

2026 Business Plan Strategic Session

Council Strategic Session

October 22, 2025

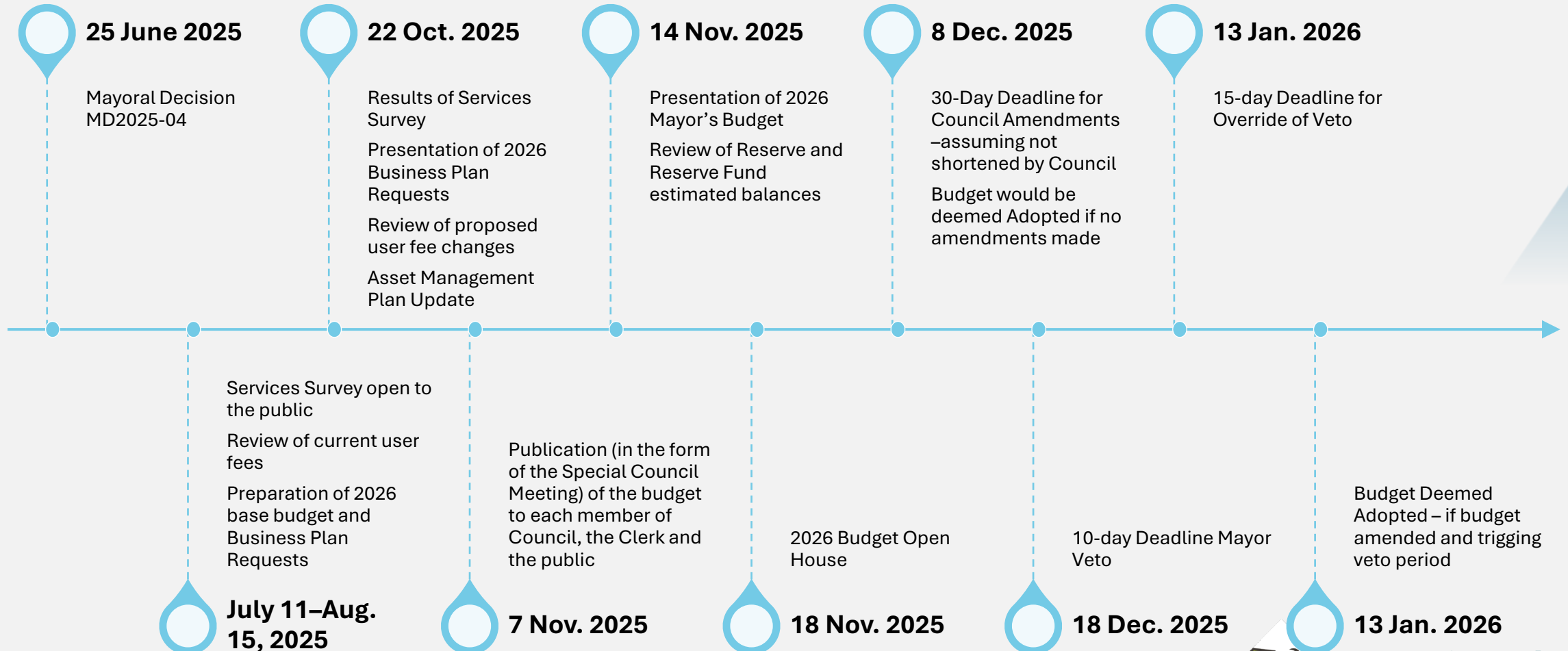


Georgian Bluffs
DEEPLY ROOTED. SUSTAINABLY GROWING.



Opening Remarks

2026 Business Plan Timeline



Today's Agenda & Goals

Agenda

- Insurance Presentation
- 2026 Business Plan Requests
- 2026 Services Survey Results
- General Township Updates
- Asset Management Plan Annual Update
- 2026 User Fee Updates

Goals

- To receive for information:
 - 2026 Services Survey Results
 - 2025 Asset Management Plan Update
 - 2026 Draft User Fees
- To provide direction:
 - Which business plan requests to include in 2026 budget
 - Further information of any additional services
 - Bring forward a 2026 User Fee By-law or amendments



Georgian Bluffs

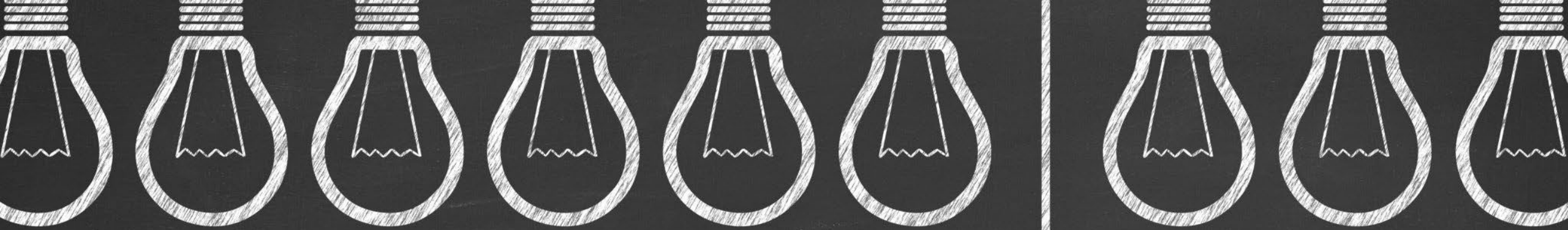
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Insurance Presentation

Nicol Insurance – Matt Brown



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2026 Business Plan Requests



Summary of New 2026 Requests



Water Services

Ontario Clean Water Agency (OCWA)
Proposed
East Linton Treatment Plan Roof



Development & Infrastructure Services

Johnson Municipal Drain
Community Improvement Plan (CIP)
Objectives – Operating
Sidewalks Program
Hard Surface Preservation Program
Major Road Reconstruction – 14th St W
Hepworth Creek Culvert K-0003
Ledgerock Road Culvert K-0017
Shallow Lake Rail Trail Bridge K-0025
Main Street Bridge K-0001



Community & Environmental Services

Roadside Brushing – Operating
Keppel-Sarawak Pathway
Replacement V248 – Admin SUV
Replacement V253 – Half Ton Pickup
Truck
Replacement V241 – Tandem Snow-
Plow
Road Closed Trailers x4
Replacement AC units at SLCC



Office of the CAO & Corporate Services

Special Events Increase – Operating
Records Management Program –
Operating
Purchasing & Risk Management
Coordinator - Operating
Council Chamber Upgrades
Enterprise Resource Planning (ERP)
and Human Resources (HR) Software



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Water System Presentation

Ontario Clean Water Agency (OCWA) – Leo-Paul Frigault, Susan Budden and
Caralynn McRae



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Municipal Drainage Presentation

GEI Canada – Christopher Slocombe



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2026 Business Plan Discussion Period



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Other Item for Council Consideration

- Sauble Wiarton MD Quest Committee – Physician Recruitment Update
 - A business plan request has not been prepared, Council to provide direction to Mayor related to 2026 budget inclusion
 - COW2025-027: That staff be directed to include the funding request for \$5,000 for consideration in 2026 financial planning discussions
 - <https://events.georgianbluffs.ca/council/Detail/2025-06-04-1700-Committee-of-the-Whole/4112582f-28be-4481-a31a-b2fa00d2a442>



Status of 2025 Projects

Appendix A includes a summary of the status of 2025 projects



2026 Previously Approved Business Projects

- Bi-annual OSIM – Capital – awarded at \$18,500
- Seasonal Student Program – Operational - \$60,000
 - As part of the 2025 Budget Council approved the implementation of a Seasonal Summer Student Program for 2026 the proposed summer students are: Asset Management Data Collector, Human Resources Coordinator, Records Management Coordinator (assuming operating ask does not proceed) and Facilities/Parks Student



2026 Municipal Election

- Estimated cost \$60,000 excluding staff time
 - Cost includes laptops for new Council, internet and telephone election costs, postage and miscellaneous other small charges



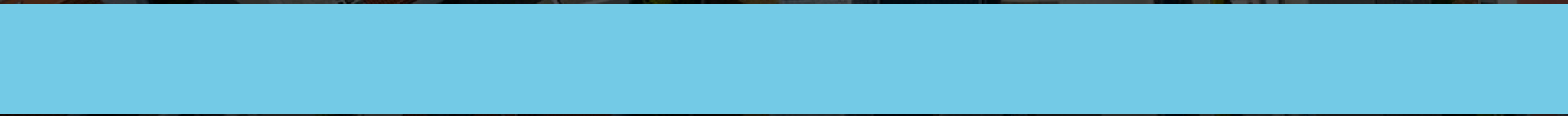
Results of 2026 Services Survey

- Survey opened to the public on July 11, 2025
- Closed on August 15, 2025
- Survey Purpose:
 - To gather feedback from residents about their priorities for municipal spending and the value they place on different services.
 - Help the Township make informed decisions about resource allocation, ensuring that the budget aligns with community needs and expectations.
 - To promote transparency and accountability in the annual processes by directly involving residents in shaping their community's future.





Community and/or Council Priorities Not Addressed in Business Plan Requests





Lunch Break



An aerial photograph of a soccer field situated within a dense forest. The trees are in various stages of autumn, with many showing bright yellow and orange leaves, while others remain green. The soccer field is a vibrant green, with white lines marking the center circle, the halfway line, and the two penalty areas. The goalposts are visible at the ends of the field. The text 'General Township Updates' is overlaid in white on the left side of the image.

General Township Updates

Organizational Chart

Appendix B is a copy of the Township's current organizational chart showing approved FTE (Full-Time Equivalent) count – does NOT include any proposed staff positions



Service Alignment Chart

Appendix C outlines the service alignment of various services provided by the Township and its link to the 2025-2030 Corporate Strategic Plan



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Assessment Growth – As of October 8, 2025

Tax Class	2025 Assessment (Start of Year)	2025 Assessment (As of Oct. 8)	Assessment Growth To Date (\$)	Assessment Growth To Date (%)
Residential	1,712,998,035	1,730,934,344	17,936,309	1.05
Multi-Residential	1,405,000	1,405,000	-	-
Farm	228,435,300	227,748,462	- 686,838	- 0.30
Commercial	101,734,500	103,250,038	1,515,538	1.49
Industrial	16,348,400	16,342,000	- 6,400	- 0.04
Pipeline	9,012,000	9,030,000	18,000	0.20
Managed Forest	14,040,883	14,709,283	668,400	4.76
Exempt	81,524,900	83,288,400	1,763,500	2.16
Total	2,165,499,018	2,186,707,527	21,208,509	0.98



Outstanding Debt – As of October 8, 2025

Loan	Balance (\$)	Loan Fully Repaid
Brook Storm Drain	9,167	November 2025
Biodigester	19,941	December 2025
Y Recreation Centre	97,500	December 2027

Annual Repayment Limit

2025 ARL
\$3,934,799

Capacity Used (2025)
\$182,600

Capacity Available
\$3,752,199



Business Plan Assumptions - Expenditures

Waste Collections –
1.5% levy increase

Audit Fee – increase
10.00%

Grey Sauble
Conservation
Authority – increase
3.00%

Ontario Provincial
Police – increase
15.00%

Cemetery Services –
increase 5.00%

Insurance – no
change

South Bruce
Peninsula Fire –
25.00% increase (5-
year average of
actuals)

Ontario Clean Water
Agency – 2.50%
increase

Property Taxes –
5.00% increase

Oxenden Water
Services – 7.00%
increase (coincide
with revenue
increase)

Inter Township Fire
Department –
increase 4.00%

Georgian
Bluffs/Chatsworth
Biodigester – no
change

Grey Bruce OPP
Detachment Board –
increase 3.00%

General CPI –
increase 2.00%

A photograph of a forest path covered in fallen yellow and brown leaves. The path is dark and appears to be made of gravel or dirt. The trees are green and dense. A solid blue horizontal bar is at the bottom of the image.

Asset Management Plan Update

2026 Asset Management Plan Update – State of Township Infrastructure - Overall

Category	Replacement Cost (\$)	Asset Condition	Financial Capacity (\$)	
Overall	436,035,294	Good (62%)	Annual Requirement	7,657,481
			Funding Available	3,600,550
			Annual Deficit / (Surplus)	4,056,931



2026 Asset Management Plan Update – State of Township Infrastructure - Roads

Category	Replacement Cost (\$)	Asset Condition	Financial Capacity (\$)	
Roads	300,805,316	Good (62%)	Annual Requirement	4,752,692
			Funding Available	1,649,350
			Annual Deficit / (Surplus)	3,103,342

- The Asset Management Plan Update includes a full map of the Township’s road network which reflects assets included in this category
- Funding available includes the Capital reserve contribution and the Operating gravel annual funding

2026 Asset Management Plan Update – State of Township Infrastructure – Bridges & Culverts

Category	Replacement Cost (\$)	Asset Condition	Financial Capacity (\$)	
Bridges & Culverts	59,310,956	Fair (59%)	Annual Requirement	888,459
			Funding Available	863,500
			Annual Deficit / (Surplus)	24,959

- The Asset Management Plan Update includes a full map of the Township owned bridges and culverts included in this category

2026 Asset Management Plan Update – State of Township Infrastructure – Buildings

Category	Replacement Cost (\$)	Asset Condition	Financial Capacity (\$)	
Buildings	22,515,456	Poor (26%)	Annual Requirement	471,050
			Funding Available	165,000
			Annual Deficit / (Surplus)	306,050

- The Asset Management Plan Update includes a full map and primary usage of the Township owned buildings included in this category

2026 Asset Management Plan Update – State of Township Infrastructure – Land Improvements

Category	Replacement Cost (\$)	Asset Condition	Financial Capacity (\$)	
Land Improvements	2,022,013	Good (79%)	Annual Requirement	84,791
			Funding Available	80,000
			Annual Deficit / (Surplus)	4,791

- The Asset Management Plan Update includes a full map and primary usage of the Township land improvements included in this category

2026 Asset Management Plan Update – State of Township Infrastructure – Vehicles, Machinery & Equipment

Category	Replacement Cost (\$)	Asset Condition	Financial Capacity (\$)	
Vehicles	4,564,520	Good (69%)	Annual Requirement	325,390
			Funding Available	266,000
			Annual Deficit / (Surplus)	59,390
Machinery & Equipment	2,893,285	Good (77%)	Annual Requirement	172,769
			Funding Available	156,000
			Annual Deficit / (Surplus)	16,769

- The Asset Management Plan Update includes a full list of the Township vehicles, machinery & equipment included in this category and their primary usage

2026 Asset Management Plan Update – State of Township Infrastructure – Water Network

Category	Replacement Cost (\$)	Asset Condition	Financial Capacity (\$)	
Water Network	43,474,978	Good (78%)	Annual Requirement	904,091
			Funding Available	365,700
			Annual Deficit / (Surplus)	538,391

- The Asset Management Plan Update includes a full map of the Township water systems included in this category

2026 Asset Management Plan Update – State of Township Infrastructure – Technology & Communications and Furniture & Fixtures

Category	Replacement Cost (\$)	Asset Condition	Financial Capacity (\$)	
Technology & Communications	266,779	Poor (21%)	Annual Requirement	47,103
			Funding Available	40,000
			Annual Deficit / (Surplus)	7,103
Furniture & Fixtures	181,990	Good (64%)	Annual Requirement	11,135
			Funding Available	15,000
			Annual Deficit / (Surplus)	(3,865)





User Fees Update

Overall Operating Funding Summary

	2023 Audited		2024 Unaudited		2025 Estimated		2026 Estimated	
	\$	%	\$	%	\$	%	\$	%
Expenditures	15,631,675	100.00	17,587,457	100.00	18,531,254	100.00	19,615,920	100.00
Revenue								
User Fee Revenue	2,989,721	19.13	3,396,869	19.31	2,976,729	16.06	2,940,660	14.99
Grants	1,332,051	8.52	1,354,484	7.70	1,410,750	7.61	1,215,370	6.20
Other	1,111,506	7.11	1,096,856	6.24	779,707	4.21	855,325	4.36
Tax Levy	10,198,397	65.24	11,739,248	66.75	13,364,068	72.12	14,604,565	74.45



User Fees – Building

- Schedule B and L of Fees and Charges By-Law
- Proposed fee increase of rounded 2% for CPI

	2023 Audited		2024 Unaudited		2025 Estimated		2026 Estimated	
	\$	%	\$	%	\$	%	\$	%
Expenditures	347,868	100.00	483,763	100.00	280,137	100.00	411,535	100.00
Revenue								
User Fee Revenue	384,392	110.50	260,146	53.78	313,736	111.99	244,500	59.41
Grants	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
Tax Levy	-	-	-	-	-	-	-	-



User Fees – Planning & Engineering

- Schedule H and P of Fees and Charges By-Law
- Planning fees are a proposed increase of rounded 2% CPI increase

	2023 Audited		2024 Unaudited		2025 Estimated		2026 Estimated	
	\$	%	\$	%	\$	%	\$	%
Expenditures	458,692	100.00	496,241	100.00	531,286	100.00	632,775	100.00
Revenue								
User Fee Revenue	65,614	14.30	117,055	23.59	52,125	9.81	68,000	10.75
Grants	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
Tax Levy	393,078	85.70	379,186	76.41	479,161	90.19	564,775	89.25



User Fees – Garbage & Recycling

- Schedule K of Fees and Charges By-Law
- Fee changes are still pending Council direction related to waste services

	2023 Audited		2024 Unaudited		2025 Estimated		2026 Estimated	
	\$	%	\$	%	\$	%	\$	%
Expenditures	878,299	100.00	806,141	100.00	825,045	100.00	722,350	100.00
Revenue								
User Fee Revenue	355,121	40.43	358,994	44.53	396,287	48.03	168,000	23.26
Grants	246,698	28.09	305,742	37.93	308,945	37.45	85,050	11.77
Other	-	-	-	-	-	-	-	-
Tax Levy	276,480	31.48	141,405	17.54	119,813	14.52	469,300	64.97



User Fees – Parks & Recreation

- Schedule I of Fees and Charges By-Law
- Proposed increase of rounded 2% CPI increase

	2023 Audited		2024 Unaudited		2025 Estimated		2026 Estimated	
	\$	%	\$	%	\$	%	\$	%
Expenditures	1,479,130	100.00	1,571,304	100.00	1,537,432	100.00	1,615,825	100.00
Revenue								
User Fee Revenue	234,418	15.85	252,984	16.10	277,926	18.08	246,250	15.24
Grants	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
Tax Levy	1,244,712	84.15	1,318,320	83.90	1,259,506	81.92	1,369,575	84.76



User Fees – Other Community & Environmental Services

- Schedule J of Fees and Charges By-Law
- No proposed changes, applicable fee are set for full-service cost recovery

	2023 Audited		2024 Unaudited		2025 Estimated		2026 Estimated	
	\$	%	\$	%	\$	%	\$	%
Expenditures	4,413,082	100.00	5,527,461	100.00	6,541,487	100.00	6,694,950	100.00
Revenue								
User Fee Revenue	21,249	0.48	15,585	0.28	39,907	0.61	28,500	0.43
Grants	95,817	2.17	105,841	1.91	111,746	1.71	100,500	1.50
Other	45,773	1.04	46,230	0.84	38,178	0.58	37,500	0.56
Tax Levy	4,250,243	96.31	5,359,805	96.97	6,351,656	97.10	6,528,450	97.51

User Fees – Cemeteries

- Schedule M of Fees and Charges By-Law
- Proposed increase of rounded 2% CPI increase
- Addition of Memory Wall Plaque fee set a full-service cost recovery

	2023 Audited		2024 Unaudited		2025 Estimated		2026 Estimated	
	\$	%	\$	%	\$	%	\$	%
Expenditures	95,992	100.00	99,235	100.00	69,624	100.00	107,195	100.00
Revenue								
User Fee Revenue	66,297	69.06	94,305	95.03	74,866	107.53	57,600	53.73
Grants	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
Tax Levy	29,695	30.94	4,930	4.97	-	-	49,595	46.27



User Fees – Animal Control & Livestock

- Schedule C of Fees and Charges By-Law
- No proposed fee changes
- Tags will be moving to a life-long tag with annual licencing fees

	2023 Audited		2024 Unaudited		2025 Estimated		2026 Estimated	
	\$	%	\$	%	\$	%	\$	%
Expenditures	45,277	100.00	33,863	100.00	39,865	100.00	33,700	100.00
Revenue								
User Fee Revenue	16,285	35.97	17,719	52.33	17,338	43.49	17,000	50.45
Grants	14,795	32.68	16,197	47.83	18,039	45.25	8,800	26.11
Other	-	-	-	-	-	-	-	-
Tax Levy	14,197	31.35	-	-	4,488	11.26	7,900	23.44



User Fees – Police & Fire

- Schedule F and G of Fees and Charges By-Law
- Updated wording for unauthorized fire (meaning a fire being complete during a Fire Ban or without a fire permit)
- Staff are still working with OPP to obtain additional information related to call history prior to implementing cost recovery measures

	2023 Audited		2024 Unaudited		2025 Estimated		2026 Estimated	
	\$	%	\$	%	\$	%	\$	%
Expenditures	2,645,524	100.00	2,850,227	100.00	2,975,113	100.00	3,160,440	100.00
Revenue								
User Fee Revenue	12,079	0.46	-	-	3,305	0.11	-	-
Grants	29,190	1.10	29,297	1.03	20,020	0.67	22,500	0.71
Other	-	-	-	-	6,852	0.23	7,125	0.23
Tax Levy	2,604,255	98.44	2,820,930	98.97	2,944,936	98.99	3,130,815	99.06



User Fees – Other Office of the CAO, Corporate Services & Council

- Schedule A, N and O of Fees and Charges By-Law
- Slight increase in some Schedule A fees to achieve full-service recovery
- Moved all licensing fees to same schedule

	2023 Audited		2024 Unaudited		2025 Estimated		2026 Estimated	
	\$	%	\$	%	\$	%	\$	%
Expenditures	3,815,800	100.00	4,156,885	100.00	4,376,430	100.00	4,660,875	100.00
Revenue								
User Fee Revenue	418,780	10.97	494,126	11.89	480,003	10.97	367,500	7.88
Grants	945,551	24.78	897,406	21.59	952,000	21.75	998,520	21.42
Other	1,065,734	27.93	1,050,626	25.27	734,677	16.79	810,700	17.39
Tax Levy	1,385,735	36.32	1,714,727	41.25	2,209,750	50.49	2,484,155	53.31



User Fees – Water Fees

- Schedule D of Fees and Charges By-Law
- Increase frontage charge to capture CPI increase since 2017
- Consistent consumption rate using South Bruce Peninsula rate plus non-resident charge
- Proposed Georgian Bluffs base rate increase of rounded 2% CPI increase
- Rates will be evaluated during the Water Rates Study which is currently posted in Bids & Tenders

	2023 Audited		2024 Unaudited		2025 Estimated		2026 Estimated	
	\$	%	\$	%	\$	%	\$	%
Expenditures	1,452,011	100.00	1,562,336	100.00	1,354,836	100.00	1,576,275	100.00
Revenue								
User Fee Revenue	1,665,426	114.70	1,772,657	113.46	1,937,361	143.00	1,946,600	123.49
Grants	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
Tax Levy	-	-	-	-	-	-	-	-





Strong Mayor Budget Process

Mayoral Direction MD2025-04

- The Treasurer and Acting CAO are to prepare a draft 2026 Operating and Capital Budget within the requirements of the Act.
- 2026 Operating Budget is to use the same levels and types of services as in previous years.
- September 15, 2025, Strategic Session to include:
 - Review of 2025 and prior year approved capital projects
 - Business Plan Reports
 - Other Council decisions with financial implications
- November 14, 2025, Strategic Session – presentation of budget



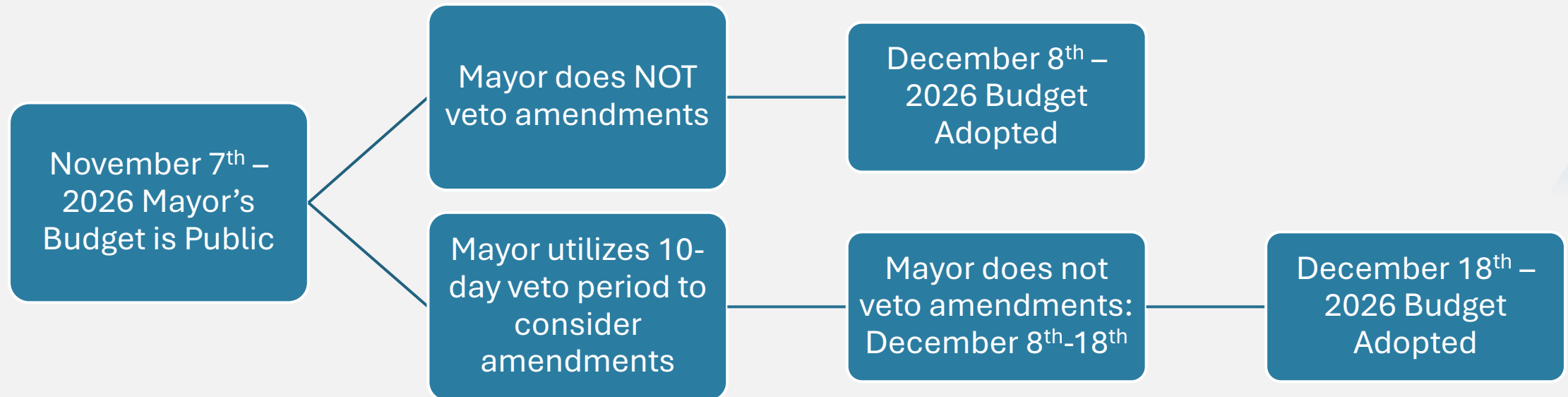
2026 Strong Mayor Scenario 1 – Without Budget Amendments

November 7th – 2026 Mayors Budget is Public

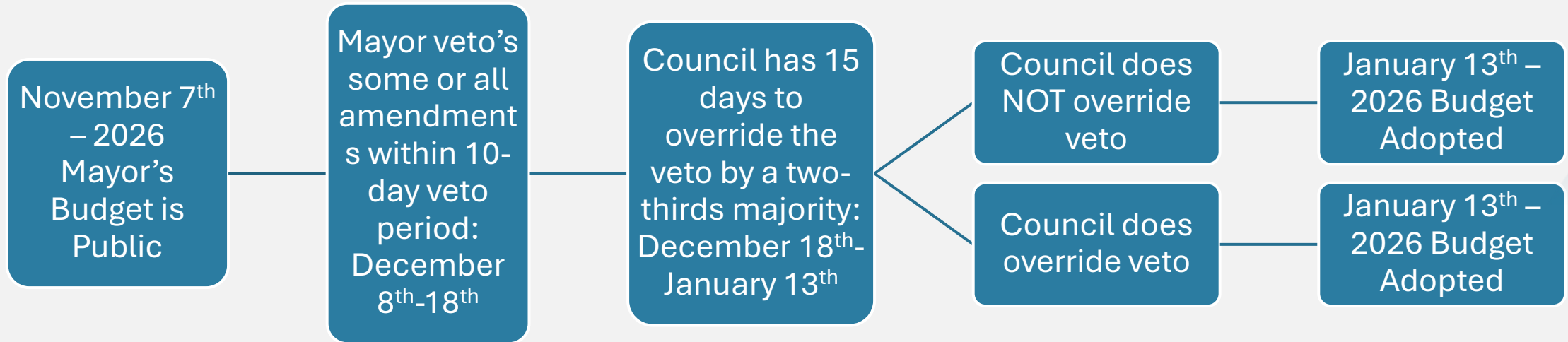
December 8th – 2026 Budget Adopted



2026 Strong Mayor Scenario 2 – With Budget Amendments



2026 Strong Mayor Scenario 3 – With Budget Amendments and Veto



Council Amendment Requirements

- The Mayor must prepare a balanced budget for Council's consideration. The Mayor's budget must include estimated of both expenditures and revenues, including the amounts to be raised from the property tax levy and user fees, as required by law.
- The Township is required to adopt a balanced budget, proposed amendments that would result in an unbalanced budget are not in order and should not be accepted to put to a vote. Instead, such proposals must include offsetting provisions to maintain budget balance.
- E.g.
 - Proposal to increase expenditures for a program must be accompanied by a matching reduction in another program, and/or an increase in a revenue source
 - A proposal to reduce the amount to be collected from property taxes or user fees must be accompanied by a corresponding reduction in expenditures and/or increase in another revenue source



Treasurer's Report on Budget Summary

- If there have been amendments made to the budget, the Treasurer will prepare a report at the end of the budget process for Councils information.
- Interim tax levy will continue to be 50% of the prior year levy, with by-law passed by Council.
- Council is required to authorize and pass the final levy by-law to raise the property tax revenues contained in the budget.
- As the budget will be deemed adopted, motions to amend tax rates to increase or decrease the total levy will not be in order.



In-Year Budget Amendments – Requiring Additional Levy

- The Mayor may prepare an in-year budget amendment, by providing the proposed budget amendment to Council, the Clerk and the public.
- Within 21 days after receiving the proposed amendment, Council may pass a resolution, the budget amendment is deemed adopted after 21 days (Council may shorten this period).
- If Council amends within the 21 days, the Mayor may veto the amendment made by Council within 5 days providing each member of Council and the Clerk the written veto document and the reason for the veto.
- If the Mayor veto's the amendment, Council may override with a 2/3 vote.
- After the expiry of the time period for Council to override the Mayor's veto, the proposed budget amendment is deemed to be adopted



Next Steps

- Coming out of the Strategic Session:
 - Council to formalize recommendations of staff reports:
 - 2026 Services Survey Results
 - 2026 Asset Management Plan Update
 - 2026 Draft User Fees
 - Council to pass a motion identifying which requests they would like the Mayor to include in the next years budget
 - Council to provide staff direction on any additional services they would like to obtain further information on



A close-up, low-angle shot of a person's hands writing in a notebook. The person is wearing a dark, long-sleeved shirt and a black watch with a white face on their left wrist. They are holding a black pen in their right hand. The scene is dimly lit, with a soft light source from the left, possibly a window, creating a moody atmosphere. A white mug is visible on the desk to the left. The overall tone is professional and focused.

Closing Remarks