

Municipality of Marmora and Lake

2025 Draft Budget



Background



On an annual basis, the Municipality prepares a budget for Council to authorize expenditures for the year. The municipal budget is a key planning document that provides a foundation to deliver municipal services. The budget is a plan to implement municipal goals and priorities and provides a method to monitor and control revenues and expenses throughout the year.

The operating budget is organized by department and/or service area and relates to day-to-day operations including programs and services such as parks, arena, road maintenance, policing, fire and emergency services, planning, administration, and others.

Transfers to reserves may be included by department and/or service as part of a plan for longer term goals.

The capital budget outlines the Municipality's capital expenditure plan and related funding for projects that will provide or support services to residents over many years.


Operating and capital expenditures are funded by revenue received from user fees, service charges, grants, reserves, financing, and property taxation. Like most municipalities, property taxation is the main source of revenue at Marmora and Lake.

It is important to note that in 2025, .67 cents of every dollar collected is retained by the Municipality to pay for services. The remaining .33 cents is collected and distributed to the County of Hastings and local School Boards.

As a lower-tier municipality, Marmora and Lake is responsible for collecting taxes on behalf of the County of Hastings and the Province of Ontario (education taxes). Budget and tax rate information related to the County of Hastings and the Province of Ontario are not included in the municipal budget (as they have no impact on the municipal tax rate itself) but impacts our residents' overall taxation and is therefore included in the total tax bill impact calculation.

Annual Budget Schedule



Objective	Timeline
Distribution of Capital Budget to Department Heads	September 2024
Distribution of Operating Budget to Department Heads	September 2024
Finance review and consolidation of 2025 Budget Commences	November 2024
Treasurer and CAO review Capital Budget	January 2025
Treasurer and CAO review Operating Budget	January 2025
Treasurer and CAO meet with Council members individually for feedback	January/February 2025
Draft Budget to the Public	February 14 th , 2025
Public Meeting - 2025 Budget	March 11 th , 2025
Council Review and adoption of budget – tentative date of 	March 25 th , 2025
Final tax levy, User Fee Bylaw	April 2025

Factors Affecting Budget



There are several factors that can impact the operating budget significantly. The following table outlines the most common items; however, it is not considered an exhaustive list:

Category	Description
Employee Compensation	Relates to existing staff complement and includes applicable pay equity, economic, job rate, and benefit adjustments.
Mandatory Legislation or Contracts	Any new, or changes in, legislation that require a department to incur additional costs to start a new service, change service levels, or maintain an existing level of service.
Additional Staffing Levels	In instances where new/additional staff are hired (or annualized from prior year), the full impact of wages and benefits are included in the budget.
New/Altered Services	Where new services and/or partial year funding for the services were added during the previous year, the full impact of the service must be annualized in the budget.
Inflationary	Impacts due to rate increases for items such as maintenance supplies/services, insurance, heat/hydro/gas and winter maintenance (sand, salt, fuel).
Utilities	Projected changes to usage with utilities (hydro, natural gas, etc.), based on historical trends.
Council, Community Initiatives	Council direction that has budget affects for subsequent years such as, CIP, Central Hastings Transit, Tree Saplings Giveaway, as well as capital projects financed over several future years (unfinanced capital).
Fees/Charges & Other Revenue Charges	Revenue impact of proposed increases to existing fees/charges, new fees/charges, grant allocations and reserve activity.

Assessment Information



The Municipal Property Assessment Corporation (MPAC) is responsible for assessing and classifying properties in Ontario.

Increases in assessed value between January 1, 2012, and January 1, 2016, were phased in over the 2017 to 2020 period.

In response to the COVID-19 pandemic, the Ontario government announced that assessments were frozen, and 2016 values were to be used. From 2021 through to 2025, the assessment updates have been postponed. As a result, property assessments for the 2025 property tax year will continue to be based on the fully phased-in January 1, 2016 values. Therefore, property assessments for the 2025 property tax year will be the same as 2021, 2022, 2023, and 2024 tax years, unless there have been changes to the property.

For illustrative purposes, the average property owner would have experienced a rise in their property tax bill during 2020 due to an increase in the tax rate, and an increase in the phased-in assessment, however, for 2021 through 2025 the average property owner will observe an increase/decrease in their

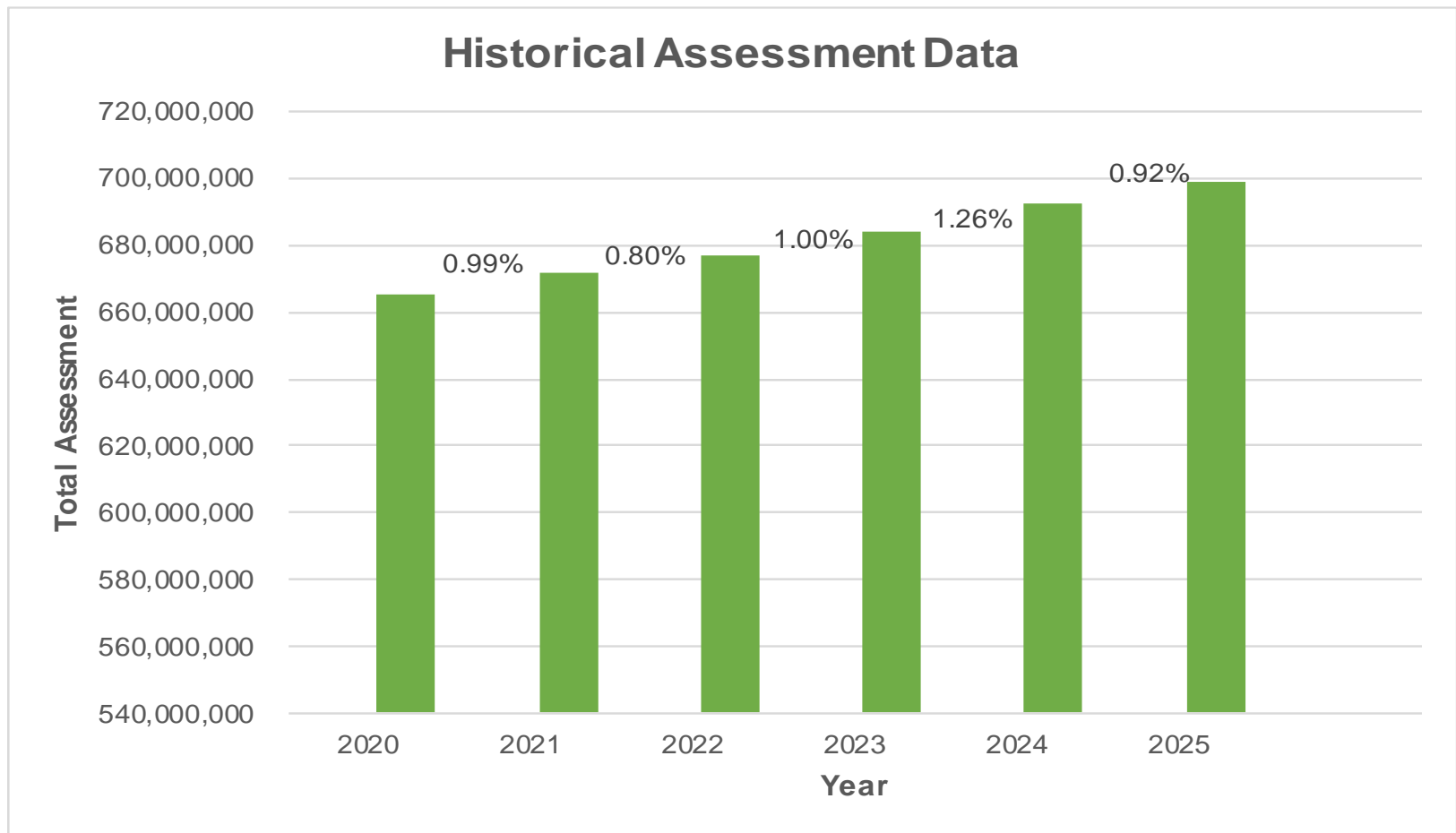
property tax bill as it relates to a change in the tax rate only, as assessment values for 2025 continue to be based on 2020 values (as per Ontario Regulation 261/23).

Reasons for a Property Assessment Notice:

- Change to property ownership, legal description, or school support;
- Change to the property's value resulting from a Request for Reconsideration, an Assessment Review Board decision, or ongoing property reviews;
- Property value increase/decrease reflecting a change to the property; for example, a new structure, addition, or removal of an old structure; or
- Change in the classification or tax liability of the property.

It is important to note that MPAC's assessment of a property and the real estate value are not the same thing. Real estate values are typically much higher than MPAC's assessment. The MPAC assessment is the amount a property is taxed on.

Assessment Growth & Distribution





Example of Residential Taxes

This illustration uses 2025 Current Value Assessment (MPAC data).

Taxes will vary property by property.

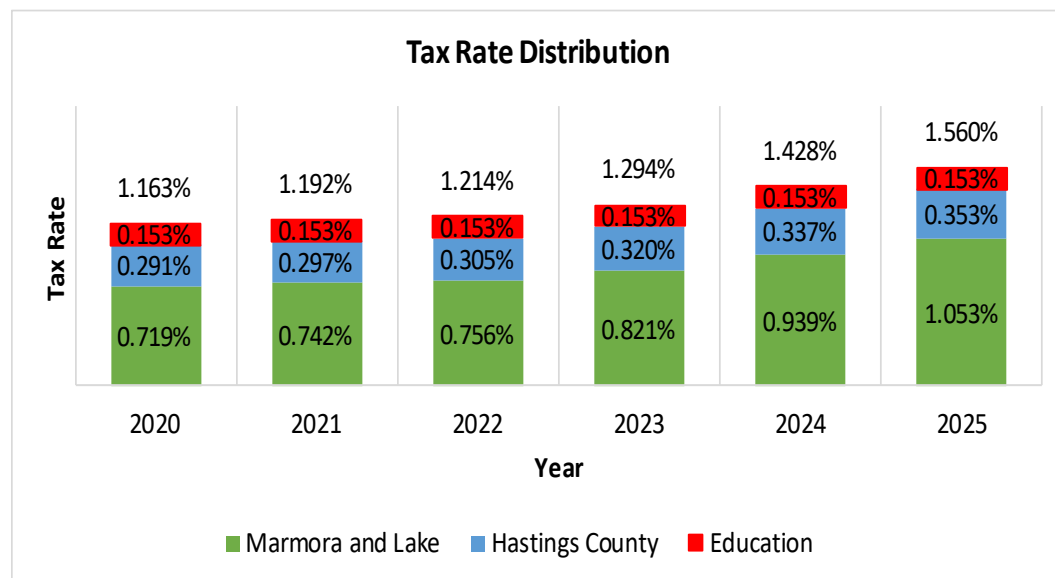
Please note that the Education tax rate remains the same for 2025. The 2025 Hastings County estimated tax rate is included here for illustrative purposes.

This example calculation represents the impact on a property's total tax bill (all three portions).

A residential property assessed at a value: \$168,000

The property owner would experience an annual tax increase of approximately: \$221.01 ---- OR ---- 9.21%

OR a monthly tax increase of approximately of \$18.42 or \$0.61 cents per day.



Refer to page 53

Property Tax Calculator



Average Assessed Value of:		\$ 168,000		
Estimated Results		2025	2024	Variance
Municipal Levy		1,769.36	1,576.68	192.68
County Levy	*	593.87	565.54	28.33
Education Levy		257.04	257.04	-
Total		2,620.27	2,399.26	221.01
Municipal Levy Details				
Council/Governance		36.36	34.79	1.58
Administration/Treasury	**	(214.97)	(222.27)	7.31
Fire and Emergency Services		150.56	143.74	6.82
Police (OPP)		268.99	244.58	24.41
Conservation Authorities		54.87	50.20	4.67
Animal Control		-	-	-
Building Services		-	-	-
Bylaw Enforcement		13.96	12.23	1.72
Transportation Services		824.82	780.99	43.82
Streetlights/Traffic Lights		15.46	13.95	1.51
Environmental Services		109.84	100.75	9.10
Cemetery		4.29	3.23	1.06
Arena/Community Hall		62.69	44.86	17.83
Parks and Recreation		82.85	70.64	12.21
Library		28.40	27.52	0.88
Planning and Zoning		3.82	3.84	(0.02)
Economic Development		40.85	39.19	1.66
Facilities		59.31	71.97	(12.66)
Medical Centre		19.93	18.64	1.29
Capital Program		207.33	137.85	69.48
Total Municipal		1,769.36	1,576.68	192.68

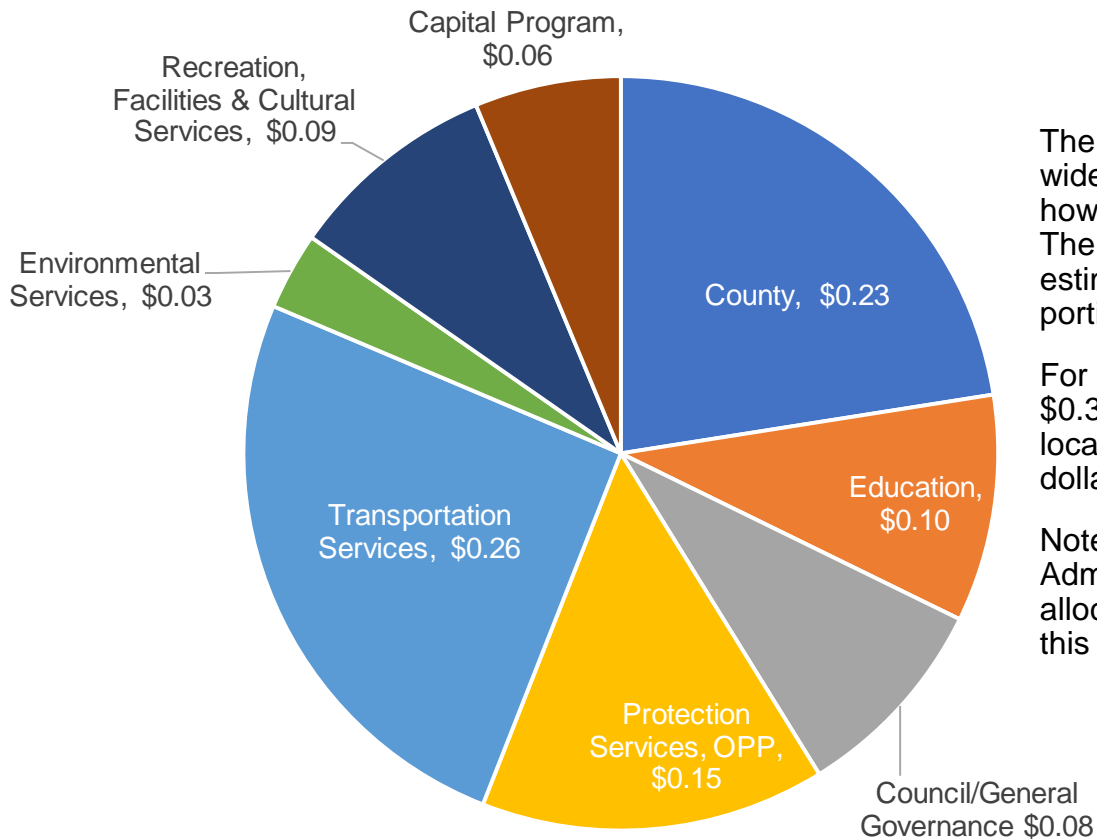
This chart shows the 2025 values based on the proposed budget as presented.

**County taxes estimated.*

***Allocation includes OMPF funding, which shows a negative departmental cost as a result.*

Increase of \$221.01 represents a tax increase of approximately \$0.61 per day (all three portions).

Marmora and Lake “Loonie”



The Municipality is responsible for providing a wide variety of services. This pie chart represents how taxes are spent for every dollar collected. The Hastings County portion is based on an estimated 2025 tax rate, and the Education portion is based on the actual 2025 tax rate.

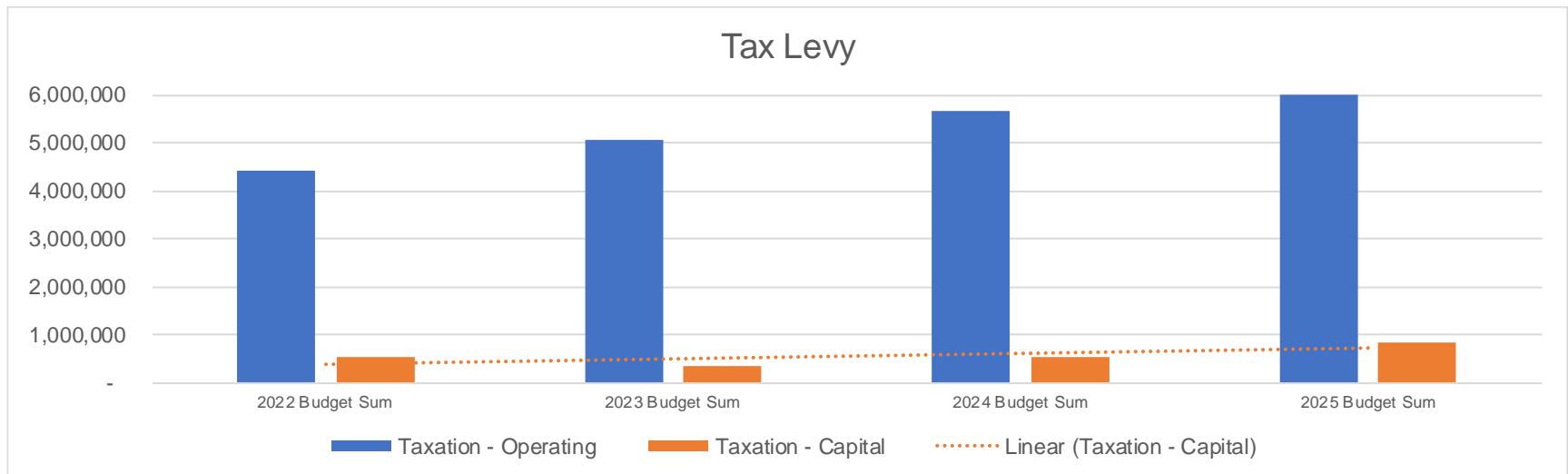
For every dollar collected in Marmora and Lake, \$0.33 is passed onto Hastings County and the local School Boards. This leaves \$0.67 of every dollar retained by Marmora and Lake.

Note that OMPF Funding, allocated to Administrative/Finance, has been removed and allocated to all departments for the purpose of this chart.

Summary of Tax Levy Change (Operating and Capital)



	2024 Budget Sum	2025 Budget Sum	Sum Y:Y Change
Taxation - Operating	5,659,279	6,169,562	510,283
Taxation - Capital	542,186	818,901	276,715
Taxation - Total Levy	6,201,465	6,988,463	786,998
1% Increase in Tax Levy Generates	62,015	69,885	
		Proposed amount	

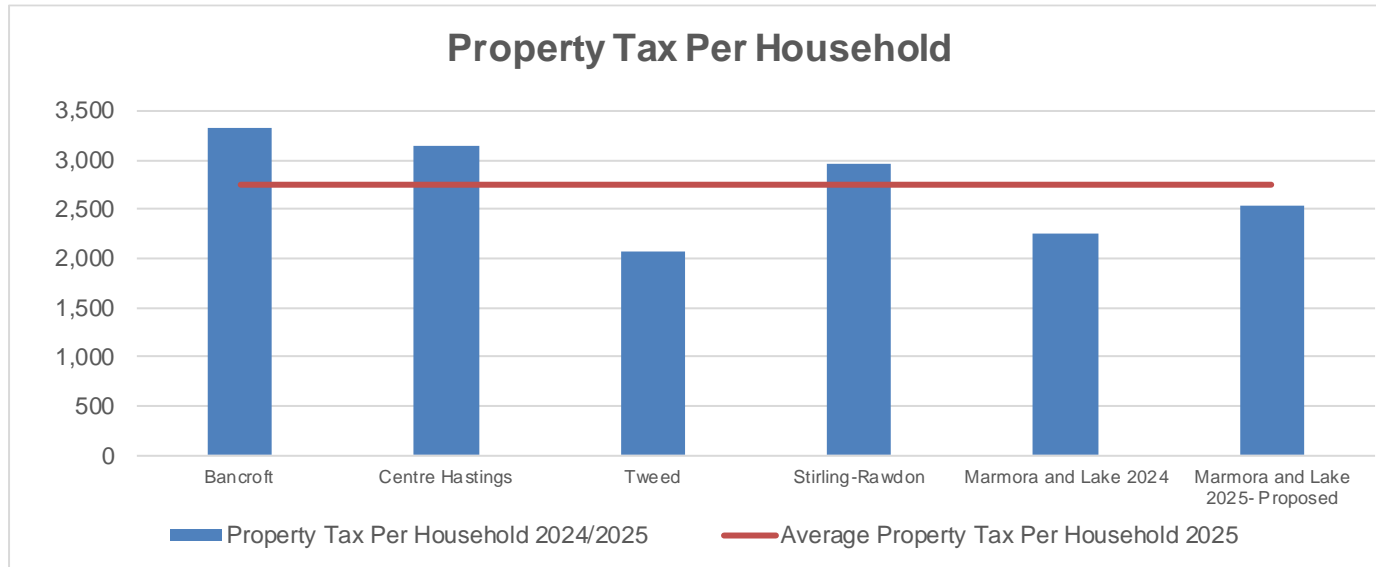


Summary of Tax Levy Change (Operating and Capital):								
	2019 Budget Sum	2020 Budget Sum	2021 Budget Sum	2022 Budget Sum	2023 Budget Sum	2024 Budget Sum	2025 Budget Sum	Sum Y:Y Change
Taxation - Operating	3,335,037	3,762,882	3,994,133	4,402,868	5,048,778	5,659,279	6,169,562	510,283
Taxation - Capital	658,772	818,402	808,215	528,813	326,645	542,186	818,901	276,715
Taxation - Total Levy	3,993,809	4,581,284	4,802,348	4,931,681	5,375,423	6,201,465	6,988,463	786,998

Tax Levy Comparative Analysis



<u>Municipality</u>	Property Tax Per Household 2024/2025	Average Property Tax Per Household 2025	Number of Households	Total Tax Levy	
Bancroft	3,332	2,748	2007	6,687,138	2024 Budget
Centre Hastings	3,147	2,748	2180	6,860,555	2025 Approved Budget
Tweed	2,060	2,748	3042	6,266,260	2025 Approved Budget
Stirling-Rawdon	2,958	2,748	2185	6,463,135	2024 Budget
<i>Marmora and Lake 2024</i>	2,243	2,748	2765	6,201,465	2024 Approved Budget
<i>Marmora and Lake 2025- Proposed</i>	2,527	2,748	2765	6,988,463	2025 Proposed Budget
<i>*at this time not all 2025 Budgets are passed for the above Municipalities</i>					



2025 Unavoidable Costs Affecting the Municipal Tax Rate



2024	2025	Variance	% Increase / (Decrease)	
\$55,145	\$66,216	\$11,071	20.01%	Quinte Conservation
\$141,472	\$150,500	\$9,028	6.38%	Crowe Valley Conservation (estimate)
\$294,247	\$323,247	\$29,000	9.86%	Municipal Insurance (estimate)
\$579,825	\$680,250	\$100,425	17.3%	Principal and Interest On Debentures (pg.52)
\$962,000	\$980,235	\$18,235	1.9%	Police (OPP) see Page 16
\$2,032,689	\$2,194,201	\$161,512		20.53% of the proposed total levy increase

Service/Department: Council/Governance

Function: Council, Election, Committees, Boards



Service Offering	Revenue/Expense Category	2024 YTD Actuals	2024 Budget	2025 Budget	Y:Y Change
Council/Governance	Wages and Benefits	98,981	100,300	107,100	6,800
	Financial (Principal/Interest)	-	-	-	-
	Materials and Supplies	13,832	14,875	14,875	-
	Contracted Services	9,369	15,400	15,400	-
	Unfinanced Capital	-	-	-	-
	Revenue	-	-	-	-
	Prov/Fed Funding	-	-	-	-
	Development Charges	-	-	-	-
	Transfer to Reserves	6,250	6,250	6,250	-
	Transfer from Reserves	-	-	-	-
		128,432	136,825	143,625	6,800
Wages and Benefits	COLA 3%, CPP/EI/WSIB/EHT rate changes				
Materials and Supplies	no change				
Contracted Services	no change				
Transfer to Reserves	Year 3 of 4 Transfer to Reserve to fund 2026 election				

Service/Department: Administration

Function: Administration, Finance, Information Technology, Human Resources



Service Offering	Revenue/Expense Category	2024 YTD Actuals	2024 Budget	2025 Budget	Y:Y Change
Administration/Treasury	Wages and Benefits	627,359	616,000	755,000	139,000
	Financial (Principal/Interest)	-	-	-	-
	Materials and Supplies	193,539	206,100	229,400	23,300
	Contracted Services	210,052	214,350	164,350	(50,000)
	Unfinanced Capital	-	-	-	-
	Revenue	(471,255)	(219,400)	(231,700)	(12,300)
	Prov/Fed Funding	(1,641,300)	(1,641,300)	(1,766,100)	(124,800)
	Development Charges	-	-	-	-
	Transfer to Reserves	-	-	-	-
	Transfer from Reserves	(50,000)	(50,000)	-	50,000
		(1,131,605)	(874,250)	(849,050)	25,200
Wages and Benefits	COLA 3%, CPP/CPP Enhancement/EI/WSIB/EHT/OMERS rate changes and grid movements, 1.0 CFT increase re: Communications Officer/CEMC position				
Materials and Supplies	Estimated insurance increase (\$5,000), bank and service fees (\$4,000), increases to computer and software/memberships/conferences (\$5,800), training (\$3,500), postage rate increase 25% (\$5,000)				
Revenue	Increase in expected investment income (\$20,000), increase in user fees, (\$7,000) increase in PIL (\$300), decrease rental income from Hydro One no longer leasing land (\$12,000), decrease in lottery and marriage licences based on historical trends (\$3,000)				
Contracted Services	Decrease in legal fees from previous year (\$50,000) offset below in transfer from reserves				
Prov/Fed Funding	Increase in OMPF allocation (\$124,800)				
Transfer from Reserves	Reserve transfer not required in 2025 (\$50,000)				

Service/Department: Fire and Emergency Services

Function: Fire Protection, Medical Aid Assistance, Emergency Management



Service Offering	Revenue/Expense Category	2024 YTD Actuals	2024 Budget	2025 Budget	Y:Y Change
Fire and Emergency Services	Wages and Benefits	266,478	260,500	267,000	6,500
	Financial (Principal/Interest)	54,538	54,600	54,600	-
	Materials and Supplies	146,278	207,675	187,675	(20,000)
	Contracted Services	5,522	19,000	19,000	-
	Unfinanced Capital	-	-	-	-
	Revenue	(15,296)	(16,410)	(16,610)	(200)
	Prov/Fed Funding	(55,242)	(10,000)	-	10,000
	Development Charges	-	-	-	-
	Transfer to Reserves	50,000	50,000	83,000	33,000
	Transfer from Reserves	-	-	-	-
		452,278	565,365	594,665	29,300
Wages and Benefits	COLA 3%, CPP/PPP Enhancement/EI/WSIB/EHT/OMERS rate changes				
Financial (Principal/Interest)	Long Term Debt payments for 2017 Fire Truck and the 2023 Pumper Truck (Page 52)				
Materials and Supplies	Estimated insurance increase (\$2,500), training increase (\$9,000), new dispatch increase (\$10,000) decrease leased equipment paid off/offset Transfer to Reserves (\$33,000), decrease COVID related expenses (\$10,000), decrease in mileage (\$500), increase in office supplies (\$500), increase in health supplies (\$1,500)				
Revenue	Increase in fire inspections (\$2,200), decrease in burn permit revenue (\$2,000)				
Prov/Fed Funding	Decrease in Safe Restart Funding (COVID) (\$10,000)				
Transfer to Reserves	Capital vehicle replacement reserve building, (\$33,000) saved from lease payments added to equipment replacement reserve				

Service/Department: Police (OPP)

Function: OPP Contract, Community Policing



Service Offering	Revenue/Expense Category	2024 YTD Actuals		2024 Budget	2025 Budget	Y:Y Change
Police (OPP)	Wages and Benefits	-		-	-	-
	Financial (Principal/Interest)	-		-	-	-
	Materials and Supplies	-		-	-	-
	Contracted Services	951,742		962,000	980,235	18,235
	Unfinanced Capital	-		-	-	-
	Revenue	-		-	-	-
	Prov/Fed Funding	-		-	-	-
	Development Charges	-		-	-	-
	Transfer to Reserves	-		-	82,200	82,200
	Transfer from Reserves	-		-	-	-
		951,742		962,000	1,062,435	100,435
Contracted Services	OPP Requisition for 2025 was originally(\$1,081,882) received one time relief from the province to reduce costs to (\$980,235)					
Transfer to Reserves	Using portion of savings from Province relief to offset future OPP Requisition.					
	This will soften the increase in the future as relief is not expected to continue.					

Service/Department: Conservation Authorities

Function: Crowe Valley Conservation, Quinte Conservation



Service Offering	Revenue/Expense Category	2024 YTD Actuals		2024 Budget	2025 Budget	Y:Y Change
Conservation Authorities	Wages and Benefits	-		-	-	-
	Financial (Principal/Interest)	-		-	-	-
	Materials and Supplies	-		-	-	-
	Contracted Services	196,618		197,445	216,716	19,271
	Unfinanced Capital	-		-	-	-
	Revenue	-		-	-	-
	Prov/Fed Funding	-		-	-	-
	Development Charges	-		-	-	-
	Transfer to Reserves	-		-	-	-
	Transfer from Reserves	-		-	-	-
		196,618		197,445	216,716	19,271
Contracted Services	Increase in Quinte Conservation cost (\$11,071)					
	Estimated increase to CVCA of (\$8,200)					

Service/Department: Animal Control

Function: Licensing, Animal Control Officer, Livestock Claims



Service Offering	Revenue/Expense Category	2024 YTD Actuals	2024 Budget	2025 Budget	Y:Y Change
Animal Control	Wages and Benefits	-	-	-	-
	Financial (Principal/Interest)	-	-	-	-
<i>*Rate supported department</i>	Materials and Supplies	3,800	3,000	4,000	1,000
<i>No tax implication</i>	Contracted Services	19,649	17,000	21,000	4,000
	Unfinanced Capital	-	-	-	-
	Revenue	(29,405)	(20,000)	(25,000)	(5,000)
	Prov/Fed Funding	-	-	-	-
	Development Charges	-	-	-	-
	Transfer to Reserves	-	-	-	-
	Transfer from Reserves	-	-	-	-
		(5,955)	-	-	-
Material and Supplies	Increase dog tags and supplies/materials (\$1,000)				
Contracted Services	Increase in Animal Control Officer contract (\$4,000)				
Revenue	Increase in revenue due to increase of dog tag sales (\$5,000)				

Service/Department: Building Services

Function: Building Inspection Service Board



Service Offering	Revenue/Expense Category	2024 YTD Actuals	2024 Budget	2025 Budget	Y:Y Change
Building Services	Wages and Benefits	-	15,000	15,000	-
	Financial (Principal/Interest)	-	-	-	-
	Materials and Supplies	2,481	2,300	2,300	-
	Contracted Services	-	-	-	-
	Unfinanced Capital	-	-	-	-
	Revenue	(39,397)	(17,300)	(17,300)	-
	Prov/Fed Funding	-	-	-	-
	Development Charges	-	-	-	-
	Transfer to Reserves	-	-	-	-
	Transfer from Reserves	-	-	-	-
		(36,916)	-	-	-
Wages and Benefits	Allocation of time from Administration Department				
Revenue	Consists of Administration support funds per BISB contract (\$15,000) as well as zoning/compliance revenue (\$2,300)				

Service/Department: Bylaw Enforcement

Function: Municipal Bylaw Enforcement Officer



Service Offering	Revenue/Expense Category	2024 YTD Actuals		2024 Budget	2025 Budget	Y:Y Change
Bylaw Enforcement	Wages and Benefits	-		-	-	-
	Financial (Principal/Interest)	-		-	-	-
	Materials and Supplies	175		120	120	-
	Contracted Services	49,834		53,000	60,000	7,000
	Unfinanced Capital	-		-	-	-
	Revenue	(7,950)		(5,000)	(5,000)	-
	Prov/Fed Funding	-		-	-	-
	Development Charges	-		-	-	-
	Transfer to Reserves	-		-	-	-
	Transfer from Reserves	-		-	-	-
		42,059		48,120	55,120	7,000
Contracted Services	Increase in Bylaw contract due to historical trends					

Service/Department: Transportation Services

Function: Snow Removal, Salt/Sand, Bridges and Culverts, Brushing, Ditching, Line Painting, Grading, Dust Control, Street Sweeping, Storm Water, Connecting Link Maintenance, Transit, Sidewalks, Mowing, Crossing Guard



Service Offering	Revenue/Expense Category	2024 YTD Actuals	2024 Budget	2025 Budget	Y:Y Change
Transportation Services	Wages and Benefits	918,086	982,050	1,024,050	42,000
	Financial (Principal/Interest)	180,528	301,320	387,595	86,275
	Materials and Supplies	886,359	889,875	947,275	57,400
	Contracted Services	745,103	835,000	905,500	70,500
	Unfinanced Capital	-	-	-	-
	Revenue	(19,962)	(15,000)	(15,000)	-
	Prov/Fed Funding	(209,834)	(210,020)	(210,020)	-
	Development Charges	-	-	-	-
	Transfer to Reserves	339,000	339,000	339,000	-
	Transfer from Reserves	(50,400)	(50,400)	(120,624)	(70,224)
		2,788,881	3,071,825	3,257,776	185,951
Wages and Benefits	COLA 3%, CPP/PPP Enhancement/EI/WSIB/EHT/OMERS rate changes 2024 actuals lower due to vacant position. Staff replaced and reorganization of department in 2025.				
Financial (Principal/Interest)	Increase in debenture payments for new equipment, offset by transfer from reserves below due to time of debenture and equipment acquisition				
Materials and Supplies	Inflationary costs of gravel (\$10,000), fuel and equipment repairs (\$37,400), estimated increase to insurance (\$10,000),				
Contracted Services	Includes (\$202,000 actual in 2024), (\$5,000) increase MTO transit, increase in advertising/media for tenders (\$1,500), brushing and tree removal (\$29,000), increase in sidewalk repairs (\$5,000), increase in legal/permit fees for brushing re: endangered species (\$30,000) includes donation to CHSN Transit (\$2,000) as in previous years				
Prov/Fed Funding	Includes increase MTO Transit Provincial Funding (\$5,000) and reduction in positions Canada Summer Jobs (\$5,000)				
Transfer to Reserves	Asset Management Plan, reserve building (roads/equipment) as in prior years (\$175,000) (\$164,000) in reserves for bridges as in previous year				
Transfer from Reserves	Unused 2023 and 2024 Debenture payments re timing of debenture, used in 2025 to offset portion of debt payments (Page 52)				

Service/Department: Streetlights/Traffic Lights

Function: Urban/Rural, Standard/Decorative



Service Offering	Revenue/Expense Category	2024 YTD Actuals	2024 Budget	2025 Budget	Y:Y Change
Streetlights/Traffic Lights	Wages and Benefits	-	-	-	-
	Financial (Principal/Interest)	-	-	-	-
	Materials and Supplies	33,388	32,800	34,000	1,200
	Contracted Services	25,914	20,000	25,000	5,000
	Unfinanced Capital	-	-	-	-
	Revenue	-	-	-	-
	Prov/Fed Funding	-	-	-	-
	Development Charges	-	-	-	-
	Transfer to Reserves	2,050	2,050	2,050	-
	Transfer from Reserves	-	-	-	-
		61,352	54,850	61,050	6,200
Materials and Supplies	Inflationary costs for hydro (\$1,200)				
Contracted Services	Light repair and replacement due to historical trends (\$5,000)				

Service/Department: Environmental Services

Function: Landfill Services, Garbage and Recycling Collection



Service Offering	Revenue/Expense Category	2024 YTD Actuals	2024 Budget	2025 Budget	Y:Y Change
Environmental Services	Wages and Benefits	139,623	170,000	193,000	23,000
	Financial (Principal/Interest)	29,533	60,000	74,150	14,150
	Materials and Supplies	60,704	37,650	49,400	11,750
	Contracted Services	500,874	513,700	498,450	(15,250)
	Unfinanced Capital	-	-	-	-
	Revenue	(335,885)	(349,925)	(349,925)	-
	Prov/Fed Funding	(3,425)	(5,640)	(1,700)	3,940
	Development Charges	-	-	-	-
	Transfer to Reserves	-	-	-	-
	Transfer from Reserves	(59,345)	(29,525)	(29,525)	-
		332,078	396,260	433,850	37,590
Wages and Benefits	COLA 3%, CPP/PPP Enhancement/EI/WSIB/EHT/OMERS rate changes and Grid Movements. In 2024, reduction in staff, positions being filled in 2025.				
Financial (Principal/Interest)	Debenture payments for the Landfill Compactor, only one payment made in 2024 (page 52) decrease in payments (\$850) offset by Transfer from Reserves below, proposed new debenture payments for Landfill Track Loader (\$15,000) (Page 52)				
Materials and Supplies	Inflationary increases for equipment/supplies/fuel (\$2,250), increase in repairs (\$9,000), increase health and safety (\$500)				
Contracted Services	Decrease in Quinte Waste Solutions Contract (\$85,250), portion of savings used (\$40,000) to cover estimated costs to continue to provide services to non-eligible producers, increase in construction and demo (\$10,000), increase landfill transfer diversion and scale maintenance (\$5,000) increase in landfill monitoring (\$2,000), increase in landfill site work (\$5,000), COLA increase in garbage collection contract (\$8,000)				
Prov/Fed Funding	Removal of Summer Jobs Grant (\$4,340), increase in revenue from Electronic Stewardship Program (\$400)				
Transfer from Reserves	Unused 2024 Debenture payments re: timing of debenture, used in 2025 to offset portion of debt payments above. (2024 actuals include additional transfer from reserve to fund repairs)				

Service/Department: Water/Sewer

Function: Marmora and Deloro Water Treatment/Distribution and Sanitary Sewer Systems



Service Offering	Revenue/Expense Category	2024 YTD Actuals	2024 Budget	2025 Budget	Y:Y Change
Utilities (Water/Sewer)	Wages and Benefits	570,941	571,000	531,000	(40,000)
	Financial (Principal/Interest)	163,601	163,905	163,905	-
	Materials and Supplies	422,298	424,161	440,900	16,739
<i>*Rate supported department</i>	Contracted Services	140,833	129,050	145,000	15,950
<i>No tax implication</i>	Unfinanced Capital	-	-	-	-
	Revenue	(1,342,735)	(1,372,700)	(1,390,100)	(17,400)
	Prov/Fed Funding	-	-	-	-
	Development Charges	-	-	-	-
	Capital	50,000	50,000	100,000	50,000
	Transfer to Reserves	34,584	34,584	9,295	(25,289)
	Transfer from Reserves	-	-	-	-
		39,522	-	-	-
Wages and Benefits	Reduction in wages due to reorganization and attrition				
Financial (Principal/Interest)	Loan payments per debenture schedule (page 52)				
Materials and Supplies	Inflationary costs for materials (\$2,739), estimated insurance increase (\$5,500), increase in computer and software (\$1,000) increase in computer and software (\$1,000) repairs & maintenance (\$6,500)				
Contracted Services	Inflationary increases to site audits/lab samples, courier (\$3,950), increase in inspections and monitoring systems (\$5,000) increase in bio solids (\$7,000)				
Revenue	Estimated revenue increase, based on rate increase of 4.7% (Bylaw 2024-05)				
Capital	Capital work \$100,000 (Page 43)				
Transfer to Reserves	Balance department to zero - re: no tax levy impact				

Service/Department: Cemetery

Function: Marmora Common Cemetery



Service Offering	Revenue/Expense Category	2024 YTD Actuals	2024 Budget	2025 Budget	Y:Y Change
Cemetery	Wages and Benefits	10,000	10,000	10,000	-
	Financial (Principal/Interest)	-	-	-	-
	Materials and Supplies	106	5,500	5,300	(200)
	Contracted Services	1,250	5,000	5,000	-
	Unfinanced Capital	-	-	-	-
	Revenue	(3,292)	(7,800)	(3,350)	4,450
	Prov/Fed Funding	-	-	-	-
	Development Charges	-	-	-	-
	Transfer to Reserves	-	-	-	-
	Transfer from Reserves	-	-	-	-
		8,064	12,700	16,950	4,250
Wages and Benefits	Allocation from Parks and Recreation department for grass cutting/trimming				
Materials and Supplies	Decrease in cemetery supplies (\$200)				
Revenue	Decrease in revenue anticipated based on historical trends (\$4,450)				

Service/Department: Arena

Function: Dr. Hamilton Crawford Memorial Arena



Service Offering	Revenue/Expense Category	2024 YTD Actuals		2024 Budget	2025 Budget	Y:Y Change
Arena/Community Hall	Wages and Benefits	86,043		87,000	107,000	20,000
	Financial (Principal/Interest)	-		-	-	-
	Materials and Supplies	162,981		216,200	212,000	(4,200)
	Contracted Services	46		550	550	-
	Unfinanced Capital	-		-	-	-
	Revenue	(80,032)		(127,300)	(71,950)	55,350
	Prov/Fed Funding	-		-	-	-
	Development Charges	-		-	-	-
	Transfer to Reserves	-		-	-	-
	Transfer from Reserves	-		-	-	-
		169,039		176,450	247,600	71,150
Wages and Benefits	COLA 3%, CPP/PPP Enhancement/EI/WSIB/EHT/OMERS rate changes and Grid Movements, Manager for Parks, and Recreation/Facilities position					
Materials and Supplies	Decrease in expenses due to arena closure: decrease in hydro (\$20,000), decrease in fuel (\$3,000), decrease in utilities (\$200), increase in heat/gas (\$7,000), increase in tools (\$1,000), increase in maintenance (\$5,000), estimated increase in insurance (\$6,000)					
Revenue	Decrease in revenue due to arena closure for portion of the year (\$55,350)					

Service/Department: Parks and Recreation

Function: Memorial Park, Naylor's Common, Fairgrounds, Legion Park, Splash Pad, Parks Building(14 Bursthall) and Booster Park



Service Offering	Revenue/Expense Category	2024 YTD Actuals	2024 Budget	2025 Budget	Y:Y Change
Parks and Recreation	Wages and Benefits	175,414	177,300	209,000	31,700
	Financial (Principal/Interest)	-	-	-	-
	Materials and Supplies	104,262	127,500	128,150	650
	Contracted Services	112,627	100,500	112,500	12,000
	Unfinanced Capital	-	-	-	-
	Revenue	(150,135)	(152,400)	(160,300)	(7,900)
	Prov/Fed Funding	-	-	-	-
	Development Charges	-	-	-	-
	Transfer to Reserves	10,109	24,950	37,900	12,950
	Transfer from Reserves	-	-	-	-
		252,278	277,850	327,250	49,400
Wages and Benefits	COLA 3%, CPP/PPP Enhancement/EI/WSIB/EHT/OMERS rate changes				
	Grid Movements, Manager for Parks, and Recreation/Facilities position				
Materials and Supplies	Inflationary costs for repairs and maintenance (\$650)				
Contracted Services	Increase in maintenance costs, porta potty rentals throughout the Municipality, plumbing (\$7,000), increase in contract Management of Booster Park (\$5,000)				
Revenue	Increase in Ball Diamond revenue (\$2,000), increase in Booster Park fees (\$9,900), decrease in Fairground revenue (\$4,000)				
Transfer to Reserves	Estimated reserve contribution from Booster Park revenue (\$12,950)				

Service/Department: Facilities

Function: Facility Maintenance: Curling Rink, Deloro Hall, Town Hall and Memorial Building



Service Offering	Revenue/Expense Category	2024 YTD Actuals	2024 Budget	2025 Budget	Y:Y Change
Facilities	Wages and Benefits	136,121	147,500	112,800	(34,700)
	Financial (Principal/Interest)	-	-	-	-
	Materials and Supplies	68,239	98,575	84,975	(13,600)
	Contracted Services	909	2,500	2,500	-
	Unfinanced Capital	-	-	-	-
	Revenue	(4,760)	(500)	(1,000)	(500)
	Prov/Fed Funding	-	-	-	-
	Development Charges	-	-	-	-
	Transfer to Reserves	35,000	35,000	35,000	-
	Transfer from Reserves	-	-	-	-
		235,509	283,075	234,275	(48,800)
Wages and Benefits	Department Reorganization, no longer full time Facility Technician, Manager of Parks, and Recreation/Facilities includes existing janitorial position				
Materials and Supplies	Increase in usage and inflationary costs for heat/hydro/utilities (\$3,150), decrease in building maintenance Deloro Hall (\$5,500), decrease in maintenance of Town Hall (\$11,250)				
Revenue	Estimated rental income for Deloro Hall and the Memorial Building only. In 2024 there was monthly rental income for Deloro Hall that is no longer in use.				
Transfer to Reserves	Continuing Asset Management Plan strategy started in 2023 (\$35,000 to Reserves)				

Service/Department: Library

Function: Marmora Public Library



Service Offering	Revenue/Expense Category	2024 YTD Actuals	2024 Budget	2025 Budget	Y:Y Change
Library	Wages and Benefits	-	104,900	108,416	3,516
	Financial (Principal/Interest)	-	-	-	-
*Library Board Budget	Materials and Supplies	831	18,805	22,230	3,425
	Contracted Services	108,234	4,150	3,900	(250)
	Unfinanced Capital	-	-	-	-
	Revenue	-	(7,000)	(9,770)	(2,770)
	Prov/Fed Funding	-	(12,621)	(12,621)	-
	Development Charges	-	-	-	-
	Transfer to Reserves	-	-	-	-
	Transfer from Reserves	-	-	-	-
		109,065	108,234	112,155	3,921
Wages and Benefits	COLA 3%, CPP/PPP Enhancement/EI/WSIB/EHT and Grid movement				
Materials and Supplies	Increase in Books and DVDs (\$2,000), increase in computer and software (\$1,575) decrease in maintenance and postage (\$480), increase in mileage and special programs (\$200) increase office supplies/photocopying (\$130)				
Contracted Services	Increase in Auditor Fees (\$200), decrease in Consultant Fees (\$450)				
Revenue	Increase in expected revenue from Community Network Partners and donations				
*Note	No actuals as this budget is from the Library Board				

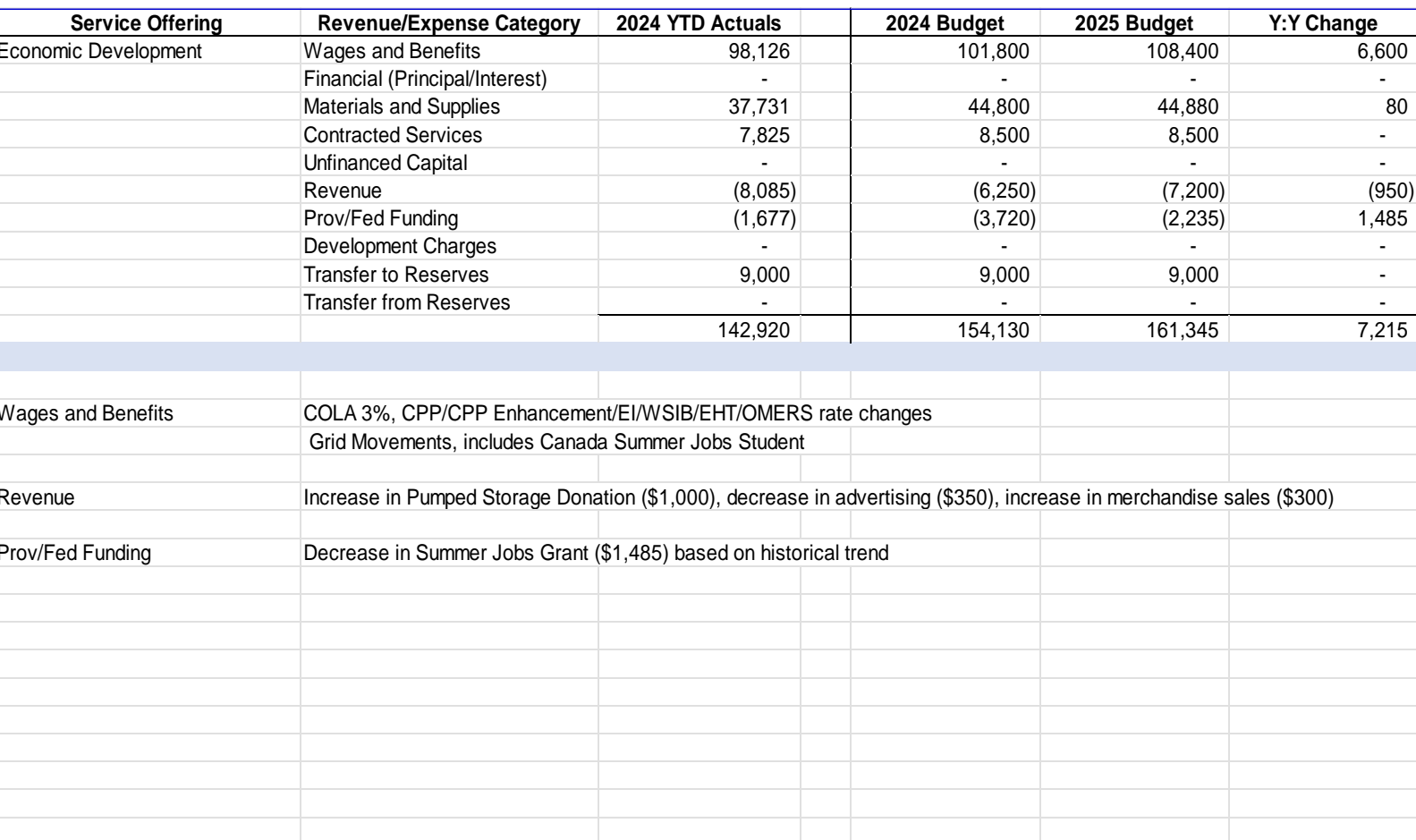
Service/Department: Planning and Zoning

Function: Zoning Amendments, Severances, Minor Variances



Service Offering	Revenue/Expense Category	2024 YTD Actuals	2024 Budget	2025 Budget	Y:Y Change
Planning and Zoning	Wages and Benefits	-	-	-	-
	Financial (Principal/Interest)	-	-	-	-
	Materials and Supplies	5,088	5,100	5,100	-
	Contracted Services	-	20,000	20,000	-
	Unfinanced Capital	-	-	-	-
	Revenue	(9,825)	(10,000)	(10,000)	-
	Prov/Fed Funding	-	-	-	-
	Development Charges	-	-	-	-
	Transfer to Reserves	-	-	-	-
	Transfer from Reserves	-	-	-	-
		(4,737)	15,100	15,100	-
Contracted Services	Legal Fees (\$20,000) no change and no tax implication				
Revenue	User fees for rezone & minor variance applications (\$10,000)				

Function: Community Development, Local Business Resources, Tourism Office



Service/Department: Medical Centre

Function: Medical Services



Service Offering	Revenue/Expense Category	2024 YTD Actuals	2024 Budget	2025 Budget	Y:Y Change
Medical Centre	Wages and Benefits	35,045	34,600	36,600	2,000
	Financial (Principal/Interest)	-	-	-	-
	Materials and Supplies	49,420	48,700	50,600	1,900
	Contracted Services	33,452	32,000	33,500	1,500
	Unfinanced Capital	-	-	-	-
	Revenue	(39,917)	(42,000)	(42,000)	-
	Prov/Fed Funding	-	-	-	-
	Development Charges	-	-	-	-
	Transfer to Reserves	-	-	-	-
	Transfer from Reserves	-	-	-	-
		78,001	73,300	78,700	5,400
Wages and Benefits	COLA 3%, EI/WSIB/EHT rate changes				
Materials and Supplies	Increase in heat costs (\$900), increase in utilities, apartment in use (\$1,000) includes donations for Heart of Hastings Hospice (\$1,000) and Marmora Food Bank (\$2,000) as in previous years				
Contracted Services	Inflationary increase in building maintenance (\$1,500), also includes the continuation of Physician Recruitment Program (\$20,000)				
Revenue	Accurate from revenue from lease with Family Health Team and space in lower level				

Summary of Operational Changes Per Department



Department	2024 Budget	2025 Budget	Summary of Y:Y Change
Council/Governance	136,825	143,625	6,800
Administration/Treasury	- 874,250	- 849,050	25,200
Fire and Emergency Services	565,365	594,665	29,300
Police (OPP)	962,000	1,062,435	100,435
Conservation Authorities	197,445	216,716	19,271
Animal Control	-	-	-
Building Services	-	-	-
Bylaw Enforcement	48,120	55,120	7,000
Transportation Services	3,071,825	3,257,776	185,951
Streetlights/Traffic Lights	54,850	61,050	6,200
Environmental Services	396,260	433,850	37,590
Utilities (Water/Sewer)	-	-	-
Cemetery	12,700	16,950	4,250
Arena/Community Hall	176,450	247,600	71,150
Parks and Recreation	277,850	327,250	49,400
Library	108,234	112,155	3,921
Planning and Zoning	15,100	15,100	-
Economic Development	154,130	161,345	7,215
Facilities	283,075	234,275	- 48,800
Medical Centre	73,300	78,700	5,400
Taxation: Operating	5,659,279	6,169,562	510,283

Summary of Operational Changes Per Expense Category



Expense Category	2024 Budget	2025 Budget	Y:Y Change
Wages and Benefits	3,377,950	3,584,366	206,416
Unfinanced Capital	-	-	-
Transfer to Reserves	500,834	603,695	102,861
Transfer from Reserves	- 129,925	- 150,149	- 20,224
Revenue	- 2,318,985	- 2,256,205	62,780
Prov/Fed Funding	- 1,883,301	- 1,992,676	- 109,375
Materials and Supplies	2,383,736	2,463,180	79,444
Contracted Services	3,149,145	3,237,101	87,956
Financial (Principal/Interest)	579,825	680,250	100,425
Taxation: Operating	5,659,279	6,169,562	510,283

Summary of Tax Levy Impact by Detail (1/4)



Category)	Description	Impact
Wages and Benefits	Salary and wage movement in the Corporate Wage Grid, economic increase 3.0%, OMERS, Manulife, as well as Mandatory Employer Related Cost (MERC) changes (CPP, EI, EHT, WSIB) and OMERS	\$54,116
	New Position of Communications Officer & Manager of Parks and Recreation/Facilities (includes CPP, EI, EHT OMERS, WSIB)	\$227,000
Materials and Supplies	Reduction in wages due to reorganization of departments	-\$74,700
	Increase in postage rates	\$5,000
	Insurance estimated increase	\$29,000
	Bank and service fees/charges	\$4,000
	Training in various departments including Volunteer Firefighters	\$12,500
	Heat – Gas	\$7,000
	Equipment and vehicle fuel	\$43,900
	Maintenance	\$9,000
	Utilities/Hydro Medical Centre	\$1,900
	Fire dispatch	\$10,000
	Fire – leased equipment paid off	-\$33,000
	Fire medical equipment	\$1,500
	Gravel resurfacing Program	\$10,000
	Arena hydro budget reduced due to closure	-\$20,000
	Computer and Software	\$7,875
	COVID material	-\$10,000
	Decrease in Maintenance Deloro Hall and Ball Diamond	-\$16,750
	Various cost on materials/supplies/maintenance	\$17,519

Summary of Tax Levy Impact by Detail (2/4)



Contracted Services	Legal fees/permits	\$30,000
	Conservation Authority increases	\$19,271
	By-law Officer contract	\$7,000
	Increase in Animal Control contract	\$4,000
	Light repair and replacement	\$5,000
	Brushing/tree removal	\$29,000
	Quinte Waste Solution contract	-\$85,250
	Increase to residential garbage collection contract	\$8,000
	Estimated recycling collection - ineligible producers	\$40,000
	Increased costs for maintenance at the landfill	\$12,000
	Sidewalk repairs	\$5,000
	Advertising /media for tenders	\$1,500
	Lab samples	\$2,500
	Bio solids	\$7,000
	Construction and demo landfill	\$10,000
	Contract for Manager of Booster Park	\$5,000
	Doctor recruitment	\$20,000
	OPP requisition	\$18,235
	MTO Transit funding	\$5,000
	Decrease in legal fees (Administration)	-\$50,000
	Various costs for maintenance/contract work	-\$5,300

Summary of Tax Levy Impact by Detail (3/4)



Transfer to Reserves	Savings from paid off lease for Fire equipment	\$33,000
	Saving from one time relief from OPP requisition	\$82,200
	Water and sewer reserves to balance department to zero (no tax implication)	-\$25,289
	Booster Park reserve	\$12,950
Transfer from Reserves	Administration reserve not required for legal fees re: 2024	\$50,000
	Unused debenture payments not made in 2024, offset 2025 budget	-\$70,224
Unfinanced Capital	Discontinued rental of property at Fire Department from Hydro One	\$12,000
Revenue	User Fees- Admin/Finance	-\$7,000
	Animal licensing (dog tags)	-\$5,000
	Revenue from Booster Park	-\$9,900
	Ball Diamond revenue	-\$2,000
	Decrease in arena revenue due to closure	\$55,350
	Increase in revenue from Investment income	-\$20,000
	Decrease in lottery sales and marriage licences	\$3,000
	Water/Sewer estimated revenue (rate supported)	-\$17,400
	Capital Water/Sewer – no tax levy impact	\$50,000
	Decrease in cementery revenue	\$4,450
	Decrease in rental revenue	\$500
	Decrease in Fairground revenue	\$4,000
	Increase in PIL	-\$300
	Increase in Fire inspections	-\$2,200
	Dcrease in Fire permit revenue	\$2,000
	Increase in Pumped storage revenue	-\$1,000
	Miscellenous revenue decreases	-\$3,720

Summary of Tax Levy Impact by Detail (4/4)



Prov/Fed Funding	Increase in Ontario Municipal Partnership Funding	-\$124,800
	Increase in funding received from MTO Gas Tax (transit, no tax levy impact)	-\$5,000
	Decrease in Canada Summer Jobs Funding	\$10,825
	COVID funding decrease	\$10,000
	Increase Electronic Stewardship	-\$400
Financial (Principal/Interest)	Crowe Bridge (agreement with County of Peterborough)	\$83,750
	Adjustment for debenture payments for Rubber Tire Excavator , Tandem Plow Trucks (2), and Landfill Compactor	\$1,675
	Proposed debenture for Landfill Track Loader	\$15,000
	Total	\$510,283

Transportation Services: Road Programs 2025 Plan



Annual Program	Location	Reference	Plan (Total Cost)	CCBF	OCIF Funding	Taxation
Rehab and Resurface	Centreline Road from Beaver Creek to O'Heir Road 3.45km	Page 41	\$300,000	\$139,745		\$160,255
Rehab and Resurface	Jennison Road from Dickey Lake Road to dead end 3.5 km	Page 41	\$325,000		\$231,354	\$93,646
						-

**Note: The Plan is part of various annual programs and are subject to change, without notice, based on various municipal needs and factors that occur during the year that are often uncontrollable (severity of winter, road washouts, availability of aggregate resources, among others). Projects may be deferred or changed due to unexpected events.*

Transportation Capital Schedule (1/3)



CAPITAL PROJECTS - LM - ROADS 5???		Estimated Sources of Funding																
01-5000		2025								2026	2027	2028	2029	2030	2031	2032	2033	2034
Description		Estimated Cost	Long Term Debt	Fed/Prov	Gas Tax	Regular Operating	From Reserves	Other Revenue	Capital Program Operating	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost
TRANSPORTATION SERVICES																		
Equipment																		
Tandem Plow Truck										45,000			450,000			450,000		
3/4 ton Pick-up										75,000		75,000						
2 Ton 4x4 Truck (with plow and sander)																		
Rubber Tire Excavator													350,000					
Tandem Water Tank																		
Rubber Tire Loader																		
Backhoe/Tractor																		
Grader											380,000							
Sand Dome Demo 2024 not completed																		
Connecting Link (Hwy No. 7 repairs)																		
Tractor with Cab & Loader and Mower																		
Roads																		
Road maintenance		100,000					75,000		25,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
Road Resurfacing																		
Burstall Street from Matthew to Madoc (50mm HL3) 0.20km										175,000								
Burstall Street from Matthew Street southerly to Dead End (50mm HL3) 0.80km											300,000							
Glen Allen Road from Cordova Road to Cook Road (DST) 2.30km										160,000								
Stirling-Marmora Road from Village Limits southerly 3.20km to Boundary (90mm HL3)													690,000					
Cordova Road from Quantin Road to Vansickle Road (DST) 2.75km																		
Cordova Road from Beaver Creek Road to Vansickle Road (DST) 6.15km											640,000							
Cordova Road from Village Limits to Beaver Creek (HL2) 5.05km												535,000						
Deloro Road from Village North Limits to Centreline Road (HL2) 7.90km										830,000								
Deloro Road from Hwy. 7 to Village Limits (HL2) 2.60km										275,000								
Centreline Road from Beaver Creek Rd to O'Hair Rd (DST) 3.45km	300,000				139,745				160,255									
Centreline Road from O'Hair Rd to Deloro Rd (DST) 5.90km																		
Vansickle Road from Cordova Road to Gravel (joint with HBM) (DST) 7.25km										325,000								
South Maloney Street from Matthew Street to Dead End 0.60km (50mm HL3)											275,000							
Jade Crescent (DST) 620m										45,000								
Jennison Road from Dickey Lake Rd to Dead End (DST) 3.50km	325,000			231,354					93,646									
Dickey Lake Road (DST) 0.90km										80,000								
Jasper Crescent Road (DST) 450m										50,000								
North Steinburg Lake Road from Murphy's Corners to Wollaston BNDRY (1.70km Joint with										125,000								

Transportation Capital Schedule (2/3)



CAPITAL PROJECTS - ROADS 5777		Estimated Sources of Funding																
01-5000		2025								2026	2027	2028	2029	2030	2031	2032	2033	2034
Description		Estimated Cost	Long Term Debt	Fed/Prov	Gas Tax	Regular Operating	From Reserves	Other Revenue	Capital Program Operating	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost
Road Rehabilitation																		
Forsyth Street Reconstruction from Madoc St to Matthew St (HMA) 0.20km										500,000	400,000							
Forsyth Street Reconstruction from Matthew St to Urban Limit S (HMA) 0.78km												1,600,000						
Cameron Street Reconstruction (HMA) 1.40km										400,000								
Main Street from Madoc St north to Urban Limits (HMA) 0.40km										100,000								
Marmora Mine Road (Double HMA) 0.90km										300,000								
Sand Dome Reshingle																		
Sand Dome Replacement Reserve																		
Repair Salt Shed																		
Guide Rail Setup & Replacement																		
EA For Bridge Replacement																		
Road Need Study												100,000						
Solar Powered Radar Equipment																		
Reversible Vibratory Plate Packer																		
Bridges																		
Bridge reserve		100,000							100,000									
EA & Design Forsyth Street (Downtown)																		
Public Works Garage Expansion BNS & Detail Design										200,000								
Public Works Garage Expansion Construction											1,500,000							
Hannah's Bridge Replacement																		
Boyd Bridge Replacement																		
Shanick Bridge Engineering Study		15,000							15,000	3,500,000								
Glanmire Bridge Replacement															2,500,000			
Young's Bridge Replacement										562,500								
Pt Bridge Replacement										468,750								
Joe Barron's Culvert Replacement											390,000							
Cole Culvert Replacement												405,000						
North Tw in Sister Culvert Replacement													492,750					
Ackerman Bridge Rehab																		
Gut Bridge Rehab										375,000								
South Tw in Sister Bridge Rehab										97,500								
Bonter Bridge Rehab											47,250							
Kelly's Bridge Rehab												140,000						
OSIM Bridge Inspections										20,000		20,000		25,000		25,000		
Structure Maintenance (carry+2025)		20,000					10,000		10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000

Transportation Capital Schedule (3/3)



CAPITAL PROGRAM - ROADS 57??		Estimated Sources of Funding																
01-5000		2025								2026	2027	2028	2029	2030	2031	2032	2033	2034
Description		Estimated Cost	Long Term Debt	Fed/Prov	Gas Tax	Regular Operating	From Reserves	Other Revenue	Capital Program Operating	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost
Buildings																		
Beaver Creek Sand Dome Repairs																		
Miscellaneous																		
Traffic Counts		20,000							20,000		20,000		20,000		20,000		20,000	
Guide Rail Replacement		10,000							10,000									
Road Sign Inventory		10,000							10,000									
Sand Dome Demolition																		
Lunch Room Washroom of Sand Shed (Lake Tw.p.)																		
TOTAL TRANSPORTATION SERVICES		900,000	-	231,354	139,745	-	85,000	-	443,901	5,453,750	2,447,250	850,000	1,422,750	135,000	2,630,000	585,000	130,000	110,000

Environmental Capital Schedule (1/2)



		Estimated Sources of Funding																
		2025								2026	2027	2028	2029	2030	2031	2032	2033	2034
Description		Estimated Cost	Long Term Debt	Fed/Prov	Gas Tax	Regular Operating	From Reserves	Other Revenue	Capital Program Operating	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost
ENVIRONMENTAL SERVICES																		
Water																		
Water Plant roof repairs													200,000					
Deloro Water Kirpatrick St - EA																		
Water meter register replacement for Remote Read System (based on 700 meters)															276,500			
Standpipe Internal Cleaning	10,000						10,000											
GAC Tank Repairs											50,000							
GAC Replacement/or filter media											100,000						100,000	
SCADA Server Replacement	50,000						50,000			20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	
Pump rebuilds replace															20,000			
Leak detection as identified in AMP (operational)																		
Water Financial Plan update (every 6 years)										10,000								
Rate study (every 10 year\$)													10,000					
Asset management Plan update (every 5 Years) Should be divided by all departments											15,000							
Replace various on-line analyzers	10,000						10,000							15,000	15,000			
Marmora water UV's	60,000				60,000					60,000								
Dehumidifier upgrades (H/VAC)																		
Natural gas unit heaters (furnace)																		
Water Plant piping upgrades																		
Water Plant window s/doors																		
Vehicle pick-up (reserves) Replace in 2034														10,000	10,000	10,000	10,000	
Water treatment Plants expansion (upgrades plant reaching end of useful life) AMP - Reserves Plant													100,000	100,000	100,000	100,000	100,000	
Watermain rehabilitation (end of useful life) AMP - Reserves										100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
Watermain Rehabilitation North Maloney St. West to the Ultramar, as identified in the AMP table 19																		
Watermain Rehabilitation (Norwood Rd south to Roscoe St, as identified in the AMP table 19)																		
Bulk Water Station																		
Sewer																		
Pumping station Roof Repairs																		
Effluent Filter replacement															10,000			
Digester holding tank maintenance										12,000								
SCADA Software update/PLCs																		
Ductless Cooling system for main control building																		
Pump rebuilds replace/Muffin Monster rebuild replace	30,000						30,000			80,000								
Replace various on-line analyzers											10,000		5,000					
OCTV inspection-ongoing assessment & repair as identified in AMP	20,000						20,000			20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Sewer Treatment Plant expansion (upgrades plant reaching end of useful life) AMP - Reserves													100,000	100,000	100,000	100,000	100,000	
Sanitary sewer rehabilitation (end of useful life) AMP - Reserves										100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
Sanitary Sewer Rehabilitation North Maloney St. West to the Ultramar, as identified in the AMP table																		
Vehicle pick-up (reserves) Replace in 2032												10,000	10,000	10,000	10,000	10,000		
Storm Sewer																		
Catchbasin's as identified in the AMP table 19										24,000	24,000	24,000	24,000					

Environmental Capital Schedule (2/2)



CAPITAL PROJECTS - ROAD 5777		Estimated Sources of Funding																
01-5000		2025								2026	2027	2028	2029	2030	2031	2032	2033	2034
Description		Estimated Cost	Long Term Debt	Fed/Prov	Gas Tax	Regular Operating	From Reserves	Other Revenue	Capital Program Operating	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost
Landfill																		
Closure Reserves		30,000							30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000
Track Loader Replacement Reserves		435,000	235,000				200,000											
Dumpsters																		
Landfill Compactor																		
Additional Monitoring wells																		
Landfill Expansion Process																		60,000
TOTAL ENVIRONMENTAL SERVICES		645,000	235,000	-	60,000	-	220,000	100,000	30,000	456,000	469,000	304,000	719,000	505,000	811,500	490,000	580,000	310,000

Fire Department Capital Schedule



0	Estimated Sources of Funding																
01-4100	2025								2026	2027	2028	2029	2030	2031	2032	2033	2034
Description	Estimated Cost	Long Term Debt	Fed/Prov	Gas Tax	Regular Operating	From Reserves	Other Revenue	Capital Program Operating	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost
FIRE																	
Replace 2013 Triple combination Pumper/Tanker 503															1,000,000		
Replace Tanker 504														500,000			
Personal Protection Equipment 3 sets per year	60,000					29,000		31,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000		
Fire Hall heating and air conditioning HVAC																	
Upgrade of alarm/fire system	2,500							2,500									
Slide in rescue/pump/skid for atv																	
Hand Held Radios and pagers (comm.)	5,000							5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000		
Storage building on existing pad in rear of fire hall																	
replace 2007 ford 250 truck #501															55,000		
Generator/wiring and addapters for Truck 502 New Pumper	12,000					12,000											
Computer																	
replace 2010 medical rescue truck #506									100,000								
TOTAL FIRE	79,500	-	-	-	-	41,000	-	38,500	135,000	35,000	35,000	35,000	35,000	35,000	535,000	1,090,000	-

Parks and Recreation Capital Schedule



CAPITAL PROGRAM - PARKS 8100																	
		Estimated Sources of Funding															
01-8100		2025							2026	2027	2028	2029	2030	2031	2032	2033	2034
Description	Estimated Cost	Long Term Debt	Fed/Prov	Gas Tax	Regular Operating	From Reserves	Other Revenue	Capital Program Operating	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost
PARKS																	
Legion Park baseball backstop (ICP Culture)	54,022		39,436			14,586											
Crew Cab Pick-up Used	30,000							30,000									
Splash pad upgrades	5,000					5,000					4,000				4,000		
Memorial Park Playground	50,000					29,000	21,000										
Tennis court resurface	50,000							50,000									
Booster Park Hydro Upgrades																	
Booster Park Dock Repairs and Replacement																	
Booster Park Swing Gate									37,000								
basketball fence																	
Booster Park Chlorine Distribution System	15,000							15,000									
Booster Park Dock repairs	20,000							20,000		20,000							
Booster Park Gravel for Pads for Transient Sites	10,000							10,000									
Lawnmower									20,000								
Fairgrounds Mice																	
Legion Park Washroom Building windows/building repairs																	
Memorial/Legion Park Maintenance	12,800					12,800											
Demo of Parks Building	50,000					50,000		-	73,000								
TOTAL PARKS	296,822	-	39,436	-	-	111,386	21,000	125,000	130,000	20,000	4,000	-	-	-	4,000	-	-

Arena Capital Schedule



CAPITAL PROGRAM - ARENA DEPT 8500 0		Estimated Sources of Funding																
		2025								2026	2027	2028	2029	2030	2031	2032	2033	2034
Description		Estimated Cost	Long Term Debt	Fed/Prov	Gas Tax	Regular Operating	From Reserves	Other Revenue	Capital Program Operating	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost
ARENA																		
zamboni replaced										175,000								
new kickboard ice surface	15,000								15,000									
Stairs to Accessible Viewing Area	5,000								5,000									
Overhaul topend eompressor (Necessary)																		
Hazardous matreial Storage	2,500								2,500									
Roof Repair	10,000								10,000									
Water Upgrades	9,000								9,000									
Scoreboard Repair	5,000								5,000									
Zamboni Conditioner Replace (neccesary to extend Zamboni life to 2026)																		
Camera System HALL 8140																		
bar fridge HALL 8140											5,000							
kitchen fridge HALL 8140														7,500				
front inside entrance doors HALL 8140																		
Build 1 Bay garage for Parks	75,000						50,000		25,000									
ice entrance doors & Steel Doors (4)	5,000						3,000		2,000									
Zamboni Repair	8,500						8,500											
Various repairs	5,000						3,000		2,000									
Walk behind scrubber	10,000								10,000									
Garbage / recycling can receptacles	2,000								2,000									
Jet Ice Boom and Hose	4,000								4,000									
Arena Chiller- Insurance	250,000							250,000										
TOTAL ARENA	406,000	-	-	-	-	-	64,500	250,000	91,500	175,000	5,000	-	-	7,500	-	-	-	-

Medical Centre Capital Schedule



CAPITAL PROGRAM - MED CENTRE 7200 0		Estimated Sources of Funding																
		2025								2026	2027	2028	2029	2030	2031	2032	2033	2034
Description	Estimated Cost	Long Term Debt	Fed/Prov	Gas Tax	Regular Operating	From Reserves	Other Revenue	Capital Program Operating	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost
MEDICAL CENTRE																		
Furnances in Apartment 2	10,000							10,000	12,000									
Furnance in Apartment 1	12,500					12,500												
TOTAL MEDICAL CENTRE	22,500	-	-	-	-	12,500	-	10,000	12,000	-	-	-	-	-	-	-	-	-

Memorial Building Capital Schedule



CAPITAL PROGRAM - MEMORIAL BUILDING 8700 / LIBRARY 8310 0		Estimated Sources of Funding																
01-8700		2025								2026	2027	2028	2029	2030	2031	2032	2033	2034
Description		Estimated Cost	Long Term Debt	Fed/Prov	Gas Tax	Regular Operating	From Reserves	Other Revenue	Capital Program Operating	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost
MEMORIAL BUILDING																		
Library Main Entrance Façade, steps etc.		30,000					10,000		20,000									
parking lot resurfaced																		
accessible railing replaced		5,000					5,000											
Roof Repairs		10,000							10,000		12,500					15,000		
TOTAL MEMORIAL BUILDING		45,000	-	-	-	-	15,000	-	30,000	-	12,500	-	-	-	-	15,000	-	-

Administration Capital Schedule



CAPITAL PROGRAM - ADMIN/COUNCIL		Estimated Sources of Funding																
01-3200		2025								2026	2027	2028	2029	2030	2031	2032	2033	2034
Description	Estimated Cost	Long Term Debt	Fed/Prov	Gas Tax	Regular Operating	From Reserves	Other Revenue	Capital Program Operating	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost
ADMIN/COUNCIL																		
Strategic Plan	40,000							40,000										
Service Delivery Review																		
Restoration of Iron stair case town hall	8,000					8,000												
Replacement of railing town hall	10,000					10,000												
Replacement of Stairs Back Of Town Hall	10,000					10,000												
Corp Wide Computer Replacement	6,000							6,000										
TOMRMS / FileHold																		
Council tablets / iCompass implementation																		
Voyent Alert																		
east and west end soffit																		
LED lighting (municipality wide)																		
TOTAL ADMIN/COUNCIL	74,000	-	-	-	-	28,000	-	46,000	-	-	-	-	-	-	-	-	-	-

Tourism/Curling Rink Capital Schedule & Summary



CAPITAL PROGRAM - TOURISM DEPT 9100 0		Estimated Sources of Funding																	
01-9100		2025								2026	2027	2028	2029	2030	2031	2032	2033	2034	
Description		Estimated Cost	Long Term Debt	Fed/Prov	Gas Tax	Regular Operating	From Reserves	Other Revenue	Capital Program Operating	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	
TOURISM CENTRE																			
storage added to building(Quality shed)									-										
parking lot resurfaced										120,000									
community improvement plan		10,000					10,000			15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	
Parkette																			
furnace																			
TOTAL TOURISM CENTRE		10,000	-	-	-	-	10,000	-	-	135,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	
CAPITAL PROGRAM - CURLING RINK DEPT 8175 0		Estimated Sources of Funding																	
01-8175		2025								2026	2027	2028	2029	2030	2031	2032	2033	2034	
Description		Estimated Cost	Long Term Debt	Fed/Prov	Gas Tax	Regular Operating	From Reserves	Other Revenue	Capital Program Operating	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	
CURLING RINK																			
insulation																			
fire system upgrade																			
Hydraulic Hose Replacement		4,000							4,000										
elevator repair																			
TOTAL CURLING RINK		4,000	-	-	-	-	-	-	4,000	-	-	-	-	-	-	-	-	-	
CAPITAL PROGRAM 0		Estimated Sources of Funding																	
		2025								2026	2027	2028	2029	2030	2031	2032	2033	2034	
Description		Estimated Cost	Long Term Debt	Fed/Prov	Gas Tax	Regular Operating	From Reserves	Other Revenue	Capital Program Operating	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	
GRAND TOTALS		2,482,822	235,000	270,790	199,745	-	587,386	371,000	818,901	6,040,750	3,003,750	1,220,500	2,191,750	697,500	3,991,500	2,214,000	725,000	435,000	

Loan and Interest Payments 2025



Status	Loan	Budgeted Amount	Principal	Interest	Balance Owning*	Maturity Date	Notes
Ongoing-2018 start	Fire Truck	\$ 23,000	\$ 21,300	\$ 1,700	\$ 44,418	December 2027	
Ongoing-2019 start	Tandem Plow Truck	\$ 34,720	\$ 30,670	\$ 4,050	\$ 98,302	November 2028	
Ongoing-2006 start	Water Plant Upgrade	\$ 69,300	\$ 52,675	\$ 16,625	\$ 304,470	September 2030	1
Ongoing-2007 start	Wastewater Plant Upgrade	\$ 69,805	\$ 49,200	\$ 20,605	\$ 384,111	May 2032	1
Ongoing-2022 start	Backhoe	\$ 20,575	\$ 16,000	\$ 4,575	\$ 118,491	May 2032	
Ongoing-2022 start	Roads Sand Dome	\$ 32,575	\$ 25,300	\$ 7,275	\$ 187,728	May 2032	
Ongoing-2022 start	Roads Grader	\$ 52,950	\$ 41,100	\$ 11,850	\$ 304,875	May 2032	
Ongoing-2023 start	Watermain Rehabilitation	\$ 24,800	\$ 18,400	\$ 6,400	\$ 150,204	August 2032	1
Ongoing-2024 start	Two tandem plows	\$ 96,600	\$ 65,400	\$ 31,200	\$ 722,598	November 2034	
Ongoing-2024 start	Rubber Tire Excavator	\$ 53,075	\$ 36,125	\$ 16,950	\$ 375,973	February 2034	
Ongoing-2024 start	Landfill Compactor	\$ 59,150	\$ 40,250	\$ 18,900	\$ 418,561	February 2034	
Ongoing-2023 start	Roads Pickup Truck	\$ 13,350	\$ 11,800	\$ 1,550	\$ 31,425	April 2028	
Ongoing-2023 start	Pumper truck	\$ 31,600	\$ 23,050	\$ 8,550	\$ 203,980	May 2033	
New in 2025	Crowe River Bridge (Ptbo Co)	\$ 83,750	\$ 52,750	\$ 31,000	\$ 601,594	September 2034	2
Proposed in 2025	Landfill Loader	\$ 15,000	\$ 10,000	\$ 5,000		August 2035	3
Total		\$ 680,250	\$ 494,020	\$ 186,230	\$ 3,946,730		

*As of End of Budget Year

Notes:

- 1 Loan is not funded through taxation, but rather user fees
- 2 Based on estimated 4.72% interest rate, 10-year amortizing debenture, one payment in 2025
- 3 Proposed Debenture for the Landfill Track Loader

Tax Authority Report



Municipality of Marmora and Lake Tax Authority Report									
			=estimated						
<u>Levy Summary</u>									
	2024	2025		2024 TO 2025			Growth		
	Levy	Levy	Weight	(\$)	(%)			Net	
Total Municipal	6,201,465	6,988,463	68%	786,998	12.69%	→	\$72,031	1.01%	11.68%
Total County	2,175,340	2,304,629	23%	129,288	5.94%				
Total Education	1,174,505	1,177,882	10%	3,377	0.29%				
	9,551,311	10,470,974	100%	919,663	9.63%				
<u>Rate Summary</u>									
	2024	2025							
	Rate	Rate			Unweighted	Weighted			
Total Municipal	0.00938502	0.01053193	68%	0.00114691	12.22%	8.03%			
Total County	0.00336629	0.00353494	23%	0.00016865	5.01%	1.18%			
Total Education	0.00153000	0.00153000	10%	0.00000000	0.00%	0.00%			
	0.01428131	0.01559687	100%	0.00131556	17.23%	9.21%			
Tax Bill Impact									
<u>Average CVA</u>									
\$168,000	2024	2025							
	Tax Bill	Tax Bill		(\$)	(%)				
Total Municipal	1,576.68	1,769.36	68%	192.68					
Total County	565.54	593.87	23%	28.33					
Total Education	257.04	257.04	10%	0.00					
	2,399.26	2,620.27	100%	221.01	9.21%	(Page 7)			
<u>CVA</u>									
\$336,000	2024	2025							
	Tax Bill	Tax Bill		(\$)	(%)				
Total Municipal	3,153.37	3,538.73	68%	385.36					
Total County	1,131.07	1,187.74	23%	56.67					
Total Education	514.08	514.08	10%	0.00					
*CVA=Current Value Assessment	4,798.52	5,240.55	100%	442.03	9.21%				

Considerations

The following items have not been included. These are all needed programs that should be considered.



	Transportation	Levy Impact	Total Cost
1	Cordova Road from Quinlan to Cook Road	\$250,000	\$250,000
2	Reserves for Bridges (In addition to proposed capital budget)	\$100,000	\$100,000
3	EA and Design for Forsyth Street (water/sewer and roads)	\$250,000	\$250,000
4	Public Works Garage Expansion Engineer Detail and Design	\$200,000	\$200,000

	Environmental	Levy Impact	Total Cost
1	Watermain rehabilitation per Asset Management Plan (AMP) (Dependent on funding)		\$100,000
2	Sewer Treatment Plant expansion (upgrades as plant reaches end of useful life AMP) (Dependent on funding)		\$100,000
3	Sanitary sewer rehabilitation AMP		\$100,000
4	Water main rehabilitation North Maloney St. West to Roscoe St. as identified in the AMP table 19- grant application		\$800.000

Considerations

The following items have not been included. These are all needed programs that should be considered.



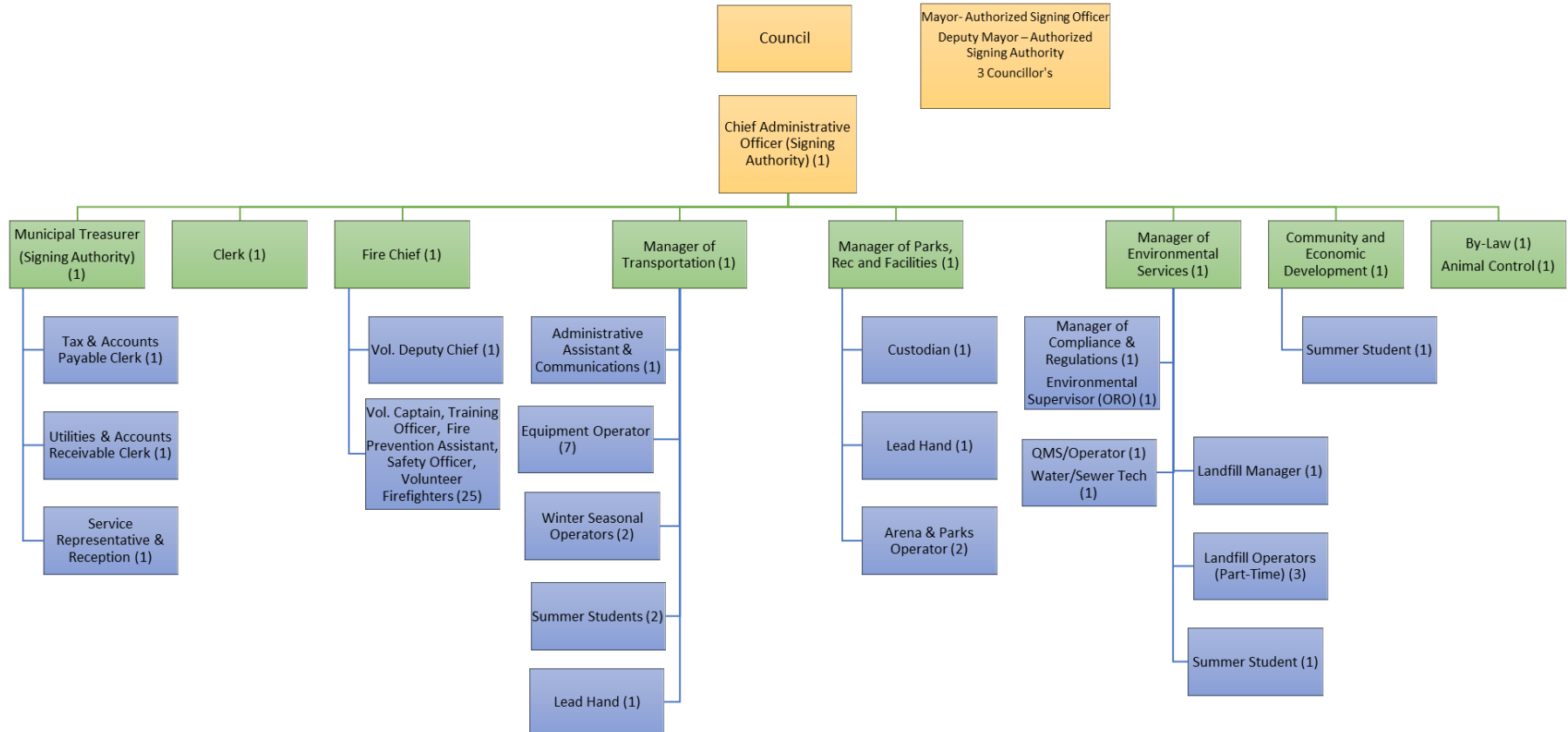
	Parks/Arena/Facilities/Admin/Fire	Levy Impact	Total Cost
1	Ice Resurfacer replacement (Zamboni)	\$175,000	\$175,000
2	Repair of Parks Building Roof and inside the building 14 Bursthall Street (need updated quotes- estimate based on previous quotes)	\$522,600	\$522,600
3	Tourism Parking Lot (needs quotes)	\$75,000	\$75,000
4	Replacement of Ford Truck (Chief)	\$75,000	\$75,000
5	Paving of parking lot at the Fire Hall (needs quotes)	\$50,000	\$50,000
6	Increased legal fees for Administration Department to be funded by reserves		\$50,000
7	Public Facility Usage Liability Insurance Program	\$3,000	\$3,000

Considerations from the public



	Public requests for Consideration	Levy Impact	Total Cost
1.	Paint/Replace the roof on the Pearce Mill structure	Need estimate	
2.	Additional funds for the CVCA to assist with communications regarding the Marmora Dam Project	\$500-\$1,000	

Marmora and Lake Organizational Chart



This organizational chart is subject to change depending on the needs of the Municipality