



 **Watson  
& Associates**  
ECONOMISTS LTD.

## **Waterloo Catholic District School Board**

Education Development Charges Background Study

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## **Public Report**

**March 18, 2026**

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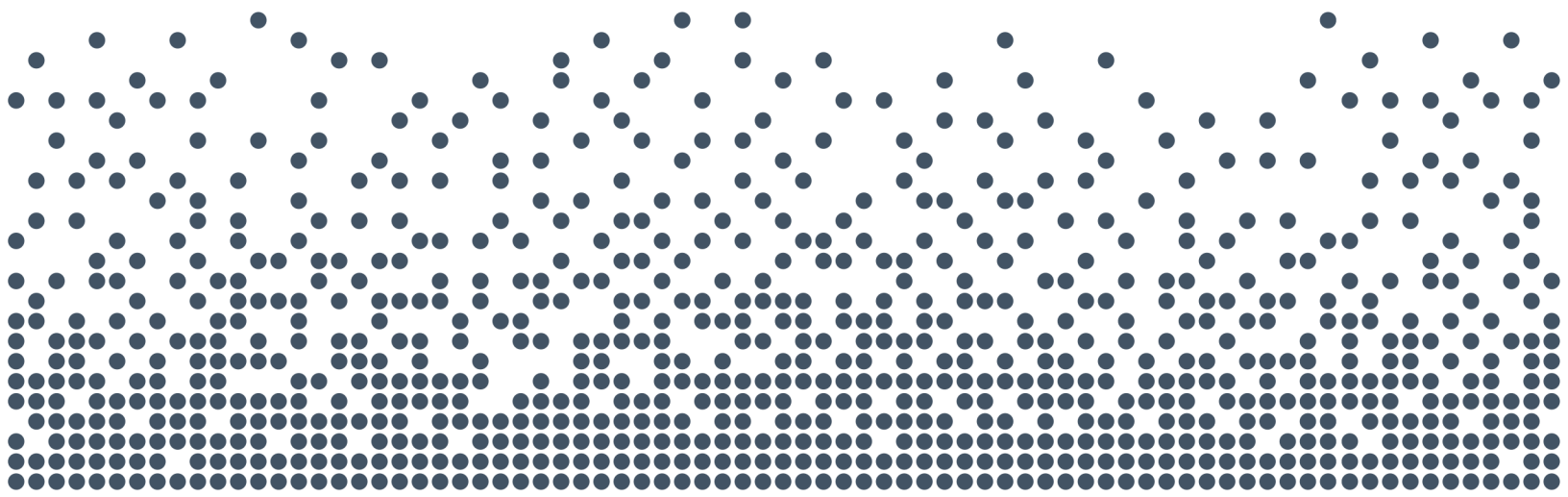
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## List of Acronyms and Abbreviations

<b>Acronym</b>	<b>Full Description of Acronym</b>
COVID-19	Coronavirus disease
EDC	Education development charge
GFA	Gross floor area
JK	Junior Kindergarten
OLT	Ontario Land Tribunal
O. Reg.	Ontario Regulation
OTG	On-the-Ground (Capacity)
SK	Senior Kindergarten
WCDSB	Waterloo Catholic District School Board
WRDSB	Waterloo Region District School Board



# Executive Summary



## Executive Summary

The Waterloo Catholic District School Board (WCDSB) has an education development charge (EDC) by-law in place in the Regional Municipality of Waterloo that is set to expire on May 31, 2026. EDCs are a revenue source, for school boards that qualify, to purchase and develop land for new schools. EDCs are meant as a funding mechanism for boards experiencing a growth-related accommodation need in their jurisdiction. To renew their by-law, each Board must follow certain processes and guidelines as required by provincial legislation. This background study fulfills certain requirements while providing the information necessary to understand and determine the EDC.

The general authority for school boards to impose EDCs is provided by Division E of Part IX for the *Education Act*. Ontario Regulation 20/98, as amended, provides the requirements necessary to determine an EDC. In addition, the Ministry has published a set of guidelines (Education Development Charge and Site Acquisition Guidelines) to assist boards with the EDC process.

### **Before an EDC by-law can be passed, school boards must ensure they:**

- Demonstrate that their elementary and/or secondary enrolment on a jurisdiction-wide basis is greater than the elementary and/or secondary approved On-The-Ground (OTG) capacity or that their EDC reserve fund is in a deficit position.
- Prepare a background study meeting the requirements of the legislation.
- Hold required legislated public meetings.
- Receive written Ministry approval of the projected number of students and school sites.

The WCDSB is eligible to renew its existing by-law based on:

1. **Capacity Trigger** – The WCDSB has an average five-year projected elementary and secondary enrolment exceeding the approved OTG capacity on both panels.

**The Board intends to hold statutory public meetings to inform the public as to the proposed new EDC by-law. The Board will hold meetings on April 13, 2026, and then consider passage of the EDC by-law at an additional meeting on April 27, 2026. Further details will be provided in the Board's public meeting notices found in section 2.3 of this report.**



The EDC analysis in this background study has been completed for the WCDSB within the Regional Municipality of Waterloo. This EDC study contemplates a jurisdiction-wide by-law only for the Regional Municipality of Waterloo.

Demographic projections form an important component of the EDC analysis. The residential dwelling unit forecast is used both to project pupils from new development and to determine the final quantum of the residential charge. The residential forecasts used in this analysis are consistent with the most recent regional forecasts that were available at the time of study preparation. The total number of net new units projected in the Regional Municipality of Waterloo for the 15 years in the EDC analysis total **66,546**. The total net estimated non-residential Board-determined gross floor area to be constructed over 15 years from the date of by-law passage is **43,769,607**.

The number of growth-related pupils is based on the residential forecast and pupil yields derived from Statistics Canada custom-tabulated data and historical board enrolment information. Pupil yields are mathematical representations of the number of school-aged children that will be generated by particular dwellings. The total growth-related pupils must be offset by any available pupil places that are not required by existing pupils of the Board. These calculations were conducted for the Board on a review area basis to determine the total net growth-related pupil places. The analysis projects a total of **4,380** net growth-related elementary pupils and **1,840** net growth-related secondary pupils for the Regional Municipality of Waterloo.

Once the net growth-related pupil place requirements have been determined, it is necessary for boards to decide the number of new schools that will be built to accommodate that need. The EDC legislation provides a table that relates pupil place requirements to school site sizes. The table, along with a description and the methodology, is provided in the background study. The study also provides information on the approximate timing, size, and location of the proposed new schools/sites.



For the WCDSB, the EDC analysis projects a requirement of **10 new elementary sites** and **two new secondary sites** in the Regional Municipality of Waterloo by-law area over the 15-year EDC time frame. The sites are growth related within the 15-year EDC time period and represent outstanding EDC financial obligations required to support growth-related pupil accommodation needs.

To acknowledge the longer-term planning context, this report recognizes that additional facility or site requirements may arise beyond the 15-year planning horizon used for current projections. While several Secondary Plan areas have already identified future site needs, additional needs may fall outside the scope of this study's timeframe and, therefore, are not reflected in the present analysis. Any requirements emerging beyond the established horizon will be assessed and incorporated as part of a subsequent background study, ensuring that long-range growth pressures continue to be addressed in a comprehensive and coordinated manner.

Table i-1: Growth-related Pupil Accommodation Needs for the Regional Municipality of Waterloo By-law Area

Elementary Sites		Secondary Sites	
Review Area	Number of Sites	Review Area	Number of Sites
CEC1	2	CS01	1
CEC3	1	CS02	1
CEK2	1		
CEK3	2		
CEK5	2		
CET3	1		
CEW1	1		

One of the final steps of the EDC process involves converting land requirements into actual land costs. Site acquisition costs are determined based on appraisals completed by the firm Cushman and Wakefield ULC Valuation & Advisory. The per acre acquisition values ranged from **\$1,750,000 to \$7,000,000** for sites within the Regional Municipality of Waterloo. As with many areas in Ontario, the cost to acquire land has been increasing rapidly across the jurisdiction. The acquisition costs have been escalated for a period of five years (the by-law term) at a rate of **2.5%** for each consecutive year until the end of the by-law term.



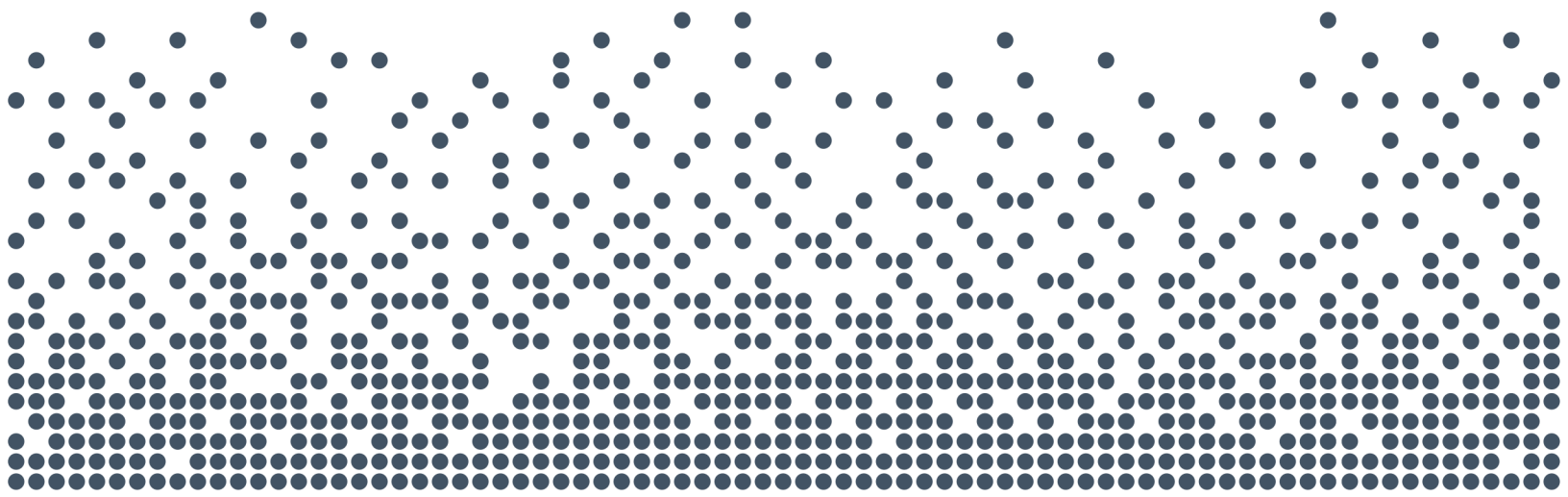
The site preparation cost estimate in the last EDC Background Study was **\$125,696 per acre**. Using the Statistics Canada Non-Residential Construction Price index for Earthworks, the actual average quarterly percentage increase from 2023 to 2025 (data not available for 2021 to 2023) was just below 1.9%. Using that information to convert the estimated site prep costs to 2025 values yields a per-acre site preparation cost of **\$156,617**. This is the value used for the 2026 EDC Background Study.

The costs to prepare and develop a site for school construction are also EDC-eligible costs. Site preparation costs are escalated either to the time of site purchase or a maximum period of 5 years (the term of the by-law). The escalation rates are estimated using similar sources as referenced above, mainly the Statistics Canada Non-Residential Construction Price index for Earthworks. However, to estimate the forecasted escalation rate, we applied outlier trimming to remove some of the smallest and largest values. This resulted in an annual escalation rate of **2.6%** applied to site preparation costs.

Total land costs (acquisition and servicing costs) and study costs must be added to any outstanding financial obligations incurred by the board under a previous EDC by-law to determine the final net education land costs. A deficit balance in the existing EDC reserve fund is an outstanding obligation and must be added to the existing land costs. If a board has a surplus balance in the EDC reserve fund, this amount must be subtracted from the land costs and used to defray the net education land costs.

The WCDSB's total net education land costs for the Regional Municipality of Waterloo are estimated to be **\$188,502,609**, which includes an existing EDC reserve fund surplus of **\$2,953,192**.

Based on the net education land costs and net new unit forecasts, the analysis resulted in a proposed EDC rate for the WCDSB of **\$2,272 per dwelling unit** for the residential charge in the Regional Municipality of Waterloo and **\$0.86 per square foot of non-residential gross floor area (GFA)**. The charges contained herein are based on a uniform rate for all types of development, with 80% of costs allocated to residential development and 20% to non-residential development.



# Report



# Chapter 1

## Introduction



# 1. Introduction

## 1.1 Background

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Education development charges (EDCs) are a revenue source, for school boards that qualify, to purchase and develop land for new schools. EDCs are meant as a funding mechanism for boards experiencing a growth-related accommodation need in their jurisdiction. To qualify for EDCs, school boards must meet certain qualification criteria.

School boards can no longer implement property taxes to fund education costs and now rely on a system of per pupil grants established by the Ministry of Education. The grants are set out to cover expenses such as teacher salaries, textbooks, heating of schools, renewing schools, building schools, etc. EDCs are meant to fund the acquisition and development of growth-related school sites outside this grant envelope. EDCs are based on a formulaic approach that looks at three main areas: enrolment projections to determine need, the number of school sites necessary to meet need, and the costs related to the purchase and development of those school sites.

The EDC may be levied by a school board on both residential and non-residential developments, subject to certain exemptions that are outlined in the legislation. Division E of Part IX of the *Education Act* is the legislation responsible for governing the EDC. Ontario Regulation (O. Reg.) 20/98, as amended, provides guidelines and requirements on the qualification process for a school board, as well as the specifics on calculating the charge. The charges are collected at building permit issuance on behalf of the school board by the local area municipality to which the by-law applies.

As mentioned earlier, not all school boards are eligible to implement EDCs due to qualification criteria that must be met. To qualify, there are two criteria that can be met. One trigger is that the board's total projected enrolment for the five-year period following expected by-law passage must exceed the board's Ministry-rated On-The-Ground (OTG) capacity on **either** the elementary or secondary panel.

The other qualification criterion deals with unmet financial obligations for the purchase and development of growth-related school sites. If the school board has an existing EDC by-law in place and can demonstrate that there are existing outstanding financial obligations, the school board will automatically qualify for a subsequent by-law. The



*Education Act*, specifically section 257.54, gives school boards the ability to pass EDC by-laws.

“If there is residential development in the area of jurisdiction of a board that would increase education land costs, the board may pass by-laws for the imposition of education development charges against land in its area of jurisdiction undergoing residential or non-residential development.”

School boards are responsible for providing school sites and can do so through limited revenue sources, such as selling surplus school sites, generating revenue from leasing sites, entering into joint use agreements with other school boards or public/private partnerships, and imposing EDCs – thus making EDCs an important and primary revenue source.

## 1.2 Existing By-law

This EDC background study has been prepared on behalf of the Waterloo Catholic District School Board (WCDSB) in consideration of renewing its EDC by-law within the Regional Municipality of Waterloo. The Board’s current in-force by-law for the Regional Municipality of Waterloo came into effect on June 1, 2021 and amended on May 9, 2022. The Board’s current by-law provides for 80% cost recovery from residential development and 20% from non-residential development, and is set to expire on May 31, 2026.

The current EDC rate (Year 5 Rates, effective June 1, 2025) for the WCDSB is **\$1,739 per residential dwelling unit** and **\$0.72 per square foot of non-residential gross floor area (GFA)** in the Regional Municipality of Waterloo.

Table 1-1: Current In-force EDC Rate for the Waterloo Catholic District School Board

School Board	In-force Date	Area of By-law	% Residential/ Non-residential	Charge
WCDSB	June 1, 2025	Regional Municipality of Waterloo	80% Residential 20% Non-residential	\$1,739 per unit \$0.72 per square foot

Source: Waterloo Catholic District School Board (WCDSB) Education Development Charges Amending By-law (2022).



## **EDC Policy Review**

All school boards with an existing EDC by-law in place must conduct a review of the policies contained in their existing by-law before passing a new by-law. This process includes a public meeting to review the policies in a public forum.

Section 257.60 subsection (1) of the *Education Act* states that:

“Before passing an education development charge by-law, the board shall conduct a review of the education development charge policies of the board.”

Subsection (2) goes on to state that:

“In conducting a review under subsection (1), the board shall ensure that adequate information is made available to the public, and for this purpose shall hold at least one public meeting, notice of which shall be given in at least one newspaper having general circulation in the area of jurisdiction of the board.”

### **1.3 Area to Which the By-law May Apply**

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The legislation states that an EDC by-law may apply to the entire area of the jurisdiction of a board or only part of it. In addition, an EDC by-law of the board shall not apply with respect to land in more than one “region” if the regulations divide the area of the jurisdiction of the board into prescribed regions. As noted earlier in this report, the Regional Municipality of Waterloo comprises the WCDSB’s jurisdiction and forms the basis for the EDC calculation and associated by-law. This EDC applies uniformly across this region of the school board, as presented in Maps 1 and 2.

### **1.4 EDC Review Areas**

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The EDC methodology allows school boards to examine growth-related needs on a jurisdiction-wide basis – that is, to treat the whole EDC area as one review area – or to examine them on a sub-area basis or by review area. Review areas are artificial constructs intended to divide the board’s jurisdiction into sub-areas to more accurately determine the location of new school sites. Board review areas are likely to reflect attendance boundaries for families of schools, with natural dividers such as rivers,

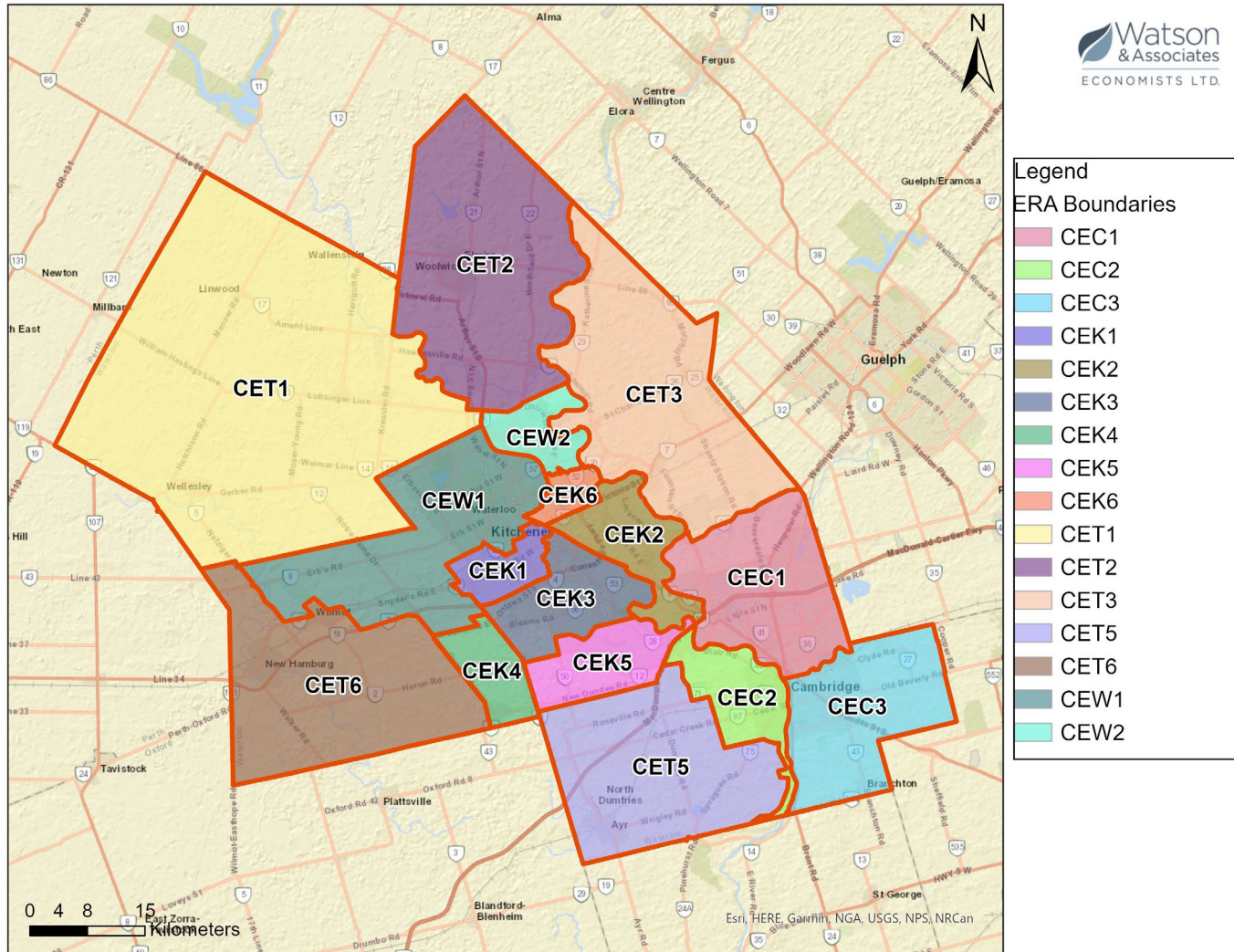


creeks, etc., or manufactured barriers such as major thoroughfares. The Ministry of Education's EDC Guidelines recommend that review areas be consistent with board review areas used for capital planning purposes and that they try to maintain consistency with review areas of subsequent EDC by-laws.

*Note: Review areas used in this EDC study (2026) are largely consistent with the school board's planning areas but have been altered from the planning areas used in the Board's long-term planning to account for EDC review areas or future development plans.*

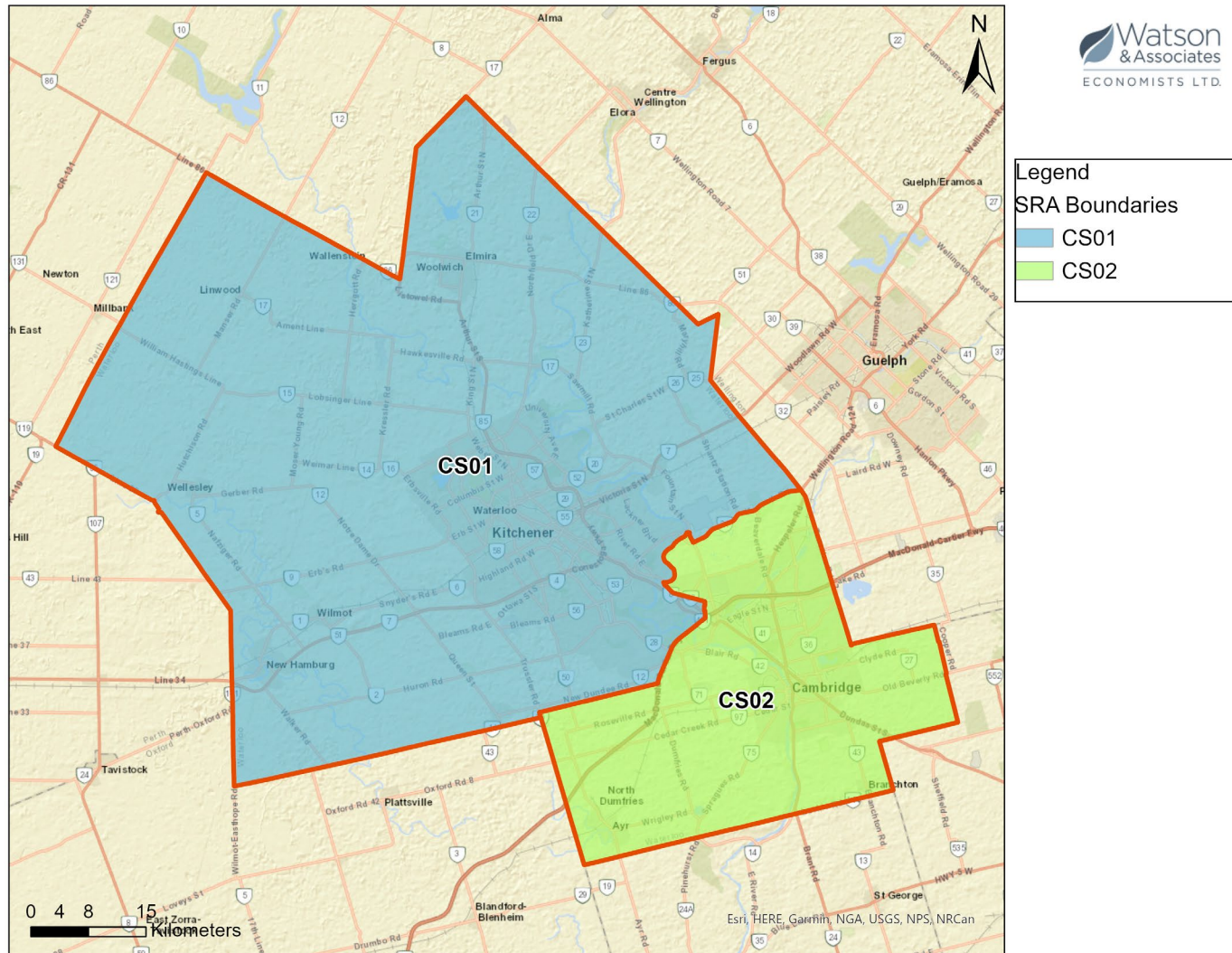


Map 1: Waterloo Catholic District School Board Elementary Education Development Charge Review Areas 2026  
Regional Municipality of Waterloo





Map 2: Waterloo Catholic District School Board Secondary Education Development Charge Review Areas 2026  
Regional Municipality of Waterloo





The review areas used in this background study are largely consistent with those used in the WCDSB’s long-term accommodation plans and previous EDC studies, with the exception that they follow existing attendance areas, including new schools and adjusted boundaries. For the purposes of calculating EDCs, the WCDSB has been divided into **16** review areas on the elementary panel. For the secondary panel, the WCDSB has been split into **two** secondary review areas.

Table 1-2: Waterloo Catholic District School Board Review Areas – Regional Municipality of Waterloo

Elementary Review Area		Secondary Review Area	
Name	Region	Name	
CEC1	North/Central Cambridge	CS01	North + West + Central
CEC2	Southwest Cambridge	CS02	East + South
CEC3	Southeast Cambridge + North Dumfries East		
CEK1	Kitchener Northwest		
CEK2	Kitchener East		
CEK3	Kitchener Central		
CEK4	Kitchener West (and part of Wilmot)		
CEK5	Kitchener South		
CEK6	Kitchener Northeast		
CET1	Wellesley & Woolwich Southwest		
CET2	Woolwich North		
CET3	Woolwich South		
CET5	North Dumfries West		
CET6	Wilmot		
CEW1	West + Central Waterloo		
CEW2	East Waterloo		

The EDC, when calculated on a review area basis, assumes that the combined OTG capacity of the existing (and approved) facilities located within the review area is the total available capacity. Determining board needs on a review area basis is premised on the following:

- Available space is determined by subtracting the Year 15 existing community enrolment number from the current OTG capacity figure.



- EDC-eligible pupils must fill any available surplus OTG capacity first.
- Pupils generated from new development above and beyond those that fill any available surplus space within the review area are net growth-related pupil place requirements and can potentially be funded using EDCs.
- New pupils residing in development areas that came from units built since the coming into force of the existing or most recently expired by-law and who are not accommodated in permanent structures identified in the previous background studies are to be identified as holding students and can now be included in determining the review area's net growth-related pupil places. (O. Reg. 20/98 as amended, section 7 (1) paragraphs 3.1, 3.2, 3.3, and 3.4.)



# Chapter 2

## The Education Development Charge By-law



## 2. The Education Development Charge By-law

### 2.1 Imposition of an Education Development Charge

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The passage of an EDC by-law gives school boards the authority to impose and collect EDCs for the purpose of acquiring and developing growth-related school sites. Each by-law has a maximum term of five years and must be passed within one year of EDC background study completion. Before a school board can proceed with an EDC by-law, it must receive confirmation in writing from the Ministry of Education acknowledging receipt of the background study and approving estimates of enrolment projections and future site needs contained in the background study.

Section 10 of O. Reg. 20/98 sets out the conditions that must be satisfied for a board to pass an EDC by-law, as follows:

- The Minister has approved the board's estimates of the total number of elementary and secondary pupils over each of the 15 years of the forecast period.
- The Minister has approved the board's estimates of the number of elementary and secondary school sites used by the board to determine the net education land costs.
- The board has demonstrated that the average elementary or secondary enrolment within its jurisdiction exceeds the board's elementary or secondary capacity; or the board's current EDC financial obligations exceed revenues reported in the EDC reserve fund.
- The board has prepared a background study and given a copy of the EDC background study relating to the by-law to the Minister and each board having jurisdiction within the area to which the by-law would apply.
- The board provides any information regarding the calculation of the EDC if requested by the Minister upon the review of the background study.

### 2.2 The Background Study

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An EDC background study must be completed by a school board that wishes to pass an EDC by-law. The purpose of the background study is to provide information on the



process and methodology for calculating an EDC, as well as the background and assumptions that support the estimated enrolment projections and site needs.

Subsection 257.61 (1) of the Act requires that “before passing an education development charge by-law, the board shall complete an education development charge background study.”

Subsection 257.61 (2) of the Act and O. Reg. 20/98 subsections 9 (1) and (2) set out the following information that must be included in an EDC background study:

Subsection 9 (1):

- Estimates of the anticipated amount, type, and location of new dwelling units for each year of the 15-year forecast period in the area in which the charge is to be imposed.
- The number of projected new pupil places because of new growth and the number of new school sites needed to provide accommodation for those students.
- The number of existing pupil places by school and the number of available spaces to accommodate the projected number of new pupil places.
- For every existing elementary and secondary pupil place in the board’s jurisdiction that the board does not intend to use to accommodate pupils from new growth, an explanation as to why the board does not intend to do so.

Subsection 9 (2):

- For each elementary and secondary school site, estimates of the net education land cost, the location of the site, and the area of the site (including the area that exceeds the maximum set out in section 2 of O. Reg. 20/98, and an explanation of whether the costs of the excess land are education land costs and if so, why).
- The number of pupil places the board estimates will be provided by the school to be built on the site, and the number of those pupil places that the board estimates will be used to accommodate new pupil places.

The EDC Guidelines suggest that school boards are required to provide the Ministry with a copy of the final background study at least 40 days prior to the anticipated by-law



passage date. In addition, the background study must be made available to the public at least two weeks prior to the legislated public meeting.

## 2.3 Public Meetings

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Before a school board can pass an EDC by-law, the legislation requires that the board hold at least one public meeting. The purpose of the meeting is to advise any interested stakeholders and the public at large of the board's intentions and address the proposed new EDC by-law. The public meeting also gives the community and stakeholders the opportunity to voice any issues or concerns they have regarding the proposed by-law.

The board is required to provide at least 20 days' notice of the meeting and must make the background study and the proposed new by-law available to the public at least two weeks in advance of said meeting. O. Reg. 20/98 states that notice of a public meeting can be given in two ways:

- To every owner of land in the area to which the proposed by-law would apply by personal service, fax, or mail.
- By publication in a newspaper that is, in the Secretary of the Board's opinion, of sufficiently general circulation in the area to which the proposed by-law would apply to give the public reasonable notice of the meeting.

If a school board already has an in-force EDC by-law in place, the board must hold an additional meeting to review the existing policies of the current EDC by-law. This part of the process is needed to fulfill the necessary requirements of the policy review process. It should be noted that this policy review meeting can be addressed by the board during its EDC public meeting.

The Board intends to hold public meetings to inform the public of the proposed new EDC by-law. The first two public meetings are scheduled for April 13, 2026. As outlined in the following notice, an additional public meeting to consider by-law passage is scheduled for April 27, 2026.



## **EDUCATION DEVELOPMENT CHARGES**

### **NOTICE OF PUBLIC MEETINGS**

#### **FIRST MEETING**

#### **POLICY REVIEW PUBLIC MEETING**

**Monday, April 13, 2026 @ 6:00 p.m. (WCDSB) and 7:30 p.m. (WRDSB)**

#### **IMMEDIATELY FOLLOWED BY:**

#### **SECOND MEETING**

#### **SUCCESSOR BY-LAW PUBLIC MEETING**

**Monday, April 13, 2026 @ 6:15 p.m. (WCDSB) and 7:45 p.m. (WRDSB)**

#### **THIRD PUBLIC MEETING**

#### **IN CONSIDERATION OF BY-LAW ADOPTION**

**Monday, April 27, 2026 @ 6:00 p.m. (WCDSB) and 7:30 p.m. (WRDSB)**

TAKE NOTICE that on April 13, 2026 the Waterloo Catholic District School Board (WCDSB) and the Waterloo Region District School Board (WRDSB) will each hold two public meetings, at the times specified above: the first pursuant to section 257.60 of the Education Act to review the current education development charge (EDC) policies of both Boards and to solicit public input, and the second pursuant to section 257.63 of the Education Act to consider the continued imposition of education development charges in the Region of Waterloo, the successor by-laws, and to inform the public generally about the EDC proposal of each Board.

AND TAKE NOTICE that on Monday, April 27, 2026, the WCDSB and the WRDSB will each hold a third public meeting to consider the enactment of successor EDC by-laws in the Region of Waterloo.

The meetings for the WCDSB will be held at 35 Weber St. W., Unit A, Kitchener, ON, N2H 3Z1.

The meetings for the WRDSB will be held at 51 Ardelt Ave., Kitchener, ON, N2C 2R5.

Should new by-laws be passed, collection of EDCs pursuant to such by-laws may commence on June 1, 2026.

All interested parties are invited to attend the meetings, virtually or in person. Any person who attends any of the meetings may make a representation to the Boards in respect of the policies and proposed by-laws. All submissions received in writing and those expressed at the public meetings will be considered prior to the enactment of an EDC by-law.

The WCDSB delegation process is available at:

<https://www.wcdsb.ca/about-us/meeting-information/>

The WRDSB delegation process is available at:

<https://www.wrdsb.ca/trustees/become-a-delegate>



A Policy Review Document setting out the Boards' respective policies for the current EDC by-laws as well as the EDC Background Study required under section 257.61 of the Education Act (and the proposed EDC by-laws) setting out each Board's EDC proposal will be available on the Boards' websites.

[www.wcdsb.ca/about-us/cs/planning/](http://www.wcdsb.ca/about-us/cs/planning/)

[www.wrdsb.ca/planning/education-development-charges/](http://www.wrdsb.ca/planning/education-development-charges/)

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Waterloo Catholic District School Board

Scott Miller  
Director of Education and Secretary of  
the Board  
Waterloo Region District School Board



## Stakeholder Participation

In addition to the legislated public meetings, the Ministry encourages school boards to include relevant stakeholders in the EDC process and discussions. Local developers, development associations, and municipalities should be contacted in advance of the public meetings to ensure they are aware of the proposed EDC and bring to light any potential issues, etc. It is essential that stakeholders are part of the process and that the discussions always remain transparent to help ensure a smooth passage of the EDC by-law.

Board staff were invited to attend a homebuilder liaison meeting in late 2025 to talk about EDCs and the forthcoming review. A stakeholder session is being planned for early spring for both regional and municipal stakeholders, as well as members of the development industry.

## Exemptions

The EDC by-law is subject to certain statutory exemptions for both residential and non-residential collection. The exemptions for residential development address residential intensification and the replacement of units. If a new unit is added to an existing dwelling unit, for example a single detached unit is converted to a duplex, the additional unit is exempt from EDCs. Section 3 of O. Reg. 20/98 sets out the classes of residential buildings and the maximum number of dwelling units that can be added under the exemption.

The legislation also allows for exemptions for the replacement of residential units when the unit has been destroyed by fire, demolition, or otherwise, or has been rendered uninhabitable, subject to certain conditions prescribed under section 4 of O. Reg. 20/98.

Non-residential statutory exemptions deal similarly with additions/enlargements of space and the replacement of existing non-residential space that has been destroyed. A non-residential development that includes the enlargement of existing industrial space, up to 50% of the GFA of the existing development, is exempt from EDCs as per section 257.55 of Division E of the *Education Act*. The replacement of non-residential building space is exempt from EDCs if the existing space was destroyed by fire, demolition or otherwise, or has been rendered uninhabitable, subject to certain conditions in section 5 of O. Reg. 20/98.



In addition to the exemptions mentioned, the legislation allows for a limited non-residential exemption for certain institutional developments. Section 257.54 (5) of the *Education Act* stipulates that, “No land, except land owned by and used for the purposes of a board or municipality, is exempt from an EDC under a by-law passed under subsection (1) by reason only that it is exempt from taxation under section 3 of the *Assessment Act*.”

School boards may also decide to impose their own non-statutory exemptions to certain developments, both residentially and non-residentially. These types of exemptions may be for developments like seniors’ housing, social housing, or recreational developments. Non-statutory exemptions are entirely at the discretion of the board and any EDC revenues lost as a result cannot be recovered.

### **Expiration**

A school board can specify any date as the expiration date of the EDC by-law if the term of the by-law does not exceed five years. The exception to this rule is that the EDC by-law of one school board automatically expires on the same date as an existing by-law of a coterminous school board if the by-laws are in force in any part of the same area. Section 17 of O. Reg. 20/98 prescribes the conditions dealing with this special rule for the expiry of a by-law.

### **Collection**

The EDC is collected by local municipalities on behalf of the school boards at the time a building permit is issued. The funds are deposited into an EDC reserve fund. The municipality, under the legislation, cannot issue a building permit if the EDC has not been paid. In addition to collecting the charge and transferring the monies to the school boards, municipalities are also required to provide the boards with detailed reports respecting all EDC transactions (section 20 of O. Reg. 20/98). At a minimum, each report should cover the total EDCs that have been collected, the number of building permits issued (or GFA for non-residential), any exemptions granted, and any permits that were issued without an EDC being paid.

The municipalities do not receive any remuneration for collecting EDCs on behalf of the school boards; however, municipalities are allowed to retain any interest earned on the monthly EDC balances.



## 2.4 Appeals and Amendments

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### Appeals

The EDC by-law can be appealed by any individual or organization in accordance with the provisions of the *Education Act*. Sections 257.64 to 257.69 of the Act outline the legislation dealing with an appeal of an EDC by-law. The by-law is subject to appeal for a maximum of 40 days after the by-law has been passed. The school boards must provide a written notice that an EDC by-law has been passed (within 20 days of passage) and this notice must include information on how to file an appeal.

An appeal of an EDC by-law goes to the Ontario Land Tribunal (OLT), formerly known as the Local Planning Appeal Tribunal, and before that as the Ontario Municipal Board, for a decision. All appeals must be filed in writing with the secretary of the school board within the allotted time. The reasons for the appeal must be included in the notice. It is the responsibility of the secretary of the school board to forward a copy of the Notice of Appeal to the OLT within 30 days after the last day of the appeal period. In addition to the Notice of Appeal, the secretary must provide:

- A copy of the by-law certified by the secretary;
- A copy of the background study;
- An affidavit or declaration certifying that notice of the passing of the by-law was provided in accordance with the *Education Act*; and
- The original or true copy of all written submissions and material relevant to the by-law.

After hearing an appeal, the OLT may decide to:

- Dismiss the appeal in whole or in part;
- Order the board to repeal or amend the by-law; or
- Repeal or amend the by-law itself.

If the by-law is repealed, EDCs that have already been paid must be refunded. If the by-law is amended and the amended charge is lower than the original charge, the difference must be refunded. All refunds are due within 30 days of the by-law being repealed or amended. While the OLT does have the power to repeal or amend the by-



law, it is not able to increase the quantum of the charge, remove or reduce the scope of discretionary exemptions, or change the expiration date of the by-law.

## **Amendments**

The EDC legislation gives school boards the authority to amend their by-law. Section 257.70 (1) of the *Education Act* states that, “Subject to subsection (2), a board may pass a by-law amending an education development charge by-law.” There are certain limitations to an EDC amendment, specifically laid out in section 257.70 (2) of the Act, as follows:

“(2) Each of the following amendments to an education development charge by-law may only be passed once in the one-year period immediately following the coming into force of the by-law and in each subsequent one-year period:

- Increase the amount of an education development charge that will be payable in any particular case.
- Remove, or reduce the scope of, an exemption.
- Extend the term of the by-law.”

There are various reasons why school boards may feel the need to amend their by-law. School boards may be paying more for school sites than what was estimated in the EDC and may need to increase their land cost assumptions, or they may need to change a discretionary exemption. The board does not need Ministry approval to pass an amending by-law; however, boards are required to provide proper notice that they are proposing an amendment and of the amendment itself. Boards are also required to ensure that the original EDC background study is available, as well as any additional information that would explain the reason for the amendment. A public meeting is not required to pass an amending by-law, but it is recommended.

In 2021, in response to feedback received from representatives of the local homebuilding industry, the WCDSB adopted a resolution to annually monitor land values and report to the Board on any need to amend the by-law in accordance with section 257.70(2). The WCDSB amended its current by-law in 2022 and reports for information have been received annually where no rate change was supported.



# Chapter 3

## The Process and Methodology of Calculating an Education Development Charge



### 3. The Process and Methodology of Calculating an Education Development Charge

The following chapter will outline the procedures and methodologies utilized to calculate the EDC. As mentioned earlier in this report, the EDC calculation is formulaic and technical in nature and encompasses three main components: demographic projections, determination of need (new school sites), and the associated costs.

#### 3.1 Eligibility

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School boards must meet certain criteria to be eligible to impose EDCs. The first criterion pertains to the board's average projected enrolment compared to its OTG capacity. The second set of criteria, available only to school boards with an existing in-force by-law, deals with outstanding EDC financial obligations.

##### Capacity Criteria

If a school board's average elementary or secondary enrolment on a jurisdiction-wide basis over the five years following the proposed by-law passage is greater than the board's elementary or secondary OTG capacity, then it is eligible to impose an EDC. Qualification on either panel allows the board to impose EDCs throughout its jurisdiction for both elementary and secondary new school sites. Form A of the EDC submission sets out the board's projected average daily enrolment over the proposed five-year term of the EDC by-law (2026/27 to 2030/31), as compared to the board's OTG capacity on both the elementary and secondary panels.

The board's OTG capacity for the EDC is based on the Ministry-approved permanent capacity, according to the Education Capital Information System, on the proposed date the new by-law is to come into force. Additional adjustments may be made to the capacity figure used in the study, in consultation with Ministry staff and for circumstances that include the following:

- OTG capacity of schools that are transferred from one panel to the other within 12 months of by-law passage may be attributed to the panel for which the school will be used after the transfer is complete. Boards must have passed a resolution for this to take effect.



- The capacity of all schools or additions under construction and that are planned for opening within 12 months of the by-law coming into force is to be included in the capacity determination.
- Purpose-built space that cannot be reasonably used to accommodate pupils from new growth may be excluded from the permanent capacity determination.
- The capacity of a leased school must be included if the school has a “New Pupil Place” capacity attributed to it. The “New Pupil Place” capacity is the capacity used in the determination of Ministry grants.
- Any schools that have been closed (in accordance with the board’s school closure policy) may be excluded from the permanent capacity. In addition, if a school is scheduled to close during the tenure of the by-law (with board-passed resolution), then the capacity may also be excluded.

The permanent **existing** capacity for the WCDSB is **18,880** on the elementary panel and **8,275** on the secondary panel. The WCDSB meets the capacity trigger on both panels. The WCDSB’s five-year average elementary projected enrolment is **21,494**, compared to the EDC capacity of **18,880** (including new facilities), resulting in a deficit of **2,614** spaces. On the secondary panel, the WCDSB five-year average projected enrolment is **9,292**, compared to the EDC capacity of **8,275**, resulting in a deficit of **1,017** spaces.

### **Financial Obligations**

A school board that has an existing EDC by-law in place and has outstanding financial obligations related to its existing by-law that exceed the balance of the EDC reserve fund is eligible to impose EDCs. It is possible for a board to have sufficient capacity to accommodate projected enrolment yet still be obligated to pay for sites that have been purchased as a result of a growth-related need. Outstanding financial obligations can result from a board not collecting enough revenue due to growth shortfalls or an increase in land prices, or from a board that has purchased school sites earlier than what was projected in the background study.

This financial obligation eligibility trigger was added to the original capacity trigger criterion with an amendment to O. Reg. 20/98 and came into force on March 12, 2002.



For school boards to qualify under this trigger, an EDC financial obligation must be demonstrated in the background study, including the following required information:

- The board must have a previous by-law in effect after September 1, 1999.
- Funds borrowed from the EDC reserve fund must be reconciled back.
- Copies of Appendix D1 and D2 must be provided.
- A transaction history of EDC financial activity must be provided from the last Appendix D1 and D2 statements to the proposed by-law implementation.
- A repayment schedule outlining the elimination of the EDC financial obligation must be provided.

The EDC reserve fund must be estimated to the day before the new by-law passage is considered. Based on actual and estimated revenues and expenditures provided by the school board, the WCDSB will have an estimated reserve fund surplus of **\$2,953,192** in the Regional Municipality of Waterloo By-law Area at the time of by-law implementation.

**Form A from the EDC Ministry Submission for the by-law area of the Board can be found as Figure 3-1. Section A2 of the Ministry EDC forms outline the Board's proposed reserve fund balance at the time of by-law renewal.**



Figure 3-1: Waterloo Catholic District School Board – Form A  
Regional Municipality of Waterloo

**Waterloo Catholic District School Board**  
**Education Development Charges Submission 2026**  
**Form A - Eligibility to Impose an EDC**

**A.1.1: CAPACITY TRIGGER CALCULATION - ELEMENTARY PANEL**

Elementary Panel	Projected Elementary Panel Enrolment						Elementary Average Projected Enrolment less Capacity
	Year 1	Year 2	Year 3	Year 4	Year 5	Average Projected Enrolment Over Five Years	
Board-Wide EDC Capacity	2026/2027	2027/2028	2028/2029	2029/2030	2030/2031		
18,880.0	20,659	21,147	21,526	21,892	22,248	21,494	2,614

**A.1.2: CAPACITY TRIGGER CALCULATION - SECONDARY PANEL**

Secondary Panel	Projected Secondary Panel Enrolment						Secondary Average Projected Enrolment less Capacity
	Year 1	Year 2	Year 3	Year 4	Year 5	Average Projected Enrolment Over Five Years	
Board-Wide EDC Capacity	2026/2027	2027/2028	2028/2029	2029/2030	2030/2031		
8,275.0	8,760	8,953	9,290	9,606	9,851	9,292	1,017

**A.2: EDC FINANCIAL OBLIGATIONS**

<b>Total Outstanding EDC Financial Obligations (Reserve Fund Balance):</b>	<b>\$ 2,953,192</b>
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## 3.2 Demographic Projections

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The demographic projections respecting school enrolment and housing and population growth form an important basis for the entire EDC analysis. These projections ultimately determine eligibility, need, and the final quantum of the charge. The housing unit forecasts contained in this study are consistent with the most recent regional forecast available at the time of the study. The background, methodologies, and overviews of both the enrolment and housing forecasts can be found in Chapter 4 of this report.

The demographic projection requirements of the EDC consist of three distinct components: projecting the number of annual building permits that will be issued for new dwelling units and new non-residential space, projecting enrolment of the existing community, and projecting enrolment from new housing growth.

### New Dwelling Units

The number of new dwelling units in the area of the EDC by-law must be estimated for each of the next 15 years. The forecast is set out by three types of development, low density (single and semi-detached houses), medium density (townhouses), and high density (apartments) and is broken down by the school board review areas that were outlined earlier in this report in section 1.4.

The forecast is set out by varying types of development for two reasons. The first is that different types of development produce school-aged children in different ways. Lower-density developments typically produce more school-aged children than do apartments; however, recent demographic data shows that gap is closing. Defining various types of development allows for greater accuracy when projecting the number of new pupils arising from new developments. The second reason is to be able to calculate a differentiated charge should the Board choose to do so. The Board can charge a uniform EDC rate across all types of development, meaning that the EDC is one rate for a single detached unit or an apartment, or the Board can choose to charge separate rates depending on the type of development.

There are certain situations, as defined by the legislation, where specific developments are exempt from EDCs, such as housing intensification. The forecast of **net new dwelling units** should ensure that these exempt units are factored into any forecast and excluded.



## Existing Community Projections and Projections of New Pupils

The enrolment projections required to calculate EDCs must be made up of two distinct projections, one for the existing community and one for pupils from new housing growth. This is done because ultimately the total number of growth-related pupils must be offset by any available pupil places that are not required by pupils of the existing community in Year 15 of the forecast. The existing community projection must estimate, by school, the number of students for 15 years, based on the number of existing students today and assuming no additional new housing growth. The board's total OTG capacity of the review area (as of by-law inception), less the projected number of existing community pupils in the review area in Year 15, is the board's **total available space**.

The determination of pupils from new development is based on the aforementioned housing forecast and the use of pupil yield factors. Pupil yields are mathematical representations of the number of school-aged children who will be generated by a particular dwelling over the planning forecast and who will attend a particular school board. Pupil yields used in this analysis are based on Statistics Canada data and board historical enrolment information. Multiplying the pupil yield factors by the appropriate type of development in the net new dwelling forecast determines the projected pupils from new development.

To determine the total **net growth-related pupil place requirements**, the available pupil places (total available space referenced above) must be subtracted from the total pupils projected from new development. Enrolment projections and the determination of net growth-related pupil places can be done on a jurisdiction-wide basis or on a review area basis. The EDC analysis in this study is based on a review area approach.

### Site Needs

The final "planning" or "forecasting" step in the EDC process is to determine the board's site needs, specifically the number, location, and size of sites for new growth-related schools. The calculation of net growth-related pupil place requirements ultimately determines the number of necessary sites and their size. The regulation governing the EDC provides a table of maximum sizes, based on the number of pupil places to be constructed. These tables can be found on the following page.

While the calculations shown in the tables ultimately determine the amount/size of land required for new school sites, the legislation also recognizes that there may be



situations in which the necessary site for a new school may exceed the size specified in the table. For example, a board may need a larger site to accommodate certain municipal requirements or Ministry initiatives. Should a site exceed the legislative requirements, justification must be included in the EDC background study.

Table 3-1: Elementary School Maximum Area to Pupils

Number of Pupils	Maximum Area (acres)
1 to 400	4
401 to 500	5
501 to 600	6
601 to 700	7
701 or more	8

Table 3-2: Secondary School Maximum Area to Pupils

Number of Pupils	Maximum Area (acres)
1 to 1,000	12
1,001 to 1,100	13
1,101 to 1,200	14
1,201 to 1,300	15
1,301 to 1,400	16
1,401 to 1,500	17
1,501 or more	18

Form G of the Ministry EDC Forms submission provides specific details on each site the board is proposing to acquire to construct new schools. On a site-by-site basis, Form G provides information on the general location of the site (by review area or greater detail, if available), the proposed size of the new school, the approximate timing of site purchase, and the percentage of the site that is considered EDC eligible. The Ministry also recommends that proposed site purchases for new schools be consistent with the board's long-term accommodation plans.



### 3.3 Growth-Related Net Education Land Costs

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The planning or forecasting component of the EDC analysis is critical to determining the overall EDC-eligible needs of the Board. To finalize the calculation process of the EDC, these accommodation needs must be translated into financial requirements. The analysis in the previous section determined the total growth-related pupil needs and the amount of land (in acres) that will be required to accommodate those pupils. EDC-eligible expenses are determined by attaching costs to acquire and service the land needed.

Land acquisition costs have been determined by qualified appraisers; the methodologies used and relevant data can be found in Chapter 5 of this report. Servicing costs are based on historical costs provided by the Board for recently developed sites. Once costs for each site have been finalized, the next step is to determine the percentage of each site that is EDC eligible. This is based on the percentage of net growth-related students that make up the total capacity of the proposed new school. For example, if the proposed new school had a capacity of 450, and 400 of the spaces were accounted for by new growth-related pupils, then the site would be 88.88% eligible for EDCs ( $400/450 = 88.88\%$ ).

In addition to site acquisition and servicing costs, other EDC-eligible expenses can be included in the analysis. Examples of other EDC-eligible costs include:

- Interest and borrowing costs related to site acquisition;
- Land escalation costs;
- Costs related to the preparation and distribution of EDC background studies;
- Costs related to studies of land being considered for acquisition (environmental assessments);
- Costs to service/prepare land for construction (grading, service lines, etc.); and
- Alternative projects.

#### **Outstanding Financial Obligations**

In addition to the costs that have been outlined above, any outstanding financial obligations from previous by-laws are also eligible education land costs. A negative balance in the Board's EDC reserve fund, established for the area to which the proposed by-law will apply, is considered an outstanding financial obligation and can be



added to the total net education land costs. It should be noted that if the Board has a positive balance in its EDC reserve fund, these funds must be used to defray any EDC-eligible expenditures. The total eligible costs are referred to as the **total growth-related net education land costs** as presented in Form H.

### 3.4 Determination of the Charge

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Once the total growth-related net education land costs have been determined, certain prescribed steps must be followed to determine the actual quantum of the EDC. As discussed in Chapter 2, the legislation allows school boards to determine the type of EDC they will impose. Boards can impose EDCs on residential or non-residential developments and can also charge a uniform rate for all types of development or differentiate the rate based on dwelling unit type.

#### Apportionment of Land Costs

The legislation allows school boards to allocate up to 40% of their education land costs to non-residential development. If a school board had a non-residential component to its EDCs, then the land costs would be multiplied by whatever percentage the board deemed to be apportioned to non-residential development. For example, if the total land costs were estimated to be \$1 million and the non-residential allocation was 10%, then the **non-residential growth-related net education land costs** would total \$100,000. The remaining balance would make up **the residential growth-related net education land costs** (as presented in Form H).

To determine the residential charge (assuming a uniform charge), the total residential growth-related net education land costs are divided over the projected number of net new dwelling units assumed in the EDC forecast over the next 15 years. The result is the amount of the uniform residential EDC per dwelling unit. If charges are to be imposed on non-residential development, they can be calculated in two ways. If the board chooses to use a non-residential forecast of GFA, then the total non-residential growth-related net education land costs are divided by the estimated GFA of proposed non-residential developments. The board can also choose to use a non-residential forecast of estimated declared values, where the non-residential land costs are divided by the projected declared values and multiplied by 100 to get a non-residential charge.



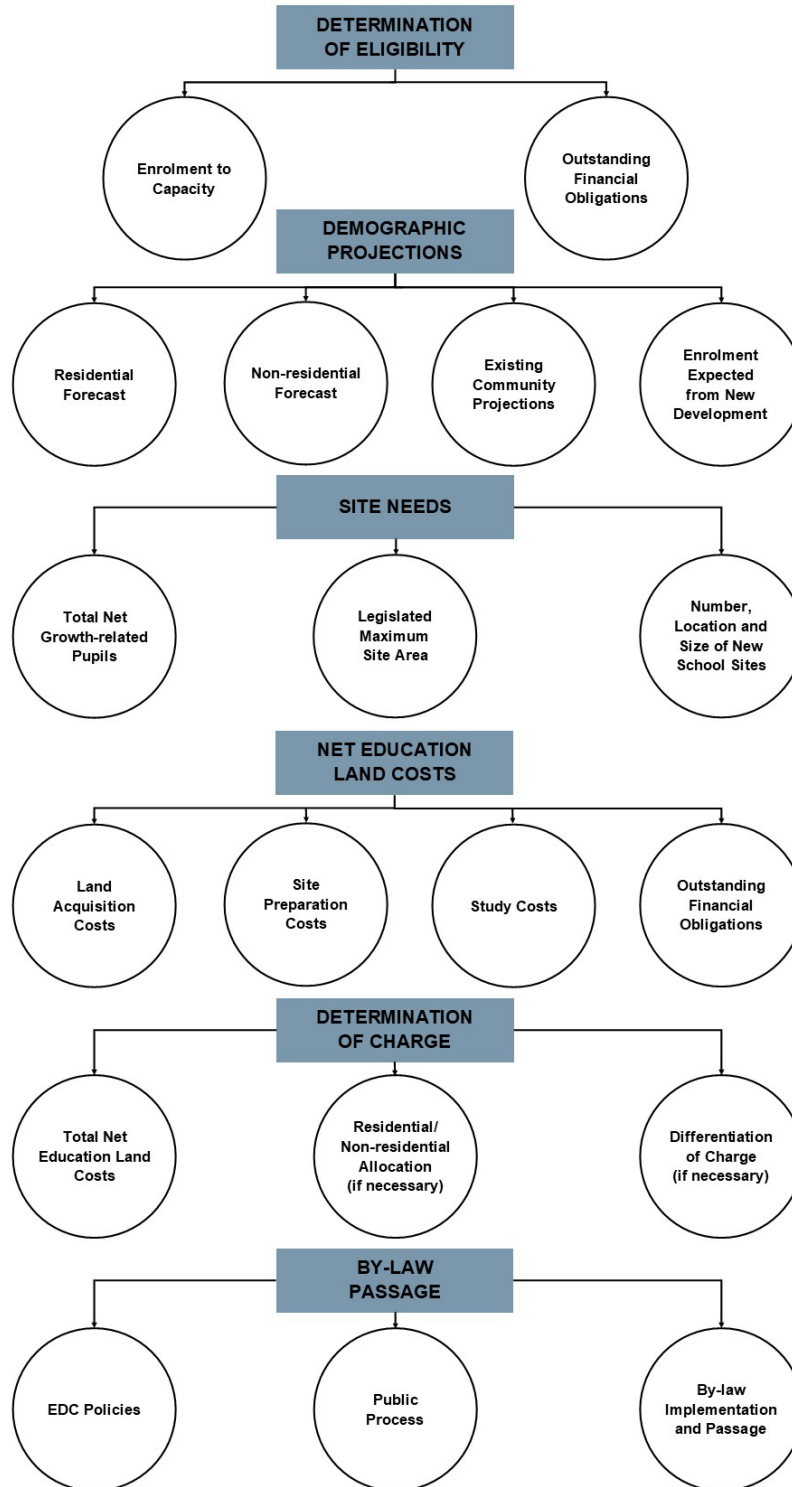
Once the residential charge is determined, it can be charged uniformly across all types of development or different rates can be charged depending on the types of units being built. If the EDC is applied in a uniform manner, then the total residential land costs are simply divided over the estimated net new dwelling units as described earlier. If the board chooses to impose a differentiated EDC, then the charges are apportioned based on different unit types producing different amounts of pupils. Boards may choose to define developments as they wish (i.e., low density, high density, condominiums, apartments, single family, etc.), but are encouraged to remain as consistent as possible with categories used by the municipalities impacted by the by-law.

A distribution factor is determined by the distribution of growth-related pupils amongst the various unit types defined by the board. For example, if 100 students were from low-density developments, 50 from medium-density developments, and 10 from high-density developments, the distribution factors would be 62.5% for low density (100/160), 31.25% for medium density, and 6.25% for high density. These distribution factors are then multiplied by the total residential land costs to determine the apportioned residential land costs by development type. Each separate amount is then divided by the number of net new units for the particular development type to arrive at the **differentiated residential EDC per unit by development type**.

**A flow chart detailing the EDC process can be found on the following page. In addition, the Ministry EDC Forms, which detail the calculations required to determine the EDC, can be found in Appendix A at the end of this report.**



# EDC Process and Methodology





# Chapter 4

## Demographic Projections



## 4. Demographic Projections

As discussed earlier in this report, the demographic projections form the backbone of the EDC analysis in that they are used to determine eligibility, need, and ultimately the quantum of the charge itself. The demographic projections for an EDC consist of both forecasts of new housing development and projections of school enrolment. Projections of both new housing and enrolment must be provided annually for a 15-year period following by-law imposition.

**The following chapter provides the methodology and background for the demographic projections, along with the results of those projections for the Regional Municipality of Waterloo by-law area.**

### 4.1 The Residential and Non-Residential Growth Forecast

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#### 4.1.1 Residential Growth Forecast

The residential growth forecast for the EDC is critical to the analysis because of the direct link between new homes and new pupils for the school board. In addition to determining a board's needs, the number of net new projected units in the forecast is what the total net education land costs are divided by to determine the final quantum of the residential charge. The dwelling unit forecast contained in this study provides a projection of the number of units on an annual basis for the next 15 years by low- (singles/semis), medium- (townhouses), and high-density (apartments) allocations. O. Reg. 20/98 subsection 7 (1) states that a board must "estimate the number of new dwelling units in the area in which charges are to be imposed for each of the 15 years immediately following the day the by-law comes into force."

Housing development and occupancy patterns have changed significantly over the last decade. Housing developments are offering more choice in terms of density, including singles, townhouses, and apartments, as well as developments that cater to specific lifestyles or age groups (retirement residences, affordable housing). Recent policy changes by the provincial government, such as the new *More Homes Built Faster Act (2022)*, mandate that future developments have more units on less land, increasing the likelihood of more urban-type developments and infill projects. The combination of new initiatives, societal shifts in housing, and change in the economic landscape has posed unique challenges for municipalities in the area.



The development projections contained in this study for the Regional Municipality of Waterloo are derived from the Region of Waterloo Draft Provisional Population, Housing and Employment forecast, 2021-2051 (January 2026). Over time and due to the rapidly changing planning landscape (change in local and provincial legislation), the Board will continue to monitor growth-related metrics supplemented with other relevant data garnered from historical building permit issuance, small area development plans, and conversations/meetings with local planning departments, and will revise forecasts as needed.

### **Regional Municipality of Waterloo By-law Area**

Municipal building permit data indicates that the Regional Municipality of Waterloo's by-law area averaged roughly 4,527 new-unit occupancies between 2021 and 2025, an increase from the average of 4,471 units recorded between 2016 and 2020. The increase is attributable to a consistent number of units in 2021, 2023, and 2025. Residential building activity has varied considerably over the past five years, ranging from a low of 3,285 new units in 2024 to a high of 5,254 units in 2021, a difference of 1,969 units annually. After the 2021 peak, building permit issuance declined to 4,281 units in 2022, increased reached 5,220 units in 2023, then declined again in 2024, before rising to over 4,000 units in 2025.

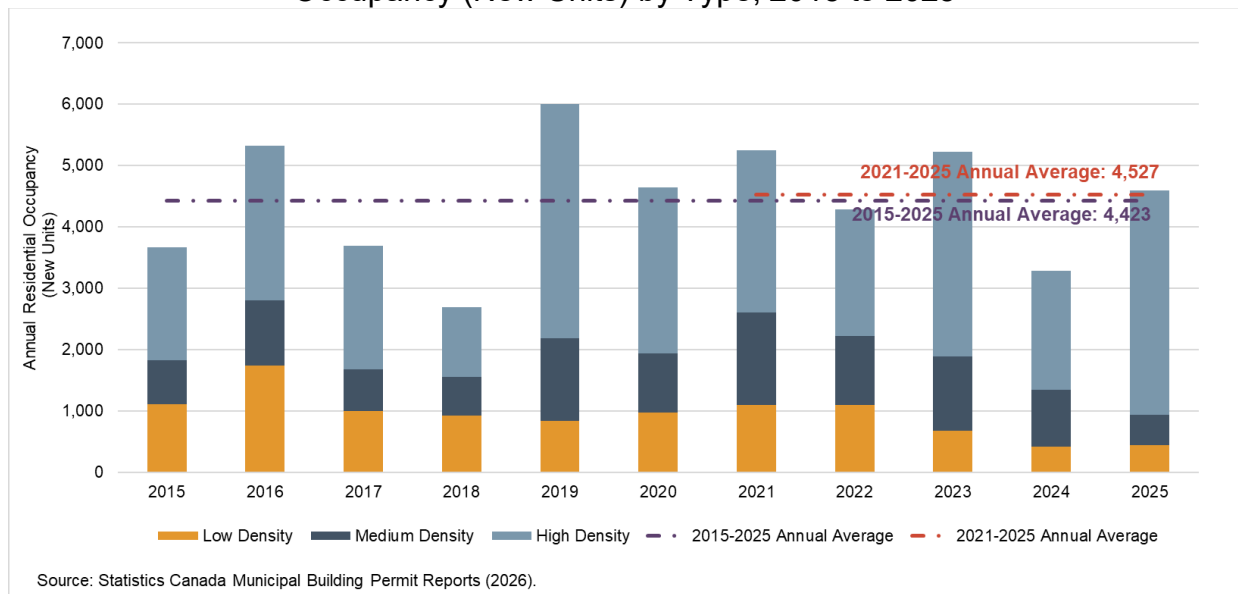


Table 4-1: Regional Municipality of Waterloo By-law Area Historical Building Permit Occupancy (New Units)

Year	Area	Total
2015	Regional Municipality of Waterloo	3,662
2016	Regional Municipality of Waterloo	5,328
2017	Regional Municipality of Waterloo	3,696
2018	Regional Municipality of Waterloo	2,688
2019	Regional Municipality of Waterloo	6,005
2020	Regional Municipality of Waterloo	4,639
2021	Regional Municipality of Waterloo	5,254
2022	Regional Municipality of Waterloo	4,281
2023	Regional Municipality of Waterloo	5,220
2024	Regional Municipality of Waterloo	3,285
2025	Regional Municipality of Waterloo	4,595
-	2015-2025 Regional Municipality of Waterloo By-law Area Total	48,653
-	2015-2025 Average	4,423
-	2021-2025 Average	4,527

Source: Derived from Statistics Canada Municipal Building Permit Reports (2026).

Figure 4-1: Regional Municipality of Waterloo By-law Area Residential Building Permit Occupancy (New Units) by Type, 2015 to 2025





Local and regional growth forecasts for the Regional Municipality of Waterloo anticipate substantial expansion over the coming decades, with an average of about 68,187 new dwelling units projected annually from 2026 to 2040 (the 15-year EDC forecast horizon). Building permit data issued by the Region between 2015 and 2025 shows that approximately 21% of permits were for low-density units (singles and semis), 22% for medium-density units, and 57% for high-density units. Looking ahead, growth is expected to shift slightly, with 22% of new development occurring in low-density forms, 30% in medium-density, and 48% in high-density development.

Table 4-2: Regional Municipality of Waterloo By-law Area Residential Forecast, 2026 to 2040

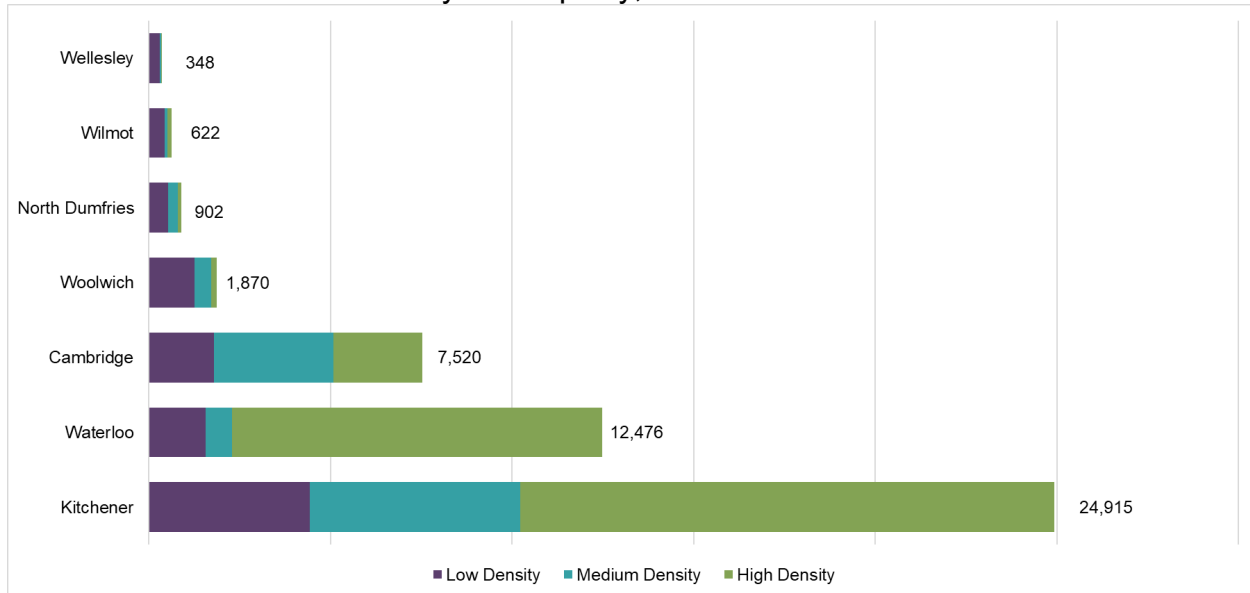
Unit Type	# of Units	% By Density
Low Density (Singles/Semis)	15,019	22%
Medium Density (Townhouses)	20,512	30%
High Density (Apartments)	32,656	48%
<b>Total</b>	<b>68,187</b>	<b>100%</b>

Source: Derived from the Region of Waterloo Draft Provisional Population, Housing and Employment forecast, 2021-2051, January 2026.

Over the last decade, growth across the Regional Municipality of Waterloo has not been distributed evenly among the local municipalities. Between 2015 and 2025, the City of Kitchener accounted for the largest share of housing development, receiving 24,915 building permits, or 51% of all activity in the region. The City of Waterloo received 26% of permits (12,476), while the City of Cambridge received 15% (7,520 permits). In comparison, the Township of Woolwich received 4% of regional residential growth (1,870 permits). The Township of North Dumfries received 2% (902 permits), the Township of Wilmot received 1% (622 permits), and the Township of Wellesley also received 1% (348 permits). These differences are illustrated in Figure 4-2. Trends are expected to remain consistent throughout the 15-year projection period. The City of Kitchener is anticipated to receive more than 40% of future residential unit development, while the City of Waterloo is forecast to receive 21% and the City of Cambridge is expected to receive more than 20%. North Dumfries and Wilmot are each projected to receive approximately 2% of residential units over the 2025 to 2039 period, and Wellesley is expected to receive 1%, as shown in Figure 4-3.

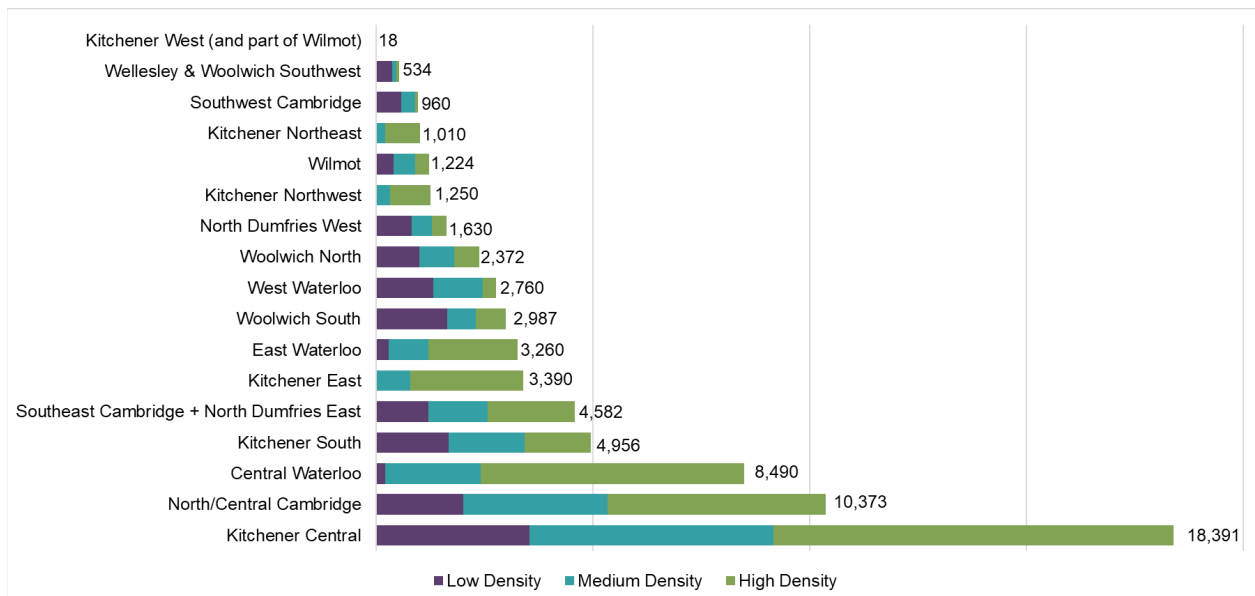


Figure 4-2: Regional Municipality of Waterloo By-law Area Historical Building Permits by Municipality, 2015 to 2025



Source: Derived from Statistics Canada Municipal Building Permit Reports (2026).

Figure 4-3: Regional Municipality of Waterloo By-law Area Residential Forecast, 2026 to 2040, by Review Area/Municipality



Source: Derived from the Region of Waterloo Draft Provisional Population, Housing and Employment forecast, 2021-2051, January 2026.



As noted earlier, the final growth forecast for the EDC Regional Municipality of Waterloo by-law area for the WCDSB is based on the aforementioned data and totals **68,187** new units that are forecast to be built over the next 15 years. Of these new units, **22%** of new development is estimated to be low-density, **30%** medium-density, and **48%** high-density. While the forecast averages **4,546** units per year for the 15-year EDC term, the first five years of the forecast will average slightly lower new builds at **3,072** units per year. Forecasts for the Board by elementary review area and density type can be found as part of the Ministry Forms package in Appendix A.

To account for the intensification of units with limited exemptions from EDCs, the projections were adjusted to derive the “net” new units housing forecast. This adjustment is intended to estimate the number of units in the forecast that will be created by intensification – transforming an existing single-family home into duplex/apartment-type units. The overall forecast was reduced by approximately 2.4% to estimate the number of exempt units, resulting in a projection of **66,546** net new units, as shown on Form C of the Ministry Forms package.

#### **4.1.2 Non-Residential Growth Forecast**

The non-residential growth forecast provides a basis for calculating a non-residential EDC, should boards elect to impose such a charge. O. Reg. 20/98 subsection 7 (11) states that, “If charges are to be imposed on non-residential development, the board shall determine the charges, which shall be expressed as a rate to be applied to the board-determined GFA of the development and shall satisfy the following requirements...” The non-residential forecasts contained in this report are projections of GFA and have been derived from the same sources as the residential forecasts, including local and regional forecasts.

The non-residential forecast for the Regional Municipality of Waterloo totals **59,538,043** square feet of GFA over the next 15 years. As with the residential forecast, assumptions must be made respecting certain exemptions of GFA. Industrial additions (up to 50% of existing floor area) and certain institutional properties (municipal and school board properties) are exempt under the legislation. Utilizing historical Statistics Canada data on non-residential construction by type, **15,768,436** square feet (approximately 26.5%) were exempt from this forecast and the “net” new non-residential forecast totals **43,769,607** square feet of GFA. The non-residential projections contained in this study for the Regional Municipality of Waterloo are derived from the Region of Waterloo Draft Provisional Population, Housing and Employment forecast, 2021-2051, January 2026.



## 4.2 Enrolment Projections

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Enrolment projections for the purposes of the EDC analysis are completed as two separate components: enrolment of the existing community and enrolment expected from new housing growth. The enrolment projections of the existing community are based on a scenario of no new housing growth and project enrolment of the existing population. The projections of enrolment from new housing focus on pupils that are generated from expected new housing developments. EDC-eligible growth-related pupils must be offset by any available space in the existing community, hence, the necessity of examining enrolment projections utilizing the two separate components.

Enrolment projections have been prepared for each review area within the Regional Municipality of Waterloo. The existing community projections have been prepared for the Board's schools contained in the EDC analysis. The projections of enrolment from new housing growth are provided on a review area basis.

The enrolment projections also assume that students are accommodated in their home attendance areas. This means that any students currently in a holding situation who are attending a school outside their home school boundary are returned to their home boundary. Holding situations typically arise when students in a development area await new school construction and are "held" in nearby schools until the new school is open. Situations in which students are permanently accommodated outside their home areas (e.g., attending an outside school as part of a special program) are not affected.

### Methodology

The prediction of school enrolment involves the consideration of a wide range of factors. There are three common methods of enrolment projection: rate of growth, enrolment ratios, and grade transition. The rate of growth method assumes that past rates of enrolment growth or decline will carry forward. In today's changing demographic and economic landscape, this method of enrolment forecasting is unreliable. The enrolment ratio method looks at historical ratios of school enrolment compared with the overall population, and then carries forward these ratios or makes assumptions about new ratios and applies them to a population forecast. The grade transition method examines historical progression rates from grade to grade and makes assumptions about the retention of grades from one year to the next.



Watson & Associates Economists Ltd. (Watson) used a combination of the latter two methodologies – enrolment ratio and grade transition – in conjunction with robust demographic background data and historical Board enrolment to produce the enrolment forecast for the EDC. The enrolment projection methodology focuses on the relationships between demographic trends and actual historical enrolment of the Board. The basis of the assumptions for future trends comes from the analysis of these historical relationships.

Pupils residing in development areas that are not accommodated in permanent structures identified in the previous background studies have been identified in Form F as “Pupils Holding for New Schools” and have been included in determining the review areas’ net growth-related pupil places.

### **Demographic Background**

A demographic profile is compiled for each by-law area within the Board’s jurisdiction using data from the 2001, 2006, 2011, 2016, and 2021 Censuses. Trends in the demographic data are used to highlight changes in population on both a review area and jurisdiction-wide basis. Examining these historical trends assists in providing perspective and direction when determining future assumptions for the projections.

### **Regional Municipality of Waterloo By-law Area**

Table 4-3 and Table 4-4 present demographic and population trends for the Regional Municipality of Waterloo. The total population within the Regional Municipality of Waterloo by-law area increased by approximately 8.7% between 2001 and 2006. Over the same period, Ontario’s population grew by 6.6%, while Canada’s population grew by 5.4%.

Population growth in the Regional Municipality of Waterloo has continued across the last four Census periods, although at varying rates. Between 2006 and 2011, the population increased by 6.4%. Between 2011 and 2016, the Region experienced a slower rate of growth at 5.3%, compared to 4.6% provincially and 5.0% nationally. More recently, between 2016 and 2021, Ontario and Canada grew by 5.8% and 5.2%, respectively. During the same period, the Regional Municipality of Waterloo remained above both the provincial and national averages and grew by 9.9% (Figure 4-9).



The elementary school-aged population (4 to 13 years) is particularly important from a school board perspective. This cohort declined through the 2000s and then increased during the 2010s. It decreased by 0.5% between 2001 and 2006, followed by another 0.5% decrease between 2006 and 2011. The population then rose by 5.0% between 2011 and 2016 and increased again by 6.3% between 2016 and 2021. Overall, this resulted in an absolute increase of 6,525 elementary school-aged children, or 10.5%, from 2001 to 2021.

The secondary school-aged population (14 to 18 years) has fluctuated across the last four Census periods. The cohort grew by 8.8% between 2001 and 2006, followed by a modest increase of 0.1% between 2006 and 2011. It then declined by 2.9% from 2011 to 2016 before increasing by 7.1% between 2016 and 2021. Altogether, this reflects a total increase of 4,105 secondary school-aged children from 2001 to 2021.

In addition to the school-aged population, the pre-school-aged population and the number of females aged 25 to 44 are important indicators of expected short- and medium-term changes in school enrolment. The pre-school-aged population represents children who will enter the school system within the next few years, and females between 25 and 44 years of age are typically in their prime child-bearing years. Examining these groups provides insight into future births and the likely size of upcoming school-aged cohorts.

The pre-school-aged population grew by 6.3% between 2001 and 2006 and increased by an additional 6.3% between 2006 and 2011. From 2011 to 2016, this group declined by 2.6%, then increased by 3.1% between 2016 and 2021. Overall, these changes represent a net increase of 2,970 pre-school-aged children from 2001 to 2021.

The number of females aged 25 to 44 experienced overall growth as well. This population increased by 2.0% between 2001 and 2006, followed by a more modest increase of 0.3% between 2006 and 2011. Between 2011 and 2016, the population grew by 1.7%, and then increased significantly by 11.8% between 2016 and 2021. In total, this represents a net increase of 11,495 females aged 25 to 44, or 16.0%, from 2001 to 2021.



Table 4-3: Regional Municipality of Waterloo By-law Area Demographic Profile, 2001 to 2021

Cohort	2001 Census	2006 Census	2011 Census	2016 Census	2021 Census
<b>Total Population</b>	<b>438,560</b>	<b>476,625</b>	<b>507,131</b>	<b>534,195</b>	<b>587,150</b>
Pre-School Population (0 to 3 years of age)	21,920	23,300	24,779	24,135	24,890
Elementary School Population (4 to 13 years of age)	62,395	62,065	61,764	64,845	68,920
Secondary School Population (14 to 18 years of age)	30,835	33,540	33,580	32,620	34,940
Population Over 18 Years of Age	323,410	357,720	387,008	412,595	458,400
<i>Females Aged 25 to 44</i>	70,045	71,465	71,680	72,920	81,540

Source: Derived by Watson & Associates Economists Ltd., 2021, using Statistics Canada Census DA level Single Year of Age data.

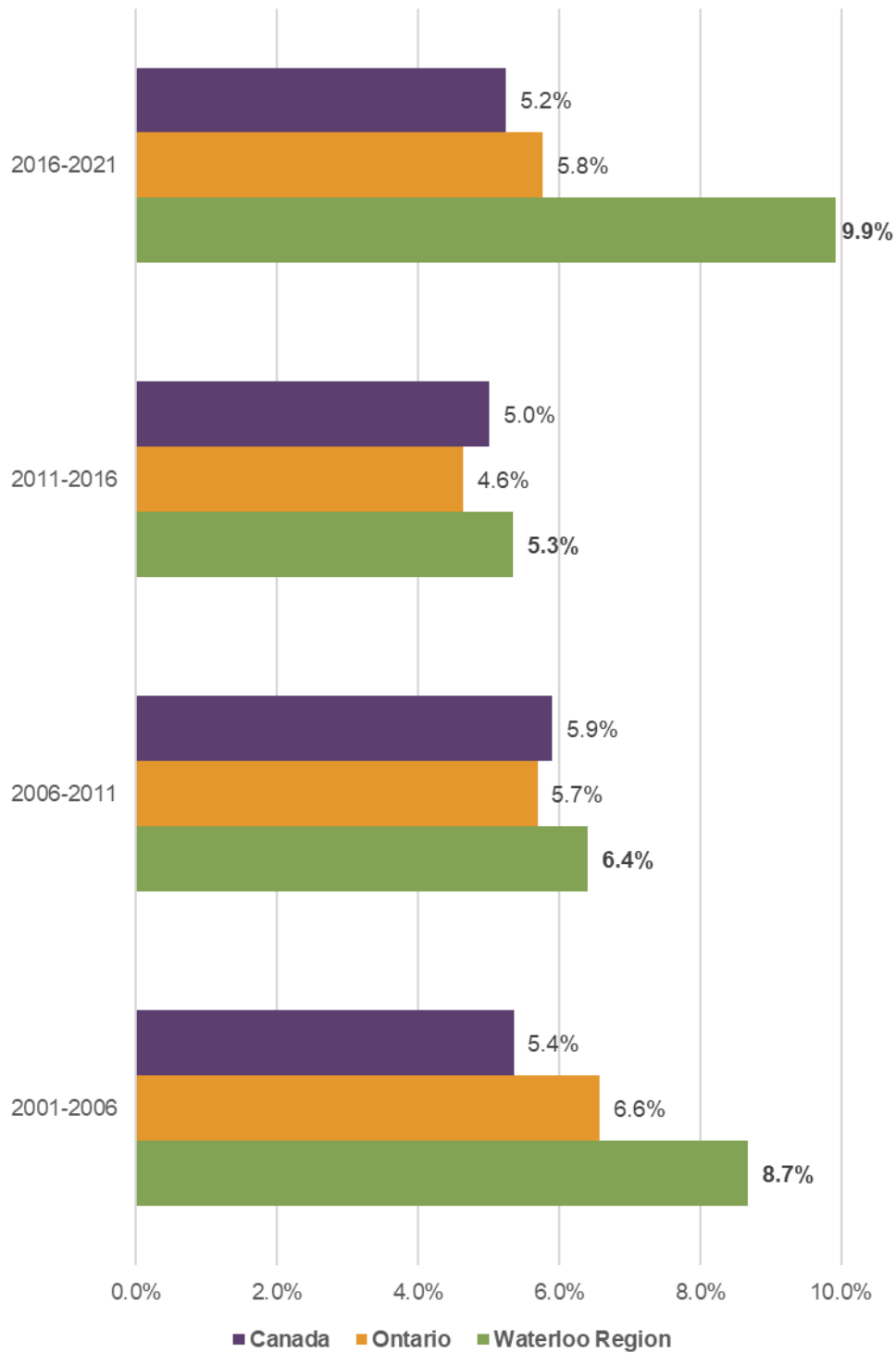
Table 4-4: Regional Municipality of Waterloo By-law Area Population Change, 2001 to 2021

Cohort	2001-2006		2006-2011		2011-2016		2016-2021	
	Abs. Change	% Change	Abs. Change	% Change	Abs. Change	% Change	Abs. Change	% Change
<b>Total Population</b>	<b>38,065</b>	<b>8.7%</b>	<b>30,506</b>	<b>6.4%</b>	<b>27,064</b>	<b>5.3%</b>	<b>52,955</b>	<b>9.9%</b>
Pre-School Population (0 to 3 years of age)	1,380	6.3%	1,479	6.3%	-644	-2.6%	755	3.1%
Elementary School Population (4 to 13 years of age)	-330	-0.5%	-301	-0.5%	3,081	5.0%	4,075	6.3%
Secondary School Population (14 to 18 years of age)	2,705	8.8%	40	0.1%	-960	-2.9%	2,320	7.1%
Population Over 18 Years of Age	34,310	10.6%	29,288	8.2%	25,587	6.6%	45,805	11.1%
<i>Females Aged 25 to 44</i>	1,420	2.0%	215	0.3%	1,240	1.7%	8,620	11.8%

Source: Derived by Watson & Associates Economists Ltd., 2021, using Statistics Canada Census DA level Single Year of Age data.



Figure 4-4: Regional Municipality of Waterloo By-law Area Historical Growth Rates



Source: Derived by Watson & Associates Economists Ltd. from Statistics Canada Census Profiles [2001, 2006, 2011, 2016, 2021].



A description of the relevant population age cohorts is as follows:

- Pre-school-aged (0 to 3 years of age) – used as a lead indicator of potential anticipated enrolment in the short term.
- Elementary (4 to 13 years of age) – represents the predominant age structure of the students who attend elementary schools.
- Secondary (14 to 18 years of age) – represents the predominant age structure of the students who attend secondary schools.
- Adult (18+ years of age) – reflects the segment of the population that does not attend elementary or secondary school.

## **The Enrolment Projection Process**

### Determining Entry Year Enrolment

One of the most important and most difficult components of the enrolment forecast is predicting entry-year enrolment for the junior kindergarten (JK) grade. Much of the overall projection relies on the assumptions made regarding pupils entering the system, which are based on a detailed review of historical births, pre-school-aged population (0 to 3 years old), and historical JK enrolment. The JK participation rate (that is, the proportion of the 4-year-old population that enters JK) is examined from one Census period to the next to determine future participation ratios.

In addition, a population forecast of the pre-school-aged and school-aged population (0 to 18 years) by single year of age was prepared for the study area. This forecast is based on population trends from the 2001, 2006, 2011, 2016 and 2021 Census periods, as well as other relevant demographic trends of the area. Recent fertility and death rates are applied to the 2021 Census population, and the population is aged to provide future births and future school-aged population.

The challenge in this population forecast is to exclude growth/development in this phase of the forecast. The total enrolment forecast is divided into two separate components: existing enrolment and enrolment from future housing. To account for this, trends are examined for the 2001, 2006, 2011, 2016 and 2021 Census populations to estimate levels of growth and migration that occurred between the Census periods. Assumptions arising from this examination are used to “strip” growth/migration from the projected population forecast to ensure that growth is not double-counted.



Comparing historical JK enrolment to actual population provides ratios that are used to determine future JK enrolment from the projected 4-year-old population in the review area. This determines the projected JK pupils for the review area for the forecast period. These overall JK students then need to be allocated to their respective schools in the review area. This allocation is based on historical shares combined with any board information on recent openings/closures or program changes that may affect future share. Table 4-9 depicts an example of JK/elementary participation rates between 2011 and 2021.

Table 4-5: An Example of Junior Kindergarten/Elementary Participation Rates (2011 to 2021)

Single Year of Age	2011	2016	2021
0	286	261	274
1	317	291	274
2	316	296	290
3	315	355	297
4	340	288	285
5	362	328	305
6	363	391	358
7	356	350	374
8	324	372	387
9	321	364	393
10	327	378	334
11	388	365	448
12	336	350	409
13	346	323	384
<b>JK Headcount Enrolment</b>	<b>172</b>	<b>150</b>	<b>145</b>
<b>Elementary Enrolment</b>	<b>1,567</b>	<b>1,591</b>	<b>1,760</b>
<b>JK Participation</b>	<b>51%</b>	<b>52%</b>	<b>51%</b>
<b>Elementary Participation</b>	<b>45%</b>	<b>45%</b>	<b>48%</b>

At this stage of the projections, each school in a review area will have a projected number of JKs for the forecast period. The next step involves using the grade transition method to advance each grade from one year to the next. For every school in the system, retention rates from grade to grade are calculated and applied to grade enrolments as they are advanced through each projection year. Each school and community can be unique when it comes to grade retention. For example, the ratio of senior kindergarten (SK) students to JK students is often higher in more rural areas and



indicates that more students routinely enter the SK grade than would be expected, given the JK count from the previous year. Programs such as French Immersion can also have a significant impact on grade-to-grade retention. Table 4-10 provides a generic example of retention rate calculations based on historical enrolment.

Table 4-6: Retention Rate Example

Years			Grade	Historical					
				2016/ 2017	2017/ 2018	2018/ 2019	2019/ 2020	2020/ 2021	2021/ 2022
<b>5</b>	<b>4</b>	<b>2</b>	<b>JK</b>	1,484	1,562	1,539	1,559	1,605	1,730
111%	112%	110%	<b>SK</b>	1,720	1,611	1,745	1,750	1,696	1,797
110%	111%	112%	<b>1</b>	1,613	1,859	1,787	1,919	1,929	1,915
104%	103%	102%	<b>2</b>	1,847	1,682	1,949	1,866	1,947	1,994
104%	104%	104%	<b>3</b>	1,982	1,911	1,765	2,016	1,934	2,047
103%	103%	103%	<b>4</b>	1,971	2,004	1,953	1,846	2,067	1,990
103%	103%	103%	<b>5</b>	2,119	2,058	2,082	2,011	1,895	2,128
102%	102%	103%	<b>6</b>	2,151	2,145	2,093	2,123	2,051	1,953
101%	101%	102%	<b>7</b>	2,184	2,144	2,174	2,114	2,148	2,093
101%	102%	102%	<b>8</b>	2,120	2,210	2,194	2,178	2,145	2,193

Historical enrolment trends, overall participation rates/enrolment share, and the overall demographics of the area are all examined in conjunction with the ratio of the projected enrolment to the population. This examination assesses the reasonableness of the projections, expected ratios, and assumptions, considering recent historical trends.

### Secondary Enrolment Projections

The secondary enrolment projections are based largely on the elementary projections and how the elementary students transition into the secondary panel. Each secondary school in the board is assigned feeder elementary schools, which form a “family” of schools based on board data. As grade 8 students graduate, they are assigned to their respective secondary schools. If grade 8 students can attend more than one secondary school, they are then allocated based on recent trends.

The other factor involved in projecting the entry year grade (grade 9) for secondary schools involves the concept of open access. In Ontario, students are permitted to attend the secondary school of their choice, regardless of religious requirements and



assuming there is space and program availability. To account for this in the projections, the predicted grade 9 enrolment at a given secondary school based on its feeder schools and historical retention rates is compared to the actual grade 9 enrolment at the school. This ratio provides an approximation of the net students lost or gained due to open access.

The other important variable that is considered in the secondary enrolment projection methodology is the impact of the fifth year of secondary school being eliminated in 2003/04. The elimination of the fifth year of study does not mean that grade 12 students are not allowed to come back for a fifth year. There are still instances in which grade 12 students may return to finish the four-year program in five years or to upgrade or retake certain courses. The percentage of students who are returning for a fifth year varies across the Province and even from school to school within a board. The projections in this analysis typically use a three-year average of grade 12 retention rates (with greater emphasis on the last year or two), along with input from the Board on its experiences and expected future trends.

The remainder of the secondary projection follows the same methodology used in the elementary projections. Grades are advanced by applying historical grade transition rates for each school in the system. Assumptions are derived using historical ratios of enrolment to population and are used to ensure that projected secondary enrolment relates back to the projected secondary populations.

### Examining Historical Enrolment Trends

Historical enrolment trends are used to help form assumptions about projected enrolment and provide an important basis to determine relationships with demographic data. The historical data can provide details on things like how enrolment changes compare with the changes in the school-aged populations in the same area, how different-sized grade cohorts are moving through the system, and how enrolment has changed considering new housing activity.

An important indicator when examining historical enrolment is the ratio of senior elementary enrolment compared to junior elementary enrolment. This ratio provides a quick “snapshot” of the current enrolment structure and can provide a short-term outlook of expected enrolment.



The comparison is made between the senior elementary grades (6-8) and the junior elementary grades (JK-1). Assuming full-day JK and SK, an equal number of pupils entering JK-1 to those moving through the senior elementary grades would result in a ratio of 1. If the ratio is higher than 1, it indicates that more pupils are leaving the elementary system or school than are entering, and could be an indicator of future enrolment decline, at least in the short term and absent of mitigating factors. A ratio lower than 1 indicates possible enrolment growth (at least in the short term) and is typically found in growing areas where housing attracts young couples or young families with children.

The ratio of senior to junior elementary enrolment (that is, the grade structure ratio) for the WCDSB was 1.13 in 2011/12. It decreased to 1.09 for 2016/17 and then further decreased in 2021/22 to 1.06. Table 4-7 outlines historical enrolment and historical grade ratios for the WCDSB.

Table 4-7: Waterloo Catholic District School Board Historical Enrolment and Grade Ratios

<b>GRADES</b>	<b>2011/12</b>	<b>2016/17</b>	<b>2021/22</b>
<b>JK</b>	1,303	1,414	1,485
<b>SK</b>	1,479	1,419	1,721
<b>1</b>	1,433	1,434	1,734
<b>2</b>	1,500	1,547	1,779
<b>3</b>	1,485	1,520	1,699
<b>4</b>	1,544	1,529	1,759
<b>5</b>	1,527	1,622	1,736
<b>6</b>	1,521	1,557	1,675
<b>7</b>	1,604	1,543	1,797
<b>8</b>	1,620	1,534	1,762
<b>SE</b>	0	0	0
<b>ALT/OTH</b>	0	0	0
<b>TOTAL</b>	<b>15,016</b>	<b>15,119</b>	<b>17,147</b>
<b>RATIO</b>	<b>1.13</b>	<b>1.09</b>	<b>1.06</b>



## Enrolment Expected from New Housing

The second phase of the enrolment projection methodology involves predicting housing growth in the study area and its impact on school enrolment. Earlier in this chapter, the residential unit growth forecasts were explained in detail. The residential unit forecast is used as the basis to predict future school enrolment from growth. Historical levels of occupancy by school-aged children and by housing type provide factors and trends that allow assumptions to be made about how new units might produce children in the future.

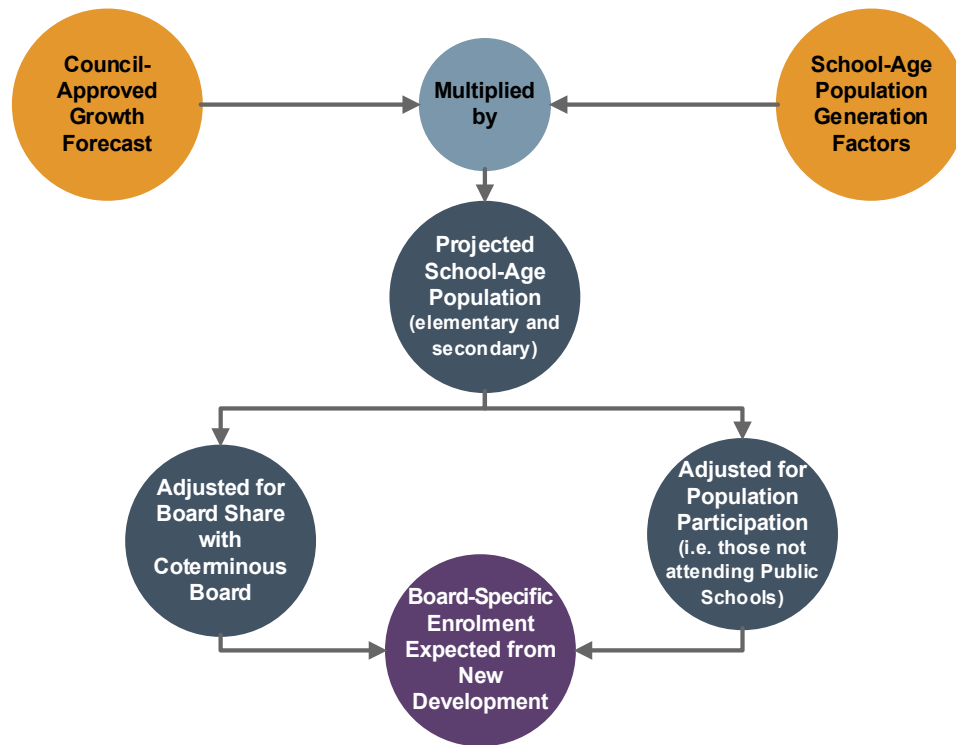
From an occupancy point of view, the number of people per housing unit has been declining in practically every part of the Province over the last decade or longer. In addition, the number of school-aged children per household has also been in sharp decline. New units today are not producing the same number of people or the same number of children as they have historically.

Each unit in the residential forecast is multiplied by a factor to predict the number of school-aged children that will come from the projected number of units. To derive this pupil generation factor, the methodology involves using custom Census data prepared specifically for Watson by Statistics Canada. The Census data provides information with respect to the number of pre-school-aged and school-aged children currently living in certain types and ages of dwelling units. For example, the data can provide the number of children aged between 4 and 13 years who live in single detached dwellings that are between one and five years of age for any Census tract in the study area.

**Figure 4-11 provides a flow chart outlining the process for projecting enrolment from new development.**



Figure 4-5: Enrolment Expected from New Development



Pupil yields were derived for both the elementary and secondary panels, for low-, medium-, and high-density housing types for each review area in the Board’s jurisdiction. The pupil yields and trends can vary significantly from area to area in a board’s jurisdiction. In this way, factors are derived and applied to the appropriate growth forecast to get a forecast of school-aged children from new development. This new development forecast must then be adjusted to reflect only the enrolment for the subject board. Using historical apportionment and population participation rates, the enrolment forecast is revised to capture the appropriate share for the board.

The WCDSB’s total yields for the elementary panel range between 0.031 in West + Central Waterloo to 0.163 in Kitchener West (and part of Wilmot) (Table 4-8). Meanwhile, WCDSB’s total secondary yields range between 0.022 in North + West + Central to 0.045 in East + South (Table 4-9).



Table 4-8: Waterloo Catholic District School Board – Elementary Growth-Related Pupil Yields (Regional Municipality of Waterloo)

Municipality	Dwelling Unit Type	Elementary Pupil Yield	Municipality	Dwelling Unit Type	Elementary Pupil Yield
North/Central Cambridge	Low Density	0.144	Kitchener Northeast	Low Density	0.000
	Medium Density	0.115		Medium Density	0.072
	High Density	0.029		High Density	0.022
	Total	0.078		Total	0.032
Southwest Cambridge	Low Density	0.102	Wellesley & Woolwich Southwest	Low Density	0.076
	Medium Density	0.059		Medium Density	0.047
	High Density	0.032		High Density	0.009
	Total	0.083		Total	0.063
Southeast Cambridge + North Dumfries East	Low Density	0.288	Woolwich North	Low Density	0.057
	Medium Density	0.144		Medium Density	0.037
	High Density	0.027		High Density	0.008
	Total	0.130		Total	0.038
Kitchener Northwest	Low Density	0.000	Woolwich South	Low Density	0.118
	Medium Density	0.117		Medium Density	0.067
	High Density	0.028		High Density	0.015
	Total	0.049		Total	0.083
Kitchener East	Low Density	0.000	North Dumfries West	Low Density	0.131
	Medium Density	0.113		Medium Density	0.072
	High Density	0.028		High Density	0.012
	Total	0.046		Total	0.089
Kitchener Central	Low Density	0.141	Wilmot	Low Density	0.062
	Medium Density	0.084		Medium Density	0.043
	High Density	0.031		High Density	0.009
	Total	0.068		Total	0.040
Kitchener West (and part of Wilmot)	Low Density	0.163	West + Central Waterloo	Low Density	0.077
	Medium Density	0.000		Medium Density	0.052
	High Density	0.000		High Density	0.010
	Total	0.163		Total	0.031
Kitchener South	Low Density	0.107	East Waterloo	Low Density	0.113
	Medium Density	0.000		Medium Density	0.057
	High Density	0.015		High Density	0.012
	Total	0.066		Total	0.033



Table 4-9: Waterloo Catholic District School Board – Secondary Growth-Related Pupil Yields (Regional Municipality of Waterloo)

Municipality	Dwelling Unit Type	Secondary Pupil Yield
North + West + Central	Low Density	0.045
	Medium Density	0.026
	High Density	0.009
	Total	0.022
East + South	Low Density	0.076
	Medium Density	0.046
	High Density	0.025
	Total	0.045

### 4.3 Summary of Projected Enrolment

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The total EDC enrolment projections indicate that by the end of the 15-year forecast period (2040/41), the WCDSB can expect a total elementary enrolment of **26,925** at the end of the forecast period, compared to the 2025/26 enrolment of **20,255**, a total increase of **6,670** pupils, or **32.9%**. On the secondary panel, enrolment is expected to increase from **8,362** in 2025/26 to **12,409** at the end of the forecast period, for a total increase of **4,047** pupils, or approximately **48.4%**.

A summary of the projected enrolment by Board, review area, and panel can be found on the following pages in Table 4-10 and Table 4-11.



Table 4-10: Waterloo Catholic District School Board  
Elementary Enrolment Projections

Review Area	Year 1 2026/27	Year 5 2030/31	Year 10 2035/36	Year 15 2040/41
CEC1	3,118	3,237	3,698	4,118
CEC2	698	771	798	822
CEC3	1,770	1,748	2,132	2,378
CEK1	1,932	2,019	2,086	2,139
CEK2	2,477	2,514	2,616	2,839
CEK3	3,187	3,570	4,054	4,684
CEK4	0	2	4	3
CEK5	1,639	1,837	2,148	2,425
CEK6	384	456	474	492
CET1	264	269	255	253
CET2	210	238	285	321
CET3	469	575	711	856
CET5	406	527	634	704
CET6	407	411	456	498
CEW1	2,727	3,045	3,236	3,288
CEW2	969	1,029	1,067	1,104
<b>Board-Wide Total</b>	<b>20,659</b>	<b>22,248</b>	<b>24,652</b>	<b>26,925</b>

Table 4-11: Waterloo Catholic District School Board  
Secondary Enrolment Projections

Review Area	Year 1 2026/27	Year 5 2030/31	Year 10 2035/36	Year 15 2040/41
CS01	5,555	6,749	7,769	8,498
CS02	3,205	3,102	3,545	3,911
<b>Board-Wide Total</b>	<b>8,760</b>	<b>9,851</b>	<b>11,314</b>	<b>12,409</b>



# Chapter 5

## Education Development Charge Calculation



## 5. Education Development Charge Calculation

Once eligibility has been determined, the charge is calculated using the aforementioned forecasts and methodologies. The calculation depends on the growth/enrolment forecasts to project need, the valuation of land and services to assign a cost to that need, and the residential and non-residential forecasts to provide a quotient to determine the final quantum of the charge. O. Reg. 20/98 section 7 provides the basis under which the EDC is determined. The following section explains and highlights the specific calculation components of the EDC.

### 5.1 The Projections

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The residential dwelling unit forecasts and the non-residential GFA forecasts that were used in the EDC analysis are explained in detail in section 4.1 and outlined below.

#### Residential Unit Forecasts

Regional Municipality of Waterloo	2026/27-2041/42
Total Projected Units	68,187
Total Net New Units	66,546

#### Non-Residential Unit Forecasts

Regional Municipality of Waterloo	2026/27-2041/42
Total Projected Gross Floor Area	59,538,043
Total Net Gross Floor Area	43,769,607

#### Net Growth-Related Pupil Places

The projected school board enrolments and the residential forecasts determine the net growth-related pupil places, which, in turn, determine the number of EDC-eligible sites. Form E of the EDC Ministry Submission for the Board and each panel is set out below.



This form, found in Table 5-1, highlights the net number of units, the board pupil yields, and the growth-related pupils, by review area.

The WCDSB enrolment projections forecast **4,380** net growth-related pupils on the elementary panel and **1,840** on the secondary panel for the Regional Municipality of Waterloo.

In addition, Form F includes students holding in new schools. These students represent pupils residing in development areas who are not accommodated in permanent structures identified in the previous background studies, and who have been identified as students contributing to the net growth-related pupil places as per section 28 of the Education Development Charge and Site Acquisition Guidelines (November 1, 2019).



Table 5-1: Waterloo Catholic District School Board Education Development Charge Submission – Regional Municipality of Waterloo Form E Growth-Related Pupils

Waterloo Catholic District School Board  
 Education Development Charges Submission 2026  
 Form E - Growth-Related Pupils - Elementary Panel

Form E - Growth-Related Pupils - Secondary Panel

Planning Area/Municipality	Dwelling Unit Type	Net New Units	Elementary Pupil Yield	Elementary Growth-Related Pupils	Planning Area/Municipality	Dwelling Unit Type	Net New Units	Secondary Pupil Yield	Secondary Growth-Related Pupils
North/Central Cambridge	Low Density	2,012	0.144	290	North + West + Central	Low Density	10,417	0.045	474
	Medium Density	3,064	0.115	352		Medium Density	13,810	0.026	362
	High Density	5,031	0.029	146		High Density	25,214	0.009	234
	<b>Total</b>	<b>10,107</b>	<b>0.078</b>	<b>787</b>		<b>Total</b>	<b>49,441</b>	<b>0.022</b>	<b>1,070</b>
Southwest Cambridge	Low Density	570	0.102	58	East + South	Low Density	4,602	0.076	348
	Medium Density	307	0.059	18		Medium Density	5,062	0.046	232
	High Density	57	0.032	2		High Density	7,441	0.025	189
	<b>Total</b>	<b>933</b>	<b>0.083</b>	<b>78</b>		<b>Total</b>	<b>17,105</b>	<b>0.045</b>	<b>770</b>
Southeast Cambridge + North Dumfries East	Low Density	1,197	0.288	345					
	Medium Density	1,269	0.144	183					
	High Density	2,005	0.027	55					
	<b>Total</b>	<b>4,472</b>	<b>0.130</b>	<b>583</b>					
Kitchener Northwest	Low Density	-	0.000	-					
	Medium Density	297	0.117	35					
	High Density	927	0.028	26					
	<b>Total</b>	<b>1,224</b>	<b>0.049</b>	<b>60</b>					
Kitchener East	Low Density	-	0.000	-					
	Medium Density	725	0.113	82					
	High Density	2,602	0.028	73					
	<b>Total</b>	<b>3,327</b>	<b>0.046</b>	<b>154</b>					
Kitchener Central	Low Density	3,529	0.141	499					
	Medium Density	5,177	0.084	433					
	High Density	9,236	0.031	284					
	<b>Total</b>	<b>17,941</b>	<b>0.068</b>	<b>1,217</b>					
Kitchener West (and part of Wilmot)	Low Density	18	0.163	3					
	Medium Density	-	0.000	-					
	High Density	-	0.000	-					
	<b>Total</b>	<b>18</b>	<b>0.163</b>	<b>3</b>					
Kitchener South	Low Density	1,669	0.107	178					
	Medium Density	1,608	0.000	117					
	High Density	1,539	0.015	23					
	<b>Total</b>	<b>4,816</b>	<b>0.066</b>	<b>318</b>					
Kitchener Northeast	Low Density	-	0.000	-					
	Medium Density	197	0.072	14					
	High Density	796	0.022	18					
	<b>Total</b>	<b>993</b>	<b>0.032</b>	<b>32</b>					
Wellesley & Woolwich Southwest	Low Density	372	0.076	28					
	Medium Density	85	0.047	4					
	High Density	69	0.009	1					
	<b>Total</b>	<b>527</b>	<b>0.063</b>	<b>33</b>					
Woolwich North	Low Density	996	0.057	56					
	Medium Density	732	0.037	27					
	High Density	580	0.008	5					
	<b>Total</b>	<b>2,308</b>	<b>0.038</b>	<b>88</b>					
Woolwich South	Low Density	1,637	0.118	193					
	Medium Density	609	0.067	41					
	High Density	688	0.015	10					
	<b>Total</b>	<b>2,934</b>	<b>0.083</b>	<b>244</b>					
North Dumfries West	Low Density	824	0.131	108					
	Medium Density	421	0.072	30					
	High Density	348	0.012	4					
	<b>Total</b>	<b>1,593</b>	<b>0.089</b>	<b>142</b>					
Wilmot	Low Density	396	0.062	25					
	Medium Density	456	0.043	20					
	High Density	332	0.009	3					
	<b>Total</b>	<b>1,184</b>	<b>0.040</b>	<b>47</b>					
West + Central Waterloo	Low Density	1,514	0.077	116					
	Medium Density	3,083	0.052	159					
	High Density	6,385	0.010	66					
	<b>Total</b>	<b>10,982</b>	<b>0.031</b>	<b>342</b>					
East Waterloo	Low Density	286	0.113	32					
	Medium Density	840	0.057	48					
	High Density	2,061	0.012	25					
	<b>Total</b>	<b>3,187</b>	<b>0.033</b>	<b>105</b>					
<b>SUBTOTAL:</b>				<b>4,234</b>	<b>SUBTOTAL:</b>				<b>1,840</b>
<b>LESS: Available Pupil Places:</b>				<b>340</b>	<b>LESS: Available Pupil Places:</b>				<b>-</b>
<b>PLUS: Students Holding:</b>				<b>486</b>	<b>PLUS: Students Holding:</b>				<b>-</b>
<b>NET GROWTH RELATED PUPILS:</b>				<b>4,380</b>	<b>NET GROWTH RELATED PUPILS:</b>				<b>1,840</b>



## 5.2 Net Education Land Costs

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The enrolment projections, the Board's long-term accommodation plan, and the EDC analyses ultimately determine the number of EDC-eligible sites that are needed for new growth-related schools. Form F of the Ministry Submission outlines, by review area, the 15-year enrolment projections and the net growth-related pupil places. Form G of the Ministry Submission outlines the number of new sites that will be needed and the number of EDC-eligible acres of land that are required for those sites.

O. Reg. 20/98, section 7, specifically paragraphs 4-7, deals with the steps involved in moving from the site component of the calculation to the financial or costing component of the calculation. A cost must be attached to the value of the land that needs to be purchased, as well as the costs to provide services and prepare the land for construction. In addition, the balance of the existing EDC reserve funds must be calculated and incorporated into the analysis. Finally, the total eligible revenues, expenditures, and existing deficits or surpluses are cash-flowed over a 15-year period to determine the final charge.

Section 257.53 (2) specifically describes what education land costs are:

1. Costs to acquire land or an interest in land, including a leasehold interest, to be used by the board to provide pupil accommodation.
2. Costs to provide services to the land or otherwise prepare the site so that a building or buildings may be built on the land to provide pupil accommodation.
3. Costs to prepare and distribute EDC background studies.
4. Interest on money borrowed to pay for costs described in paragraphs 1 and 2.
5. Costs to undertake studies in connection with an acquisition referred to in paragraph 1. N.B. – Only the capital component of costs to lease land or to acquire a leasehold interest is an education land cost.



## Site Valuation

Paragraph 4 of section 7 of O. Reg. 20/98 states that,

“The board shall estimate the net education land cost for the elementary school sites and secondary school sites required to provide pupil places for the new elementary school pupils and secondary school pupils.”

To determine the costs of land acquisition, both the WCDSB and the WRDSB retained the appraisal firm of Cushman and Wakefield ULC Valuation & Advisory. The appraisers were responsible for providing a land value per acre for each EDC-eligible site identified in the analysis. In addition, the appraisers were asked to provide an annual land escalation factor (for five years) to apply to the current land values.

The following approach to land valuation was undertaken by the appraisers:

The acreage rates for each site/district have been based on an examination of historic acquisition costs, pending acquisition agreements and options, and available sales data. The information regarding the sites has been provided by the Boards and has been relied upon as being accurate.

In addition, the values assume that the sites are zoned and serviced for residential development, notwithstanding the fact the many of the sites are still in the preliminary stages of planning – these “hypothetical” values are intended to capture the cost of land at the time the Board will be purchasing the sites to be used as schools.

In undertaking the appraisals, the two most common approaches to the valuation of development land were utilized and are summarized as follows:

- a) the **Direct Comparison Approach** which involves comparing or contrasting the recent sale, listing or optioned prices of comparable properties to the subject and adjusting for any significant differences between them; and,
- b) the **Land Residual Approach** (or Development Approach) which estimates land value based on determining selling prices of serviced lots and considers infrastructure costs and appropriate returns, rendering a ‘residual’ land value component.

The strengths underlying the Land Residual Approach are that it more accurately reflects the specific development parameters of a site, while its



weaknesses relate to the preliminary nature of planning and engineering information available.

The strengths underlying the Direct Comparison Approach are that it more accurately reflects market attitudes to development land, while its weaknesses relate to the specifics of the subject properties, particularly those that are draft plan approved. For all the subject properties, except where noted, both approaches have been utilized.

The following tables set out the estimated EDC-eligible sites that the Board will require in the 15-year analysis term and their appraised land values on a per acre basis. These values were calculated in 2026 and do not include escalation, site improvements, land transfer taxes, HST (net of rebate), or other associated acquisition costs.

Table 5-2: Waterloo Catholic District School Board Elementary Sites

<b>ELEMENTARY PANEL</b>			
<b>Site</b>	<b>Cost Per Acre</b>	<b>Site</b>	<b>Cost Per Acre</b>
CEC1 Site #1	\$1,750,000	CEK3 Site #2	\$7,000,000
CEC1 Site #2	\$1,750,000	CEK5 Site #1	\$2,250,000
CEC3 Site #1	\$1,750,000	CEK5 Site #2	\$2,250,000
CEK2 Site #1	\$1,850,000	CET3 Site #1	\$1,800,000
CEK3 Site #1	\$1,850,000	CEW1 Site #1	\$1,850,000

Source: Cushman & Wakefield ULC Valuation & Advisory  
Education Land Valuation Study for Waterloo Region District  
School Board and Waterloo Catholic District School Board (2026).

Table 5-3: Waterloo Catholic District School Board Secondary Sites

<b>SECONDARY PANEL</b>	
<b>Site</b>	<b>Cost Per Acre</b>
CS01 Site #1	\$1,850,000
CS02 Site #2	\$1,750,000

Source: Cushman & Wakefield ULC Valuation & Advisory  
Education Land Valuation Study for Waterloo Region District  
School Board and Waterloo Catholic District School Board  
(2026).

### **Land Escalation Over the Forecast Period**

As previously mentioned, the appraiser's report estimates an annual land escalation rate to be applied to the acreage values to sustain the likely site acquisition costs over



the next five years. In arriving at an escalation factor, the appraisers considered recent historical general economic conditions at both the micro- and macro-economic levels. The purchase of school sites by the Board takes place on a very local level, with Boards entering into negotiations with developers on a site-specific basis. Notwithstanding the individual nature of these transactions, it is important to recognize the perception that the health and stability of the economy as a whole has been downgraded, with impacts felt in virtually all sectors, including residential land sales.

Having regard for all the above, the appraisers concluded escalation factors of 2.5% for subject areas per annum for the first year through to the final year are reasonable for the purposes of projecting the land values over the five-year by-law period.

### **Land Development and Servicing Costs**

The *Education Act* includes the “costs to provide services to the land or otherwise prepare the site so that a building or buildings may be built on the land to provide pupil accommodation” as an EDC-eligible education cost. These costs typically include services to the lot line of the property, rough grading, and compaction of the site and that the site is cleared of debris. Costs related to studies of land being considered for acquisition, such as environmental assessments or soil studies are also considered to be EDC eligible.

Discussions with stakeholders and the Ministry of Education in past EDC by-law processes have resulted in a list that includes some of the primary development and servicing costs that are considered to be EDC eligible:

- Agent/commission fees to acquire sites;
- Municipal requirements to maintain sites prior to construction;
- Appraisal studies, legal fees;
- Expropriation costs;
- Site option agreements; and
- Land transfer taxes.

The site preparation cost estimate in the last EDC Background Study was **\$125,696 per acre**. These costs were escalated at **3%** per year. At that rate, the 2025 estimated site preparation costs would have been approximately **\$145,716 per acre**. Using the Statistics Canada Non-Residential Construction Price index for Earthworks, the actual average quarterly percentage increase from 2023 to 2025 (data not available for 2021



to 2023) was just below 1.9%. Using that information to convert the estimated site prep costs to 2025 values yields a per-acre site preparation cost of **\$156,617**. This is the value used for the 2026 EDC Background Study.

The costs to prepare and develop a site for school construction are also EDC-eligible costs. Site preparation costs are escalated either to the time of site purchase or a maximum period of 5 years (the term of the by-law). The escalation rates are estimated using similar sources as referenced above, mainly the Statistics Canada Non-Residential Construction Price index for Earthworks. However, to estimate the forecasted escalation rate, we applied outlier trimming to remove some of the smallest and largest values. This resulted in an annual escalation rate of **2.6%** applied to site preparation costs.

### **Total Land Costs**

The total growth-related net education land costs, including site acquisition costs, the escalation of land costs over the term of the by-law (five years), site development/ servicing costs, and associated financing and study costs, are projected to be approximately **\$188.5 million** for the Regional Municipality of Waterloo By-law Area.

## **5.3 Reconciliation of the Education Development Charge Reserve Fund**

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Before the final growth-related net education land costs can be determined, they must be adjusted by any deficit or surplus in the existing EDC reserve fund. If there is a positive balance in the EDC reserve fund, this amount is subtracted from the total land costs and used to defray EDC-eligible expenditures.

Section 7, paragraphs 5-7, of O. Reg. 20/98 describe the process for deriving the final net education land costs.

“The board shall estimate the balance of the education development charge reserve fund, if any, relating to the area in which the charges are to be imposed. The estimate shall be an estimate of the balance immediately before the day the board intends to have the by-law come into force.”

“The board shall adjust the net education land costs with respect to any balance estimated under paragraph 5. If the balance is positive, the



balance shall be subtracted from the cost. If the balance is negative, the balance shall be converted to a positive number and added to the cost.”

“The net education land cost as adjusted, if necessary, under paragraph 6, is the growth-related net education land cost.”

The reserve fund analysis summarizes the EDC collections (both actual and estimated), the EDC costs that have been expended (both actual and estimated), and the estimated EDC reserve fund balance. It is based on the Ministry of Education Appendix D1 and D2 Forms that are prepared and submitted to the Ministry by all school boards with an EDC by-law in place. The balance from the most recent Appendix D1 and D2 forms is used as the base point. The EDC reserve fund must also include certain estimates respecting revenues and expenditures to account for the most recent actual balance and the balance estimated to the new EDC by-law date.

Incorporating actual collections and expenditures, as well as estimates to the proposed new by-law inception date, the new reserve fund surplus for the Regional Municipality of Waterloo By-law Area is estimated at **\$2,953,192**.

## **5.4 The Education Development Charge**

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The total land costs, adjusted by any surplus or deficit in the EDC reserve fund, determine the total net education land costs for which EDCs may be imposed. The final steps in the process involve apportioning the land costs between residential and non-residential development and differentiating the charge by development type, if necessary. The existing EDC by-law for the WCDSB is based on a 100% residential. EDCs are uniform rates across all types of development. The proposed charge in this background study is premised on the same assumptions. In addition, a differentiated residential charge is also presented as part of the EDC Forms package contained in Appendix A.

The final net education land costs apportioned to residential development are divided over the net new units from the dwelling forecast to determine a final EDC rate per dwelling unit. The remainder is apportioned to non-residential development and divided over the net GFA.

The growth-related net education land costs for the residential portion (80%) of the WCDSB’s Regional Municipality of Waterloo By-law Area are estimated to be **\$151,162,087** and the number of net new units in the EDC forecast is projected to be



**66,546**, resulting in a rate of **\$2,272** per dwelling unit. The non-residential portion (20%) is projected at **\$35,313,231**, and the net new GFA in the EDC forecast is **43,769,607 square feet**, resulting in a rate of **\$0.86** per square foot for the Regional Municipality of Waterloo for WCDSB. Tables for the proposed by-law, shown below, outline the total growth-related net education land costs, the net new units, and the final EDC rates.

Waterloo Catholic District School Board – Regional Municipality of Waterloo Education  
Development Charge Calculation of Uniform 80% Residential

Residential Growth-Related Net Education Land Costs	\$151,162,087
Net New Dwelling Units (Form C)	66,546
<b>Uniform Residential Education Development Charge Per Dwelling Unit</b>	<b>\$2,272</b>

Waterloo Catholic District School Board – Regional Municipality of Waterloo Education  
Development Charge Calculation of Uniform 20% Non-Residential

Non-Residential Growth-Related Net Education Land Costs	\$35,313,231
Net Estimated Board-Determined Gross Floor Area (Form D)	43,769,607
<b>Uniform Residential Education Development Charge Per Dwelling Unit</b>	<b>\$0.86</b>

### EDC Rate Phase-In

As described earlier in the report, the final step in the EDC calculation is to determine the permitted phase-in of EDC rates. The existing in-force EDC rate for the Regional Municipality of Waterloo for the WCDSB is **\$1,739** per residential unit. As described above, the residential EDC rate can increase by \$300 per year over the existing rate, and upon passage of a new by-law, the rate would increase to **\$2,039** in Year 1. In Year 2, the rate would increase to **\$2,272** (the maximum rate). For Year 3, Year 4, and Year 5, the rate would remain at **\$2,272**.

The new proposed phased-in rate for non-residential development would increase by to **\$0.82** per square foot of GFA from the existing rate of **\$0.72**. The rate would then increase to the maximum rate of **\$0.86** per square foot of GFA in Year 2 and remain at this rate for all subsequent years of the by-law.



The maximum residential EDC rate of **\$2,272** per dwelling unit would be achieved in Year 2 of the by-law and the maximum non-residential EDC rate of **\$0.86** per sq.ft. would be achieved in Year 2 of the by-law.

The following table provides a summary of the existing EDC rates, the proposed phase-in of rates, and the new maximum rate.

Table 5-4: Waterloo Catholic District School Board Phase-in Rates –  
Regional Municipality of Waterloo

Type of Development	Existing EDC Rate (2025)	Year 1	Year 2	Year 3	Year 4	Year 5	MAXIMUM RATE
Residential	\$1,739	\$2,039	\$2,272	\$2,272	\$2,272	\$2,272	\$2,272
Non-Residential	\$0.72	\$0.82	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86

Note: EDC means Education Development Charge.



## The Cashflow Analysis

A cashflow analysis was completed, incorporating all eligible EDC expenditures, current reserve fund balances, and land escalation factors, to determine the necessary revenues that will be collected through the imposition of EDCs. When revenue in any given year is insufficient to cover the expenditures, financing is assumed. The methodology used for the cashflow analysis is consistent with accounting practices used by many school boards, municipalities, and financial lenders across the Province.

### General Assumptions Used

The cashflow analysis must incorporate certain assumptions respecting interest rates, terms, escalation, etc. The table below outlines the general assumptions that have been used for the EDC analysis.

Site Acquisition Escalation Rate	2.5% per annum
Site Preparation Escalation Rate	4% per annum
Education Development Charge Reserve Fund Interest Earnings	1.5%
Debt Rate	4.11%

### Description of Cashflow

The first section of the cashflow deals with **revenue** – there are two distinct components to the revenue section of the cashflow:

1. The first component deals with any debt the Board incurs. The total debt issuance for any given year will be identified in Lines 1 or 2 of the cashflow.
2. The second component deals with the actual expected collections through the imposition of the EDC, incorporating the annual net new dwelling unit forecast and non-residential forecast (if available). Projected EDC collections by year can be found on Lines 3, 4, and 5 of the cashflow.

The second section of the cashflow deals with **expenditures** – the eligible EDC expenditures incorporate the site acquisition and development costs, study costs, and financing costs for incurred debt.



- Site acquisition costs are found on Line 7 of the analysis and are escalated for up to a five-year period (term of the by-law).
- Site preparation/development costs are found on Line 8 of the cashflow and have also been escalated for the term of the by-law.
- Study costs (Line 9) are based on actual and projected board data and are included for each expected subsequent by-law renewal (every five years).
- Financing costs (debt carrying costs) are found on Line 10 of the cashflow analysis.

The final section of the cashflow provides the projected opening and closing balances of the EDC reserve fund, incorporating any existing deficit or surplus, as well as annual interest earnings on any balance in the account. Total borrowing, debt payments, and outstanding debt can be found in the bottom-right portion of the cashflow analysis.

Cashflows for WCDSB are included in Table 5-5 on the following page for the Regional Municipality of Waterloo (and by-law).



Table 5-5: Waterloo Catholic District School Board 15-Year Cashflow  
Regional Municipality of Waterloo EDC By-law

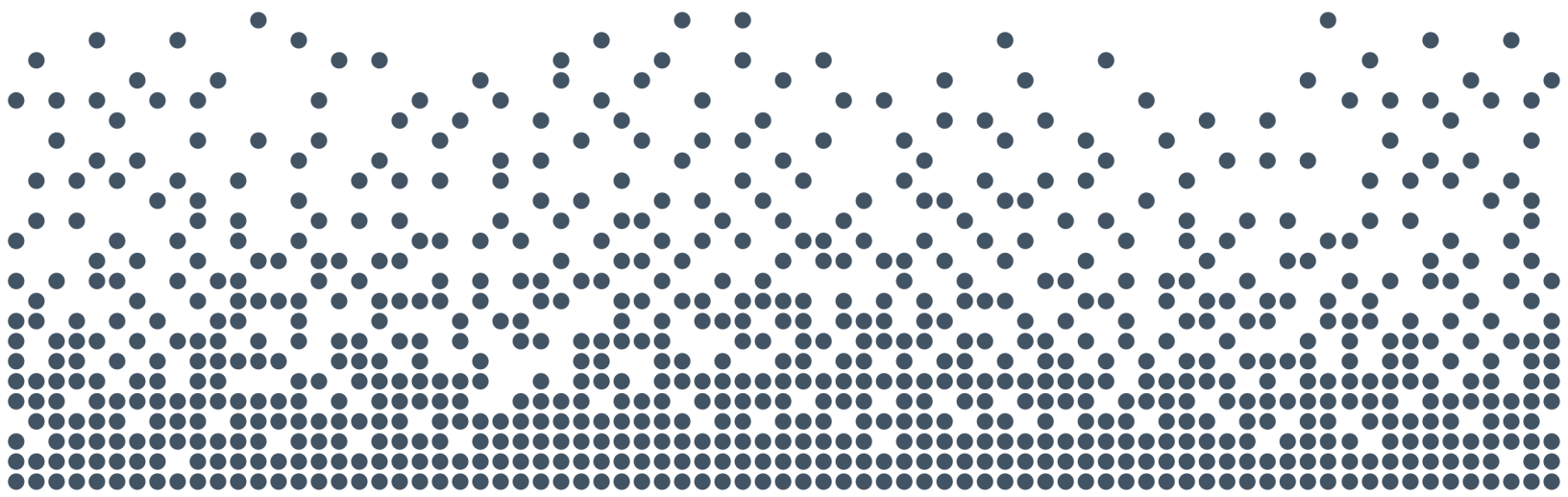
WCDSB  
Education Development Charge 2025  
15 Year Cash Flow Analysis

Cash Flow Assumptions	
A. Reserve Fund Interest Rate	1.50%
B. Borrowing Rate	4.11%
C. Borrowing Term (Years)	10

		Year 1 2026/ 2027	Year 2 2027/ 2028	Year 3 2028/ 2029	Year 4 2029/ 2030	Year 5 2030/ 2031	Year 6 2031/ 2032	Year 7 2032/ 2033	Year 8 2033/ 2034	Year 9 2034/ 2035	Year 10 2035/ 2036	Year 11 2036/ 2037	Year 12 2037/ 2038	Year 13 2038/ 2039	Year 14 2039/ 2040	Year 15 2040/ 2041
<b>Projected Revenues</b>																
1 Long-Term Financing		\$0	\$0	\$8,500,000	\$22,500,000	\$34,200,000	\$0	\$6,100,000	\$4,300,000	\$17,800,000	\$9,000,000	\$0	\$0	\$0	\$0	\$0
2 Subtotal Financing		\$0	\$0	\$8,500,000	\$22,500,000	\$34,200,000	\$0	\$6,100,000	\$4,300,000	\$17,800,000	\$9,000,000	\$0	\$0	\$0	\$0	\$0
3 Education Development Charge Revenue (Residential) 0.80	2,272 per unit	\$6,806,960	\$6,806,960	\$6,806,960	\$6,806,960	\$6,806,960	\$10,667,426	\$10,667,426	\$10,667,426	\$10,667,426	\$10,667,426	\$12,758,032	\$12,758,032	\$12,758,032	\$12,758,032	\$12,758,032
4 Education Development Charge Revenue (Non-Residential) 0.20	0.86 per sq.ft	\$2,519,368	\$2,519,368	\$2,519,368	\$2,519,368	\$2,519,368	\$2,519,368	\$2,519,368	\$2,519,368	\$2,519,368	\$2,519,368	\$2,519,368	\$2,519,368	\$2,519,368	\$2,519,368	\$2,519,368
5 Subtotal EDC Revenue (3 + 4)		\$9,326,328	\$9,326,328	\$9,326,328	\$9,326,328	\$9,326,328	\$13,186,794	\$13,186,794	\$13,186,794	\$13,186,794	\$13,186,794	\$15,277,400	\$15,277,400	\$15,277,400	\$15,277,400	\$15,277,400
6 Total Revenue (2 + 5)		\$9,326,328	\$9,326,328	\$17,826,328	\$31,826,328	\$43,526,328	\$13,186,794	\$19,286,794	\$17,486,794	\$30,986,794	\$22,186,794	\$15,277,400	\$15,277,400	\$15,277,400	\$15,277,400	\$15,277,400
<b>Education Development Charge Expenditures</b>																
7 Site Acquisition Costs (Escalation Rates Included) <sup>1</sup>		\$0	\$11,377,500	\$25,215,001	\$30,152,938	\$36,430,005	\$0	\$15,040,088	\$8,026,996	\$19,861,706	\$9,553,047	\$0	\$0	\$0	\$0	\$0
8 Site Preparation Costs (Escalation Rates Included) <sup>1</sup>		\$0	\$964,447	\$1,979,690	\$677,274	\$3,100,164	\$0	\$1,340,621	\$562,383	\$1,789,123	\$842,604	\$0	\$0	\$0	\$0	\$0
9 Projected Future Study Costs		\$150,000				\$150,000										
10 Long-Term Debt Costs		\$0	\$0	\$0	\$1,053,720	\$3,842,977	\$8,082,649	\$8,082,649	\$8,838,848	\$9,371,906	\$11,578,518	\$12,694,221	\$12,694,221	\$12,694,221	\$11,640,502	\$8,851,244
11 Total Expenditures (7 through 10)		\$150,000	\$12,341,947	\$27,194,691	\$31,883,932	\$43,523,146	\$8,082,649	\$24,463,358	\$17,428,227	\$31,022,735	\$22,124,169	\$12,694,221	\$12,694,221	\$12,694,221	\$11,640,502	\$8,851,244
<b>Cash Flow Analysis:</b>																
12 Revenues Minus Expenditures (6 - 11)		\$9,176,328	-\$3,015,619	-\$9,368,363	-\$57,604	\$3,182	\$5,104,145	-\$5,176,564	\$58,568	-\$35,941	\$62,625	\$2,583,179	\$2,583,179	\$2,583,179	\$3,636,898	\$6,426,156
13 Opening Balance (previous year's closing balance)		\$0	\$2,953,192	\$12,311,463	\$9,435,282	\$67,923	\$10,474	\$13,861	\$5,194,776	\$18,485	\$78,209	\$42,902	\$107,110	\$2,730,643	\$5,393,529	\$8,096,359
14 Subtotal (12 + 13)		\$0	\$12,129,520	\$9,295,844	\$66,919	\$10,319	\$13,656	\$5,118,006	\$18,212	\$77,053	\$42,268	\$105,527	\$2,690,289	\$5,313,822	\$7,976,708	\$11,733,257
15 Interest Earnings		\$181,943	\$139,438	\$1,004	\$155	\$205	\$76,770	\$273	\$1,156	\$634	\$1,583	\$40,354	\$79,707	\$119,651	\$175,999	\$275,031
16 Closing Balance (14 + 15)		\$2,953,192	\$12,311,463	\$9,435,282	\$67,923	\$10,474	\$13,861	\$5,194,776	\$18,485	\$78,209	\$42,902	\$107,110	\$2,730,643	\$5,393,529	\$8,096,359	\$11,909,256

1 Land acquisition costs have been escalated by 2.5% compounded for the term of the by-law. Escalation rates for site preparation costs are also applied for the term of the by-law and are compounded annually at 2.6%.

Long Term Borrowing (Total of Line 2): \$102,400,000  
 Total Debt Payments (Current \$, Total of Lines 10 + Outstanding Debt): \$126,942,214  
 Outstanding Debt At End Of Forecast (15 years): \$17,516,538  
 Outstanding Debt Will Be Fully Funded In: 2045



# Appendices



# Appendix A

## Education Development Charges Ministry of Education Forms Submission



# Appendix A: Education Development Charges Ministry of Education Forms Submission

The Ministry of Education has prepared a set of standard forms that are required to form part of the Education Development Charge (EDC) Background Study. The forms are used by the Ministry to review the EDC analysis and are standardized so that information is presented in a consistent manner for all school boards. The forms for the school board's EDC analysis are found in this appendix. In addition, a description of each form and its purpose can be found below.

## **FORM A1 AND A2**

This form is used to determine whether a school board is eligible to impose EDCs. The A1 section of the form includes the board's approved On-The-Ground (OTG) capacity for each panel as well as the projected five-year enrolment. If the average five-year projected enrolment is greater than the board's OTG capacity (on either panel), the school board is eligible to impose EDCs. The A2 section of the form deals with any outstanding EDC financial obligations. The form highlights any outstanding principal less the existing reserve fund balance. A positive financial obligation results in a board being eligible to impose future EDCs.

## **FORM B**

Form B outlines the dwelling unit forecast that was used in the EDC analysis. The forecast is provided by EDC review area and by year for low-, medium-, and high-density types of development.

## **FORM C**

This form provides the net new dwelling units that are required for the EDC analysis. Due to certain statutory exemptions (intensification) that were discussed earlier in this report, a certain percentage of units are removed from the forecast to determine the "net new units."

## **FORM D**

This form provides the non-residential forecast of gross floor area in square feet over the next 15 years. In addition to providing the total projected square footage, this form



also includes an estimate as to the amount of square footage that is exempt from the forecast. Like the residential forecast, because of certain statutory exemptions, an assumption must be made regarding square footage that is excluded from the final EDC forecast.

## **FORM E**

Form E provides the total number of growth-related pupils by EDC review area. The form includes the net number of units, associated pupil yields, and the number of pupils by density type for both the elementary and secondary panels. The bottom of the form provides the total number of growth-related pupils less any existing available space to determine the total “net” growth-related pupils.

## **FORM F**

These forms provide the total “net” growth-related pupil places on a review area basis. Each form provides a projection of the existing community enrolment by school for each of the 15 years in the EDC forecast and their current OTG capacities. In addition, the total projected enrolment expected from new development is provided for the total review area. The total requirements from new development less any available existing space are the net growth-related pupil places for that review area.

## **FORM G**

Form G highlights the EDC-eligible sites that the Board is proposing to purchase. Each site listing includes information on location, status, proposed school size, and site size. The form also provides information on what percentage of each site is EDC eligible based on eligible pupil places as a percentage of the total proposed capacity of the school. In addition to providing site and eligibility information, Form G is noteworthy because it includes the translation from site requirements to site costs. On a site-by-site basis, the form highlights the expected per-acre acquisition costs, site development costs, and associated escalation and financing costs.

## **FORM H1 or H2**

These forms outline the EDC calculation: Form H1 is used for a uniform EDC rate and Form H2 is used if the Board is proposing a differentiated EDC rate. This EDC analysis assumes a uniform rate and includes Form H1. This form includes all relevant information needed to calculate the final EDC. The total education land costs (derived



from Form G) are added to any existing EDC financial obligations (Form A2) and study costs to determine the growth-related net education land costs for which EDCs may be collected. These costs must then be allocated to the proposed residential and non-residential splits. The amount determined to be borne by residential development (between 60% and 100%) is divided by the total net new units to determine a residential charge by unit.



**Waterloo Catholic District School Board**  
**Education Development Charge Forms Submission**  
**Regional Municipality of Waterloo**



Waterloo Catholic District School Board  
 Education Development Charges Submission 2026  
 Form A - Eligibility to Impose an EDC

**A.1.1: CAPACITY TRIGGER CALCULATION - ELEMENTARY PANEL**

Elementary Panel Board-Wide EDC Capacity	Projected Elementary Panel Enrolment						Elementary Average Projected Enrolment less Capacity
	Year 1	Year 2	Year 3	Year 4	Year 5	Average Projected Enrolment Over Five Years	
	2026/ 2027	2027/ 2028	2028/ 2029	2029/ 2030	2030/ 2031		
18,880.0	20,659	21,147	21,526	21,892	22,248	21,494	2,614

**A.1.2: CAPACITY TRIGGER CALCULATION - SECONDARY PANEL**

Secondary Panel Board-Wide EDC Capacity	Projected Secondary Panel Enrolment						Secondary Projected Enrolment less Capacity
	Year 1	Year 2	Year 3	Year 4	Year 5	Average Projected Enrolment Over Five Years	
	2026/ 2027	2027/ 2028	2028/ 2029	2029/ 2030	2030/ 2031		
8,275.0	8,760	8,953	9,290	9,606	9,851	9,292	1,017

**A.2: EDC FINANCIAL OBLIGATIONS**

Total Outstanding EDC Financial Obligations (Reserve Fund Balance):	\$ 2,953,192
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**Waterloo Catholic District School Board  
Education Development Charges Submission 2026  
Form B - Dwelling Unit Summary**

**PROJECTION OF GROSS NEW DWELLING UNITS BY REVIEW AREAS/MUNICIPALITIES**

	Year 1 2026/ 2027	Year 2 2027/ 2028	Year 3 2028/ 2029	Year 4 2029/ 2030	Year 5 2030/ 2031	Year 6 2031/ 2032	Year 7 2032/ 2033	Year 8 2033/ 2034	Year 9 2034/ 2035	Year 10 2035/ 2036	Year 11 2036/ 2037	Year 12 2037/ 2038	Year 13 2038/ 2039	Year 14 2039/ 2040	Year 15 2040/ 2041	Total All Units
<b>North/Central Cambridge</b>																
Low Density	85	85	85	85	85	178	178	178	178	178	140	140	140	140	140	2,912
Medium Density	128	128	128	128	128	262	262	262	262	262	276	276	276	276	276	3,330
High Density	100	100	100	100	100	340	340	340	340	340	566	566	566	566	566	5,031
<b>Total</b>	<b>313</b>	<b>313</b>	<b>313</b>	<b>313</b>	<b>313</b>	<b>780</b>	<b>780</b>	<b>780</b>	<b>780</b>	<b>780</b>	<b>982</b>	<b>982</b>	<b>982</b>	<b>982</b>	<b>982</b>	<b>10,273</b>
<b>Southwest Cambridge</b>																
Low Density	25	25	25	25	25	63	63	63	63	63	26	26	26	26	26	570
Medium Density	16	16	16	16	16	34	34	34	34	34	16	16	16	16	16	333
High Density	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	57
<b>Total</b>	<b>45</b>	<b>45</b>	<b>45</b>	<b>45</b>	<b>45</b>	<b>101</b>	<b>101</b>	<b>101</b>	<b>101</b>	<b>101</b>	<b>46</b>	<b>46</b>	<b>46</b>	<b>46</b>	<b>46</b>	<b>960</b>
<b>Southwest Cambridge - North Dumfries East</b>																
Low Density	3	3	3	3	3	123	123	123	123	123	113	113	113	113	113	1,197
Medium Density	0	0	0	0	0	189	189	189	189	189	87	87	87	87	87	1,288
High Density	0	0	0	0	0	284	284	284	284	284	107	107	107	107	107	2,005
<b>Total</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>696</b>	<b>696</b>	<b>696</b>	<b>696</b>	<b>696</b>	<b>307</b>	<b>307</b>	<b>307</b>	<b>307</b>	<b>307</b>	<b>4,582</b>
<b>Kitchener Northwest</b>																
Low Density	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Medium Density	11	11	11	11	11	3	3	3	3	3	51	51	51	51	51	323
High Density	37	37	37	37	37	9	9	9	9	9	139	139	139	139	139	927
<b>Total</b>	<b>48</b>	<b>48</b>	<b>48</b>	<b>48</b>	<b>48</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>190</b>	<b>190</b>	<b>190</b>	<b>190</b>	<b>190</b>	<b>1,250</b>
<b>Kitchener East</b>																
Low Density	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Medium Density	27	27	27	27	27	37	37	37	37	37	84	84	84	84	84	788
High Density	101	101	101	101	101	135	135	135	135	135	264	264	264	264	264	2,002
<b>Total</b>	<b>128</b>	<b>128</b>	<b>128</b>	<b>128</b>	<b>128</b>	<b>172</b>	<b>172</b>	<b>172</b>	<b>172</b>	<b>172</b>	<b>378</b>	<b>378</b>	<b>378</b>	<b>378</b>	<b>378</b>	<b>3,290</b>
<b>Kitchener Central</b>																
Low Density	161	161	161	161	161	224	224	224	224	224	321	321	321	321	321	3,279
Medium Density	268	268	268	268	268	363	363	363	363	363	495	495	495	495	495	5,627
High Density	448	448	448	448	448	578	578	578	578	578	821	821	821	821	821	6,236
<b>Total</b>	<b>877</b>	<b>877</b>	<b>877</b>	<b>877</b>	<b>877</b>	<b>1,165</b>	<b>1,165</b>	<b>1,165</b>	<b>1,165</b>	<b>1,165</b>	<b>1,637</b>	<b>1,637</b>	<b>1,637</b>	<b>1,637</b>	<b>1,637</b>	<b>18,191</b>
<b>Kitchener West (and part of Wilmet)</b>																
Low Density	4	4	4	4	4	0	0	0	0	0	0	0	0	0	0	18
Medium Density	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
High Density	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>18</b>
<b>Kitchener South</b>																
Low Density	55	55	55	55	55	64	64	64	64	64	215	215	215	215	215	1,808
Medium Density	65	65	65	65	65	80	80	80	80	80	201	201	201	201	201	1,748
High Density	58	58	58	58	58	73	73	73	73	73	176	176	176	176	176	1,538
<b>Total</b>	<b>182</b>	<b>182</b>	<b>182</b>	<b>182</b>	<b>182</b>	<b>219</b>	<b>219</b>	<b>219</b>	<b>219</b>	<b>219</b>	<b>592</b>	<b>592</b>	<b>592</b>	<b>592</b>	<b>592</b>	<b>4,956</b>
<b>Kitchener Northeast</b>																
Low Density	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Medium Density	36	36	36	36	36	4	4	4	4	4	3	3	3	3	3	214
High Density	140	140	140	140	140	12	12	12	12	12	7	7	7	7	7	796
<b>Total</b>	<b>176</b>	<b>176</b>	<b>176</b>	<b>176</b>	<b>176</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>1,010</b>
<b>Welliesley &amp; Woolwich Southwest</b>																
Low Density	34	34	34	34	34	26	26	26	26	26	15	15	15	15	15	372
Medium Density	15	15	15	15	15	3	3	3	3	3	3	3	3	3	3	83
High Density	1	1	1	1	1	3	3	3	3	3	2	2	2	2	2	99
<b>Total</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>31</b>	<b>31</b>	<b>31</b>	<b>31</b>	<b>31</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>554</b>
<b>Woolwich North</b>																
Low Density	67	67	67	67	67	38	38	38	38	38	84	84	84	84	84	998
Medium Density	46	46	46	46	46	26	26	26	26	26	87	87	87	87	87	796
High Density	38	38	38	38	38	23	23	23	23	23	54	54	54	54	54	580
<b>Total</b>	<b>152</b>	<b>152</b>	<b>152</b>	<b>152</b>	<b>152</b>	<b>88</b>	<b>88</b>	<b>88</b>	<b>88</b>	<b>88</b>	<b>235</b>	<b>235</b>	<b>235</b>	<b>235</b>	<b>235</b>	<b>2,372</b>
<b>Woolwich South</b>																
Low Density	95	95	95	95	95	81	81	81	81	81	152	152	152	152	152	1,637
Medium Density	18	18	18	18	18	37	37	37	37	37	78	78	78	78	78	662
High Density	26	26	26	26	26	36	36	36	36	36	64	64	64	64	64	688
<b>Total</b>	<b>151</b>	<b>151</b>	<b>151</b>	<b>151</b>	<b>151</b>	<b>151</b>	<b>151</b>	<b>151</b>	<b>151</b>	<b>151</b>	<b>294</b>	<b>294</b>	<b>294</b>	<b>294</b>	<b>294</b>	<b>2,987</b>
<b>North Dumfries West</b>																
Low Density	45	45	45	45	45	72	72	72	72	72	48	48	48	48	48	824
Medium Density	31	31	31	31	31	41	41	41	41	41	20	20	20	20	20	438
High Density	22	22	22	22	22	28	28	28	28	28	20	20	20	20	20	348
<b>Total</b>	<b>98</b>	<b>98</b>	<b>98</b>	<b>98</b>	<b>98</b>	<b>140</b>	<b>140</b>	<b>140</b>	<b>140</b>	<b>140</b>	<b>88</b>	<b>88</b>	<b>88</b>	<b>88</b>	<b>88</b>	<b>1,610</b>
<b>Wilmet</b>																
Low Density	23	23	23	23	23	31	31	31	31	31	25	25	25	25	25	396
Medium Density	41	41	41	41	41	35	35	35	35	35	22	22	22	22	22	496
High Density	20	20	20	20	20	20	20	20	20	20	26	26	26	26	26	322
<b>Total</b>	<b>84</b>	<b>84</b>	<b>84</b>	<b>84</b>	<b>84</b>	<b>87</b>	<b>87</b>	<b>87</b>	<b>87</b>	<b>87</b>	<b>74</b>	<b>74</b>	<b>74</b>	<b>74</b>	<b>74</b>	<b>1,224</b>
<b>West - Central Waterloo</b>																
Low Density	127	127	127	127	127	144	144	144	144	144	31	31	31	31	31	1,514
Medium Density	158	158	158	158	158	337	337	337	337	337	176	176	176	176	176	3,253
High Density	224	224	224	224	224	568	568	568	568	568	485	485	485	485	485	6,285
<b>Total</b>	<b>510</b>	<b>510</b>	<b>510</b>	<b>510</b>	<b>510</b>	<b>1,049</b>	<b>1,049</b>	<b>1,049</b>	<b>1,049</b>	<b>1,049</b>	<b>691</b>	<b>691</b>	<b>691</b>	<b>691</b>	<b>691</b>	<b>11,259</b>
<b>East Waterloo</b>																
Low Density	57	57	57	57	57	0	0	0	0	0	0	0	0	0	0	286
Medium Density	76	76	76	76	76	53	53	53	53	53	53	53	53	53	53	913
High Density	118	118	118	118	118	147	147	147	147	147	147	147	147	147	147	2,061
<b>Total</b>	<b>252</b>	<b>252</b>	<b>252</b>	<b>252</b>	<b>252</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>3,260</b>
<b>Total Jurisdiction</b>																
Low Density	761	761	761	761	761	1,043	1,043	1,043	1,043	1,043	1,180	1,180	1,180	1,180	1,180	15,019
Medium Density	841	841	841	841	841	1,504	1,504	1,504	1,504	1,504	1,658	1,658	1,658	1,658	1,658	20,532
High Density	1,351	1,351	1,351	1,351	1,351	2,289	2,289	2,289	2,289	2,289	2,911	2,911	2,911	2,911	2,911	32,696
<b>Total</b>	<b>3,072</b>	<b>3,072</b>	<b>3,072</b>	<b>3,072</b>	<b>3,072</b>	<b>4,816</b>	<b>4,816</b>	<b>4,816</b>	<b>4,816</b>	<b>4,816</b>	<b>5,749</b>	<b>5,749</b>	<b>5,749</b>	<b>5,749</b>	<b>5,749</b>	<b>68,117</b>



**Waterloo Catholic District School Board  
Education Development Charges Submission 2026  
Form C - Net New Dwelling Units - By-Law Summary**

<b>Review Areas/Municipalities</b>	<b>Number of Units</b>
North/Central Cambridge	10,373
Southwest Cambridge	960
Southeast Cambridge + North Dumfries East	4,582
Kitchener Northwest	1,250
Kitchener East	3,390
Kitchener Central	18,391
Kitchener West (and part of Wilmot)	18
Kitchener South	4,956
Kitchener Northeast	1,010
Wellesley & Woolwich Southwest	534
Woolwich North	2,372
Woolwich South	2,987
North Dumfries West	1,630
Wilmot	1,224
West + Central Waterloo	11,250
East Waterloo	3,260
<b>Total Projected New Dwelling Units</b>	<b>68,187</b>
<b>Less: Statutorily Exempt Units in By-Law Area</b>	<b>1,641</b>
<b>Total Net New Dwelling Units</b>	<b>66,546</b>



**Waterloo Catholic District School Board  
Education Development Charges Submission 2026  
Form D - Non-Residential Development**

**D1 - Non-Residential Charge Based On Gross Floor Area (sq. ft.)**

<b>Total Estimated Non-Residential Board-Determined Gross Floor Area to be Constructed Over 15 Years From Date of By-Law Passage:</b>	<b>59,538,043</b>
<b>Less: Board-Determined Gross Floor Area From Exempt Development:</b>	<b>15,768,436</b>
<b>Net Estimated Board-Determined Gross Floor Area:</b>	<b>43,769,607</b>

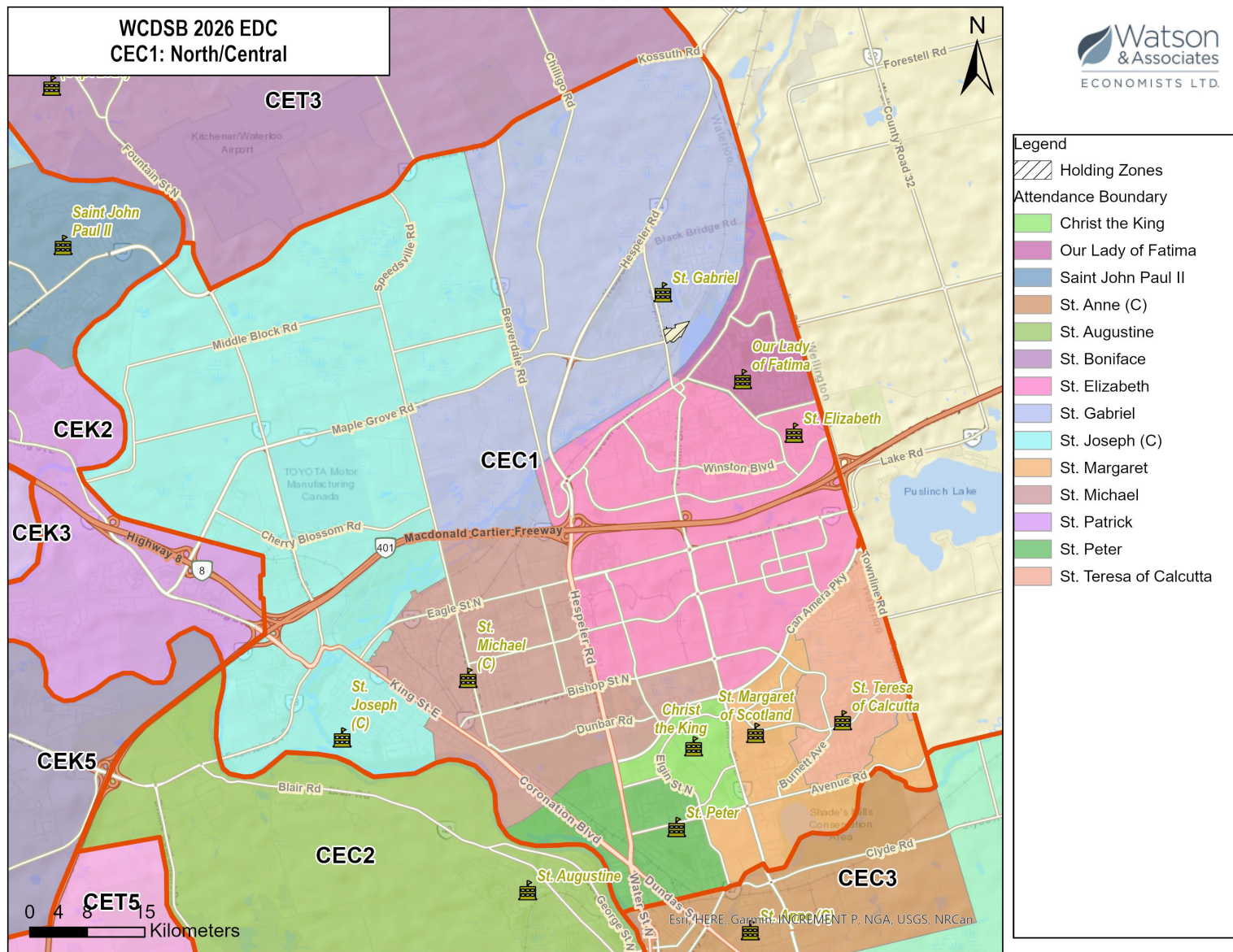


Waterloo Catholic District School Board  
 Education Development Charges Submission 2026  
 Form E - Growth-Related Pupils - Elementary Panel

Form E - Growth-Related Pupils - Secondary Panel

Planning Area/Municipality	Dwelling Unit Type	Net New Units	Elementary Pupil Yield	Elementary Growth-Related Pupils
North/Central Cambridge	Low Density	2,012	0.144	290
	Medium Density	3,064	0.115	352
	High Density	5,031	0.029	146
	Total	10,107	0.078	787
Southwest Cambridge	Low Density	570	0.102	58
	Medium Density	307	0.059	18
	High Density	57	0.032	2
	Total	933	0.083	78
Southeast Cambridge + North Dumfries East	Low Density	1,197	0.288	345
	Medium Density	1,269	0.144	183
	High Density	2,005	0.027	55
	Total	4,472	0.130	583
Kitchener Northwest	Low Density	-	0.000	-
	Medium Density	297	0.117	35
	High Density	927	0.028	26
	Total	1,224	0.049	60
Kitchener East	Low Density	-	0.000	-
	Medium Density	725	0.113	82
	High Density	2,602	0.028	73
	Total	3,327	0.046	154
Kitchener Central	Low Density	3,529	0.141	499
	Medium Density	5,177	0.084	433
	High Density	9,236	0.031	284
	Total	17,941	0.068	1,217
Kitchener West (and part of Willmot)	Low Density	18	0.163	3
	Medium Density	-	0.000	-
	High Density	-	0.000	-
	Total	18	0.163	3
Kitchener South	Low Density	1,669	0.107	178
	Medium Density	1,608	0.000	117
	High Density	1,539	0.015	23
	Total	4,816	0.066	318
Kitchener Northeast	Low Density	-	0.000	-
	Medium Density	197	0.072	14
	High Density	796	0.022	18
	Total	993	0.032	32
Wellesley & Woolwich Southwest	Low Density	372	0.076	28
	Medium Density	85	0.047	4
	High Density	69	0.009	1
	Total	527	0.063	33
Woolwich North	Low Density	996	0.057	56
	Medium Density	732	0.037	27
	High Density	580	0.008	5
	Total	2,308	0.038	88
Woolwich South	Low Density	1,637	0.118	193
	Medium Density	609	0.067	41
	High Density	688	0.015	10
	Total	2,934	0.083	244
North Dumfries West	Low Density	824	0.131	108
	Medium Density	421	0.072	30
	High Density	348	0.012	4
	Total	1,593	0.089	142
Willmot	Low Density	396	0.062	25
	Medium Density	456	0.043	20
	High Density	332	0.009	3
	Total	1,184	0.040	47
West + Central Waterloo	Low Density	1,514	0.077	116
	Medium Density	3,083	0.052	159
	High Density	6,385	0.010	66
	Total	10,982	0.031	342
East Waterloo	Low Density	286	0.113	32
	Medium Density	840	0.057	48
	High Density	2,061	0.012	25
	Total	3,187	0.033	105
		<b>SUBTOTAL:</b>		<b>4,234</b>
		LESS: Available Pupil Places:		<b>340</b>
		PLUS: Students Holding:		<b>486</b>
		<b>NET GROWTH RELATED PUPILS:</b>		<b>4,380</b>

Planning Area/Municipality	Dwelling Unit Type	Net New Units	Secondary Pupil Yield	Secondary Growth-Related Pupils
North + West + Central	Low Density	10,417	0.045	474
	Medium Density	13,810	0.026	362
	High Density	25,214	0.009	234
	Total	49,441	0.022	1,070
East + South	Low Density	4,602	0.076	348
	Medium Density	5,062	0.046	232
	High Density	7,441	0.025	189
	Total	17,105	0.045	770
		<b>SUBTOTAL:</b>		<b>1,840</b>
		LESS: Available Pupil Places:		<b>-</b>
		PLUS: Students Holding:		<b>-</b>
		<b>NET GROWTH RELATED PUPILS:</b>		<b>1,840</b>





**Waterloo Catholic District School Board  
Education Development Charges Submission 2026  
Form F - Growth Related Pupil Place Requirements**

Panel: **Elementary Panel**

Review Area: **CEC1 North/Central**

**REQUIREMENTS OF EXISTING COMMUNITY**

Existing Schools and Projects	Current OTG Capacity	Number of Temp Facilities	Current 2025/2026	15 Year Projections (Assumes Full Day JK/SK)																
				Year 1 2026/2027	Year 2 2027/2028	Year 3 2028/2029	Year 4 2029/2030	Year 5 2030/2031	Year 6 2031/2032	Year 7 2032/2033	Year 8 2033/2034	Year 9 2034/2035	Year 10 2035/2036	Year 11 2036/2037	Year 12 2037/2038	Year 13 2038/2039	Year 14 2039/2040	Year 15 2040/2041		
Christ the King	291		252	252	242	239	243	247	245	234	241	244	247	246	247	247	247	247	246	
Our Lady of Fatima	495		365	339	339	328	322	316	316	315	315	320	322	323	324	323	322	322	322	322
St. Elizabeth	352	4	409	418	423	451	462	473	482	492	499	502	499	500	499	495	488	485	485	485
St. Gabriel	375	8	528	524	537	546	546	558	567	575	589	595	610	624	636	644	648	648	648	648
St. Joseph (C)	257	4	307	292	301	307	317	329	344	358	371	388	409	428	445	460	474	485	485	485
St. Margaret of Scotland	314		321	297	282	284	278	271	260	264	261	258	244	245	246	245	245	245	245	245
St. Michael (C)	360		314	296	288	275	268	253	260	263	260	266	258	259	260	258	258	258	258	257
St. Peter	383		318	330	331	328	328	332	326	328	322	319	318	319	321	322	322	322	322	323
St. Teresa of Calcutta	479		360	341	334	325	318	311	315	309	310	309	316	318	319	318	319	319	319	319
TOTAL:	3,306.0	16	3,174	3,090	3,076	3,082	3,081	3,090	3,114	3,138	3,167	3,202	3,224	3,263	3,294	3,312	3,322	3,331	3,331	3,331
AVAILABLE PUPIL PLACES:																				

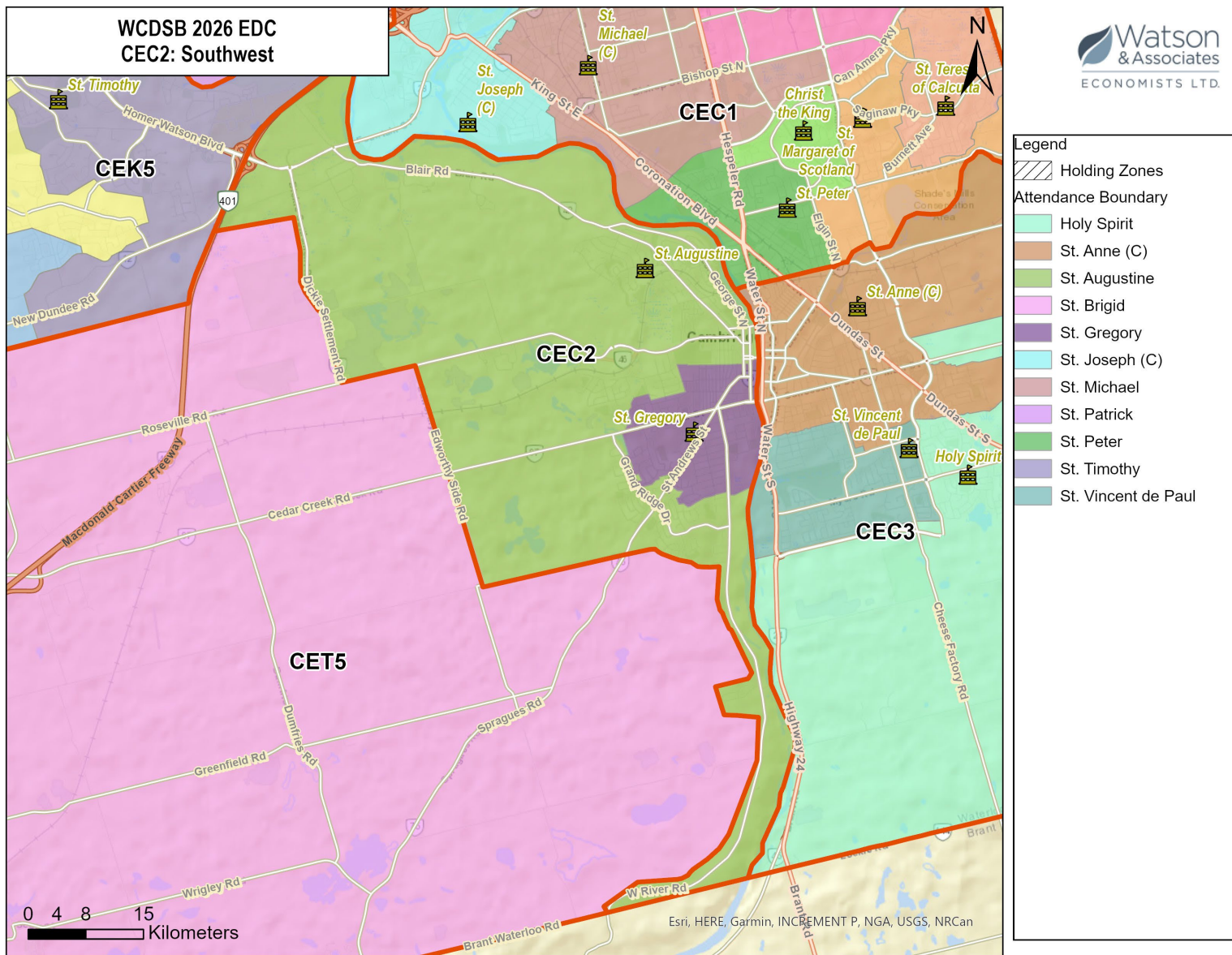
**REQUIREMENTS OF NEW DEVELOPMENT (CUMULATIVE)**

	15 Year Projections (Assumes Full Day JK/SK)														
	Year 1 2026/2027	Year 2 2027/2028	Year 3 2028/2029	Year 4 2029/2030	Year 5 2030/2031	Year 6 2031/2032	Year 7 2032/2033	Year 8 2033/2034	Year 9 2034/2035	Year 10 2035/2036	Year 11 2036/2037	Year 12 2037/2038	Year 13 2038/2039	Year 14 2039/2040	Year 15 2040/2041
	29	58	87	117	148	211	276	342	408	474	537	600	662	725	787

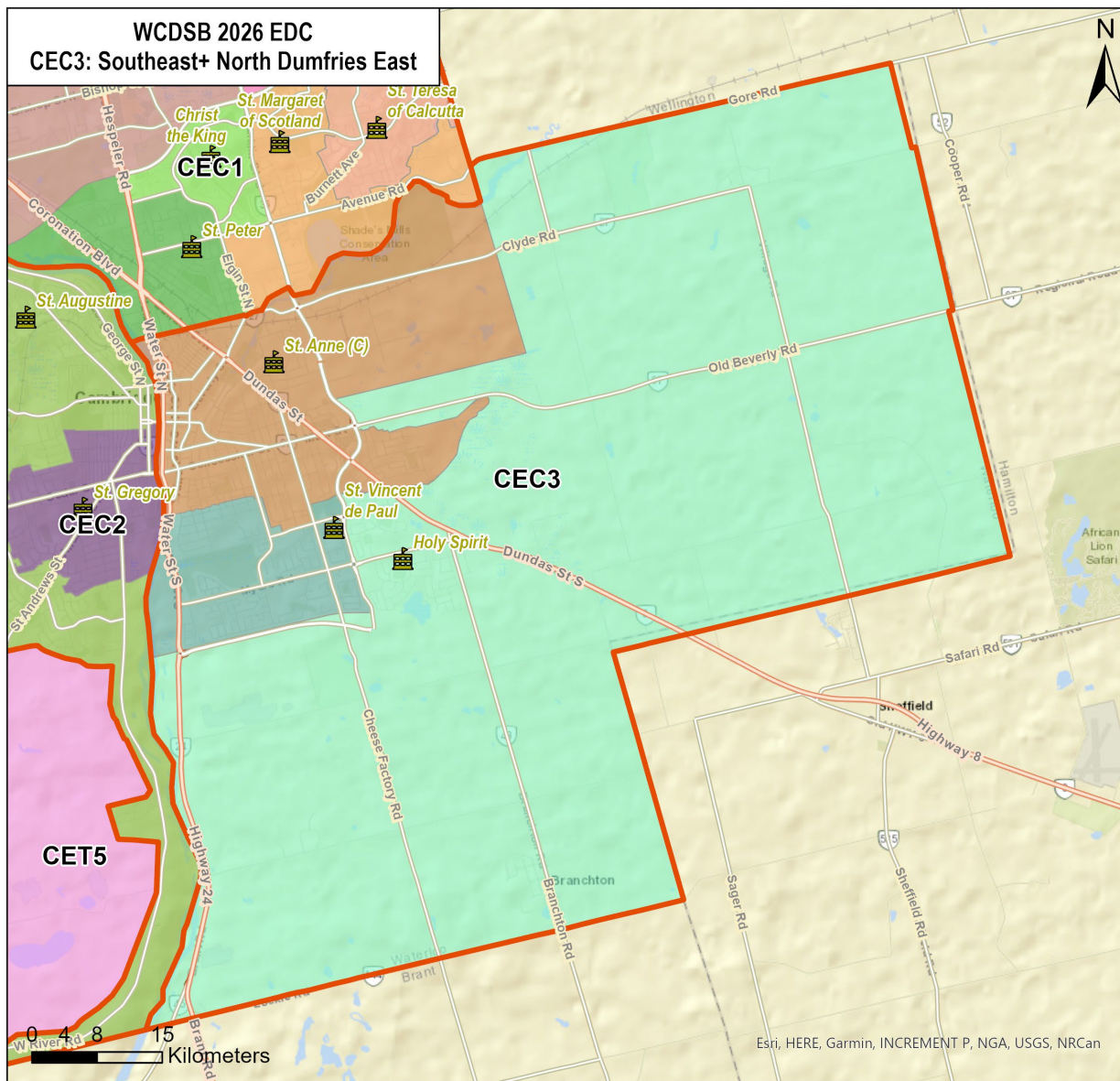
**CALCULATION OF GROWTH-RELATED PUPIL PLACE REQUIREMENTS**

1 Requirements of New Development (Pupil Places)	787
2 Pupils Holding For New Schools	0
3 Available Pupil Places In Existing Facilities	0
4 Net Growth-Related Pupil Place Requirements (1+2-3)	787

**NOTES**







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Review Area: **CEC3 Southeast+ North Dumfries East**

**REQUIREMENTS OF EXISTING COMMUNITY**

Existing Schools and Projects	Current OTG Capacity	Number of Temp Facilities	Current 2025/2026	15 Year Projections (Assumes Full Day JK/SK)															
				Year 1 2026/2027	Year 2 2027/2028	Year 3 2028/2029	Year 4 2029/2030	Year 5 2030/2031	Year 6 2031/2032	Year 7 2032/2033	Year 8 2033/2034	Year 9 2034/2035	Year 10 2035/2036	Year 11 2036/2037	Year 12 2037/2038	Year 13 2038/2039	Year 14 2039/2040	Year 15 2040/2041	
Holy Spirit	622		585	554	525	518	497	481	467	466	450	445	432	433	432	428	427	425	
St. Anne (C)	418	4	467	482	489	498	510	517	527	532	544	552	554	562	566	571	573	575	
St. Vincent de Paul	562	9	711	733	756	748	732	746	761	750	760	770	779	784	787	790	793	795	
New Southeast Galt (Guardian Angels)	360	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL:	1,962.0	13	1,763	1,770	1,770	1,764	1,739	1,744	1,755	1,748	1,754	1,767	1,765	1,779	1,785	1,789	1,793	1,795	
AVAILABLE PUPIL PLACES:																			167

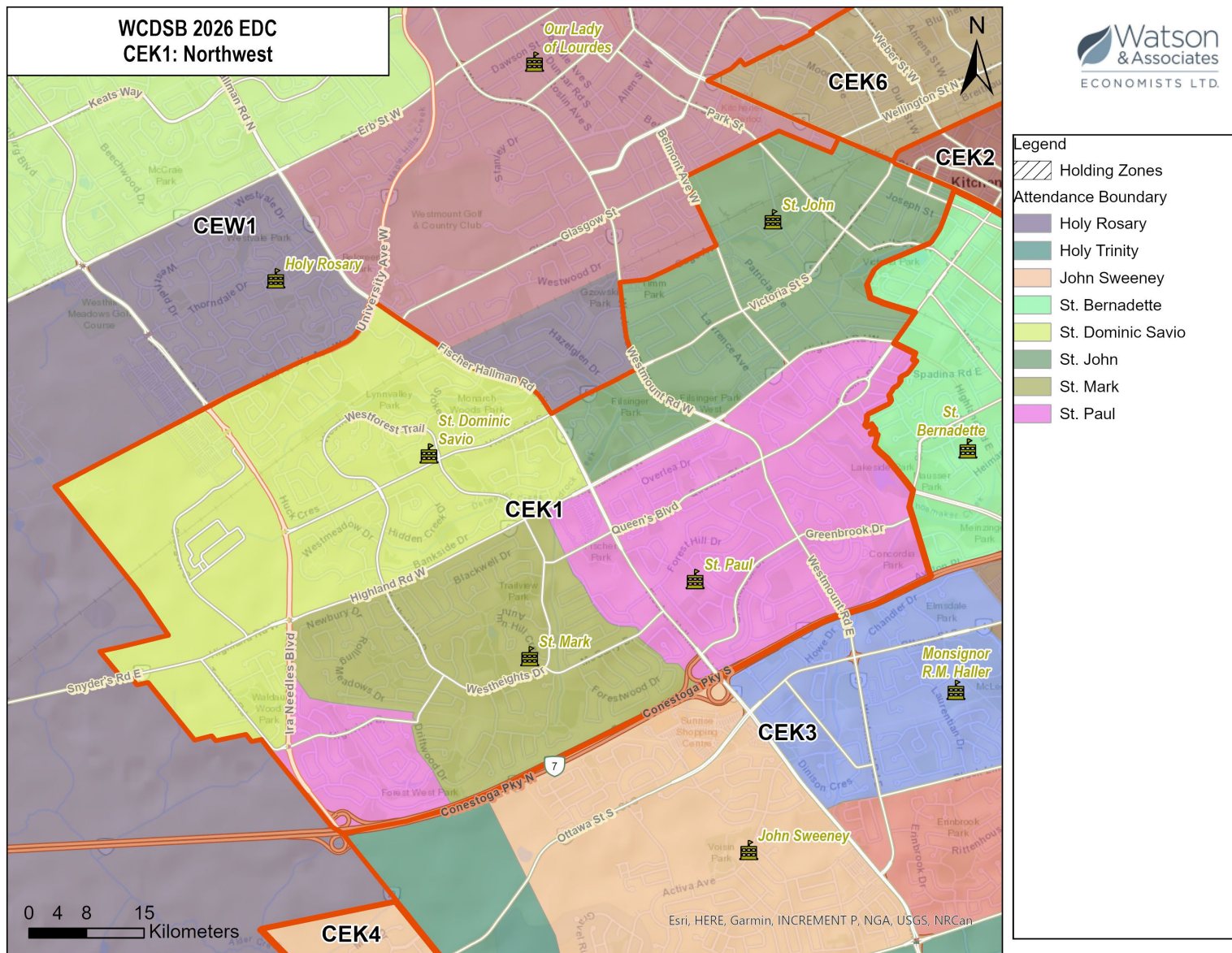
**REQUIREMENTS OF NEW DEVELOPMENT (CUMULATIVE)**

	15 Year Projections (Assumes Full Day JK/SK)														
	Year 1 2026/2027	Year 2 2027/2028	Year 3 2028/2029	Year 4 2029/2030	Year 5 2030/2031	Year 6 2031/2032	Year 7 2032/2033	Year 8 2033/2034	Year 9 2034/2035	Year 10 2035/2036	Year 11 2036/2037	Year 12 2037/2038	Year 13 2038/2039	Year 14 2039/2040	Year 15 2040/2041
	1	2	3	3	4	77	149	222	294	367	410	453	496	539	583

**CALCULATION OF GROWTH-RELATED PUPIL PLACE REQUIREMENTS**

1 Requirements of New Development (Pupil Places)	583
2 Pupils Holding For New Schools	0
3 Available Pupil Places In Existing Facilities	167
4 Net Growth-Related Pupil Place Requirements (1+2-3)	416

**NOTES**





Review Area: **CEK1 Northwest**

**REQUIREMENTS OF EXISTING COMMUNITY**

Existing Schools and Projects	Current OTG Capacity	Number of Temp Facilities	Current 2025/2026	15 Year Projections (Assumes Full Day JK/SK)															
				Year 1 2026/2027	Year 2 2027/2028	Year 3 2028/2029	Year 4 2029/2030	Year 5 2030/2031	Year 6 2031/2032	Year 7 2032/2033	Year 8 2033/2034	Year 9 2034/2035	Year 10 2035/2036	Year 11 2036/2037	Year 12 2037/2038	Year 13 2038/2039	Year 14 2039/2040	Year 15 2040/2041	
St. Dominic Savio	447	6	557	553	569	570	569	570	595	590	582	596	597	602	604	605	604	602	
St. John	468	1	429	428	437	450	460	476	483	494	497	497	504	508	509	508	508	507	
St. Mark	432	7	400	411	419	413	419	424	429	423	437	442	441	441	439	438	435	434	
St. Paul	481	15	527	537	547	537	552	540	554	537	544	533	532	534	535	535	535	536	
TOTAL:	1,828.0	29	1,913	1,930	1,971	1,969	2,000	2,009	2,061	2,044	2,060	2,069	2,074	2,084	2,087	2,086	2,082	2,079	
AVAILABLE PUPIL PLACES:																			

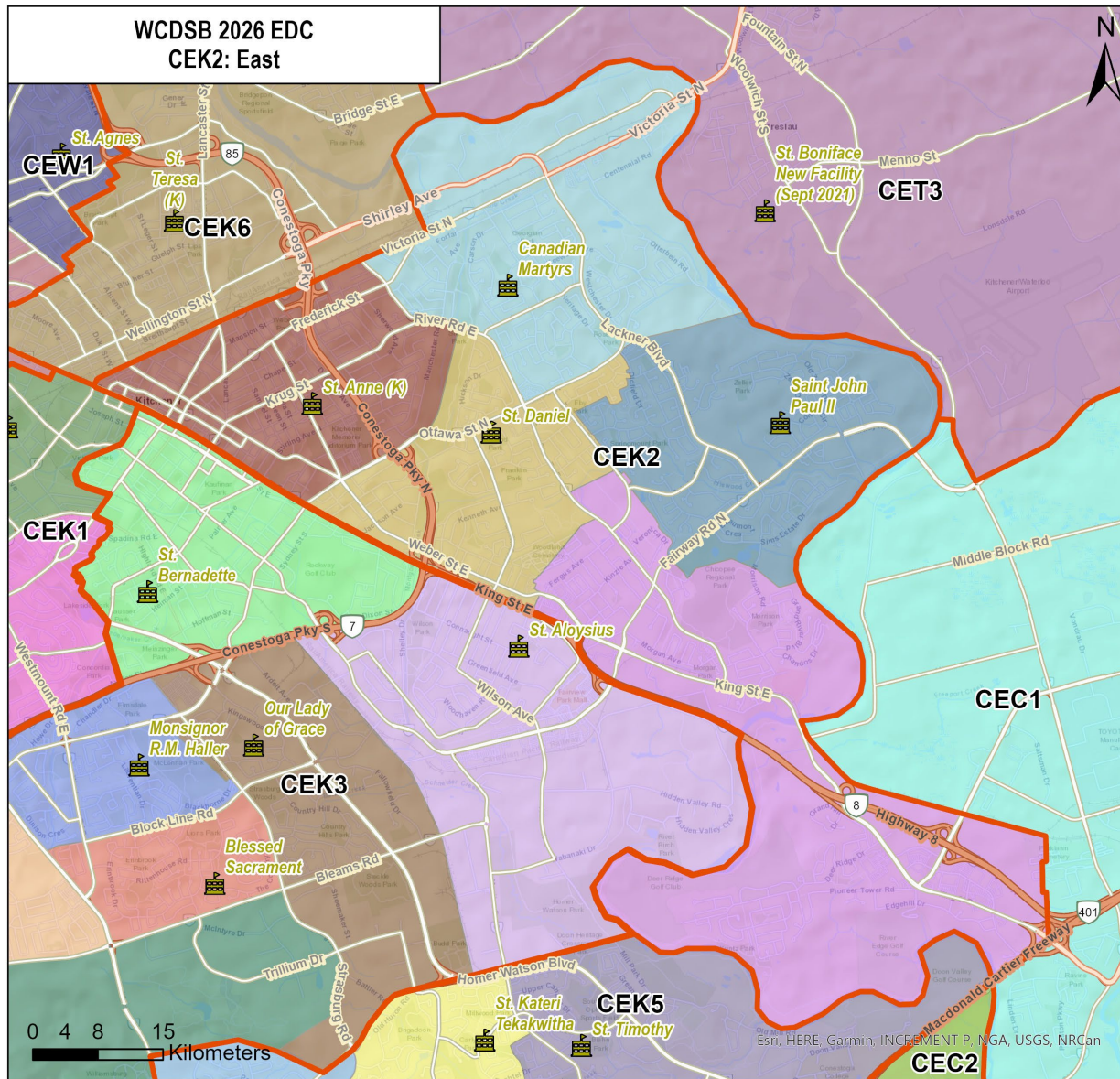
**REQUIREMENTS OF NEW DEVELOPMENT (CUMULATIVE)**

	15 Year Projections (Assumes Full Day JK/SK)														
	Year 1 2026/2027	Year 2 2027/2028	Year 3 2028/2029	Year 4 2029/2030	Year 5 2030/2031	Year 6 2031/2032	Year 7 2032/2033	Year 8 2033/2034	Year 9 2034/2035	Year 10 2035/2036	Year 11 2036/2037	Year 12 2037/2038	Year 13 2038/2039	Year 14 2039/2040	Year 15 2040/2041
	2	4	6	8	10	10	11	11	12	12	22	32	41	51	60

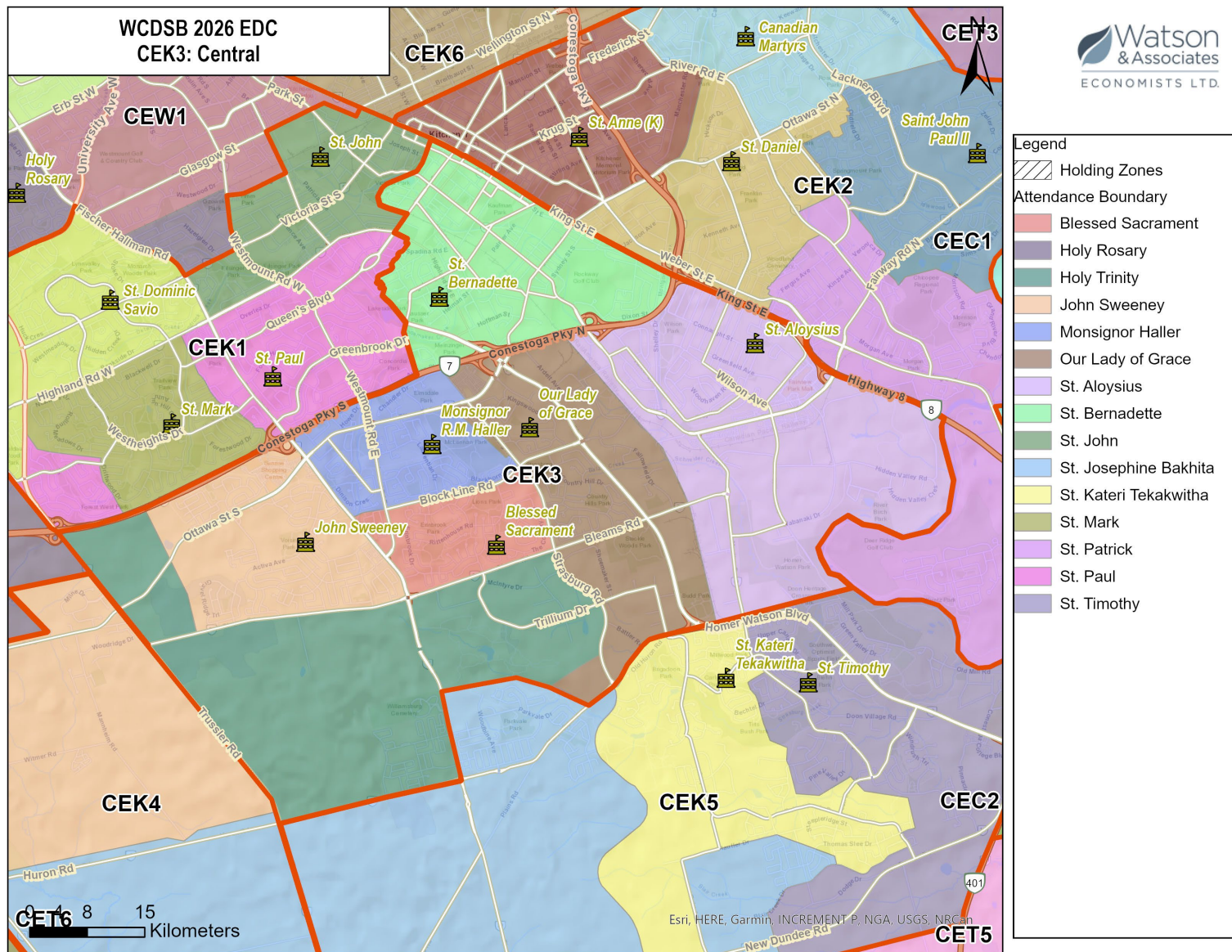
**CALCULATION OF GROWTH-RELATED PUPIL PLACE REQUIREMENTS**

1 Requirements of New Development (Pupil Places)	60
2 Pupils Holding For New Schools	0
3 Available Pupil Places in Existing Facilities	0
4 Net Growth-Related Pupil Place Requirements (1+2-3)	60

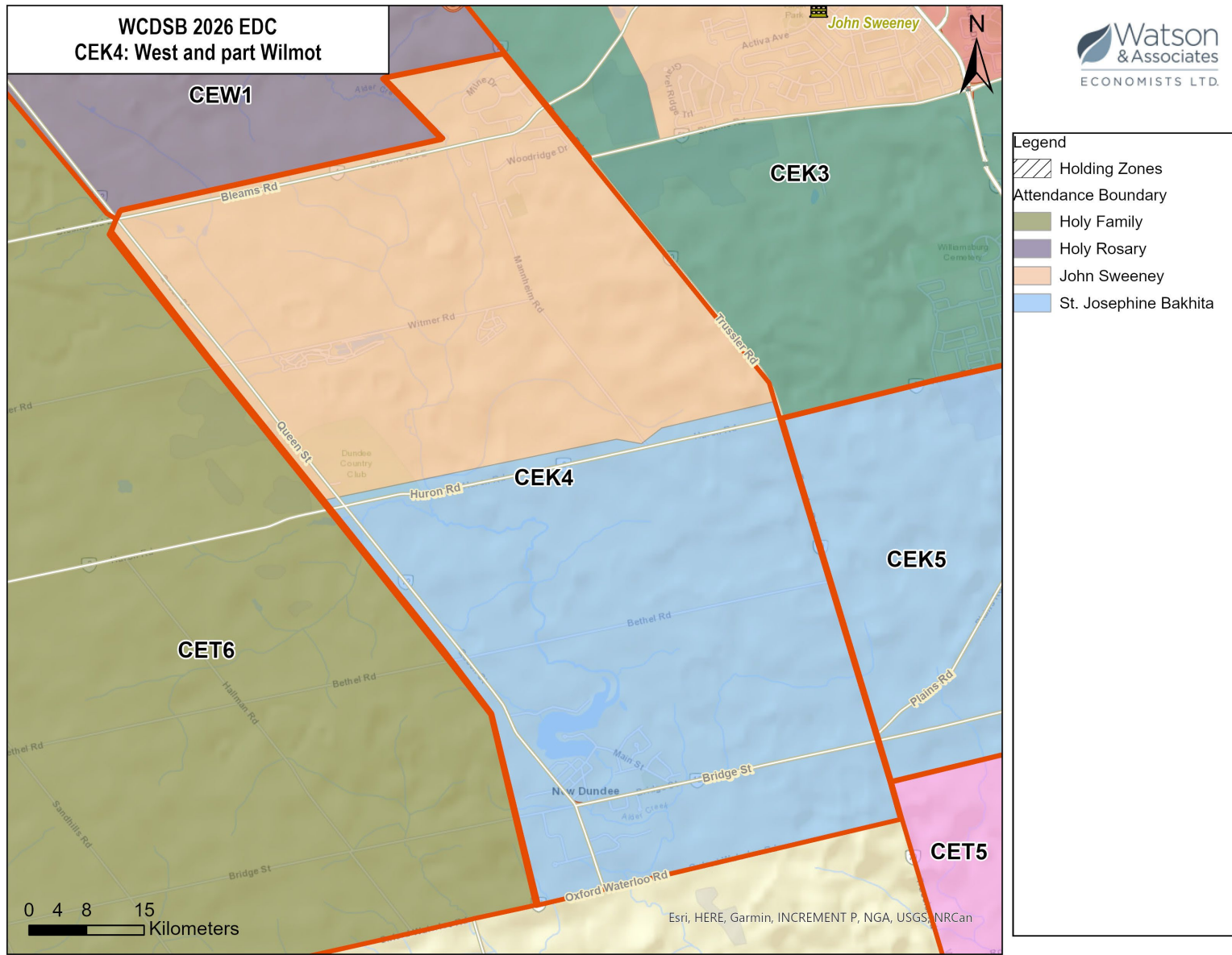
**NOTES**



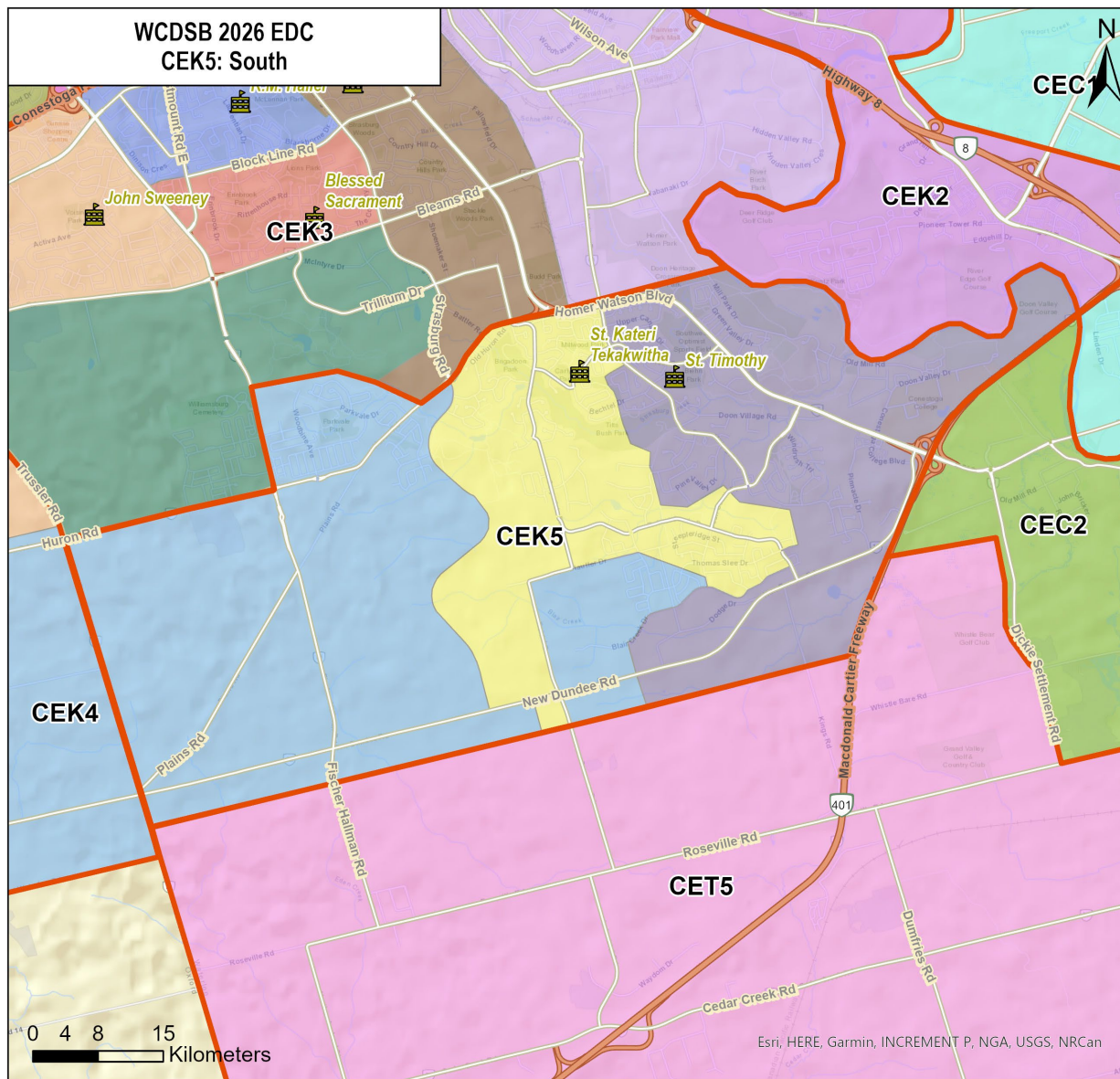










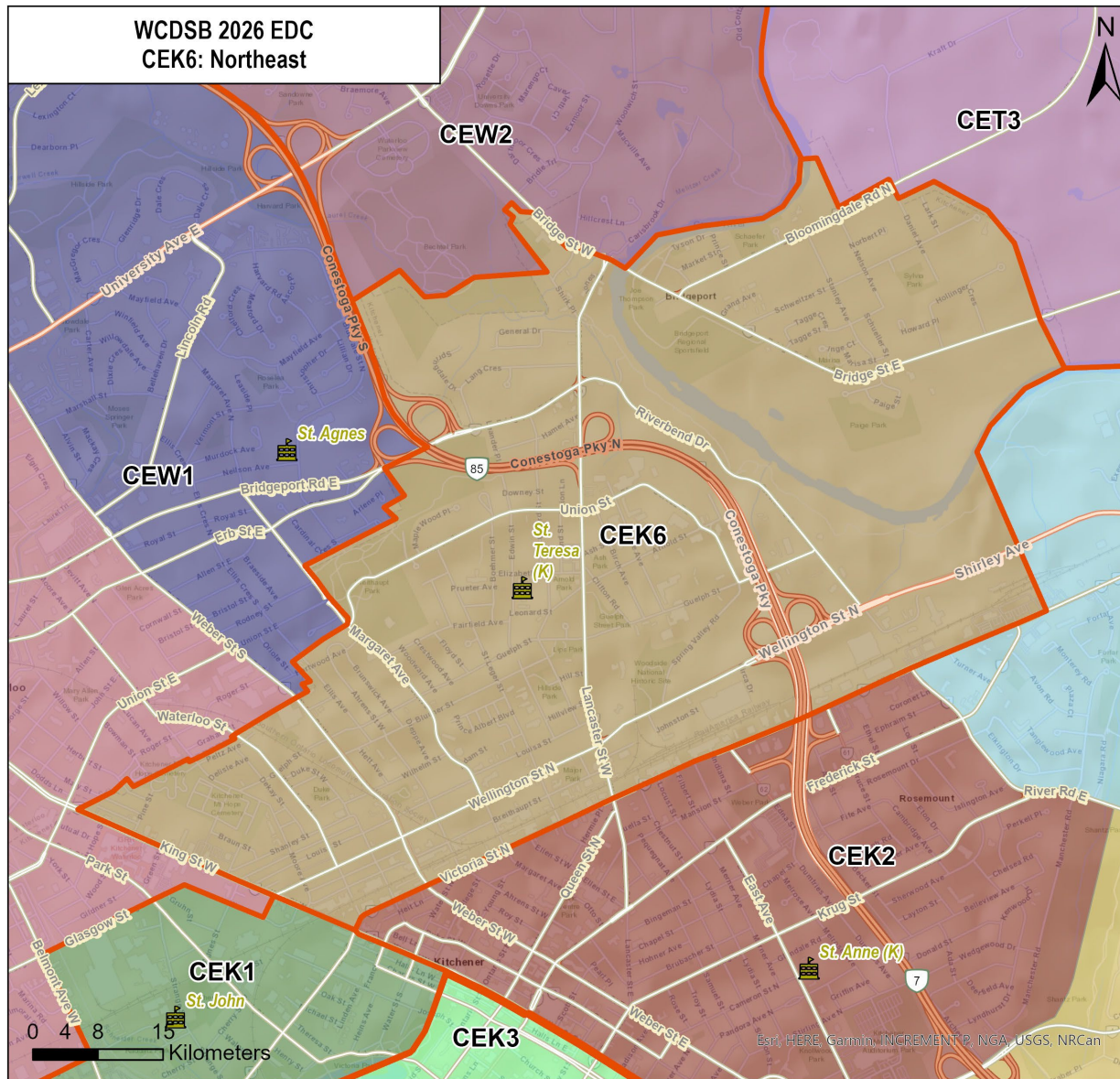


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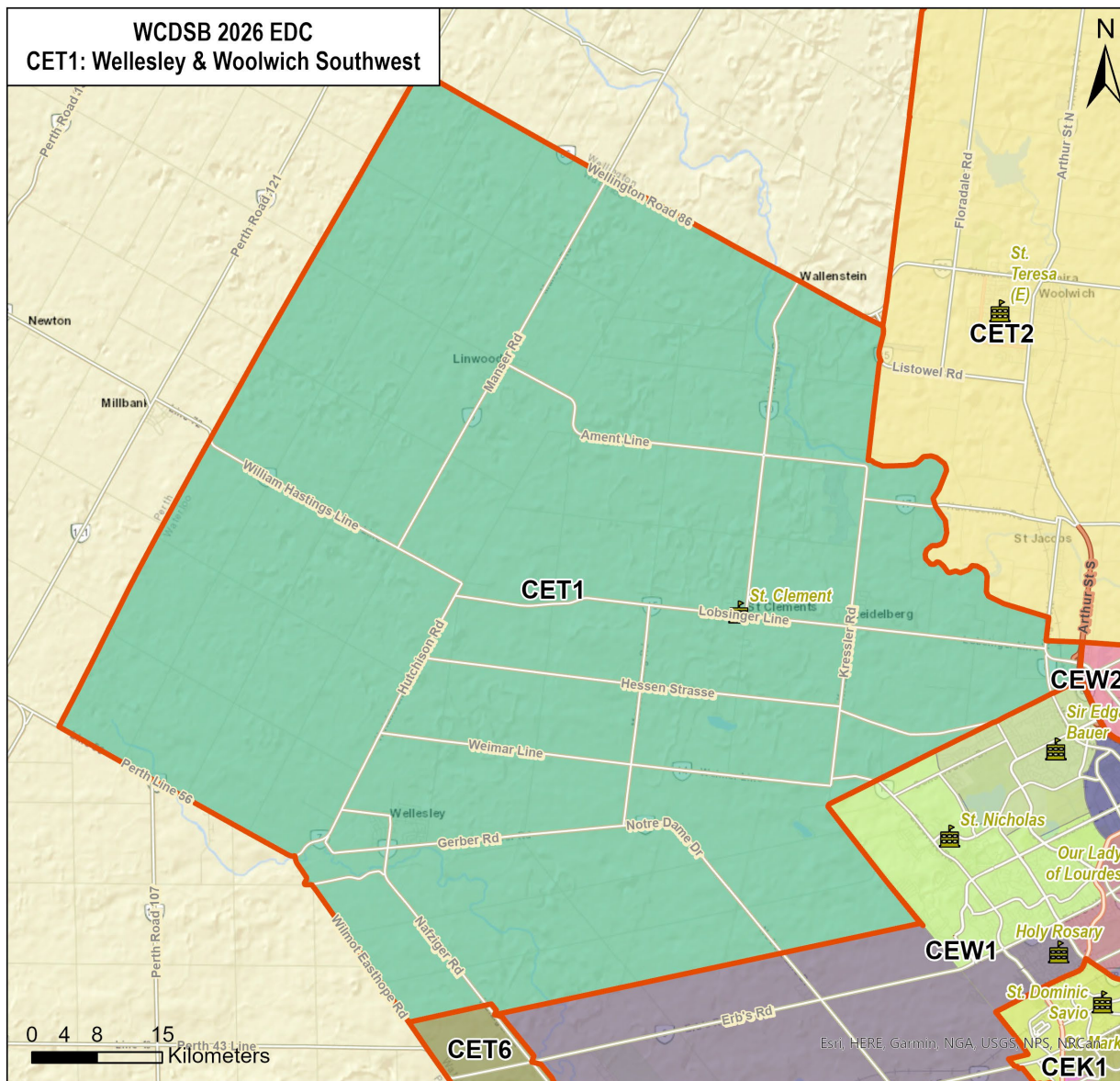
**Legend**

- Holding Zones
- Attendance Boundary
- Holy Trinity
- Our Lady of Grace
- St. Augustine
- St. Brigid
- St. Josephine Bakhita
- St. Kateri Tekakwitha
- St. Timothy





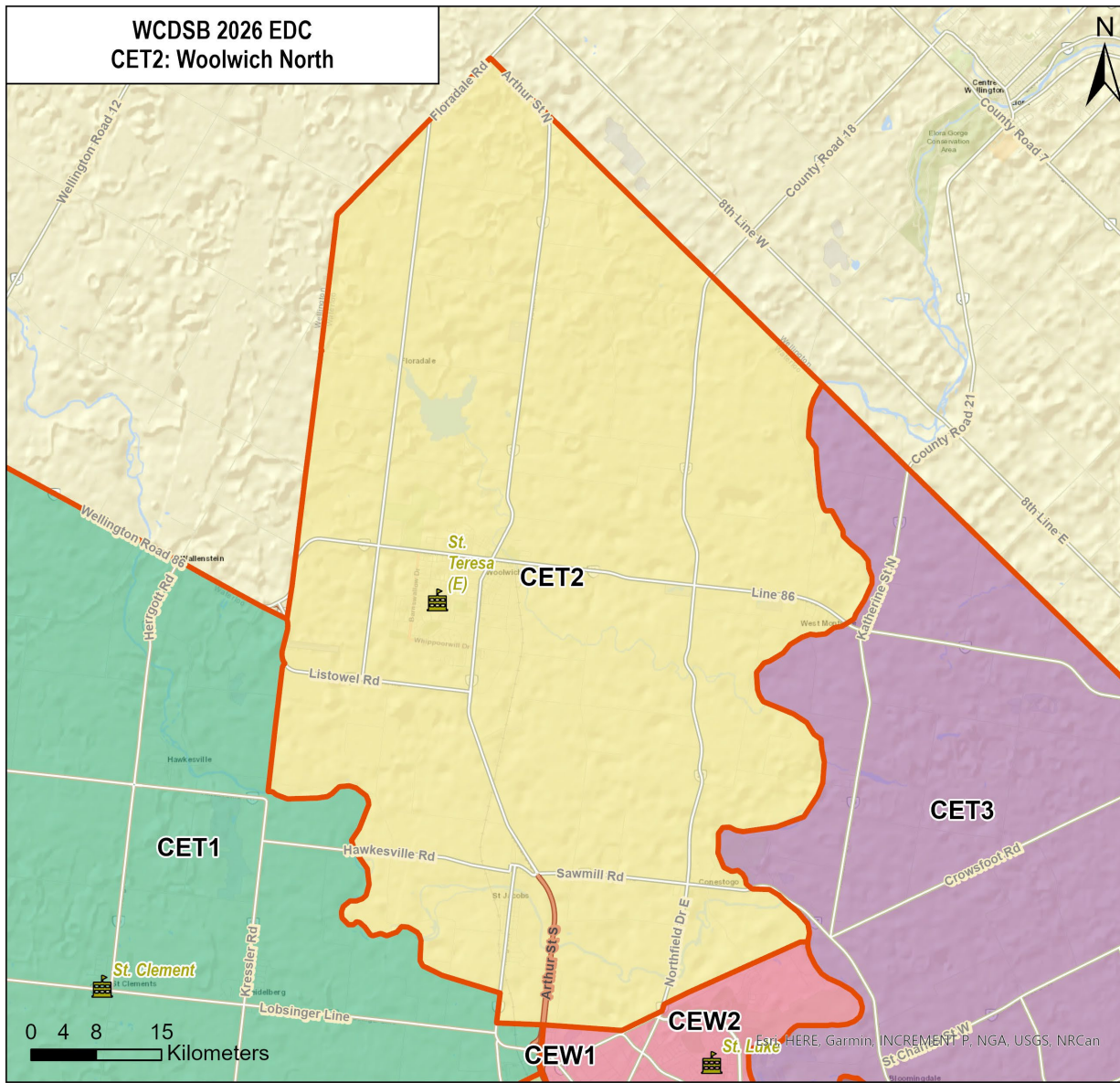




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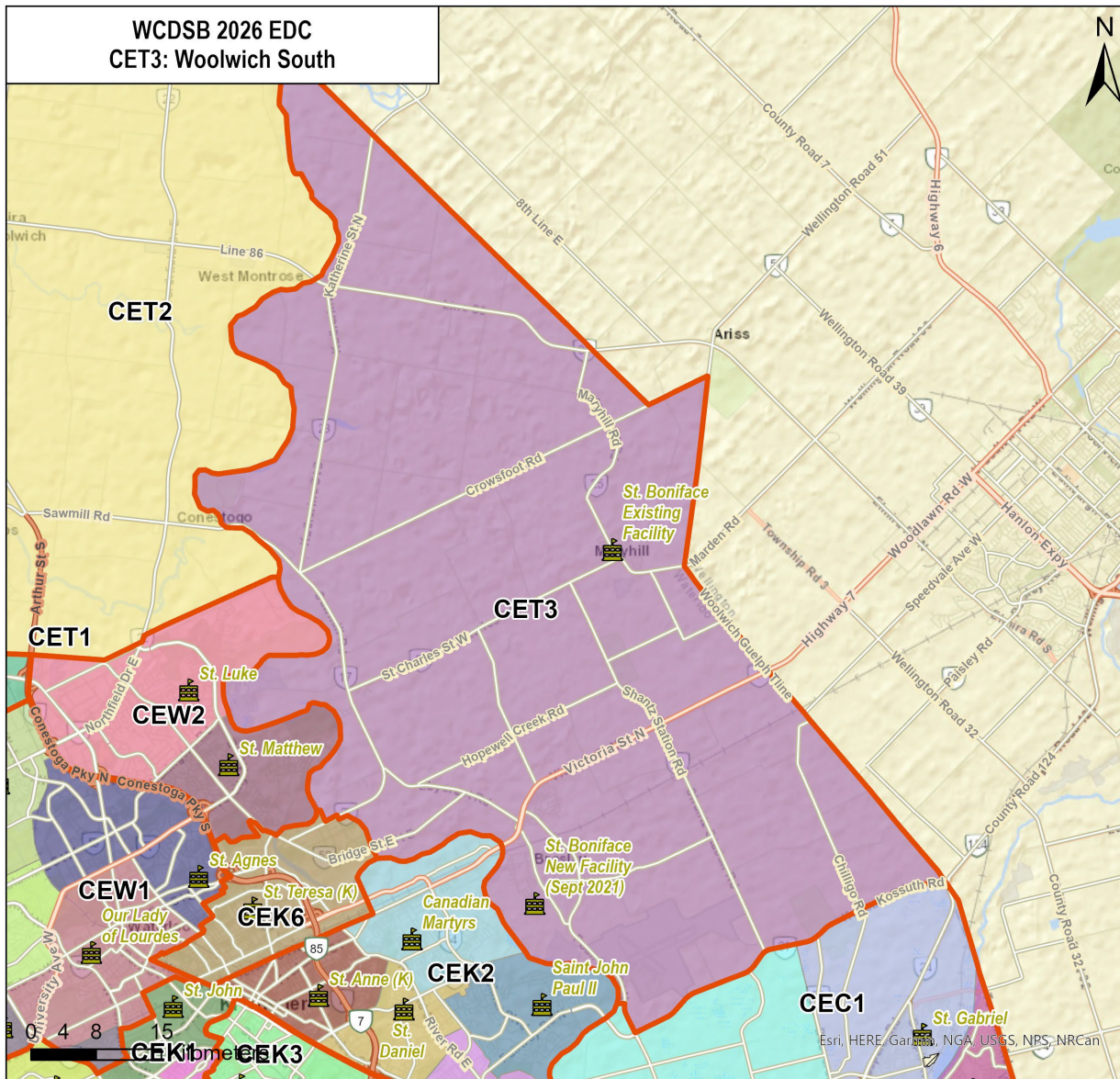


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**Legend**

- Holding Zones
- Attendance Boundary
- St. Teresa (E)



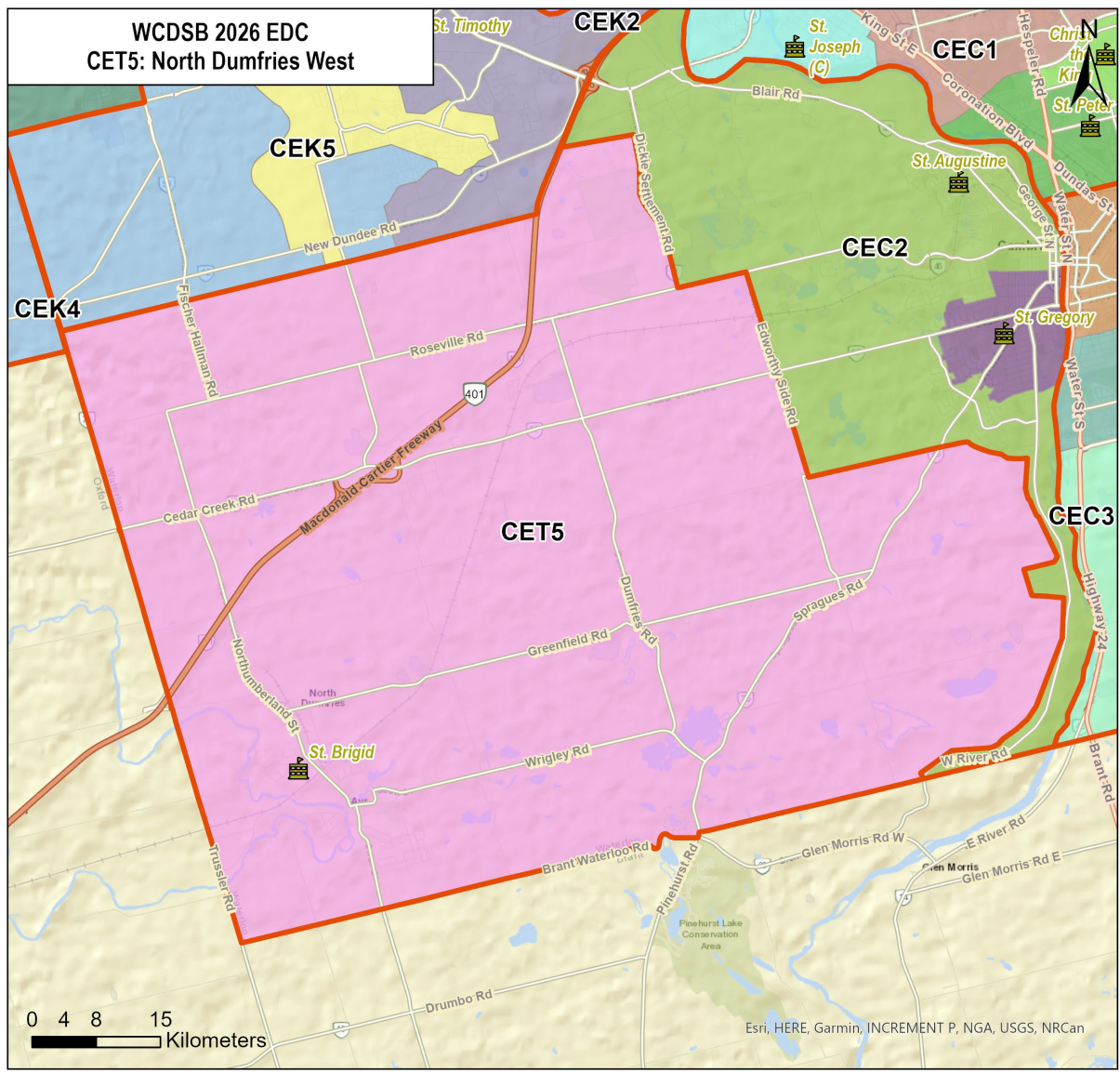


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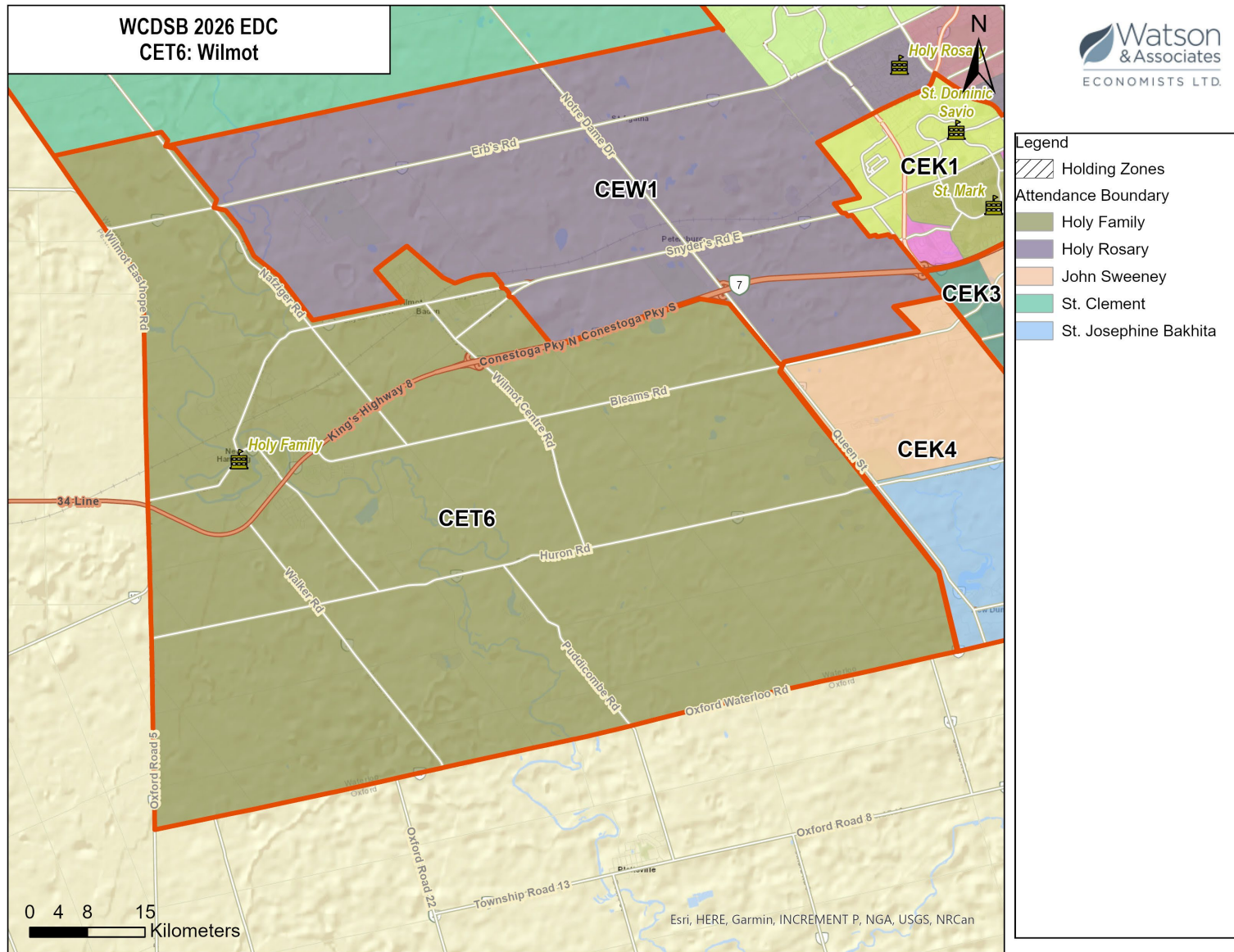
**Legend**

- Holding Zones
- Attendance Boundary
- Canadian Martyrs
- Saint John Paul II
- St. Boniface
- St. Gabriel
- St. Teresa (K)











Review Area:

CET6 Wilmot

**REQUIREMENTS OF EXISTING COMMUNITY**

Existing Schools and Projects	Current OTG Capacity	Number of Temp Facilities	Current 2025/2026	15 Year Projection of Average Daily Enrolments															
				Year 1 2026/2027	Year 2 2027/2028	Year 3 2028/2029	Year 4 2029/2030	Year 5 2030/2031	Year 6 2031/2032	Year 7 2032/2033	Year 8 2033/2034	Year 9 2034/2035	Year 10 2035/2036	Year 11 2036/2037	Year 12 2037/2038	Year 13 2038/2039	Year 14 2039/2040	Year 15 2040/2041	
HolyFamily	245	8	396	405	404	412	397	399	383	392	403	407	426	430	436	441	447	451	
NewBaden CES	294	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL:	539.0	8	396	405	404	412	397	399	383	392	403	407	426	430	436	441	447	451	
AVAILABLE PUPIL PLACES:																			88

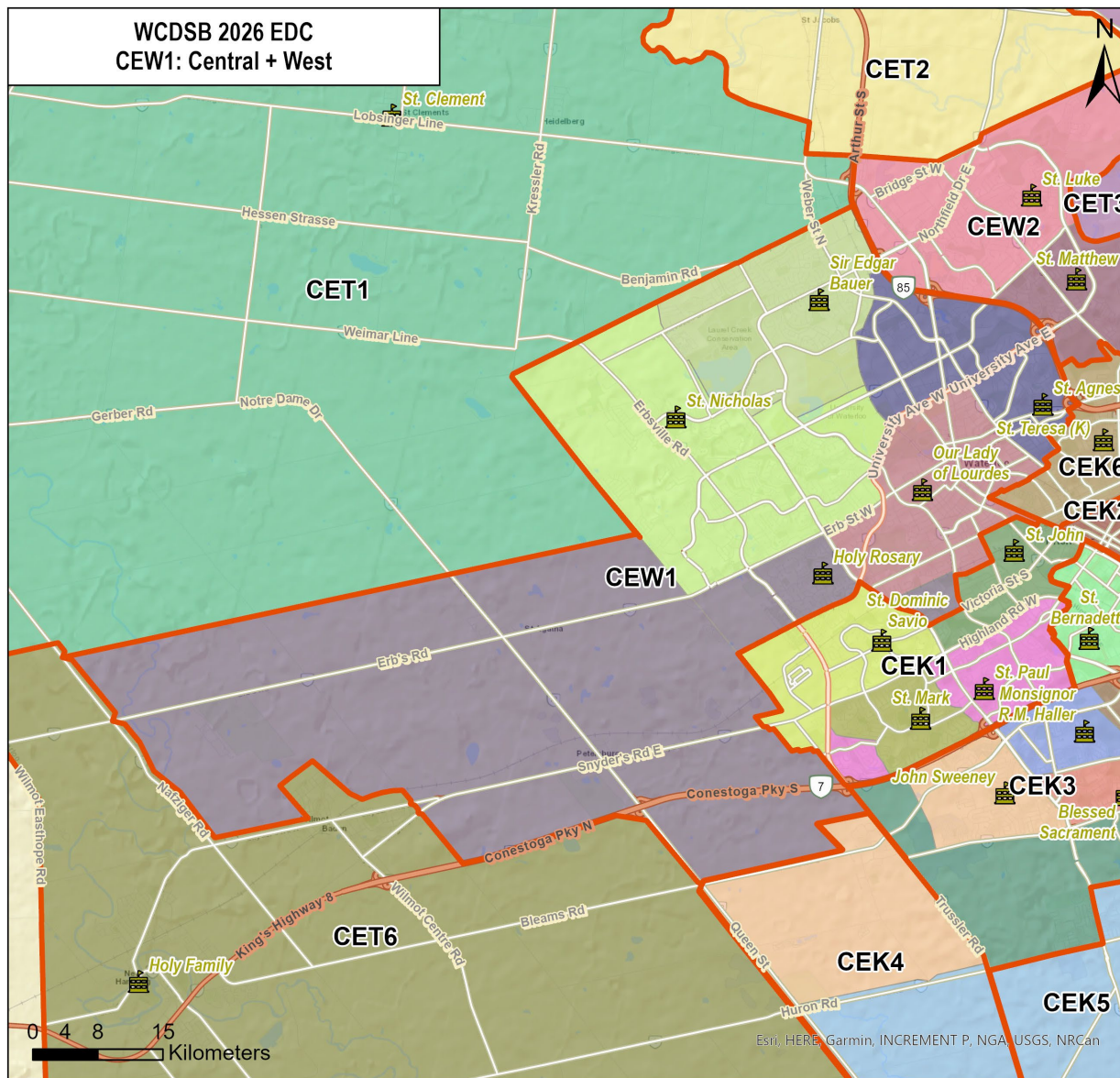
**REQUIREMENTS OF NEW DEVELOPMENT (CUMULATIVE)**

	15 Year Projections (Assumes Full Day JK/SK)														
	Year 1 2026/2027	Year 2 2027/2028	Year 3 2028/2029	Year 4 2029/2030	Year 5 2030/2031	Year 6 2031/2032	Year 7 2032/2033	Year 8 2033/2034	Year 9 2034/2035	Year 10 2035/2036	Year 11 2036/2037	Year 12 2037/2038	Year 13 2038/2039	Year 14 2039/2040	Year 15 2040/2041
	3	5	8	10	13	16	20	23	27	31	34	37	41	44	47

**CALCULATION OF GROWTH-RELATED PUPIL PLACE REQUIREMENTS**

1 Requirements of New Development (Pupil Places)	47
2 Pupils Holding For New Schools	0
3 Available Pupil Places in Existing Facilities	88
4 Net Growth-Related Pupil Place Requirements (1+2-3)	0

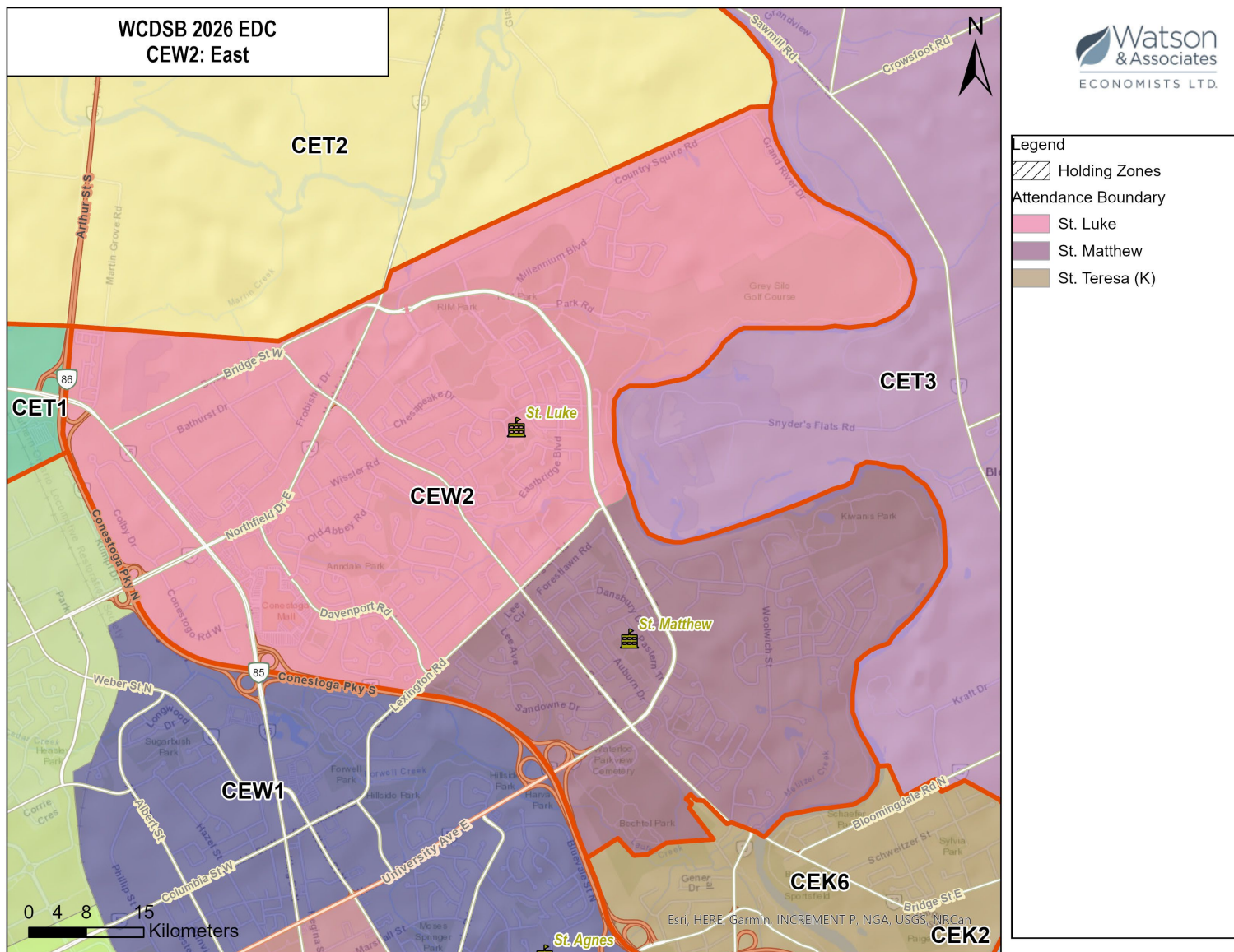
**NOTES**



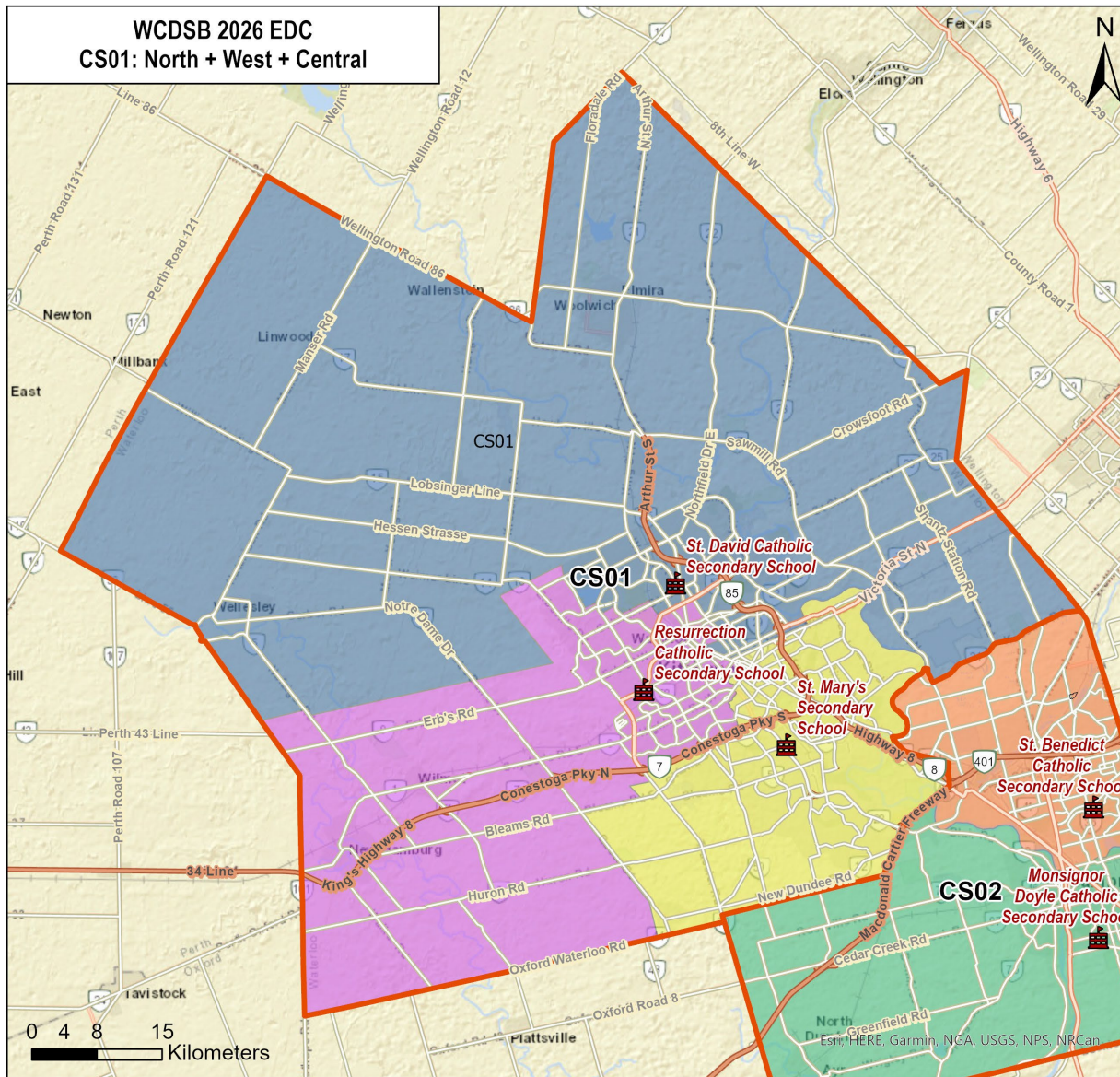
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**Waterloo Catholic District School Board  
Education Development Charges Submission 2026  
Form F - Growth Related Pupil Place Requirements**

Panel: **Secondary Panel**

Review Area: **CS01 North + West + Central**

**REQUIREMENTS OF EXISTING COMMUNITY**

Existing Schools and Projects	Current OTG Capacity	Number of Temp Facilities	Current 2025/2026	15 Year Projection of Average Daily Enrolments															
				Year 1 2026/2027	Year 2 2027/2028	Year 3 2028/2029	Year 4 2029/2030	Year 5 2030/2031	Year 6 2031/2032	Year 7 2032/2033	Year 8 2033/2034	Year 9 2034/2035	Year 10 2035/2036	Year 11 2036/2037	Year 12 2037/2038	Year 13 2038/2039	Year 14 2039/2040	Year 15 2040/2041	
RESURRECTION	1,532.0	29	1,834	1,858	1,924	2,018	2,113	2,227	2,319	2,346	2,390	2,455	2,559	2,553	2,609	2,580	2,575	2,609	
ST. DAVID	1,539.0	8	1,115	1,161	1,227	1,278	1,324	1,398	1,438	1,445	1,438	1,473	1,541	1,581	1,609	1,596	1,554	1,580	
ST. MARY'S	1,679.0	40	2,293	2,487	2,539	2,678	2,816	2,875	2,898	2,982	3,004	3,022	3,082	3,049	3,106	3,108	3,188	3,239	
New East Kitchener 9-12 (Notre Dame)	1,074.0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL:	5,824.0	77	5,242	5,506	5,689	5,974	6,253	6,500	6,654	6,772	6,832	6,950	7,182	7,182	7,325	7,284	7,317	7,428	
AVAILABLE PUPIL PLACES:																			-

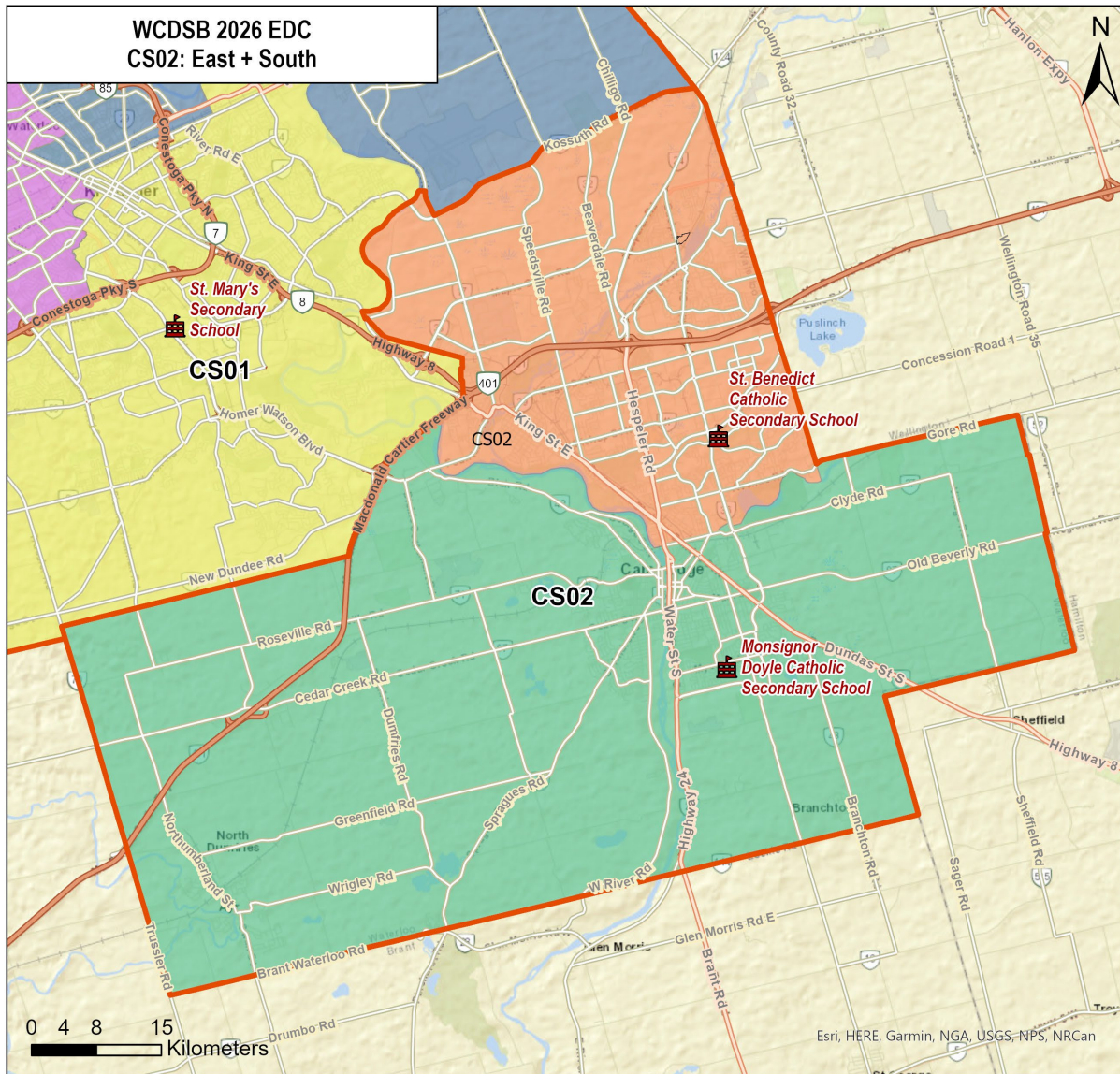
**REQUIREMENTS OF NEW DEVELOPMENT (CUMULATIVE)**

	15 Year Projection of Average Daily Enrolments														
	Year 1 2026/2027	Year 2 2027/2028	Year 3 2028/2029	Year 4 2029/2030	Year 5 2030/2031	Year 6 2031/2032	Year 7 2032/2033	Year 8 2033/2034	Year 9 2034/2035	Year 10 2035/2036	Year 11 2036/2037	Year 12 2037/2038	Year 13 2038/2039	Year 14 2039/2040	Year 15 2040/2041
	49	98	148	198	249	315	383	450	518	587	684	780	877	974	1,070

**CALCULATION OF GROWTH-RELATED PUPIL PLACE REQUIREMENTS**

1 Requirements of New Development (Pupil Places)	1070
2 Pupils Holding For New Schools	0
3 Available Pupil Places in Existing Facilities	0
4 Net Growth-Related Pupil Place Requirements (1+2-3)	1070

**NOTES**







Waterloo Catholic District School Board  
 Education Development Charges Submission 2026  
 Form G - Growth-Related Net Education Land Costs

ELEMENTARY PANEL

Review Area	Site Status (Optioned, Purchased, Reserved, Etc.)	Proposed Year Of Acquisition	Site Location/ Facility Type	Net Growth-Related Pupil Place Requirements	Proposed School Capacity	Percent of Capacity Attributed to Net Growth-Related Pupil Place Requirements	Total Number of Acres Required (Footnote Oversized Sites) *	Acres to Be Funded in EDC By-Law Period	Cost Per Acre	Education Land Costs	Eligible Site Preparation Costs	Land Escalation Costs	Financing Costs	Total Education Land Costs
CEC1	Reserved	2028	New Elementary School	527	527	100.00%	6.00	6.00	\$ 1,750,000	\$ 10,500,000	\$ 989,845	\$ 531,563	\$ 1,767,573	\$ 13,788,981
CEC1	Identified	2035	New Elementary School	260	527	49.43%	6.00	2.97	\$ 1,750,000	\$ 5,189,678	\$ 528,912	\$ 681,966	\$ 841,109	\$ 7,341,665
CEC2			Accommodated in Existing Facilities, Additions or Temporary Accommodations	78										
CEC3	TBD	2032	New Elementary School	416	527	78.92%	6.00	4.74	\$ 1,750,000	\$ 8,286,297	\$ 844,507	\$ 1,088,887	\$ 1,502,657	\$ 11,722,348
CEK1			Accommodated in Existing Facilities, Additions or Temporary Accommodations	60										
CEK2	TBD	2035	New Elementary School	154	527	29.31%	6.00	1.76	\$ 1,850,000	\$ 3,253,824	\$ 313,692	\$ 427,579	\$ 587,421	\$ 4,582,516
CEK3	Reserved	2027	New Elementary School	527	527	100.00%	6.00	6.00	\$ 1,850,000	\$ 11,100,000	\$ 864,447	\$ 277,500	\$ 1,814,704	\$ 14,156,651
CEK3	Identified	2029	New Elementary School/Alternative Project Opportunity	350	350	100.00%	4.00	4.00	\$ 7,000,000	\$ 28,000,000	\$ 677,274	\$ 2,152,938	\$ 4,533,134	\$ 35,363,346
CEK3			Accommodated in Existing Facilities, Additions or Temporary Accommodations	340										
CEK4			Accommodated in Existing Facilities, Additions or Temporary Accommodations	3										
CEK5	Reserved	2028	New Elementary School	527	527	100.00%	6.00	6.00	\$ 2,250,000	\$ 13,500,000	\$ 989,845	\$ 683,438	\$ 2,231,010	\$ 17,404,293
CEK5	TBD	2033	New Elementary School	277	527	52.55%	6.00	3.15	\$ 2,250,000	\$ 7,094,695	\$ 562,383	\$ 932,301	\$ 1,262,943	\$ 9,852,322
CEK6			Accommodated in Existing Facilities, Additions or Temporary Accommodations	32										
CET2			Accommodated in Existing Facilities, Additions or Temporary Accommodations	50										
CET3	Reserved	2032	New Elementary School	244	527	46.36%	6.00	2.78	\$ 1,800,000	\$ 5,006,950	\$ 496,114	\$ 657,954	\$ 805,888	\$ 7,066,906
CET5			Accommodated in Existing Facilities, Additions or Temporary Accommodations	142										
CEW1	Identified	3030	New Elementary School	342	527	64.81%	6.00	3.89	\$ 1,850,000	\$ 7,194,388	\$ 675,795	\$ 746,870	\$ 1,267,012	\$ 9,884,065
CEW2			Accommodated in Existing Facilities, Additions or Temporary Accommodations	50										
<b>Total:</b>				<b>4,380</b>	<b>5,093</b>		<b>58.0</b>	<b>41.3</b>		<b>\$ 99,125,832</b>	<b>\$ 7,042,814</b>	<b>\$ 8,180,996</b>	<b>\$ 16,813,451</b>	<b>\$ 131,163,093</b>

SECONDARY PANEL

Review Area	Site Status (Optioned, Purchased, Reserved, Etc.)	Proposed Year Of Acquisition	Facility Type	Net Growth-Related Pupil Place Requirements	Proposed School Capacity	Percent of Capacity Attributed to Net Growth-Related Pupil Place Requirements	Total Number of Acres Required (Footnote Oversized Sites)	Acres to Be Funded in EDC By-Law Period	Cost Per Acre	Education Land Costs	Eligible Site Preparation Costs	Land Escalation Costs	Financing Costs	Total Education Land Costs
CS01	TBD	2030	New Secondary School	1,070	1074	99.65%	14.00	13.95	\$ 1,850,000	\$ 25,809,399	\$ 2,424,369	\$ 2,679,348	\$ 4,545,324	\$ 35,458,440
CS02	TBD	2034	New Secondary School	770	1074	71.65%	14.00	10.03	\$ 1,750,000	\$ 17,554,854	\$ 1,789,123	\$ 2,306,852	\$ 3,183,439	\$ 24,834,268
<b>Total:</b>				<b>1,840</b>	<b>2,148</b>		<b>28.00</b>	<b>23.98</b>		<b>\$ 43,364,253</b>	<b>\$ 4,213,492</b>	<b>\$ 4,986,200</b>	<b>\$ 7,728,763</b>	<b>\$ 60,292,708</b>



**Waterloo Catholic District School Board  
Education Development Charges Submission 2026  
Form H1 - EDC Calculation - Uniform Residential and Non-Residential**

**Determination of Total Growth-Related Net Education Land Costs**

Total:	Education Land Costs (Form G)	\$	191,455,801
Add:	EDC Financial Obligations (Form A2)	-\$	2,953,192
<b>Subtotal:</b>	<b>Net Education Land Costs</b>	<b>\$</b>	<b>188,502,609</b>
Add:	EDC Study Costs	\$	450,000
<b>Total:</b>	<b>Growth-Related Net Education Land Costs</b>	<b>\$</b>	<b>188,952,609</b>

**Apportionment of Total Growth-Related Net Education Land Costs**

Total Growth-Related Net Education Land Costs to be Attributed to Non-Residential Development (Maximum 40%)	20%	\$	37,790,522
Total Growth-Related Net Education Land Costs to be Attributed to Residential Development	80%	\$	151,162,087

**Calculation of Uniform Residential Charge**

Residential Growth-Related Net Education Land Costs	\$	151,162,087
Net New Dwelling Units (Form C)		66,546
Uniform Residential EDC per Dwelling Unit	\$	2,272

**Calculation of Non-Residential Charge - Board Determined GFA**

Non-Residential Growth-Related Net Education Land Costs	\$	35,313,231
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GFA Method:	Non-Exempt Board-Determined GFA (Form D)	43,769,607
	Non-Residential EDC per Square Foot of GFA	\$ 0.86



Waterloo Catholic District School Board  
 Education Development Charges Submission 2026  
 Form H2 - EDC Calculation - Differentiated Residential and Non-Residential (Part 2 of 2)

Residential Growth-Related Net Education Land Costs:	\$ 141,252,924
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Determination of Distribution of New Development

Type of Development (Form B)	Net New Units (Form B & C)	15-Year Elementary Pupil Yield (Form E)	Elementary Gross Requirements of New Development	Distribution of Elementary Gross Requirements of New Development	15-Year Secondary Pupil Yield (Form E)	Secondary Gross Requirements of New Development	Distribution of Secondary Gross Requirements of New Development	Total Gross Requirements of New Development	Distribution Factor
Low Density	15,019	0.129	1,931	45.6%	0.055	822	45%	2,753	45%
Medium Density	18,871	0.083	1,563	36.9%	0.032	595	32%	2,158	36%
High Density	32,656	0.023	739	17.5%	0.013	423	23%	1,163	19%
<b>Total</b>	<b>66,546</b>	<b>0.0636</b>	<b>4,234</b>	<b>100%</b>	<b>0.0276</b>	<b>1,840</b>	<b>100%</b>	<b>6,073</b>	<b>100%</b>

Calculation of Differentiated Charge:

Type of Development (Form B)	Apportionment of Residential Net Education Land Cost By Development Type	Net New Units (Carried over from above)	Differentiated Residential EDC per Unit by Development Type
Low Density	\$ 68,515,705	15,019	\$ 4,562
Medium Density	\$ 53,703,242	18,871	\$ 2,846
High Density	\$ 28,943,140	32,656	\$ 886