

2026 Budget Booklet - FINAL

FEBRUARY 19, 2026

Agenda

Budget Schedule

Property Assessment Overview

2026 Final Budget

Budget Comparison

Capital Budget

Pavement Condition Index Scenarios

10yr Debt Repayment Forecast

10yr Vehicle Replacement Forecast

Reserve Forecasts

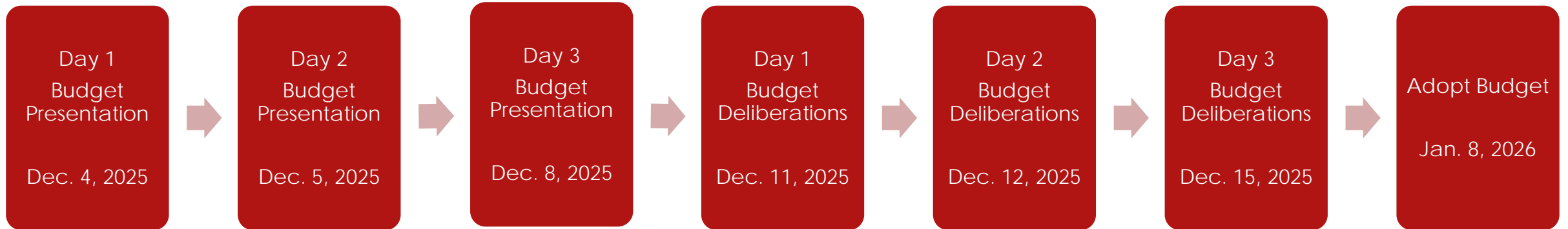
Tax Levy Impact

Contributing Factors



Budget Schedule

Budget Schedule



- Staff presented budget - Total (7) hours
- Finance & Administration Committee deliberations – Total (10) hours



Property Assessment Overview

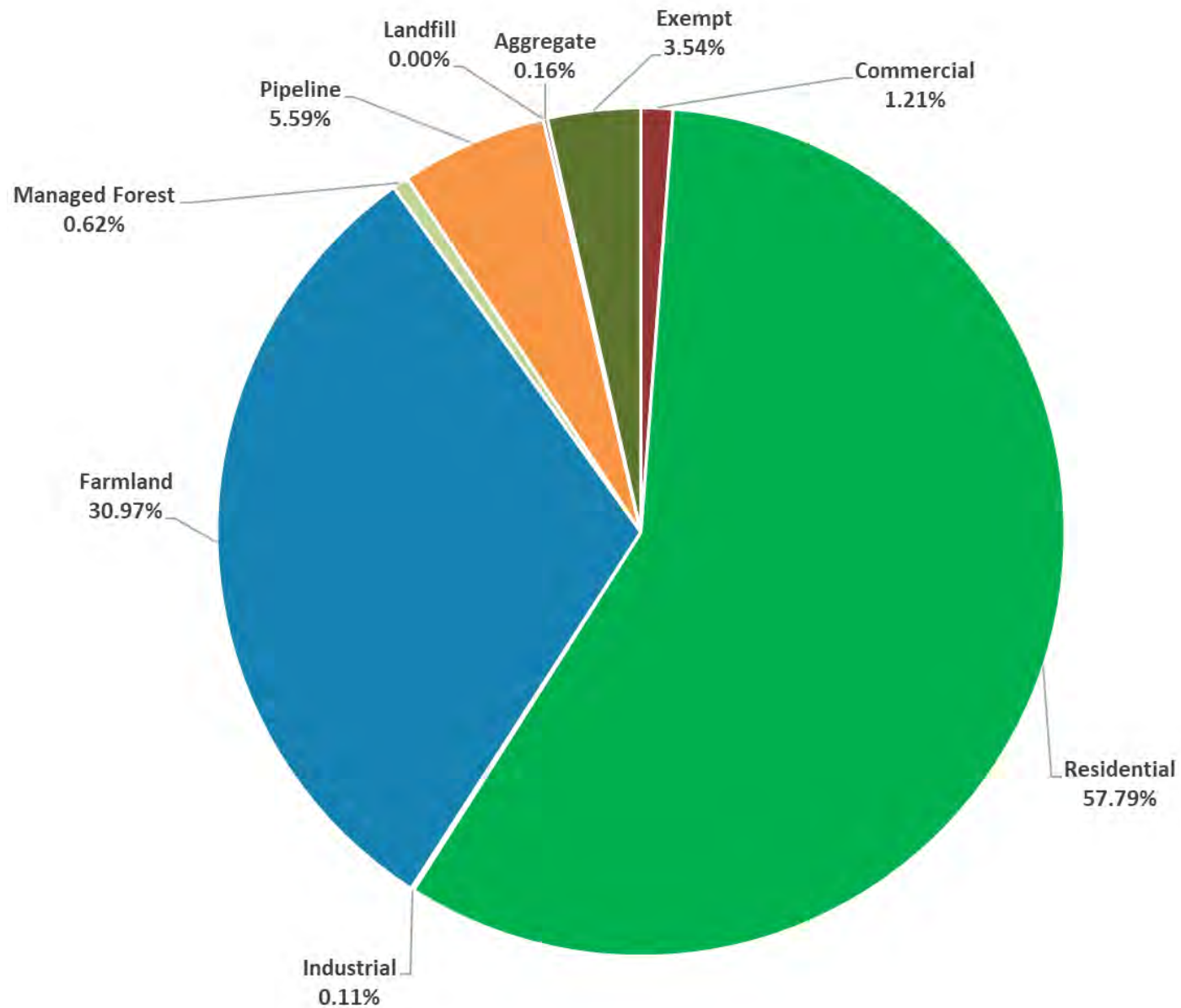
Assessment Highlights

6

Average
residential
assessment
\$199,000

Total
assessment*
\$493,751,378

*Exclusive of exempt assessment



Assessment Overview



2026 Final
Budget

Revenue	Amount
---------	--------

Taxation	(3,781,868)
Penalty	(27,000)
Provincial Gov't	(1,038,926)
Federal Gov't	(112,167)
Fees & Service Charges	(99,100)
Other Revenue	(1,200)
Building Revenue	(147,310)
Waste Management Revenue	(315,525)
Fire Revenue	(48,289)
Long Term Debt	(880,000)
Revenue from Reserves	(188,026)
County & School Boards	(2,346,715)

Total Revenue	(8,986,126)
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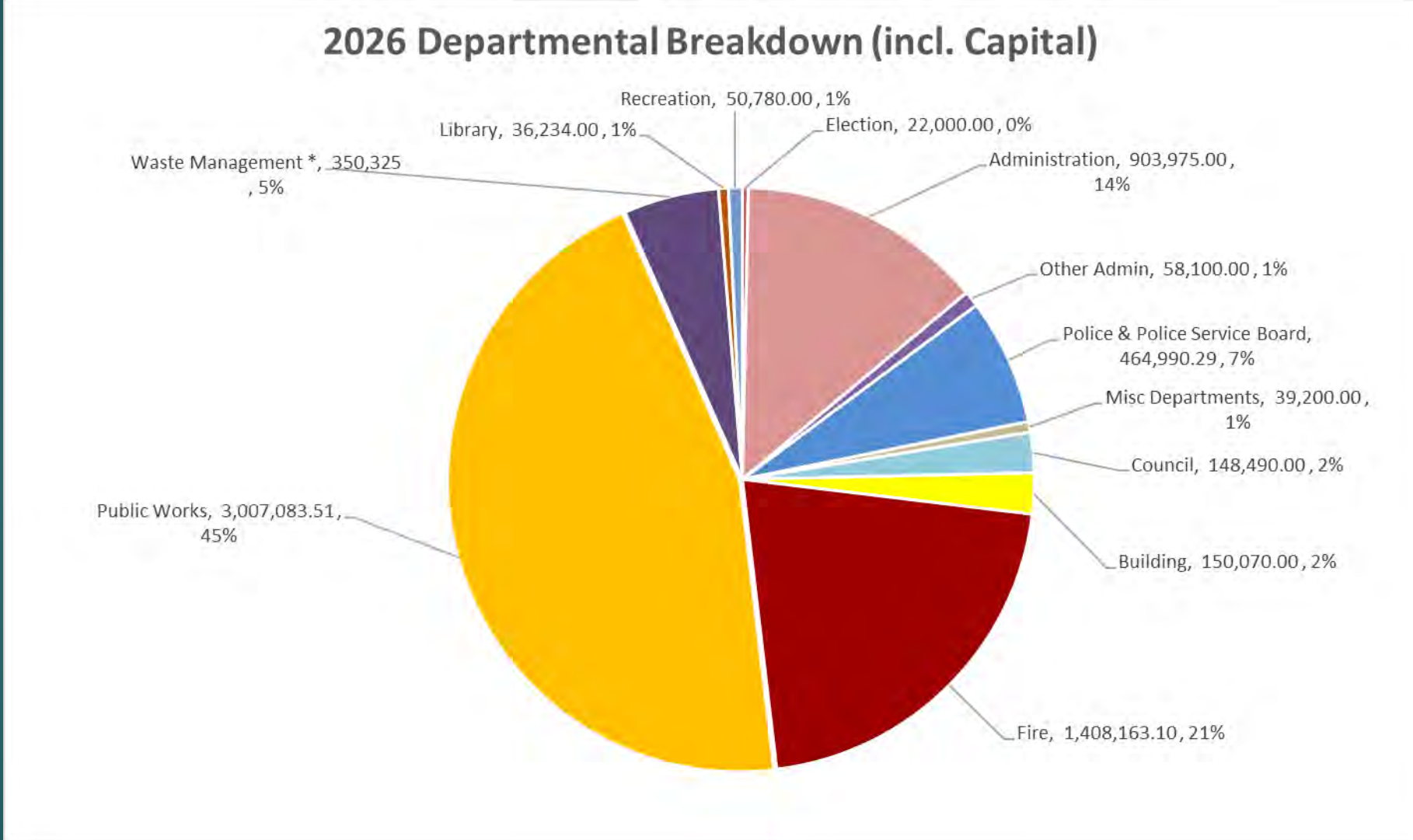
Expenditures	Amount
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Election	22,000
Administration	903,975
Other Admin	58,100
Police & Police Service Board	464,990
Misc Departments	39,200
Council	148,490
Building	150,070
Fire	1,408,163
Public Works	3,007,084
Waste Management	350,325
Library	36,234
Recreation	50,780
County & School Boards	2,346,715

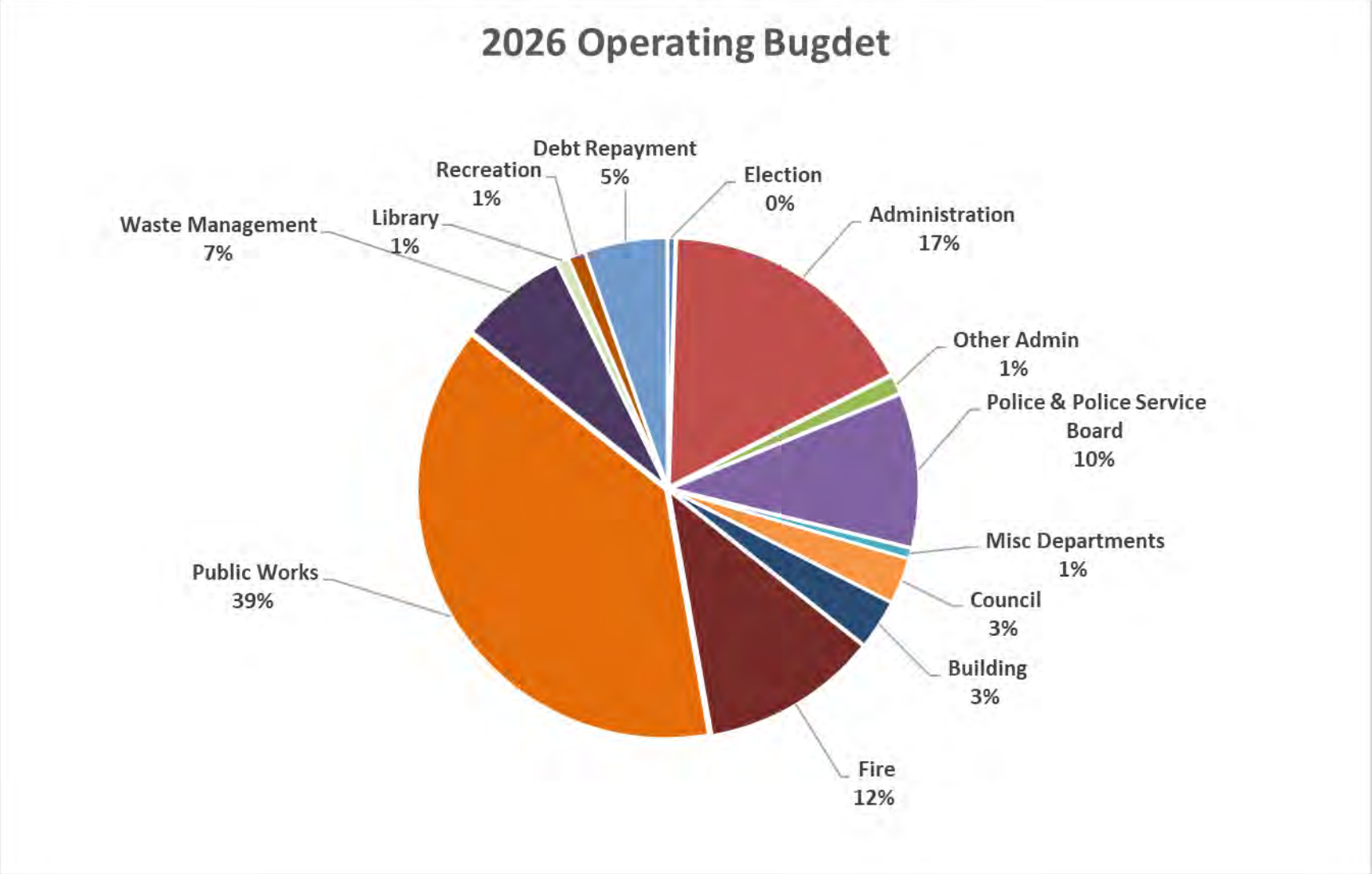
Operating & Capital Expenditures	8,986,126
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2026 Final Budget Summary

2026 Departmental Breakdown (incl. Capital)

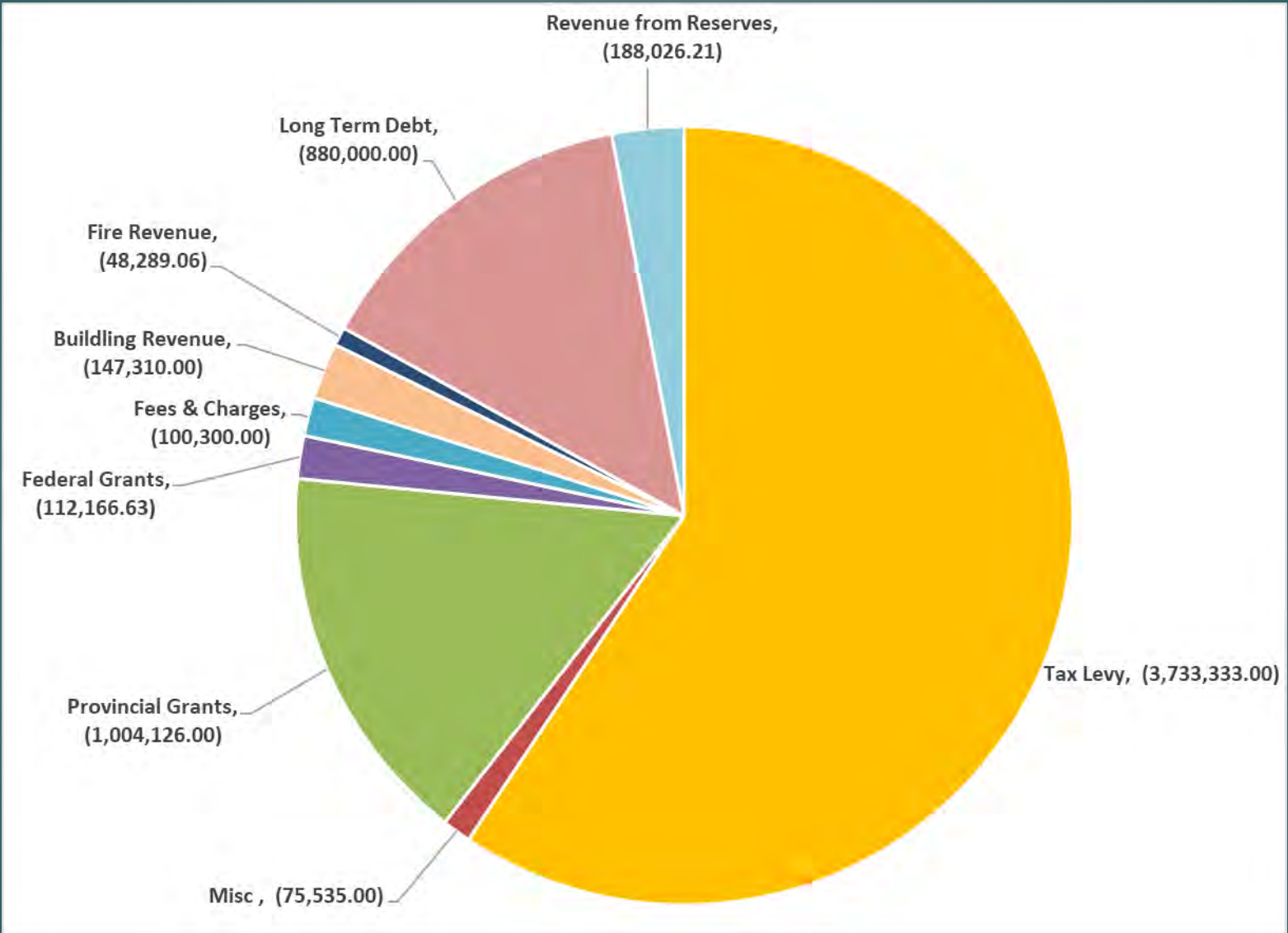


2026 Departmental Operating Breakdown



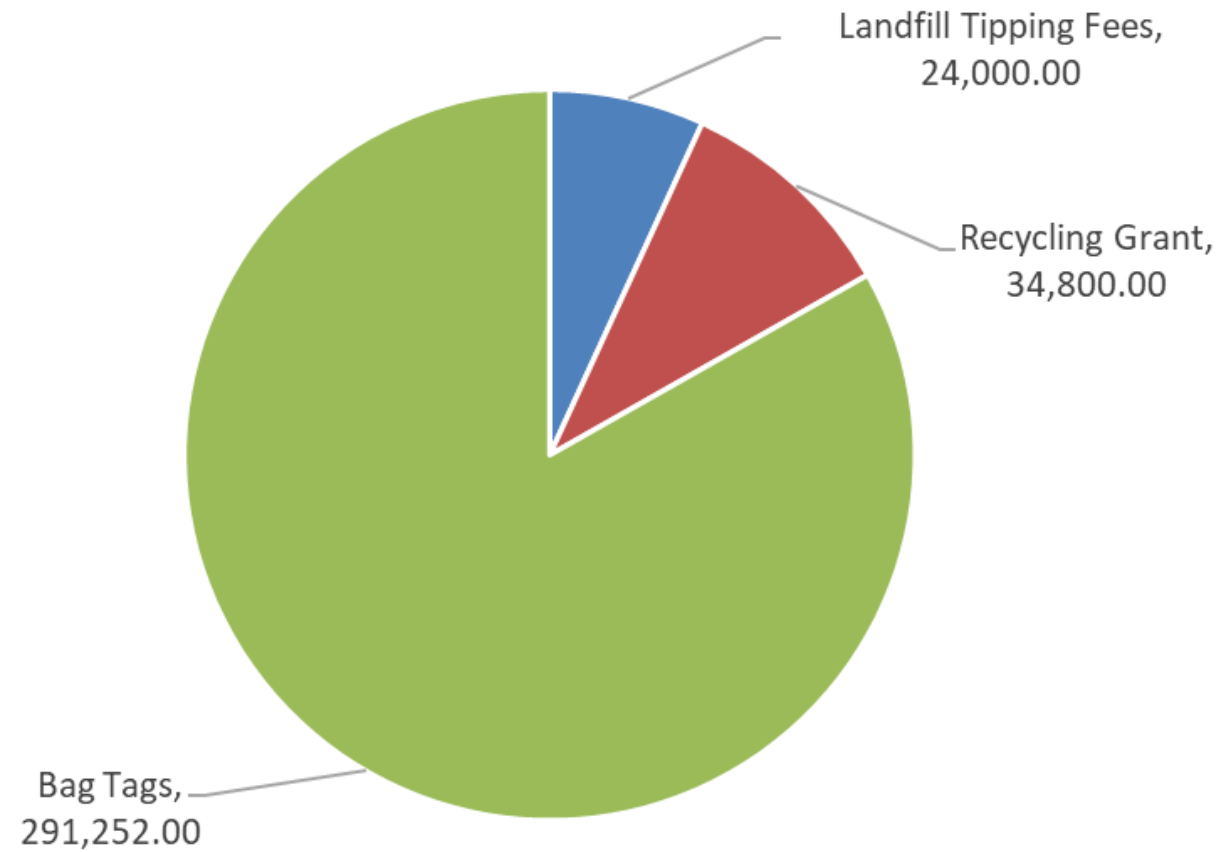
2026 Sources of Financing

(all other depts including capital)



Waste Management Fully Funded

Waste Management Revenue Sources





Budget Comparison

	BUDGET		
	2025	2026	
OPERATING			
Election	8,800	22,000	13,200
Administration	713,855	792,975	79,120
Other Admin	57,397	58,100	703
Police & Police Service Board	427,000	464,990	37,991
Misc Departments	44,800	31,700	(13,100)
Council	136,128	138,490	2,362
Building	138,717	150,070	11,353
Fire	468,639	534,070	65,430
Public Works	1,576,827	1,785,835	209,008
Waste Management	368,406	325,325	(43,081)
Library	31,320	36,234	4,914
Recreation	57,853	50,780	(7,073)
Debt Repayment	290,970	250,542	(40,428)
TOTAL OPERATING EXPENDITURES	4,320,712	4,641,111	320,399
CAPITAL			
Capital Expenditures	1,754,874	1,998,300	243,426
TOTAL CAPITAL EXPENDITURES	1,754,874	1,998,300	243,426
REVENUE			
PIL's	(18,160)	(18,535)	375
Supplemental Taxes	(20,000)	(30,000)	10,000
Provincial Grants	(1,009,170)	(1,038,926)	29,756
Federal Grants	(112,987)	(112,167)	(820)
Fees & Charges	(114,474)	(99,100)	(15,374)
Other Revenue	(28,200)	(28,200)	-
Building Revenue	(139,846)	(147,310)	7,464
Waste Management Revenue	(29,350)	(315,525)	286,175
Fire Revenue	(33,133)	(48,289)	15,156
Long Term Debt	(175,000)	(880,000)	705,000
Revenue from Reserves	(722,385)	(188,026)	(534,359)
TOTAL REVENUE	(2,402,706)	(2,906,078)	(503,372)
TOTAL MUNICIPAL LEVY REQUIREMENTS	3,672,881	3,733,333	60,453

60,453 2026 Budget
Increase

Plus in year

(60,453) adjustment

Amount req'd

(0) from taxation

2026

0.00% Levy Increase

Budget Comparison



2026 Capital Budget



DEPARTMENT / ITEM	PROPOSED BUDGET	FUNDING					Total
		Reserves	Taxation	Grant	Debt	CCBF	
ADMINISTRATION							
Electronic Information Board - 1 board only	30,000.00		-	30,000.00			30,000.00
Laptops (5)	12,000.00		12,000.00				12,000.00
Barr Line Community Centre - Generator	12,500.00			12,500.00			12,500.00
Barr Line Community Centre - Upgrades	66,500.00	66,500.00					66,500.00
Emergency Management	7,500.00			7,500.00			7,500.00
TOTAL ADMIN	128,500.00	66,500.00	12,000.00	50,000.00	-	-	128,500.00
FIRE							
Fluent Burn Permit Program	5,000.00		5,000.00				5,000.00
Bunker Gear (3)	18,000.00		18,000.00				18,000.00
Fire Hall - New Propane Furnace	10,000.00		10,000.00				10,000.00
Pumper / Tanker (9735)	800,000.00				702,000.00	98,000.00	800,000.00
TOTAL FIRE	833,000.00	-	33,000.00	-	702,000.00	98,000.00	833,000.00

2026 Capital Budget



DEPARTMENT / ITEM	PROPOSED BUDGET	FUNDING					Total
		Reserves	Taxation	Sale Proceeds	Debt	OCIF	
ROADS							
Vehicles							
V28 Tandem	460,000.00	35,000.00	200,000.00	50,000.00	175,000.00		460,000.00
Sub-Total Roads Vehicles	460,000.00	35,000.00	200,000.00	50,000.00	175,000.00	-	460,000.00
Buildings							
Sub-Total Roads Buildings	-	-	-	-	-	-	-
Road Construction / Rehabilitation							
Total Roads Construction / Rehabilitation	-	-	-	-	-	-	-
Remdiation							
Total Roads Construction / Rehabilitation	-	-	-	-	-	-	-
Preventative Maintenance Program (Streetscan)							
Per Streetscan - 12.7 km total of single surface							
Opeongo (2.3 km)	78,200.00		50,000.00			28,200.00	78,200.00
Pucker St (4.3 km)	146,200.00					146,200.00	146,200.00
Pine Valley (4.3 km)	146,200.00					146,200.00	146,200.00
Foy Road (1.8 km)	61,200.00					61,200.00	61,200.00
Total Preventative Maintenance	431,800.00	-	50,000.00	-	-	381,800.00	431,800.00
Culvert Replacement Program	120,000.00		120,000.00				120,000.00
TOTAL ROADS	1,011,800.00	35,000.00	370,000.00	50,000.00	175,000.00	381,800.00	1,011,800.00

2026 Capital Budget (cont'd)

DEPARTMENT / ITEM	PROPOSED BUDGET	FUNDING									
		Reserves	Taxation	Bag Tag Revenue	User Fees	Sale Proceeds	Grant	Debt	OCIF	CCBF	Total
WASTE MANAGEMENT											
Scales - Indicator / Computer	10,000.00			10,000.00							10,000.00
New building - old trailer is dilapidated	15,000.00			15,000.00							15,000.00
TOTAL WASTE MANAGEMENT	25,000.00	-	-	25,000.00	-	-	-	-	-	-	25,000.00
Recreation											
TOTAL RECREATION	-	-	-	-	-	-	-	-	-	-	-
TOTAL CAPITAL BUDGET	1,998,300.00	101,500.00	415,000.00	25,000.00	-	50,000.00	50,000.00	877,000.00	381,800.00	98,000.00	1,998,300.00

2026 Capital Budget (cont'd)



Pavement
Condition
Index Scenarios



Pavement Condition Index- \$1,000,000 /year

Year	Length (m)	Total Repairs	Cost (\$)	Average Condition Index
2025	127,434	-	11,174,603	74.41
2025	4,532	13	999,942	76.58
2026	4,050	8	999,867	76.18
2027	2,418	8	999,829	74.71
2028	2,302	8	999,976	73.23
2029	4,354	7	999,797	71.94
2030	3,079	10	999,840	70.61
2031	3,474	7	999,837	69.77
2032	5,910	7	999,903	68.59
2033	8,985	7	999,963	68.02
2034	6,058	5	999,949	66.55

Year	Length (m)	Total Repairs	Cost (\$)	Average Condition Index
2025	127,434	-	11,174,603	74.41
2026	1,522	4	499,965	72.59
2027	1,364	6	499,886	70.35
2028	1,123	4	499,837	68.11
2029	3,746	12	499,979	66.31
2030	2,136	9	499,942	64.69
2031	4,460	12	499,985	63.08
2032	2,755	9	499,978	61.49
2033	16,379	11	499,848	60.42
2034	6,082	7	499,947	58.84
2035	3,323	6	499,946	57.43

Pavement Condition Index

\$ 500,000 /year



10-year
Debt
Repayment
Forecast

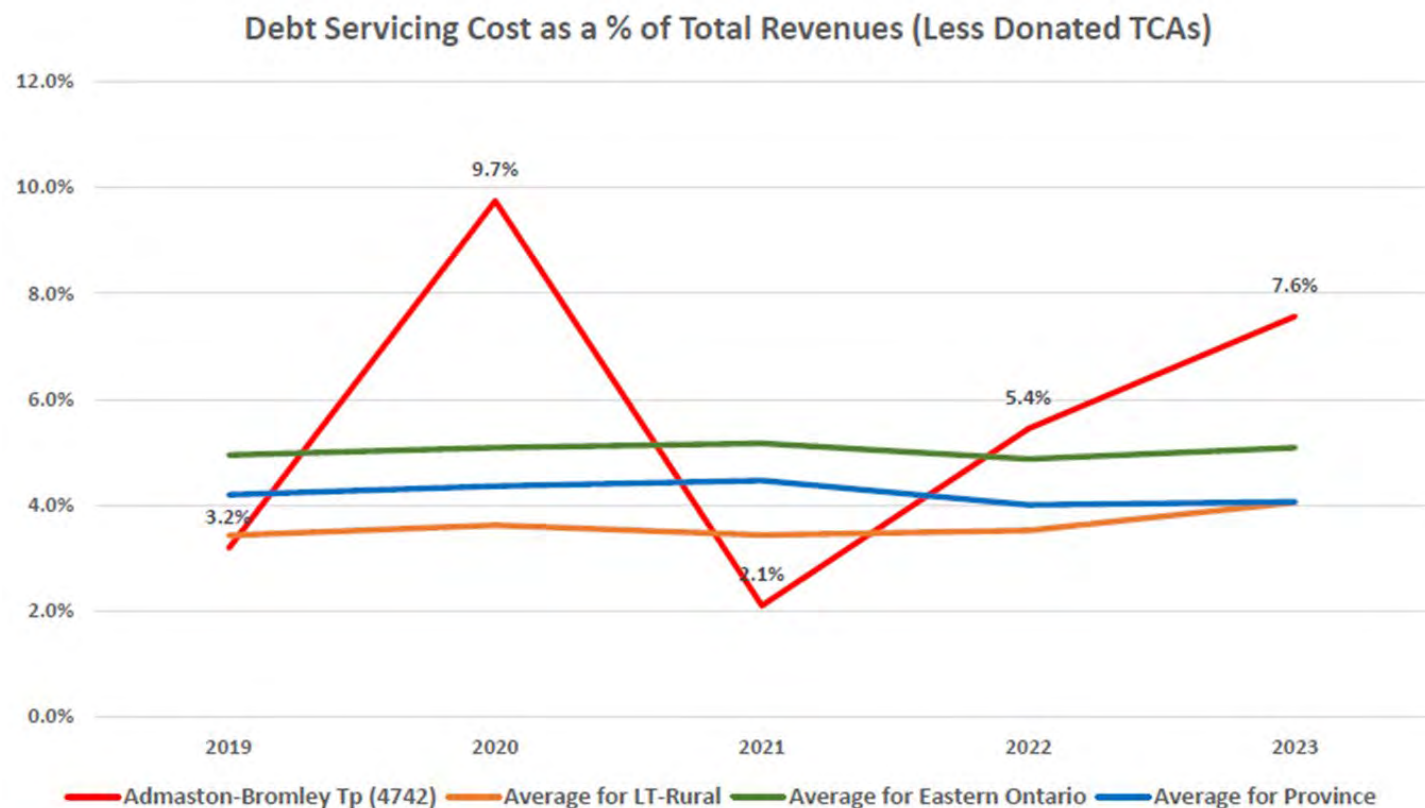
Debtenture / Lease Details	Loan Amount	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036
PW - 5 Year Loan IO (By-law# 2020-51)	250,000	50,373.98											
PW - 10 Year Loan IO (By-law# 2022-20)	890,623	102,780.98	102,780.98	102,780.98	102,780.98	102,780.98	102,780.98	102,780.98	51,390.36				
PW - 20 Year Loan IO (By-law #2022-21)	1,528,881	105,221.90	105,221.90	105,221.90	105,221.90	105,221.90	105,221.90	105,221.90	105,221.90	105,221.90	105,221.90	105,221.90	105,221.90
PW - 10 Year Loan IO (Grader By-law# 2023-55)	461,000	66,989.92	64,601.94	62,213.95	59,865.23	57,438.00	55,050.02	52,662.04	50,287.15	47,886.08			
Fire - 5yr. Lease (SCBA's)	156,406	40,206.42	40,206.42	40,206.42	40,206.42								
PW - 30 Year Loan IO (Cobden Sand/Salt Shed By-law# 2024-54)	305,740	23,440.54	22,995.18	22,549.81	22,137.39	21,659.08	21,213.72	20,768.36	20,351.07	19,877.64	19,432.28	18,986.92	18,564.74
EST PW - 15 Year Loan IO (Stone Rd Sand/Salt Shed By-law# 2026-XX)	156,000		8,348.51	16,432.61	16,024.40	15,586.05	15,162.77	14,739.48	14,326.65	13,892.93	13,469.65	13,046.37	12,628.89
		389,013.74	344,154.93	349,405.67	346,236.32	302,686.01	299,429.39	296,172.76	241,577.13	186,878.55	138,123.83	137,255.19	136,415.53
Est. Payment - Tandem (V28) - 10 yr	175,000			23,777.67	23,149.56	22,489.68	21,845.67	21,201.68	20,566.50	19,913.67	19,269.68	18,625.68	17,983.44
Est. Payment - Fire Pumper / Tanker (9735) - 20 yr	800,000			65,113.52	63,672.81	62,073.86	60,554.03	59,034.20	57,576.83	55,994.54	54,474.71	52,954.88	51,480.85
Projected Annual Repayments		389,013.74	344,154.93	438,296.86	433,058.69	387,249.55	381,829.09	376,408.64	319,720.46	262,786.76	211,868.22	208,835.75	205,879.82
Impact on Levy			-1.20%	2.52%	-0.14%	-1.23%	-0.15%	-0.15%	-1.52%	-1.52%	-1.36%	-0.08%	-0.08%
Per MMAH, 2025 Annual Repayment Limit (dated 4/2/2025)	438,368												
Debt Repayment Limit remaining		49,354.26	94,213.07	71.14	5,309.31	51,118.45	56,538.91	61,959.36	118,647.54	175,581.24	226,499.78	229,532.25	232,488.18
Updated 2025 Annual Repayment Limit based on 2024 FIR	576,675												
Debt Repayment Limit remaining		187,661.26	232,520.07	138,378.14	143,616.31	189,425.45	194,845.91	200,266.36	256,954.54	313,888.24	364,806.78	367,839.25	370,795.18

10-year Debt Repayment Forecast

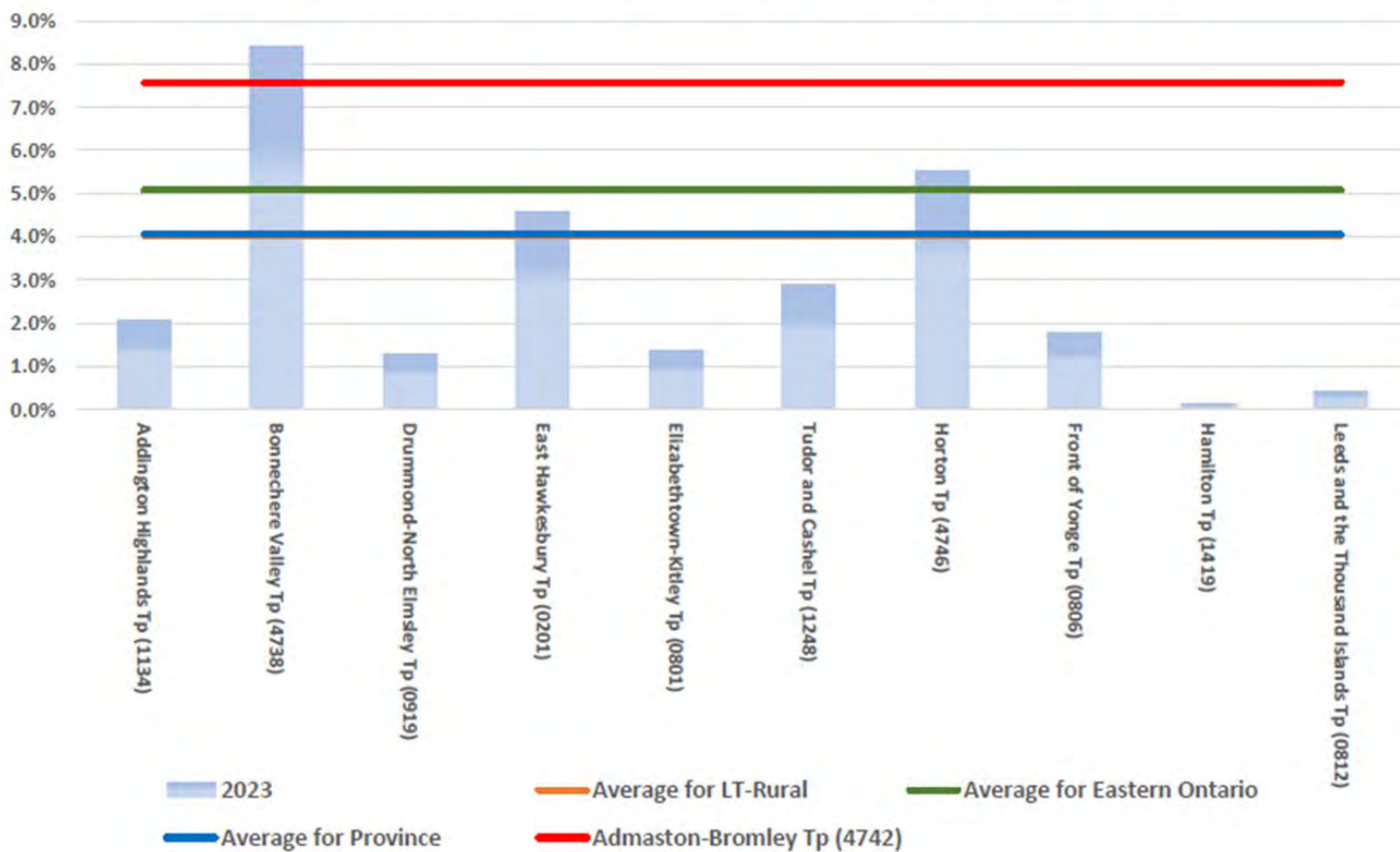
FUTURE CONSIDERATION ANALYSIS:	Loan Amount	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036
Projected Annual Repayments		389,013.74	344,154.93	438,296.86	433,058.69	387,249.55	381,829.09	376,408.64	319,720.46	262,786.76	211,868.22	208,835.75	205,879.82
Public Works													
Komatsu Excavator (V23) - 2022 - 15yr	400,000			42,673.10	41,587.76	40,541.09	39,417.10	38,331.76	37,246.43	36,187.86	35,075.76	33,990.44	32,905.10
Volvo Grader (V31) - 2029 - 15 yr	500,000						53,341.39	51,984.72	50,676.37	49,271.39	47,914.72	46,558.05	45,234.83
Western Star (V33) - 2028 - 10 yr	490,000					66,577.50	64,774.30	63,010.62	61,167.90	59,364.70	57,561.50	55,778.06	53,955.10
JCB Backhoe (V35) - 2029 - 10 yr	171,000						23,234.19	22,604.91	21,989.42	21,346.35	20,717.06	20,087.79	19,465.40
JCB Backhoe (V37) - 2030 - 10yr	202,000							27,446.23	26,702.88	25,975.80	25,216.16	24,472.79	23,729.44
Western Star (V38) - 2031 - 10 yr	535,000								72,691.75	70,722.95	68,797.30	66,785.35	64,816.55
Western Star (V41) - 2034 - 10 yr	585,000											79,485.38	77,332.58
Fire													
Freightliner Seagrave - Pumper (9658) - 2029 - 20 yr	500,000						46,377.15	45,294.65	44,265.54	43,129.65	42,047.15	40,964.65	39,923.67
Sterling Truck (T2) - 2029 - 20 yr	118,000						10,945.01	10,689.54	10,446.67	10,178.60	9,923.13	9,667.66	9,421.99
Est. Payment - Fire Hall Expansion 2030 - 30 yr	3,000,000							236,543.07	231,953.07	227,715.18	222,773.07	218,183.07	213,593.06
Estimated Future Debt Repayments		389,013.74	344,154.93	480,969.96	474,646.45	494,368.14	619,918.23	872,314.14	876,860.49	806,679.24	741,894.07	804,808.99	786,257.54
Impact on Levy			-1.20%	3.66%	-0.17%	0.53%	3.36%	6.75%	0.12%	-1.88%	-1.73%	1.68%	-0.50%
ESTIMATED Debt Repayment Limit Remaining based on updated ARL		187,661.26	232,520.07	95,705.04	102,028.55	82,306.86	(43,243.23)	(295,639.14)	(300,185.49)	(230,004.24)	(165,219.07)	(228,133.99)	(209,582.54)

10-year Debt Future Consideration

Debt Servicing Cost as a % of Total Revenues

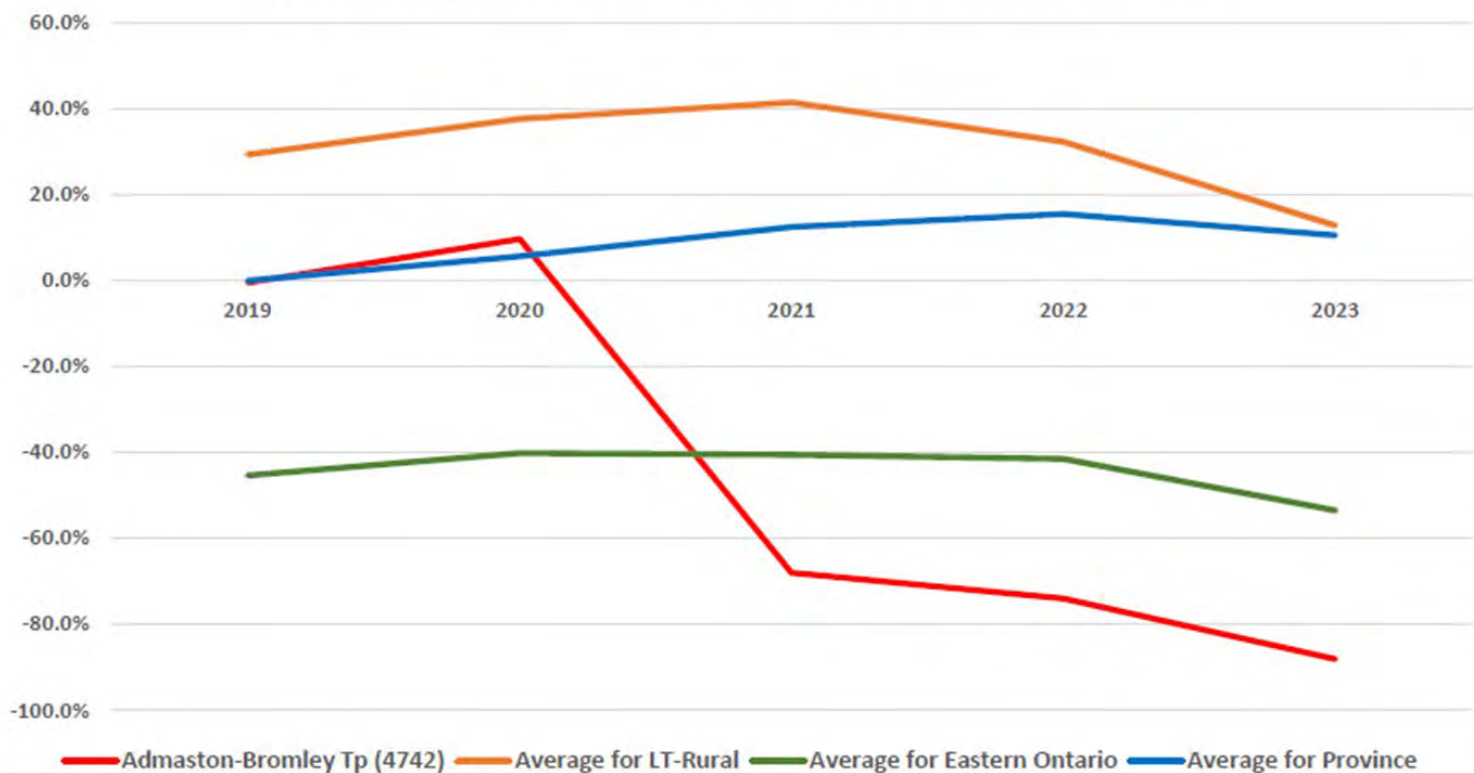


2023
Debt Servicing Cost as a % of Total Revenues (Less Donated TCAs)



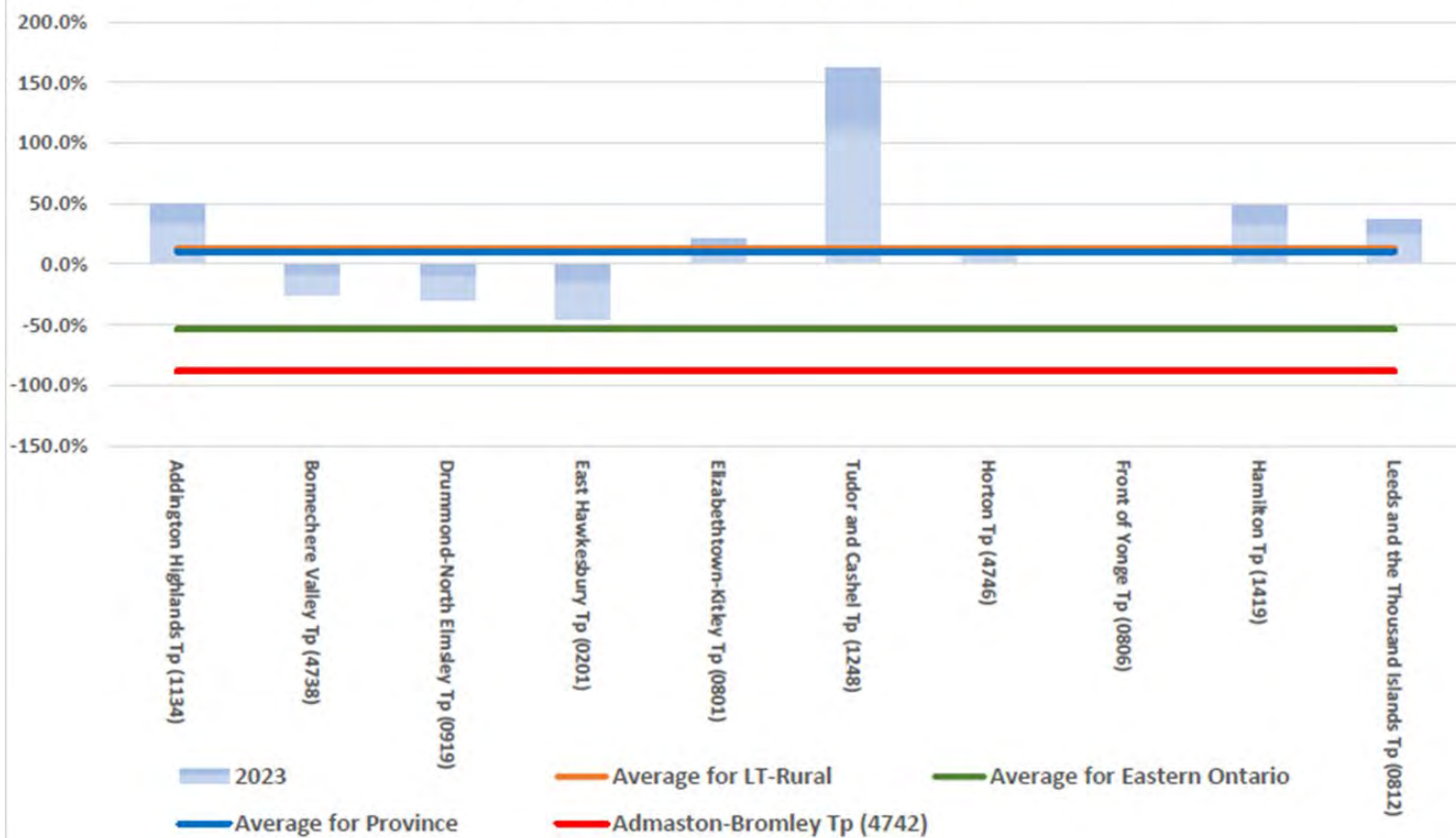
Debt
Servicing
Cost as a %
of Total
Revenues

Net Financial Assets or Net Debt as a % of Own Source Revenues




Net Financial
Assets or Net
Debt as a % of
Own Source
Revenues

2023
Net Financial Assets or Net Debt as a % of Own Source Revenues



Net Financial Assets or Net Debt as a % of Own Source Revenues



10-year Vehicle Replacement Forecast

Department	Vehicle #	Year Purchased	Description	Purchase Date	Historical Cost	Amort. Period per TCA policy	Estimated Future Value	Updated Replacement Costs	Year Replacement	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Roads	V11	1998	Brush Chipper	3/23/98	30,020	20	\$ 54,220		2018	54,220	-	-	-	-	-	-	-	-	-	-
Roads	V20	2002	Sweeper	1/14/02	10,323	15	\$ 16,090	\$ 25,000	2017			25,000	-	-	-	-	-	-	-	-
Roads	V23	2007	Komatsu Excavator KM PC160LC-7EO	7/31/07	200,988	15	\$ 313,140	\$ 400,000	2022		-	400,000	-	-	-	-	-	-	-	-
Roads	2023-V27	2023	John Deere Grader 770 GP	8/29/23	145,800	15	\$ 227,160		2038	-	-	-	-	-	-	-	-	-	-	-
Roads	2014-28	2014	Western Star Tandem Plow Truck	3/27/13	207,120	12	\$ 295,310	\$ 460,000	2026	-	460,000	-	-	-	-	-	-	-	-	-
Roads	2025-29	2025	4WD Tractor with loader model# 7030cps	5/1/25	114,000	12	\$ 162,540		2025	114,000		-	-	-	-	-	-	-	-	-
Roads	2015-30	2015	25CAM829TA 2015 BLK Float trailer	8/14/14	26,051	15	\$ 40,590		2030	-	-	-	-	-	40,590	-	-	-	-	-
Roads	2011-31	2011	Volvo G970 Grader s/n 525176		178,080	15	\$ 277,450	\$ 500,000	2026	-	-	-	-	500,000	-	-	-	-	-	-
Roads	2016-33	2016	Western Star Tandem Plow Truck		220,337	12	\$ 314,150	\$ 500,000	2028	-	-	-	500,000	-	-	-	-	-	-	-
Roads	2024-34	2024	2024 Chevy 1-ton	7/16/24	76,876	7	\$ 94,550		2031	-	-	-	-	-	-	94,550	-	-	-	-
Roads	2017-35	2017	2017 JCB Backhoe		119,741	12	\$ 170,730		2029	-	-	-	-	170,730	-	-	-	-	-	-
Roads	2025-36	2025	Chevrolet 1/2 ton (Roads Super)	9/7/25	61,461	5	\$ 71,260		2025	61,461	-	-	-	-	71,260	-	-	-	-	71,260

10-year Vehicle Replacement Forecast

Department	Vehicle #	Year Purchased	Description	Purchase Date	Historical Cost	Amort. Period per TCA policy	Estimated Future Value	Updated Replacement Costs	Year Replacement	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Roads	2018-37	2018	JCB backhoe		141,614	12	\$ 201,910		2030	-	-	-	-	-	201,910	-	-	-	-	-
Roads	2019-38	2019	Western Star Tandem Plow Truck		271,697	12	\$ 387,380	\$ 535,000	2031	-	-	-	-	-	-	535,000	-	-	-	-
Roads	2021-39	2021	2021 GMC Sierra 4x4		70,983	7	\$ 87,300		2028	-	-	-	87,300	-	-	-	-	-	-	87,300
Roads	2021-40	2021	Ammamm 66" smooth drum ride-on roller		43,885	15	\$ 68,380		2036	-	-	-	-	-	-	-	-	-	-	-
Roads	2022-41	2022	Western Star 4700 SF Tandem Truck	12/31/22	274,502	12	\$ 391,380	\$ 585,000	2034	-	-	-	-	-	-	-	-	-	585,000	-
Roads		2020	Sidewalk Snow Blower		22,387	15	\$ 34,880		2035	-	-	-	-	-	-	-	-	-	-	34,880
Roads		2018	Tornado sander		6,513	15	\$ 10,150		2033	-	-	-	-	-	-	-	-	10,150	-	-
Waste		2007	Osceola Landfill Scales	10/24/07	125,501	15	\$ 195,530		2022	195,530	-	-	-	-	-	-	-	-	-	-
Waste		2001	3 x 46 Yard Bins	6/20/01	29,804	15	\$ 46,440		2016	46,440	-	-	-	-	-	-	-	-	-	-
Waste		2010	2 Roll Off Bins	10/31/10		15	\$ -		2025	-	-	-	-	-	-	-	-	-	-	-

10-year Vehicle Replacement Forecast (cont'd)

Department	Vehicle #	Year Purchased	Description	Purchase Date	Historical Cost	Amort. Period per TCA policy	Estimated Future Value	Updated Replacement Costs	Year Replacement	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Fire		1980	GMC King Seagrave	3/12/80	47,965	20	\$ 86,640		2000	86,640	-	-	-	-	-	-	-	-	-	-
Fire	Truck 4	1998	Freightliner (9735)	9/28/98	188,179	20	\$ 339,880	\$ 800,000	2018		800,000	-	-	-	-	-	-	-	-	-
Fire	Truck 1	2009	Freightliner Seagrave - Pumper (9658)	9/24/09	265,113	20	\$ 478,830		2029	-	-	-	-	478,830	-	-	-	-	-	-
Fire	Truck T2	2009	2008 Sterling Truck (9875)		65,151	20	\$ 117,670		2029	-	-	-	-	117,670	-	-	-	-	-	-
TOTALS					2,944,091		\$ 4,483,560			558,291	1,260,000	425,000	587,300	1,267,230	313,760	629,550	-	10,150	585,000	193,440
Plus possible Fire Hall																				

10-year Vehicle Replacement Forecast (cont'd)



Reserve Forecasts

DISCRETIONARY RESERVES					
GL Acct #	Description	Balance as of 12/31/2023	Additions	Withdrawals	Estimated Balance as of 12/31/2024
1-2-0250-0700	Working Fund	85,193.44	20,000.00		105,193.44
1-2-0250-0701	Reserve - Municipal Election	7,000.00	7,000.00		14,000.00
1-2-0250-0707	Reserve - Weather Contingency Reserve	20,000.00	20,000.00		40,000.00
1-2-0250-0711	Reserve - Waste Capital	29,425.00			29,425.00
1-2-0250-0714	Reserve - Paved / Gravel Roads	83,171.96	35,000.00		118,171.96
1-2-0250-0715	Roads Reserve - Vehicles / Equipment	63,079.50	10,000.00		73,079.50
1-2-0250-0716	Fire Reserve - Vehicles / Equipment	-	25,000.00		25,000.00
1-2-0250-0717	Reserve - CWIP	139,417.64	6,250.00	(25,917.64)	119,750.00
1-2-0250-0718	Reserve - Capital	283,834.23		(224,213.65)	59,620.58
1-2-0250-0719	Fire - Capital	9,858.21	-		9,858.21
1-2-0250-0724	One Time Funding	4,203.89			4,203.89
TOTAL DISCRETIONARY RESERVES		725,183.87	123,250.00	(250,131.29)	598,302.58

Final Discretionary Reserve Balances 2024

DEFERRED REVENUE					
GL Acct #	Description	Balance as of 12/31/2023	Additions	Withdrawals	Estimated Balance as of 12/31/2024
1-2-0250-0723	Cannabis Reserve Fund	19,414.88			19,414.88
1-2-0250-0725	Safe Restart	29,000.00			29,000.00
TOTAL DEFERRED REVENUE		48,414.88	-	-	48,414.88
OBLIGATORY RESERVES					
GL Acct #	Description	Balance as of 12/31/2023	Additions	Withdrawals	Estimated Balance as of 12/31/2024
1-2-0260-0750	Canada Community Building Fund (CCBF)	129,206.79	100,771.90	(109,383.30)	120,595.39
1-2-0260-0751	Ontario Community Infrastructure Fund (OCIF)	307,490.05	521,604.26	(343,631.49)	485,462.82
TOTAL OBLIGATORY RESERVES		436,696.84	622,376.16	(453,014.79)	606,058.21
TOTAL RESERVES		1,210,295.59	745,626.16	(703,146.08)	1,252,775.67

Final Deferred Revenue & Obligatory Reserve Balances 2024

Estimated Discretionary Reserve Balances 2025

DISCRETIONARY RESERVES							
GL Acct #	Description	Balance as of 12/31/2024	2024 Surplus / (Deficit)	Additions	Withdrawals	Adjustments	Estimated Balance as of 12/31/2025
1-2-0250-0700	Working Fund	105,193.44	265,000.35	55,949.90	(142,271.00)	(72,879.42)	210,993.27
1-2-0250-0701	Reserve - Municipal Election	14,000.00		7,000.00			21,000.00
1-2-0250-0705	Reserve - Accessibility	-		1,000.00			1,000.00
1-2-0250-0707	Reserve - Weather Contingency Reserve	40,000.00		20,000.00			60,000.00
1-2-0250-0708	Reserve - Municipal Development Reserve	-		8,500.00			8,500.00
1-2-0250-0711	Reserve - Waste Capital	29,425.00					29,425.00
1-2-0250-0712	Reserve - Building (Fire)	-	76,148.00	8,500.00			84,648.00
1-2-0250-0713	Reserve - Building (Public Works)	-		8,500.00			8,500.00
1-2-0250-0714	Reserve - Paved / Gravel Roads	118,171.96		37,000.00			155,171.96
1-2-0250-0715	Reserves - PW Vehicles / Equipment	73,079.50		34,000.00			107,079.50
1-2-0250-0716	Reserve - Fire Vehicles / Equipment	25,000.00		25,000.00			50,000.00
1-2-0250-0717	Reserve - CWIP	119,750.00					119,750.00
1-2-0250-0718	Reserve - Capital	59,620.58			(132,500.00)	72,879.42	-
1-2-0250-0719	Fire - Capital	9,858.21					9,858.21
1-2-0250-0724	One-Time Funding	4,203.89			(174.00)		4,029.89
TOTAL DISCRETIONARY RESERVES		598,302.58	341,148.35	205,449.90	(274,945.00)	-	869,955.83

Estimated Deferred Revenue & Obligatory Reserve Balances 2025

DEFERRED REVENUE							
GL Acct #	Description	Balance as of 12/31/2024		Additions	Withdrawals		Estimated Balance as of 12/31/2025
1-2-0250-0723	Cannabis Reserve Fund	19,414.88					19,414.88
1-2-0250-0725	Safe Restart	29,000.00			(29,000.00)		-
TOTAL DEFERRED REVENUE		48,414.88	-	-	(29,000.00)		19,414.88
OBLIGATORY RESERVES							
GL Acct #	Description	Balance as of 12/31/2024		Additions	Withdrawals		Estimated Balance as of 12/31/2025
1-2-0260-0750	Canada Community Building Fund (CCBF)	120,595.39		101,686.63	(224,719.60)	2,437.58	0.00
1-2-0260-0751	Ontario Community Infrastructure Fund (OCIF)	485,462.82		439,473.00	(624,064.61)		300,871.21
TOTAL OBLIGATORY RESERVES		606,058.21	-	541,159.63	(848,784.21)		300,871.21
TOTAL RESERVES		1,252,775.67	341,148.35	746,609.53	(1,123,729.21)		1,190,241.92

Estimated Discretionary Reserve Balances 2026

DISCRETIONARY RESERVES						
GL Acct #	Description	Estimated Balance as of 12/31/2025	Additions	Withdrawals	Estimated Balance as of 12/31/2026	Target Limits
1-2-0250-0700	Working Fund	210,993.27	18,360.00	(126,852.21)	102,501.06	500,000.00
1-2-0250-0701	Reserve - Municipal Election	21,000.00		(21,000.00)	-	
1-2-0250-0705	Reserve - Accessibility	1,000.00	1,000.00		2,000.00	5,000.00
1-2-0250-0707	Reserve - Weather Contingency Reserve	60,000.00	20,000.00		80,000.00	186,667.00
1-2-0250-0708	Reserve - Municipal Development Reserve	8,500.00	9,180.00		17,680.00	50,000.00
1-2-0250-0711	Reserve - Waste Capital	29,425.00	11,077.00		40,502.00	352,000.00
1-2-0250-0712	Reserve - Building (Fire)	84,648.00	18,360.00		103,008.00	528,000.00
1-2-0250-0713	Reserve - Building (Public Works)	8,500.00	18,360.00		26,860.00	528,000.00
1-2-0250-0714	Reserve - Paved / Gravel Roads	155,171.96	30,000.00		185,171.96	3,600,000.00
1-2-0250-0715	Reserves - PW Vehicles / Equipment	107,079.50	55,100.00	(35,000.00)	127,179.50	1,200,000.00
1-2-0250-0716	Reserve - Fire Vehicles / Equipment	50,000.00	36,728.00		86,728.00	1,200,000.00
1-2-0250-0717	Reserve - CWIP	119,750.00			119,750.00	
1-2-0250-0719	Fire - Capital	9,858.21			9,858.21	
1-2-0250-0724	One-Time Funding	4,029.89			4,029.89	
TOTAL DISCRETIONARY RESERVES		869,955.83	218,165.00	(182,852.21)	905,268.62	8,149,667.00

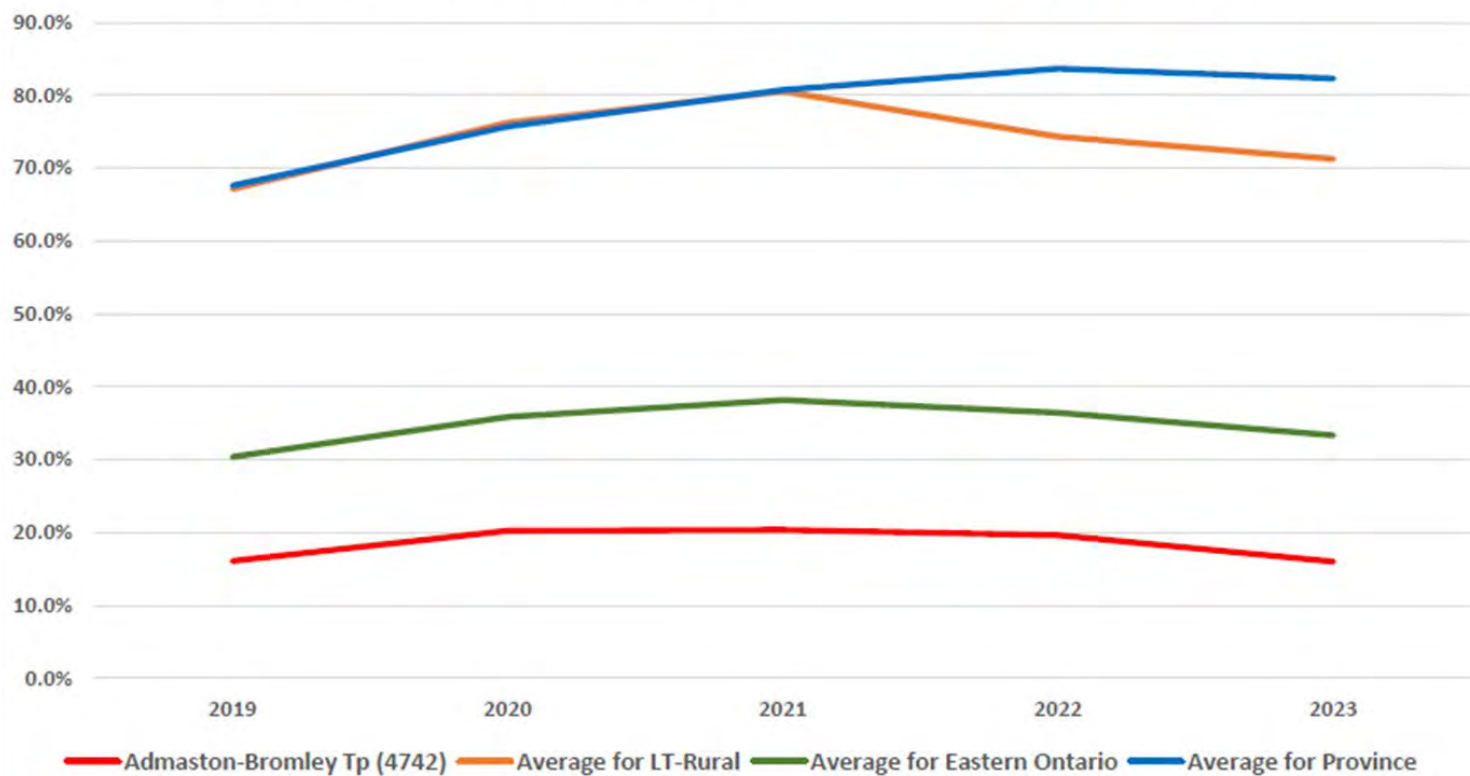
Estimated Deferred Revenue & Obligatory Reserve Balances 2026

DEFERRED REVENUE					
GL Acct #	Description	Estimated Balance as of 12/31/2025	Additions	Withdrawals	Estimated Balance as of 12/31/2026
1-2-0250-0723	Cannabis Reserve Fund	19,414.88			19,414.88
TOTAL DEFERRED REVENUE		19,414.88	-	-	19,414.88

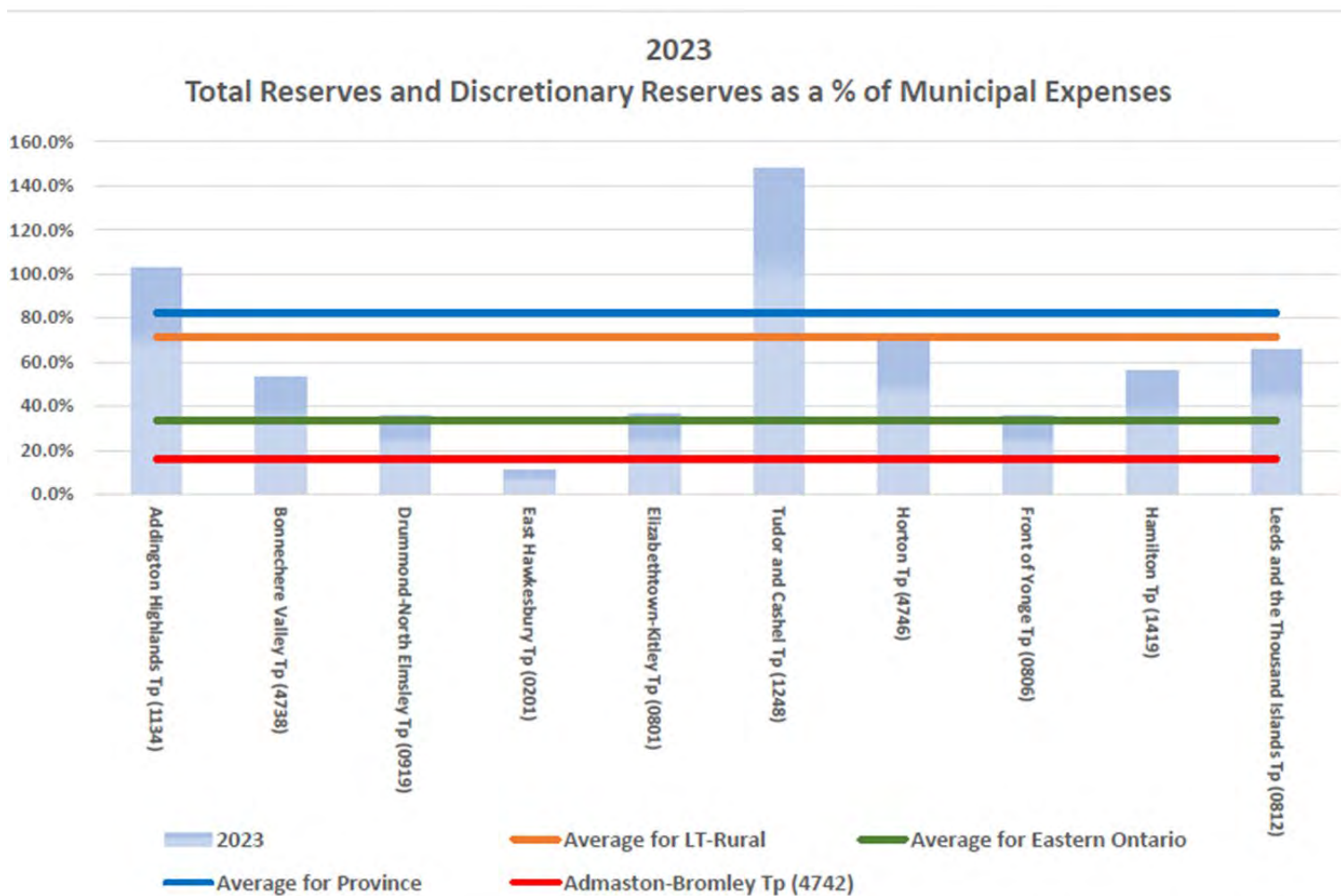
OBLIGATORY RESERVES					
GL Acct #	Description	Estimated Balance as of 12/31/2025	Additions	Withdrawals	Estimated Balance as of 12/31/2026
1-2-0260-0750	Canada Community Building Fund (CCBF)	0.00	101,086.63	(98,000.00)	3,086.63
1-2-0260-0751	Ontario Community Infrastructure Fund (OCIF)	300,871.21	391,626.00	(386,974.00)	305,523.21
TOTAL OBLIGATORY RESERVES		300,871.21	492,712.63	(484,974.00)	308,609.84

TOTAL RESERVES		1,190,241.92	710,877.63	(667,826.21)	1,233,293.34
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Total Reserves and Discretionary Reserves as a % of Municipal Expenses



Total Reserves
and
Discretionary
Reserves as a
% of Municipal
Expenses



Total Reserves
and
Discretionary
Reserves as a
% of Municipal
Expenses



Tax Levy Impact

\$37,333

1% Tax
Levy

CALCULATING PROPERTY TAX



ASSESSED VALUE

×



TAX RATE

=



PROPERTY TAXES

How Property Tax is Calculated

	2025	2026	% Incr/-decr.
Township	0.00960424	0.00960424	0.00%
County	0.00435326	0.00435326	0.00%
School	0.00153000	0.00153000	0.00%
Total Tax Rate per \$1 of assessment	0.01548750	0.01548750	0.00%

	2025	2026	Annual Increase	Monthly Increase f/ levy	Est Mthly Fee Bag Tags	Total Monthly Increase	Annual Increase - taking bag tags into account
Avg Assessment (RT)	\$200,000	\$200,000					
Township	1,920.85	1,920.85	-	-	16.25	16.25	195.00
County	870.65	870.65	-	-			
Education	306.00	306.00	-	-			
Total Tax Bill	3,097.50	3,097.50	-	-			

The expected impact on the average single family detached home is an annual increase of \$195.00 or \$16.25 per month.

Impact on Ratepayer

	2025	2026	% Incr/-decr.
Township	0.00960424	0.00960424	0.00%
County	0.00435326	0.00435326	0.00%
School	0.00153000	0.00153000	0.00%
Total Tax Rate per \$1 of assessment	0.01548750	0.01548750	0.00%

Avg Assessment (RT)	2025	2026	Annual Increase	Monthly Increase f/ levy	Est Mthly Fee Bag Tags	Total Monthly Increase	Annual Increase - taking bag tags into account
	\$400,000	\$400,000					
Township	3,841.70	3,841.70	-	-	16.25	16.25	195.00
County	1,741.30	1,741.30	-	-			
Education	612.00	612.00	-	-			
Total Tax Bill	6,195.00	6,195.00	-	-			

The expected impact on the average single family detached home is an annual increase of \$195.00 or \$16.25 per month.

Impact on Ratepayer



Contributing Factors

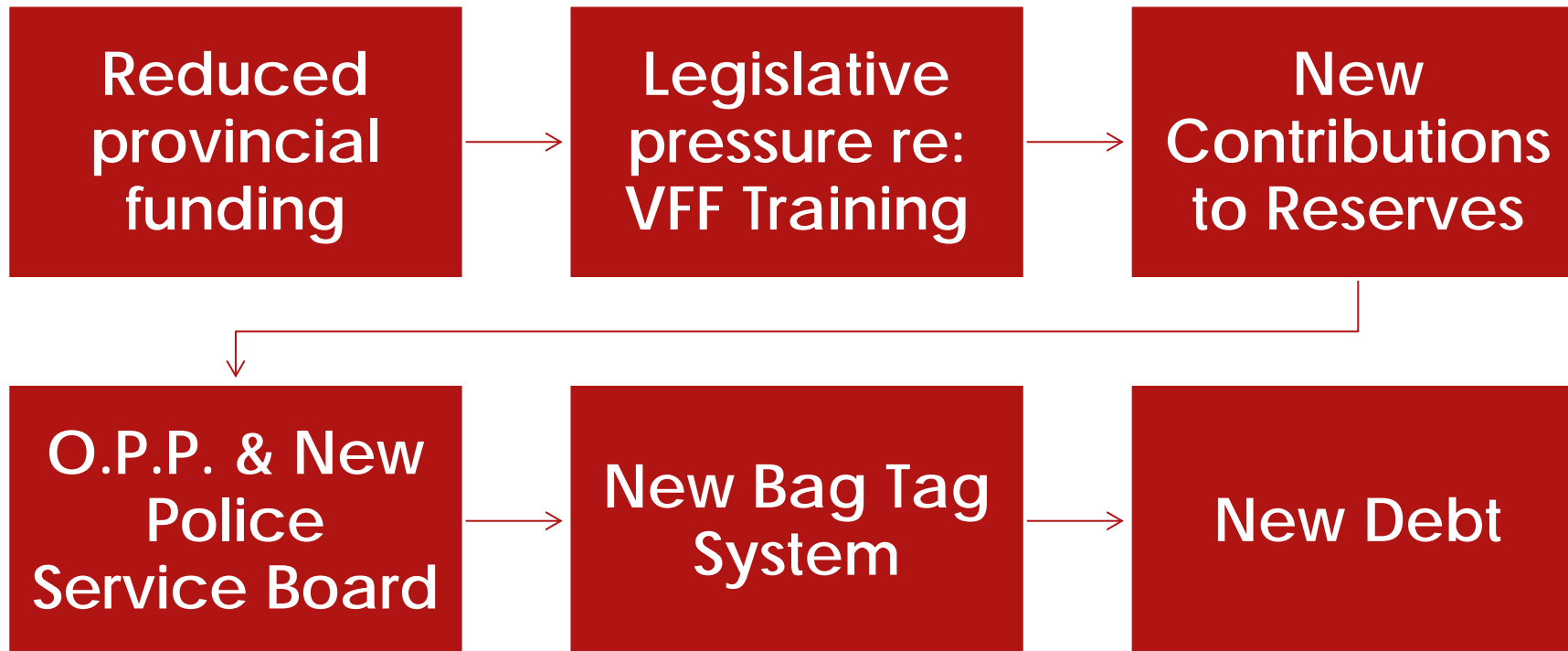
Description	Amount	%age of levy	Comments
Operating Expenditures			
Wages / Benefits	129,623.96	3.47%	\$71K - COLA, VFF2 Certification - \$44K, (3) new positions - \$53K
Conventions / Training	(2,245.00)	-0.06%	
IT Subscriptions	18,015.00	0.48%	Variance b/w VFF1 and VFF2 certification costs year over year
Debt Repayment (incl. interest)	(44,859.00)	-1.20%	5yr debt fully paid
New Contributions to Reserves	67,165.00	1.80%	Incl \$21K to Waste Mngt Reserve plus 0.25% increase to each of the other reserves
Contracted Services	44,359.00	1.19%	New Producer pay system effective July 1, 2025
Materials	55,500.00	1.49%	\$50k for gravel contract
Repairs/ Bldg Mtce	27,400.00	0.73%	
Operating Expenditures	25,439.79	0.68%	
Total Operating Expenditures	320,398.75	8.58%	
Capital Expenditures	243,426.00	6.52%	
Sub-Total	563,824.75	15.10%	

Contributing Factors

Less: Other Revenue Sources			
Misc Revenues	27,620.90	0.74%	
OMPF	32,200.00	0.86%	
OCIF (inc. transfer f/ reserve)	(36,847.00)	-0.99%	* OCIF funding reduced by \$41,847
CCBF (inc. transfer f / reserve)	(2,200.00)	-0.06%	
Grants	30,982.51	0.83%	incl. provision of \$50k for Community Emergency Preparedness Grant
Proceeds f/ sale of TCA	(10,000.00)	-0.27%	
Waste Management User Fees	290,975.00	7.79%	incl. est. Bag Tag Revenue
Debt	705,000.00	18.88%	new debt for new Tandem & Fire Truck
Transfers f/ Reserves	(534,359.16)	-14.31%	
Total Other Revenue Sources	503,372.25	13.48%	
Less: Growth /(In Year Adj.)	60,452.50	1.62%	
Total Amount To Raise through Tax Levy	-	0.00%	

Contributing Factors

Final Takeaways





The End