



Agenda
The Township of Cavan Monaghan
Special Council Meeting

Thursday, January 9, 2025

1:00 p.m.

Members in attendance are asked to please turn off all electronic devices during the Council Meeting. Any special needs requirements pertaining to accessibility may be directed to the Clerk's Office prior to the meeting. A link to the livestreaming is available at www.cavanmonaghan.net. Council Members may be participating remotely.

Pages

1. Call to Order

2. Land Acknowledgement

We respectfully acknowledge that the Township of Cavan Monaghan is located on the Treaty 20 Michi Saagiig territory, in the traditional territory of the Michi Saagiig Anishnaabeg. We offer our gratitude to First Nations for their care for and teachings about these lands. May we honour these teachings.

3. Approval of the Agenda

4. Disclosure of Pecuniary Interest and the General Nature Thereof

5. Closed Session

6. Presentation

6.1 Cavan Monaghan Public Library Board Budget- Karla Buckborough, CEO/Chief Librarian and Earl McLeod, Chair

3 - 20

6.2 Millbrook Downtown Business Improvement Area Board of Management - Deputy Mayor Ryan Huntley

7. Report

7.1 Report - Finance 2025-01 2nd Draft 2025 Budget Presentation (KP)

21 - 103

8. Confirming By-law

8.1 By-law No. 2025-01 being a by-law to confirm the proceedings of the special meeting held January 9, 2025 at 1:00 p.m.

104 - 104

9. Adjournment



CM Libraries

Read. Learn. Connect.

CM Libraries

2025 2nd Budget Presentation

Read. Learn. Connect.

Presented by: Karla Buckborough, CEO & Chief Librarian



cavanmonaghanlibraries.ca

Highlights from this year:



- Book launch for first Seniors Community Grant
- Applied for, and received, a second Seniors Community Grant
- Took part in Parks and Rec event, July 1st @ the CMCC, Zucchini Fest, BIA Fall Festival, Volunteer Fair
- Storytime connection with CMCC Summer Camp, Helping Hands and Compass Daycares
- Continued Adult Storytime in partnership with Karis Homes and Centennial Place
- Reorganized the Millbrook Branch - turned the Harry Williams Room into a dedicated children's space.

Connect.



“ —
This project saved my
life.

Anonymous
Seniors Community Grant
June 2024

— ”

By December 21st:

NEW PATRONS

376

BORROWED
ITEMS

53K

6.6% more
circulation
than in 2023

PROGRAM
PARTICIPANTS

5938

41% more
participants
than in 2023



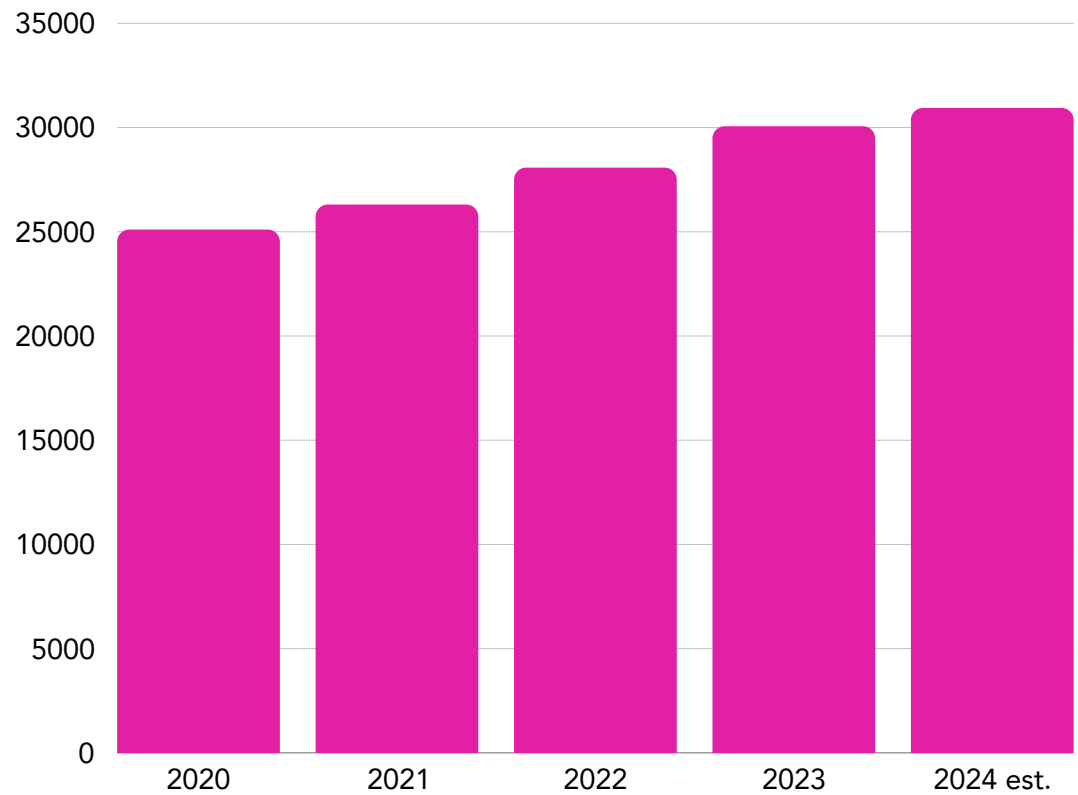
Some statistics from 2024



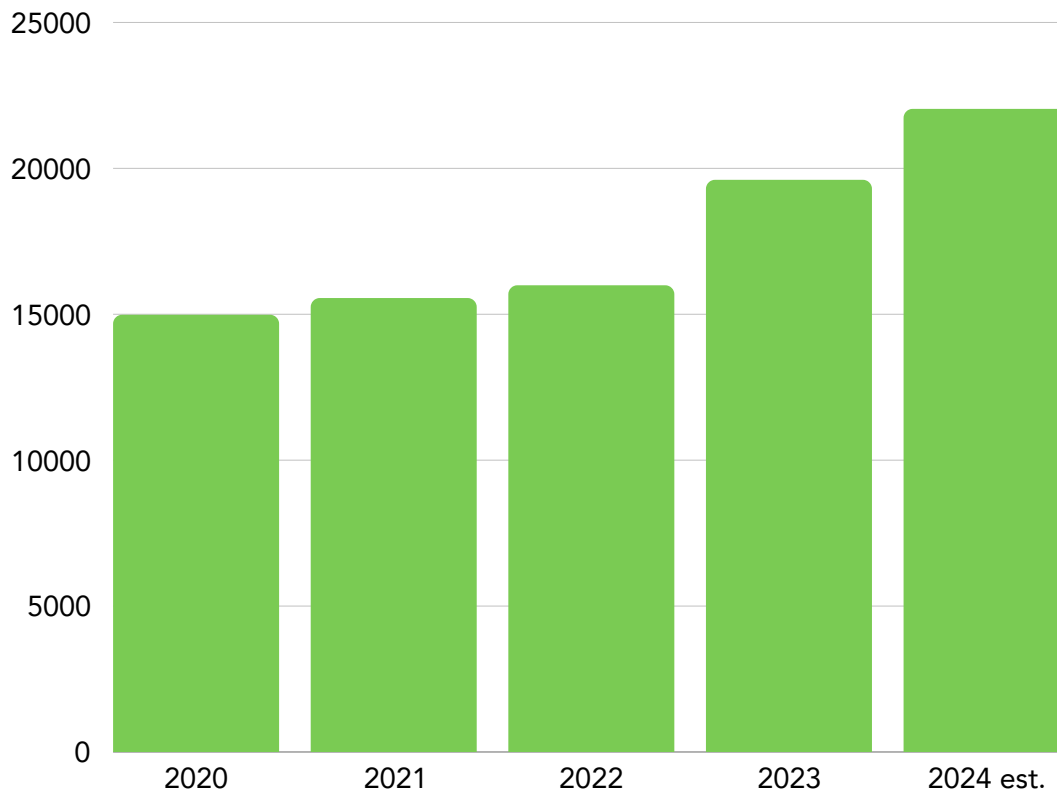
We have seen growth in overall circulation of physical material.

We are on target to be over 31,000 items circulated in 2024.

Physical Materials Circulated 2020 Actual - 2024 Estimated



Virtual Branch Circulation 2020 Actual - 2024 Estimated

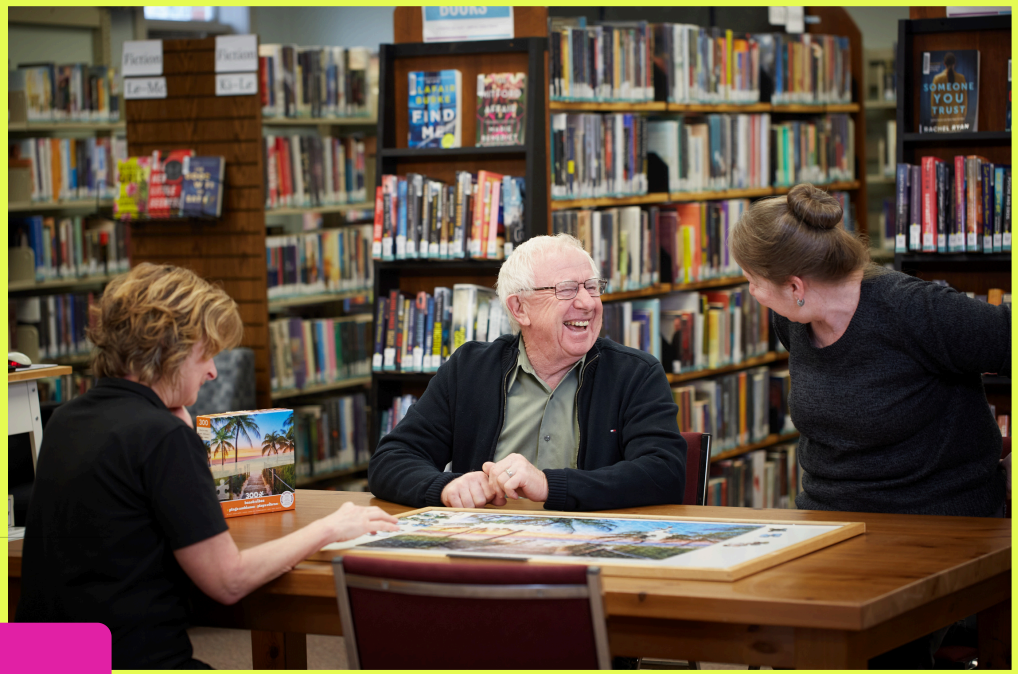
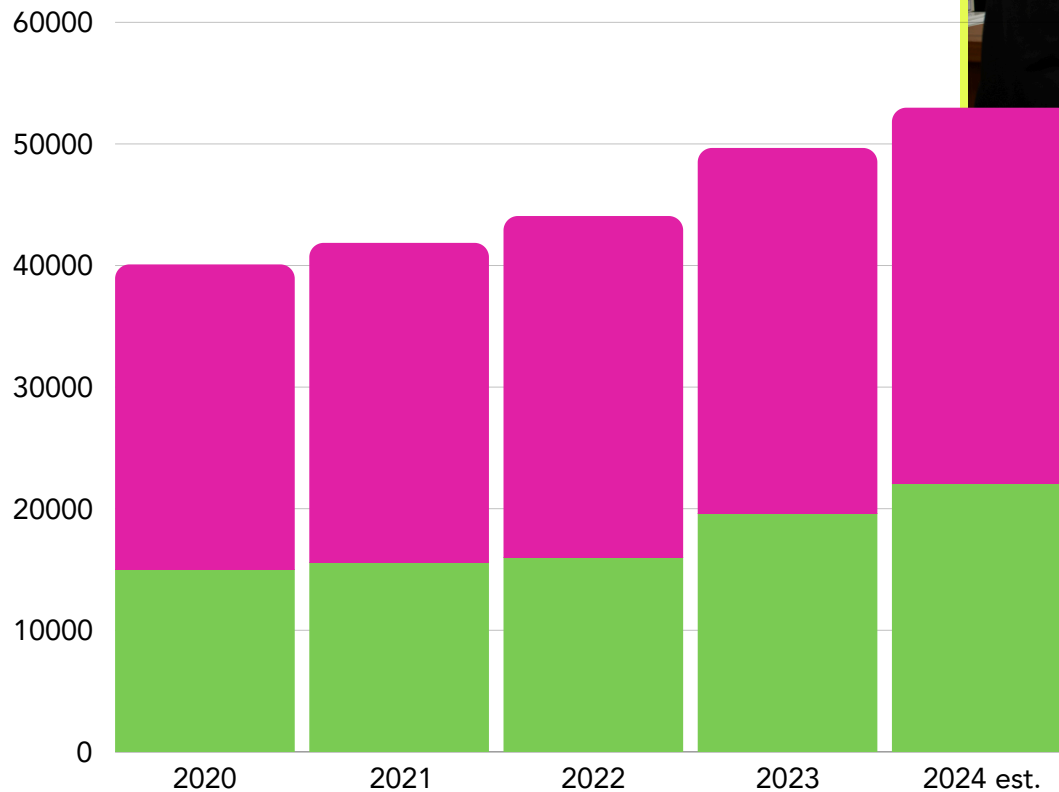


There has been a steady increase in Virtual Branch use year-over-year.

In addition to an increase in users, the cost of virtual branch streaming services and subscriptions is also increasing.

Circulation was 22,038 on Dec 21st.

Overall Materials Circulated 2020 Actual - 2024 Estimated



Each year, we see growth in overall circulation of physical and virtual material.

We are on target to be over 53,000 items circulated in 2024.

Grants

The CMLibraries will continue to search and apply for all applicable grants.

Supports Strategic Direction #3.
Goal 3 - Seek New Revenue Sources



Our Vision

Enriching the lives of the community through books and beyond.

Our Mission

Empowering the community to read, learn, and connect through quality resources, safe and welcoming spaces, innovative programs, and creative services.



Our guiding values

Learning: fostering life-long learning and literacy for residents

Accountability: ensuring our services have a measurable and positive impact on the social and economic success of residents

Collaboration: working together with our partners to meet the needs of residents

Quality: offering creative and innovative programs and services

Inclusion: creating safe and welcoming spaces for everyone

Strategic Direction #1

Optimizing Spaces

Goal 1: Create Engaging Spaces

- Utilize and diversify our current space to ensure optimal use.
- Enhance the indoor and outdoor experiences of visitors.

Goal 2: Increase Digital Presence

- Utilize social media, web, and technology to increase access to library resources and promote the use of digital branch resources.

Strategic Direction #2

Enhance Services

Goal 1: Modernize Resources

- Increase access to print and digital resources.
- Ensure visitors have continued access to new technology and equipment.

Goal 2: Provide Dynamic Programs and Services

- Continually assess the needs of the community and allocate resources accordingly.
- Explore new and innovative programs and services.

Strategic Direction #3

Strengthen Partnerships & Revenue Sources

Goal 1: Explore Alliances

- Develop and strengthen partnerships with community agencies, groups, schools, and the municipality.

Goal 2: Focus on Staff & Volunteers

- Support staff and volunteers in their development.

Goal 3: Seek New Revenue Sources

- Explore new funding sources and optimize solutions to address fiscal constraints.

Operating Budget

The 2025 Operating Budget for the Library is \$366,674 compared to the 2024 budget of \$354,152 (not including the Seniors Community Grant).

Operating Budget Levy request for 2025 is \$333,486. This is an increase of \$13,090 or 4.09% over the 2024 Operating levy amount of \$320,396.

Operating budget changes 2025 over 2024:

Amount	GL	Description
\$9,522	01-4245-XXXX	Salaries with 2% COLI, step progression on grid, MERC & partial funding for one summer student
\$3,000	01-42XX-XXXX	Increase in non-salary portion of expenses
\$568	01-4205-9088	Difference between the \$2068 surplus offered for the 2024 budget and \$1500 from donation reserve to be used in 2025 budget
\$13,090		Increase to Operating Levy

Salaries and Benefits

The increase to “Salaries and Benefits” for the Library is \$9,522 – comprising a 2% cost of living increase, progression along the grid of a single step for some staff, increased mandatory employment costs, and a budget for summer students (dependent on grants).

- Supports Strategic Direction #3, Goal 2 - Focus on Staff and Volunteers.

Other Operating Expenses

Operating expenses other than salaries and benefits make up the remaining 13.5% of the operating costs of the Library. The total for 2024 is \$48,532 which is \$3,000 more than in the 2024 budget (\$45,532). Increases are requested in “Software License and Support – Internal” (01-4270-3205) and “Virtual Branch” (01-4286-XXXX) to accommodate increases in software licensing costs as well as growing usage of the e-resources.

- Supports Strategic Direction #2, Goal 1 - Modernize Resources

Operating Revenues including Surplus/Rollover

A roll over of \$2068 as was added to the 2024 budget, this is the remaining surplus identified in the 2022 audit. The 2023 audit did not identify a surplus. Therefore, no surplus/rollover is currently being budgeted for 2025 but the Board is committing \$1500 from the Donation Reserve to cover part of the \$3000 increase in the Virtual Branch

Capital Budget

The Library Capital Budget requests funding for two areas: Circulating Materials (Books and DVDs) and IT Hardware.

- Supports Strategic Direction #2, Goal 1 - Modernize Resources.

Capital Budget Levy request for Circulating Materials:

GL	Description	2024	2025	Difference
02-4255-xxxx	Circulating Materials (ebooks, Books and DVDs)	\$28,500	\$30,000	\$1,500
02-4270-9176	Capital Levy	\$22,000	\$22,000	\$0
02-4205-9178	Development Charges for Circulating Materials	\$6,500	\$8,000	\$1,500

The \$1,500 increase will allow the library to purchase more ebooks, to add capacity to the Libby collection (the “Virtual Branch”)

Capital Budget Levy request for IT Investment:

GL	Description	2024	2025	Difference
02-4270-xxxx	IT Investment	\$7,000*	\$6,000	-\$1,000
02-4270-9176	Capital Levy	\$0	\$6,000	\$6,000

*The \$7,000 used as the 2024 IT Investment was rolled forward from 2023. The amount is currently being spent to rectify issues addressed in the report received from the County IT department on November 17th, 2023. Working with the County IT department we are ensuring that purchases made will be part of our ongoing technology plan.

To date we have installed a secure enclosure with managed cabling, contact has been made with vendors of record through OECM to acquire anti-virus software and hardware components.

The requested \$6,000 for 2025 will allow us to continue covering the deficits outlined in the County IT report.

Special Council Meeting

To:	Mayor and Council
Date:	January 9, 2025
From:	Library Finance Committee, Represented by Karla Buckborough
Subject	2025 Library Budget

Recommendation

That Council receives the Cavan Monaghan Library Presentation and 2nd Draft Budget.

Overview

See attachment #1 - CMLibraries - Presentation to Council for 2025 01 09

Operating Budget

The Library Operating Budget has had a \$1500 increase from our 1st submission. The Board has chosen to not increase the levy request but will cover the difference from the Donation Reserve.

The 2025 Operating Budget for the Library is \$366,674 compared to the 2024 budget of \$354,152. These amounts are not including inter-departmental transfers or the 2023-2024 and 2024-2025 Seniors Community Grants.

Operating Budget Levy request for 2024 is \$333,486. This is an increase of \$13,090 or 4.09% over the 2024 Operating levy amount of \$320,396.

Itemizing the operating budget changes 2025 over 2024:

Amount	GL Department	Description
\$9,522	01-4245-XXXX	Salaries with 2% COLI, MERC & partial funding for one summer student
\$3,000	01-42XX-XXXX	Increase in non-wage portion of expenses
\$568	01-4205-9088	Difference between the \$2068 surplus offered for the 2024 budget and \$1500 from donation reserve to be used in the 2025 budget.
\$13,090		Increase to Operating Levy

Salaries and Benefits

As with most public libraries in Ontario, remuneration represents the largest portion of the Library budget (86.76% of this year's operating budget). After undergoing a pay equity review in 2022, this budget continues to ensure that we maintain pay equity. Part of that maintenance is utilizing the same cost of living increase as is incorporated in the Township budget which is 2%. The increase to "Salaries and Benefits" for the Library is \$9,522 – comprising a 2% cost of living increase, progression along the grid of a single step for some staff, increased mandatory employment costs, and a budget for summer students (dependent on grants). The wage budget increase also incorporates a recalculation of the CPP contribution which had been undercalculated due to a formula error in 2024 and in the 1st draft of the 2025 budget.

- Supports Strategic Direction #3, Goal 2 - Focus on Staff and Volunteers

GL	2024	2025	Difference	
01-4245-xxxx Salaries	\$260,498	\$266,642	\$6,144	2.35%
01-4245-xxxx Mandatory costs and OMERS	\$48,122	\$51,500	\$1,878	7.01%
	\$308,620	\$318,142	\$9,522	3.08%

Other Operating Expenses

Operating expenses other than salaries and benefits make up the remaining 13.24% of the operating costs of the Library. The total for 2024 is \$48,532 which is \$3,000 more than in the 2024 budget (\$45,532). Increases are requested in “Software License and Support – Internal” (01-4270-3205) and “Virtual Branch” (01-4286-XXXX) to accommodate increases in software licensing costs as well as growing usage of the e-resources.

- Supports Strategic Direction #2, Goal 1 - Modernize Resources

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Special Projects

- Supports Strategic Direction #3, Goal 3 - Seek New Revenue Sources

GL 01-4104-xxxx

In March 2023, the Library applied for and received a large Seniors Community Grant which spans from July 2023-March 2024. Unspent revenue and applicable expenses will be moved forward to 2024. The grant items are captured in GL accounts beginning with 01-4104-xxxx at the top of the operating budget. The original grant was \$24,644.

Since the first Seniors Community Grant was so successful and meaningful, a second application was made in March 2024. The CMLibraries received \$13,940. While the majority of these funds will be spent in 2024, a small portion will rollover to 2025 but can only be used for the purposes outlined in the grant.

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- Supports Strategic Direction #2, Goal 1 - Modernize Resources

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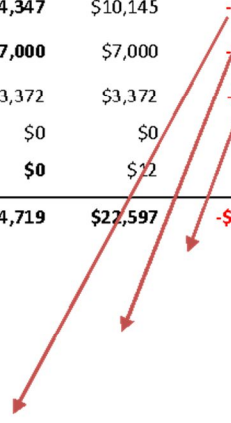
Capital Worksheet

The Library had been maintaining a long-range Capital Worksheet from 2019-2033. This worksheet projects the costs for the circulating materials, IT asset replacement and furniture.

Reserves

The Reserves are primarily created from donations received from our patrons. Undesignated donations are pooled and used for larger purchases. In 2023, the donations were used to purchase new shelving for the children’s room at the Bruce Johnston Branch. This year, the donations are being used to purchase new shelving at the Millbrook Branch as well as a new projector to replace the one purchased in 2014.

	Withdrawals	Adjusting Entries	2022-12-31	Withdrawals	Estimated Additions	2023-12-31	Withdrawals	Additions	2024-12-31
01-0000-2710 General Surplus/Deficit	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
01-0000-2726 Working Fund - operating	-\$2,375	\$3,068	\$3,068	-\$1,000	\$0	\$2,068	-\$2,068	\$0	-\$0
01-0000-2728 Donation/Fundraising Reserve	\$0	\$2,022	\$10,726	-\$4,928	\$4,347	\$10,145	-\$2,735	\$0	\$7,411
02-0000-2728 IT Hardware Reserve	-\$2,500	\$0	\$0	\$0	\$7,000	\$7,000	-\$7,000	\$0	\$0
02-0000-2726 Future Capital Reserve-Circulat	-\$491	\$0	\$0	\$0	\$3,372	\$3,372	-\$3,372	\$0	\$0
ICIP Reserve, used for PE Liabili	-\$24,935	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
01-0001-2710 New Initiative Reserve	\$0	\$0	\$12	\$0	\$0	\$12	\$0	\$10	\$22
Total Reserves	-\$30,301	\$5,090	\$13,806	-\$5,928	\$14,719	\$22,597	-\$15,175	\$10	\$7,433



Attachments

1. 2025 CMLibraries - Presentation to Council for 2025 01 09
2. Dec 20 4200 Operating Summary
3. Dec 20 4200 Operating
4. Dec 20 4200 Capital
5. Dec 20 4100 – (Seniors Community Grant)

Respectfully Submitted by,
 Karla Buckborough
 CEO/Librarian

Reviewed by,
 Earl McLeod
 Board Trustee

General Ledger

Revenue and Expense Working Current Budget Report

Up To Period 1 Accounts: ?1-42??-???? by Type

Account	Description	2024 Total Budget	2024 Actual	Proposed Budget	Final Budget
01-4205	Township of CM Levy - Operating	-322,464.00	-320,396.00	-334,986.00	
01-4210	Province of Ontario	-15,984.00	-13,690.00	-15,984.00	
01-4225	Donations, Fundraising, Book Sales	-4,000.00	-6,790.01	-4,000.00	
01-4235	User charges (Fines, Copies, Burn Permits...)	-1,340.00	-1,814.92	-1,340.00	
01-4245	Salaries and Benefits	298,556.00	290,182.26	308,078.00	
01-4250	Professional Development/Memberships	2,515.00	1,722.46	2,515.00	
01-4255	Periodicals	1,400.00	1,122.82	1,400.00	
01-4265	Telephone & Internet	6,420.00	6,391.45	6,420.00	
01-4270	IT (Software, Support& Maintenance)	7,100.00	6,381.09	7,900.00	
01-4275	General Administration	10,900.00	8,219.64	10,900.00	
01-4280	Professional Fees & Honorarium	1,640.00	1,335.15	1,640.00	
01-4285	Program and service material	3,257.00	3,198.09	3,257.00	
01-4286	Virtual Branch (E-Resources)	12,000.00	12,603.33	14,200.00	
Total Revenues:		-354,152.00	-355,762.88	-366,674.00	
Total Expenses:		354,152.00	344,228.24	366,674.00	
Report Net:		0.00	-11,534.64		

THANKYOU

For your ongoing support.



cavanmonaghanlibraries.ca



Special Council Meeting Finance Report 2025-01

2nd Draft 2025 Budget Presentation

Overview

This 2nd draft budget will require a consolidated 4.99% municipal residential tax levy increase to fund the proposed 2025 Operating & Capital budgets. The two public budget presentations on January 9, 2025, will provide further discussion and direction for Council, along with an opportunity for public comment during the Special Budget meeting at 5:00 p.m.

This budget does not change the municipality's current service levels.
2024 Actuals include all expenditures up to **October 31, 2024**

The 2024 surplus is currently estimated at \$250,000 pending year-end and reconciliations. Which will be applied to the 2025 budget





The budget committee consists of the Mayor, the Chief Administrative Officer, and the Director of Finance. Management and senior staff submitted initial budget estimates, which were revised through discussions within the budget committee.

This 2nd budget meeting presents an additional opportunity for Council to engage in discussions, offer input, and implement further modifications to the budget.

- Staff continued to reduce budget expenditures.
- Review was conducted to ensure all remaining unspent funds from the Ontario Community Infrastructure Fund (OCIF) are fully utilized for eligible capital projects.

Approximately every 1% municipal residential tax rate increase equals an additional \$117,100 in revenue towards the Operating & Capital budgets.





Budget Basics

The budget is a blueprint that defines how resources are collected and allocated.

The overall budget comprises two main components; the **Operating** Budget and the **Capital** Budget.

Council has flexibility for reallocating or reprioritizing funds between programs and services
The financial realities of limiting tax increases to residents and maintain the current level of services that are required to manage a municipality.

Balanced Budget

The municipality must maintain a balanced operating budget.

The Municipal Act prohibits the municipality from running a deficit on operating expenditures.

The municipality can only borrow funds and incur debt for the Capital Budget in accordance with the Annual Repayment Limit (ARL).

A decorative graphic element consisting of two curved, overlapping lines, one light green and one darker green, curving from left to right.

Have it all. Right here.

Budget Process Summary / Key Steps

Guidelines and Priorities derived from several key documents including Long Term Capital Financial Plans, Strategic Plan and Asset Management Plan.



- Summer (June) – budget schedule presented to Council for approval,
- Summer/Fall (August-September) – estimated budget figures are submitted by the Management team,
- Fall (September-mid November) – the preliminary budget is reviewed by the CAO, Director of Finance, Mayor and discussed with management through a series of budget committee meetings,
- Fall (end of November) – the 1st Draft Budget is presented to Council for information and opportunity for discussion,
- Winter (December) – individual meetings available for members of Council to ask additional questions or for clarification with the Director of Finance and the CAO, where applicable,
- Late Winter (January) – the 2nd Draft and Final Budgets are presented to Council including any amendments from direction and/or motions of Council following special council meetings and further budget reviews.

Have it all. Right here.

ONTARIO'S PROPERTY ASSESSMENT AND TAXATION SYSTEM

Property assessments are determined



Assessments are shared with municipalities



Municipalities determine investments required to build thriving communities



Government of Ontario

Establishes the province's assessment and taxation laws and determines education tax rates.



MPAC

Determines property assessments for all properties in Ontario.



Municipalities

Determine revenue requirements, set municipal tax rates and collect property taxes to pay for municipal services.*



Property owners

Pay property taxes which pay for services in the community. You also pay education taxes that help fund elementary and secondary schools in Ontario.



Have it all. Right here.



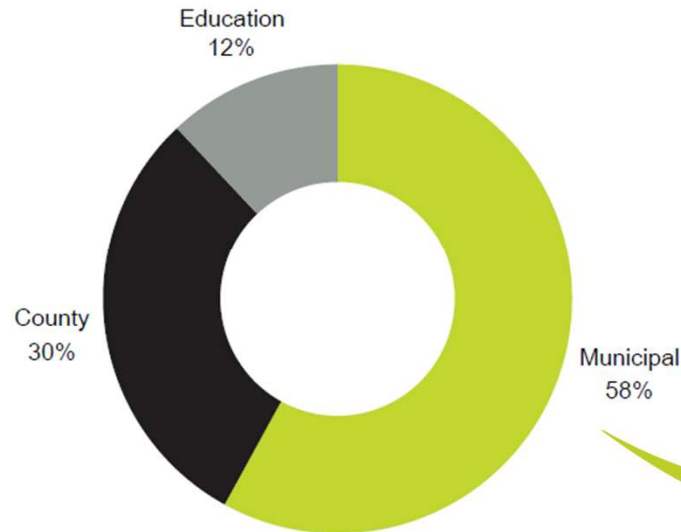
Understanding the Total Tax Rate (three levy components)

2024 TAX RATES Township of Cavan Monaghan				
Property Class	Municipal	County	Education	Total Tax Rate
RES/FARM (RT)	0.00778570	0.00404756	0.00153000	0.01336326
MULTI-RES (MT)	0.00930313	0.00483643	0.00153000	0.01566956
MGED FOREST (MF TT)	0.00194643	0.00101189	0.00038250	0.00334082
FARMLAND (FT)	0.00194643	0.00101189	0.00038250	0.00334082

Your 2024 Final Tax Levy includes three levy components:

1. Municipal (58%)
2. County (30%)
3. Education (12%)

■ Municipal
 ■ County
 ■ Education



Have it all. Right here.



Upper & Lower Tier Budgets

Peterborough County is the upper-tier municipal government that is comprised of eight lower-tier municipalities. The services provided by county governments are usually limited to arterial roads, ambulance, health and social services and county land use planning.

The Township of Cavan Monaghan is one of the lower-tier municipalities whereby property taxes fund a variety of services including emergency services (fire & police), animal control, building, by-law enforcement, economic development, garbage/recycling and organic collection, library services, maintenance of local road networks, sidewalks, snow removal, storm sewers, water wastewater services, facilities, parks and recreation, planning, culture & heritage and neighborhood enhancements, property tax administration & licensing.



MPAC, Province of Ontario & the Municipality

MPAC determines property assessments for all properties in Ontario.

The Government of Ontario establishes the province's assessment and taxation laws and determines education tax rates. Municipalities determine revenue requirements, set municipal tax rates and collect property taxes to pay for municipal services.

When is the next province-wide Assessment Update?

As part of the Ontario Government's Ontario Economic Outlook and Fiscal Review the Province continues to postpone the province-wide property assessment update for 2021-2025 property tax years. In 2020, the property assessments of January 1, 2016 phased-in values were reflected on the property tax roll.

The MPAC median current value assessment (CVA) in Cavan Monaghan is estimated at \$400,000. MPAC assessments do not necessarily reflect what realtors would determine is the market value of your property when you list it for sale. MPAC assessments in many cases are behind the actual current market, partly because they are only completed every four years.

What does this mean for property owners?

Property assessment will remain the same in 2025 as the 2024 tax year, unless there have been changes to a property. MPAC property assessments continue to be based on January 1, 2016 fully phased-in values.



Have it all. Right here.

What does this mean for property owners?

MPAC Example

A property valued at **\$228,000 on January 1, 2016** with a previous valuation of \$162,000 on January 1, 2012 experienced a valuation increase of \$66,000 over the four year phase in cycle from 2017-2020.

The difference between the 2012 value and 2016 value is divided by four
 = $\$228,000 - \$162,000 = \$66,000 / 4 \text{ years}$
 = \$16,500 phase in value for each tax year

The province has postponed the MPAC valuation updates for 2021-2025 and therefore this property remains valued at \$228,000 CVA



Year 1 (2017)
 = $\$162,000 + \$16,500 = \$178,500 \text{ CVA}$

Year 2 (2018)
 = $\$178,500 + \$16,500 = \$195,000 \text{ CVA}$

Year 3 (2019)
 = $\$195,000 + \$16,500 = \$211,500 \text{ CVA}$

Year 4 (2020)
 = $\$211,500 + \$16,500 = \$228,000 \text{ CVA}$

Have it all. Right here.



2025 Ontario Municipal Partnership Fund (OMPF)

The Ontario Municipal Partnership Fund (OMPF) provides unconditional operating support from the province to 390 municipal governments. It uses an equalization approach to address challenges in rural and northern communities, with funding based on various community fiscal health indicators. The province maintains the OMPF structure and the program envelope with an increase of \$50 million to provide \$550 million in 2025.

In 2025, the Province is providing the Township of Cavan Monaghan with **\$580,400** in funding through the OMPF. This is in comparison to previous OMPF allocations received of; \$542,500 (2024), \$535,900(2023), \$520,200 (2022), \$510,600 (2021), \$502,300 (2020), \$504,600 (2019) and \$506,000 (2018).

The OMPF funds are utilized to help decrease the costs associated with the Operating Budget, thereby alleviating the pressure on the municipal property tax rate.





Ontario Community Infrastructure Fund (OCIF)

The province will allocate \$400 million to 423 small, rural, and northern communities across Ontario in 2025. The Township of Cavan Monaghan is set to receive **\$314,191** through this year's allocation. The 2025 year-end balance of funds remaining is expected to be \$0 (zero), as the 2025 Capital Budget is utilizing the full allocation (\$314K) and the historical carry-forward balances (\$480K) through the **Public Works projects only**.

The Ontario Community Infrastructure Fund (OCIF) supports capital expenditures on core infrastructure projects included in an asset management plan. Eligible projects under this fund encompass:

- Capital construction of new core infrastructure addressing existing health or safety issues that we own.
- Capital maintenance for the renewal, rehabilitation, and replacement of core infrastructure owned by the recipient, which may include assets owned by a municipality's municipal services corporation.
- Debt-financing charges directly associated with the capital construction and maintenance of core infrastructure.





Canada Community-Building Fund (CCBF)

formerly known as the Federal Gas Tax

Canadian municipalities receive over \$2 billion from the Canada Community-Building Fund each year; Ontario's municipalities receive over \$800 million. Funds are allocated to municipalities across the province on a per-capita basis.

The Township of Cavan Monaghan is set to receive **\$328,025** through this year's allocation. The 2025 year-end balance in the CCBF fund is expected to be \$369,550, as there will be approximately \$41K remaining from historical carry forward balances. Staff recommends to retain these funds to be considered towards other capital projects such as the new Fire Station.

The Canada Community-Building Fund (CCBF) is a stable, predictable, and indexed source of funding provided up front to provinces and territories who, in turn, flow this funding to their communities. The funding allows local communities to make strategic investments in essential infrastructure, across 19 different project categories, such as: public transit, wastewater infrastructure, drinking water, solid waste management, community energy systems, local roads and bridges, capacity building, broadband and connectivity, culture, tourism, sport, recreation, fire halls and brownfield redevelopment.

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Have it all. Right here.



Asset Replacement

The recommendations in the Potential Impact of Loss of Funding Report and the Modified Service Delivery Review were implemented through historical budgets to fiscal independence in the Operating Budget (2013) and in the Capital Budget (2015). The recommendations were implemented over three phases with the final phase to ensure that the municipal tax rate is the primary source of revenue for investment to the Asset Replacement Reserve (ARR).

\$2.9M is recommended for transfer into the Asset Replacement Reserve

which represents 100% of the audited depreciation calculations of year-end 2023

Through strengthening asset management practices, our municipality can improve municipal planning by developing an approach that considers the long-term needs of the community. Identify choices, communicate benefits and better inform council decisions on what infrastructure projects deliver the most value. Since 2016, the municipality has transferred approximately 77% of the annual audited depreciation to the ARR. Including all transfers to date (2012-2024) the municipality has transferred a cumulative total of \$23M.



Reserve and Reserve Funds

The Township of Cavan Monaghan sets aside funds as part of the annual budget for reserves and reserve funds. Reserves ensure that the municipality can “weather the storms” and sustain critical infrastructure over the long term without significant fluctuations to the tax rate.

How Reserves and Reserve Funds Work



Established by Council or Province

Reserves and reserve funds are established by municipal councils through by-laws.

Provincial legislation can require municipalities to establish reserves for specific types of revenue.



Strategy for Funding Programs and Projects

Reserves are typically part of an overall strategy for funding operating programs and projects.

These funds help offset unexpected expenses or revenue shortfalls.

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Flexible or Committed Funds

Reserve funds are either obligatory or discretionary. Discretionary reserve funds are set by municipal councils

for specific purposes. Councils can have flexibility to decide how the money is used. Obligatory reserve funds are required by provincial statutes or contractual agreements and can only be used for their intended purpose.



Tool for Long-term Financial Sustainability

Reserves and reserve funds are an important tool for a municipality's long-term financial sustainability.

Setting money aside for unavoidable events (like floods) and for capital projects (like road repairs) reduces the need for long-term borrowing or imposing sudden tax increases on current or future taxpayers.

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Keeping Reserves only for Intended Purposes

Using reserves for their
intended purposes is a
financial best practice:



- In case of emergency, tax rates and user rates can remain relatively stable. Taxpayers are not burdened by significant increases.
- Money can be saved for major capital projects that benefit communities as a whole.
- Municipalities can continue to practice long-term financial sustainability, and better plan and budget for the future.

If reserves are used for
unintended purposes:



- Adequate funds may not be available to cover emergencies.
- Property taxes may need to increase to cover any unexpected losses.
- A lack of funds to maintain a state of good repair for capital infrastructure may lead to decreased service levels.
- There will be a funding gap for projects for which funds were set aside. Projects will be at risk in the event of economic shocks.

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Annual Repayment Limit (ARL)

The ARL may be summarized as the maximum amount that a municipality can pay in principal and interest payments in the year for new long-term debt (and in annual payments for other financial commitments) without first obtaining approval from the Ontario Municipal Board.

Net Revenues	15,578,438
25% of Net Revenues	3,894,610
ESTIMATED ANNUAL REPAYMENT LIMIT (25% of Net Revenues less Net Debt Charges)	3,388,508



Ministry of Municipal Affairs and Housing
777 Bay Street,
Toronto, Ontario M5G 2E5

Ministère des affaires municipales et du logement
777 rue Bay,
Toronto (Ontario) M5G 2E5

2024 ANNUAL REPAYMENT LIMIT

(UNDER ONTARIO REGULATION 403 / 02)

MMAH CODE:	66617
MUNID:	15012
MUNICIPALITY:	Cavan Monaghan Tp
UPPER TIER:	Peterborough Co
REPAYMENT LIMIT:	\$ 3,388,508



2020 Grant Applications approved (rollover into 2025)

**Investing in Canada Infrastructure Program (ICIP) Community Culture
and Recreation Stream Grant Applications (2)**

26.67% Municipal + 33.33% Provincial + 40% Federal.

Parks & Facilities Report 2019-15 (grant approved March 2022) Motion

The most recent mold assessment (December 6, 2024) was provided to Council (P&F Report 2024-05) and to protect the health and safety of the public and Township employees, the Millbrook Arena (on Needler's Lane) will remain closed.

A scope change request was submitted to the Ministry of Infrastructure and we are awaiting a final decision. A total Municipal Contribution of \$244,750 commitment has been raised over four municipal budgets (2022-2025) with project completion required by 2026.

Council Motion R/04/11/19/13 (grant approved August 2022)

\$511,750 Rehabilitation of Old Millbrook School

Total Municipal Contribution of \$129,660 over four municipal budgets (2022-2025) with project completion required by 2026.





Capital Infrastructure Projects

On July 5, 2021 Council directed staff to proceed with the tendering process for the three infrastructure projects. The Township engaged Greenview Environmental Management to provide detailed design and tender documents for all three projects. Capital expenditures have been funded internally through Reserves and Development Charges, with debenture estimates included in the 2025 Operating Budget, under the Finance Department.

Fire Station #1 and Ambulance Station (Fire 2022-02)

The total budget for the project was estimated at \$7,979,510 and to be funded; \$1.86M Development Charge debenture, \$3.2M Township debenture and \$2.9M Reserves. The tender to build the new Fire and Ambulance Station was awarded to Gay Company Limited at the August 2, 2023 Council Meeting. **There will be a report brought forward when the project is finalized.**

Cavan Public Works Operation Center (PW 2022-12)

1470 County 10 - completed November 2023

The total budget for the project was \$3,089,631 and to be funded; \$1.36M Development Charge debenture, \$1.1M Township debenture and balance from Reserves. The tender for the building construction was awarded to Mortlock Construction at the May 19, 2023 Council Meeting. **Council requested that staff return with alternative financial options. Staff will be drafting a report for the January 27, 2025 Council meeting.**

Parks and Public Works Millbrook Depot (PW 2022-01)

70 King St. West - completed October 2022

The total budget for the project was \$872,104 and funded; \$488K Development Charge debenture and \$384K Township debenture. The tender for building re-construction was awarded to Mortlock Construction Inc. at the January 17, 2023 Council Meeting.



Have it all. Right here.



Council Direction Is Now

The budget committee is comprised of the Mayor, Chief Administrative Officer and the Director of Finance. Management and senior staff provide preliminary budget estimates which have been reduced through budget committee discussions with further reductions achieved in the second draft that resulted in the **4.99% proposed municipal tax rate for further discussion and direction of Council.**

The following are tax rate percentage alternatives provided with associated reductions required to balance the budget, for Council's review and consideration.

<u>Tax Increase</u>	<u>Tax Levy Revenue</u>	<u>Budget Cuts Needed</u>
0%	\$11,714,730	-\$584,000
1.0%	\$11,831,830	-\$466,000
2.0%	\$11,948,930	-\$349,000
3.0%	\$12,066,030	-\$232,000
4.0%	\$12,183,130	-\$115,000

Approximately every 1% municipal residential tax rate increase equals an additional \$117,100 in revenue towards the Operating & Capital budgets.





A **1.0%** municipal tax levy increase, applied to the residential annual tax bill, equals **an increase of \$7.44 per \$100,000** of MPAC current value assessment (CVA)

Therefore a **1.0%** municipal tax levy increase, applied to the median MPAC current value assessment (CVA) equals; **an increase of \$29.94 per \$400,000** of MPAC

MPAC property assessments for the 2025 property tax year continue to be based on 2016 fully phased-in values.





Tax Levy Comparison

The tax rate and assessment comparisons provide a summary of the tax rate changes over the past four years. The table below is a history of the MPAC Municipal Assessment (weighted) for the Township of Cavan Monaghan and the corresponding final tax rates per year.

	Tax Rate and Assessment Comparison				
	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025 2nd Draft</u>
Amount to be raised by Taxes	\$9,806,049	\$10,488,045	\$11,012,885	\$11,501,035	\$12,298,264
Weighted Assessment	\$1,431,048,372	\$1,488,177,140	\$1,517,338,016	\$1,533,673,199	\$1,561,547,234
Increase in CVA year over year	1.5%	4.0%	2.0%	1.1%	1.8%
Taxes per 100,000 Residential	\$685.24	\$704.76	\$725.80	750.20	TBD
Increase in Tax Levy %	1.0%	2.85%	3.00%	3.37%	4.99%





The Consumer Price Index rose 2% in the 12 months to August; on the September 2024 notice from Statistics Canada and the municipal wage grid indexed as per Personnel Policy By-law 2020-12, Sec. 12.1.4.

The Canadian Union of Public Employees Local 1306.2/1306.8 collective agreements renewed in 2022 on By-law No. 2022-48 (Parks) and 2022-34 (Public Works) with a 5.25% wage increase over a three year term (2022-2024). Negotiations will open in 2025.

The Construction Price Index rose 3.3% year over year (Q3 2023 to Q3 2024) and the 2025 Development Charges will be indexed as per By-law No. 2019-18, Section 5.1.

On December 16, 2024 Council approved the annual User Fees & Charges By-law, Finance Report 2024-14, to ensure municipal revenues for services reduce the impact of the cost of services on the municipal property tax rate.



2025 Municipal Tax Rates

2nd Draft (4.99% increase)

Property Class Description	RTC	RTQ	2025 MPAC Roll Total	Tax Ratio	Tax Rate Reduction	Weighted Assessment	2nd Draft Tax Rate	2nd Draft 2025 Taxes
Commercial, , Exempt From Taxation, But Eligible For Payment-In-Lieu Of Taxes At The Full Rate.	C	F	2,690,700	1.0986	1	2,956,003	0.00865223	23,281
Commercial, Payment In Lieu, Full, Excess Land (No School Rates).	C	V	105,000	1.0986	0.7	80,747	0.00605656	636
Commercial, Taxable vacant land shared, Subject To Payment-In-Lieu Of Taxes At The Full Rate.	C	G	1,161,000	1.0986	1	1,275,475	0.00865223	10,045
Commercial, Taxable At The Full Rate.	C	J	112,000	1.0986	0.7	86,130	0.00605656	678
Commercial taxable: Excess land	C	T	99,348,944	1.0986	1	109,144,750	0.00865223	859,590
Commercial, Taxable At The Vacant Land Rate.	C	U	3,356,507	1.0986	0.7	2,581,221	0.00605656	20,329
Commercial payment in lieu full vacan land	C	X	3,772,300	1.0986	0.7	2,900,974	0.00605656	22,847
Commercial payment in lieu general vacant land	C	Y	136,000	1.0986	0.7	104,587	0.00605656	824
New Construction Commercial: Full No Support Exempt	X	Z	-	1.0986	1	-	0.00865223	0
Farmland, Taxable At The Full Rate.	E	T	86,288,565	0	0	-	-	0
Industrial, Taxable, Shared Payment-In-Lieu (Not Pll But Shared As If It Was)	F	T	217,946,900	1	0.25	54,486,725	0.00196892	429,121
Industrial, Taxable, Excess Land, Shared Payment in Lieu	I	H	117,300	1.5432	1	181,017	0.01215376	1,426
Industrial, Taxable At The Full Rate.	I	K	57,200	1.5432	0.65	57,376	0.00789995	452
Industrial, Taxable At The Vacant Land Rate. Excess Land	I	T	6,719,700	1.5432	1	10,369,841	0.01215376	81,670
Industrial, Taxable At The Vacant Land Rate.	I	U	411,300	1.5432	0.65	412,567	0.00789995	3,249
New Construction Industrial, Taxable At The Full Rate.	I	X	3,834,900	1.5432	0.65	3,846,711	0.00789995	30,296
Pipeline Taxable: Full	J	T	-	1.5432	1	-	0.01215376	0
Multi-Residential Taxable: Full (No School Rates).	P	T	8,135,000	1	0.9386	7,635,511	0.00739212	60,135
Full Rate.	M	T	4,009,000	1	1	4,009,000	0.00787569	31,574
Residential, Taxable At The Full Rate.	R	G	2,117,000	1	1	2,117,000	0.00787569	16,673
Managed Forest, Taxable At The Full Rate.	R	P	-	1	1	-	0.00787569	0
Aggregate Extraction	R	T	1,356,835,884	1	1	1,356,835,884	0.00787569	10,686,019
	T	T	8,729,200	1	0.25	2,182,300	0.00196892	17,187
	V	T	225,700	1.255712	1	283,414	0.00988960	2,232
			\$ 1,806,110,100			1,561,547,234		12,298,264

2025 Estimated Budget Require	12,298,264
Amount to be raised by taxes	12,298,264
Weighted Assessment	1,561,547,234
Tax Rate	0.00787569
Taxes per 100,000 Residential Assessment	787.57

Estimated Break-even, with 0% TAX INCREASE, equals \$213,695 of additional tax revenue.

2025 \$787.57

2024 \$750.20

Estimated increase in Residential Tax Rate % **4.99%**

\$ Value of increase per 100,000 Residential CVA **\$37.37**

Approximately every 1% residential tax rate increase equals \$117,100



2025 Budget Summary
2nd Draft (4.99% increase)

Summary 2025 1st Draft Budget	Operating % Net change over 2024	Operating	Capital	Total	Tax Levy	Prov/Fed Grant	DC's and/or Reserve Funds	User Fees & Other Revenue	Total
Planning & ECD	-25.4%	478,800	321,893	800,493	772,693		5,000	22,800	800,493
Building	-4.7%	590,940		590,940	-		240,940	350,000	590,940
By-Law Enforcement	0.0%	2,000		2,000	-		2,000		2,000
Protective Services (Fire)	12.5%	1,294,030	1,621,000	2,905,030	1,855,114		1,159,291	90,625	2,905,030
Public Works	6.4%	2,542,080	2,619,302	5,161,382	3,015,228		2,049,456	96,700	5,161,382
Parks & Facilities Department	5.6%	1,668,405	1,782,505	3,450,910	1,895,006	1,083,634		472,270	3,450,910
Office of the CAO	7.1%	510,580	26,000	536,580	282,580		29,000	225,000	536,580
Office of the Clerk	6.1%	620,737		620,737	589,863		11,740	19,134	620,737
Finance & Information Technology	6.1%	1,692,171	3,177,461	4,869,632	3,786,452		424,258	658,922	4,869,632
Capital Grant Applications (pending)	-		2,699,095	2,699,095	140,890	1,365,330	1,182,875		2,699,095
Consolidated Department Net Changes	4.7%								
Council	0.0%	215,515		215,515	215,515				215,515
Library Board Levies & Allocated Expenses	4.1%	389,749		389,749	389,749		8,000		389,749
Ganaraska, Kawartha & Otonabee Conservation	7.0%	125,087		125,087	125,087				125,087
Committee's of Council	-81.1%	65,940		65,940	19,250		25,000	21,690	65,940
Police Service Contract, Board & Community Policing	2.8%	1,575,851		1,575,851	1,553,151			22,700	1,575,851
Consolidated Other Services/Levy Changes	1.9%								
Sub total: Projected Budget		11,761,885	12,247,056	24,008,941					
Less: 2024 Capital Roll Overs			(1,006,729)	(1,006,729)					(1,006,729)
Less: Future Budget pre-approvals			(297,190)	(297,190)					(297,190)
Less: 2024 Operating Surplus (estimated)		(250,000)		(250,000)	(250,000)				(250,000)
Total Budget		11,511,885	10,943,137	22,455,022					
Unfunded Budget to be removed (Capital)									
Contribution from Casino Reserve Rate Stabilization		-	-	-					
Contribution from Casino Reserve for Capital Requests		-	-	-					
Provincial Grants (OMPF)					(580,400)	580,400			
Provincial Grants (OCIF-Formula-Based Funding)					(314,191)				(314,191)
Contribution to Future Infrastructure Reserve					314,191				314,191
Ontario Lottery & Gaming Corp. (OLG) Revenues, 150 Slots (estimated)					(350,000)				(350,000)
Contributions to Asset Replacement Reserve Loan					350,000				350,000
Canada Community Building Fund (prev FedGasTax Grant)					(328,025)				(328,025)
Contributions to Capital Roads Projects					328,025				328,025
Special Charges, Environmental Services and BIA Levy		540,510		540,510	443,290			97,220	540,510
Total (including Casino, Fed Gas Tax & BIA)		12,052,395	10,943,137	22,995,539	14,045,466	3,029,364	5,147,560	2,077,061	22,995,539
Revenues		Operating	Capital	Total					
General Tax Levy		8,180,905	4,117,351	12,298,256	4.99% Residential Tax Rate Increase				
Special Charges, Environmental Services and BIA Levy		443,290	-	443,290	Approximately every 1% residential tax rate increase equals \$117,100				
Provincial/Federal Grants		(347,599)	3,378,983	3,029,384					
Development Charges & Reserve Funds		1,698,737	3,448,823	5,147,560					
User Fees & Other Revenue		2,077,061		2,077,061					
Total		12,052,394	10,943,137	22,995,539					
Special Charges									
Environmental Levy		519,290	-	519,290	425,290			94,000	519,290
Millbrook BIA		21,220		21,220	18,000			3,220	21,220
Total		540,510	-	540,510	443,290	-	-	97,220	540,510

Eliminated OLG dependencies of the 2013 Operating Budget and the 2015 Capital Budget.

2025 OMPF allocation notice

4.99% Residential Tax Rate Increase
Approximately every 1% residential tax rate increase equals \$117,100



Operating Budget

The Operating budget presented contains a consolidated department net increase of 4.7% which includes increased pressure on expenditures, maintaining efficiencies and improving online access/delivery of services as set by Council, policy, by-law, and provincial legislation requirements.

The summary below indicates each department's efforts to maintain operations, managing inflation and adjusting to the pressures on delivery of products and services.

The following adjustments have been applied across all departments;

- Alignment of all staff wages to primary departments, no allocations between departments, and amended as per Gallagher Pay Equity Review (Oct. 21, 2024),
- Updated source deductions and benefit rates (OMERS, EI, CPP, EHT, WSIB, Manulife, etc.),
- 2% CPI wage grid indexing applied as per By-law No. 2020-12, Section 12.1.4,
- 2% increase to Hydro, Gas & Fuel and Telecommunication services,
- 2% increase to internal "allocation" expense lines across departments



	2024 Final Budget	2025 2nd Draft	Variance	
Operating Budget				
Planning & ECD	\$611,200	\$456,000	-\$155,200	-25.4%
Building (funded through Building Reserve)	\$619,944	\$590,940	-\$29,004	-4.7%
By-law Enforcement	\$0	\$0	\$0	0.0%
Protective Services	\$1,005,078	\$1,148,905	\$143,827	14.3%
Public Works	\$2,270,954	\$2,425,380	\$154,426	6.8%
Public Works - Environmental	\$520,745	\$519,290	-\$1,455	-0.3%
Parks & Facilities	\$1,128,927	\$1,196,135	\$67,208	6.0%
Office of the CAO	\$239,550	\$256,580	\$17,030	7.1%
Office of the Clerk	\$555,783	\$589,863	\$34,080	6.1%
Finance & Information Technology	\$523,423	\$643,691	\$120,268	23.0%
Consolidated Department Net Changes	\$7,475,604	\$7,826,784	\$351,179	4.7%
Council	\$215,500	\$215,515	\$15	0.0%
Library Board Operating Levy	\$320,396	\$333,486	\$13,090	4.1%
Library Allocated Expenses	\$17,327	\$20,263	\$2,936	16.9%
Library Board Capital Levy	\$22,000	\$28,000	\$6,000	0.0%
Ganaraska, Kawartha & Otonabee Conservation	\$116,901	\$125,087	\$8,186	7.0%
Committees of Council	\$49,500	\$19,250	-\$30,250	-61.1%
Police Contract & Services	\$1,510,657	\$1,553,151	\$42,494	2.8%
Consolidated Other Services/Levy Changes	\$2,252,281	\$2,294,752	\$42,472	1.9%
Total Department & Other Services/Levy	\$9,727,885	\$10,121,536	\$393,651	4.0%
Water & Wastewater Expenses	\$1,650,148	\$1,650,456	\$308	0.0%
Consolidated Other Services/Levy Changes	\$11,378,033	\$11,771,992	\$393,959	3.5%

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Environmental Tax Rate

The 2025 Environmental Budget has a \$1,455 decrease in operational costs for municipal waste programs and transfer station expenses. Council approved Public Works Report 2022-18, extending the service contract with Wither's Waste Management. In 2025, the municipality will continue to receive revenue from Circular Materials Ontario for Blue Box materials collected at the Transfer Station. This results in a reduced environmental tax rate by \$1.42 per \$100,000 of current value assessment.

Water and Wastewater

The Water and Wastewater Operating Budget is based on the Water & Wastewater Financial Plan, the Rate Study, User Fees and Charges By-law No. 2020-66, and the 2022 Watson & Associates Rate Study Analysis (By-law No. 2022-67). Remaining funds at year-end are transferred to the Water & Wastewater Reserve for future capital projects or operational costs. Water services are funded by user fees; therefore, they do not impact the municipal tax rate.





Capital Budget Overview

In order to progress and grow, the municipality must also look beyond simply providing existing services.

A municipality needs to be guided by a clear and overarching vision of what it is to become.

Infrastructure is funded through the Capital Budget.

The bulk of that funding is used to maintain and rehabilitate existing infrastructure as identified in the Asset Management Plan. As funding allows, the municipality continues to fund growth, building new infrastructure and investing in the future. These are investments that residents and businesses will benefit from for years to come and which contribute to the growth of our economy and quality of life.



The 2025 Capital Budget presented contains an estimated \$12,247,056 total Capital Requests including the 2024 capital rollovers. The proposed projects align with the Corporate Priorities and are included within the draft municipal tax levy increase.

	Total Capital Requests	\$12,247,056
	Less: 2024 Capital Roll Over	(\$1,006,729)
	Less: Future Year pre-approvals	(\$297,190)
	Total 2025 Capital Expenditures	\$10,943,137
	Less: Asset Replacement Reserve Funding	(\$910,050)
	Less: Reserves and/or Other Funding	(\$4,550,406)
	Less: Grant Applications (pending)	(\$1,365,330)
	Net 2025 Capital Expenditures	\$4,117,351
	<i>Net 2024 Capital Expenditures</i>	<i>\$3,877,540</i>
 <u>Funding Sources:</u>		
	Asset Replacement Reserve funded through the Municipal Tax Levy	\$2,952,902
	Capital Requests funded through the Municipal Tax Levy (1st Draft)	\$1,164,449
	Total Capital Funded through Municipal Tax Levy	\$4,117,351



Capital Changes to Date

The primary Capital project amendments between the 1st and 2nd drafts that reflect the impact on the municipal tax rate are as follows;

+ \$5,800	Add Facility Recreation Management Software
+ \$7,000	MRHAC request to increase Station Park Sign to \$14K
- \$5,000	Application of MMAH Funds towards Gov Stack Migration
- \$5,000	Reduce Tsf to Reserves for Zoning By-law to \$5K
- \$40,000	Reduce Tsf to Reserves for Official Plan to \$10K
+ \$117,100	Add Tsf to Parkland General Reserve Fund per Council (Nov.21)
+ \$15,000	MVT request to add MVT Bridge @ OMS
- \$84,400	CCBF Funding applied to Hot Mix Paving
- \$65,745	CCBF Funding applied to Sidewalks (Fredrick Street)
- \$100,000	Defer of Fallis Line East Road Extension to future budget year

Notes;

1. Road Milling (Hardtop Pulverization) was allocated amongst the surface treatment roads maintaining the full project costs including pulverization.
2. Public Works has provided additional details regarding the proposed allocation to reserve funds for the future acquisition of a Roadside Mower, with the intended purchase estimated in 2028.

Have it all. Right here.



The Township of Cavan Monaghan Capital Requests in 2025 2nd Draft (including 2024 roll-overs)

Capital Item Requested	Requested Purchases	Reserve/ Other Funding Available	Transfers Specific Reserves	2024 Roll Overs	Transfers Asset Replacement Reserve	Future Budget pre-approvals	Adjusted Total
Chief Administrative Officer							
Corporate Strategic Plan (50k RSV), rollover	\$26,000			(\$26,000)			\$0
Total Chief Administrative Officer	\$26,000	\$0	\$0	(\$26,000)	\$0	\$0	\$0
				<i>2024 Capital Request Adjusted Total (Chief Administrative Officer)</i>			\$0
Finance							
Asset Management, Policy & Reporting - Bill 6, O.Reg 588/17, rollover	\$25,997			(\$25,997)			\$0
Asset Management Reserve, O.Reg 588/17 (Municipal Infrastructure)					\$2,952,902	100% YE2023 Depreciation	\$2,952,902
Development Charges Study, 5 year update	\$33,200	(\$33,200)	DC				\$0
Total Finance	\$59,197	(\$33,200)	\$0	(\$25,997)	\$2,952,902	\$0	\$2,952,902
				<i>2024 Capital Request Adjusted Total (Finance)</i>			\$2,583,057
Information Technology							
Network, Server, Switches & IT Infrastructure, rollover	\$56,028			(\$56,028)			\$0
IT Modernization Plan, MMP Grant II (MNP), rollover	\$30,579			(\$30,579)			\$0
IT & Service Modernization Plan, MMP Grant I (MNP), rollover	\$25,000			(\$25,000)			\$0
Hardware Replacement Program & Upgrades	\$41,455			(\$19,869)			\$21,586
Facility Recreation Management Software	\$7,300	(\$1,500)	MMAH RSV				\$5,800
Postage Machine (Neopost)	\$5,000						\$5,000
Total Information Technology	\$165,362	(\$1,500)	\$0	(\$131,476)	\$0	\$0	\$32,386
				<i>2024 Capital Request Adjusted Total (IT)</i>			\$13,325



The Township of Cavan Monaghan
 Capital Requests in 2025
 2nd Draft (including 2024 roll-overs)

Capital Item Requested	Requested Purchases	Reserve/ Other Funding Available	Transfers Specific Reserves	2024 Roll Overs	Transfers Asset Replacement Reserve	Future Budget pre-approvals	Adjusted Total
Planning, Building & ECD (Economic Community Development)							
2019-2022 CIP Incentives, rollover	\$39,543			(\$39,543)			\$0
CIP Incentives, rollover	\$40,000			(\$15,000)			\$25,000
Baxter Creek Floodplain SPA (Special Policy Area)	\$40,000			(\$30,000)			\$10,000
Planning and Engineering Studies (Employment Lands)	\$150,000						\$150,000
Station Park Sign	\$14,000			(\$7,000)			\$7,000
Website Gov Stack Migration	\$23,150	(\$5,000)	MMAH RSV				\$18,150
TSF to RSV - Cavan Monaghan Zoning By-Law (126k RSV, FPD 2027)			\$5,000				\$5,000
TSF to RSV - Official Plan (145k RSV, FPD 2026)			\$10,000				\$10,000
Total Planning, Building & ECD	\$306,693	(\$5,000)	\$15,000	(\$91,543)	\$0	\$0	\$225,150
				2024 Capital Request Adjusted Total (Planning, Building & ECD)			\$40,000



The Township of Cavan Monaghan Capital Requests in 2025 2nd Draft (including 2024 roll-overs)

Capital Item Requested

Capital Item Requested	Requested Purchases	Reserve/ Other Funding Available	Transfers Specific Reserves	2024 Roll Overs	Transfers Asset Replacement Reserve	Future Budget pre-approvals	Adjusted Total
Parks and Facilities							
Tsf to RSV - Parkland General Reserve Fund			\$117,100				\$117,100
Old Millbrook School - 2020 ICIP Grant approved Aug 2021 (R/04/11/19/13)	\$511,750	(\$375,266)	ICIP	(\$104,084)			\$32,400
Millbrook Arena - 2020 ICIP Grant approved March 2021 (P&F 2019-15)	\$966,000	(\$708,368)	ICIP	(\$196,452)			\$61,180
Community Center Furniture, Fixtures & Equipment (CMCC), rollover	\$46,655			(\$46,655)			\$0
Tsf to RSV - Demolition of the Millbrook Arena (100k RSV)			\$100,000				\$100,000
Tsf to RSV - 2014 Dodge Ram PR-03 replacement, (10k RSV, FPD 2028)			\$10,000				\$10,000
Tsf to RSV - Olympia Ice Resurfacer, (10k RSV, FPD 2029)			\$10,000				\$10,000
Tsf to RSV - Bell Restoration (FPD 2028)			\$1,000				\$1,000
David Suzuki Foundation's Butterfly Project	\$5,000						\$5,000
MVT Bridge @ OMS	\$15,000						\$15,000
Total Parks & Facilities	\$1,544,405	(\$1,083,634)	\$238,100	(\$347,191)	\$0	\$0	\$351,680
				<i>2024 Capital Request Adjusted Total (Parks & Facilities)</i>			\$464,971



**The Township of Cavan Monaghan
Capital Requests in 2025
2nd Draft (including 2024 roll-overs)**

Capital Item Requested	Requested Purchases	Reserve/ Other Funding Available	Transfers Specific Reserves	2024 Roll Overs	Transfers Asset Replacement Reserve	Future Budget pre-approvals	Adjusted Total
Protective Services (Fire)							
Replace-1989 Chev 1/2 Ton Grass Fire Unit U5-89 (80k RSV, R/O 2024)	\$135,000	(\$80,000)	EE	(\$44,418)	(\$10,582)		\$0
Repeater and Communication Upgrades, (47k RSV, FPD 2025)	\$75,000	(\$75,000)	EE				\$0
Bunker Gear	\$35,000				(\$26,950)		\$8,050
Back Up Generator Station 2	\$17,000				(\$13,090)		\$3,910
Fire Hoses	\$15,000				(\$11,550)		\$3,450
Tsf to RSV-SCBA Units			\$27,000				\$27,000
Replace-2000 GMC Tanker #T1-00, (482k RSV, FPD 2026) preapproved PW2004-XX	\$842,000	(\$482,000)	EE		(\$75,314)	(\$142,343)	\$142,343
Replace-2003 Chevy C5500 Rescue Truck #R1-03, (267k RSV, FPD 2026) preap	\$450,000	(\$267,000)	EE		(\$73,305)	(\$54,847)	\$54,848
Tsf to RSV-SRU Team Training, (40k RSV, FPD 2026)			\$5,000				\$5,000
Tsf to RSV-2000 Ford F550 Rescue Truck #R2-00, (128k RSV, FPD 2027)			\$20,000				\$20,000
Total Protective Services	\$1,569,000	(\$904,000)	\$52,000	(\$44,418)	(\$210,791)	(\$197,190)	\$264,601
				<i>2024 Capital Request Adjusted Total (Protective Services - Fire)</i>			\$255,818



The Township of Cavan Monaghan Capital Requests in 2025 2nd Draft (including 2024 roll-overs)

Capital Item Requested	Requested Purchases	Reserve/ Other Funding Available	Transfers Specific Reserves	2024 Roll Overs	Transfers Asset Replacement Reserve	Future Budget pre-approvals	Adjusted Total
Roads and Environmental Services							
Public Works Operation Centre, Fuel System, <i>rollover</i>	\$25,047			(\$25,047)			\$0
Street Light Replacement, <i>rollover</i>	\$72,120	(\$20,000)	DC	(\$52,120)			\$0
International Tandem, PW2023-04 (<i>pre-approved, delivery Spring/Summer 2025</i>)	\$365,135	(\$120,000)	DC	(\$245,135)			\$0
Pre-Engineering Cost	\$30,000			(\$12,802)			\$17,198
Hot Mix Paving (Various Roads)	\$300,000	(\$84,400)	CCBF		(\$215,600)		\$0
Sharpe Line (Surface Treatment)	\$54,202	(\$15,249)	OCIF+ CCBF		(\$38,953)		\$0
Wilson Line (Surface Treatment)	\$90,336	(\$25,415)	OCIF		(\$64,921)		\$0
Hutchison Line (Surface Treatment)	\$48,556	(\$13,660)	OCIF		(\$34,896)		\$0
Hillview Drive (Surface Treatment) w Cty of Ptbo	\$60,977	(\$39,066)	\$27k w County + OCIF		(\$21,911)		\$0
Skiview Road (Surface Treatment)	\$24,842	(\$6,989)	OCIF		(\$17,853)		\$0
Zion Line (Surface Treatment)	\$60,975	(\$17,154)	OCIF		(\$43,821)		\$0
Howden 1/4 Line (Surface Treatment)	\$42,910	(\$12,072)	OCIF		(\$30,838)		\$0
Brown Line (Surface Treatment)	\$54,202	(\$15,249)	OCIF		(\$38,953)		\$0
Slurry Seal (extend road life 5 yrs)	\$360,000	(\$360,000)	OCIF				\$0
Frederick Street Reconstruction	\$300,000	(\$300,000)	OCIF				\$0
Sidewalks (Fredrick Street)	\$90,000	(\$65,745)	OCIF		(\$24,255)		\$0
Intersection Replacement w Cty of Ptbo (TBD)	\$50,000	(\$25,000)	CCBF	(\$5,000)			\$20,000
Brookside Street Reconstruction (Phase II) (<i>preapproved PW-2024-22</i>)	\$125,000		50% w/County		(\$89,833)		\$35,167
Crack Seal	\$25,000						\$25,000
County Road 10 EA, Traffic Modelling (collab w County)	\$25,000	(\$25,000)					\$0
Replace - 1991 Case Backhoe 33-91 (DC 5.3.1 T5-5 #3)	\$240,000	(\$185,198)	DC		(\$54,802)		\$0
Replace - Pickup Truck 4-12	\$75,000		DC		(\$22,623)		\$52,377
Tsf to RSV - Roadside Mower (FPD 2028)				\$100,000			\$100,000
Total Roads and Environmental	\$2,519,302	(\$1,330,197)	\$100,000	(\$340,104)	(\$699,259)	\$0	\$249,742
				<i>2024 Capital Request Adjusted Total (Roads & Environmental Services)</i>			\$523,694



**The Township of Cavan Monaghan
Capital Requests in 2025
2nd Draft (including 2024 roll-overs)**

	Total Project Cost	Reserve/ Other Funding Available	Transfers Specific Reserves	Grant Application (pending)	Transfers Asset Replacement Reserve	Future Budget pre-approvals	Adjusted Total
Grant Applications submitted (pending approval)							
Active Living and Wellbeing program for Seniors (SALC)	\$80,000			(\$50,010)			\$29,990
Connection to Community Amenities @ OMS (EAF)	\$44,345			(\$33,445)			\$10,900
NEW-Station 2 Exhaust System (FPG), (55k RSV, FPD 2025)	\$31,000	(\$21,000)		(\$10,000)			\$0
Fallis Line East Road Extension (HECSS) (DC 5.3.1 T5-4 #9) FPD 2026	\$2,543,750	(\$1,171,875)	EE DC + Developer	(\$1,271,875)		(\$100,000)	\$0
Total Grant Applications	\$2,699,095	(\$1,192,875)	\$0	(\$1,365,330)	\$0	(\$100,000)	\$40,890



Grant Applications submitted, pending approvals.

	Grant Project Title	Due Date	Max	Municipal Contribution	Project	Department	Estimated			Submitted
							Total Project Cost	Grant	Municipal Contribution	
EAF	Enabling Accessibility Fund	07/23/2024	\$ 125,000	25%	Creation of Accessible Shade Structure and Connection to Community Amenities (OMS)	Parks & Facilities	\$ 47,671	\$ 33,259	\$ 14,412	√
FPG	Fire Protection Grant	09/05/2024	\$ 20,000	0%	Diesel Exhaust Extraction System	Fire Department	\$ 109,009	\$ 20,000	\$ 89,009	√
SALC	Senior Active Living Centres (with Library)	09/12/2024	\$ 50,000	20%	Active Living and Wellbeing Program for Seniors in Cavan Monaghan	Parks & Facilities	\$ 84,986	\$ 50,000	\$ 34,986	√
HECSS	Housing Enabling Core Servicing Stream	10/18/2024	\$20,000,000	50%	Fallis Line Extension	Public Works	\$ 3,568,821	\$ 1,803,125	\$ 1,765,696	√
HEWSF	Housing Enabling Water Systems Fund (R2)	11/01/2024	\$35,000,000	27%	New Water Storage Pipe and Distribution Pipes	Public Works	\$19,737,835	\$ 13,428,350	\$ 6,309,485	√
CSRIF	Community Sport and Recreation Fund - Stream 2	Ongoing			Concept design in progress	Parks & Facilities				
CEPG	Community Emergency Preparedness Grant (R2)	Sept 2024 - TBD				Fire Department				
CHIF	Canada Housing Infrastructure Fund	03/31/2025	\$10,000,000	40%						





The Township of Cavan Monaghan
Water & Wastewater
Capital Requests in 2025
2nd Draft

Capital Item Requested	Requested Purchases	Reserve/ Other Funding Available	2024 Roll Overs	Future Budget	Transfer to/from W & WW Reserve
Water Distribution System					
Booster Station Pump Upgrades, DC 11, <i>rollover</i>	\$ 50,000		(\$50,000)		\$ -
Advanced Metering Infrastructure Software, DC 3, <i>rollover</i>	\$ 140,000	(\$140,000)			\$ -
Hydrogeological Study for 4th Drinking Well (78 King St W), DC 6, <i>rollover</i>	\$ 149,002	(\$149,002)			\$ -
Bulk Water Station Upgrade, <i>rollover</i>	\$ 60,000		(\$60,000)		\$ -
Booster Station Fence, <i>rollover</i>	\$ 25,000		(\$25,000)		\$ -
Reconstruction of watermain - Frederick Street	\$ 450,000				\$ 450,000
Water Rates Study User Fees	\$ 15,000				\$ 15,000
Tools and Equipment	\$ 15,000				\$ 15,000
PSD CityWide Maintenance Manager	\$ 50,000				\$ 50,000
Pickup Truck (50% Water, 50% WWW)	\$ 34,000				\$ 34,000
Water Meter Replacement Program	\$ 20,000				\$ 20,000
Total Water Distribution System	\$ 1,008,002	(\$289,002)	(\$135,000)	\$0	\$ 584,000
Total Water Capital	\$ 1,008,002	(\$289,002)	(\$135,000)	\$0	\$ 584,000
Wastewater Collection System					
Sewer Flow Monitoring, <i>rollover</i>	\$ 50,000		(\$50,000)		\$ -
Collection System Maintenance, <i>rollover</i>	\$ 50,000		(\$50,000)		\$ -
Sump Pump Program, <i>rollover</i>	\$ 50,000		(\$50,000)		\$ -
Wet Well Flow Meter Upgrades	\$ 40,000				\$ 40,000
Sand Filter Replacement - WWTP	\$ 25,000				\$ 25,000
WWW Rates Study User Fees	\$ 15,000				\$ 15,000
Replacement Portable Generator	\$ 100,000				\$ 100,000
Sewer Needs Study	\$ 20,000				\$ 20,000
Pickup Truck (50% Water, 50% WWW)	\$ 34,000				\$ 34,000
Tools and Equipment	\$ 15,000				\$ 15,000
Sanitary Lateral Replacement - Frederick St	\$ 100,000				\$ 100,000
Wastewater Collection System	\$ 499,000	\$0	(\$150,000)	\$0	\$ 349,000
Total Wastewater Capital	\$ 499,000	\$0	(\$150,000)	\$0	\$ 349,000
Total Water and Wastewater Capital	\$ 1,507,002	(\$289,002)	(\$285,000)	\$0	\$ 933,000
Grant Applications submitted (pending approval)					
	Total Project Cost	Reserve/ Other Funding Available	Grant Application (pending)	Future Budget	Transfer to/from W & WW Reserve
New Water Storage Pipe and Distribution (HEWSF-r2)	\$ 18,395,000		(\$13,428,350)	(\$4,837,650)	\$ 129,000
Total Grant Applications	\$ 18,395,000	\$0	(\$13,428,350)	(\$4,837,650)	\$ 129,000





Finance Report 2025-01 Recommendations

1. That Council receives the 2nd Draft 2025 Budget Presentation for discussion; and
2. That Council approves the proposed 4.99% Municipal Residential Tax Rate increase to fund the Operating & Capital budgets for the final budget report on January 27, 2025.

Questions





Special Council Meeting

To:	Mayor and Council
Date:	January 9, 2025
From:	Kimberley Pope, Finance Department
Report Number:	Finance 2025-01
Subject:	2 nd Draft 2025 Budget Presentation

Recommendations:

1. That Council receives the 2nd Draft 2025 Budget Presentation for discussion; and
2. That Council approves the proposed 4.99% Municipal Residential Tax Rate increase to fund the Operating & Capital budgets for the final budget report on January 27, 2025.

Overview:

The 2nd draft budget presented will require a consolidated 4.99% municipal residential tax levy increase to fund the proposed 2025 Operating & Capital budgets. The two public budget presentations on January 9, 2025, will provide further discussion and direction for Council, along with an opportunity for public comment during the Special Budget meeting at 6:00 p.m.

Approximately every 1% municipal residential tax rate increase equals an additional \$117,100 in revenue towards the Operating & Capital budgets.

The budget committee consists of the Mayor, the Chief Administrative Officer, and the Director of Finance. Management and senior staff submitted initial budget estimates, which were revised through discussions within the budget committee. Staff continued to seek additional opportunities to reduce budget expenditures. Furthermore, a review was conducted to ensure all remaining unspent funds from the Ontario Community Infrastructure Fund (OCIF) are fully utilized for eligible capital projects.

The following are tax rate percentage alternatives provided with associated reductions required to balance the budget, for Council's review and consideration.

<u>Tax Increase</u>	<u>Tax Levy Revenue</u>	<u>Budget Cuts Needed</u>
0%	\$11,714,730	-\$584,000
1.0%	\$11,831,830	-\$466,000
2.0%	\$11,948,930	-\$349,000
3.0%	\$12,066,030	-\$232,000
4.0%	\$12,183,130	-\$115,000

The year-to-date actuals within this second draft provide expenditures up to and including October 31 as received by the municipality. The estimated surplus for 2024 is currently projected at \$250,000, pending the submission of additional expenditures and year-end reconciliations.

The year-to-date actuals will be updated to include expenditures through November 30 in the final budget report. It's important to clarify that municipal budgets are based on estimated costs.

Tax Levy Comparison

The table below presents a four year history of the Municipal Property Assessment Corporation (MPAC) weighted assessments for the Township of Cavan Monaghan, along with the corresponding final tax rates for each year.

	Tax Rate and Assessment Comparison				
	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025 2nd Draft</u>
Amount to be raised by Taxes	\$9,806,049	\$10,488,045	\$11,012,885	\$11,501,035	\$12,298,264
Weighted Assessment	\$1,431,048,372	\$1,488,177,140	\$1,517,338,016	\$1,533,673,199	\$1,561,547,234
Increase in CVA year over year	1.5%	4.0%	2.0%	1.1%	1.8%
Taxes per 100,000 Residential	\$685.24	\$704.76	\$725.80	750.20	TBD
Increase in Tax Levy %	1.0%	2.85%	3.00%	3.37%	4.99%

The growth in the municipal roll current values estimate that for every 1% municipal tax increase in the 2025 budget will result in \$117,100 of municipal tax revenues.

An estimated 1% municipal tax levy increase equals a property tax increase of;

- \$7.44 per \$100,000 current value assessment, based on the current MPAC Assessment Roll Total (2016 phased-in values),
- \$29.94 per \$400,000 current value assessment, based on the median MPAC Assessment Roll Total (2016 phased-in values).

2025 Ontario Municipal Partnership Fund (OMPF)

The Ontario Municipal Partnership Fund (OMPF) provides unconditional operating support to 390 municipal governments throughout the province. This fund employs an allocation method to address challenges in rural and northern communities, allocating funding based on fiscal health indicators. The province oversees the OMPF's structure and program funding, which will increase by \$50 million, resulting in a total of \$550 million available in 2025.

In 2025, the province is providing the Township of Cavan Monaghan with \$580,400 in funding through the OMPF. This is in comparison to previous OMPF allocations received of; \$542,500 (2024), \$535,900(2023), \$520,200 (2022), \$510,600 (2021), \$502,300 (2020), \$504,600 (2019) and \$506,000 (2018).

The OMPF funds are utilized to help decrease the costs associated with the Operating Budget, thereby alleviating the pressure on the municipal property tax rate.

Ontario Community Infrastructure Fund (OCIF)

The province will allocate \$400 million to 423 small, rural, and northern communities across Ontario in 2025. The Township of Cavan Monaghan is set to receive \$314,191 through this year's allocation. The 2025 year end balance of funds remaining is expected to be \$0 (zero), as the 2025 Capital Budget is utilizing the full allocation (\$314K) and the historical carry forward balances (\$480K) through the Public Works projects.

The Ontario Community Infrastructure Fund (OCIF) supports capital expenditures on core infrastructure projects included in an asset management plan. Eligible projects under this fund encompass:

- Capital construction of new core infrastructure addressing existing health or safety issues that will be owned by the recipient.
- Capital maintenance for the renewal, rehabilitation, and replacement of core infrastructure owned by the recipient, which may include assets owned by a municipality's municipal services corporation.
- Debt-financing charges directly associated with the capital construction and maintenance of core infrastructure.

Canada Community-Building Fund (CCBF)

formerly known as Federal Gas Tax

Canadian municipalities receive over \$2 billion from the Canada Community-Building Fund each year; Ontario's municipalities receive over \$800 million. Funds are allocated to municipalities across the province on a per-capita basis.

The Township of Cavan Monaghan is set to receive \$328,025 through this year's allocation. The 2025 year-end balance of funds remaining is expected to be \$369,550, as there will be approximately \$41K remaining from historical carry forward balances. Staff recommends to retain these funds to be considered towards the capital construction of the new Fire Station.

The Canada Community-Building Fund (CCBF) is a stable, predictable, and indexed source of funding provided up front to provinces and territories who, in turn, flow this funding to their communities. The funding allows local communities to make strategic investments in essential infrastructure, across 19 different project categories: public transit, wastewater infrastructure, drinking water, solid waste management, community energy systems, local roads and bridges, capacity building, highways, local and regional airports, short-line rail, short-sea shipping, resilience, broadband and connectivity, culture, tourism, sport, recreation, fire halls and brownfield redevelopment.

MPAC Provincial Property Assessment Update

On August 16, 2023, the Ontario Government announced a regulation to amend the Assessment Act, extending the postponement of province-wide property reassessments through the end of the 2021-2024 cycle. Property assessments for 2025 will continue to be based on the MPAC January 1, 2016 values.

The 2025 MPAC estimated roll total has risen by approximately 1.8% due to new development and growth within the Township in 2024, which is anticipated to generate an additional \$213,695 in municipal tax revenues for the 2025 property tax year.

The MPAC median current value assessment (CVA) in Cavan Monaghan is estimated at \$400,000 (2016 phased-in values). As MPAC assessments continue to rely on 2016 values, they do not reflect the current market values assigned by real estate professionals when a property is listed for sale.

Example:

A property valued at \$228,000 on January 1, 2016 will continue to be valued at \$228,000 for the 2025 property tax year.

This same property with a previous valuation of \$162,000 (2012) experienced a valuation increase of \$66,000 over the four-year phase in cycle from 2017-2020. The difference between the 2012 value and 2016 value is divided by four to determine the phase in value for each tax year.

- $\$228,000 - \$162,000 = \$66,000$
- $\$66,000 / 4 \text{ years} = \$16,500$



Financial Impact:

Operating

The Operating budget has a consolidated net increase of 4.7% across all departments. This increase accounts for rising expenditures, efforts to maintain efficiency, and initiatives to enhance online access and service delivery, in accordance with the requirements set by the Council, policy, by-law, and provincial legislation. The summary below outlines each department's efforts to sustain operations while managing inflation and responding to the challenges of delivering products and services.

Operating Budget	2024	2025	Variance	
	Final Budget	2nd Draft		
Planning & ECD	\$611,200	\$456,000	-\$155,200	-25.4%
Building (funded through Building Reserve)	\$619,944	\$590,940	-\$29,004	-4.7%
By-law Enforcement	\$0	\$0	\$0	0.0%
Protective Services	\$1,005,078	\$1,148,905	\$143,827	14.3%
Public Works	\$2,270,954	\$2,425,380	\$154,426	6.8%
Public Works - Environmental	\$520,745	\$519,290	-\$1,455	-0.3%
Parks & Facilities	\$1,128,927	\$1,196,135	\$67,208	6.0%
Office of the CAO	\$239,550	\$256,580	\$17,030	7.1%
Office of the Clerk	\$555,783	\$589,863	\$34,080	6.1%
Finance & Information Technology	\$523,423	\$643,691	\$120,268	23.0%
Consolidated Department Net Changes	\$7,475,604	\$7,826,784	\$351,179	4.7%
Council	\$215,500	\$215,515	\$15	0.0%
Library Board Operating Levy	\$320,396	\$333,486	\$13,090	4.1%
Library Allocated Expenses	\$17,327	\$20,263	\$2,936	16.9%
Library Board Capital Levy	\$22,000	\$28,000	\$6,000	0.0%
Ganaraska, Kawartha & Otonabee Conservation	\$116,901	\$125,087	\$8,186	7.0%
Committees of Council	\$49,500	\$19,250	-\$30,250	-61.1%
Police Contract & Services	\$1,510,657	\$1,553,151	\$42,494	2.8%
Consolidated Other Services/Levy Changes	\$2,252,281	\$2,294,752	\$42,472	1.9%
Total Department & Other Services/Levy	\$9,727,885	\$10,121,536	\$393,651	4.0%
Water & Wastewater Expenses	\$1,650,148	\$1,650,456	\$308	0.0%
Consolidated Other Services/Levy Changes	\$11,378,033	\$11,771,992	\$393,959	3.5%

The Canadian Union of Public Employees Local 1306.2/1306.8 collective agreements renewed in 2022 on By-law No. 2022-48 (Parks) and 2022-34 (Public Works) with a 5.25% wage increase over a three-year term (2022-2024).

The Consumer Price Index rose 2% in the 12 months to August; on the September 2024 notice from Statistics Canada and the municipal wage grid indexed as per Personnel Policy By-law No. 2020-12, Section 12.1.4.

The Construction Price Index rose 3.3% year over year (Q3 2023 to Q3 2024) and the 2025 Development Charges will be indexed as per By-law No. 2019-18, Section 5.1.

On December 16, 2024 Council approved the annual User Fees & Charges By-law, Finance Report 2024-14, to ensure municipal revenues for services reduce the impact of the cost of services on the municipal property tax rate.

Departmental Summary

A summary of changes within the 2025 Draft Operating Budget Proposal are provided during the budget committee meetings with department management staff, as indicated below. The following adjustments have been applied across all departments;

- Align all staff wages with primary departments, removing allocations between departments and adjusting wages according to the Gallagher Pay Equity Review dated October 21, 2024,
- Update source deductions and benefit rates (including OMERS, EI, CPP, EHT, WSIB, Manulife, etc.) to reflect the rates for 2025,
- 2% CPI wage grid indexing applied as per By-law No. 2020-12, Section 12.1.4,
- 2% increase to Hydro, Gas & Fuel and Telecommunication services,
- 2% increase to internal “allocation” expense lines across departments.

The **Planning & Economic Development Department** has a decrease of 25.4% (-\$155,200) which is primarily attributed to the following:

- Planning revenues have increased due to a higher volume of applications.

The **Building Department** budget is funded through building permit revenues and therefore does not affect the municipal tax rate. The Building Department has a decrease of 4.7% (-\$29,004) which is primarily attributed building permits and revenues with increased volume of applications.

The **By-law Department** has net \$0 impact as the 2024 rollover funds are sufficient to fund the 2025 reduced by-law budget of \$2,000 without additional funds required from the 2025 municipal levy.

The **Protective Services (Fire) Department** has a consolidated increase of 14.3% (+\$143,827) which is attributed to the following;

- Alignment with the Master Fire Plan (Fire 2020-03) and the addition of a new Training Officer position (Fire 2024-03),
- Increase in the volume of calls, incident responses, and training sessions,
- Renewal of the Fire Dispatch services agreement as based on the increasing number of households.

The **Public Works Department** has a consolidated increase of 6.8% (+\$154,426) which is primarily attributed to the following;

- Completion of the Solar loan program in 2024, with no principal/interest payments thereafter,
- Indexing of costs of materials (cold mix, gravel, calcium chloride) and services.

Please note that in the 1st draft, the 2024 Public Works Operating budget was reported at \$2,438,934. This figure has been amended in the 2nd draft to \$2,270,954. The adjustment reflects the removal of debentures previously allocated under Public Works, which have now been transferred to the Finance department.

The **Parks & Facilities Department** has an increase of 6.0% (+\$67,208) which is primarily attributed to the following;

- Increase in Rental, Concession, Sport Drop-In and Programming revenues,
- Increase in staffing hours due to the addition of new programs and higher rental revenues to help offset programming costs.

The **Office of the CAO** has an increase of 7.1% (+\$17,030) which is primarily attributed to corporate services, legal and human resources administration expenditures.

The **Office of the Clerk** has an increase of 6.1% (\$34,080) which is primarily attributed to the following;

- Increase of 6% for municipal Corporate Insurance for all tax funded departments,
- Increase of 20% towards Cemeteries.

The **Finance Department & Information Technology** has an increase of 23% (\$120,268) which is primarily attributed to the following;

- Debenture estimates for: Parks and Public Works Millbrook Depot, Cavan Public Works Operation Center, and Fire Station No. 1 with Ambulance Station,
- An increase in the cost of software licensing and support, accompanied by a reduction in IT reserves.

The **Council** budget has an increase of 0.01% (+\$15) which is established by the Council Remuneration By-law No. 2023-30 and indexing.

The **Conservation and Authorities** budget has a consolidated increase of 7% (\$8,186) as per budgets and levy requests.

The **Committees of Council** budget has a decrease of 61% (-\$30,250) as consolidated from all committees; Millbrook Valley Trails (MVT), Committee of Adjustment, MRHAC and the Sustainability Advisory Committee (SAC). The Chairs presented their proposed budget requests to Council during the 1st draft budget discussions.

The **Millbrook Business Improvement Area (BIA)** board proposed a 12.5% increase (+\$2,000) to the BIA levy. This proposal was approved at a special BIA Budget Meeting held during the November 28, 2024 Annual General Meeting (AGM). The BIA's budget request will be presented by Deputy Mayor Huntley at the second budget meeting, as it was deferred during first draft discussions.

The **Police Contract & Services** budget has an estimated increase of 2.8% (\$42,494) primarily attributed to the increase in Police Contract with estimated Insurance Premiums, not yet confirmed.

Environmental Tax Rate

The 2025 Environmental Budget has a \$1,455 decrease in operational costs for municipal waste programs and transfer station expenses. Council approved Public Works Report 2022-18, extending the service contract with Wither's Waste Management. In 2025, the municipality will continue to receive revenue from Circular Materials Ontario for Blue Box materials collected at the Transfer Station. This results in a reduced environmental tax rate by \$1.42 per \$100,000 of current value assessment.

Water and Wastewater

The Water and Wastewater Operating Budget is based on the Water & Wastewater Financial Plan, the Rate Study, User Fees and Charges By-law No. 2020-66, and the 2022 Watson & Associates Rate Study Analysis (By-law No. 2022-67). Remaining funds at year-end are transferred to the Water & Wastewater Reserve for future capital projects or operational costs. Water services are funded by user fees; therefore, they do not impact the municipal tax rate.

Capital

The 2025 Capital Budget presented contains an estimated \$12,247,056 total Capital Requests including the 2024 capital rollovers. The proposed projects align with the Corporate Strategic Plan and are included within the draft municipal tax levy increase.

A summary of the 2025 draft Capital Budget is provided below;

Total Capital Requests	\$12,247,056
Less: 2024 Capital Roll Over	(\$1,006,729)
Less: Future Year pre-approvals	(\$297,190)
Total 2025 Capital Expenditures	\$10,943,137
Less: Asset Replacement Reserve Funding	(\$910,050)
Less: Reserves and/or Other Funding	(\$4,550,406)
Less: Grant Applications (pending)	(\$1,365,330)
Net 2025 Capital Expenditures	\$4,117,351
<i>Net 2024 Capital Expenditures</i>	<i>\$3,877,540</i>

Funding Sources:

Asset Replacement Reserve funded through the Municipal Tax Levy	\$2,952,902
Capital Requests funded through the Municipal Tax Levy (1st Draft)	\$1,164,449
Total Capital Funded through Municipal Tax Levy	\$4,117,351

The primary Capital project amendments between the 1st and 2nd drafts that reflect the impact on the municipal tax rate are as follows;

- + \$5,800 Add Facility Recreation Management Software
- + \$7,000 MRHAC request to increase Station Park Sign to \$14K
- \$5,000 Application of MMAH Funds towards Gov Stack Migration
- \$5,000 Reduce Tsf to Reserves for Zoning By-law to \$5K
- \$40,000 Reduce Tsf to Reserves for Official Plan to \$10K
- +\$117,100 Add Tsf to Parkland General Reserve Fund per Council (Nov.21)
- + \$15,000 MVT request to add MVT Bridge at OMS
- \$84,400 CCBF Funding applied to Hot Mix Paving
- \$65,745 CCBF Funding applied to Sidewalks (Fredrick Street)
- \$100,000 Defer of Fallis Line East Road Extension to future budget year

Note: Road Milling (Hardtop Pulverization) was allocated amongst the surface treatment roads maintaining the full project costs including pulverization.

Roadside Mower (Transfer to Reserve)

The Director of Public Works has provided additional details regarding the proposed allocation to reserve funds for the future acquisition of a Roadside Mover, with the intended purchase estimated in 2028. The Township currently incurs an annual expense of \$30,000 for the rental of a mower utilized for roadside cutting to manage grasses and weeds; however, its cutting range is limited to 8 to 10 feet from the gravel shoulder. In recent years, staff have noted the need for additional maintenance or further cutting to prolong the lifespan of the roads and improve sight lines. Acquiring a roadside mower presents an opportunity to improve roadway maintenance. The Public Works staff have evaluated the significant capital expense of the equipment compared to the rental unit costs. In the 2025 Development Charges Bylaw update, staff expect to fund approximately half of the purchase of the mower through development charges. The Director of Public Works has requested in the current budget a transfer of \$100,000 to Reserves, with a subsequent report to Council following the Development Charge update, outlining the remaining balance to be funded through future annual budgets.

Capital Infrastructure Projects

Council directed staff to proceed with the tendering process for the three capital infrastructure buildings on July 5, 2021. The Township engaged Greenview Environmental Management to provide detailed design and tender documents for all three projects.

Fire Station #1 and Ambulance Station (Fire 2022-02)

County Road 10 – pending completion in 2024

The total budget for the project was \$7,979,510 and to be funded; \$1.86M Development Charge debenture, \$3.2M Township debenture and \$2.9M Reserves. The tender to build the new Fire and Ambulance Station was awarded to Gay Company Limited at the August 2, 2023 Council Meeting.

Cavan Public Works Operation Center (PW 2022-12)

1470 County 10 - completed November 2023

The total budget for the project was \$3,089,631 and to be funded; \$1.36M Development Charge debenture, \$1.1M Township debenture and balance from Reserves. The tender for the building construction was awarded to Mortlock Construction at the May 19, 2023 Council Meeting. On October 7, 2024, in response to the Debenture Report (Finance 2024-11), Council requested that staff return with alternative financial options to be presented to the Council. This report is scheduled for January 27, 2025.

Parks and Public Works Millbrook Depot (PW 2022-01)

70 King St. West - completed October 2022

The total budget for the project was \$872,104 and funded; \$488K Development Charge debenture and \$384K Township debenture.

The tender for building re-construction was awarded to Mortlock Construction Inc. at the January 17, 2023 Council Meeting.

2020 Grant Applications approved (rollover into 2025)

Investing in Canada Infrastructure Program (ICIP) Community Culture and Recreation Stream Grant Applications (2)

Funding Program; 26.67% Municipal + 33.33% Provincial + 40% Federal.

Parks & Facilities Report 2019-15 (grant approved March 2022)

1. \$966,000 Renovation of the Millbrook Arena to a multipurpose community hub was amended by Council on June 5, 2023, P&F Report 2023-03. "That staff be directed to commence planning for the creation of a community park on the Millbrook arena lands; and That the existing users of the Millbrook arena be permitted to use the existing facility in its current state, until the final plans for the community park are approved by Council, or that the facility becomes a health and safety concern; and That Council's direction be carried forward in Phase 2 of the Parks and Recreation Plan – Vision 2035."

The most recent mould assessment (December 6, 2024) was provided to Council (P&F Report 2024-05) and to protect the health and safety of the public and

Township employees, the Millbrook Arena (on Needler's Lane) will remain closed.

A scope change request was submitted in early 2024 to the Ministry of Infrastructure and the results/outcome are unknown at the date of this report. A total Municipal Contribution of \$244,750 commitment has been raised over four municipal budgets (2022-2025) with project completion required by 2026.

Council Motion R/04/11/19/13 (grant approved August 2022)

2. \$511,750 Rehabilitation of the historically designated Old Millbrook School
Total Municipal Contribution of \$129,660 commitment has been raised over four municipal budgets (2022-2025) with project completion required by 2026.

Stabilized Taxation and Asset Replacement (Background)

The recommendations in the Potential Impact of Loss of OLG Funding Report (2012) and the Modified Service Delivery Review (2013) were implemented through historical budgets to bring Cavan Monaghan tax levels up to comparator municipalities and eliminated the use of OLG revenues to subsidize the municipal tax rate.

The recommendations were divided into three phases to enable the municipality to remove dependency on OLG revenues;

- Phase 1: Removal of OLG Revenues from the Operating Budget, completed in 2013, eliminating \$1.4 million OLG dependency from the annual budget (as per 2011)
- Phase 2: Removal of OLG Revenues from Capital Budget, completed in 2015, maintaining a minimum \$1.1 million contribution through the municipal levy
- Phase 3: Removal of OLG Revenues as the primary source of Revenues for investment to the Asset Replacement Reserve (ARR). Since 2016 the municipality has transferred approximately 77% of the annual audited depreciation to the ARR with a cumulative total contributions of \$23M. In 2025, \$2.9M (100% of 2023 audited depreciation) is recommended for transfer into the Asset Replacement Reserve.

It is essential that the municipality continues towards independent financial sustainability and maintains a priority to invest in Asset Replacement Reserve for future infrastructure replacement.

Reserve and Reserve Funds

The estimated 2024 Year End Reserve and Reserve Fund balances will be provided in the final budget report including the year end roll-overs. Attached is the 2023 Reserves & Development Charges Reserve Funds Report as audited by Baker Tilly KDN LLP and presented to Council on November 4, 2024, Finance Report 2024-12.

Attachments:

- No. 1 2nd Draft - 2025 Tax Rate calculation (estimated)
- No. 2 2nd Draft - 2025 Environmental Tax Rate calculation (estimated)
- No. 3 2nd Draft - 2025 Budget Summary
- No. 4 2nd Draft - 2025 Operating Budget Summary Reports
- No. 5 2nd Draft - 2025 WWW Operating Budget Summary Report
- No. 6 2nd Draft - 2025 Township Capital Requests
- No. 7 2nd Draft - 2025 WWW Capital Requests
- No. 8 2023 Reserves & Development Charges Reserve Funds
- No. 9 2025 Budget Timetable

Respectfully Submitted by,

Reviewed by,

Kimberley Pope
Director of Finance/Treasurer

Yvette Hurley
Chief Administrative Officer

2025 Municipal Tax Rates

2nd Draft (4.99% increase)

Property Class Description	RTC	RTQ	2025 MPAC Roll Total	Tax Ratio	Tax Rate Reduction	Weighted Assessment	2nd Draft Tax Rate	2nd Draft 2025 Taxes
Commercial, , Exempt From Taxation, But Eligible For Payment-In-Lieu Of Taxes At The Full Rate.	C	F	2,690,700	1.0986	1	2,956,003	0.00865223	23,281
Commercial, Payment In Lieu, Full, Excess Land	C	V	105,000	1.0986	0.7	80,747	0.00605656	636
(No School Rates).	C	G	1,161,000	1.0986	1	1,275,475	0.00865223	10,045
Commercial, Taxable vacant land shared, Subject To Payment-In-Lieu Of Taxes At The Full Rate.	C	J	112,000	1.0986	0.7	86,130	0.00605656	678
Commercial, Taxable At The Full Rate.	C	T	99,348,944	1.0986	1	109,144,750	0.00865223	859,590
Commercial taxable: Excess land	C	U	3,356,507	1.0986	0.7	2,581,221	0.00605656	20,329
Commercial, Taxable At The Vacant Land Rate.	C	X	3,772,300	1.0986	0.7	2,900,974	0.00605656	22,847
Commerical payment in lieu full vacan land	C	Y	136,000	1.0986	0.7	104,587	0.00605656	824
Commercial payment in lieu general vacant land	C	Z		1.0986	0.7	-	0.00605656	0
New Construction Commercial: Full No Support Exempt	X	T		1.0986	1	-	0.00865223	0
Exempt	E		86,288,565	0	0	-	-	0
Farmland, Taxable At The Full Rate.	F	T	217,946,900	1	0.25	54,486,725	0.00196892	429,121
Industrial, Taxable, Shared Payment-In-Lieu (Not Pil But Shared As If It Was)	I	H	117,300	1.5432	1	181,017	0.01215376	1,426
Industrial, Taxable, Excess Land, Shared Payment in Lieu	I	K	57,200	1.5432	0.65	57,376	0.00789995	452
Industrial, Taxable At The Full Rate.	I	T	6,719,700	1.5432	1	10,369,841	0.01215376	81,670
Industrial, Taxable At The Vacant Land Rate. Excess Land	I	U	411,300	1.5432	0.65	412,567	0.00789995	3,249
Industrial, Taxable At The Vacant Land Rate.	I	X	3,834,900	1.5432	0.65	3,846,711	0.00789995	30,296
New Construction Industrial, Taxable At The Full Rate.	J	T		1.5432	1	-	0.01215376	0
Pipeline Taxable: Full	P	T	8,135,000	1	0.9386	7,635,511	0.00739212	60,135
Multi-Residential Taxable: Full	M	T	4,009,000	1	1	4,009,000	0.00787569	31,574
(No School Rates).	R	G	2,117,000	1	1	2,117,000	0.00787569	16,673
Full Rate.	R	P		1	1	-	0.00787569	0
Residential, Taxable At The Full Rate.	R	T	1,356,835,884	1	1	1,356,835,884	0.00787569	10,686,019
Managed Forest, Taxable At The Full Rate.	T	T	8,729,200	1	0.25	2,182,300	0.00196892	17,187
Aggregate Extraction	V	T	225,700	1.255712	1	283,414	0.00988960	2,232
			\$ 1,806,110,100			1,561,547,234		12,298,264

2025 Estimated Budget Require	12,298,264
Amount to be raised by taxes	12,298,264
Weighted Assessment	1,561,547,234
Tax Rate	0.00787569
Taxes per 100,000 Residential Assessment	787.57

Estimated Break-even, with 0% TAX INCREASE, equals \$213,695 of additional tax revenue

2025 \$787.57

2024 \$750.20

Estimated increase in Residential Tax Rate % 4.99%

\$ Value of increase per 100,000 Residential CVA \$37.37

Approximately every 1% residential tax rate increase equals \$117,100

2025 Environmental Tax Rates

2nd Draft (5% decrease)

Property Class Description	RTC	RTQ	2025 MPAC Roll Total	Tax Ratio	Tax Rate Reduction	Weighted Assessment	2nd Draft Tax Rate	2nd Draft 2025 Taxes
Commercial, , Exempt From Taxation, But Eligible For Payment-In-Lieu Of Taxes At The Full Rate.	C	F	2,690,700	1.0986	1	2,956,003	0.00029921	805
Commercial, Payment In Lieu, Full, Excess Land (No School Rates).	C	V	105,000	1.0986	0.7	80,747	0.00020944	22
Commercial, Taxable vacan land shared, Subject To Payment-In-Lieu Of Taxes At The Full Rate.	C	G	1,161,000	1.0986	1	1,275,475	0.00029921	347
Commercial, Taxable At The Full Rate.	C	J	112,000	1.0986	0.7	86,130	0.00020944	23
Commercial, Taxable At The Full Rate.	C	T	99,348,944	1.0986	1	109,144,750	0.00029921	29,726
Commercial taxable: Excess land	C	U	3,356,507	1.0986	0.7	2,581,221	0.00020944	703
Commercial, Taxable At The Vacant Land Rate.	C	X	3,772,300	1.0986	0.7	2,900,974	0.00020944	790
Commerical payment in lieu full vacan land	C	Y	136,000	1.0986	0.7	104,587	0.00020944	28
Commercial payment in lieu general vacant land	C	Z	-	1.0986	0.7	-	0.00020944	-
New Construction Commercial: Full No Support Exempt	X	T	-	1.0986	1	-	0.00029921	-
Exempt	E	O	86,288,565	0	0	-	-	-
Farmland, Taxable At The Full Rate.	F	T	217,946,900	1	0.25	54,486,725	0.00006809	14,840
Industrial, Taxable, Shared Payment-In-Lieu (Not Pil But Shared As If It Was)	I	H	117,300	1.5432	1	181,017	0.00042029	49
Industrial, Taxable, Excess Land, Shared Payment in Lieu	I	K	57,200	1.5432	0.65	57,376	0.00027319	16
Industrial, Taxable At The Full Rate.	I	T	6,719,700	1.5432	1	10,369,841	0.00042029	2,824
Industrial, Taxable At The Vacant Land Rate. Excess Land	I	U	411,300	1.5432	0.65	412,567	0.00027319	112
Industrial, Taxable At The Vacant Land Rate.	I	X	3,834,900	1.5432	0.65	3,846,711	0.00027319	1,048
New Construction Industrial, Taxable At The Full Rate.	J	T	-	1.5432	1	-	0.00042029	-
Pipeline Taxable: Full	P	T	8,135,000	1	0.9386	7,635,511	0.00025563	2,080
Multi-Residential Taxable: Full	M	T	4,009,000	1	1	4,009,000	0.00027235	1,092
School Rates).	R	G	2,117,000	1	1	2,117,000	0.00027235	577
Rate.	R	P	-	1	1	-	0.00027235	-
Residential, Taxable At The Full Rate.	R	T	1,356,835,884	1	1	1,356,835,884	0.00027235	369,537
Managed Forest, Taxable At The Full Rate.	T	T	8,729,200	1	0.25	2,182,300	0.00006809	594
Aggregate Extraction	V	T	225,700	1.255712	1	283,414	0.00034200	77
			\$ 1,806,110,100			1,561,547,234		425,213

2025 Estimated Budget Require	425,290
Amount to be raised by taxes	425,290
Weighted Assessment	1,561,547,234
Tax Rate	0.00027235
Environmental Taxes per 100,000 Residential	27.25

2025 \$27.25
2024 \$28.67
Estimated increase in Residential Tax Rate % -5.0%
\$ Value of increase per 100,000 Residential CVA -\$1.42



**2025 Budget Summary
2nd Draft (4.99% increase)**

Summary 2025 1st Draft Budget	Operating % Net change over 2024	Operating	Capital	Total	Tax Levy	Prov/Fed Grant	DC's and/or Reserve Funds	User Fees & Other Revenue	Total
Planning & ECD	-25.4%	478,800	321,693	800,493	772,693		5,000	22,800	800,493
Building	-4.7%	590,940		590,940	-		240,940	350,000	590,940
By-Law Enforcement	0.0%	2,000		2,000	-		2,000		2,000
Protective Services (Fire)	12.5%	1,284,030	1,621,000	2,905,030	1,655,114		1,159,291	90,625	2,905,030
Public Works	6.4%	2,542,080	2,619,302	5,161,382	3,015,226		2,049,456	96,700	5,161,382
Parks & Facilities Department	5.6%	1,668,405	1,782,505	3,450,910	1,895,006	1,083,634		472,270	3,450,910
Office of the CAO	7.1%	510,580	26,000	536,580	282,580		29,000	225,000	536,580
Office of the Clerk	6.1%	620,737		620,737	589,863		11,740	19,134	620,737
Finance & Information Technology	6.1%	1,692,171	3,177,461	4,869,632	3,786,452		424,258	658,922	4,869,632
Capital Grant Applications (pending)	-		2,699,095	2,699,095	140,890	1,365,330	1,192,875		2,699,095
Consolidated Department Net Changes	4.7%								
Council	0.0%	215,515		215,515	215,515				215,515
Library Board Levies & Allocated Expenses	4.1%	389,749		389,749	389,749		8,000		389,749
Ganaraska, Kawartha & Otonabee Conservation	7.0%	125,087		125,087	125,087				125,087
Committee's of Council	-61.1%	65,940		65,940	19,250		25,000	21,690	65,940
Police Service Contract, Board & Community Policing	2.8%	1,575,851		1,575,851	1,553,151			22,700	1,575,851
Consolidated Other Services/Levy Changes	1.9%								
Sub total: Projected Budget		11,761,885	12,247,056	24,008,941					
Less: 2024 Capital Roll Overs			(1,006,729)	(1,006,729)					(1,006,729)
Less: Future Budget pre-approvals			(297,190)	(297,190)					(297,190)
Less: 2024 Operating Surplus (estimated)		(250,000)		(250,000)	(250,000)				(250,000)
Total Budget		11,511,885	10,943,137	22,455,022					
Unfunded Budget to be removed (Capital)									
Contribution from Casino Reserve Rate Stabilization									
Contribution from Casino Reserve for Capital Requests									
Provincial Grants (OMPF)					(580,400)	580,400			
Provincial Grants (OCIF-Formula-Based Funding)					(314,191)				(314,191)
Contribution to Future Infrastructure Reserve					314,191				314,191
Ontario Lottery & Gaming Corp. (OLG) Revenues, 150 Slots (estimated)					(350,000)				(350,000)
Contributions to Asset Replacement Reserve Loan					350,000				350,000
Canada Community Building Fund (prev FedGasTax Grant)					(328,025)				(328,025)
Contributions to Capital Roads Projects					328,025				328,025
Special Charges; Environmental Services and BIA Levy		540,510		540,510	443,290			97,220	540,510
Total (including Casino, Fed Gas Tax & BIA)		12,052,395	10,943,137	22,995,539	14,045,466	3,029,364	5,147,560	2,077,061	22,995,539
Revenues		Operating	Capital	Total					
General Tax Levy		8,180,905	4,117,351	12,298,264					
Special Charges; Environmental Services and BIA Levy		443,290		443,290					
Provincial/Federal Grants		(347,599)	3,376,963	3,029,364					
Development Charges & Reserve Funds		1,698,737	3,448,823	5,147,560					
User Fees & Other Revenue		2,077,061		2,077,061					
Total		12,052,394	10,943,137	22,995,539					
Special Charges									
Environmental Levy		519,290		519,290	425,290			94,000	519,290
Millbrook BIA		21,220		21,220	18,000			3,220	21,220
Total		540,510	-	540,510	443,290	-	-	97,220	540,510

Eliminated OLG dependencies of the 2013 Operating Budget and the 2015 Capital Budget.

2025 OMPF allocation notice

4.99% Residential Tax Rate Increase
Approximately every 1% residential tax rate increase equals \$117,100

**Township of Cavan Monaghan
2025 Budget Proposals - Revenue and Expense
For the Twelve Months Ending**

Planning and ECD

	2024 Approved Budget	2024 YTD Actual	2025 Proposed Budget	Budget Net Increase %
SUMMARY PLANNING & ECD				
Economic Development Administration	143,850.00	107,712.33	167,625.00	16.53%
Planning Administration	454,850.00	249,955.06	274,450.00	(39.66%)
Plan of Subdivision Applications	0.00	11,907.18	0.00	-
Site Plan Approval Applications	0.00	(9,166.65)	0.00	-
Source Water Protection	12,500.00	12,500.00	13,925.00	11.40%
Recreation Land (The Planning Act)	<u>0.00</u>	<u>(3,000.00)</u>	<u>0.00</u>	<u>-</u>
Total Revenues:	(43,950.00)	(84,298.73)	(22,800.00)	(48.12%)
Total Expenses:	<u>655,150.00</u>	<u>454,206.65</u>	<u>478,800.00</u>	<u>(26.92%)</u>
Report Net	<u><u>611,200.00</u></u>	<u><u>369,907.92</u></u>	<u><u>456,000.00</u></u>	<u><u>(25.39%)</u></u>

**Township of Cavan Monaghan
2025 Budget Proposals - Revenue and Expense
For the Twelve Months Ending**

Building and Bylaw

	2024 Approved Budget	2024 YTD Actual	2025 Proposed Budget	Budget Net Increase %
SUMMARY BUILDING				
Building Services Administration	(54,650.00)	(10,951.32)	(8,300.00)	(84.81%)
Ford Ranger (B1-11)	6,500.00	1,098.81	4,150.00	(36.15%)
Chevy Colorado Truck (B2-20)	3,150.00	2,168.52	4,150.00	31.75%
ON Building Code Act, Enforcement	<u>45,000.00</u>	<u>7,683.99</u>	<u>0.00</u>	<u>-</u>
Total Revenues:	(619,944.00)	(487,915.82)	(590,939.52)	(4.68%)
Total Expenses:	<u>619,944.00</u>	<u>487,915.82</u>	<u>590,939.52</u>	<u>(4.68%)</u>

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Township of Cavan Monaghan
2025 Budget Proposals - Revenue and Expense
For the Twelve Months Ending

Building and Bylaw

	<u>2024 Approved Budget</u>	<u>2024 YTD Actual</u>	<u>2025 Proposed Budget</u>	<u>Budget Net Increase %</u>
SUMMARY BYLAW				
By-law Enforcement	<u>0.00</u>	<u>409.82</u>	<u>0.00</u>	<u>-</u>
Total Revenues:	<u>(6,000.00)</u>	<u>0.00</u>	<u>(2,000.00)</u>	<u>(66.67%)</u>
Total Expenses:	<u>6,000.00</u>	<u>409.82</u>	<u>2,000.00</u>	<u>(66.67%)</u>
Report Net	<u>0.00</u>	<u>409.82</u>	<u>0.00</u>	<u>-</u>

**Township of Cavan Monaghan
2025 Budget Proposals - Revenue and Expense
For the Twelve Months Ending**

Protective Services

	2024 Approved Budget	2024 YTD Actual	2025 Proposed Budget	Budget Net Increase %
SUMMARY PROTECTIVE SERVICES				
Fire Services Administration	499,710.00	401,160.33	599,980.00	20.07%
Fire Services Communication	37,384.00	37,384.00	64,625.00	72.87%
Fire Suppression	224,700.00	216,928.39	247,400.00	10.10%
Fire Servcies Training	89,950.00	66,044.77	96,350.00	7.12%
Fire Servcies Work Hours	121,200.00	56,715.51	87,100.00	(28.14%)
Fire Prevention/Public Education	4,850.00	4,260.94	4,850.00	-
New Fire Hall #1 (est. 2024)	0.00	0.00	28,875.00	-
52 King St. (Storage)	8,600.00	21,620.08	13,960.00	62.33%
Fire Hall #2 Maintenance	16,050.00	16,469.57	16,150.00	0.62%
Equipment Reserves	(60,716.00)	(104,216.84)	(80,715.00)	32.94%
Emergency Preparedness	5,350.00	2,558.10	4,130.00	(22.80%)
Total Revenues:	(137,450.00)	(132,134.79)	(135,125.00)	(1.69%)
Total Expenses:	1,084,528.00	851,059.64	1,217,830.00	12.29%
Report Net	947,078.00	718,924.85	1,082,705.00	14.32%

**Township of Cavan Monaghan
2025 Budget Proposals - Revenue and Expense
For the Twelve Months Ending**

Protective Services

	2024 Approved Budget	2024 YTD Actual	2025 Proposed Budget	Budget Net Increase %
SUMMARY PROTECTIVE SERVICES				
Pumper 1 - 2017 (P1-17)	9,500.00	12,164.04	9,500.00	-
Pumper 2 - 2009 Class A (P2-09)	8,300.00	13,376.67	8,300.00	-
Tanker 4 - 2015 Tandem (T4-15)	5,600.00	12,079.79	6,100.00	8.93%
Tanker 1 - 2000 (T1-00)	4,300.00	2,446.05	5,500.00	27.91%
Rescue 1 - 2003 Van (R1-03)	7,000.00	6,400.97	7,500.00	7.14%
Unit 5 - 1988 Half Ton Truck (U5-89)	2,000.00	1,026.06	2,500.00	25.00%
Rescue 2 - 2000 Rapid Response (R2-00)	8,000.00	7,854.22	8,000.00	-
Car 1 - 2017 Ford Support Unit (C1-17)	4,900.00	5,720.60	5,900.00	20.41%
Tanker 2 - 2013 (T2-13)	2,500.00	15,405.75	6,500.00	160.00%
2016 UTV & Trailer	500.00	2,721.94	500.00	-
Car 3 - GMC Support Unit (C3-21)	<u>5,400.00</u>	<u>4,514.95</u>	<u>5,900.00</u>	<u>9.26%</u>
Total Revenues:	(50,000.00)	0.00	0.00	-
Total Expenses:	<u>108,000.00</u>	<u>83,711.04</u>	<u>66,200.00</u>	<u>(38.70%)</u>
Report Net	<u><u>58,000.00</u></u>	<u><u>83,711.04</u></u>	<u><u>66,200.00</u></u>	<u><u>14.14%</u></u>

**Township of Cavan Monaghan
2025 Budget Proposals - Revenue and Expense
For the Twelve Months Ending**

Protective Services

	2024 Approved Budget	2024 YTD Actual	2025 Proposed Budget	Budget Net Increase %
SUMMARY PROTECTIVE SERVICES				
Protective Services Net	947,078.00	718,924.85	1,082,705.00	14.32%
Protective Services Fleet Net	<u>58,000.00</u>	<u>83,711.04</u>	<u>66,200.00</u>	<u>14.14%</u>
Report Net	<u>1,005,078.00</u>	<u>802,635.89</u>	<u>1,148,905.00</u>	<u>14.31%</u>

**Township of Cavan Monaghan
2025 Budget Proposals - Revenue and Expense
For the Twelve Months Ending**

Public Works

	2024 Approved Budget	2024 YTD Actual	2025 Proposed Budget	Budget Net Increase %
SUMMARY PW SOLAR				
Solar - 920 Larmer Line	(2,305.87)	31.29	(4,180.00)	81.28%
Solar - 1256 Syer Line	(2,105.87)	(1,875.53)	(3,980.00)	89.00%
Solar - 1470 County Rd. 10	(855.87)	(2,366.51)	(2,730.00)	218.97%
Solar - 25 Centennial Lane	(1,455.87)	(2,054.34)	(3,330.00)	128.73%
Solar - 988 County Rd. 10	(1,855.87)	(2,441.65)	(3,730.00)	100.98%
Solar - 415 County Rd. 21	(1,955.87)	(1,826.57)	(3,830.00)	95.82%
Solar - Tapley 1/4 Line	(1,355.87)	4,641.40	(3,230.00)	138.22%
Solar - 1047 Mouny Pleasant Rd.	<u>(1,655.87)</u>	<u>(2,506.06)</u>	<u>(3,490.00)</u>	<u>110.77%</u>
Total Revenues:	(44,700.00)	(41,695.26)	(44,700.00)	-
Total Expenses:	<u>31,153.04</u>	<u>33,297.29</u>	<u>16,200.00</u>	<u>(48.00%)</u>
Report Net	<u>(13,546.96)</u>	<u>(8,397.97)</u>	<u>(28,500.00)</u>	<u>110.38%</u>

**Township of Cavan Monaghan
2025 Budget Proposals - Revenue and Expense
For the Twelve Months Ending**

Public Works

	2024 Approved Budget	2024 YTD Actual	2025 Proposed Budget	Budget Net Increase %
SUMMARY PW OPERATING				
Non-Residential Well Protective Inspection/Control	1,300.00	91.59	1,300.00	-
Roads and Environmental Services Administration	1,282,427.00	535,602.27	1,446,375.00	12.78%
PW Operations Center & Storage (est. 2023)	44,724.00	53,549.80	43,825.00	(2.01%)
Bridges and Culverts	15,000.00	19,604.28	17,000.00	13.33%
Road-side Maintenance	52,000.00	277,073.30	62,000.00	19.23%
Road Hard Top Maintenance	156,000.00	205,258.75	153,500.00	(1.60%)
Road Loose Top Maintenance	95,000.00	148,159.71	115,000.00	21.05%
Road Safety Devices and Signs	46,500.00	56,801.40	39,500.00	(15.05%)
Winter Control	223,150.00	186,064.38	208,300.00	(6.65%)
Street Lighting	24,000.00	27,937.55	31,950.00	33.13%
Storm Water Management Ponds (5)	15,000.00	3,907.58	15,000.00	-
Township Pit #1 (Larmer Line)	3,000.00	0.00	3,000.00	-
Wilson's Pit	3,500.00	(1,039.93)	3,500.00	-
Township Pit #2 (Millbrook)	500.00	0.00	500.00	-
Crossing Guards	27,000.00	21,298.68	30,100.00	11.48%
Site Alternation Applications	0.00	(3,600.00)	0.00	-
Total Revenues:	(65,000.00)	(35,056.77)	(72,000.00)	10.77%
Total Expenses:	2,054,101.00	1,565,766.13	2,242,850.00	9.19%
Report Net	1,989,101.00	1,530,709.36	2,170,850.00	9.14%

**Township of Cavan Monaghan
2025 Budget Proposals - Revenue and Expense
For the Twelve Months Ending**

Public Works

	2024 Approved Budget	2024 YTD Actual	2025 Proposed Budget	Budget Net Increase %
SUMMARY PW VEHICLES				
General Public Works Fleet	170,000.00	206,279.80	135,000.00	(20.59%)
JD Backhoe (37-15)	5,580.00	4,714.65	6,000.00	7.53%
2012 Dodge Truck @ Cavan Yard (4-12)	2,350.00	381.20	1,000.00	(57.45%)
International Dump (WATER TRUCK) (11-05)	4,950.00	1,418.63	5,000.00	1.01%
International Dump Plow & Wing (14-18)	15,990.00	17,661.78	11,650.00	(27.14%)
International Tandem Dump/Plow/Sander (18-20)	8,465.00	9,098.25	10,190.00	20.38%
Culver Steamer	650.00	0.00	650.00	-
2002 J.C. Float	2,920.00	2,275.48	2,600.00	(10.96%)
International Tandem Dump/Plow/Sander (15-20)	5,900.00	13,753.53	9,090.00	54.07%
Dodge Ram 1500 Truck (2-16)	2,190.00	3,723.62	4,590.00	109.59%
John Deere Grader (31-10)	0.00	457.72	0.00	-
JCB Loader (36-20)	5,900.00	7,479.20	5,700.00	(3.39%)
MT7 Trackless Plow (35-18)	7,180.00	2,419.65	7,090.00	(1.25%)
2012 Brush Chipper	4,870.00	2,275.63	4,600.00	(5.54%)
International Tandem Truck (17-22)	2,850.00	4,945.89	5,850.00	105.26%
International Tandem Plow (19-07)	3,895.00	4,831.36	4,650.00	19.38%
Single Axle International Truck (10-17)	6,690.00	3,194.79	7,350.00	9.87%
2021 Chev Silverado Truck (1-21)	1,590.00	1,864.79	4,890.00	207.55%
International Dump Plow & Wing (16-13)	10,400.00	10,081.49	7,400.00	(28.85%)
Rubber Tire Excavator (34-21)	13,270.00	11,763.43	15,800.00	19.07%
International Tandem Truck (20-17)	6,940.00	9,795.49	14,150.00	103.89%
Ford F-250 Pick Up (3-19)	6,740.00	5,852.69	7,790.00	15.58%
2022 Chev Silverado @ Cavan Yard (5-22)	1,090.00	260.69	1,600.00	46.79%
Caterpillar Grader (31-23)	3,170.00	5,881.99	3,340.00	5.36%
MT7 Trackless Plow & Sander (38-23)	1,820.00	1,024.56	2,300.00	26.37%

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Township of Cavan Monaghan
2025 Budget Proposals - Revenue and Expense
For the Twelve Months Ending

Public Works

	2024 Approved Budget	2024 YTD Actual	2025 Proposed Budget	Budget Net Increase %
New International Tandem (16-25)	0.00	0.00	4,750.00	-
Total Revenues:				
Total Expenses:	295,400.00	331,436.31	283,030.00	(4.19%)
Report Net	295,400.00	331,436.31	283,030.00	(4.19%)

**Township of Cavan Monaghan
2025 Budget Proposals - Revenue and Expense
For the Twelve Months Ending**

Public Works

	2024 Approved Budget	2024 YTD Actual	2025 Proposed Budget	Budget Net Increase %
SUMMARY PW ENVIRONMENTAL				
Case Backhoe (33-91)	1,800.00	414.22	2,340.00	30.00%
Environmental Services	(111,600.00)	(67,038.55)	(93,525.00)	(16.20%)
Organic Kitchen Waste Program	<u>109,800.00</u>	<u>66,624.33</u>	<u>91,185.00</u>	<u>(16.95%)</u>
Total Revenues:	(520,745.00)	(440,291.75)	(519,290.00)	(0.28%)
Total Expenses:	<u>520,745.00</u>	<u>440,291.75</u>	<u>519,290.00</u>	<u>(0.28%)</u>

**Township of Cavan Monaghan
2025 Budget Proposals - Revenue and Expense
For the Twelve Months Ending**

Public Works

	2024 Approved Budget	2024 YTD Actual	2025 Proposed Budget	Budget Net Increase %
SUMMARY PUBLIC WORKS DEPARTMENT				
Public Works Solar	(13,546.96)	(8,397.97)	(28,500.00)	110.38%
Public Works Operations	1,989,101.00	1,530,709.36	2,170,850.00	9.14%
Public Works Vehicles	<u>295,400.00</u>	<u>331,436.31</u>	<u>283,030.00</u>	<u>(4.19%)</u>
Total Revenues:	(630,445.00)	(517,043.78)	(635,990.00)	0.88%
Total Expenses:	<u>2,901,399.04</u>	<u>2,370,791.48</u>	<u>3,061,370.00</u>	<u>5.51%</u>
Report Net	<u>2,270,954.04</u>	<u>1,853,747.70</u>	<u>2,425,380.00</u>	<u>6.80%</u>

**Township of Cavan Monaghan
2025 Budget Proposals - Revenue and Expense
For the Twelve Months Ending**

Parks and Facilities

	2024 Approved Budget	2024 YTD Actual	2025 Proposed Budget	Budget Net Increase %
SUMMARY PARKS AND FACILITIES				
Health and Safety	18,000.00	10,830.31	18,000.00	-
Municipal Office Building	223,680.00	211,312.97	228,385.00	2.10%
Maple Leaf Park	16,250.00	16,759.58	16,250.00	-
Parks and Property	228,740.00	243,813.76	219,415.00	(4.08%)
Whitfield Landing	1,000.00	814.51	1,000.00	-
1256 Syer Line	2,100.00	436.78	2,100.00	-
Moncrief Line	0.00	238.36	(3,570.00)	-
3 & 5 Centre Street	0.00	(4,000.00)	0.00	-
Parks (& Public Works) Millbrook Depot	12,699.00	8,906.03	12,780.00	0.64%
Bruce Johnston Library	17,450.00	15,101.15	14,990.00	(14.10%)
Old Millbrook School	38,670.00	31,904.85	36,000.00	(6.90%)
Lions Den	9,000.00	6,256.10	9,135.00	1.50%
Millbrook Arena	18,440.00	1,883.42	20,730.00	12.42%
New Community Center (est. 2019)	<u>509,558.00</u>	<u>425,476.89</u>	<u>586,680.00</u>	<u>15.14%</u>
Total Revenues:	(525,900.00)	(524,073.56)	(472,270.00)	(10.20%)
Total Expenses:	<u>1,621,487.00</u>	<u>1,493,808.27</u>	<u>1,634,165.00</u>	<u>0.78%</u>
Report Net	<u><u>1,095,587.00</u></u>	<u><u>969,734.71</u></u>	<u><u>1,161,895.00</u></u>	<u><u>6.05%</u></u>

**Township of Cavan Monaghan
2025 Budget Proposals - Revenue and Expense
For the Twelve Months Ending**

Parks and Facilities

	2024 Approved Budget	2024 YTD Actual	2025 Proposed Budget	Budget Net Increase %
SUMMARY PARKS AND FACILITIES VEHICLES				
Bobcat (prev. PW 40-01)	1,000.00	469.98	1,000.00	-
2021 GMC Sierra (3-02)	6,660.00	7,233.66	7,160.00	7.51%
2021 Ford F150 (3-03)	6,660.00	3,190.43	6,660.00	-
Massey 23GL Tractor	1,000.00	630.11	1,400.00	40.00%
2014 Dodge Ram (3-04)	6,360.00	3,870.73	6,360.00	-
2022 Chev Silverado (3-05)	6,660.00	6,002.78	6,660.00	-
Olympia Resurfacers	<u>5,000.00</u>	<u>5,185.07</u>	<u>5,000.00</u>	<u>-</u>
Total Revenues:				
Total Expenses:	<u>33,340.00</u>	<u>26,582.76</u>	<u>34,240.00</u>	<u>2.70%</u>
Report Net	<u><u>33,340.00</u></u>	<u><u>26,582.76</u></u>	<u><u>34,240.00</u></u>	<u><u>2.70%</u></u>

**Township of Cavan Monaghan
2025 Budget Proposals - Revenue and Expense
For the Twelve Months Ending**

Parks and Facilities

	2024 Approved Budget	2024 YTD Actual	2025 Proposed Budget	Budget Net Increase %
SUMMARY PARKS AND FACILITIES				
Parks and Facilities Operating	1,095,587.00	969,734.71	1,161,895.00	6.05%
Parks and Facilities Vehicles	<u>33,340.00</u>	<u>26,582.76</u>	<u>34,240.00</u>	<u>2.70%</u>
Total Revenues:	(525,900.00)	(524,073.56)	(472,270.00)	(10.20%)
Total Expenses:	<u>1,654,827.00</u>	<u>1,520,391.03</u>	<u>1,668,405.00</u>	<u>0.82%</u>
Report Net	<u>1,128,927.00</u>	<u>996,317.47</u>	<u>1,196,135.00</u>	<u>5.95%</u>

**Township of Cavan Monaghan
2025 Budget Proposals - Revenue and Expense
For the Twelve Months Ending**

Chief Administrative Officer

	2024 Approved Budget	2024 YTD Actual	2025 Proposed Budget	Budget Net Increase %
SUMMARY CAO				
Human Resources	25,800.00	36,990.65	38,775.00	50.29%
Investment & Capital Gains	(205,000.00)	(205,000.00)	(225,000.00)	9.76%
CAO Administration	413,750.00	376,511.45	437,705.00	5.79%
Millbrook & District Food Share	2,500.00	2,500.00	2,550.00	2.00%
Millbrook Fair	<u>2,500.00</u>	<u>2,500.00</u>	<u>2,550.00</u>	<u>2.00%</u>
Total Revenues:	(250,000.00)	(224,650.53)	(254,000.00)	1.60%
Total Expenses:	<u>489,550.00</u>	<u>438,152.63</u>	<u>510,580.00</u>	<u>4.30%</u>
Report Net	<u>239,550.00</u>	<u>213,502.10</u>	<u>256,580.00</u>	<u>7.11%</u>

**Township of Cavan Monaghan
2025 Budget Proposals - Revenue and Expense
For the Twelve Months Ending**

	Clerks			
	2024 Approved Budget	2024 YTD Actual	2025 Proposed Budget	Budget Net Increase %
SUMMARY CLERKS				
Corporate Insurance	201,853.00	199,465.27	213,963.00	6.00%
Cavan Monaghan Self Insurance	10,000.00	5,243.54	10,000.00	-
User Group Insurance	80.00	(4,157.01)	0.00	-
Clerk Administration	304,410.00	286,464.27	330,930.00	8.71%
Freedom of Information (FOI)	6,000.00	6,295.11	0.00	-
Marriage/Civil Licencing	(2,000.00)	(10,201.06)	(3,500.00)	75.00%
Elections	5,000.00	0.00	5,000.00	-
Cemeteries	15,000.00	15,000.00	18,000.00	20.00%
Dog Control	12,840.00	5,429.78	12,870.00	0.23%
Livestock Loss	1,600.00	2,517.92	1,600.00	-
Accessibility Plan	1,000.00	0.00	1,000.00	-
Total Revenues:	(31,740.00)	(35,318.34)	(30,874.00)	(2.73%)
Total Expenses:	587,523.00	541,376.16	620,737.00	5.65%
Report Net	555,783.00	506,057.82	589,863.00	6.13%

**Township of Cavan Monaghan
2025 Budget Proposals - Revenue and Expense
For the Twelve Months Ending**

	Council			
	2024 Approved Budget	2024 YTD Actual	2025 Proposed Budget	Budget Net Increase %
SUMMARY COUNCIL				
Council Governance	5,000.00	73.34	2,000.00	(60.00%)
Council - Mayor	64,600.00	59,575.56	65,900.00	2.01%
Council - Deputy Mayor	43,800.00	44,352.38	44,120.00	0.73%
Council - Ward 1	30,000.00	25,289.21	30,200.00	0.67%
Council - Ward 2	34,700.00	32,097.88	34,970.00	0.78%
Council - Ward 3	<u>37,400.00</u>	<u>36,249.32</u>	<u>38,325.00</u>	<u>2.47%</u>
Total Expenses:	<u>215,500.00</u>	<u>197,637.69</u>	<u>215,515.00</u>	<u>0.01%</u>
Report Net	<u>215,500.00</u>	<u>197,637.69</u>	<u>215,515.00</u>	<u>0.01%</u>

**Township of Cavan Monaghan
2025 Budget Proposals - Revenue and Expense
For the Twelve Months Ending**

Committee, Boards and Authorities

	2024 Approved Budget	2024 YTD Actual	2025 Proposed Budget	Budget Net Increase %
SUMMARY COMMITTEE, BOARDS AND				
Library Board Requisition	359,723.00	355,764.58	381,749.44	6.12%
Ganaraska Conservation Authority Requisition	4,865.56	4,865.56	4,992.00	2.60%
Kawartha Conservation Authority Requisition	6,943.00	6,942.99	7,174.00	3.33%
Otonabee Region Conservation Authority Requisition	105,092.00	102,478.65	112,921.00	7.45%
Millbrook Valley Trails	6,500.00	4,965.42	6,800.00	4.62%
Committee of Adjustment	2,000.00	1,125.00	2,000.00	-
MRHAC Revitalization & Heritage Advisory	6,000.00	162.82	3,450.00	(42.50%)
Sustainability Advisory Committee	35,000.00	7,413.15	15,000.00	(57.14%)
Millbrook Business Improvement Area	<u>0.00</u>	<u>(0.20)</u>	<u>0.00</u>	<u>-</u>
Total Revenue:	(62,550.00)	(25,510.20)	(54,690.00)	(12.57%)
Total Expenses:	<u>588,673.56</u>	<u>507,968.17</u>	<u>580,776.44</u>	<u>(1.34%)</u>
Report Net	<u><u>526,123.56</u></u>	<u><u>482,457.97</u></u>	<u><u>526,086.44</u></u>	<u><u>(0.01%)</u></u>

**Township of Cavan Monaghan
2025 Budget Proposals - Revenue and Expense
For the Twelve Months Ending**

Finance and IT

	2024 Approved Budget	2024 YTD Actual	2025 Proposed Budget	Budget Net Increase %
SUMMARY FINANCE & IT				
Information Technology/Telecommunication	146,863.00	163,528.08	149,779.00	1.99%
Low Income Disabled Refund	1,800.00	993.30	1,800.00	-
Working Capital Interest	(65,210.00)	(53,213.78)	(64,200.00)	(1.55%)
Retirement - Corporate Administered Benefits	400.00	(383.90)	0.00	-
Corporate Administration	3,800.00	3,654.81	3,880.00	2.11%
Finance	621,080.00	542,373.27	665,639.00	7.17%
Tax Collections, Arrears & Doubtful Accounts	200.00	(360.24)	220.00	10.00%
Cavan Monaghan Own Taxation	(384,000.00)	(417,812.39)	(413,800.00)	7.76%
Public Works & Parks Millbrook Depot (est. 2022)	24,640.00	56,000.00	28,588.00	16.02%
PW Operations Centre & Storage (est. 2023)	72,200.00	159,500.00	83,785.00	16.05%
Fire Station #1 (est. 2024)	101,650.00	0.00	188,000.00	84.95%
Total Revenue:	(776,397.00)	(590,779.20)	(1,048,480.00)	35.04%
Total Expenses:	1,299,820.00	1,045,058.35	1,692,171.00	30.19%
Report Net	523,423.00	454,279.15	643,691.00	22.98%

**Township and Cavan Monaghan
2025 Budget Proposals - Revenue and Expense
For the Twelve Months Ending**

Police Services Contract

	2024 Approved Budget	2024 YTD Actual	2025 Proposed Budget	Budget Net Increase %
SUMMARY POLICE SERVICES				
Police Services Contract	1,508,657.00	1,490,565.51	1,551,151.00	2.82%
Community (Policing) Safety Volunteers	<u>2,000.00</u>	<u>60.24</u>	<u>2,000.00</u>	<u>-</u>
Total Revenue:	(6,243.00)	(5,713.00)	(22,700.00)	263.61%
Total Expenses:	<u>1,516,900.00</u>	<u>1,496,338.75</u>	<u>1,575,851.00</u>	<u>3.89%</u>
Report Net	<u>1,510,657.00</u>	<u>1,490,625.75</u>	<u>1,553,151.00</u>	<u>2.81%</u>

Township of Cavan Monaghan
2025 Actual to Budget - Revenue and Expense
For the Twelve Months Ending

	Water/Wastewater			
	2024 Approved Budget	2024 YTD Actual	2025 Proposed Budget	Budget Net Increase %
SUMMARY WATER/WASTEWATER				
Water Wastewater Administration	234,526.00	119,054.88	433,772.96	84.96%
Water & Wastewater Debentures	180,000.00	137,506.33	180,000.00	-
Pumping Station	8,600.00	17,917.80	10,255.00	19.24%
Millbrook Wastewater Plant	517,855.00	473,040.07	382,575.00	(26.12%)
Wastewater Collection System	10,000.00	0.00	10,150.00	1.50%
Contribution to/from Water Revenue	0.00	518,956.43	0.00	-
Contribution to/from Wastewater Revenue	628,672.00	584,033.14	680,438.87	8.23%
Wastewater Revenue	(1,133,656.00)	(1,221,942.37)	(1,150,675.00)	1.50%
Water Revenue	(701,664.00)	(787,216.95)	(731,416.83)	4.24%
Water & Wastewater Other Income	0.00	(3,750.00)	(1,375.00)	-
Millbrook Water - Distribution System	35,000.00	20,325.36	32,450.00	(7.29%)
Millbrook Water - Treatment & Supply	143,567.00	109,965.33	63,475.00	(55.79%)
Millbrook Water - Standpipe Tower	8,675.00	8,029.04	11,650.00	34.29%
Sysco Oper. Wastewater Agreement	0.00	3,694.06	0.00	-
Booster Pumping Station	20,125.00	18,667.44	21,825.00	8.45%
Kawartha Downs Wastewater Agreement	0.00	9,273.22	0.00	-
Water and Wastewater Capacity Monitoring	60,000.00	7,317.68	60,000.00	-
WWW 1/2 Ton Truck (1-24)	3,700.00	551.58	3,725.00	0.68%
2025 New 1/2 Ton Truck (2-25)	0.00	0.00	3,725.00	-
Bulk Water Sale	(15,400.00)	(15,423.04)	(10,575.00)	(31.33%)
Total Revenues:	(1,650,148.00)	(1,925,214.74)	(1,650,455.96)	0.02%
Total Expenses:	1,650,148.00	1,925,214.74	1,650,455.96	0.02%



The Township of Cavan Monaghan Capital Requests in 2025 2nd Draft (including 2024 roll-overs)

Capital Item Requested	Requested Purchases	Reserve/ Other Funding Available	Transfers Specific Reserves	2024 Roll Overs	Transfers Asset Replacement Reserve	Future Budget pre-approvals	Adjusted Total
Chief Administrative Officer							
Corporate Strategic Plan (50k RSV), rollover	\$26,000			(\$26,000)			\$0
Total Chief Administrative Officer	\$26,000	\$0	\$0	(\$26,000)	\$0	\$0	\$0
<i>2024 Capital Request Adjusted Total (Chief Administrative Officer)</i>							<i>\$0</i>
Finance							
Asset Management, Policy & Reporting - Bill 6, O.Reg 588/17, rollover	\$25,997			(\$25,997)			\$0
Asset Management Reserve, O.Reg 588/17 (Municipal Infrastructure)					\$2,952,902	100% YE2023 Depreciation	\$2,952,902
Development Charges Study, 5 year update	\$33,200	(\$33,200) DC					\$0
Total Finance	\$59,197	(\$33,200)	\$0	(\$25,997)	\$2,952,902	\$0	\$2,952,902
<i>2024 Capital Request Adjusted Total (Finance)</i>							<i>\$2,583,057</i>
Information Technology							
Network, Server, Switches & IT Infrastructure, rollover	\$56,028			(\$56,028)			\$0
IT Modernization Plan, MMP Grant II (MNP), rollover	\$30,579			(\$30,579)			\$0
IT & Service Modernization Plan, MMP Grant I (MNP), rollover	\$25,000			(\$25,000)			\$0
Hardware Replacement Program & Upgrades	\$41,455			(\$19,869)			\$21,586
Facility Recreation Management Software	\$7,300	(\$1,500) MMAH RSV					\$5,800
Postage Machine (Neopost)	\$5,000						\$5,000
Total Information Technology	\$165,362	(\$1,500)	\$0	(\$131,476)	\$0	\$0	\$32,386
<i>2024 Capital Request Adjusted Total (IT)</i>							<i>\$13,325</i>
Planning, Building & ECD (Economic Community Development)							
2019-2022 CIP Incentives, rollover	\$39,543			(\$39,543)			\$0
CIP Incentives, rollover	\$40,000			(\$15,000)			\$25,000
Baxter Creek Floodplain SPA (Special Policy Area)	\$40,000			(\$30,000)			\$10,000
Planning and Engineering Studies (Employment Lands)	\$150,000						\$150,000
Station Park Sign	\$14,000			(\$7,000)			\$7,000
Website Gov Stack Migration	\$23,150	(\$5,000) MMAH RSV					\$18,150
TSF to RSV - Cavan Monaghan Zoning By-Law (126k RSV, FPD 2027)			\$5,000				\$5,000
TSF to RSV - Official Plan (145k RSV, FPD 2026)			\$10,000				\$10,000
Total Planning, Building & ECD	\$306,693	(\$5,000)	\$15,000	(\$91,543)	\$0	\$0	\$225,150
<i>2024 Capital Request Adjusted Total (Planning, Building & ECD)</i>							<i>\$40,000</i>
Parks and Facilities							
Tsf to RSV - Parkland General Reserve Fund			\$117,100				\$117,100
Old Millbrook School - 2020 ICIP Grant approved Aug 2021 (R/04/11/19/13)	\$511,750	(\$375,266) ICIP		(\$104,084)			\$32,400
Millbrook Arena - 2020 ICIP Grant approved March 2021 (P&F 2019-15)	\$966,000	(\$708,368) ICIP		(\$196,452)			\$61,180
Community Center Furniture, Fixtures & Equipment (CMCC), rollover	\$46,655			(\$46,655)			\$0
Tsf to RSV - Demolition of the Millbrook Arena (100k RSV)			\$100,000				\$100,000
Tsf to RSV - 2014 Dodge Ram PR-03 replacement, (10k RSV, FPD 2028)			\$10,000				\$10,000
Tsf to RSV - Olympia Ice Resurfacer, (10k RSV, FPD 2029)			\$10,000				\$10,000
Tsf to RSV - Bell Restoration (FPD 2028)			\$1,000				\$1,000
David Suzuki Foundation's Butterfly Project	\$5,000						\$5,000
MVT Bridge @ OMS	\$15,000						\$15,000
Total Parks & Facilities	\$1,544,405	(\$1,083,634)	\$238,100	(\$347,191)	\$0	\$0	\$351,680
<i>2024 Capital Request Adjusted Total (Parks & Facilities)</i>							<i>\$464,971</i>

RSV - All Reserve balances as of YE2024
FPD - Future Purchase Date



The Township of Cavan Monaghan Capital Requests in 2025 2nd Draft (including 2024 roll-overs)

Capital Item Requested	Requested Purchases	Reserve/ Other Funding Available	Transfers Specific Reserves	2024 Roll Overs	Transfers Asset Replacement Reserve	Future Budget pre-approvals	Adjusted Total
Protective Services (Fire)							
Replace-1989 Chev 1/2 Ton Grass Fire Unit U5-89 (80k RSV, R/O 2024)	\$135,000	(\$80,000)	EE	(\$44,418)	(\$10,582)		\$0
Repeater and Communication Upgrades, (47k RSV, FPD 2025)	\$75,000	(\$75,000)	EE				\$0
Bunker Gear	\$35,000				(\$26,950)		\$8,050
Back Up Generator Station 2	\$17,000				(\$13,090)		\$3,910
Fire Hoses	\$15,000				(\$11,550)		\$3,450
Tsf to RSV-SCBA Units			\$27,000				\$27,000
Replace-2000 GMC Tanker #T1-00, (482k RSV, FPD 2026) preapproved PW2004-X)	\$842,000	(\$482,000)	EE		(\$75,314)	(\$142,343)	\$142,343
Replace-2003 Chevy C5500 Rescue Truck #R1-03, (267k RSV, FPD 2026) preap	\$450,000	(\$267,000)	EE		(\$73,305)	(\$54,847)	\$54,848
Tsf to RSV-SRU Team Training, (40k RSV, FPD 2026)			\$5,000				\$5,000
Tsf to RSV-2000 Ford F550 Rescue Truck #R2-00, (128k RSV, FPD 2027)			\$20,000				\$20,000
Total Protective Services	\$1,569,000	(\$904,000)	\$52,000	(\$44,418)	(\$210,791)	(\$197,190)	\$264,601
							<i>2024 Capital Request Adjusted Total (Protective Services - Fire)</i>
							\$255,818
Roads and Environmental Services							
Public Works Operation Centre, Fuel System, rollover	\$25,047			(\$25,047)			\$0
Street Light Replacement, rollover	\$72,120	(\$20,000)	DC	(\$52,120)			\$0
International Tandem, PW2023-04 (pre-approved, delivery Spring/Summer 2025)	\$365,135	(\$120,000)	DC	(\$245,135)			\$0
Pre-Engineering Cost	\$30,000			(\$12,802)			\$17,198
Hot Mix Paving (Various Roads)	\$300,000	(\$84,400)	CCBF		(\$215,600)		\$0
Sharpe Line (Surface Treatment)	\$54,202	(\$15,249)	OCIF+ CCBF		(\$38,953)		\$0
Wilson Line (Surface Treatment)	\$90,336	(\$25,415)	OCIF		(\$64,921)		\$0
Hutchison Line (Surface Treatment)	\$48,556	(\$13,660)	OCIF		(\$34,896)		\$0
Hillview Drive (Surface Treatment) w Cty of Ptbo	\$60,977	(\$39,066)	\$27k w County + OCIF		(\$21,911)		\$0
Skiview Road (Surface Treatment)	\$24,842	(\$6,989)	OCIF		(\$17,853)		\$0
Zion Line (Surface Treatment)	\$60,975	(\$17,154)	OCIF		(\$43,821)		\$0
Howden 1/4 Line (Surface Treatment)	\$42,910	(\$12,072)	OCIF		(\$30,838)		\$0
Brown Line (Surface Treatment)	\$54,202	(\$15,249)	OCIF		(\$38,953)		\$0
Slurry Seal (extend road life 5 yrs)	\$360,000	(\$360,000)	OCIF				\$0
Frederick Street Reconstruction	\$300,000	(\$300,000)	OCIF				\$0
Sidewalks (Fredrick Street)	\$90,000	(\$65,745)	OCIF		(\$24,255)		\$0
Intersection Replacement w Cty of Ptbo (TBD)	\$50,000	(\$25,000)	CCBF	(\$5,000)			\$20,000
Brookside Street Reconstruction (Phase II) (preapproved PW-2024-22)	\$125,000		50% w/County		(\$89,833)		\$35,167
Crack Seal	\$25,000						\$25,000
County Road 10 EA, Traffic Modelling (collab w County)	\$25,000	(\$25,000)					\$0
Replace - 1991 Case Backhoe 33-91 (DC 5.3.1 T5-5 #3)	\$240,000	(\$185,198)	DC		(\$54,802)		\$0
Replace - Pickup Truck 4-12	\$75,000		DC		(\$22,623)		\$52,377
Tsf to RSV - Roadside Mower (FPD 2028)			\$100,000				\$100,000
Total Roads and Environmental	\$2,519,302	(\$1,330,197)	\$100,000	(\$340,104)	(\$699,259)	\$0	\$249,742
							<i>2024 Capital Request Adjusted Total (Roads & Environmental Services)</i>
							\$523,694

RSV - All Reserve balances as of YE2024
FPD - Future Purchase Date



**The Township of Cavan Monaghan
Capital Requests in 2025
2nd Draft (including 2024 roll-overs)**

Capital Item Requested	Requested Purchases	Reserve/ Other Funding Available	Transfers Specific Reserves	2024 Roll Overs	Transfers Asset Replacement Reserve	Future Budget pre-approvals	Adjusted Total
	Total Project Cost	Reserve/ Other Funding Available	Transfers Specific Reserves	Grant Application (pending)	Transfers Asset Replacement Reserve	Future Budget pre-approvals	Adjusted Total
Grant Applications submitted (pending approval)							
Active Living and Wellbeing program for Seniors (SALC)	\$80,000			(\$50,010)			\$29,990
Connection to Community Amenities @ OMS (EAF)	\$44,345			(\$33,445)			\$10,900
NEW-Station 2 Exhaust System (FPG), (55k RSV, FPD 2025)	\$31,000	(\$21,000)	EE	(\$10,000)			\$0
Fallis Line East Road Extension (HECSS) (DC 5.3.1 T5-4 #9) FPD 2026	\$2,543,750	(\$1,171,875)	DC + Developer	(\$1,271,875)		(\$100,000)	\$0
Total Grant Applications	\$2,699,095	(\$1,192,875)		\$0	\$0	(\$100,000)	\$40,890

In 2025, approximately every 1% residential tax rate increase equals \$117,100

Total Capital Requests	\$12,247,056
Less: 2024 Capital Roll Over	(\$1,006,729)
Less: Future Year pre-approvals	(\$297,190)
Total 2025 Capital Expenditures	\$10,943,137
Less: Asset Replacement Reserve Funding	(\$910,050)
Less: Reserves and/or Other Funding	(\$4,550,406)
Less: Grant Applications (pending)	(\$1,365,330)
Net 2025 Capital Expenditures	\$4,117,351
<i>Net 2024 Capital Expenditures</i>	<i>\$3,877,540</i>

Funding Sources:

Asset Replacement Reserve funded through the Municipal Tax Levy	\$2,952,902
Capital Requests funded through the Municipal Tax Levy	\$1,164,449
Total Capital Funded through Municipal Tax Levy	\$4,117,351



**The Township of Cavan Monaghan
Water & Wastewater
Capital Requests in 2025
2nd Draft**

Capital Item Requested	Requested Purchases	Reserve/ Other Funding Available	2024 Roll Overs	Future Budget	Transfer to/from W & WW Reserve
Water Distribution System					
Booster Station Pump Upgrades, DC 11, rollover	\$ 50,000		(\$50,000)		\$ -
Advanced Metering Infrastructure Software, DC 3, rollover	\$ 140,000	(\$140,000)			\$ -
Hydrogeological Study for 4th Drinking Well (78 King St W), DC 6, rollove	\$ 149,002	(\$149,002)			\$ -
Bulk Water Station Upgrade, rollover	\$ 60,000		(\$60,000)		\$ -
Booster Station Fence, rollover	\$ 25,000		(\$25,000)		\$ -
Reconstruction of watermain - Frederick Street	\$ 450,000				\$ 450,000
Water Rates Study User Fees	\$ 15,000				\$ 15,000
Tools and Equipment	\$ 15,000				\$ 15,000
PSD CityWide Maintenance Manager	\$ 50,000				\$ 50,000
Pickup Truck (50% Water, 50% WWW)	\$ 34,000				\$ 34,000
Water Meter Replacement Program	\$ 20,000				\$ 20,000
Total Water Distribution System	\$ 1,008,002	(\$289,002)	(\$135,000)	\$0	\$ 584,000
Total Water Capital	\$ 1,008,002	(\$289,002)	(\$135,000)	\$0	\$ 584,000
Wastewater Collection System					
Sewer Flow Monitoring, rollover	\$ 50,000		(\$50,000)		\$ -
Collection System Maintenance, rollover	\$ 50,000		(\$50,000)		\$ -
Sump Pump Program, rollover	\$ 50,000		(\$50,000)		\$ -
Wet Well Flow Meter Upgrades	\$ 40,000				\$ 40,000
Sand Filter Replacement - WWTP	\$ 25,000				\$ 25,000
WWW Rates Study User Fees	\$ 15,000				\$ 15,000
Replacement Portable Generator	\$ 100,000				\$ 100,000
Sewer Needs Study	\$ 20,000				\$ 20,000
Pickup Truck (50% Water, 50% WWW)	\$ 34,000				\$ 34,000
Tools and Equipment	\$ 15,000				\$ 15,000
Sanitary Lateral Replacement - Frederick St	\$ 100,000				\$ 100,000
Wastewater Collection System	\$ 499,000	\$0	(\$150,000)	\$0	\$ 349,000
Total Wastewater Capital	\$ 499,000	\$0	(\$150,000)	\$0	\$ 349,000
Total Water and Wastewater Capital	\$ 1,507,002	(\$289,002)	(\$285,000)	\$0	\$ 933,000
Grant Applications submitted (pending approval)					
New Water Storage Pipe and Distribution (HEWSF-r2)	\$ 18,395,000		(\$13,428,350)	(\$4,837,650)	\$ 129,000
Total Grant Applications	\$ 18,395,000	\$0	(\$13,428,350)	(\$4,837,650)	\$ 129,000
Total Capital Requests \$ 19,902,002 Less: 2024 Capital Roll Over (\$285,000) Less: Future Year pre-approvals (\$4,837,650) Total 2025 Capital Expenditures \$ 14,779,352 Reserve/Other Funding to Offset Capital (\$289,002) Less: Grant Applications (pending) (\$13,428,350) Net 2025 Capital Expenditures \$ 1,062,000					

The Township of Cavan Monaghan
Summary of Use of Reserve and Reserve Funds
2023 Year End Balance (Audited)

		Audited	2023 Budget Estimates		Audited	
		31-Dec-22	Additions	Withdrawals	31-Dec-23	
Reserves & Reserve Funds						
Committed Reserves						
Committed Reserves						
1907	Building Services Reserve (Building Code Act, 1992)	Building	\$793,886		(\$266,919)	\$526,967
1929	Capital Roll Over (Prior Year)	General	\$1,302,822	\$5,556,328	(\$5,362,936)	\$1,496,214
1930	Operating Roll Over (Prior Year)	General	\$498,232	\$609,501	(\$498,232)	\$609,501
1902	Springville & Ebenezer Cemetery Reserve	General	\$26,030			\$26,030
1913	Solar Disposal	General	\$24,000	\$2,500		\$26,500
1935	Fire Recovery Reserve	Fire	\$9,312			\$9,312
1938	Water Reserve (SWSSA, 2002)	Water	\$2,197,699	\$1,186,395	(\$1,242,756)	\$2,141,338
1939	Wastewater Reserve (SWSSA, 2002)	WW	\$1,961,431	\$807,564	(\$663,962)	\$2,105,033
1943	Parkland Reserve Fund (City of Peterborough)	ECD	\$42,875		\$0	\$42,875
Total Committed Reserves			\$6,856,286	\$8,162,288	(\$8,034,805)	\$6,983,769
Designated Reserves						
1900	General Working Fund	General	\$636,480	\$522,732	(\$570,402)	\$588,809
1951	Asset Replacement Reserve		\$15,152,693	\$5,609,813	(\$2,434,201)	\$18,328,305
	Less: Infrastructure Loan (Solar Units)	General	(\$67,050)	\$50,777		(\$16,273)
	Less: Loan (\$1M CMCC Community Fundraising)	General	(\$181,005)			(\$181,005)
	Net Asset Replacement Reserve	General	\$14,904,638			\$18,131,027
1950	Lottery Funds (OLG) Reserve					
	Less: OLG Revenues (T-PW-22-03 OpCntr)	General	(\$33,598)	\$330,078	(\$296,480)	\$0
	Less: CMCC Internal Loan (\$2.4M Construction T	General	(\$1,595,469)	\$296,480		(\$1,298,989)
	Net Lottery Funds Reserve	General	(\$1,629,067)			(\$1,298,989)
1906	Police Stabilization Reserve	General	\$42,093	\$16,240		\$58,333
1919	MMAH Service Delivery (2019 Grant)	General	\$106,132			\$106,132
1910	Election Reserve	General	\$25,169			\$25,169
1915	Municipal Council Grant Reserve	General	\$57,050			\$57,050
1926	Millbrook Valley Trails (Donation)	General	\$7,198			\$7,198
1927	Infrastructure & Technology (IT) Reserve	General	\$0	\$13,854		\$13,854
1941	Legal Reserve	General	\$27,735			\$27,735
1972	Corporate Strategic Plan	CAO	\$25,000			\$25,000
1949	Contingency Reserve	General	\$160,860			\$160,860
1973	Parks & Facilities Equipment	P&F	\$15,000	\$169,000		\$184,000
1975	Millbrook Mural Fund (tsf from bank acct 2023)	P&F	\$0	\$445		\$445
1952	Fire Hall (Infrastructure) Reserve	Fire	\$1,051,573		(\$1,051,573)	\$0
1921	Fire Dept HWY Funds	Fire	\$62,930			\$62,930
1931	Fire Ground Hours	Fire	\$11,204			\$11,204
1932	Fire Training Reserve (Special Rescue)	Fire	\$30,430	\$10,000	(\$5,247)	\$35,183
1933	Superior Tank Shuttle Res - Fire	Fire	\$20,385			\$20,385
1934	Emergency Equipment	Fire	\$1,465,699	\$605,568	(\$625,072)	\$1,446,195
1923	Official Plan	Planning	\$145,472			\$145,472
1924	Zoning By-law Update	Planning	\$51,347	\$50,000		\$101,347
1976	Heritage Conservation District Plan (Millbrook)	Planning	\$0	\$15,000		\$15,000
1936	Fill Mgmt (Site Alt By-Law)	Roads	\$26,026			\$26,026
1920	Millbrook Landfill	Roads	\$34,159		(\$8,200)	\$25,959
1970	Pits & Quarries	Roads	\$34,783			\$34,783
1937	Winter Control	Roads	\$11,271			\$11,271
1971	Public Works Equipment	Roads	\$250,000	\$808,000	(\$1,058,000)	\$0
1940	Source Water Protection	W&WW	\$20,219			\$20,219
Total Designated Reserves			\$24,450,073	\$8,497,985	(\$6,049,175)	\$27,026,366
Obligatory Reserves						
1974	Ontario Community Infrastructure Fund (OCIF)	Roads	\$545,886	\$446,220	(\$511,621)	\$480,484
1908	Canada Community Building Fund (FedGasTax)	Roads	\$421,580	\$304,215	(\$267,446)	\$458,348
1909	Parkland (Cash In Lieu) Reserve	ECD	\$335,125	\$16,713		\$351,838
Total Obligatory Reserves			\$1,302,590	\$767,148	(\$779,067)	\$1,290,671
Total Reserves & Reserve Funds			\$25,752,663	\$9,265,133	(\$6,828,243)	\$28,317,036
Development Charges						
Development Charges - Cavan Monaghan By-Law						
1960	DCRF - Water Services	W&WW	\$258,515		(\$546,022)	(\$287,507)
1961	DCRF - Wastewater Services	W&WW	\$59,110		(\$394,341)	(\$335,230)
1962	DCRF - Stormwater Management Services	W&WW	\$5,537	\$134	\$0	\$5,671
1963	DCRF - Roads and Related	Roads	(\$212,029)	\$60,808	(\$2,272,725)	(\$2,423,946)
1964	DCRF - Fire Protection Services	Fire	\$550,446	\$23,416	(\$677,991)	(\$104,128)
1965	DCRF - Police Services	General	\$40,127	\$1,500	\$0	\$41,628
1966	DCRF - Library	Library	\$326,241	\$20,913	(\$5,000)	\$342,154
1967	DCRF - Parks Reserve Fund	ECD	(\$2,915,502)	\$36,113	(\$100,880)	(\$2,980,269)
1969	DCRF - Administration (Studies)	General	\$127,669	\$4,669	(\$53,333)	\$79,005
Total Development Charges			(\$1,759,885)	\$147,553	(\$4,050,291)	(\$5,662,623)
TOTAL Reserves & Development Charges			\$23,992,778	\$9,412,686	(\$10,878,534)	\$22,654,414

2025 Budget Timetable

Action	Deadlines
<p>Capital Budget Forecast & Template: Finance to provide 10 year Capital Plan and templates to Management for completion.</p> <p>Operating Budget Report & Working Papers: Finance to provide Operating Budget working papers to Management, Library Board and BIA for completion.</p>	<p>July 31, 2024</p>
<p>Completed 2025 Capital Budget & updated 10 year Capital Plan: The Budget and 10 year updated Capital Plan to be submitted to the Director of Finance, from each Manager, by the deadline. This shall include consideration of Master Plans, Studies, Development Charges, Policies, Current Asset Replacement Policy, By-Laws and the Asset Management Plan.</p> <p>Completed 2025 Operating Budget & worksheets: Budget to be submitted to the Director of Finance, from each Manager, by the deadline. The Operating budget includes both the Budget Report containing proposed budget values and working papers which are to be forwarded to Director of Finance by each Manager by the deadline. The working papers include details of contracted services, vehicle maintenance, staffing compliments, employee training/conferences, etc.</p>	<p>September 16, 2024</p>
<p>CAO & Director of Finance Internal Review of Capital and Operating Budgets submitted by: Management, Library Board and BIA. (Meetings will be scheduled upon request and/or if needed for further information/clarification)</p>	<p>October 1, 2024 to October 15, 2024</p>
<p>CAO, Director of Finance review with Mayor the Capital and Operating Budgets Meetings may be scheduled if needed for further information/clarification</p>	<p>October 16, 2024 to October 31, 2024</p>

<p>1st Draft Budget Delegation to Council from Committees and Boards: <i>All committees or boards must have held at least one public meeting of its members for discussion and approval of the proposed budget prior to making a budget request to Council.</i></p> <ul style="list-style-type: none"> <input type="checkbox"/> Library Board budget presentation request to Council <input type="checkbox"/> BIA Board budget delegation request to Council <input type="checkbox"/> Advisory Committee's budget delegation requests to Council <p>1st Draft Operating & Capital Budget (estimated) Presentation to Council:</p> <ul style="list-style-type: none"> <input type="checkbox"/> 1st Draft Operating, Capital and Water & Wastewater Budgets (Estimated Costs) presented to Council <input type="checkbox"/> Updated 2025 Tax Rate summary based on estimated Current Value Assessment <input type="checkbox"/> 2025 Tax Rate increase estimate presented to Council and value of investment in Capital and Operating <input type="checkbox"/> Municipal Wage Grid Indexing, CPI index up to September 	<p>Special Budget Meeting Thursday November 21, 2024 9:00 a.m. – 3:00 p.m.</p>
<p>Council Review & Comment(s): Council review of the 1st Draft Operating & Capital Budgets and provide comment(s) to the CAO and Director of Finance.</p>	<p>November 22, 2024 to December 8, 2024</p>
<p>Meetings with CAO & Director of Finance: Council members may schedule a meeting for further clarification/review with the CAO & Director of Finance, upon request.</p>	<p>December 9, 2024 to December 13, 2024</p>
<p>2nd Draft Budget Delegation to Council from Committees and Boards:</p> <ul style="list-style-type: none"> <input type="checkbox"/> 2nd Draft Budget delegation and/or presentation, if requested <p>2nd Draft Operating & Capital Budget Presentation to Council:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Review of 2nd Draft Operating, Capital and Water & Wastewater Budgets, containing amendments from 1st draft budgets if applicable. <input type="checkbox"/> Review BIA & Library Requisitions <input type="checkbox"/> Evaluate affordability, service levels and needs <input type="checkbox"/> The public are welcome to attend <p>2025 Tax Rate Summary:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Updated 2025 Tax Rate Summary based on MPAC released Total Current Value Assessment data (Dec. 10, 2024). 	<p>Special Budget Meeting Thursday January 9, 2025 1:00 p.m. – 3:00 p.m.</p>
<p>2nd Draft Operating & Capital Budget, for Public Comment:</p> <ul style="list-style-type: none"> <input type="checkbox"/> 2nd Draft of the 2025 Operating, Capital and Water & Wastewater Budgets, as presented to Council, will be open for public comment <input type="checkbox"/> The public are welcome to attend and comment 	<p>Special Budget Meeting (for Public Comment) Thursday January 9, 2025 @ 5:00 p.m.</p>
<p>Final Operating & Capital Budget Meeting:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Presentation and approval of the Municipal Operating and Capital Budgets and the Water & Wastewater Operating and Capital Budgets 	<p>Regular Council Meeting (Final Budget Approval) Monday January 27, 2025 @ 1:00 p.m.</p>

The Township of Cavan Monaghan

By-law No. 2025-01

Being a by-law to confirm the proceedings of the special meeting of the Council of the Township of Cavan Monaghan held on the 9th day of January 2025 at 1:00 p.m.

Whereas the Municipal Act, 2001, S.O., 2001, c.25, S.5, S. 8 and S. 11 authorizes Council to pass by-laws;

Now Therefore the Council of the Township of Cavan Monaghan hereby enacts as follows:

1. That the actions of the Council at its special meeting held on the 9th day of January 2025 in respect to each recommendation and action by the Council, except where prior approval of the Ontario Land Tribunal or other statutory authority is required, are hereby adopted, ratified and confirmed.
2. That the Mayor and Clerk of the Township of Cavan Monaghan are hereby authorized and directed to do all things necessary to give effect to said actions or obtain approvals where required, to execute all documents as may be necessary, and the Clerk is hereby authorized and directed to affix the Corporate Seal to all such documents. Read a first, second and third time and passed this 9th day of January 2025 at 1:00 p.m.

Matthew Graham
Mayor

Cindy Page
Clerk