



Capping Factors/Options

2018 Capping Factors/Options	Multi-residential	Commercial	Industrial
Annualized Tax Limit	10%	10%	10%
Prior Year CVA Tax Limit	10%	10%	10%
CVA Tax Threshold – Increases (capped)	\$500.00	\$500.00	\$500.00
CVA Tax Threshold - Decreasers (claw-back)	\$500.00	\$500.00	\$500.00
Overall Levy Change (OLC)	2.3855%	1.4800%	1.4800%
Clawback (%Claw)	60.6318%	14.1548%	6.3481%
Decrease Retained (%Decr)	39.3682%	85.8452%	93.6519%

2017 Capping Factors/Options	Multi-residential	Commercial	Industrial
Annualized Tax Limit	10%	10%	10%
Prior Year CVA Tax Limit	10%	10%	10%
CVA Tax Threshold – Increases (capped)	\$500.00	\$500.00	\$500.00
CVA Tax Threshold - Decreasers (claw-back)	\$500.00	\$500.00	\$500.00
Overall Levy Change (OLC)	2.6246%	0.9846%	-1.7669%
Clawback (%Claw)	97.7464%	20.3485%	5.0297%
Decrease Retained (%Decr)	2.2536%	79.6515%	94.9703%

2016 Capping Factors/Options	Multi-residential	Commercial	Industrial
Annualized Tax Limit	10%	10%	10%
Prior Year CVA Tax Limit	10%	10%	10%
CVA Tax Threshold – Increases (capped)	\$500.00	\$500.00	\$500.00
CVA Tax Threshold - Decreasers (claw-back)	\$500.00	\$500.00	\$500.00
Overall Levy Change (OLC)	2.4936%	1.5423%	1.4958%
Clawback (%Claw)	32.3731%	22.2980%	24.0061%
Decrease Retained (%Decr)	67.6269%	77.7020%	75.9939%



**City of Waterloo
Capping Factors/Options (cont'd)**

2015 Capping Factors/Options	Multi-residential	Commercial	Industrial
Annualized Tax Limit	10%	10%	10%
Prior Year CVA Tax Limit	5%	5%	5%
CVA Tax Threshold – Increases (capped)	\$250.00	\$250.00	\$250.00
CVA Tax Threshold - Decreases (claw-back)	\$250.00	\$250.00	\$250.00
Overall Levy Change (OLC)	2.0943%	1.3030%	1.2643%
Clawback (%Claw)	36.1230%	25.6933%	26.3011%
Decrease Retained (%Decr)	63.8770%	74.3067%	73.6989%

2014 Capping Factors/Options	Multi-residential	Commercial	Industrial
Annualized Tax Limit	10%	10%	10%
Prior Year CVA Tax Limit	5%	5%	5%
CVA Tax Threshold – Increases (capped)	\$250.00	\$250.00	\$250.00
CVA Tax Threshold - Decreases (claw-back)	\$250.00	\$250.00	\$250.00
Overall Levy Change (OLC)	1.2295%	0.7665%	0.7442%
Clawback (%Claw)	32.7204%	28.5385%	32.9054%
Decrease Retained (%Decr)	67.2796%	71.4615%	67.0946%

2013 Capping Factors/Options	Multi-residential	Commercial	Industrial
Annualized Tax Limit	10%	10%	10%
Prior Year CVA Tax Limit	5%	5%	5%
CVA Tax Threshold – Increases (capped)	\$250.00	\$250.00	\$250.00
CVA Tax Threshold - Decreases (claw-back)	\$250.00	\$250.00	\$250.00
Overall Levy Change (OLC)	1.8173%	1.1338%	1.1013%
Clawback (%Claw)	63.4840%	25.9191%	25.4025%
Decrease Retained (%Decr)	36.5160%	74.0809%	74.5975%



**City of Waterloo
Capping Factors/Options (cont'd)**

2012 Capping Factors/Options	Multi-residential	Commercial	Industrial
Annualized Tax Limit	10%	10%	10%
Prior Year CVA Tax Limit	5%	5%	5%
CVA Tax Threshold – Increases (capped)	\$250.00	\$250.00	\$250.00
CVA Tax Threshold - Decreases (claw-back)	\$250.00	\$250.00	\$250.00
Overall Levy Change (OLC)	1.7837%	1.1227%	1.0908%
Clawback (%Claw)	17.5966%	22.3559%	9.9176%
Decrease Retained (%Decr)	82.4034%	77.6441%	90.0824%

2011 Capping Factors/Options	Multi-residential	Commercial	Industrial
Annualized Tax Limit	10%	10%	10%
Prior Year CVA Tax Limit	5%	5%	5%
CVA Tax Threshold – Increases (capped)	\$250.00	\$250.00	\$250.00
CVA Tax Threshold - Decreases (claw-back)	\$250.00	\$250.00	\$250.00
Overall Levy Change (OLC)	1.1881%	0.7236%	0.6750%
Clawback (%Claw)	16.9901%	33.6547%	12.7006%
Decrease Retained (%Decr)	83.0099%	66.3453%	87.2994%

2010 Capping Factors/Options	Multi-residential	Commercial	Industrial
Annualized Tax Limit	10%	10%	10%
CVA Tax Threshold – Increases (capped)	\$250.00	\$250.00	\$250.00
CVA Tax Threshold - Decreases (claw-back)	\$250.00	\$250.00	\$250.00
Overall Levy Change (OLC)	2.3444%	1.4048%	1.2438%
Clawback (%Claw)	7.6871%	46.9193%	20.9177%
Decrease Retained (%Decr)	92.3129%	53.0807%	79.0823%

2009 Capping Factors/Options	Multi-residential	Commercial	Industrial
Annualized Tax Limit	10%	10%	10%
CVA Tax Threshold – Increases (capped)	\$250.00	\$250.00	\$250.00
CVA Tax Threshold - Decreases (claw-back)	\$250.00	\$250.00	\$250.00
Overall Levy Change (OLC)	2.8086%	1.6378%	1.5045%
Clawback (%Claw)	11.4430%	34.1736%	17.8070%
Decrease Retained (%Decr)	88.5570%	65.8264%	82.1930%

2008 Capping Factors/Options	Multi-residential	Commercial	Industrial
Annualized Tax Limit	10%	10%	10%
CVA Tax Threshold – Increases (capped)	\$250.00	\$250.00	\$250.00
CVA Tax Threshold - Decreases (claw-back)	\$250.00	\$250.00	\$250.00
Overall Levy Change (OLC)	2.8120%	1.5969%	1.5276%
Clawback (%Claw)	10.4325%	72.7611%	13.1476%
Decrease Retained (%Decr)	89.5675%	27.2389%	86.8524%



**City of Waterloo
Capping Factors/Options (cont'd)**

2007 Capping Factors/Options	Multi-residential	Commercial	Industrial
Annualized Tax Limit	10%	10%	10%
CVA Tax Threshold – Increasers (capped)	\$250.00	\$250.00	\$250.00
CVA Tax Threshold - Decreasers (claw-back)	\$250.00	\$250.00	\$250.00
Overall Levy Change (OLC)	2.6855%	1.4928%	1.4778%
Clawback (%Claw)	13.4279%	69.5431%	17.2559%
Decrease Retained (%Decr)	86.5721%	30.4569%	82.7441%

2006 Capping Factors/Options	Multi-residential	Commercial	Industrial
Annualized Tax Limit	10%	10%	10%
CVA Tax Threshold – Increasers (capped)	\$250.00	\$250.00	\$250.00
CVA Tax Threshold - Decreasers (claw-back)	\$250.00	\$250.00	\$250.00
Overall Levy Change (OLC)	2.9103%	1.5844%	1.6193%
Clawback (%Claw)	49.2079%	33.3321%	31.8874%
Decrease Retained (%Decr)	50.7921%	66.6679%	68.1126%

2005 Capping Factors/Options	Multi-residential	Commercial	Industrial
Annualized Tax Limit	10%	10%	10%
CVA Tax Threshold – Increasers (capped)	\$250.00	\$250.00	\$250.00
CVA Tax Threshold - Decreasers (claw-back)	\$250.00	\$250.00	\$250.00
Municipal Levy Change (MLC)	6.2304%	3.3373%	3.3791%
Clawback (%Claw)	25.9184%	56.6474%	49.8364%
Decrease Retained (%Decr)	74.0816%	43.3526%	50.1636%

2004 Capping Factors/Options	Multi-residential	Commercial	Industrial
Annualized Tax Limit	5%	5%	5%
Municipal Levy Change (MLC)	5.7105%	2.9801%	3.0186%
Clawback (%Claw)	42.2150%	47.2081%	40.5200%
Decrease Retained (%Decr)	57.7850%	52.7919%	59.4800%

2003 Capping Factors/Options	Multi-residential	Commercial	Industrial
Annualized Tax Limit	5%	5%	5%
Municipal Levy Change (MLC)	2.4682%	1.3075%	1.3234%
Clawback (%Claw)	84.5381%	66.9958%	72.2025%
Decrease Retained (%Decr)	15.4619%	33.0042%	27.7975%



**City of Waterloo
Capping Factors/Options (cont'd)**

2002 Capping Factors/Options	Multi-residential	Commercial	Industrial
Annualized Tax Limit	5%	5%	5%
Municipal Levy Change (MLC)	3.1620%	1.6670%	1.6571%
Clawback (%Claw)	23.1791%	82.0672%	19.9531%
Decrease Retained (%Decr)	76.8209%	17.9328%	80.0469%

2001 Capping Factors/Options	Multi-residential	Commercial	Industrial
Annualized Tax Limit	5%	5%	5%
Municipal Levy Change (MLC)	3.1730%	1.6481%	1.5502%
Clawback (%Claw)	3.9898	70.2283%	10.7342%
Decrease Retained (%Decr)	96.0102%	29.7717%	89.2658%

2000 Capping Factors/Options	Multi-residential	Commercial	Industrial
Annualized Tax Limit	5%	5%	5%
Municipal Levy Change (MLC)	3.7820%	2.4666%	2.5199%
Clawback (%Claw)	11.4827%	14.3508%	22.5502%
Decrease Retained (%Decr)	88.5173%	85.6492%	77.4498%
Education Tax Reduction Factor	0.0460%	0.0000%	3.8236%
School Tax Reduction Factor	0.0460%	0.0000%	3.8319%

1999 Capping Factors/Options	Multi-residential	Commercial	Industrial
Annualized Tax Limit	5%	5%	5%
Municipal Levy Change (MLC)	1.8474%	1.4829%	1.5071%
Clawback (%Claw)	34.6237%	28.4987%	33.3253%
Decrease Retained (%Decr)	65.3763%	71.5013%	66.6747%
School Tax Reduction Factor	0.0460%	0.0000%	2.5125%
Total Education Tax Cut	0.0460%	0.0000%	2.5294%



**City of Waterloo
Capping Factors/Options (cont'd)**

1998 Capping Factors/Options	Multi-residential	Commercial	Industrial
Annualized Tax Limit	10%	10%	10%
Municipal Levy Change (MLC)	3.7885%	2.4818%	2.5216%
Clawback (%Claw)	52.8085%	52.5094%	43.3210%
Decrease Retained (%Decr)	47.1915%	47.4906%	56.6790%
School Tax Reduction Factor	0.0000%	0.0000%	1.2900%
Total Education Tax Cut	0.0460%	0.0000%	1.2569%