

2026 Mayor's Budget Presentation

Council Strategic Session

November 14, 2025

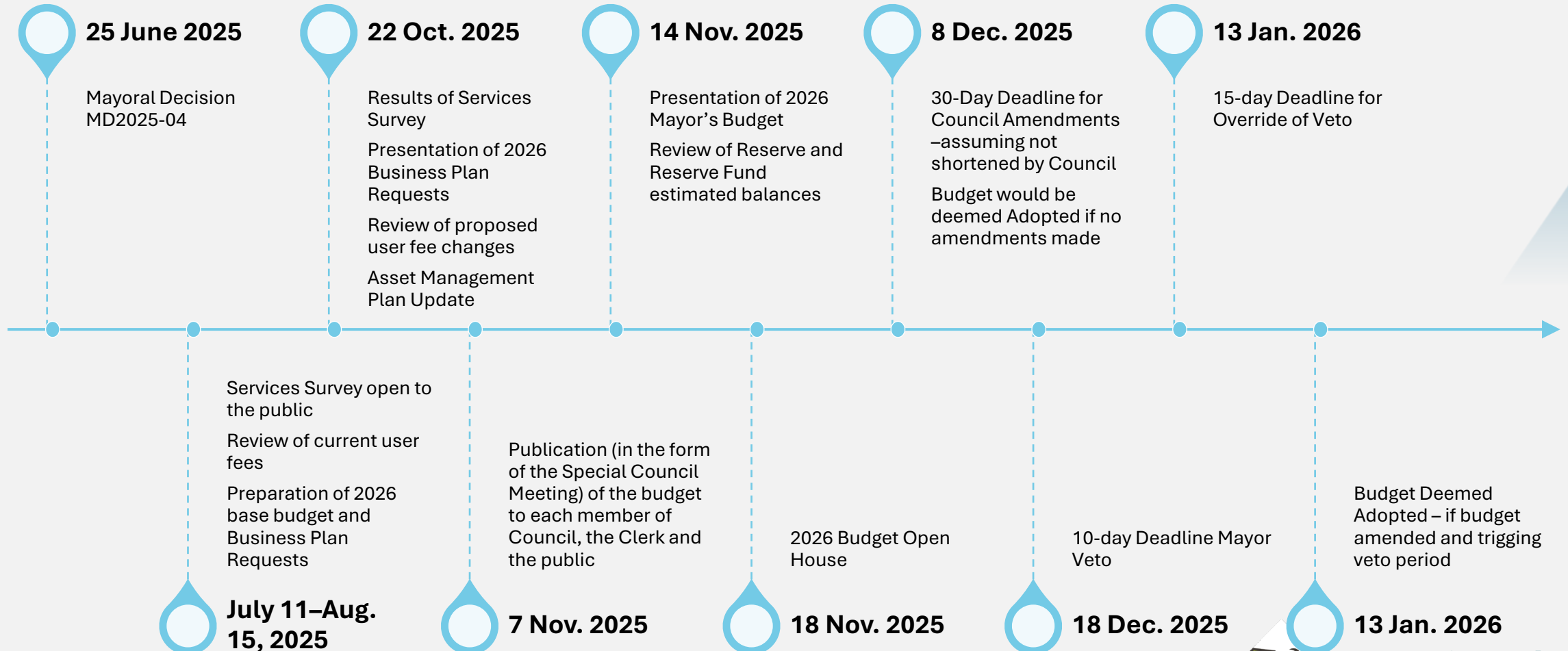


Georgian Bluffs
DEEPLY ROOTED. SUSTAINABLY GROWING.

An open book with its pages fanned out, creating a sense of movement and depth. The pages are a light, aged color, and the text is visible but slightly blurred. The book is set against a solid black background, which makes the white and light-colored pages stand out. A bright blue horizontal bar is positioned at the bottom of the image, partially overlapping the book's pages.

Opening Remarks

2026 Timeline



Direction Following October 22, 2025 Strategic Session

- That the 2026 Business Plan requests contained herein be endorsed by Council subject to the following inclusions, deletions, and revisions:
 - That the funds allocated to the Community Improvement Plan be reduced to \$20,000 funded from the Planning Reserve.
 - That the funds allocated to dead and dying tree removal be increased to \$40,000 as a one-time capital request funded from the Environmental Stabilization Reserve.
 - That the special events operating budget remains at \$20,000 annually, with a one-time capital contribution of \$5,000 for the Township's 25th anniversary celebration, funded from the Stabilization Reserve.
 - That the Procurement and Risk Management Coordinator be supported, with the contract or full-time status to be determined at a future time and prior to filling the role.



Direction Following October 22, 2025 Strategic Session - Continued

- That staff be directed to apply for the Community Emergency Preparedness Grant for the purchase of two sets of road closure trailers; and
- That staff be directed to investigate the costs and feasibility of resurface the floor area at Kemble Community Center; and
- That Council hereby requests that the Mayor consider the endorsed requests and Council feedback, including an increase of no higher than an approximate 5% increase, resulting from the October 22, 2025, Business Planning Strategic Session in preparation of the Draft 2026 Budget



Today's Goals

- To review the Strong Mayor Budget Process
- General Township Updates
- Presentation of the 2026 Mayor's Budget
 - Review of 2025 Projects
 - New 2026 Projects
 - Water Funded Budget
 - Tax Levy Funded Budget





Strong Mayor Budget Process

Original Mayor 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



Updated Mayors Direction – MD2025-10

- Treasurer and CAO are to prepare a 2026 Operating and Capital Budget within the requirements of the Act.
- That the 2026 budget include:
 - All 2026 Business Plan Requests included in the October 22, 2025, meeting with the following inclusions, deletions, and revisions:
 - Community Improvement Plan be reduced to \$20,000 funded from the Planning Reserve.
 - Dead and dying tree removal be increased to \$40,000 as a one-time capital request funded from the Environmental Stabilization Reserve.
 - Special events operating budget remains at \$20,000 annually, with a one-time capital contribution of \$5,000 for the Township's 25th anniversary celebration, funded from the Working Capital Reserve.
 - The Procurement and Risk Management Coordinator be supported, with the contract or full-time status to be determined at a future time and prior to filling the role.
 - That an estimated tax rate increase, taking into account actual growth to date, be no higher than an approximate 5.00% increase over that of the 2025 tax rate.



2026 Strong Mayor Scenario 1 – Without Budget Amendments

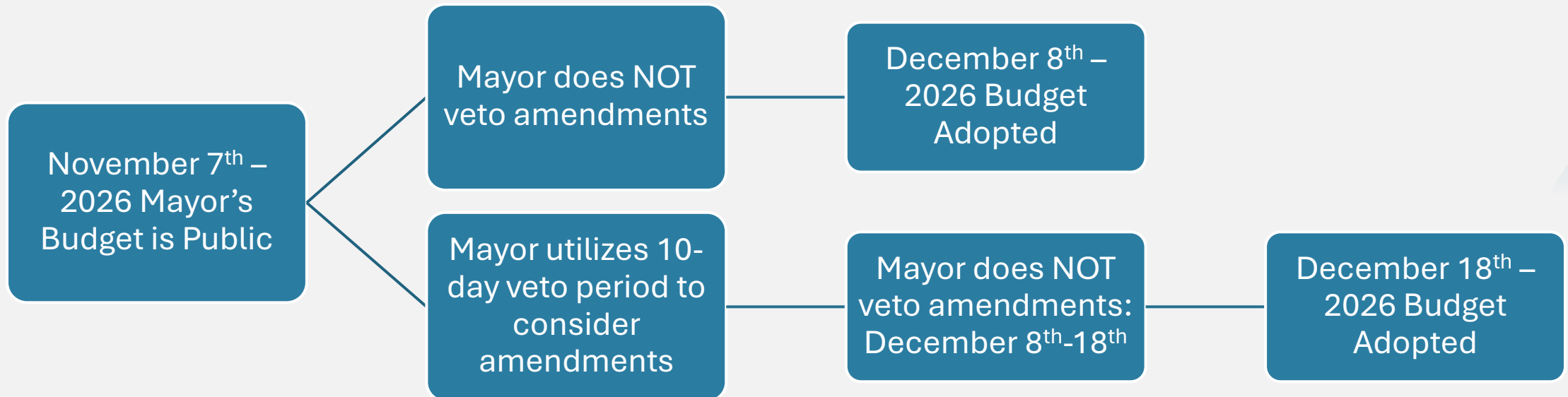
November 7th – 2026 Mayors Budget is Public

December 8th – 2026 Budget Adopted

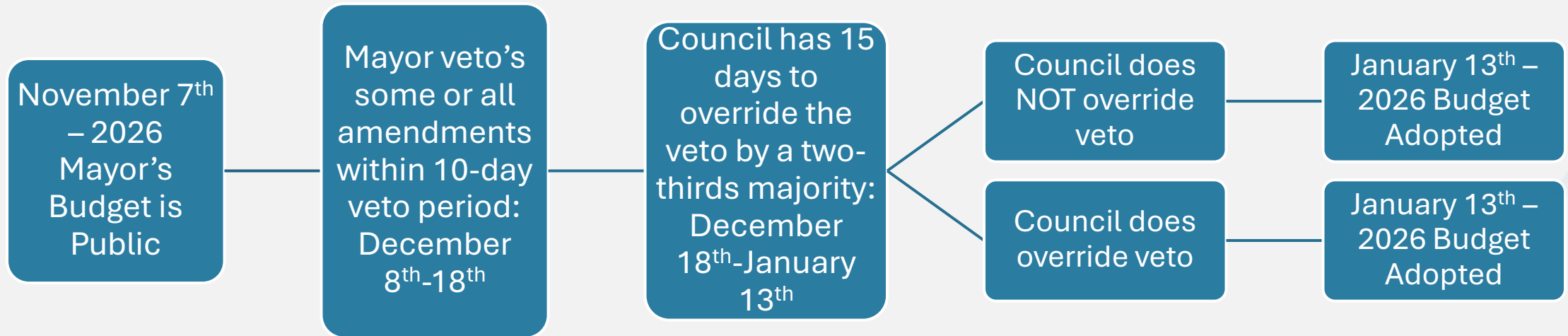


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2026 Strong Mayor Scenario 2 – With Budget Amendments



2026 Strong Mayor Scenario 3 – With Budget Amendments and Veto



Requirements of a Council Amendment

- Proposed amendments that would result in an unbalanced budget are not in order and will not be accepted to put to a vote.
- Each proposed amendment must include offsetting revenue and expenditures to maintain a balanced budget.
- 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



Council Amendment - Examples

Description	Amendment Value (\$)	Expenditure Impact (\$) + / -	Expenditure Description	Revenue Impact (\$) + / -	New Revenue Source
0.50% increase in capital tax levy	68,550	+ 34,275 + 34,275	Transfer to Roads Reserve Transfer to Bridges Reserve	+ 68,550	Tax levy
Increase to SL ice rental fees due to higher usage	10,000	-		+ 10,000 - 10,000	SL ice rental revenue Tax levy
Decreasing drainage expenditures to allow for enhanced services for winter control	30,000	+ 30,000 - 30,000	Winter control Drainage	-	



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
- In-year budget amendments requiring additional levy shall not occur following the passing of annual tax rates

In-Year Budget Amendments – No Additional Tax Levy

- Council may approve initiatives/projects throughout a year which have no tax levy impact
- These initiatives/projects do NOT trigger the In-Year Budget Amendment legislative requirements
- These initiatives/projects would could be funded from Reserves or by reallocating expenditures from one part of the budget to another which out an overall increase
- E.g.
 - An emergency purchase is required – many of these types of emergencies can be funded from the most appropriate reserve
 - A budget underage has been identified due to efficiencies – these funds may be reallocated to fund new/new/another initiative or project

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.

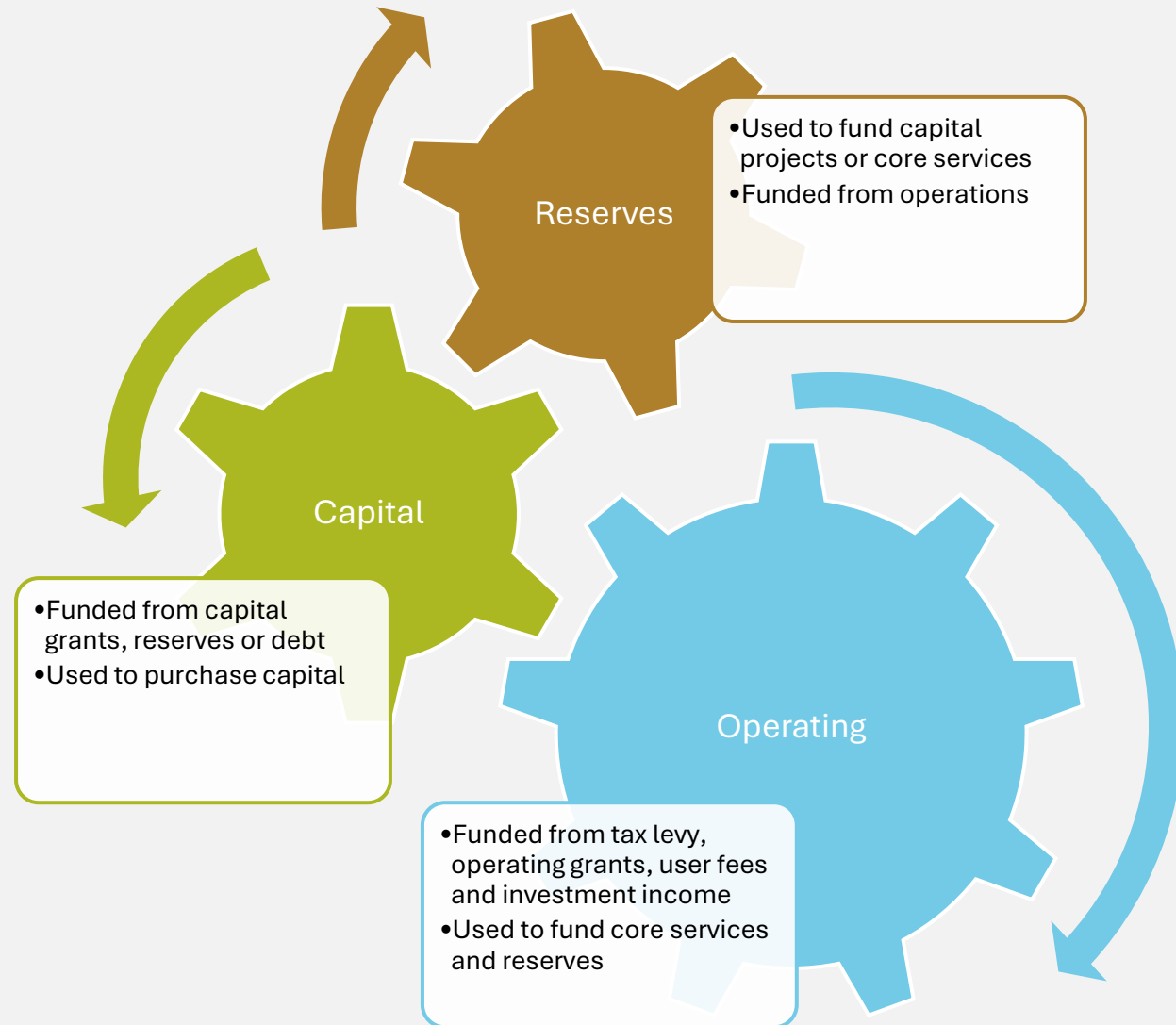




General Township Updates

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Parts of an Annual Budget



Service Alignment Chart

Appendix A links various services provided by the Township to the
2025-2030 Corporate Strategic Plan



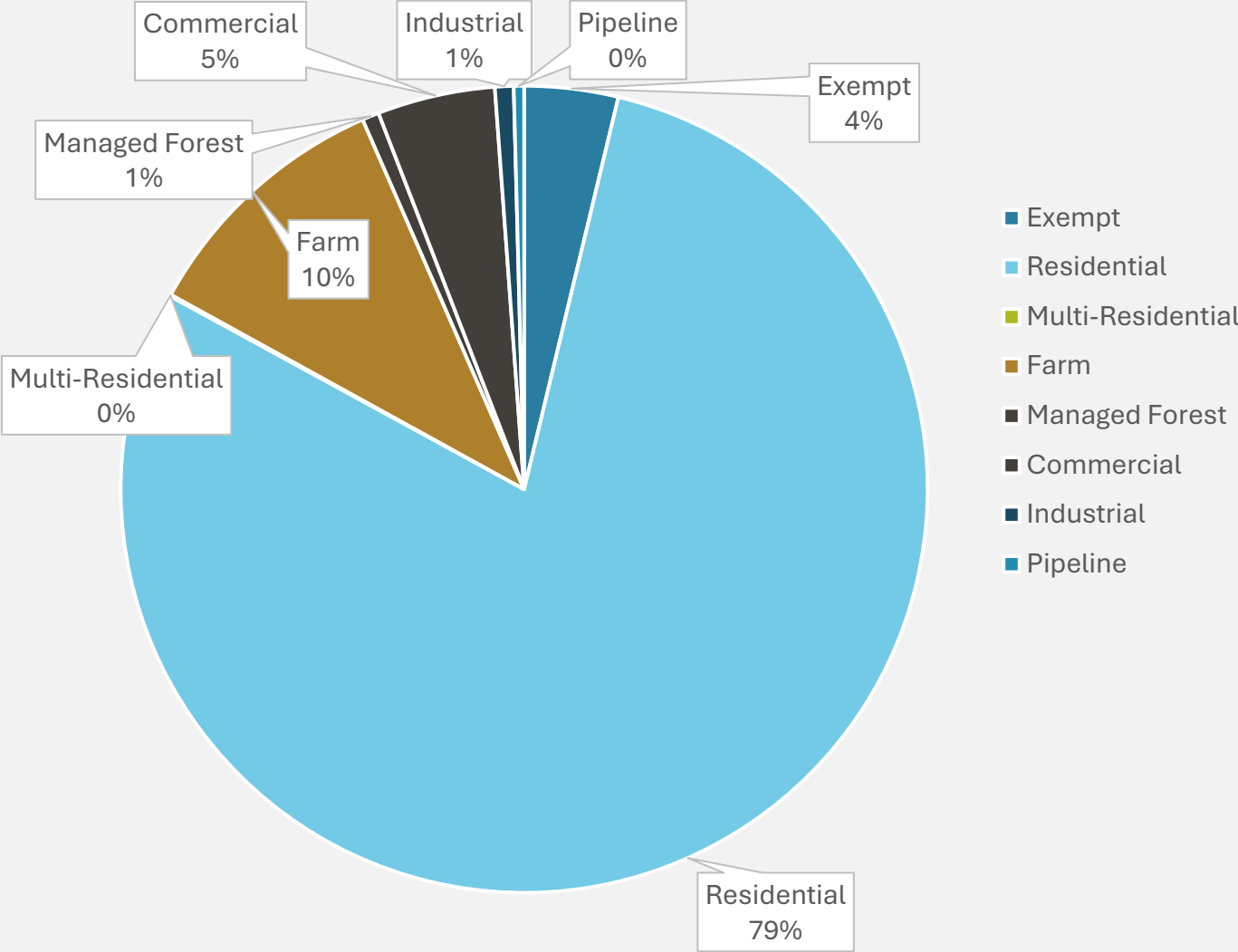
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Assessment Growth – As of October 31, 2025

Tax Class	2025 Assessment (Start of Year)	2025 Assessment (As of Oct. 31)	Assessment Growth To Date (\$)	Assessment Growth To Date (%)
Residential	1,712,998,035	1,732,651,744	19,653,709	1.15
Multi-Residential	1,405,000	1,405,000	-	-
Farm	228,435,300	228,243,562	-191,738	-0.08
Commercial	101,734,500	103,281,998	1,547,498	1.52
Industrial	16,348,400	16,379,600	31,200	0.19
Pipeline	9,012,000	9,030,000	18,000	0.20
Managed Forest	14,040,883	14,772,083	731,200	5.21
Exempt	81,524,900	82,225,040	700,140	0.86
Total	2,165,499,018	2,187,989,027	22,490,009	1.04



Assessment Value – October 31, 2025



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Outstanding Debt – As of October 31, 2025

Loan	Balance (\$)	Loan Fully Repaid
Brook Storm Drain	4,584	November 2025
Biodigester	13,274	December 2025
Y Recreation Centre	93,889	December 2027

Annual Repayment Limit

2025 ARL
\$3,934,799

Capacity Used (2025)
\$182,600

Capacity Available
\$3,752,199



Active Municipal Grants



Ontario Municipal Partnership Fund (OMPF)

Core operating services



Ontario Community Infrastructure Fund (OCIF)

Sidewalks
Hard Surface
Preservation Program



FCM

Whole building
monitoring



Canada Community Building Fund (CCBF)

Hard Surface
Preservation Program



Community Sports and Recreation Infrastructure Fund

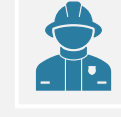
Kemble Playground
Sarawak Family Park
Playground

Bleacher and Fencing at
SLCC

Wayfinding Signage on
Rail Trail

Lighting at Balmy Beach
Tennis Courts

Washrooms at SLCC



Community Emergency Preparedness Grant

Submitted but not confirmed successful

Road Closure Trailers



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Consumer Price Index (CPI) – What is it?

- Base period was 2002, where the index was 100.0
- It is a measure of inflation – tracks the average change over time in prices paid by consumers for a fixed basket of goods and services
- The all-items index – an overall index using the sum of eight major components, including shelter, food and transportation

Month / Year	All-Items Ontario CPI	Increase from Previous Year (%)
October 2020	138.9	0.7
October 2021	145.7	4.9
October 2022	155.2	6.5
October 2023	160.3	3.3
October 2024	163.5	2.0
September* 2025	166.1	1.6



Historical Residential Tax Rate Increases

Year	Municipal Tax Rate	Municipal Increase from Previous Year (%)	Combined Tax Rate	Combined Increase from Previous Year (%)
2021	0.00578809	3.48	0.01095332	2.52
2022	0.00597448	3.22	0.01124453	2.66
2023	0.00625130	4.63	0.01158313	3.01
2024	0.00679464	8.69	0.01236683	6.77
2025	0.00707449	4.12	0.01278229	3.36
2026 * Estimated	0.00741131	4.76	TBD	TBD





2026 Mayor's Budget



Budget Assumptions

Waste Collection
levy – 1.50%

Capital levy –
1.50%

Loan Removal –
Brooke Drain &
Biodigester

Ontario Provincial
Policy – increase
11.00%

Grey Bruce OPP
Detachment
Board – increase
8.00%

Cemetery
Services – NIL
change

Insurance –
decrease 5.00%

Property Taxes –
increase 5.00%

Ontario Clean
Water Agency –
based on renewal
agreement

South Bruce
Peninsula Fire –
increase 51.67%

Library – increase
11.05%

Grey Sauble
Conservation
Authority –
increase 3.40%

Inter-Township
Fire Department –
increase 3.68%

Biodigester – no
change

General CPI –
increase 2.00%



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2025 Project Status

Appendix B includes a summary of the status of 2025 projects including those projects to be carried-forward into 2026



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Summary of Carry-Forward Projects



Water Services

Pottawatomoni Water Supply
System leak detection
Water Rates Study
Water Meter Replacement



Development & Infrastructure Services

Old Beach Drive
Balmy Beach drainage
Sideroad 3 Bridge
Geotechnical investigations
Big Bay Culvert K-0009
Kemble Rock Road K-021



Community & Environmental Services

Facilities Master Plan
Environmental Initiatives
Tractor (V251) replacement
Shallow Lake Field fencing and bleacher removal
Rail trail improvements
Sarawak family park playground and parking lot
SLCC washroom (ball diamonds and inside SLCC)
SLCC rubber flooring and washroom removal at some parks
Tennis Court LED lighting retrofit
Boat launch-controlled access
Single axle truck with snow clearing equipment
Water tank insert
Kemble playground



Office of the CAO & Corporate Services

Shoreline Allowance Background Research & Policy
Budget & Reporting Software
Fire Master Plan
Cemetery Software
Council recording closed captioning



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Summary of New 2026 Requests



Water Services

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



Development & Infrastructure Services

Community Improvement Plan (CIP)
Objectives – Operating
Johnson Municipal Drain
Sidewalks Program
Hard Surface Preservation Program
Major Road Reconstruction – 14th St W
Biennial OSIM
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 – One-Time
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 – One-Time
Records Management Program –
Operating
Purchasing & Risk Management
Coordinator - Operating
Council Chamber Upgrades
Enterprise Resource Planning (ERP)
and Human Resources (HR) Software
(2027 Project)



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2026 Project Funding Review

Appendix C includes a summary of how the 2026 Projects are to be funded



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Reserve & Reserve Funds


- Purpose of Reserves and Reserve Funds?
 - To facilitate long-term financial planning
 - Adherence to statutory requirements
 - Provide for the cost of equipment or facility replacements
 - Smooth tax rate impacts and revenue fluctuations
 - Smooth expenditures which would otherwise cause fluctuations in the operating budget
 - Absorb the cost of one-time expenses not included in operating budget; and/or
 - Fund future obligations
- Appendix D includes an estimated summary of 2025 Reserve and Reserve Fund transfers as well as impacts of 2026 Projects on Reserves and Reserve Funds





Lunch Break



A circular ring of water splashing in a blue background with bubbles.

2026 Water Funded Budget

2026 Water Administration

Water administration expenses and revenues are allocated out to each water system based on the number of connected users.

Large actuals for materials & supplies represents the purchase of various water meters. As part of year-end this amount will be decreased to remove any meters still in the Township's possession at year-end to be recorded as inventory.

Description	2025 Budget (\$)	2025 Est. Actuals (\$)	2026 Budget	Proposed Budget (\$) + / -
Materials & Supplies	15,000	39,611	13,000	- 2,000
Professional Fees	1,000	453	1,000	-
Total Expenses	16,000	40,064	14,000	- 2,000
Late Payment Fees	6,000	7,848	6,000	-
Connection Fees	10,000	9,702	8,000	- 2,000
Total Revenue	16,000	17,550	14,000	- 2,000
Surplus / Deficit (Allocated out to each water system)	-	- 22,514	-	-



2026 Shallow Lake Water System

- Any surplus/deficit will be transferred to/from the Shallow Lake Water System reserve.
- Pending the completion of a water rates study, water revenue is reflective of a 3.00% increase on 2025 rates and 5-year average of historical consumption.

Description	2025 Budget (\$)	2025 Est. Actuals (\$)	2026 Budget	Proposed Budget (\$) + / -
Heat & Hydro	25,000	26,991	25,000	-
Contracted Services	174,300	174,285	191,200	16,900
Insurance	25,500	23,271	22,100	- 3,400
Repairs & Maintenance	50,000	71,539	50,000	-
Property Taxes	25,500	24,625	26,000	500
Other	-	-	-	-
Total Expenses	300,300	320,711	314,300	14,000
Water Billings	344,800	377,811	366,500	21,700
Other	-	-	-	-
Total Revenue	344,800	377,811	366,500	21,700
Operating Surplus / Deficit	44,500	57,100	52,200	7,700



2026 East Linton Water System

- Any surplus/deficit will be transferred to/from the East Linton Water System reserve.
- Pending the completion of a water rates study, water revenue is reflective of a 3.00% increase on 2025 rates and 5-year average of historical consumption.

Description	2025 Budget (\$)	2025 Est. Actuals (\$)	2026 Budget	Proposed Budget (\$) + / -
Heat & Hydro	50,000	49,871	50,000	-
Contracted Services	204,800	204,796	220,800	16,000
Insurance	41,250	39,203	37,250	- 4,000
Repairs & Maintenance	23,000	18,580	17,500	- 5,500
Property Taxes	6,825	6,652	7,000	175
Other	1,000	1,379	1,200	200
Total Expenses	326,875	320,481	333,750	6,875
Water Billings	562,000	616,036	608,500	46,500
Other	28,500	8,967	8,500	- 20,000
Total Revenue	590,500	625,003	617,000	26,500
Operating Surplus / Deficit	263,625	304,522	283,250	19,625



2026 Oxenden Water System

- Any surplus/deficit will be transferred to/from the Oxenden Water System reserve.
- Unfunded water deficit as of December 31, 2024, \$191,259
- Pending the completion of a water rates study, Georgian Bluffs water revenue is reflective of a 3.00% increase on 2025 rates and 5-year average of historical consumption. South Bruce Peninsula water rates are based on municipal by-law

Description	2025 Budget (\$)	2025 Est. Actuals (\$)	2026 Budget	Proposed Budget (\$) + / -
Heat & Hydro	500	442	500	-
Contracted Services	58,500	58,494	60,500	2,000
Insurance	14,000	12,756	12,125	- 1,875
Transfer to South Bruce Peninsula (SBP)	402,000	393,466	402,000	-
Other	2,500	625	2,500	-
Total Expenses	477,500	465,783	477,625	125
Water Billings	147,800	148,440	151,500	3,700
SBP Charges	332,000	341,189	357,500	25,500
Total Revenue	479,800	489,629	509,000	29,200
Operating Surplus / Deficit	2,300	23,846	31,375	29,075



2026 Pottawatomoni Water System

- Any surplus/deficit will be transferred to/from the Pottawatomoni Water System reserve.
- Unfunded water deficit as of December 31, 2024, \$406,791
- Pending the completion of a water rates study, water revenue is reflective of a 3.00% increase on 2025 rates and 5-year average of historical consumption.

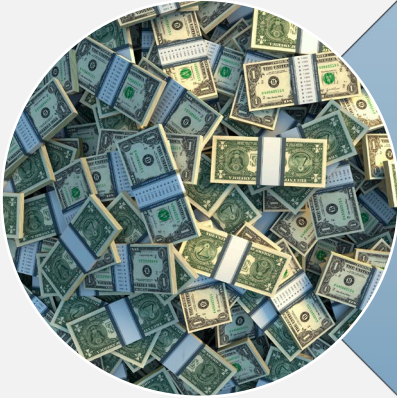
Description	2025 Budget (\$)	2025 Est. Actuals (\$)	2026 Budget	Proposed Budget (\$) + / -
Heat & Hydro	3,500	2,527	3,500	-
Contracted Services	71,500	71,408	75,000	3,500
Insurance	13,750	12,459	11,850	- 1,900
Repairs & Maintenance	12,500	8,532	5,000	- 7,500
Property Taxes	-	195	200	200
Other	650	699	650	-
Total Expenses	101,900	95,820	96,200	- 5,700
Water Billings	68,800	49,666	70,100	1,300
Total Revenue	68,800	49,666	70,100	1,300
Operating Surplus / Deficit	- 33,100	- 46,154	- 26,100	- 7,000



Tax Funded Budget



Anticipated Impact on Tax Rate



A change of \$100,000 to the tax levy will have an approximate impact of 0.72% to the Municipal tax rate (with known growth to date).



A change of 1.00% to the Municipal tax rate (with known growth to date) will have an approximate change of \$138,000 in tax levy



2025 Budget Summary

	2025 Budget (\$)	2026 Budget	Proposed Budget (\$)+ / -
Taxes Levied for Operating	10,945,740	11,547,975	602,235
Taxes Levied for Reserves (Capital)	2,764,000	2,969,650	205,650
Total Taxes Levied	13,709,740	14,517,625	807,885



2026 Development & Infrastructure Services - Administration

Planning, engineering and
building department

Description	2025 Budget (\$)	2025 Est. Actuals (\$)	2026 Budget	Proposed Budget (\$) + / -
Salaries & Benefits	907,485	610,869	901,200	- 6,285
Professional Development	21,150	9,935	19,500	- 1,650
Materials & Supplies	16,200	15,237	17,100	900
Communications	3,000	2,527	3,150	150
Professional Fees	50,400	145,481	55,000	4,600
Other	42,700	36,029	55,700	13,000
Total	1,040,935	820,078	1,051,650	10,715



2026 Development & Infrastructure Services - Funding

There have been an overall decrease in the number of planning applications and building permit applications, resulting in a decrease in projected user fee revenue.

Grant decrease is reflective of decrease in Ontario Community Infrastructure Fund (OCIF).

Description	2025 Budget (\$)	2025 Est. Actuals (\$)	2026 Budget	Proposed Budget (\$) + / -
Operating Expenses	1,040,935	820,078	1,051,650	10,715
Capital Expenses	4,346,117	3,630,641	6,705,390	2,359,273
Total Expenditures	5,387,052	4,450,719	7,757,040	2,369,988
Grants	354,800	301,611	271,450	- 83,350
User Fees	483,250	338,816	312,500	- 170,750
Reserves	4,021,912	3,329,030	6,619,240	2,597,328
Other	-	-	-	-
Tax Levy	527,090	481,262	553,850	26,760



2026 Community & Environmental Services - Administration

Operations, public works, parks and community centers.

Description	2025 Budget (\$)	2025 Est. Actuals (\$)	2026 Budget	Proposed Budget (\$) + / -
Salaries & Benefits	2,201,600	2,102,117	2,295,300	93,700
Professional Development	72,500	72,837	72,500	-
Materials & Supplies	183,400	231,657	220,800	37,400
Utilities & Communications	107,250	108,489	107,250	-
Repairs & Maintenance	56,000	90,545	75,500	19,500
Professional Fees	37,000	42,134	40,750	3,750
Insurance	550,250	503,441	478,350	- 71,900
Other	65,600	61,642	63,075	- 2,525
Total	3,273,600	3,212,862	3,353,525	79,925



2026 Community & Environmental Services - Programs

Winter control is reflective of external costs of providing the service only, no internal staff time.

Sports & Arena subsidy includes contribution to Keady Arena, Arran-Elderslie Minor Hockey, and reimbursement of 75% of Owen Sound out-of-town minor sports fees.

Recycling will be moved to the Province beginning 2026 resulting in decrease in expenditures.

Description	2025 Budget (\$)	2025 Est. Actuals (\$)	2026 Budget	Proposed Budget (\$) + / -
Road Maintenance	682,500	575,072	726,000	43,500
Drainage	170,000	110,123	140,400	- 29,600
Winter Control	326,500	477,587	329,000	2,500
Streetlights	20,000	23,442	35,200	15,200
Fleet & Equipment	641,000	824,164	649,200	8,200
Garbage & Recycling	937,750	907,092	721,700	- 216,050
Sports & Arena Subsidy	102,500	124,793	127,500	25,000
Rail Trail	5,000	6,586	5,000	-
Tennis Courts & Boat Launch	8,025	7,357	7,625	- 400
Total	2,893,275	3,056,216	2,741,625	- 151,650



2026 Community & Environmental Services - Funding

Grant increase is reflective of Community Sport & Recreation Infrastructure Fund (CSRIF), this is offset by the removal of recycling grant revenue.

Decrease in user fees is largely driven by reduction in bag tag revenue, which is offset by increases in arena and community center revenue.

Description	2025 Budget (\$)	2025 Est. Actuals (\$)	2026 Budget	Proposed Budget (\$) + / -
Operating Expenses	6,166,875	6,269,078	6,095,150	- 71,725
Capital Expenses	1,894,567	721,996	3,120,000	1,225,433
Total Expenditures	8,061,442	6,991,074	9,215,150	1,153,708
Grants	378,000	483,097	925,500	547,500
User Fees	618,000	669,798	467,375	- 150,625
Reserves	1,938,192	659,606	2,420,050	481,858
Other	-	-	-	-
Tax Levy	5,127,250	5,178,573	5,402,225	274,975



2026 Council Services

Description	2025 Budget (\$)	2025 Est. Actuals (\$)	2026 Budget	Proposed Budget (\$) + / -
Salaries & Benefits	230,000	214,818	230,000	-
Mileage	15,000	10,217	12,500	- 2,500
Professional Development	31,500	21,908	31,500	-
Communications	7,250	6,656	6,500	-750
Donations	10,000	8,461	10,000	-
Integrity Commissioner	10,000	6,521	10,000	-
Other	2,000	1,849	2,000	-
Total	305,750	270,430	302,500	- 3,250



2026 Office of the CAO & Corporate Services - Administration

Description	2025 Budget (\$)	2025 Est. Actuals (\$)	2026 Budget	Proposed Budget (\$) + / -
Salaries & Benefits	2,123,750	1,969,351	2,184,200	60,450
Professional Development	63,500	86,799	68,000	4,500
Computer & Equipment	247,000	352,482	310,000	63,000
Materials & Supplies	124,100	150,157	149,000	24,900
Professional Fees	197,700	218,190	202,350	4,650
Insurance	238,000	232,016	211,500	- 26,500
Other	33,250	60,501	49,500	16,250
Total	3,027,300	3,069,496	3,174,550	147,250



2026 Office of the CAO & Corporate Services - Programs

Cobble Beach sewage – the Township does not own the wastewater treatment plant; we collect the funds from users and remit them back to the plant owner (less an administrative fee).

Stormwater management expenditures were for the annual principal and interest loan repayments on the debt, which is fully repaid at the end of 2025.

Description	2025 Budget (\$)	2025 Est. Actuals (\$)	2026 Budget	Proposed Budget (\$) + / -
Cemeteries	103,350	84,524	103,000	- 350
Animal Control	34,700	45,045	33,700	- 1,000
Elections	25,000	26,071	85,000	60,000
Emergency Protection	40,000	39,740	35,800	- 4,200
Emergency Services	2,920,450	2,966,789	3,208,650	288,200
Conservation	231,100	253,698	264,175	33,075
Library	416,000	401,184	445,550	29,550
Cobble Beach Sewage	365,000	360,286	370,000	5,000
Biodigester	181,250	180,717	98,350	- 82,900
Stormwater Management	52,200	51,611	-	- 52,200
Short-Term Accom.	65,000	19,302	50,000	- 15,000
Economic Development	20,000	19,970	20,000	-
Climate Action	123,467	106,902	132,200	8,733
Records Management	-	-	25,000	25,000
Total	4,577,517	4,555,839	4,871,425	293,908

2026 Council, Office of the CAO & Corporate Services - Funding

Grant increase is reflective of increase in annual Ontario Municipal Partnership Fund contribution.

Decrease in other revenue is reflective of decreases in investment and interest income due to reductions in bank prime rates.

Description	2025 Budget (\$)	2025 Est. Actuals (\$)	2026 Budget	Proposed Budget (\$) + / -
Operating Expenses	7,910,567	7,895,765	8,348,475	437,908
Capital Expenses	368,441	211,573	109,000	- 259,441
Total Expenditures	8,279,008	8,107,338	8,457,475	178,467
Grants	952,000	952,000	1,040,300	88,300
User Fees	834,450	1,061,103	911,950	77,500
Reserves	451,158	265,450	313,325	- 137,833
Other	750,000	665,392	600,000	- 150,000
Tax Levy	5,291,400	5,163,393	5,591,900	300,500



2026 Taxes Levied for Reserves

Pursuant to approved Asset Management Plan implementation of a 1.50% capital reserve levy.

Description	2025 Budget (\$)	2025 Est. Actuals (\$)	2026 Budget	Proposed Budget (\$) + / -
Road Construction	900,000	900,000	1,234,150	334,150
Bridges	909,000	909,000	863,500	- 45,500
Stormwater Management	100,000	100,000	150,000	50,000
Fleet/Equipment	600,000	600,000	422,000	- 178,000
Municipal Buildings	15,000	15,000	180,000	165,000
Parks	200,000	200,000	80,000	- 120,000
Information technology	40,000	40,000	40,000	-
Total	2,764,000	2,764,000	2,969,650	205,650



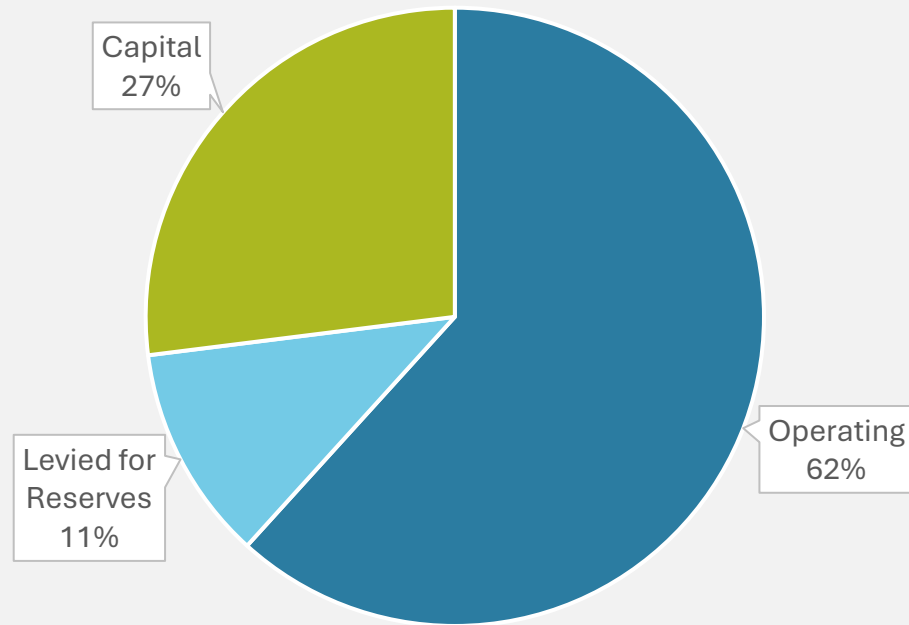
2026 Budget - Funding

Description	2025 Budget (\$)	2025 Est. Actuals (\$)	2026 Budget	Proposed Budget (\$) + / -
Operating Expenses	17,882,377	17,748,921	18,464,925	582,548
Capital Expenses	6,609,125	4,564,210	9,934,390	3,325,265
Total Expenditures	24,491,502	22,313,131	28,399,315	3,907,813
Grants	1,684,800	1,736,708	2,237,250	552,450
User Fees	1,935,700	2,069,717	1,691,825	- 243,875
Reserves	6,411,262	4,254,086	9,352,615	2,941,353
Other	750,000	665,392	600,000	- 150,000
Tax Levy	13,709,740	13,587,228	14,517,625	807,885

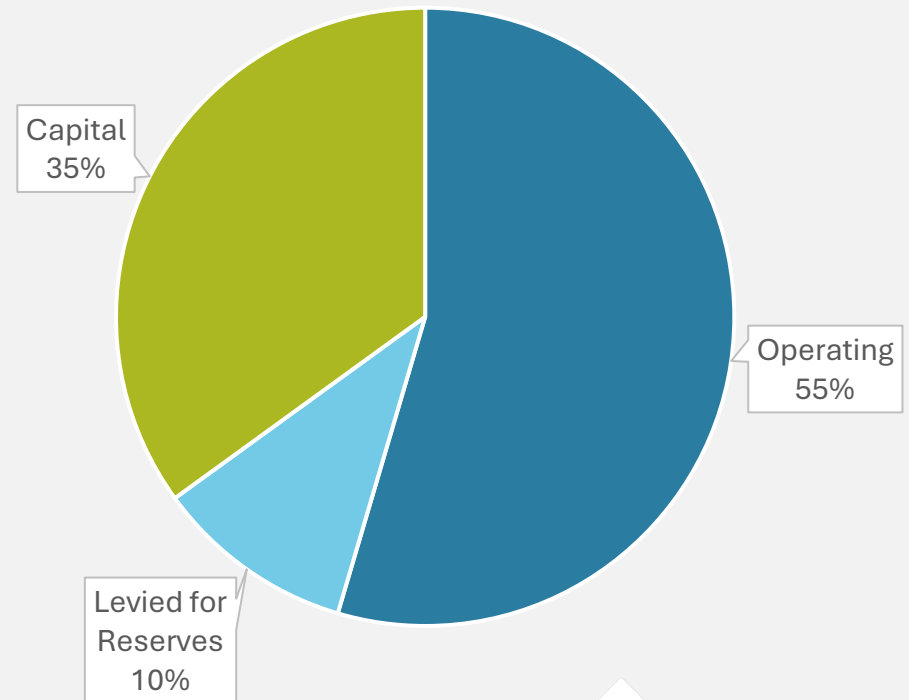


Expenditure Break-Down

2025 Budget

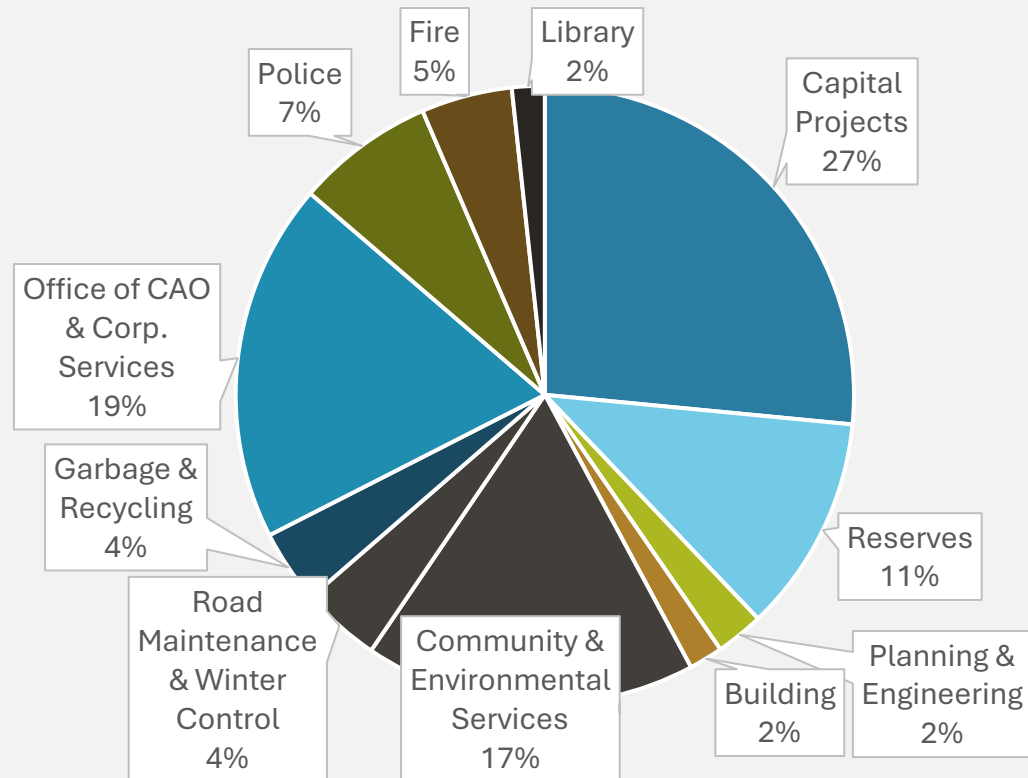


2026 Budget

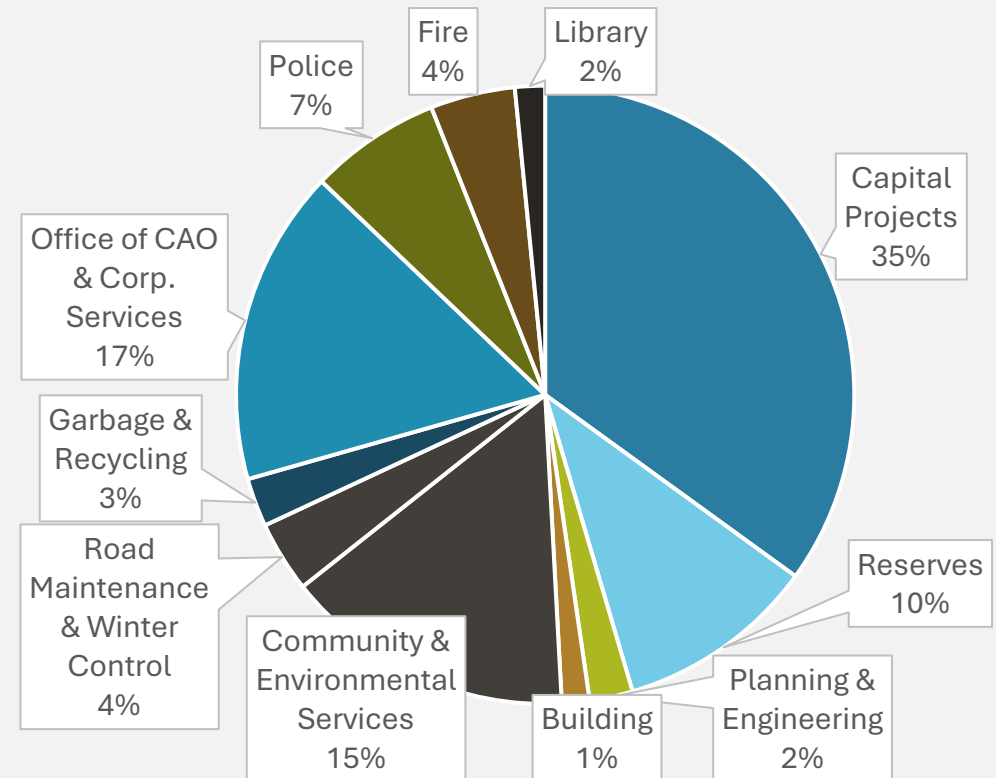


Where do Township Expenses Go?

2025

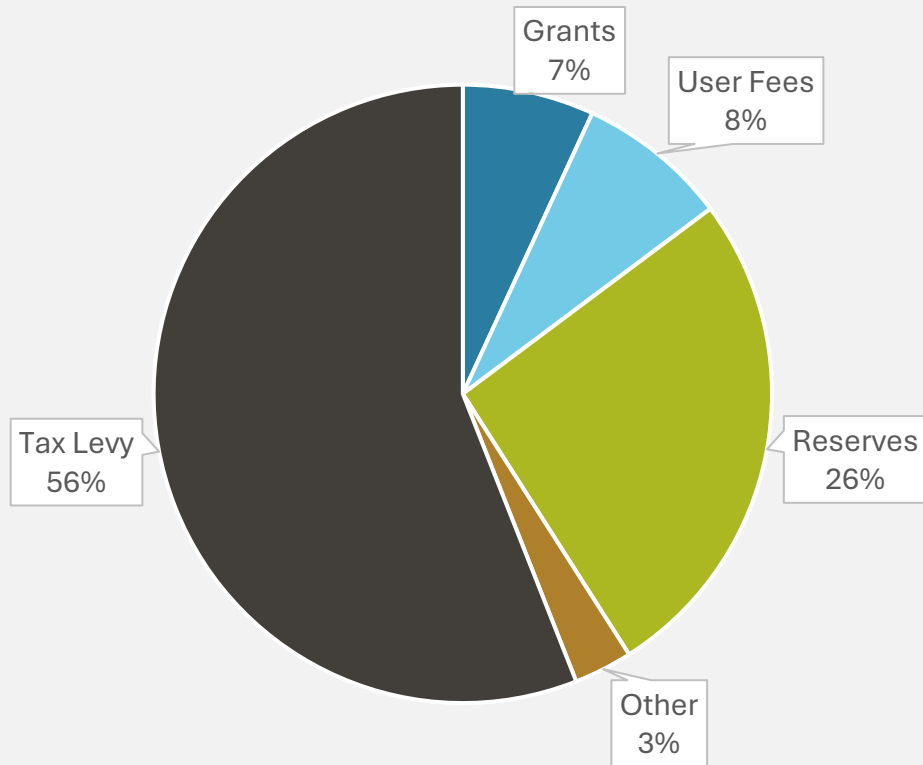


2026

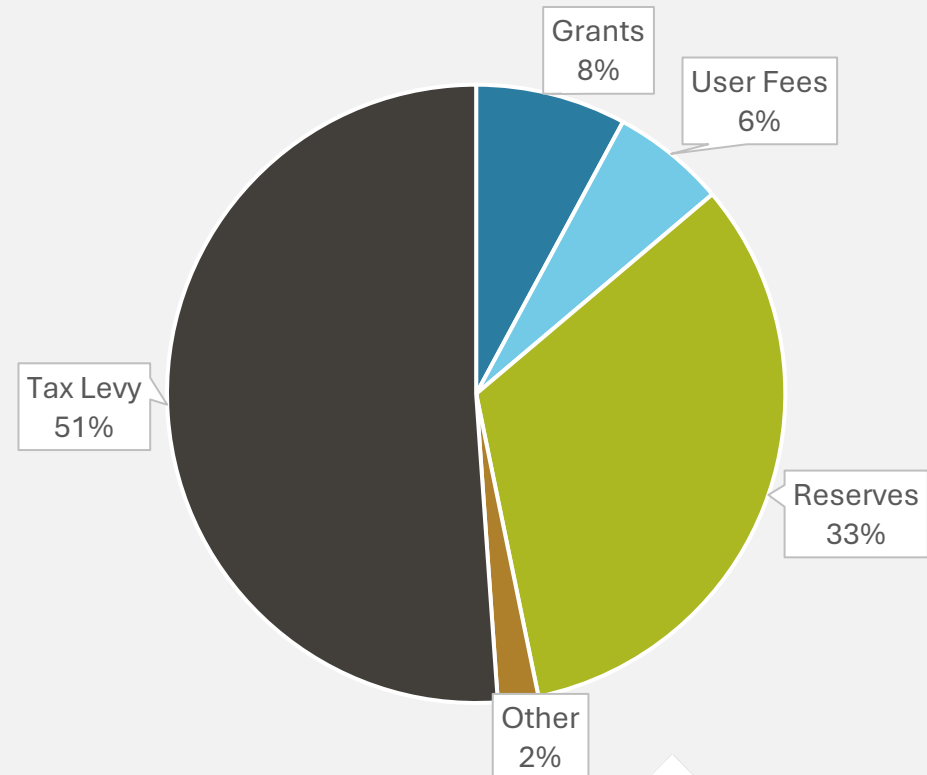


Revenue Funding Break-Down

2025 Budget



2026 Budget



Description	Levy Impact (\$)	Proposed Budget (\$) + / -
2025 Tax Levy		13,709,740
1.50% Asset Management Levy	205,650	13,915,390
1.50% Waste Levy	205,650	14,121,040
Decrease in investment income	150,000	14,271,040
Increase in user fees – reducing tax levy	- 99,800	14,171,240
Increase in OMPF funding	- 82,420	14,088,820
Increase in emergency services (Police & Fire)	286,225	14,375,045
Increase in tax funded salaries & benefits	162,860	14,537,905
Increase IT and software licenses	63,000	14,600,905
Increase in R&M, Utilities and Professional fees	45,083	14,645,988
Decrease in drainage and road maintenance	- 10,900	14,635,088
Removal of brook drain loan	- 52,200	14,582,888
Removal of biodigester loan	- 82,900	14,449,988
New records management program	25,000	14,524,988
Other small levy changes	- 7,363	14,517,625
2026 Tax Levy		14,517,625

Break-Down of 2026 Tax Levy Change



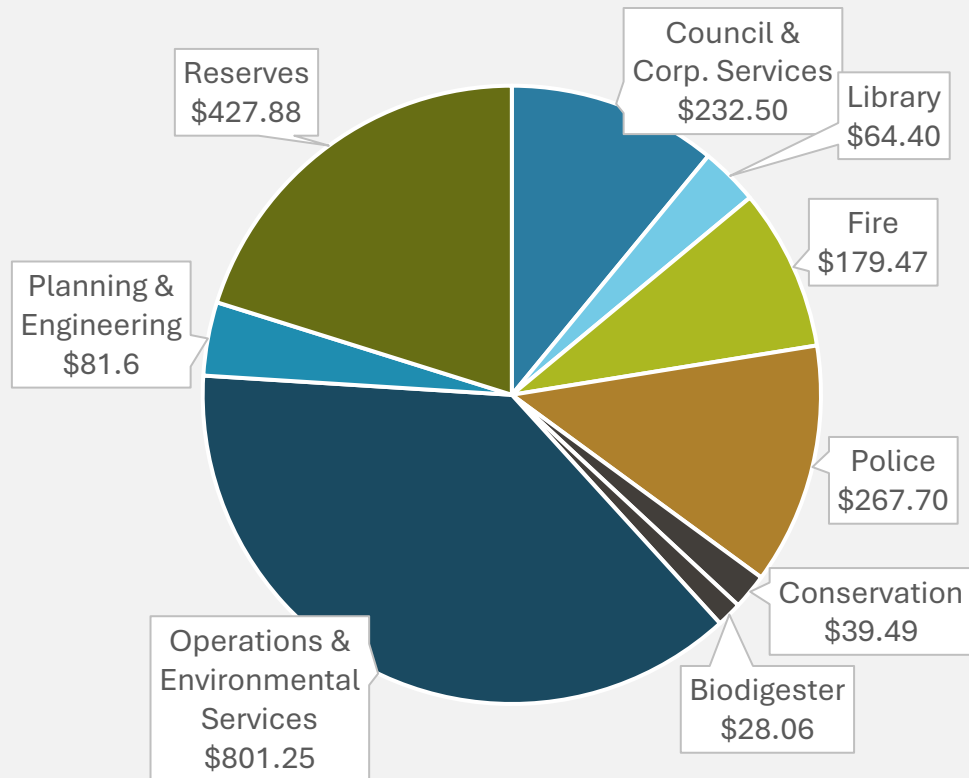
Estimated Impact on Average Assessed Single Family Dwelling

Description	Impact
Average 2026 assessment of a Single-Family Dwelling	300,000
2025 Municipal tax rate	0.00707449
2025 Municipal taxes	\$2,122.35
2026 Estimated Municipal tax rate	0.00741131
2026 Estimated Municipal taxes	\$2,223.39
Estimated annual increase in municipal taxes	\$101.04

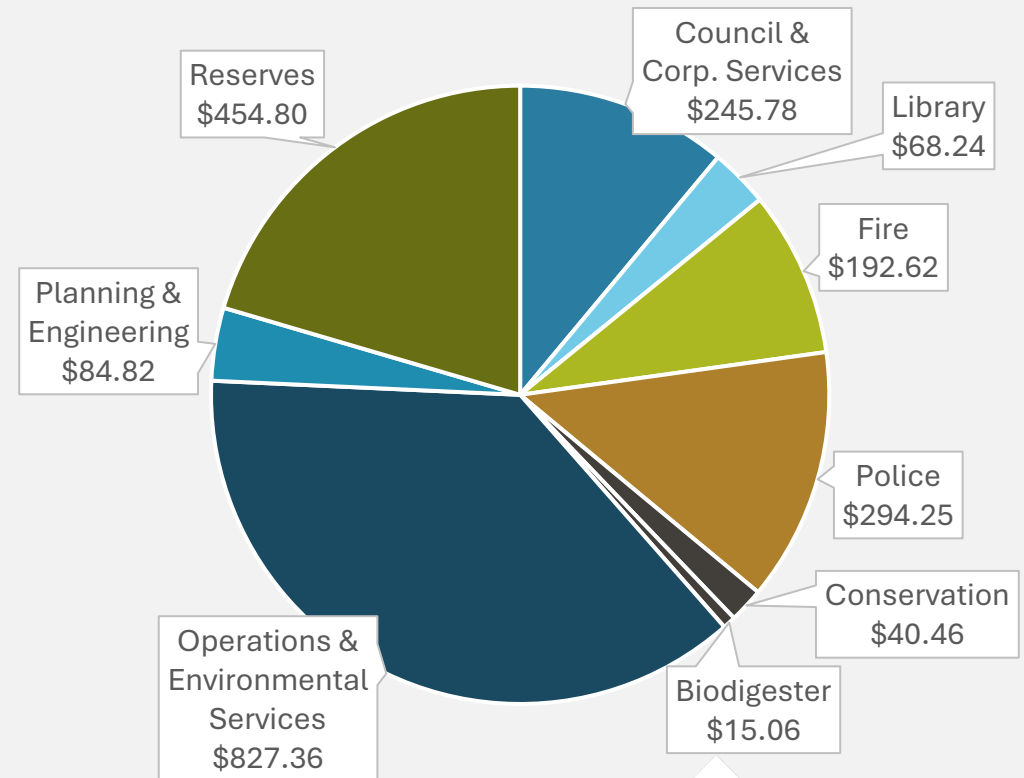


Break-Down of Annual Municipal Taxes - \$2,223.39

2025 - \$2,122.35



2026 - \$2,223.39 (Estimated)



Next Steps

- Budget Open House
 - Tuesday November 18, 2025, from 12:00 pm to 6:00 pm
- Staff to present a summary of public comments received
- If needed – budget amendment process
- If needed – Treasurer’s Report



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 watch on their left wrist. The lighting is soft and focused on the hands and the notebook, with the background being a blurred office environment. The overall mood is professional and focused.

Closing Remarks