WHITEWATER REGION

2026 DRAFT BUDGET

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

KURTIS MCGONEGAL
TREASURER
OCTOBER 21, 2025

BUDGET SCHEDULE

September 16, 2025

(Regular Meeting)

- Mayor gave staff direction to prepare the 2026 Operating & Capital Budgets.

October 15, 2025

(Regular Meeting)

- Staff to present preliminary findings for Operating Budgets and Capital Budgets to Council for information purposes

October 21, 2025

(Budget Committee Meeting).

- Staff to present Draft Operating Budgets and Capital Budgets including Water and Wastewater
- Committee deliberation, review and direction

November 5, 2025

(Public Meeting)

- Budget Public Meeting
- All encompassing budget presentation to the public and Council

November 18, 2025

(Budget Committee Meeting)

- All encompassing final budget presentation
- Committee deliberation, review and direction

December 3, 2025

(Regular Meeting)

- Budget Committee report brought to Council for budget adoption

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.
   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.

WHITEWATER REGION

Mission:

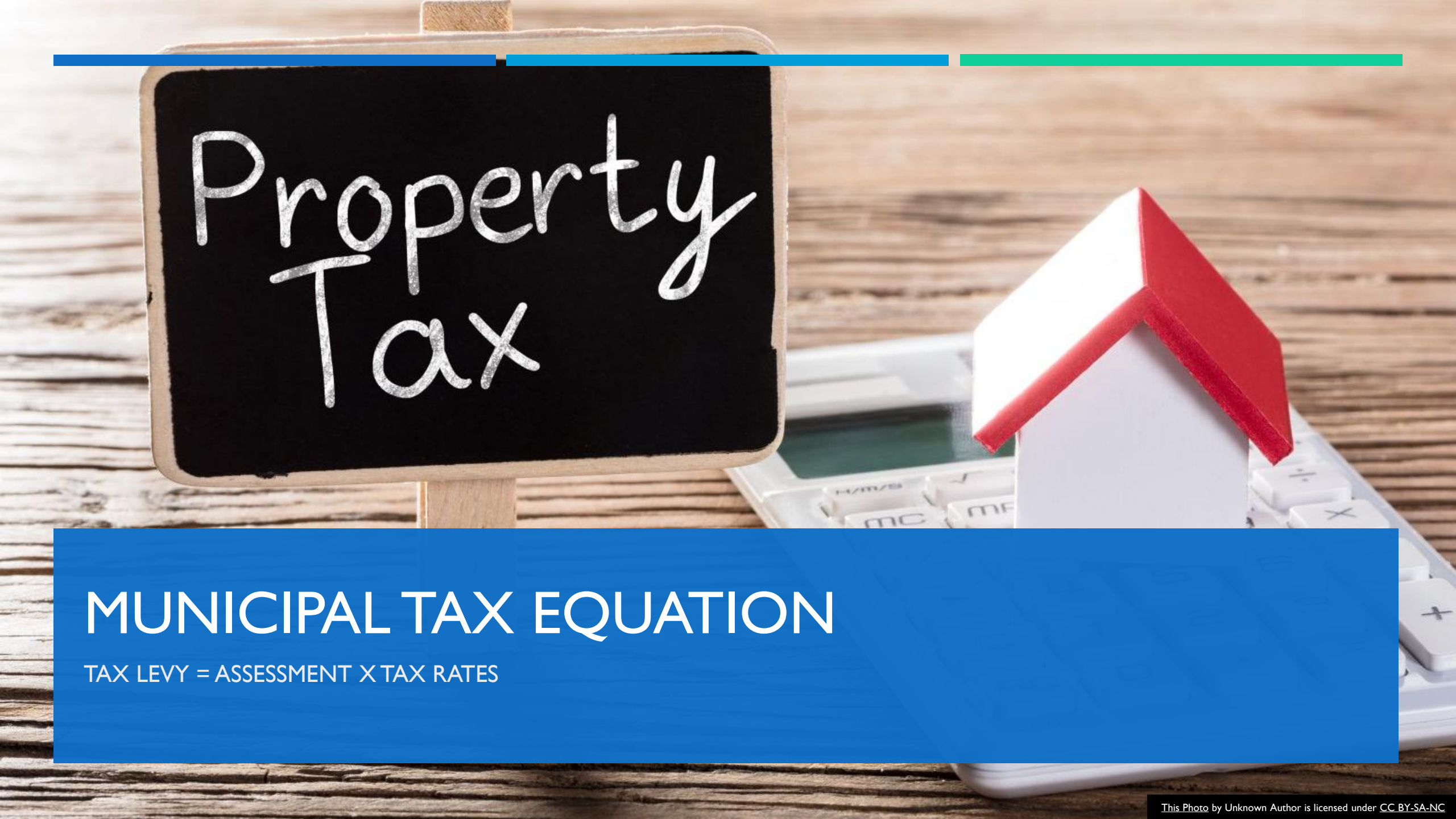
The Township of Whitewater Region delivers municipal services to a welcoming community.

Vision:

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

HOW MUCH IS A 1% LEVY INCREASE?

$77,485



MUNICIPAL TAX EQUATION

TAX LEVY = ASSESSMENT X TAX RATES

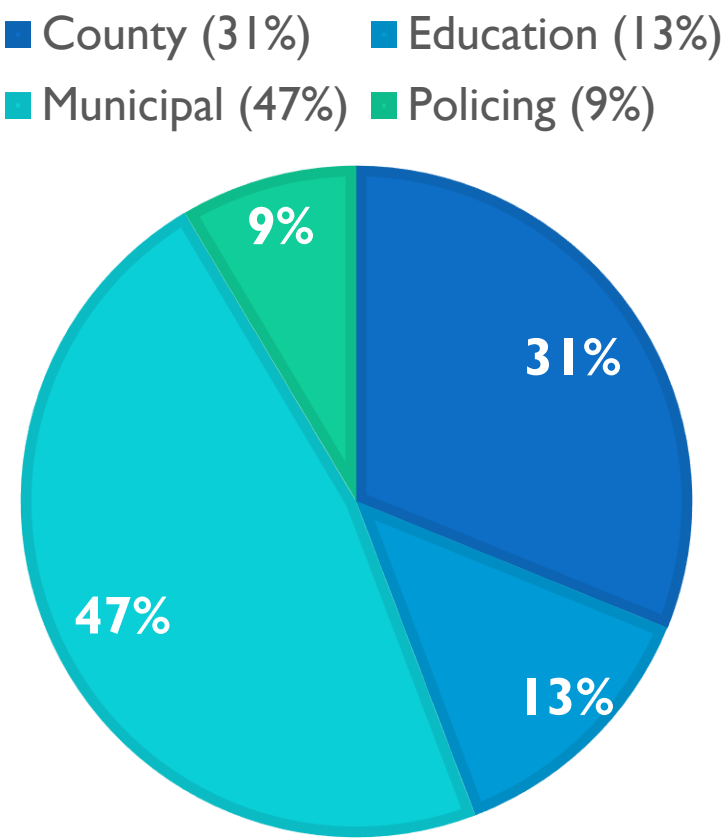
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HOW IS A LEVY CALCULATED?

- Operating vs. Capital
- Total Expenses – Grants – User Fees – Transfers from Reserves = 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)

YOUR TAX DOLLAR (2025)

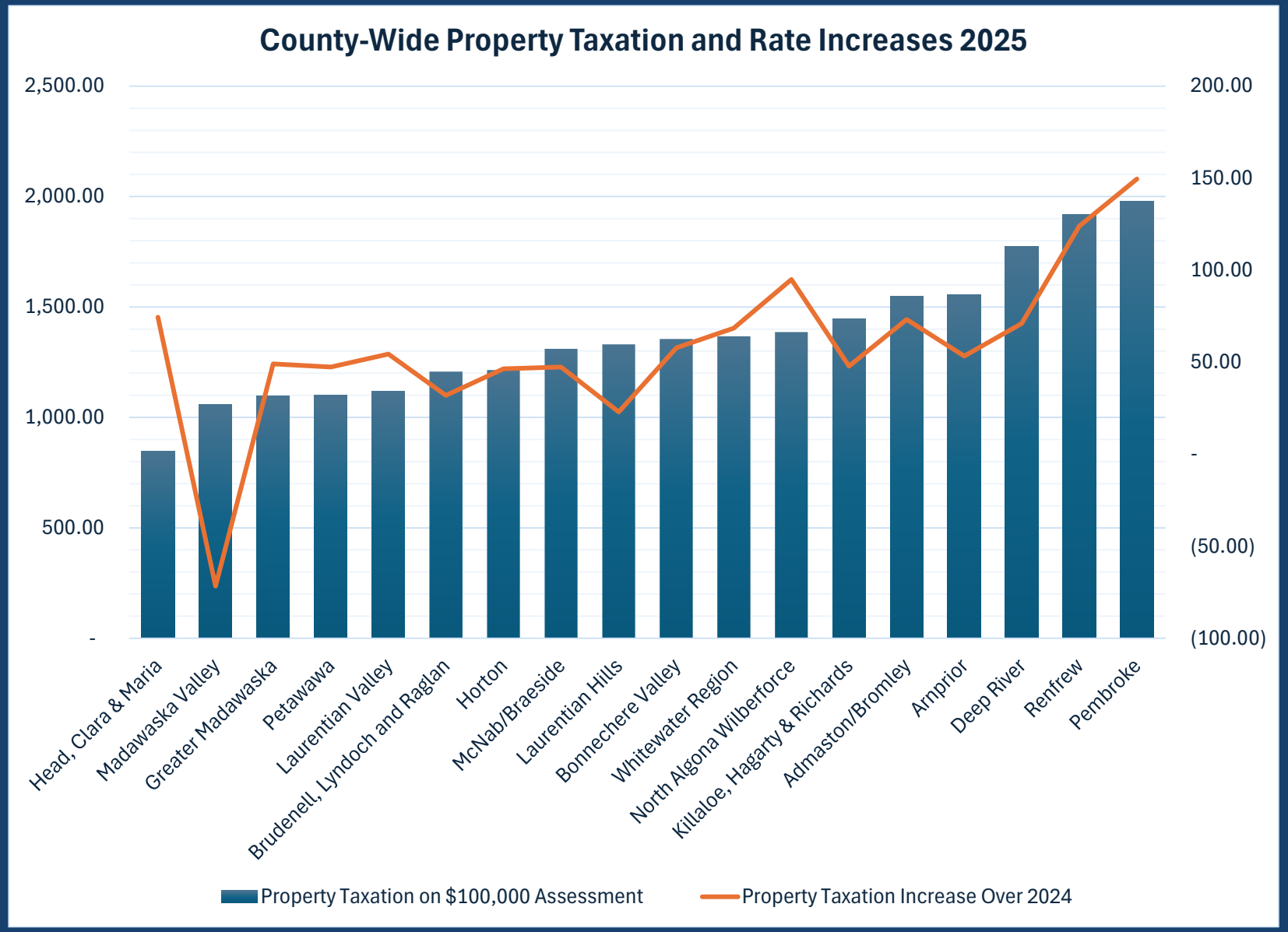
BREAKDOWN OF EVERY DOLLAR COLLECTED



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.



KEY HIGHLIGHTS

- Operating Increase 2.7%* (net of growth)
  - Mayoral Direction
    - Affordability
    - Maintaining Current Levels of Service
  - Inflation Pressures (1.8% average June to June)
  - Insurance (annual)
  - OPP Contract increases (0.46% impact on levy)

* Percentage based on estimated OPP Annual Billing

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

TRANSFER TO RESERVES

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

QUESTIONS?

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 $	$4,354,975*
FTE	36.26**
Total Full Time	32
Casual	10
Students	7
Volunteer Fire Hours	10,030

* 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	$ 876,675.00	8.22%
Fire	$ 442,625.00	$ 495,475.00	11.94%
Emergency Measures	$ 11,375.00	$ 11,975.00	5.27%
Building	$ 257,200.00	$ 175,975.00	-31.58%
Animal Control	$ 5,700.00	$ 6,000.00	5.26%
By-Law Enforcement	$ 5,700.00	$ 6,000.00	5.26%
Planning & Development	$ 130,025.00	$ 151,225.00	16.30%
Transportation Services	$ 1,414,650.00	$ 1,362,850.00	-3.66%
Environmental Services	$ 270,800.00	$ 278,775.00	2.94%
Parks & Recreation	$ 319,125.00	$ 299,600.00	-6.12%
Economic Development	$ 54,575.00	$ 79,975.00	46.54%
Recreation Facilities	$ 309,275.00	$ 322,775.00	4.37%
Drainage	$ 31,175.00	$ 32,675.00	4.81%
Total	$ 4,241,675.00	$ 4,282,625.00	

SALARIES & WAGES – WATER / WASTEWATER

Department	2025	2026	% Change
Water	$ 49,125.00	$ 51,975.00	5.80%
Wastewater	$ 19,050.00	$ 20,375.00	6.96%
Total	$ 68,175.00	$ 72,350.00	

QUESTIONS?

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 $262,775
  - Total Increase $14,700
    - 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 $1,391,175
- Total Increase of $178,300
- 2025 FTE 7.14
- 2026 FTE 7.39
- Change Makeup:
  - Wages and Benefits $66,900
  - Staff Training $9,000
  - IT services $17,500
  - Election $30,000
  - Asset Management $15,000
  - Audit and Legal $25,000

Admin Building

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

QUESTIONS?

PROTECTION TO PERSONS & PROPERTY

PROTECTION TO PERSONS & PROPERTY

Fire	Policing	Emergency Measures
Building	Animal Control	By-law Enforcement

FIRE & POLICING

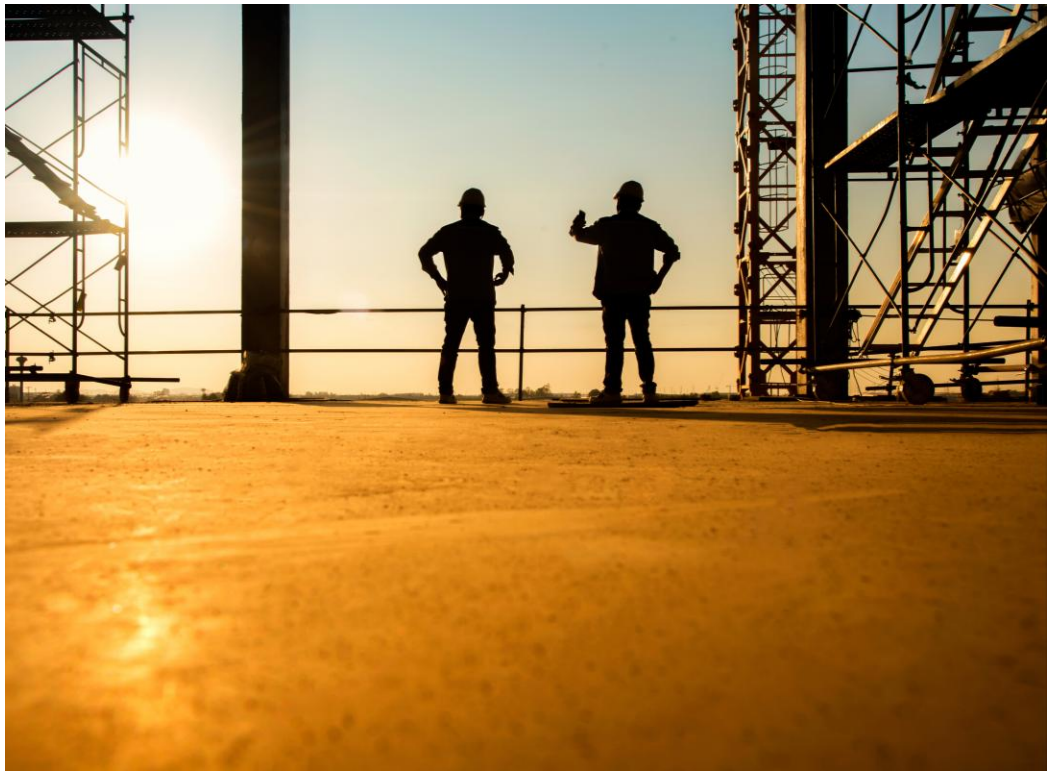
Fire

- 2025 Operating Expenses $751,925
- 2026 Operating Expenses $824,275
- Total increase of $ 72,350
- 2025 FTE 1.33
- 2026 FTE 1.18
- Changes
  - Wages $ 52,875
  - PPE Repairs and Maintenance $ 10,000
  - Hydrant Repairs $ 5,000

Policing

- 2025 Operating Expenses $1,202,820
- 2026 Operating Expenses $1,356,766
- Total increase of $ 153,946
  - Estimated OPP increase $ 153,946
  - Offset by Transfer from Reserves $ (118,530)

BUILDING DEPARTMENT



- 2025 Total Expenses $279,825
- 2026 Total Expenses $251,375
- Total decrease of $(28,450)
- 2025 FTE 2.25
- 2026 FTE 1.50
- Changes
  - Wages $(81,250)
  - 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 DEPARTMENT DEFICIT

	2025	2026
Budgeted Revenue	$184,500	$188,500
Budgeted Expenses	$279,825	$251,375
Budgeted Shortfall	$95,325	$62,875

EMERGENCY MEASURES, ANIMAL CONTROL & BY-LAW

- Emergency Measures
  - 2025 Operating Expenses $18,425
  - 2026 Operating Expenses $19,000
  - Increase of $ 575
  - 2025 FTE 0.10
  - 2026 FTE 0.10

- By-law Enforcement
  - 2025 Operating Expenses $23,500
  - 2026 Operating Expenses $23,825
  - Increase of $ 325
  - 2025 FTE 0.05
  - 2026 FTE 0.05

- Animal Control
  - 2024 Operating Expenses $14,800
  - 2025 Operating Expenses $14,875
  - Increase of $ 75
  - 2025 FTE 0.05
  - 2026 FTE 0.05

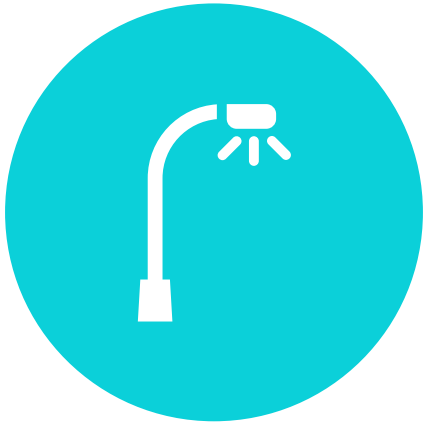
QUESTIONS?

TRANSPORTATION

TRANSPORTATION



TRANSPORTATION (ROADS)



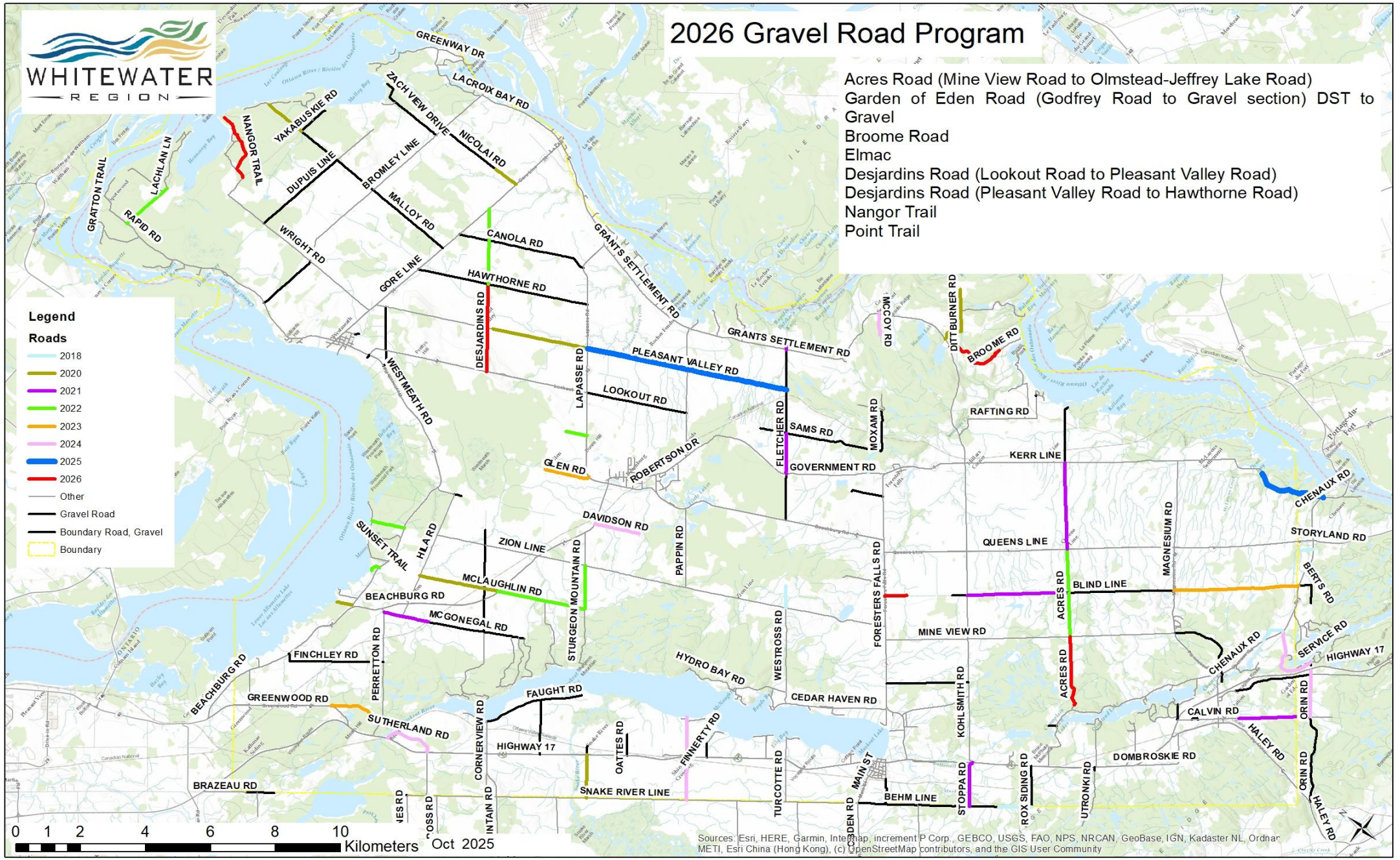
STREETLIGHTS



AIRPORT

TRANSPORTATION (ROADS)

- 2025 Operating Expenses $2,867,175
- 2026 Operating Expenses $2,810,630
- Decrease of $(56,545)
- 2025 FTE 14.48
- 2026 FTE 13.48
- Changes:
  - Wages $(51,025)
  - Fuel $(25,000)
  - Salt $25,000
  - Dust Control $5,000
  - Roadside Spraying $14,000
  - Cold Mix Asphalt $(20,000)


WHITEWATER REGION
2026 Gravel Road Program
Acres Road (Mine View Road to Olmstead-Jeffrey Lake Road)
Garden of Eden Road (Godfrey Road to Gravel section) DST to Gravel
Broome Road
Elmac
Desjardins Road (Lookout Road to Pleasant Valley Road)
Desjardins Road (Pleasant Valley Road to Hawthorne Road)
Nangor Trail
Point Trail
Legend
Roads
2018
2020
2021
2022
2023
2024
2025
2026
Other
Gravel Road
Boundary Road, Gravel
Boundary
GREENWAY DR
LACROIX BAY RD
ZACH VIEW DRIVE
NICOLAI RD
YAKABUSKIE RD
NANGOR TRAIL
DUPUIS LINE
BROMLEY LINE
MALLOY RD
WRIGHT RD
GRATTON TRAIL
LACHLAN LN
RAPID RD
CANOLA RD
GRANTS SETTLEMENT RD
GORE LINE
HAWTHORNE RD
DESJARDINS RD
WESTMEATH RD
LAPASSE RD
PLEASANT VALLEY RD
LOOKOUT RD
GRANTS SETTLEMENT RD
MCCOY RD
DITTBURNER RD
BROOME RD
RAFTING RD
KERR LINE
CHENAUX RD
STORYLAND RD
MOXAM RD
SAMS RD
FLETCHER RD
GOVERNMENT RD
ROBERTSON DR
GLEN RD
DAVIDSON RD
PAPPIN RD
SUNSET TRAIL
HILA RD
ZION LINE
MCLAUGHLIN RD
BEACHBURG RD
MCGONEGAL RD
STURGEON MOUNTAIN RD
FORESTERS FALLS RD
QUEENS LINE
MAGNESIUM RD
ACRES RD
BLIND LINE
BERT'S RD
MINE VIEW RD
SERVICE RD
HIGHWAY 17
CHENAUX RD
FINCHLEY RD
PERRETTON RD
BEACHBURG RD
GREENWOOD RD
SUTHERLAND RD
FAUGHT RD
HYDRO BAY RD
WESTROSS RD
CEDAR HAVEN RD
KOHLSMITH RD
CALVIN RD
ORIN RD
HALEY RD
CORNERVIEW RD
HIGHWAY 17
OATTES RD
FINNERTY RD
TURCOTTE RD
MAIN ST
STOPPA RD
ROX SIDING RD
UTRONKI RD
DOMBROSKIE RD
BRAZEAU RD
SNAKE RIVER LINE
BEHM LINE
0 1 2 4 6 8 10
Kilometers
Oct 2025
Sources: Esri, HERE, Garmin, Intermap, increment P Corp., GEBCO, USGS, FAO, NPS, NRCAN, GeoBase, IGN, Kadaster NL, Ordnar
METI, Esri China (Hong Kong), (c) OpenStreetMap contributors, and the GIS User Community

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

QUESTIONS?

ENVIRONMENTAL SERVICES

ENVIRONMENTAL SERVICES



Wastewater



Water



Recycling



Waste



Landfill

RECYCLING, WASTE & LANDFILL

Recycling

• 2025 Operating Expenses	$186,300
• 2026 Operating Expenses	$4,500
• Decrease of	$(181,800)

Waste

• 2025 Operating Expenses	$306,700
• 2026 Operating Expenses	$343,465
• Increase of	$ 36,765

Landfill

• 2025 Operating Expenses		$406,625
• 2026 Operating Expenses		$431,450
• Increase of		$ 24,825
• 2025 FTE	3.19	
• 2026 FTE	3.19	
• Changes:		
• 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

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
Baled Agricultural Plastic	$107.50	$110.00	$2.50
Boats	$107.50	$110.00	$2.50

QUESTIONS?

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 $427,125
- Decrease of $(13,700)
- 2025 FTE 3.27
- 2026 FTE 2.87
- Changes:
  - Wages $(18,725)
  - Grants $4,000

RECREATION FACILITY OPERATIONS

- 2025 Operating Expenses $520,000
- 2026 Operating Expenses $567,475
- Increase of $ 47,475
- 2025 FTE 3.38
- 2026 FTE 3.36
- Cobden Operational
- Westmeath – No Township ice operations
- Beachburg – No Township ice operations
- Changes:
  - Wages $13,550
  - Water/Sewer $20,250
  - Insurance $4,700
  - Ice Related $7,000

RECREATION USER FEE CHANGES

Description	2025	2026 Proposed	Difference
Organized Fishing Tournament (per Event)	$272.12	$285.72	$13.61
ICE - Minor – Prime/Tournament	$119.51	$125.48	$5.98
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
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

RECREATION USER FEE CHANGES (CONT'D)

Description	2025	2026 Proposed	Difference
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
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

TOURIST BOOTH & ECONOMIC DEVELOPMENT

Tourism

- 2025 Operating Expenses $4,575
- 2026 Operating Expenses $11,350
- Increase of $6,775
- Changes:
  - Building Repairs and Maintenance $6,000

Economic Development

- 2025 Operating Expenses $74,575
- 2026 Operating Expenses $115,000
- Increase of $40,425
- 2025 FTE 0.50
- 2026 FTE 0.75
- Tourism and Events Grant – unchanged at $3,000
- Changes:
  - Wages $25,425
  - 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

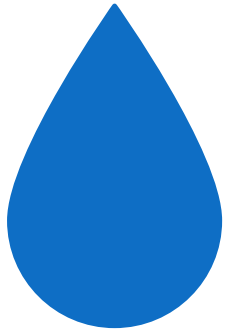
QUESTIONS?

PLANNING & DEVELOPMENT

PLANNING & DEVELOPMENT



Planning



Drainage

PLANNING

2025 Operating Expenses	$169,700
2026 Operating Expenses	$191,250
Increase of	$21,550
2025 FTE	1.29
2026 FTE	1.54
Wages reallocated	$21,550

DRAINAGE

Drainage (Municipal Drains)

2025 Operating Expenses	$63,500
2026 Operating Expenses	$67,200
Increase of	$ 3,700
2025 FTE	0.25
2026 FTE	0.25

QUESTIONS?

	2025	2026
Operating Expenses	$9,141,995	$9,460,075
Operating Revenue	$3,364,187	$3,405,230
Balance to be funded by levy	$5,777,808	$6,054,845
Prior Year Levy	$5,549,827	$5,777,808
% Overall Levy increase	2.90%	3.58%
Expected Growth		0.90%
% increase		2.68%

REVENUE

ADDITIONAL CONSIDERATIONS

Description	Cost	Levy Impact
Fire Tiered Response – per 2025 Report	$34,000	+0.44%
Infrastructure Coordinator	$130,000	+1.68%

CAPITAL & SPECIAL PROJECT BUDGET

FUNDING SOURCES

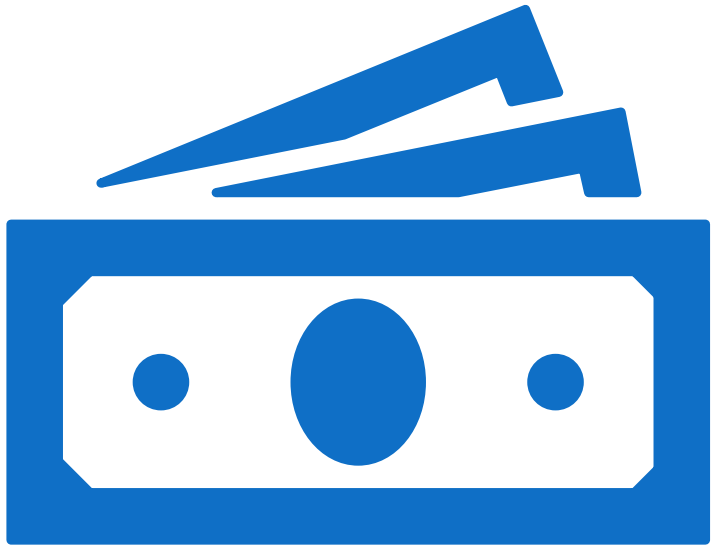
FUNDING SOURCES - OCIF

- 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
  - $1,212,479 generated in 2026 tax levy, made up of:
    - $887,042 from prior years levy contributions
    - $325,437 proposed from 2026 levy
- Other Reserves
  - Working Capital
  - Development Charges
  - Water
  - Wastewater

QUESTIONS?

DEBENTURES (DEBT)

Name	2025 Ending Balance	2026 Principal Payment	2026 Interest Payment	2026 Total Payment	2026 Ending Outstanding Balance	Year of Maturity
Compactor (Drum Roller)	$ 32,339	$ 32,339	$ 320	$ 32,659	$ -	2026
Grader	$ 76,593	$ 76,593	$ 828	$ 77,421	$ -	2026
Tandem Plow Truck	$ 94,702	$ 62,609	$ 2,653	$ 65,262	$ 32,093	2027
Anderson Watchhorn	$ 88,607	$ 24,378	$ 2,485	$ 26,863	$ 64,229	2029
Fire Rescue & Pumper	$ 241,992	$ 51,481	$ 5,684	$ 57,165	$ 190,511	2030
Morris Street Watermain Extension	$ 60,660	$ 9,232	$ 2,096	$ 11,328	$ 51,428	2031
Cobden Combined Flow Reduction	$ 45,342	$ 6,901	$ 1,566	$ 8,467	$ 38,441	2031
Olmstead-Jeffrey Lake Road	$ 1,960,489	$ 230,467	$ 72,520	$ 302,987	$ 1,730,022	2033
Cameron St./Earl St./Vera Cres.	$ 2,085,004	$ 221,799	$ 91,561	$ 313,360	$ 1,863,205	2033
Landfill Compactor	$ 789,339	$ 74,902	$ 29,753	$ 104,655	$ 714,437	2034
Truelove, John & Crawford	$ 1,192,457	$ 70,985	$ 39,828	$ 110,813	$ 1,121,472	2039
Cobden & Haley WTP	$ 872,075	$ 42,379	$ 42,563	$ 84,942	$ 829,696	2040
Haley Distribution	$ 127,051	$ 5,850	$ 4,898	$ 10,748	$ 121,201	2041
Fire Tanker	$ 289,989	$ 11,382	$ 7,983	$ 19,365	$ 278,607	2045
Cobden WWTP	$ 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**	

Note Debenture Changes:

- Excavator paid off in 2025

QUESTIONS?

CAPITAL & SPECIAL PROJECTS



IDENTIFIED PROJECTS

- 89 Projects
- $21,875,000 total value
- Breakdown
  - 3 Environmental Services
  - 6 General Government
  - 1 Planning & Development
  - 5 Protective Services
  - 32 Recreation & Cultural Services
  - 29 Transportation Services (2 with water and 1 with wastewater)
  - 2 Wastewater
  - 11 Water
- 54 considered replacements
- 37 considered new

PROPOSED CAPITAL & SPECIAL PROJECT: ENVIRONMENTAL SERVICES

Description	Type	Capital or Special Project	New/ Replacement	Cost	Funded By
Ross Landfill Monitoring Well	Infrastructure	Capital	New	$35,000	Levy
Landfill Backup Power	Building	Capital	New	$10,000	Levy

PROPOSED CAPITAL & SPECIAL PROJECT: GENERAL GOVERNMENT

Description	Type	Capital or Special Project	New/ Replacement	Cost	Funded By
Computers/software	Equipment	Capital	Replacement	$30,000	Levy
Furnace & HVAC - Administration Building	General Government	Capital	Replacement	$100,000	Levy + Reserve
Website Upgrade	Administration	Special Project	Replacement	$17,700	Reserve

PROPOSED CAPITAL & SPECIAL PROJECT: PROTECTIVE SERVICES

Description	Type	Capital or Special Project	New/ Replacement	Cost	Funded By
Fire Tanker*	Fleet	Capital	Replacement	$50,000	Levy + Reserve
Training Equipment (in-house CPR & first aid)	Equipment	Special Project	New	$25,000	Levy
Breathing Air Compressor (unfunded from 2025)	Equipment	Capital	New	$16,000	Levy

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

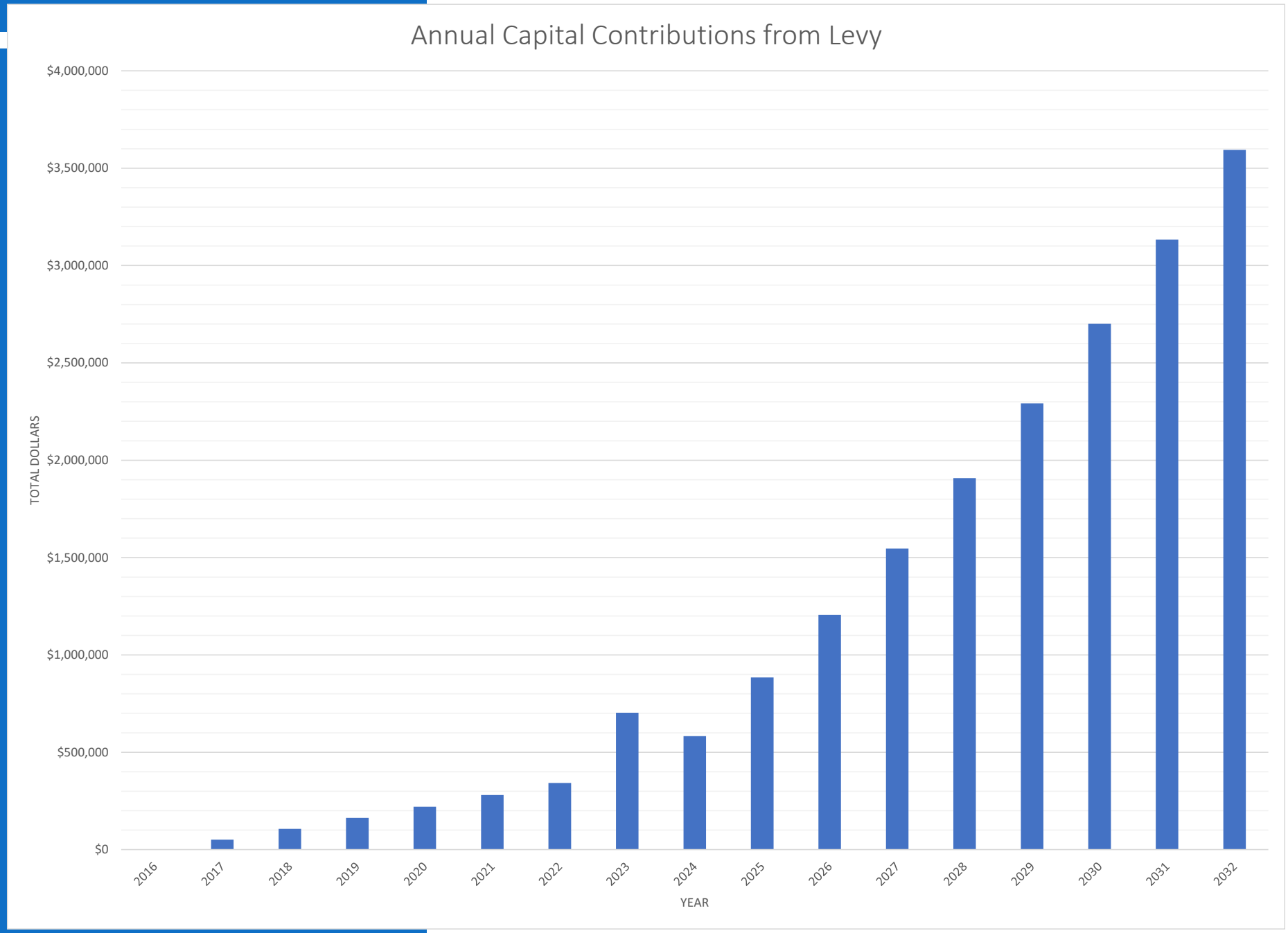
PROPOSED CAPITAL & SPECIAL PROJECT: RECREATION & CULTURAL SERVICES

Description	Type	Capital or Special Project	New/ Replacement	Cost	Funded By
Westmeath Boat Launch Planning/Rehab	Infrastructure	Special Project	Replacement	$100,000	CCBF Reserve
Cobden Arena Compressor Package	Infrastructure	Capital	Replacement	$65,000	CCBF
Cobden Arena - Ice Plant Electrical Panel	Building	Capital	Replacement	$45,000	CCBF Reserve
Arena Repairs per BCA	Building	Capital	Replacement	$439,174	Levy
Play Structure - Cobden/Foresters Falls Park w/base	Equipment	Capital	Replacement	$170,000	CCBF
Beam Painting Cobden Arena – SA	Building	Capital	Replacement	$25,000	Levy + CCBF
Cement Repairs - Structural 3 Arenas	Building	Capital	Replacement	$135,000	Levy
Museum - Snow Roller Shed	Building	Capital	New	$5,000	Levy

PROPOSED CAPITAL & SPECIAL PROJECT: TRANSPORTATION SERVICES

Description	Type	Capital or Special Project	New/ Replacement	Cost	Funded By
Crawford Street	Road	Capital	Replacement	$1,350,000	Debenture + OCIF
Tandem Plow Truck	Fleet	Capital	Replacement	$425,000	Levy
RWIS & CCTV	Equipment	Capital	Replacement	$50,000	Levy
Pinewood Park Road Culvert	Road	Capital	Replacement	$40,000	OCIF
Lacroix Bay Road Design	Engineer	Special Project	New	$50,000	OCIF
Kohlsmith (Highway 17 to Mansel Hill) - DST	Road	Capital	Replacement	$250,000	OCIF

WHAT THE CONTINUAL COMMITMENT TO 4.2% FOR CAPITAL REPRESENTS



QUESTIONS?

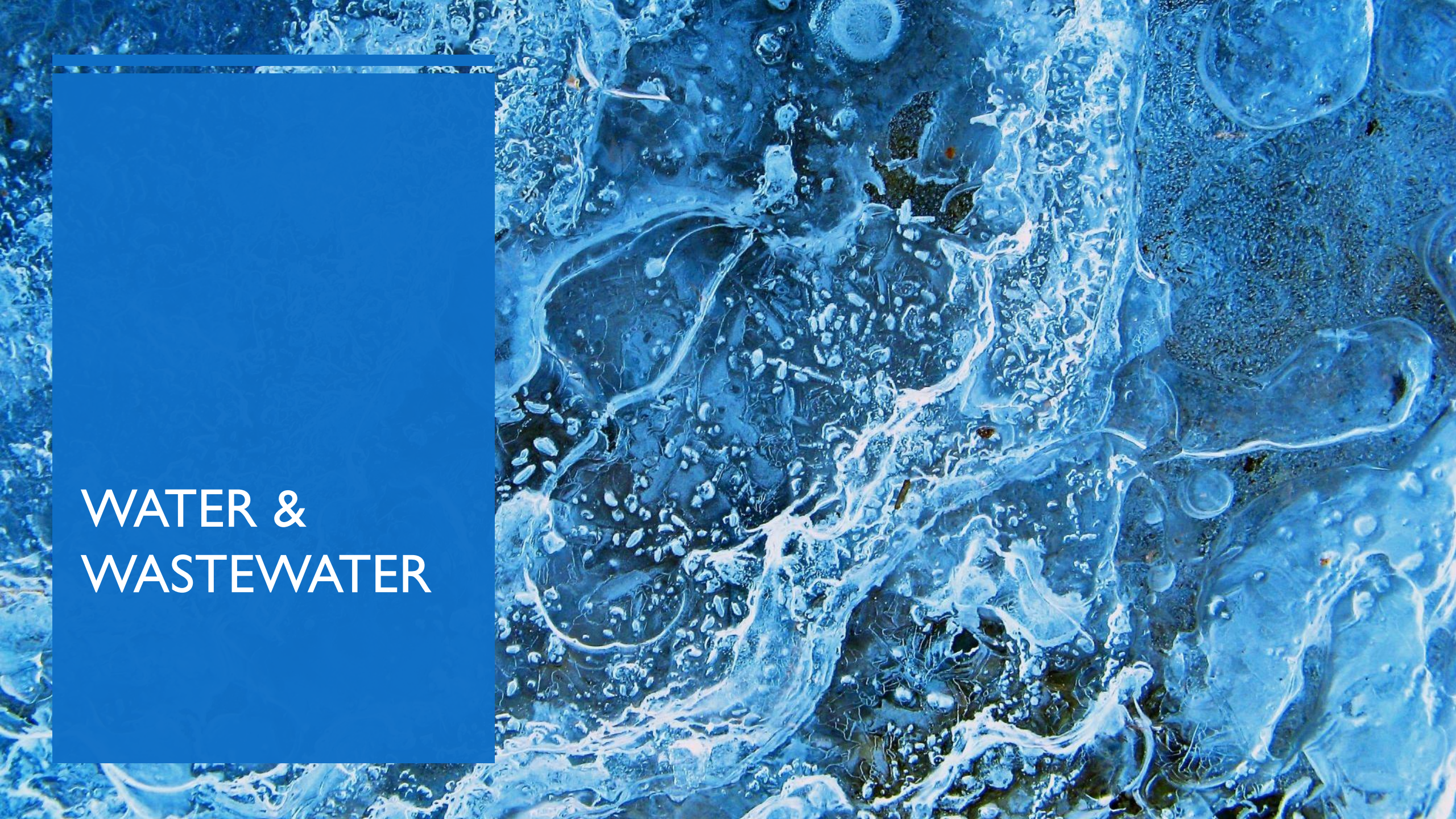
KEY HIGHLIGHTS

- Levy Increase 2.7% (Operating) net of growth
  - Affordability
  - Maintaining Current Levels of Service
  - Inflation Pressures (1.8% average June to June)
  - Insurance (annual)
- Tax 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

ESTIMATED EFFECT ON TAX RATES

	2026	2025
Residential Tax Rate	0.00831553	0.00778419
Assessment	$100,000	$100,000
Tax per $100,000 Assessment	$831.55	$778.42
Increase per $100,000 Assessment	$53.13	

	2026	2025
Median Single Family Detached Assessment	$179,000	$179,000
Lower Tier Municipal Tax	$1,488.48	$1,393.37
Increase in Municipal Tax	$95.11	



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 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
  - FTE 0.40
  - 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 $52,050
  - FTE 0.40
  - Contract (estimate) $589,375
  - Debt $207,550
  - Electricity and Gas $81,600
  - Other (e.g. R&M, Capital) $866,406
  - Transfer to reserve $340,232

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	Rates
Cobden WTP - Frequency locator	Infrastructure	Capital	New	$12,500	Rates
Cobden WTP - Leak Detection	Infrastructure	Capital	New	$15,000	Rates

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
  - FTE 0.15
  - 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 $20,450
  - FTE 0.15
  - Contract (estimate) $472,515
  - Electricity and Gas $139,100
  - Debt $318,000
  - Other (e.g. R&M, Capital) $210,171
  - Transfer to reserve $336,682

PROPOSED CAPITAL & SPECIAL PROJECT: WASTEWATER

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

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 TAX*, WATER AND WASTEWATER	MUNICIPAL TAX* AND WATER	MUNICIPAL TAX ONLY*
2025	$5,654.79	$3,696.01	$2,487.48
2026	$6,044.73	$4,007.60	$2,738.64
Change	$389.94	$311.59	$251.16
Monthly Change	$32.46	$25.97	$20.93
Affordability % est.	7.54%	5.02%	3.25%

*Based on $182,000 assessment.

QUESTIONS?

BUDGET SCHEDULE

~~September 16, 2025~~

~~(Regular Meeting)~~

- ~~Mayor gave staff direction to prepare the 2026 Operating & Capital Budgets.~~

~~October 15, 2025~~

~~(Regular Meeting)~~

- ~~Staff to present preliminary findings for Operating Budgets and Capital Budgets to Council for information purposes~~

~~October 21, 2025~~

~~(Budget Committee Meeting).~~

- ~~Staff to present Draft Operating Budgets and Capital Budgets including Water and Wastewater~~
- ~~Committee deliberation, review and direction~~

November 5, 2025

(Public Meeting)

- Budget Public Meeting
- All encompassing budget presentation to the public and Council

November 18, 2025

(Budget Committee Meeting)

- All encompassing final budget presentation
- Committee deliberation, review and direction

December 3, 2025

(Regular Meeting)

- Budget Committee report brought to Council for budget adoption

THANK YOU