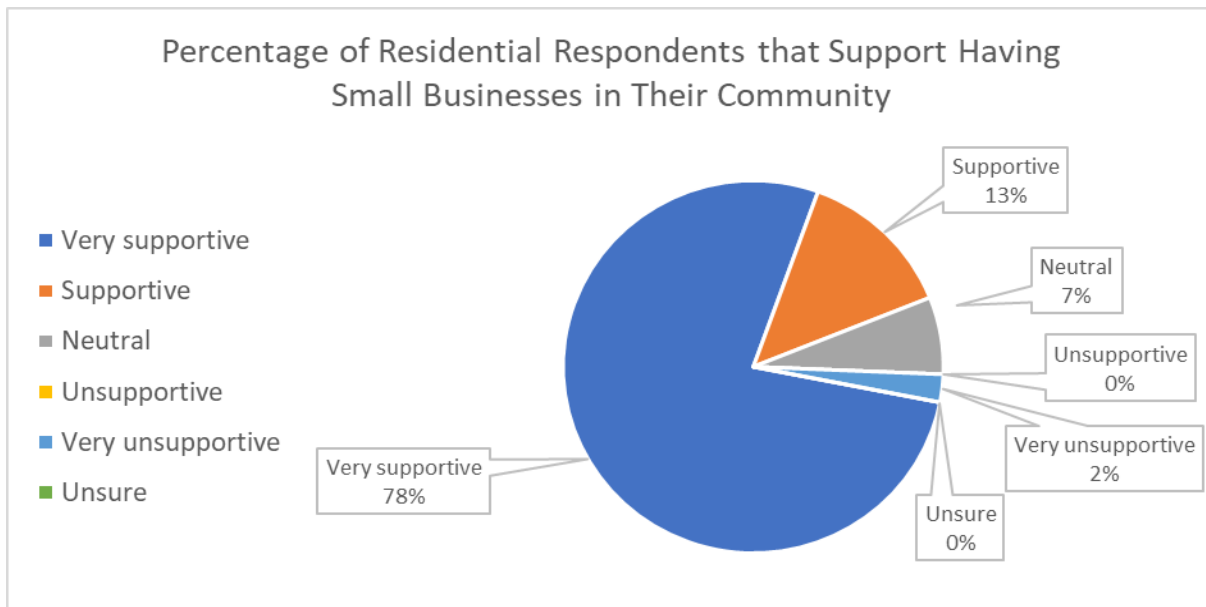


Table 10: Q2 – Do you believe large corporate retail stores or coffee/fast-food franchises or bank branches should receive the same tax relief as other small independent shops in your community?

	Number of Respondents	Percentage of Respondents
Yes	8	4.9%
No	139	84.8%
Unsure	17	10.4%
Total Respondents	164	

Figure 10: Q3 – Would you be willing to pay more in residential property taxes to support these small businesses/neighbourhood retail in your community?

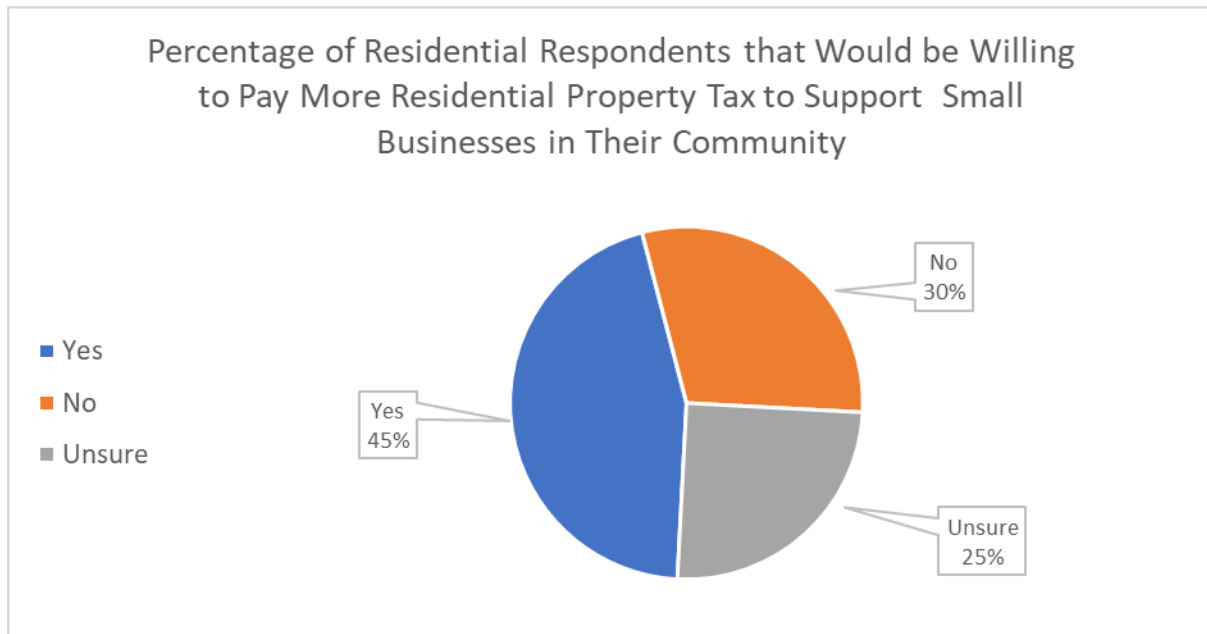


Figure 11: Q4 – How much of a tax increase would you be willing to pay to support small businesses? (Note: a one per cent tax rate increase = approximately \$28 increase in residential property taxes annually on the average home in Toronto)

