



2026 DRAFT BUDGET

GENERAL OPERATING, CAPITAL, WATER, WASTEWATER, & USER FEES

KURTIS MCGONEGAL

TREASURER

DECEMBER 11, 2025



WHITEWATER REGION

Mission:

The Township of Whitewater Region delivers municipal services to a welcoming community.

Vision:

The Township of Whitewater Region maintains a rural quality of life by balancing sustainability and growth.

2020 – 2030 STRATEGIC PLAN

Areas of focus:

1. Infrastructure – Roads, Funding, Levels of Service, Overall Assets
2. Environment – Water Quality, Stormwater & Drainage, Waste Management
3. Economic Development – Villages & Hamlets, Business, Development & Tourism
4. Recreation – Facilities, Trails & Parks, Outreach & Programs, Water Access
5. Corporate Performance – Financial Sustainability, Municipal Services, Continuous Improvement

2022 – 2026 STRATEGIC DIRECTION

Areas of focus:

1. Long-term Financial Planning & Sustainability – create a funding framework, prioritize infrastructure investment in core asset renewal.
2. Facilities Direction – understand current and future needs and provide resolution on key facilities.
3. Service Levels & Efficiencies – Understand resident expected levels of service and their delivery.
4. Staffing Culture – Foster an organization focused on professionalism and teamwork.
5. Growth & Economic Development – Foster economic development and promote retention and expansion of existing businesses through engagement and connectivity.

BUDGET SCHEDULE



MAYORAL DIRECTION - BUDGET

1. Direction to the CAO to prepare:
 - a. A summary of the draft 2026 Budget for Council and public consultation, considering:
 - i. a 5-year Budget A 5-year Budget forecast addressing inflation, cost of living adjustments, maintaining levels of service, Asset Management Plan forecasted increases of 4.2% per year, OCIF/OMPF/CCBF allocations, OPP/County of Renfrew/Ministry of Education forecasted increases, and estimated annual assessment growth.
 - ii. a 5-year Capital Funding projection (excluding water and wastewater).
 - iii. a 5-year rate-supported Water and Wastewater Operating and Capital Budget, considering the 2025 10-year Water and Wastewater Rate Study.

MAYORAL DIRECTION – BUDGET (CONT'D)

- iv. that assessment growth taxation revenues generated from new properties are included in the 2026 operating budget as growth.
- v. user fees and charges increasing in alignment with inflation, with subsidies supporting ratepayers only, and a contribution to capital reinvestment needs.
- vi. the 2026 Budget considering feedback from the community, Council members, and direction from the Mayor, prior to the end of 2025.
- vii. that proposed changes to the budget align with the overall objective of inflation plus capital infrastructure reinvestment, with a net tax requirement of no more than 7%, and not to exceed 3.4% of median household income (inclusive of County of Renfrew levy, OPP levy, and Ministry of Education levy).

1. Shortened Veto Period:

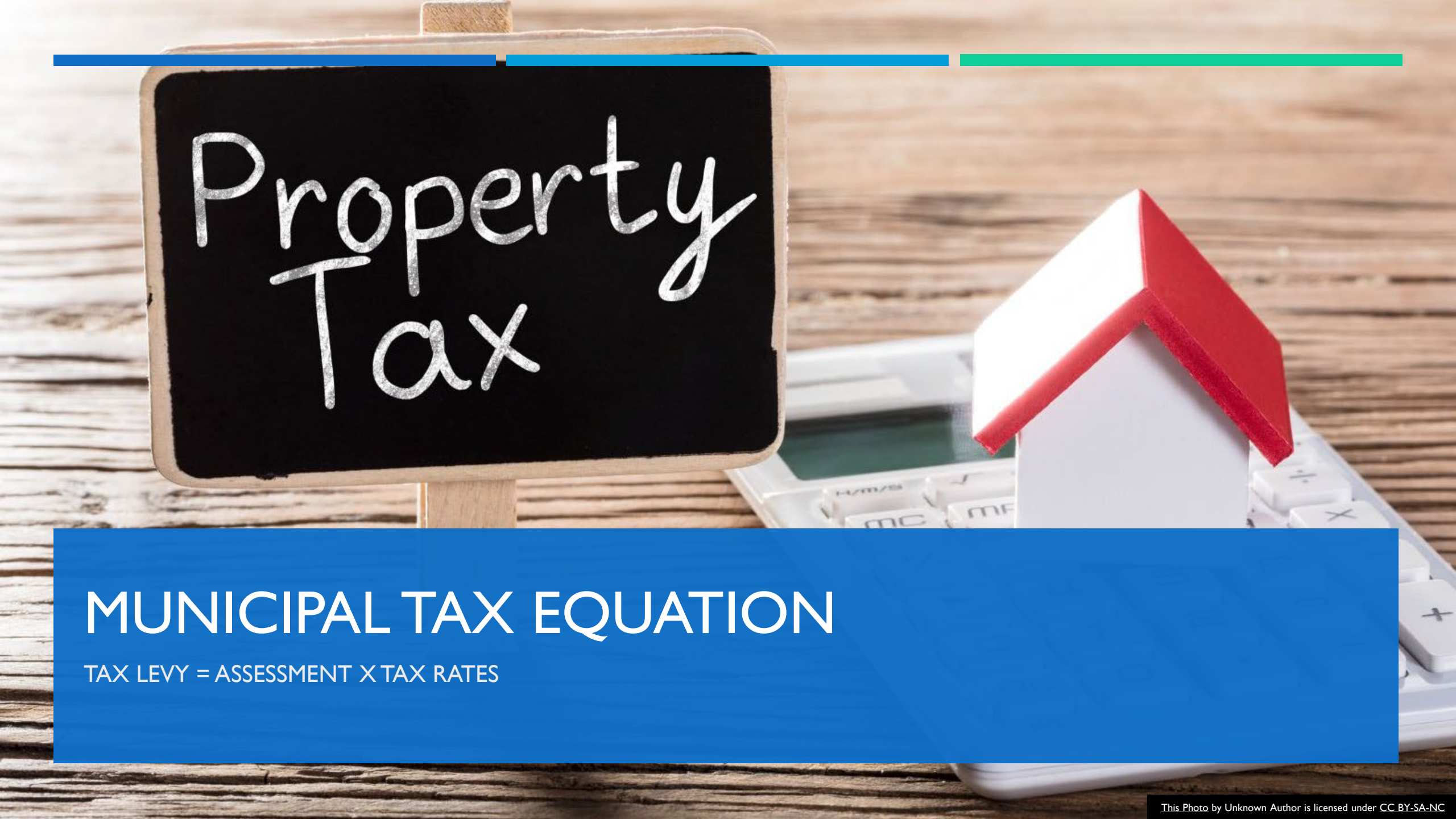
- a. Notice that the Mayor will not exercise the veto power under subsection 284.16(4) of the *Act*, therefore shortening of the 10-day veto period for budget amendments to coincide with Council's final deliberations and vote.

MAYORAL DIRECTION – AFFORDABILITY

- ❖ There is a focus for the 2026 Budget on affordability, which is why a limit of 3.4% of Median household income was set out in the direction. The current median household income is \$81,000 (per 2021 Stats Can Data).
- ❖ This limit was determined based on a study conducted BMA Management Consulting Inc., based in Hamilton, ON, which conducts a study of participating municipalities (126 municipalities for 2024) and determines benchmarks based on socio-economic, financial, and service delivery indicators, as well as comparisons of similar sized municipalities. Whitewater Region participated in the 2024 and 2025 editions of the study.
 - ❖ Sustainability: net financial position per capita, net liabilities ratio, asset consumption.
 - ❖ Flexibility: reserves, debt capacity.
 - ❖ Vulnerability/Affordability: tax levy, water/sewer costs, property-tax burden per income.

\$77,485

HOW MUCH IS
A 1% LEVY
INCREASE?



Property
Tax

MUNICIPAL TAX EQUATION

TAX LEVY = ASSESSMENT X TAX RATES



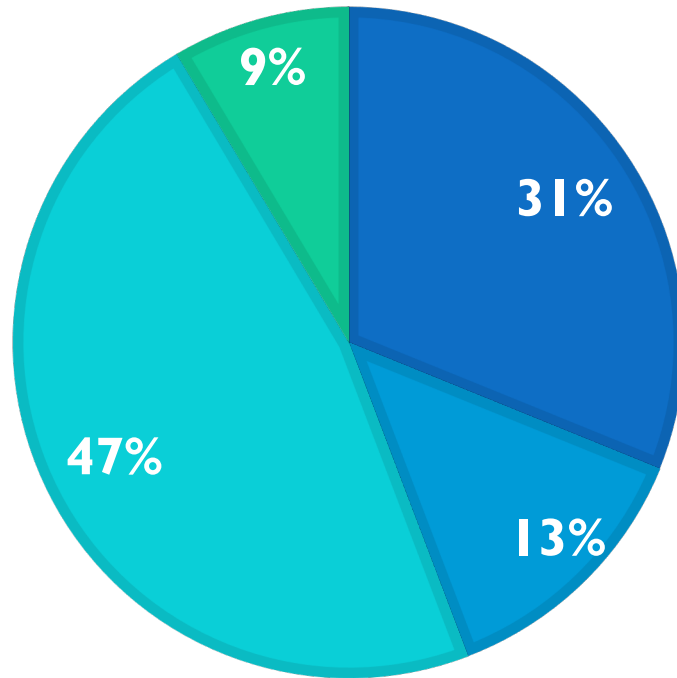
ASSESSMENT CALCULATION AND IT'S EFFECTS ON PROPERTY TAXATION

HOW IS A LEVY CALCULATED?

-
- Operating vs. Capital
 - $\text{Total Expenses} - \text{Grants} - \text{User Fees} - \text{Transfers from Reserves} = \text{Levy}$ (tax levied upon residents)
 - What does the levy cover?
 - Capital not covered through grants (CCBF/OCIF) or Reserves
 - Operating not covered through grants (OMPF/Canada Summer Jobs)

BREAKDOWN OF EVERY DOLLAR COLLECTED

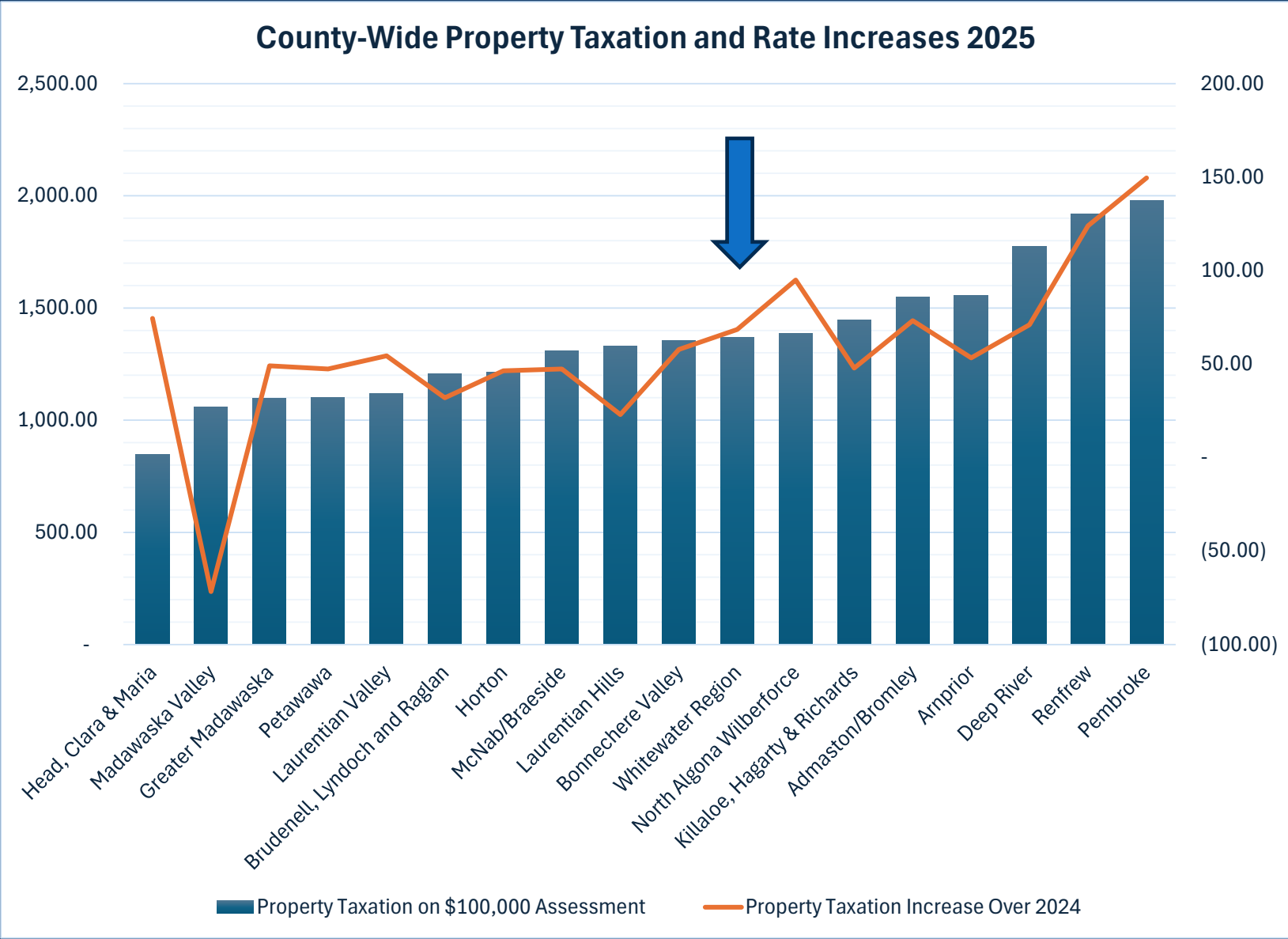
■ County (31%) ■ Education (13%)
■ Municipal (47%) ■ Policing (9%)



YOUR TAX
DOLLAR
(2025)

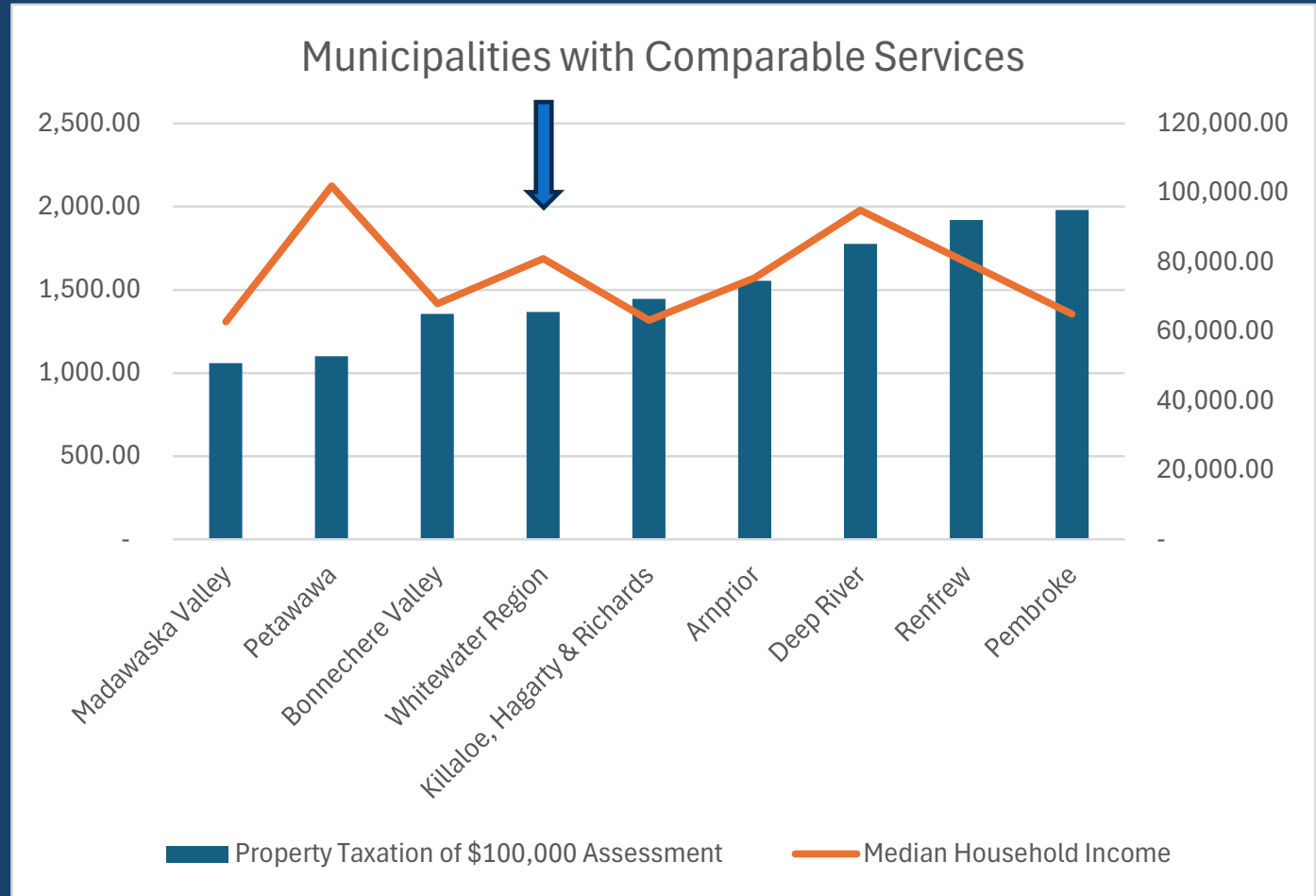
RESIDENTIAL TAX RATE COMPARISON

- The blue bars illustrate total taxation values calculated using \$100,000 assessment. (Municipal, County, & Education)
- The orange line illustrates rate increases in 2025.



RESIDENTIAL TAX RATE COMPARISON

- The blue bars illustrate total taxation values calculated using \$100,000 assessment. (Municipal, County, & Education)
- The orange line illustrates Median Household Income, per 2021 Statistics Canada Data, in hundreds of dollars.



KEY HIGHLIGHTS

-
- Operating Increase 1.6% (net of growth)
 - Municipal Portion: 1.6%
 - Inflation Pressures (1.8% average June to June)
 - Insurance (annual)
 - OPP Portion: Up 11% over 2025
 - Due to 2025 Reserve Contribution there is a 0% impact to 2026 budget.
 - Mayoral Direction
 - Affordability
 - Maintaining Current Levels of Service

KEY HIGHLIGHTS

-
- Capital Increase 4.2%
 - Funding Sources
 - Ontario Community Infrastructure Fund (OCIF)
 - Canada Community Building Fund (CCBF)
 - Tax, Reserves & Reserve Funds
 - Criteria
 - Must Have, Can't Fail
 - Timing is Right
 - Annual Replacement
 - Strategically Important

OPERATING TRANSFER TO RESERVES

Name	2025 Amount	2026 Amount	Difference	Source
Administration - Election	\$7,500	\$0	-\$7,500	Taxation
Emergency Measures – Flood Management	\$10,000	\$5,000	-\$5,000	Taxation
Building Administration – Truck (Capital)	\$3,700	\$5,000	\$1,300	User Fees
Waste	\$30,000	\$29,030	-\$970	User Fees
Landfill – Post Closure	\$20,000	\$20,000	\$0	Taxation
ORPC	\$16,000	\$5,000	-\$11,000	ORPC Dividends & Interest Earned



SALARIES & WAGES

SALARIES & WAGES – 2025 VS 2026

2025

■ Total \$	\$4,309,850
■ FTE	37.82**
■ Total Full Time	33
■ Casual	9
■ Students	7
■ Volunteer Fire Hours	8,750

2026

■ Total \$	\$4,372,650*
■ FTE	36.26**
■ Total Full Time	32
■ Casual	10
■ Students	7
■ Volunteer Fire Hours	10,030 (88 Volunteers)
■ Incident Hours	1,800
■ Training	2,160
■ Certification Training	4,150
■ Maintenance	1,920

* Includes 1.8% COLA

**Note: Volunteer Fire Hours not included in FTE values.

SALARIES & WAGES - GENERAL

Department	2025	2026	% Change
Council	\$ 179,400.00	\$ 182,650.00	1.81%
Administration	\$ 810,050.00	\$ 880,425.00	8.69%
Fire	\$ 442,625.00	\$ 495,525.00	11.95%
Emergency Measures	\$ 11,375.00	\$ 12,050.00	5.93%
Building	\$ 257,200.00	\$ 176,800.00	-31.26%
Animal Control	\$ 5,700.00	\$ 6,075.00	6.58%
By-Law Enforcement	\$ 5,700.00	\$ 6,075.00	6.58%
Planning & Development	\$ 130,025.00	\$ 151,925.00	16.84%
Transportation Services	\$ 1,414,650.00	\$ 1,370,350.00	-3.13%
Environmental Services	\$ 270,800.00	\$ 280,075.00	3.43%
Parks & Recreation	\$ 319,125.00	\$ 300,850.00	-5.73%
Economic Development	\$ 54,575.00	\$ 80,425.00	47.37%
Recreation Facilities	\$ 309,275.00	\$ 323,750.00	4.68%
Drainage	\$ 31,175.00	\$ 32,825.00	5.29%
Total	\$ 4,241,675.00	\$ 4,299,800.00	

SALARIES & WAGES – GENERAL

FTE COMPARISON

Department	2025	2026	% Change
Council	N/A	N/A	
Administration	7.14	7.39	0.25
Fire	1.33	1.18	(0.15)
Emergency Measures	0.10	0.10	-
Building	2.25	1.50	(0.75)
Animal Control	0.05	0.05	-
By-Law Enforcement	0.05	0.05	-
Planning & Development	1.29	1.54	0.25
Transportation Services	14.48	13.48	(1.00)
Environmental Services	3.19	3.19	-
Parks & Recreation	3.27	2.87	(0.40)
Economic Development	0.50	0.75	0.25
Recreation Facilities	3.37	3.36	(0.01)
Drainage	0.25	0.25	-
Total	37.27	35.71	(1.56)

SALARIES & WAGES – WATER / WASTEWATER

Department	2025		2026		% Change
Water	\$	49,125.00	\$	52,300.00	6.46%
Wastewater	\$	19,050.00	\$	20,550.00	7.87%
Total	\$	68,175.00	\$	72,850.00	

SALARIES & WAGES – WATER / WASTEWATER FTE COMPARISON

Department	2025	2026	% Change
Water	0.40	0.40	-
Wastewater	0.15	0.15	-
Total	0.55	0.55	-



GENERAL OPERATING

FINANCIAL INFORMATION RETURN CATEGORIES

General Government

- Governance (Council)
- Ad-Hoc Committees
- Corporate Management (Administration)

Protective Services

- Fire
- Police
- Emergency Measures
- Building Permit Inspection Services/Protective Inspection & Control

Transportation Services

- Roads (paved, unpaved, winter control)
- Streetlighting
- Airport

Environmental Services

- Landfill
- Curbside collection
- Water
- Wastewater

Recreation & Cultural Services

- Parks & Arenas
- Libraries and Museums
- Social Services
- Economic Development
- Tourist Booth

Planning & Development

- Planning & Zoning
- Industrial Park
- Drainage



GENERAL GOVERNMENT

GENERAL GOVERNMENT



Council



Office of the
CAO



Finance



Human
Resources



Legislative
Services



Information
Technology

COUNCIL & AD-HOC COMMITTEES

Council

- Council
 - 2025 Total Expenses \$248,075
 - 2026 Total Expenses \$262,550
 - Total Increase \$14,475
 - Allotment for 25th Anniversary \$10,000

Ad-Hoc Committees

- Muskrat Watershed Council Grant
 - \$5,500
 - No change

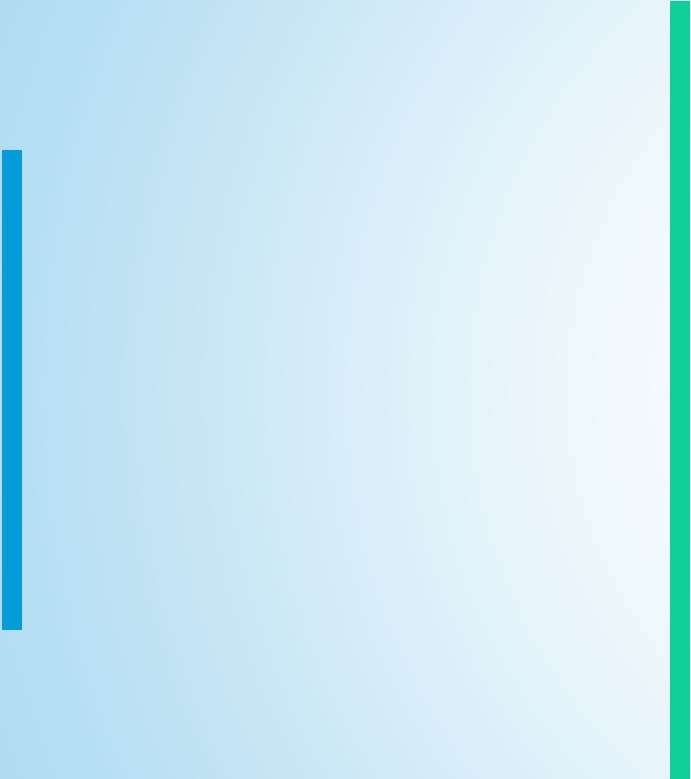
ADMINISTRATION & ADMIN BUILDING

Administration

■ 2025 Operating Expenses	\$1,212,875
■ 2026 Operating Expenses	\$1,412,000
■ Total Increase of	\$199,125
■ Change Makeup:	
■ Wages and Benefits	\$70,625
■ IT services/Computers	\$52,000
■ Election (\$22,500 from reserves)	\$30,000
■ Audit and Legal	\$20,000
■ Asset Management	\$15,000
■ Staff Training	\$9,000

Admin Building

■ 2025 Operating Expenses	\$72,250
■ 2026 Operating Expenses	\$73,725
■ Total Increase of	\$1,475

Two vertical lines are positioned to the left of the text. The first line is blue and the second line is green. Both lines are of equal height and are separated by a small gap.

PROTECTION TO PERSONS & PROPERTY

PROTECTION TO PERSONS & PROPERTY

Fire

Policing

Emergency
Measures

Building

Animal
Control

By-law
Enforcement

FIRE & POLICING

Fire

■ 2025 Operating Expenses	\$751,925
■ 2026 Operating Expenses	\$823,025
■ Total increase of	\$ 71,100
■ Changes	
■ Wages	\$ 52,875
■ PPE Repairs and Maintenance	\$ 10,000
■ Equipment R&M	\$ 7,000
■ Hydrant Repairs	\$ 5,000

Policing

■ 2025 Operating Expenses	\$1,202,820
■ 2026 Operating Expenses	\$1,201,362
■ Total decrease of	\$ (1,458)
■ OPP line decrease	\$ (1,458)
■ Total OPP 2026 Billing	\$1,365,068
■ Less: Capping by Province (11%)	\$ 183,706
■ Total Payable for 2026	\$1,181,362
■ 2025 Budget committed \$118,528 to reserve to offset/phase-in future OPP cost increases	

BUILDING DEPARTMENT



■ 2025 Total Expenses	\$279,825
■ 2026 Total Expenses	\$252,100
■ Total decrease of	\$(27,725)
■ Changes	
■ Wages	\$(80,475)
■ Contracted Services	\$52,250

BUILDING USER FEE CHANGES

Description	Unit	2025	2026 Proposed	Difference
Residential (New/Additions or Extensive Renovations)	Sq. Ft.	\$0.75	\$0.76	\$0.01
Residential (Accessory Buildings & Attached Garages)	Sq. Ft.	\$0.70	\$0.71	\$0.01
Commercial/Industrial/ Institutional (New/Additions or Extensive Renovations)	Sq. Ft.	\$0.95	\$0.97	\$0.02
Commercial/ Industrial/Institutional (Accessory Buildings/Deck)	Sq. Ft.	\$0.75	\$0.76	\$0.01
Agriculture (New Construction, Additions or Extensive Renovations)	Sq. Ft.	\$0.40	\$0.41	\$0.01
Agriculture (Accessory Buildings & Storage Containers (Silos)	Sq. Ft.	\$0.30	\$0.31	\$0.01

BUILDING FEE COMPARISON

[1,000 Sq. Foot Home with 1,000 Sq. Foot 2nd Story + 1,000 Sq. Foot Basement] + 1,000 Sq. Foot Garage (Attached)

<u>Municipality</u>	<u>Building Permit Fee</u>
2025 WVR	\$2,950 [(\$0.75 × 3,000)]+(\$0.70 × 1,000)
2026 WVR	\$2,990 [(\$0.76 × 3,000)]+(\$0.71 × 1,000)
Increase	\$40
Petawawa	\$5,020
Arnprior	\$4,750
Renfrew	\$3,060



BUILDING FEES – COMMON PERMIT

■ 2025 Permit

■ Residence (3,100 sq. ft.)	\$2,325.00
■ Garage (660 sq. ft.)	\$ 462.00
■ Development Charge	\$3,000.00
■ Building Permit Deposit (refunded once permit complete)	\$1,500.00
■ Septic Permit	\$ 550.00
■ Entrance Permit	\$ 125.00
■ Civic Address Sign	<u>\$ 175.00</u>

Total \$8,137.00

Less Refunded Deposit above (if permit completed within 2 years) \$6,637.00





BUILDING DEPARTMENT DEFICIT

	2025	2026
Budgeted Revenue	\$184,500	\$188,500
Budgeted Expenses	\$279,825	\$252,100
Budgeted Shortfall	\$95,325	\$63,600

EMERGENCY MEASURES, ANIMAL CONTROL & BY-LAW

■ Emergency Measures

■ 2025 Operating Expenses	\$18,425
■ 2026 Operating Expenses	\$19,050
■ Increase of	\$ 625

■ By-law Enforcement

■ 2025 Operating Expenses	\$23,500
■ 2026 Operating Expenses	\$23,875
■ Increase of	\$ 375

■ Animal Control

■ 2025 Operating Expenses	\$14,800
■ 2026 Operating Expenses	\$14,925
■ Increase of	\$ 125

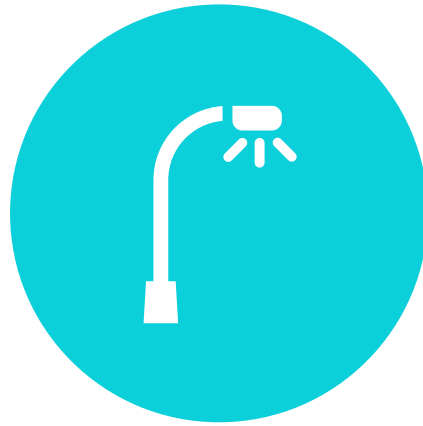


TRANSPORTATION

TRANSPORTATION



TRANSPORTATION
(ROADS)



STREETLIGHTS



AIRPORT

TRANSPORTATION (ROADS)

■ 2025 Operating Expenses	\$2,867,175
■ 2026 Operating Expenses	\$2,756,225
■ Decrease of	\$(110,950)
■ Changes:	
■ Fuel	\$(50,000)
■ Wages	\$(43,575)
■ Equipment R&M	\$(20,000)
■ Cold Mix Asphalt	\$(20,000)
■ Roadside Spraying	\$14,000
■ Salt	\$10,000
■ Dust Control	\$5,000



Legend

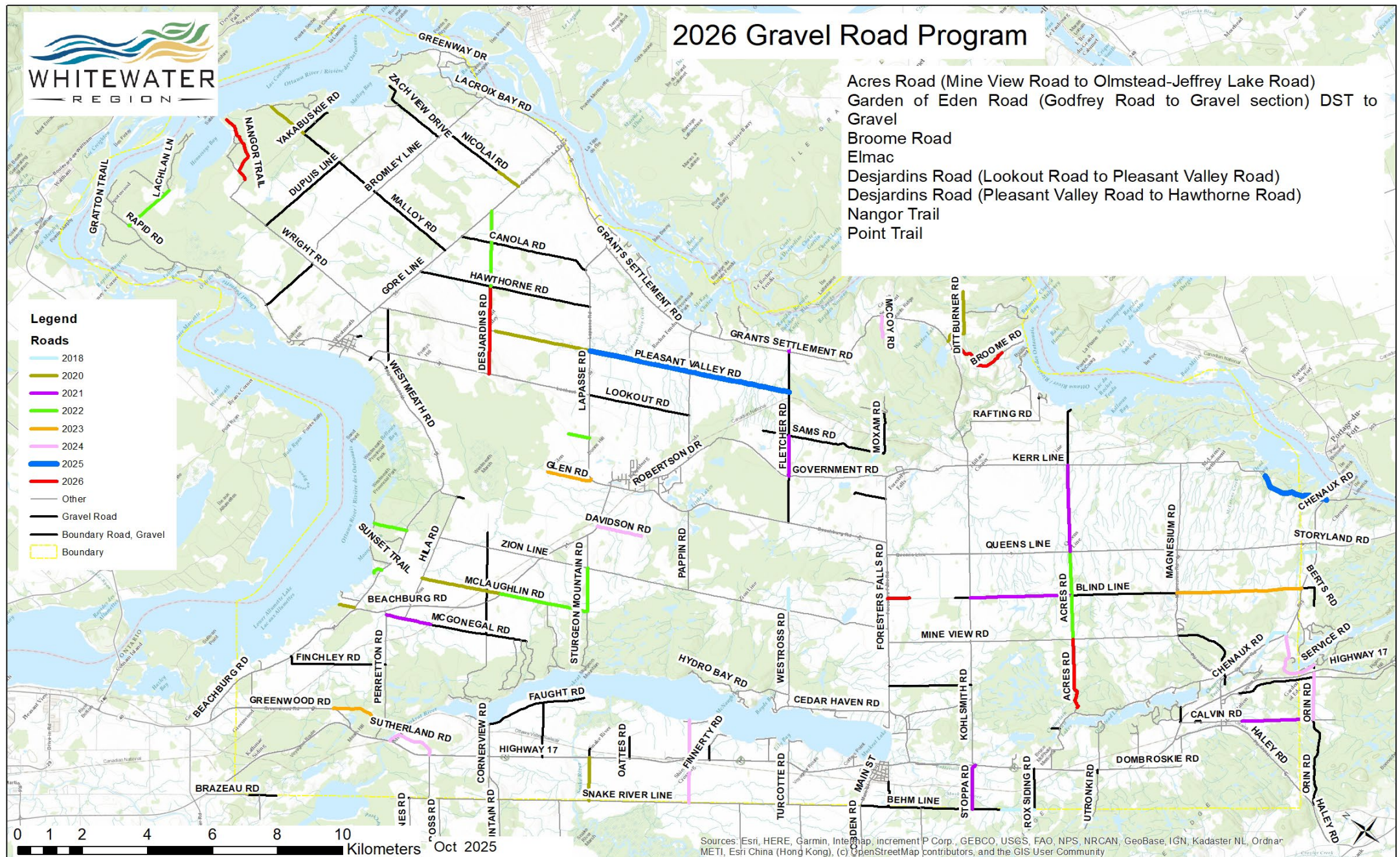
Roads

- 2018
- 2020
- 2021
- 2022
- 2023
- 2024
- 2025
- 2026
- Other

Gravel Road

Boundary Road, Gravel

Boundary

[illegible]

STREETLIGHTS & AIRPORT

Streetlights

■ 2025 Operating Expenses	\$71,000
■ 2026 Operating Expenses	\$86,000
■ Increase	\$15,000
■ Changes	
■ Hydro usage	\$10,000
■ Solar Repairs	\$5,000

Airport

■ 2025 Operating Expenses	\$20,000
■ 2026 Operating Expenses	\$20,000
■ Change	\$ Nil



ENVIRONMENTAL SERVICES

ENVIRONMENTAL SERVICES



Wastewater



Water



Recycling



Waste



Landfill

RECYCLING, WASTE & LANDFILL

Recycling

- | | |
|---------------------------|-------------|
| • 2025 Operating Expenses | \$186,300 |
| • 2026 Operating Expenses | \$ 58,825 |
| • Decrease of | \$(127,475) |

Waste

- | | |
|---------------------------|-----------|
| • 2025 Operating Expenses | \$306,700 |
| • 2026 Operating Expenses | \$343,375 |
| • Increase of | \$ 36,675 |

Landfill

- | | |
|---------------------------|-----------|
| • 2025 Operating Expenses | \$406,625 |
| • 2026 Operating Expenses | \$432,725 |
| • Increase of | \$ 26,100 |
| • Changes: | |
| • Wages | \$9,600 |
| • Equipment Repair | \$7,000 |
| • Grinding | \$7,000 |

WASTE USER FEE CHANGES

Description	2025 Fee	2026 Proposed	Difference
Waste Collection Fee (2 Bags/week + unlimited recycling)	\$168	\$168	Nil
Recycling Collection for ICI Properties (in addition to waste collection)	N/A	\$416	\$416

LANDFILL USER FEE CHANGES

Description	2025 Fee	2026 Proposed	Difference
Minimum Charge (<200 kg)	\$21.50	\$22.00	\$0.50
Tipping Fee	\$107.50	\$110.00	\$2.50
Sorted Construction & Demolition	\$107.50	\$110.00	\$2.50
Unsorted Loads (Loads which contain any materials that are mixed or improperly sorted) = x 2.5 Tipping Fees	\$268.75	\$275.00	\$6.25
Trees/large branches/ stumps/ roots/ timber/logs	\$107.50	\$110.00	\$2.50
Agricultural Plastic/bale wrap	\$107.50	\$110.00	\$2.50
Boats	\$107.50	\$110.00	\$2.50



RECREATION & CULTURAL SERVICES

RECREATION & CULTURAL SERVICES



Parks



Tourist Booth



Economic
Development



Arenas



Social Services



Libraries



Museum

RECREATION & CULTURAL SERVICES – PARKS

■ 2025 Operating Expenses	\$440,825
■ 2026 Operating Expenses	\$427,725
■ Decrease of	\$(13,100)
■ Changes:	
■ Wages	\$(17,500)
■ Grants	\$4,000

RECREATION FACILITY OPERATIONS

- 2025 Operating Expenses \$520,000
- 2026 Operating Expenses \$566,500
- Increase of \$ 46,500
- Cobden Operational
- Westmeath – No Township ice operations
- Beachburg – No Township ice operations
- Changes:
 - Water/Sewer \$20,250
 - Wages \$14,400
 - Ice Related \$7,000
 - Insurance \$4,700
- Facility Costs less Wages
 - Cobden Facility \$71,325
 - Cobden Ice Operations \$95,530
 - Beachburg Facility \$44,500
 - Westmeath Facility \$31,400

RECREATION USER FEE CHANGES

Description	2025	2026 Proposed	Difference
ICE - Minor – Prime/Tournament	\$119.51	\$125.48	\$5.98
ICE – Minor – Non-prime	N/A	\$100.00	\$100.00
ICE - School – Weekday	\$86.04	\$90.34	\$4.30
ICE - Adult – Prime	\$176.87	\$185.72	\$8.84
ICE - Adult – Weekday/Tournament	\$139.25	\$146.21	\$6.96
ICE - Holiday Rate	\$189.30	\$198.76	\$9.46
ICE - Spring Hockey	\$150.00	\$157.50	\$7.50
COBDEN BIRTHDAY PARTY Rate (One (1) Hour Prime Ice & Two (2) Hours Hall Rental	N/A	\$225.00	\$225.00
ICE - DISCOUNT Applicable - 25% Last Minute Booking within 48hrs of use	N/A	NEW	
ICE - SURCHARGE Applicable - 20% ICE fee for Non-Resident Bookings	N/A	NEW	

RECREATION USER FEE CHANGES (CONT'D)

Description	2025	2026 Proposed	Difference
SLAB - Basic Rental	\$634.96	\$666.70	\$31.75
SLAB - Auctions	\$299.33	\$314.30	\$14.97
SLAB - Hourly	\$45.36	\$47.62	\$2.27
SLAB - Hourly (half slab)	\$22.67	\$23.81	\$1.13
COBDEN BALL DIAMOND – Minor Use	\$29.85	\$31.34	\$1.49
COBDEN BALL DIAMOND – Minor Use w/lights	\$35.45	\$37.22	\$1.77
COBDEN BALL DIAMOND – Adult Use	\$41.97	\$44.07	\$2.10
COBDEN BALL DIAMOND – Adult Use w/lights	\$51.30	\$53.86	\$2.56
COBDEN HALL RENTAL - with kitchen - Prime	\$66.63	\$69.96	\$3.33
COBDEN HALL RENTAL - with kitchen - Weekday	\$27.21	\$28.57	\$1.36
COBDEN HALL RENTAL - Basic Day (hall with kitchen)	\$272.13	\$285.73	\$13.61

RECREATION USER FEE CHANGES (CONT'D)

Description	2025	2026 Proposed	Difference
COBDEN HALL RENTAL - Basic Day (with bar and/or kitchen)	\$294.80	\$309.54	\$14.74
COBDEN KITCHEN RENTAL ONLY	\$150.00	\$157.50	\$7.50
COBDEN KITCHEN RENTAL ONLY - Hourly	N/A	\$25.00	\$25.00
Organized Fishing Tournament (per Event)	\$272.12	\$285.72	\$13.61

TOURIST BOOTH & ECONOMIC DEVELOPMENT

Tourism

■ 2025 Operating Expenses	\$ 4,575
■ 2026 Operating Expenses	\$11,300
■ Increase of	\$ 6,725
■ Changes:	
■ Building Repairs and Maintenance	\$6,000

Economic Development

- 2025 Operating Expenses \$ 74,575
- 2026 Operating Expenses \$115,425
- Increase of \$ 40,850
- Tourism and Events Grant – unchanged at \$3,000
- Changes:
 - Wages \$25,850
 - Streetscape/Signs \$11,000
 - Advertising \$5,000

SOCIAL SERVICES

-
- Social Services (Senior Program)
 - 2025 Operating Expenses \$ 7,100
 - 2026 Operating Expenses \$18,850
 - Increase of \$11,750
 - Changes:
 - Cleaning Contract \$5,750
 - Building R&M \$6,000

LIBRARIES & MUSEUM

Libraries

■ 2025 Operating Expenses	\$ 2,600
■ 2025 Operating Grant	\$80,525
■ 2026 Operating Expenses	\$ 1,425
■ 2026 Operating Grant	\$83,000

Museum

■ 2025 Operating Expenses	\$6,950
■ 2025 Operating Grant	\$4,150
■ 2026 Operating Expenses	\$13,100
■ 2026 Operating Grant	\$5,000

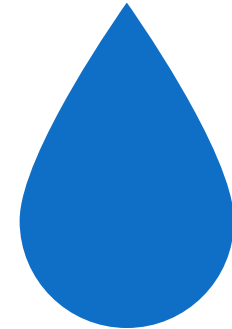


PLANNING & DEVELOPMENT

PLANNING & DEVELOPMENT



Planning



Drainage

PLANNING & DRAINAGE

Planning

■ 2025 Operating Expenses	\$169,700
■ 2026 Operating Expenses	\$191,925
■ Increase of	\$ 22,225
■ Changes	
■ Wages Reallocated	\$22,225

Drainage (Municipal Drains)

■ 2025 Operating Expenses	\$63,500
■ 2026 Operating Expenses	\$67,200
■ Increase of	\$ 3,700

	2025	2026	REVENUE
Operating Expenses	\$9,141,995	\$9,350,645	
Operating Revenue	\$3,364,187	\$3,380,379	
Balance to be funded by levy	\$5,777,808	\$5,970,266	
Prior Year Levy	\$5,549,827	\$5,777,808	
% Overall Levy increase	2.90%	2.50%	
Expected Growth		0.90%	
% increase		1.60%	

ADDITIONAL CONSIDERATIONS

Description	Cost	Levy Impact
Fire Tiered Response – per 2025 Report	\$34,000	+0.44%
Infrastructure Coordinator	\$130,000	+1.68%
Gravel Road Program (change 15-year to 10-year renewal)	\$60,000	+0.77%



QUESTIONS?



CAPITAL & SPECIAL PROJECT BUDGET



FUNDING SOURCES

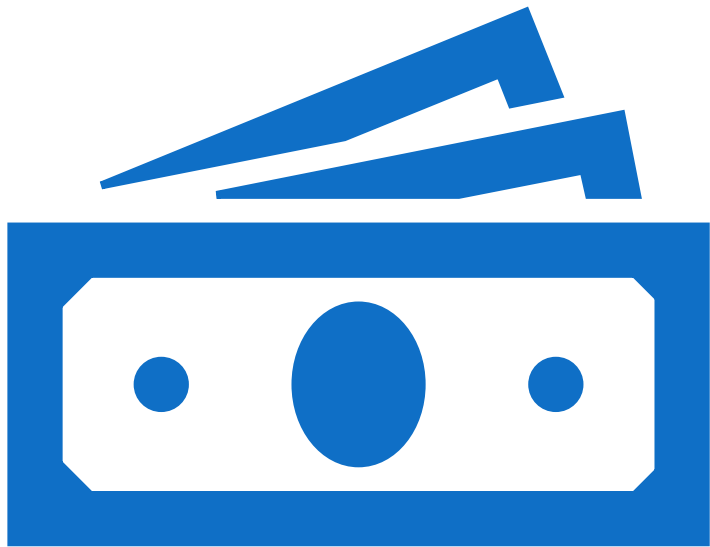
FUNDING SOURCES - OCIF

-
- Ontario Community Infrastructure Fund
 - \$817,064 (2026 Allocation)
 - \$420,135 Allocated to General Capital
 - \$396,929 Allocated to Water/Wastewater
 - Calculated using forward looking Current Replacement Values (CRVs)
 - Eligible projects:
 - Capital construction of new core infrastructure
 - Capital maintenance for renewal, rehabilitation and replacement of core infrastructure
 - Asset Management software, training and third party condition assessments

FUNDING SOURCES - CCBF

-
- Canada Community Building Fund (CCBF)
 - Formally known as Gas Tax Funding
 - \$236,620 (2026 Allocation)
 - Eligible Projects:
 - Construction, renewal or material enhancement of infrastructure
 - Remediation and redevelopment of brownfield sites
 - Initiatives that strengthen your municipality's ability to plan for the future

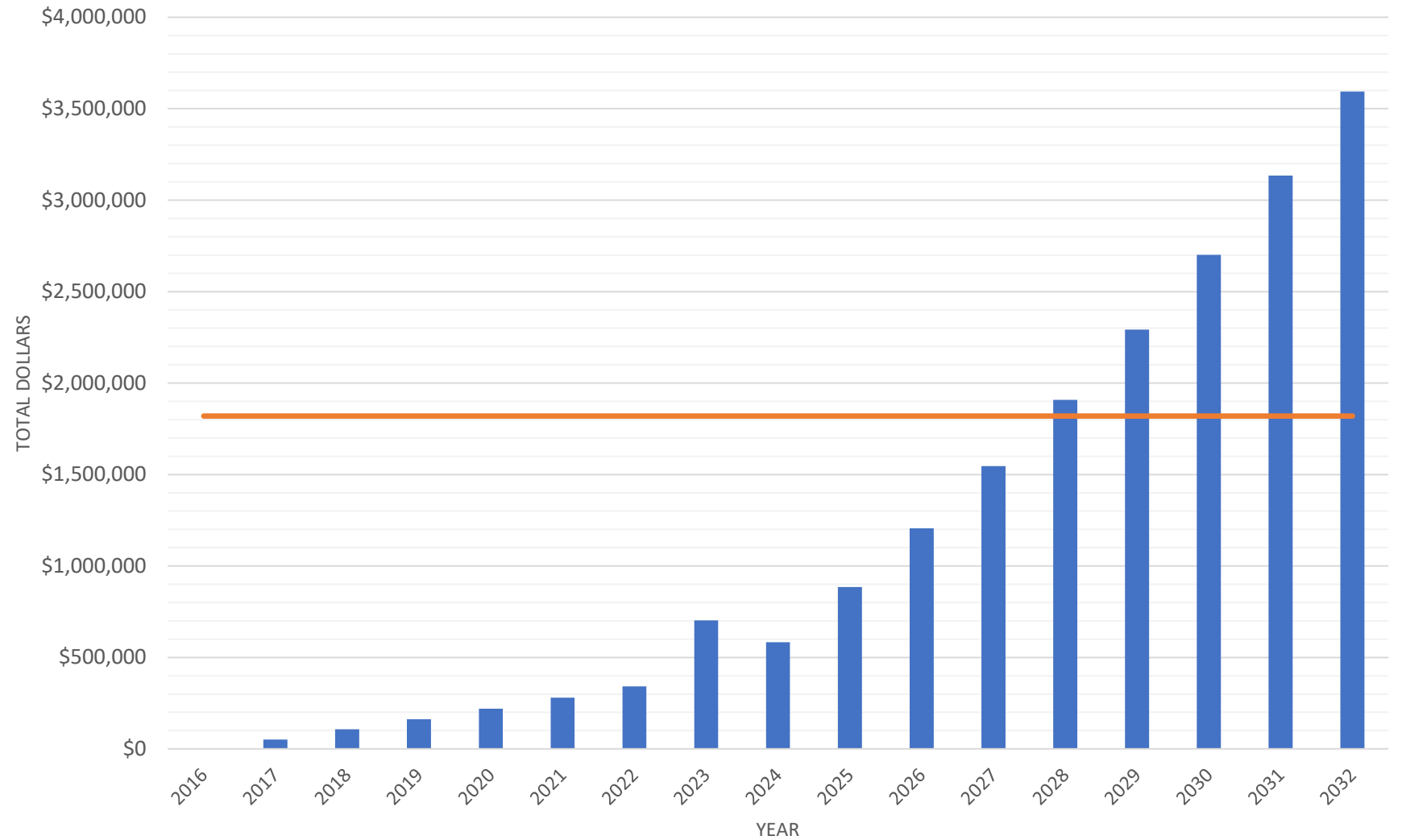
FUNDING SOURCES – TAX & RESERVES



- 2026 Taxation for Capital \$2,298,179
 - \$1,212,479 generated in 2026 tax levy, made up of:
 - \$887,042 from prior years levy contributions
 - \$325,437 proposed from 2026 levy
 - \$1,004,625 debenture payments (Capital Assets)
 - \$81,143 debentures closed in 2025
- Other Reserves
 - Working Capital
 - Development Charges
 - Water
 - Wastewater

WHAT THE
CONTINUAL
COMMITMENT
TO 4.2% FOR
CAPITAL
REPRESENTS

Annual Capital Contributions from Levy





DEBENTURES (DEBT)

GENERAL BUDGET DEBENTURES

Name	Year Financed	Interest Rate	2025 Ending Balance	2026 Principal Payment	2026 Interest Payment	2026 Total Payment	2026 Ending Outstanding Balance	Year of Maturity
Compactor (Drum Roller)	2021	1.32%	\$ 32,339	\$ 32,339	\$ 320	\$ 32,659	\$ -	2026
Grader	2021	1.44%	\$ 76,593	\$ 76,593	\$ 828	\$ 77,421	\$ -	2026
Tandem Plow Truck	2022	3.35%	\$ 94,702	\$ 62,609	\$ 2,653	\$ 65,262	\$ 32,093	2027
Anderson Watchhorn	2019	3.01%	\$ 88,607	\$ 24,378	\$ 2,485	\$ 26,863	\$ 64,229	2029
Fire Rescue & Pumper	2020	2.48%	\$ 241,992	\$ 51,481	\$ 5,684	\$ 57,165	\$ 190,511	2030
Olmstead-Jeffrey Lake Road	2023	3.81%	\$ 1,960,489	\$ 230,467	\$ 72,520	\$ 302,987	\$ 1,730,022	2033
Cameron St./Earl St./Vera Cres.	2023	4.51%	\$ 1,563,753	\$ 166,349	\$ 68,671	\$ 235,020	\$ 1,397,404	2033
Landfill Compactor	2024	3.86%	\$ 789,339	\$ 74,902	\$ 29,753	\$ 104,655	\$ 714,437	2034
Truelove, John & Crawford	2019	3.39%	\$ 894,343	\$ 53,239	\$ 29,871	\$ 83,110	\$ 841,104	2039
Fire Tanker	2020	2.78%	\$ 289,989	\$ 11,382	\$ 7,983	\$ 19,365	\$ 278,607	2045
TOTAL			\$ 6,032,146	\$ 783,739	\$ 220,768	\$ 1,004,507	\$ 5,248,407	

Note Debenture Changes:

- Excavator paid off in 2025

TOTAL DEBENTURES

Name	Year Financed	Interest Rate	2025 Ending Balance	2026 Principal Payment	2026 Interest Payment	2026 Total Payment	2026 Ending Outstanding Balance	Year of Maturity
Compactor (Drum Roller)	2021	1.32%	\$ 32,339	\$ 32,339	\$ 320	\$ 32,659	\$ -	2026
Grader	2021	1.44%	\$ 76,593	\$ 76,593	\$ 828	\$ 77,421	\$ -	2026
Tandem Plow Truck	2022	3.35%	\$ 94,702	\$ 62,609	\$ 2,653	\$ 65,262	\$ 32,093	2027
Anderson Watchhorn	2019	3.01%	\$ 88,607	\$ 24,378	\$ 2,485	\$ 26,863	\$ 64,229	2029
Fire Rescue & Pumper	2020	2.48%	\$ 241,992	\$ 51,481	\$ 5,684	\$ 57,165	\$ 190,511	2030
Morris Street Watermain Extension	2011	3.59%	\$ 60,660	\$ 9,232	\$ 2,096	\$ 11,328	\$ 51,428	2031
Cobden Combined Flow Reduction	2011	3.59%	\$ 45,342	\$ 6,901	\$ 1,566	\$ 8,467	\$ 38,441	2031
Olmstead-Jeffrey Lake Road	2023	3.81%	\$ 1,960,489	\$ 230,467	\$ 72,520	\$ 302,987	\$ 1,730,022	2033
Cameron St./Earl St./Vera Cres.	2023	4.51%	\$ 2,085,004	\$ 221,799	\$ 91,561	\$ 313,360	\$ 1,863,205	2033
Landfill Compactor	2024	3.86%	\$ 789,339	\$ 74,902	\$ 29,753	\$ 104,655	\$ 714,437	2034
Truelove, John & Crawford	2019	3.39%	\$ 1,192,457	\$ 70,985	\$ 39,828	\$ 110,813	\$ 1,121,472	2039
Cobden & Haley WTP	2010	4.94%	\$ 872,075	\$ 42,379	\$ 42,563	\$ 84,942	\$ 829,696	2040
Haley Distribution	2011	3.90%	\$ 127,051	\$ 5,850	\$ 4,898	\$ 10,748	\$ 121,201	2041
Fire Tanker	2020	2.78%	\$ 289,989	\$ 11,382	\$ 7,983	\$ 19,365	\$ 278,607	2045
Cobden WWTP	2021	2.98%	\$ 5,472,550	\$ 141,906	\$ 162,033	\$ 303,939	\$ 5,330,644	2051
TOTAL			\$ 13,429,189	\$ 1,063,203	\$ 466,771	\$ 1,529,974	\$ 12,365,986	

Estimated 2026 ARL	
<u>Debt Charges for Current Year</u>	
Principal	1,063,203.48
Interest	466,771.36
	1,529,974.84
Total Revenue (SLC 10 9910 01)	15,318,707.51
<u>Exclude Revenue Amounts</u>	
Fees for Tile Drainage	4,237.72
Ontario Grants	2,143,128.10
Canada Grants	236,619.66
Deferred Revenue	-
Rev from Other Municipalities	-
Deferred Revenue (Dev Chrg)	50,000.00
Donated TCA	-
Gain/Loss on sale of Land & Assets	
	2,433,985.48
Net Revenues	12,884,722.02
25% of Net Revenues	3,221,180.51
Debt Charges	1,529,974.84
Estimated ARL	1,691,205.67

ARL is the total amount that the municipality can pay in Principal and Interest charges annually.

ESTIMATED ANNUAL REPAYMENT LIMIT (ARL)



CAPITAL & SPECIAL PROJECTS

DIVISION OF CAPITAL FUNDS

Category	Allocation Percentage	Total Capital Funds (Levy and Grants)	Debt per Category*	2026 Allocation
Road Network	50%	\$1,425,115	\$647,979	\$777,136
Stormwater Network	5%	\$142,511	\$0	\$142,511
Buildings	10%	\$285,023	\$0	\$285,023
Machinery & Equipment	10%	\$285,023	\$110,081	\$174,942
Vehicles	20%	\$570,046	\$141,792	\$428,254
Land Improvements	5%	\$142,511	\$0	\$142,511
Total	100%	\$2,850,299	\$899,852	\$1,950,377

*Debenture for Landfill Compactor removed as it is funded by User-Fees

PROPOSED CAPITAL & SPECIAL PROJECT: ROADS

Description	Type	Capital or Special Project	New/ Replacement	Total Cost	Funded
Crawford Street	Road	Capital	Replacement	\$890,000	\$14,000
Pinewood Park Road Culvert	Road	Capital	Replacement	\$40,000	\$40,000
Lacroix Bay Road Design	Engineer	Special Project	New	\$50,000	\$50,000
Government Road (Foresters Falls Road to Fletcher Road) - Asphalt	Road	Capital	Replacement	\$660,000	\$660,000

Remaining in Roads Reserve at end of 2026: \$0

ROADS - CAPITAL & SPECIAL PROJECT: 2027-2030

	2027	2028	2029	2030	2031 +
Annual Allotment	-\$975,372	-\$1,129,587	-\$1,214,147	-\$1,302,420	
Opening Reserve	\$0	\$1,552,201	\$2,501,832	\$3,483,562	
Crawford St Debenture	\$66,000	\$66,000	\$66,000	\$66,000	\$1,056,000
Lacroix Bay Road Construction	\$831,300				
Zion Line (Foresters Falls to Westross Road) - Asphalt		\$1,092,420			
MacFarlane Road - DST	\$81,600				
Grants Settlement Road (Foresters Falls to McCoy Road) - DST				\$920,067	
Kohlsmith (Highway 17 to Mansel Hill) - DST				\$270,608	
Sutherland Road - DST	\$168,300				

ROADS - CAPITAL & SPECIAL PROJECT: 2027-2030

	2027	2028	2029	2030	2031 +
Hila Road - DST			\$469,584		
Old Mill Bridge - DST			\$75,346		
Government Road (Fletcher Road to Powers Road) - Asphalt	\$737,000				
Springfield Drive - Asphalt	\$54,060				
Gypsy Lane (Foresters Falls to Springfield Drive) - Asphalt	\$9,180				
Snake River Line (Waterview to Burwell Road (50%))	\$91,800				
Alva Drive - DST	\$25,500				
Bromley Line - SST	\$357,000				
Magnesium Road - SST				\$135,304	
Cedar Haven		\$167,504			

ROADS - CAPITAL & SPECIAL PROJECT: 2027-2030

	2027	2028	2029	2030	2031 +
Hume Street		\$408,565			
Stewart Street		\$148,569			
Simpson Street			\$668,561		
Meadow Street			\$716,315		
Closing Reserve	\$1,552,201	\$2,501,832	\$3,483,562	\$3,777,244	

PROPOSED CAPITAL & SPECIAL PROJECT: STORMWATER NETWORK

Description	Type	Capital or Special Project	New/ Replacement	Total Cost	Funded
Crawford Street	Road	Capital	Replacement	\$460,000	\$142,511

Remaining in Stormwater Network Reserve at end of 2026: \$0

STORMWATER NETWORK - CAPITAL & SPECIAL PROJECT: 2027-2030

	2027	2028	2029	2030	2031 +
Annual Allotment	-\$162,335	-\$177,757	-\$184,869	-\$192,354	
Opening Reserve	\$0	-\$135,935	-\$284,292	-\$248,926	
Crawford St Debenture	\$29,400	\$29,400	\$29,400	\$29,400	\$470,400
Simpson Street			\$172,602		
Meadow Street			\$18,233		
Closing Reserve	-\$135,935	-\$284,292	-\$248,926	-\$411,880	

PROPOSED CAPITAL & SPECIAL PROJECT: BUILDINGS

Description	Type	Capital or Special Project	New/ Replacement	Total Cost	Funded
Furnace & HVAC - Administration Building	General Government	Capital	Replacement	\$50,000	\$50,000
Cobden Arena Compressor Package	Infrastructure	Capital	Replacement	\$65,000	\$65,000
Beam Painting Cobden Arena – SA	Building	Capital	Replacement	\$25,000	\$25,000
Cement Repairs - Structural 3 Arenas	Building	Capital	Replacement	\$135,000	\$135,000
Cobden HVAC	Building	Capital	Replacement	\$4,500	\$4,500
Museum - Snow Roller Shed	Building	Capital	New	\$5,000	\$5,000

Remaining in Buildings Reserve at end of 2026: \$523

BUILDINGS - CAPITAL & SPECIAL PROJECT: 2027-2030

	2027	2028	2029	2030	2031 +
Annual Allotment	-\$324,670	-\$355,513	-\$369,739	-\$384,707	
Opening Reserve	-\$523	\$1,135,066	\$4,927,730	\$4,857,991	
Beachburg Arena	\$204,500	\$215,000			\$34,638
Westmeath Arena	\$493,000	\$5,500		\$45,000	\$38,570
Cobden Arena	\$83,400	\$285,000	\$300,000	\$217,000	\$68,000
Cobden Arena – Ice Surface	\$165,000	\$3,050,000			
Municipal Office	\$25,600	\$13,500		\$58,500	
Westmeath Garage	\$36,483	\$134,137		\$75,887	
Mineview Garage	\$30,532	\$86,936		\$260,258	
Mineview Sand Shelter	\$65,810	\$5,929			

BUILDINGS - CAPITAL & SPECIAL PROJECT: 2027-2030

	2027	2028	2029	2030	2031 +
Cobden Garage and FS	\$81,885	\$59,560		\$15,688	
Haley FS	\$107,400	\$65,932		\$53,053	
Foresters Falls FS	\$71,604	\$90,300		\$37,551	
Beachburg FS	\$36,480	\$38,507			
Westmeath FS	\$46,565	\$76,876		\$9,721	
Foresters Falls Seniors Centre	\$12,000	\$21,000			
Closing Reserve	\$1,135,066	\$4,927,730	\$4,857,991	\$5,245,942	

PROPOSED CAPITAL & SPECIAL PROJECT: MACHINERY & EQUIPMENT

Description	Type	Capital or Special Project	New/ Replacement	Total Cost	Funded
RWIS & CCTV	Equipment	Capital	Replacement	\$50,000	\$50,000
Training Equipment (in-house CPR & first aid)	Equipment	Special Project	New	\$25,000	\$25,000
Breathing Air Compressor (unfunded from 2025)	Equipment	Capital	New	\$16,000	\$16,000

Remaining in Machinery & Equipment Reserve at end of 2026: \$83,942

MACHINERY & EQUIPMENT - CAPITAL & SPECIAL PROJECT: 2027-2030

	2027	2028	2029	2030	2031 +
Annual Allotment	-\$324,670	-\$355,513	-\$369,739	-\$384,707	
Opening Reserve	-\$83,942	-\$248,612	-\$338,125	-\$532,864	
Ice Resurfacer - Cobden	\$160,000				
Mower - Parks		\$16,000			
Trailer - Parks			\$20,000		
SCBA Equipment					\$490,000
Radio Replacement			\$75,000		
Extrication Gear			\$80,000		
Wheel Loader		\$250,000			
Excavator				\$450,000	
Grader					\$450,000
Closing Reserve	-\$248,612	-\$338,125	-\$532,864	-\$467,571	

PROPOSED CAPITAL & SPECIAL PROJECT: VEHICLES

Description	Type	Capital or Special Project	New/ Replacement	Cost	Funded
Tandem Plow Truck	Fleet	Capital	Replacement	\$425,000	\$425,000
Fire Tanker	Fleet	Capital	Replacement	\$50,000	\$50,000

Remaining in Vehicle Reserve at end of 2026: overspent \$46,746

VEHICLES - CAPITAL & SPECIAL PROJECT: 2027-2030

	2027	2028	2029	2030	2031 +
Annual Allotment	-\$540,180	-\$634,497	-\$662,948	-\$721,467	
Opening Reserve	\$46,746	-\$263,434	-\$17,931	-\$550,879	
Roads – Light Truck		\$130,000	\$130,000	\$130,000	\$320,000
Roads – Tandem Truck				\$425,000	\$425,000
Fire Pumper		\$750,000			\$750,000
Roads – Mechanic Truck	\$230,000				
Closing Reserve	-\$263,434	-\$17,931	-\$550,879	-\$717,346	

PROPOSED CAPITAL & SPECIAL PROJECT: LAND IMPROVEMENTS

Description	Type	Capital or Special Project	New/ Replacement	Cost	Funded
Play Structure - Cobden/Foresters Falls Park w/base	Equipment	Capital	Replacement	\$142,511	\$142,511

Remaining in Land Improvements Reserve at end of 2026: \$0

Land Improvement: Any physical betterment or addition to public land (e.g., grading, landscaping, pathways, irrigation, lighting, underground services) that isn't land itself but enhances its use and value.

LAND IMPROVEMENTS - CAPITAL & SPECIAL PROJECT: 2027-2030

	2027	2028	2029	2030	2031 +
Annual Allotment	-\$162,335	-\$177,757	-\$184,869	-\$192,354	
Opening Reserve	\$0	-\$12,335	-\$5,092	-\$39,961	
Accessible Playground Update - Beachburg	\$100,000				
Parks/Boat launch Feasibly Study & Accessibility Audit	\$50,000				
Cobden Arena Site grading and paving		\$35,000			\$222,500
Accessible Boat Launches & Infrastructure Renewal x 3		\$150,000			
Accessible Playground Update - Lapasse & Foresters Falls			\$150,000		
Accessible Playground Update - Haley Station				\$100,000	
Closing Reserve	-\$12,335	-\$5,092	-\$39,961	-\$132,315	

PROPOSED CAPITAL & SPECIAL PROJECT: FROM RESERVES

Description	Type	Capital or Special Project	New/ Replacement	Cost	Funded By
Ross Landfill Monitoring Well	Infrastructure	Capital	New	\$35,000	Waste Reserve
Website Upgrade	Administration	Special Project	Replacement	\$17,700	WC Reserve
Furnace & HVAC - Administration Building	General Government	Capital	Replacement	\$50,000	Reserve
Fire Tanker*	Fleet	Capital	Replacement	\$485,000	Fire Reserve
Westmeath Boat Launch Planning/Rehab	Infrastructure	Special Project	Replacement	\$100,000	CCBF Reserve
Cobden Arena - Ice Plant Electrical Panel	Building	Capital	Replacement	\$45,000	CCBF Reserve

*Note – Total cost of Tanker is \$535,000 (2024 estimate)



QUESTIONS?

KEY HIGHLIGHTS

- Levy Increase 1.6% (Operating) net of growth
 - Affordability
 - Maintaining Current Levels of Service
 - Inflation Pressures (1.8% average June to June)
 - Insurance (annual)
- Levy Increase 4.2% (Capital)
- Funding Sources
 - Ontario Community Infrastructure Fund (OCIF)
 - Canada Community Building Fund (CCBF)
 - Tax, Reserves & Reserve Funds
- Criteria
 - Must Have, Can't Fail
 - Timing is Right
 - Annual Replacement
 - Strategically Important

ASSUMPTIONS FOR CALCULATION

-
- Assumptions
 - CPI of 2%
 - Increase Capital Levy by 4.2% until affordability limit is reached and then 1% thereafter to maintain fund
 - Assessment Growth of 1%
 - Median Income Growth at 1%
 - County Levy increase at 4.5% per year
 - Education Levy increase at 0% per year

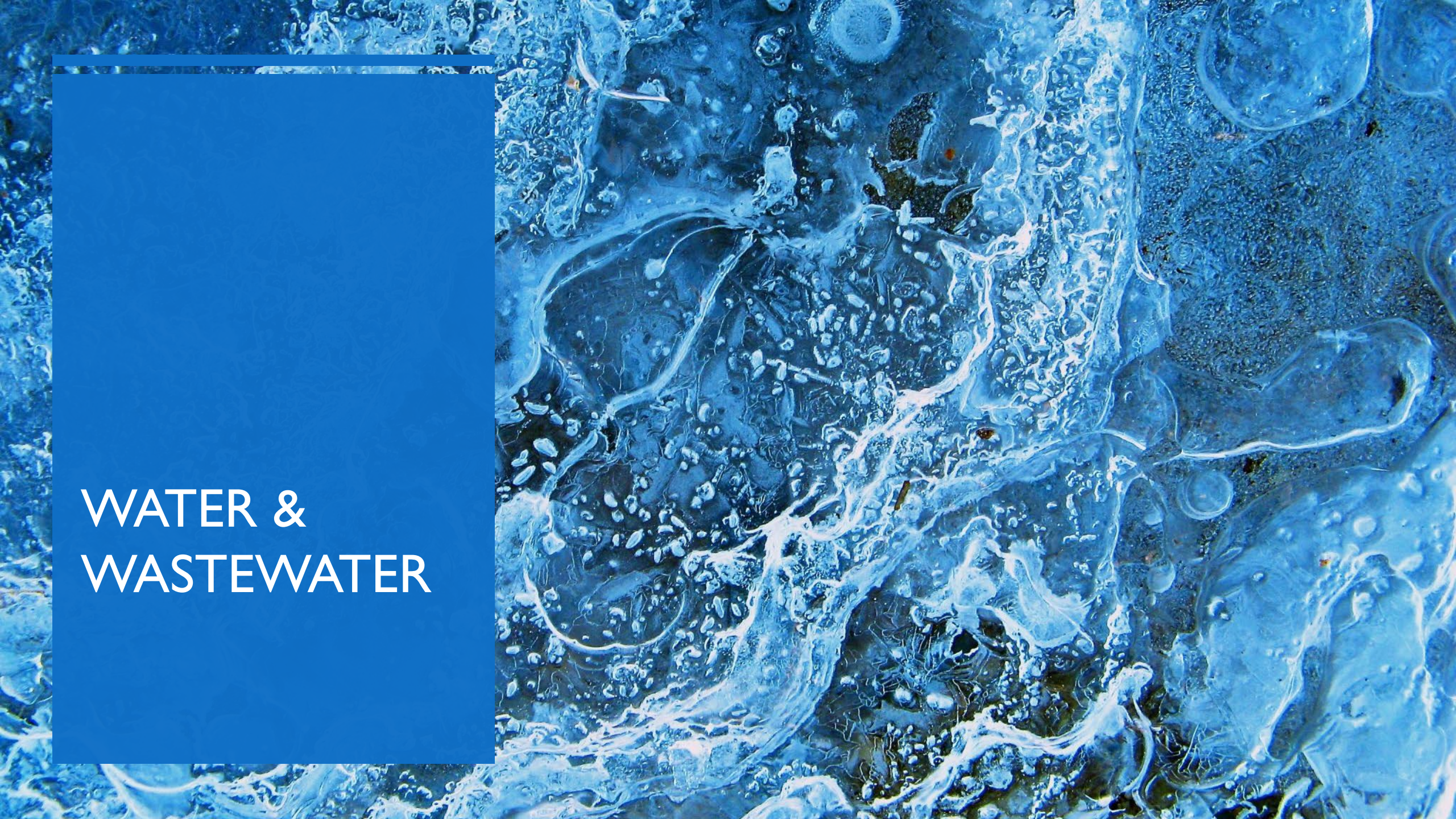
CAPITAL AND OPERATING: 2027-2030

	2027	2028	2029	2030
Operating Revenue	-\$3,335,380	-\$3,335,380	-\$3,335,380	-\$3,335,380
Operating Expenses	\$9,433,159	\$9,573,733	\$9,717,090	\$9,863,290
Operating Levy Required	-\$6,097,779	-\$6,238,353	-\$6,381,710	-\$6,527,910
Capital Levy	-\$2,643,306	-\$2,905,538	-\$2,996,977	-\$3,060,764
Total Levy	-\$8,741,085	-\$9,143,891	-\$9,378,687	-\$9,618,674
Affordability Percentage (County and Education Portion included)	3.32%	3.40%	3.44%	3.48%

ESTIMATED EFFECT ON TAX RATES

	2026	2025
Residential Tax Rate	0.00823132	0.00778419
Assessment	\$100,000	\$100,000
Tax per \$100,000 Assessment	\$823.13	\$778.42
Increase per \$100,000 Assessment	\$44.71	

	2026	2025
Median Single Family Detached Assessment	\$179,000	\$179,000
Lower Tier Municipal Tax	\$1,473.41	\$1,393.37
Increase in Municipal Tax	\$80.04	

A detailed microscopic view of water and wastewater, showing various organic and inorganic particles, including what appear to be microorganisms and debris. The image is predominantly blue, with white and light blue highlights indicating the structure of the particles.

WATER & WASTEWATER

KEY HIGHLIGHTS

-
- Water increase 5.0%
 - Driving factors:
 - OCWA Contract
 - Operating Costs
 - Wastewater increase 4.0%
 - Driving factors:
 - OCWA Contract
 - Operating Costs

WATER & WASTEWATER RATE INCREASE HISTORY

Water Rates

	2020	2021	2022	2023	2024	2025	2026 Proposed	2027-2034 Proposed
Actual Increase	21%	9%	2%	9.3%	8.5%	3.0%	5.0%	5.0% annually
Rate Study Recommended	20%	10%	10%	10%	10%	8%	5%	5% annually

Wastewater Rates

	2020	2021	2022	2023	2024	2025	2026 Proposed	2027-2034 Proposed
Actual Increase	20%	30%	5%	12%	12.55%	3.0%	4.0%	4.0% down to 2.0% annually
Rate Study Recommended	20%	60%	5%	4%	3%	2%	4%	4% down to 2% annually



WATER & WASTEWATER DEBENTURES (DEBT)

WATER AND WASTEWATER DEBENTURES

Name	System	Year Financed	Interest Rate	2025 Ending Balance	2026 Principal Payment	2026 Interest Payment	2026 Total Payment	2026 Ending Outstanding Balance	Year of Maturity
Morris Street Watermain Extension	Water	2011	3.59%	\$ 60,660	\$ 9,232	\$ 2,096	\$ 11,328	\$ 51,428	2031
Cobden Combined Flow Reduction	Wastewater	2011	3.59%	\$ 45,342	\$ 6,901	\$ 1,566	\$ 8,467	\$ 38,441	2031
Cameron St./Earl St./Vera Cres.	Water	2023	4.51%	\$ 521,251	\$ 55,450	\$ 22,890	\$ 78,340	\$ 465,801	2033
Truelove, John & Crawford	Water & Wastewater	2019	3.39%	\$ 298,114	\$ 17,746	\$ 9,957	\$ 27,703	\$ 280,368	2039
Cobden & Haley WTP	Water	2010	4.94%	\$ 872,075	\$ 42,379	\$ 42,563	\$ 84,942	\$ 829,696	2040
Haley Distribution	Water	2011	3.90%	\$ 127,051	\$ 5,850	\$ 4,898	\$ 10,748	\$ 121,201	2041
Cobden WWTP	Wastewater	2021	2.98%	\$ 5,472,550	\$ 141,906	\$ 162,033	\$ 303,939	\$ 5,330,644	2051
TOTAL				\$ 7,397,043	\$ 279,464	\$ 246,003	\$ 525,467	\$ 7,117,579	

WATER WEIGHTED UNITS

Class	Weighting Factor	2025 # of Units	2026 # of Units	Change
Residential	1	895	906	+11
Small Commercial	1	50	48.5	-1.5
Medium Commercial	1.5	33	33	0
High Commercial (tier 1)	2	46	32	-14
High Commercial (tier 2)	10	0	40	+40
Multi-residential	0.8	90.4	91.2	+0.8
Total		1,114.4	1,150.7	+36.3
Metered (not weighted)	N/A	3	3	0

WATER RATES

Class	2025 Rate	2026 Rate	Total Change	Billing Change	Monthly Change
Residential	\$1,208.53	\$1,268.96	\$60.43	\$10.07	\$5.04
Small Commercial	\$1,208.53	\$1,268.96	\$60.43	\$10.07	\$5.04
Medium Commercial	\$1,814.06	\$1,904.76	\$90.70	\$15.12	\$7.56
High Commercial (tier 1)	\$2,418.31	\$2,539.23	\$120.92	\$20.15	\$10.08
High Commercial (tier 2)	\$2,418.31	\$12,689.57	\$10,271.26	\$1,711.88	\$855.94
Multi-residential	\$966.83	\$1,015.17	\$48.34	\$8.06	\$4.03
Metered	\$2.102	\$2.207	\$0.105	N/A	N/A

WATER

2025

■ Revenue	\$1,496,602
■ User fees	\$1,377,700
■ OCIF Transfer	\$ 100,502
■ Fire Dept Usage	\$ 10,000
■ Water Connect & Penalty	\$ 8,000
■ Expense	
■ Salary	\$49,250
■ Contract	\$577,800
■ Debt	\$207,550
■ Electricity and Gas	\$81,600
■ Other (e.g. R&M, Capital)	\$219,200
■ Transfer to reserve	\$361,202

2026

■ Revenue	\$2,137,213
■ User fees	\$ 1,491,700
■ OCIF Transfer	\$ 118,611
■ Fire Dept Usage	\$ 10,000
■ Water Connect & Penalty	\$ 8,000
■ Transfer from Reserve	\$ 508,502
■ Expense	
■ Salary	\$52,300
■ Contract	\$576,030
■ Debt	\$207,550
■ Electricity and Gas	\$81,600
■ Other (e.g. R&M, Capital)	\$869,451
■ Transfer to reserve	\$350,282

PROPOSED CAPITAL & SPECIAL PROJECT: WATER

Description	Type	Capital or Special Project	New/ Replacement	Cost	Funded By
Water Meters - Commercial Properties	Infrastructure	Capital	New	\$192,000	OCIF
Crawford Street - Water	Roads	Capital	Replacement	\$775,000	Debenture + OCIF
Beachburg Watermain	Infrastructure	Capital	Replacement	\$408,000	Reserve
Cobden WTP - 6 diaphragm pumps (poly, alum, potassium permanganate).	Infrastructure	Capital	Replacement	\$20,000	User fees
Cobden WTP - Frequency locator	Infrastructure	Capital	New	\$12,500	User fees
Cobden WTP - Leak Detection	Infrastructure	Capital	New	\$15,000	User fees

WATER - CAPITAL & SPECIAL PROJECT: 2027-2030

	2027	2028	2029	2030
Annual Allocation to Capital (incl OCIF)	-\$739,966	-\$836,337	-\$940,174	-\$1,052,081
Debenture Payments	\$263,797	\$320,754	\$449,656	\$449,656
Remaining for Capital	-\$479,169	-\$515,583	-\$490,518	-\$602,425
Debenture Financing	-\$950,000	-\$2,150,000	\$0	\$0
Opening Reserve (estimate)	-\$548,024	-\$27,193	-\$37,776	-\$62,294
Miscellaneous Capital	\$37,000	\$35,000	\$13,000	\$39,000
Water Tower Recoating	\$1,910,000			
Cobden WTP Upgrade		\$2,165,000		
Hume Street		\$325,000		
Stewart Street		\$130,000		
Meadow Street			\$453,000	
Beachburg WTP – Decommission well #1				\$225,000
Closing Reserve	-\$27,193	-\$37,776	-\$62,294	-\$400,719

WASTEWATER UNITS

Class	Weighting Factor	2025 # of Units	2026 # of Units	Change
Residential	1	388	396	+8
Small Commercial	1	36.5	35.5	-1
Medium Commercial	1.5	21	21	0
High Commercial (tier 1)	2	20	12	-8
High Commercial (tier 2)	10	0	20	+20
Multi-residential	0.8	63.2	63.2	0
Total		528.7	547.7	+19
Metered (not weighted)	N/A	3	3	0

WASTEWATER RATES

Class	2025 Rate	2026 Rate	Total Change	Billing Change	Monthly Change
Residential	\$1,958.78	\$2,037.13	\$78.35	\$13.06	\$6.53
Small Commercial	\$1,958.78	\$2,037.13	\$78.35	\$13.06	\$6.53
Medium Commercial	\$2,927.48	\$3,054.98	\$117.50	\$19.58	\$9.79
High Commercial (tier 1)	\$3,917.49	\$4,074.19	\$156.70	\$26.12	\$13.06
High Commercial (tier 2)	\$3,917.49	\$20,371.31	\$16,453.82	\$2,742.30	\$1,371.15
Multi-residential	\$1,567.55	\$1,630.25	\$62.70	\$10.45	\$5.23
Metered	\$5.016	\$5.263	\$0.202	N/A	N/A

WASTEWATER

2025

■ Revenue	\$1,413,568
■ User fees	\$1,127,650
■ OCIF Transfer	\$278,318
■ Penalty	\$7,600
■ Expense	
■ Salary	\$19,150
■ Contract	\$463,250
■ Electricity and Gas	\$139,100
■ Debt	\$318,000
■ Other (e.g. R&M, Capital)	\$230,775
■ Transfer to reserve	\$243,293

2026

■ Revenue	\$1,496,918
■ User fees	\$1,211,000
■ OCIF Transfer	\$278,318
■ Penalty	\$7,600
■ Expense	
■ Salary	\$20,550
■ Contract	\$461,700
■ Electricity and Gas	\$139,100
■ Debt	\$318,000
■ Other (e.g. R&M, Capital)	\$273,948
■ Transfer to reserve	\$283,620

PROPOSED CAPITAL & SPECIAL PROJECT: WASTEWATER

Description	Type	Capital or Special Project	New/ Replacement	Cost	Funded By
Centrifuge pump	Equipment	Capital	Replacement	\$58,500	User fees

WASTEWATER - CAPITAL & SPECIAL PROJECT: 2027-2030

	2027	2028	2029	2030
Annual Allocation to Capital (incl OCIF)	-\$688,255	-\$715,885	-\$744,829	-\$775,142
Debenture Payments	\$317,946	\$355,488	\$355,488	\$355,488
Remaining for Capital	-\$370,309	-\$360,397	-\$389,341	-\$419,654
Debenture Financing	-\$300,000			
Opening Reserve (estimate)	-\$529,012	-\$31,321	-\$136,718	-\$283,059
Miscellaneous Capital	\$11,000	\$22,000		
Bar Screen Replacement	\$265,000			
Membrane Filters	\$902,000			
Simpson Street		\$233,000		
Meadow Street			\$243,000	
Closing Reserve	-\$21,321	-\$136,718	-\$283,059	-\$702,713

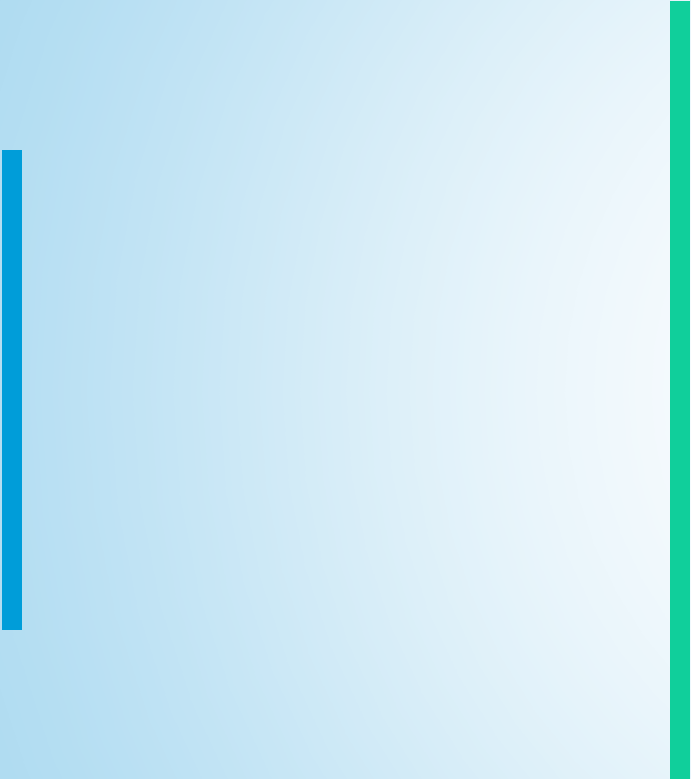
WATER & WASTEWATER COMBINED

Class	2025 Rate	2026 Rate	Annual Change	Billing Change	Monthly Change
Residential	\$3,167.31	\$3,306.09	\$138.78	\$23.13	\$11.56
Small Commercial	\$3,167.31	\$3,306.09	\$138.78	\$23.13	\$11.56
Medium Commercial	\$4,751.53	\$4,959.74	\$208.20	\$34.70	\$17.35
High Commercial (tier 1)	\$6,335.80	\$6,613.42	\$277.62	\$46.24	\$23.13
High Commercial (tier 2)	\$6,335.80	\$33,060.88	\$26,725.08	\$4,454.18	\$2,227.09
Multi-residential	\$2,534.38	\$2,645.42	\$111.04	\$18.51	\$9.25
Metered	\$7.163	\$7.471	\$0.308	N/A	N/A

ESTIMATED EFFECT ON MEDIAN SINGLE FAMILY DETACHED*

	MUNICIPAL, COUNTY, & EDUCATION TAX*, WATER AND WASTEWATER	MUNICIPAL, COUNTY, & EDUCATION TAX* AND WATER	MUNICIPAL, COUNTY, & EDUCATION TAX ONLY*
2025	\$5,654.79	\$3,696.01	\$2,487.48
2026	\$5,927.97	\$3,890.84	\$2,621.88
Change	\$273.18	\$194.83	\$134.40
Monthly Change	\$22.77	\$16.24	\$11.20
Affordability % est.	7.52%	5.00%	3.23%

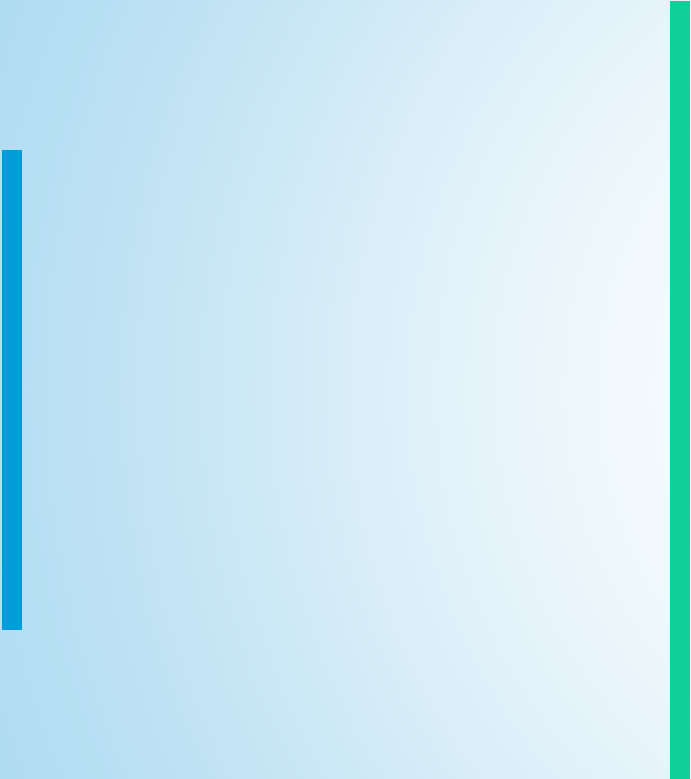
*Based on \$182,000 assessment.



QUESTIONS?

BUDGET SCHEDULE





THANK YOU