

Denis St Pierre Funding Model
Construction Loan and Long Term Financing from Infrastructure Ontario
Version A - Current Rates

	Year 1 2022	Year 2 2023	Year 3 2024	Year 4 2025	Year 5 2026
DC Charges					
Annual Housing Forecast for Urban Locations per the 2020 DC Study, projections included development growth due to Denis St Pierre Expansion					
Single & Semi Detached	149.00	153.00	149.00	149.00	149.00
Multiples	27.00	33.00	27.00	27.00	27.00
Apartments	22.00	29.00	29.00	29.00	29.00
Cash Inflow					
Current DC Charge for Wastewater - Indexed on a yearly basis, estimated index 2% a year					
Single & Semi Detached	10,599.00	10,811.00	11,027.00	11,248.00	11,473.00
Multiples	6,195.48	6,319.00	6,445.00	6,574.00	6,705.00
Apartments (Average of Between 2 Classes (2 Bedroom vs 1 Bedroom & Bachelor)	4,709.00	4,803.00	4,899.00	4,997.00	5,097.00
Estimated DC Collections at Current Rates					
Single & Semi Detached	1,579,251.00	1,654,083.00	1,643,023.00	1,675,952.00	1,709,477.00
Multiples	167,278.00	208,527.00	174,015.00	177,498.00	181,035.00
Apartments (Average of Between 2 Classes (2 Bedroom vs 1 Bedroom & Bachelor)	103,598.00	139,287.00	142,071.00	144,913.00	147,813.00
Total Collected At Current Rates	1,850,127.00	2,001,897.00	1,959,109.00	1,998,363.00	2,038,325.00
Cash Outflow					
Interest	242,708.45	638,561.18	1,094,490.09	1,049,548.58	1,003,481.08
Principal	-	880,348.16	1,793,713.79	1,838,655.30	1,884,722.80
Total Debt Payments Required	242,708.45	1,518,909.34	2,888,203.88	2,888,203.88	2,888,203.88
Cash Net flow					
Net Cash Surplus/(Deficit) from DCs	1,607,418.55	482,987.66	(929,094.88)	(889,840.88)	(849,878.88)

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	Year 6 2027	Year 7 2028	Year 8 2029	Year 9 2030	Year 10 2031
DC Charges					
Annual Housing Forecast for Urban Locations per the 2020 DC Study, projections included development growth due to Denis St Pierre Expansion					
Single & Semi Detached	149.00	149.00	149.00	149.00	149.00
Multiples	27.00	27.00	27.00	27.00	27.00
Apartments	29.00	29.00	29.00	29.00	29.00
Cash Inflow					
Current DC Charge for Wastewater - Indexed on a yearly basis, estimated index 2% a year					
Single & Semi Detached	11,702.00	11,936.00	12,175.00	12,419.00	12,667.00
Multiples	6,839.00	6,976.00	7,116.00	7,258.00	7,403.00
Apartments (Average of Between 2 Classes (2 Bedroom vs 1 Bedroom & Bachelor)	5,199.00	5,303.00	5,409.00	5,517.00	5,627.00
Estimated DC Collections at Current Rates					
Single & Semi Detached	1,743,598.00	1,778,464.00	1,814,075.00	1,850,431.00	1,887,383.00
Multiples	184,653.00	188,352.00	192,132.00	195,966.00	199,881.00
Apartments (Average of Between 2 Classes (2 Bedroom vs 1 Bedroom & Bachelor)	150,771.00	153,787.00	156,861.00	159,993.00	163,183.00
Total Collected At Current Rates	2,079,022.00	2,120,603.00	2,163,068.00	2,206,390.00	2,250,447.00
Cash Outflow					
Interest	956,259.34	907,854.47	858,236.81	807,375.98	755,240.83
Principal	1,931,944.54	1,980,349.41	2,029,967.07	2,080,827.90	2,132,963.05
Total Debt Payments Required	2,888,203.88	2,888,203.88	2,888,203.88	2,888,203.88	2,888,203.88
Cash Net flow					
Net Cash Surplus/(Deficit) from DCs	(809,181.88)	(767,600.88)	(725,135.88)	(681,813.88)	(637,756.88)

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	Year 11 2032	Year 12 2033	Year 13 2034	Year 14 2035	Year 15 2036
DC Charges					
Annual Housing Forecast for Urban Locations per the 2020 DC Study, projections included development growth due to Denis St Pierre Expansion					
Single & Semi Detached	149.00	149.00	149.00	149.00	149.00
Multiples	27.00	27.00	27.00	27.00	27.00
Apartments	29.00	29.00	29.00	29.00	29.00
Cash Inflow					
Current DC Charge for Wastewater - Indexed on a yearly basis, estimated index 2% a year					
Single & Semi Detached	12,920.00	13,178.00	13,442.00	13,711.00	13,985.00
Multiples	7,551.00	7,702.00	7,856.00	8,013.00	8,173.00
Apartments (Average of Between 2 Classes (2 Bedroom vs 1 Bedroom & Bachelor)	5,740.00	5,855.00	5,972.00	6,091.00	6,213.00
Estimated DC Collections at Current Rates					
Single & Semi Detached	1,925,080.00	1,963,522.00	2,002,858.00	2,042,939.00	2,083,765.00
Multiples	203,877.00	207,954.00	212,112.00	216,351.00	220,671.00
Apartments (Average of Between 2 Classes (2 Bedroom vs 1 Bedroom & Bachelor)	166,460.00	169,795.00	173,188.00	176,639.00	180,177.00
Total Collected At Current Rates	2,295,417.00	2,341,271.00	2,388,158.00	2,435,929.00	2,484,613.00
Cash Outflow					
Interest	701,799.43	647,019.06	590,866.17	533,306.37	474,304.40
Principal	2,186,404.45	2,241,184.82	2,297,337.71	2,354,897.51	2,413,899.48
Total Debt Payments Required	2,888,203.88	2,888,203.88	2,888,203.88	2,888,203.88	2,888,203.88
Cash Net flow					
Net Cash Surplus/(Deficit) from DCs	(592,786.88)	(546,932.88)	(500,045.88)	(452,274.88)	(403,590.88)

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	Year 16 2037	Year 18 2038	Year 18 2039	Year 19 2040	Year 20 2041
DC Charges					
Annual Housing Forecast for Urban Locations per the 2020 DC Study, projections included development growth due to Denis St Pierre Expansion					
Single & Semi Detached	149.00	149.00	149.00	149.00	149.00
Multiples	27.00	27.00	27.00	27.00	27.00
Apartments	29.00	29.00	29.00	29.00	29.00
Cash Inflow					
Current DC Charge for Wastewater - Indexed on a yearly basis, estimated index 2% a year					
Single & Semi Detached	14,265.00	14,550.00	14,841.00	15,138.00	15,441.00
Multiples	8,336.00	8,503.00	8,673.00	8,846.00	9,023.00
Apartments (Average of Between 2 Classes (2 Bedroom vs 1 Bedroom & Bachelor)	6,337.00	6,464.00	6,593.00	6,725.00	6,860.00
Estimated DC Collections at Current Rates					
Single & Semi Detached	2,125,485.00	2,167,950.00	2,211,309.00	2,255,562.00	2,300,709.00
Multiples	225,072.00	229,581.00	234,171.00	238,842.00	243,621.00
Apartments (Average of Between 2 Classes (2 Bedroom vs 1 Bedroom & Bachelor)	183,773.00	187,456.00	191,197.00	195,025.00	198,940.00
Total Collected At Current Rates	2,534,330.00	2,584,987.00	2,636,677.00	2,689,429.00	2,743,270.00
Cash Outflow					
Interest	413,824.15	351,828.56	288,279.67	223,138.56	156,365.35
Principal	2,474,379.73	2,536,375.32	2,599,924.21	2,665,065.32	2,731,838.53
Total Debt Payments Required	2,888,203.88	2,888,203.88	2,888,203.88	2,888,203.88	2,888,203.88
Cash Net flow					
Net Cash Surplus/(Deficit) from DCs	(353,873.88)	(303,216.88)	(251,526.88)	(198,774.88)	(144,933.88)

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	Year 21 2042	Year 22 2043	Total
DC Charges			
Annual Housing Forecast for Urban Locations per the 2020 DC Study, projections included development growth due to Denis St Pierre Expansion			
Single & Semi Detached	149.00	149.00	3,282.00
Multiples	27.00	27.00	600.00
Apartments	29.00	29.00	631.00
Cash Inflow			
Current DC Charge for Wastewater - Indexed on a yearly basis, estimated index 2% a year			
Single & Semi Detached	15,750.00	16,065.00	289,343.00
Multiples	9,203.00	9,387.00	169,096.48
Apartments (Average of Between 2 Classes (2 Bedroom vs 1 Bedroom & Bachelor)	6,997.00	7,137.00	128,544.00
Estimated DC Collections at Current Rates			
Single & Semi Detached	2,346,750.00	2,393,685.00	43,155,351.00
Multiples	248,481.00	253,449.00	4,603,519.00
Apartments (Average of Between 2 Classes (2 Bedroom vs 1 Bedroom & Bachelor)	202,913.00	206,973.00	3,694,813.00
Total Collected At Current Rates	2,798,144.00	2,854,107.00	51,453,683.00
Cash Outflow			
Interest	87,919.13	17,757.98	12,800,165.64
Principal	2,800,284.75	1,426,343.87	45,281,427.72
Total Debt Payments Required	2,888,203.88	1,444,101.85	58,081,593.36
Cash Net flow			
Net Cash Surplus/(Deficit) from DCs	(90,059.88)	1,410,005.15	(6,627,910.36)