

Municipality of Marmora and Lake
2022 Final Budget



Passed by Council March 1, 2022

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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 income and expenses throughout the year.

The operating budget is organized by department/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/service as part of a plan for longer term goals.

The capital budget outlines the Municipality's capital expenditure plan and related funding for these 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 tax is the main source of revenue at Marmora and Lake. Specifically, revenue from property tax represented approximately 54% of total municipal budgeted revenue (dollars collected to pay for delivery of services) in 2021.

As a lower-tier municipality, Marmora and Lake is responsible to collect 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 (has no impact on the municipal tax rate itself) but impacts our resident's overall taxation and is therefore included in the total tax bill impact calculation.

Annual Budget Schedule



Objective	Timeline
Treasurer met with council members for input.	October 2021
Budget Direction Report special meeting.	November 15, 2021
Draft detailed budget document circulated to council members for review.	December 6, 2021
Council member comments on budget documents due.	December 20, 2021
Draft Budget to Public	January 18, 2022
Public Meeting – 2022 Budget	February 2022
Council review and adoption of budget.	March 2022
Final tax levy, user fee bylaw.	March 2022

By providing the annual budget to council prior to the beginning of the next calendar year, deliberation and approval may occur earlier. This facilitates timelier procurement of goods and services and assists with achieving departmental goals and completion of planned projects outlined in the budget.

Factors Affecting Budget



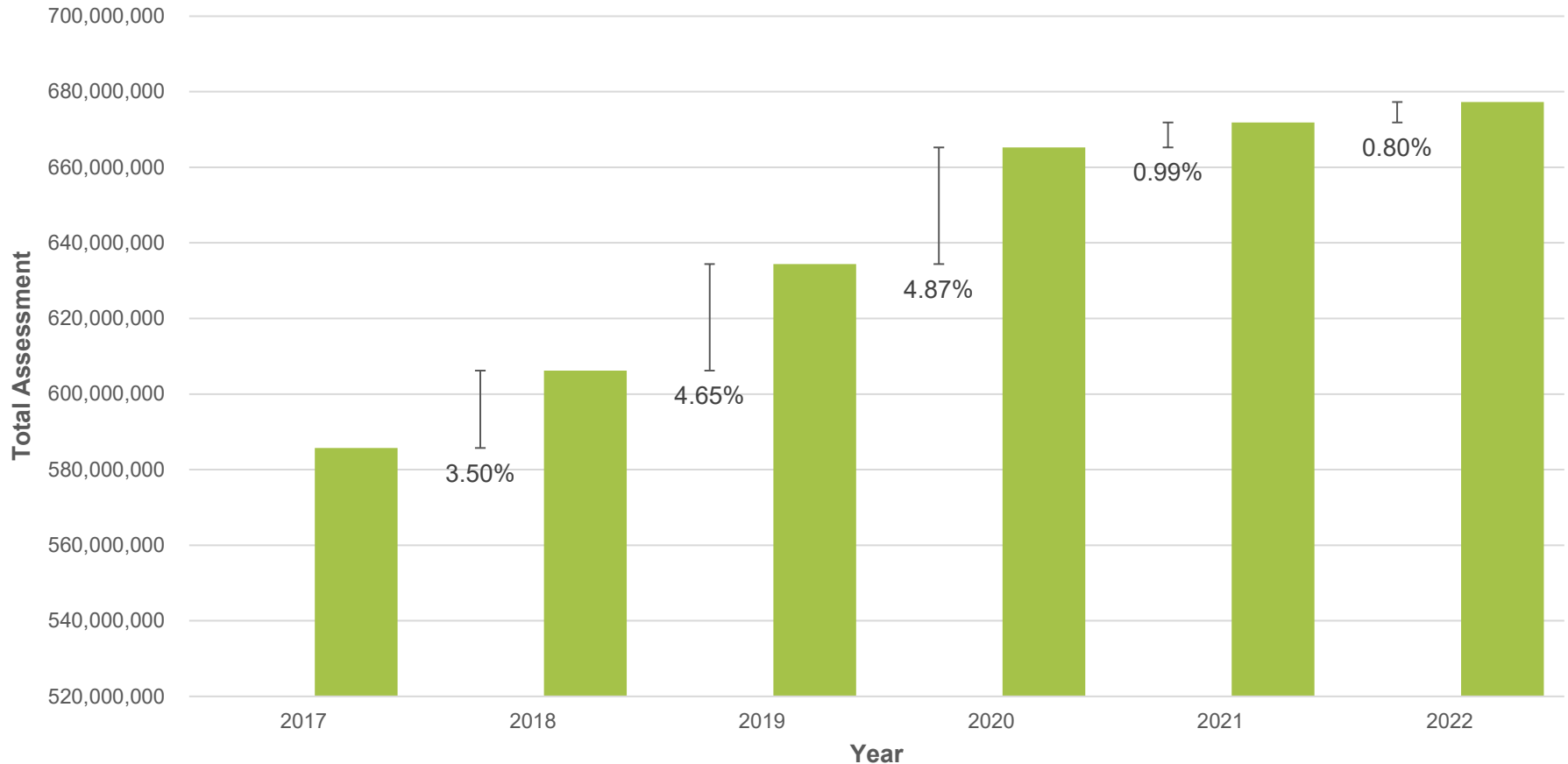
There are several factors that can impact the operating budget significantly. The following table outlines the most common items, however, is not considered an exhaustive list:

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. The 2022 insurance renewal saw an increase of over 15% (approximately \$26,500).
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, winter maintenance (sand, salt, fuel).
Utilities	Projected changes to utilities (hydro, natural gas, etc.), based on historical trends.
Council, Community Initiatives	Council direction that has budget effects for subsequent years such as lifeguards, CIP, Private Roads Grant, Central Hastings Transit, 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 Growth & Distribution



Historical Assessment Data



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 the 2020, 2021, and 2022 assessment updates have been postponed. As a result, property assessments for the 2022 property tax year will continue to be based on the fully phased-in January 1, 2016, values. Therefore, property assessments for the 2022 property tax year will be the same as the 2020 and 2021 tax year, unless there have been changes to the property.

For illustrative purposes, the average property owner would have experienced an increase in their property tax bill during 2020 due to an increase in the tax rate, as well as an increase in the phased-in assessment. For 2021 and 2022, 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 2021 and 2022 are based on 2020 values.

Changes to properties may result in property owners receiving a Property Assessment Notice for the following reasons:

- 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.



Example of Residential Taxes Estimated

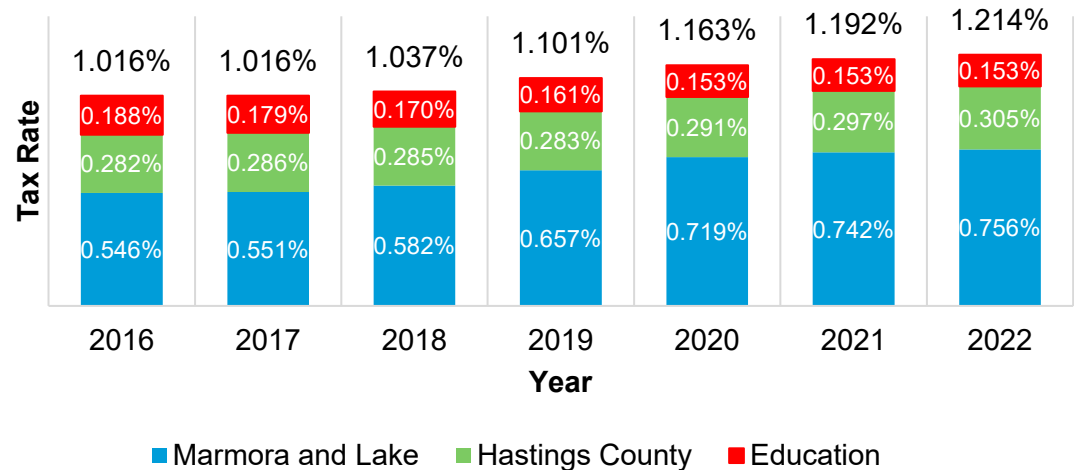
The noted impact is on a property's total tax bill.

This illustration uses 2022 Current Value Assessment (MPAC data).

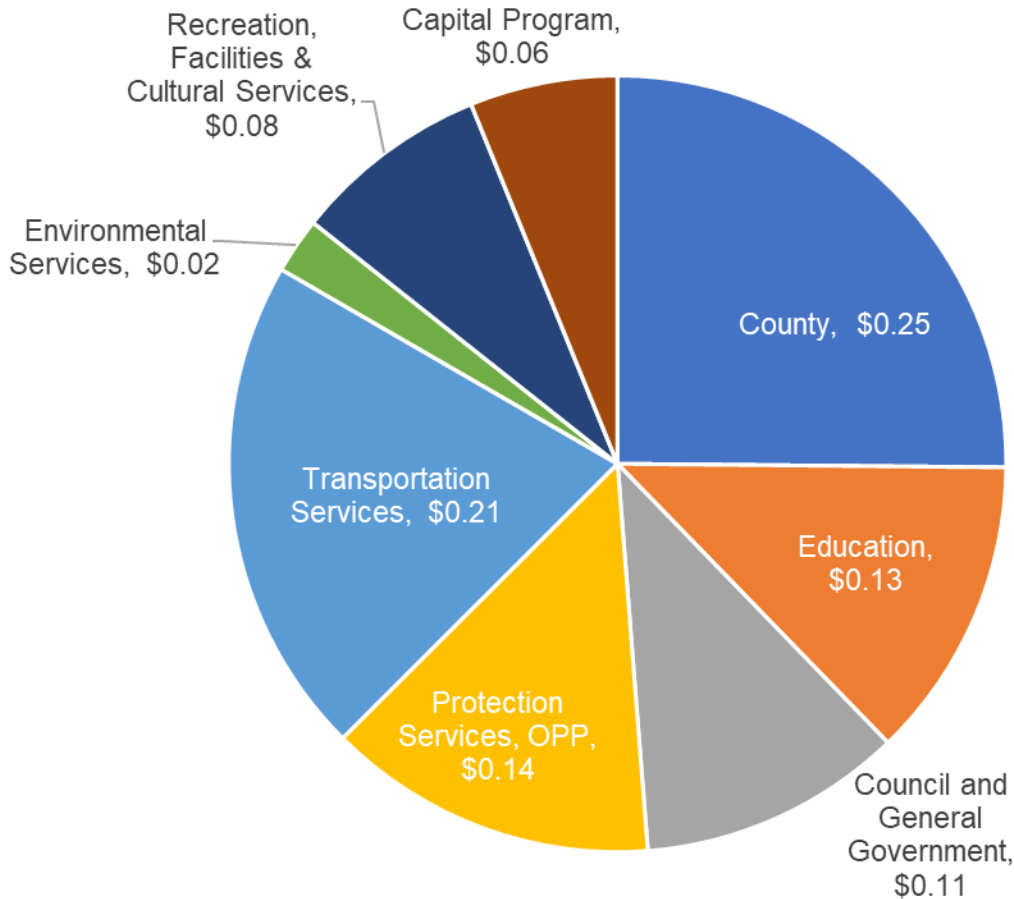
Taxes will vary property by property.

For a **\$200,000** assessment the annual total tax bill increase is **\$43.72** or **1.83%**.

Tax Rate Distribution



Marmora and Lake “Loonie”



The municipality is responsible for providing a wide variety of services. This pie chart represents how taxes are spent per every dollar.

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

Property Tax Calculator



Average Assessed Value of \$200,000				
Estimated Results	2022	2021	Variance	
Municipal Levy	1,512.21	1,484.29	27.92	
County Levy	610.44	594.64	15.80	
Education Levy	306.00	306.00	-	
Total	2,428.65	2,384.93	43.72	
Municipal Levy Details				
Council/Governance	43.56	34.52	9.03	
Administration/Treasury	*(294.19)	(299.21)	5.02	
Fire and Emergency Services	162.38	153.64	8.75	
Police (OPP)	293.38	286.93	6.45	
Conservation Authorities	49.05	40.99	8.06	
Animal Control	2.51	2.53	(0.02)	
Building Services	9.81	8.41	1.40	
Bylaw Enforcement	10.58	9.12	1.46	
Transportation Services	690.91	637.85	53.06	
Streetlights/Traffic Lights	29.29	30.13	(0.84)	
Environmental Services	76.83	74.60	2.22	
Cemetery	2.73	2.75	(0.02)	
Arena/Community Hall	49.55	37.13	12.42	
Parks and Recreation	97.51	89.18	8.33	
Library	30.93	28.33	2.60	
Planning and Zoning	4.91	5.56	(0.66)	
Economic Development	30.78	27.03	3.75	
Facilities	59.54	59.71	(0.17)	
Service Ontario	-	5.29	(5.29)	
Capital Program	162.15	249.80	(87.65)	
Total Municipal	1,512.21	1,484.29	27.92	

This chart shows the 2022 estimated values based on the proposed total tax rate increase of 1.83%

The average assessed property valued at \$200,000 would have an annual total tax increase of **\$43.72**

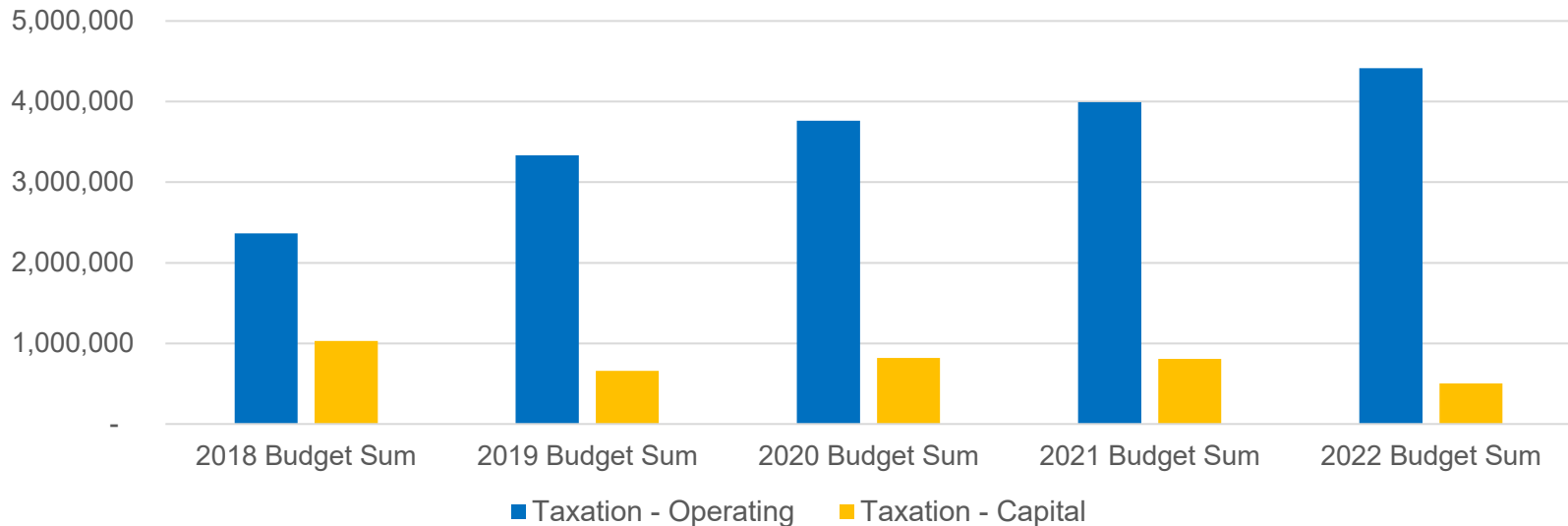
**Allocation includes OMPF funding, which shows a negative departmental cost as a result.*

Summary of Tax Levy Change (Operating and Capital)



	2021 Budget Sum	2022 Budget Sum	Sum Y:Y Change
Taxation - Operating	3,994,133	4,402,868	408,735
Taxation - Capital	808,215	528,813	- 279,402
Taxation - Total Levy	4,802,348	4,931,681	129,333

Tax Levy



Service/Department: Council/Governance

Function: Council, Election, Committees, Boards



Financial Information:	2021 Budget	2022 Budget	Y:Y Change
Wages and Benefits	90,400	88,100	- 2,300
Materials and Supplies	7,500	8,900	1,400
Contracted Services	13,800	38,800	25,000
Transfer to Reserves	-	6,250	6,250
Total	111,700	142,050	30,350

Items Affecting Change in Taxation Requirement:

- Wages and Benefits decrease due to benefits insurance rates (\$4,400), offset by a 2% COLA increase
- Contracted Services increase due to elections expense (\$25,000)
- Transfer to Reserves increase due to annual contribution for future elections

Service/Department: Administration

Function: CAO/Clerk, Finance, Information Technology, Human Resources



Financial Information:	2021 Budget	2022 Budget	Y:Y Change
Wages and Benefits	578,000	587,000	9,000
Materials and Supplies	159,068	172,930	13,862
Contracted Services	97,850	99,454	1,604
Revenue	- 149,200	- 152,700	- 3,500
Prov/Fed Funding	- 1,653,800	- 1,666,100	- 12,300
Total	- 968,082	- 959,416	8,666

Items Affecting Change in Taxation Requirement:

- Wages and Benefits increase due to 2% COLA and grid movement
- Materials and Supplies increase due to insurance (\$3,000), subscriptions (\$7,000), and training (\$3,000)
- Contracted Services increase due to estimated annual audit (\$1,000)
- Provincial Funding increase due to 2022 OMPF funding increase (\$12,300)

Service/Department: Fire and Emergency Services

Function: Fire Protection, Medical Aid Assistance, Emergency Management



Financial Information:	2021 Budget	2022 Budget	Y:Y Change
Wages and Benefits	225,000	230,740	5,740
Financial (Principal/Interest)	49,050	49,050	-
Materials and Supplies	230,056	197,529	- 32,527
Contracted Services	15,600	15,600	-
Revenue	- 13,750	- 13,350	400
Prov/Fed Funding	- 108,876	- 50,000	58,876
Transfer to Reserves	100,000	100,000	-
Total	497,080	529,569	32,489

Items Affecting Change in Taxation Requirement:

- Wages and Benefits increase due to 2% COLA increase and grid movement
- Materials and Supplies decrease due to estimated decrease in COVID-specific purchases (\$58,900), offset by insurance (\$1,800), annual subscription fees/computer hardware (\$9,800), repairs and maintenance (\$5,000) and training/conferences (\$7,500)
- Decrease in Provincial/Federal funding due to estimated decrease in fully funded COVID-specific purchases (\$58,900)

Service/Department: Police (OPP)

Function: OPP Contract, Community Policing



Financial Information	2021 Budget	2022 Budget	Y:Y Change
Contracted Services	928,356	956,777	28,421
Total	928,356	956,777	28,421

Items Affecting Change in Taxation Requirement:

- OPP contract increase

Service/Department: Conservation Authorities

Function: Crowe Valley Conservation, Quinte Conservation



Financial Information	2021 Budget	2022 Budget	Y:Y Change
Contracted Services	132,617	159,975	27,358
Total	132,617	159,975	27,358

Items Affecting Change in Taxation Requirement:

- CVCA and QC contract increases

Service/Department: Animal Control

Function: Licensing, Dog Catcher, Livestock Claims



Financial Information	2021 Budget	2022 Budget	Y:Y Change
Materials and Supplies	3,000	3,000	-
Contracted Services	10,000	10,000	-
Revenue	- 4,800	- 4,800	-
Total	8,200	8,200	-

Items Affecting Change in Taxation Requirement:

- No estimated tax increase

Service/Department: Building Services

Function: Building Inspection Service Board



Financial Information	2021 Budget	2022 Budget	Y:Y Change
Wages and Benefits	97,100	15,000	- 82,100
Materials and Supplies	15,000	65,000	50,000
Contracted Services	4,116	150,000	145,884
Unfinanced Capital	-	- 25,000	- 25,000
Revenue	- 89,000	- 165,000	- 76,000
Transfer from Reserves	-	- 8,000	- 8,000
Total	27,216	32,000	4,784

Items Affecting Change in Taxation Requirement:

In April 2021, the municipality joined the Building Inspection Service Board (BISB). The year-to-year comparison is more complicated than other departments as we move from an internal department to a joint service.

Here are the details of the financial transitions noted in the above chart.

Wages and Benefits

In 2021 the municipality budgeted \$97,100 to cover the costs of the internal department. When the municipality switched to the BISB, the agreement included an annual payment to the municipality for administration support; in 2022, that payment will be \$15,000. The \$15,000 is reflected in Wages and Benefits and offset in the Revenue line, meaning the wages and benefits of \$15,000 are paid through the BISB and not taxpayer dollars.

(continued on pages 19 & 20)

Service/Department: Building Services

Function: Building Inspection Service Board



Materials and Supplies

For the internal department, the 2021 budget for materials and supplies, of \$15,000, covered costs for a clothing allowance, printing, computer, other materials, training, memberships, mileage, phone, etc.

The 2022 budget for materials and supplies includes \$58,500 for the remaining membership fee and \$6,500 for computers and software.

The membership fee to buy into the BISB was \$119,500

- \$61,000 was paid in 2021 using the department reserves
- \$58,500 will be paid to the BISB in 2022
 - \$25,500 levied in the 2022 budget
 - \$8,000 pulled from leftover Building reserve account
 - \$25,000 levied in the 2023 budget

Contracted Services

In 2021, the Contracted Service's budget would cover inspection requirements with large developments/buildings that could not be completed in-house.

The 2022 budget for Contracted Services increases as the municipality pays BISB the money collected for building permits. The 2022 budgeted amount of \$150,000 is shown as a cost in the Contracted Services line. The building permit expense is offset by the same amount in the revenue line.

(continued on page 20)

Service/Department: Building Services

Function: Building Inspection Service Board



Unfinanced Capital

The membership fee to the BISB was \$119,500. As we noted in the breakdown previously, the municipality owes \$58,500 to the BISB in 2022. The municipality will use \$25,000 from general reserves and \$33,500 from the tax levy to make that payment. In 2023 the municipality will levy \$25,000 to restore the general reserve account. This process, though complicated, saves the taxpayers from having to pay for the entire \$58,500 in 2022.

Revenue

The 2022 Revenue budget reflects two sources of revenue:

- \$150,000 collected for building permits (used for contracted services to pay the BISB)
- 15,000 collected from the BISB (used in wages and benefits to offset staffing costs)

Transfer From Reserves

There is \$8,000 remaining in the Building Reserve account, which we will use as part of the payment for the membership fee.

Service/Department: Bylaw Enforcement

Function: Municipal Bylaw Enforcement Officer



Financial Information	2021 Budget	2022 Budget	Y:Y Change
Contracted Services	30,000	35,000	5,000
Revenue	- 500	- 500	-
Total	29,500	34,500	5,000

Items Affecting Change in Taxation Requirement:

- Increase due to rise in costs of bylaw officer contract

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, Sidewalks, Mowing, Transit



Financial Information	2021 Budget	2022 Budget	Y:Y Change
Wages and Benefits	684,500	719,000	34,500
Financial (Principal/Interest)	34,720	145,450	110,730
Materials and Supplies	568,221	610,779	42,558
Contracted Services	705,151	706,851	1,700
Revenue	- 6,000	- 6,000	-
Prov/Fed Funding	- 87,851	- 87,851	-
Transfer to Reserves	165,000	165,000	-
Total	2,063,741	2,253,229	189,488

Items Affecting Change in Taxation Requirement:

- Wages and Benefits increase due to 2% COLA increase and grid movement
- Financial (Principal/Interest) increase due to 2022 borrowing for: backhoe (\$18,500), grader (\$55,900), pickup truck (\$10,530), and sand dome (\$25,800)
- Materials and Supplies increase due to insurance (\$4,000), computer hardware/software (\$9,000), culvert expense increase (\$5,000), building maintenance (\$6,000) and fuel/utilities (\$17,500)

Service/Department: Streetlights/Traffic Lights

Function: Urban/Rural, Standard/Decorative



Financial Information	2021 Budget	2022 Budget	Y:Y Change
Financial (Principal/Interest)	51,685	51,685	-
Materials and Supplies	33,800	33,800	-
Contracted Services	10,000	8,000	- 2,000
Transfer to Reserves	2,000	2,050	50
Total	97,485	95,535	- 1,950

Items Affecting Change in Taxation Requirement:

- No significant tax impact

Service/Department: Environmental Services

Function: Landfill Services, Garbage and Recycling Collection



Financial Information	2021 Budget	2022 Budget	Y:Y Change
Wages and Benefits	121,105	124,000	2,895
Materials and Supplies	24,625	26,575	1,950
Contracted Services	370,000	401,500	31,500
Revenue	- 273,050	- 300,230	- 27,180
Prov/Fed Funding	- 1,300	- 1,300	-
Total	241,380	250,545	9,165

Items Affecting Change in Taxation Requirement:

- Wages and Benefits increase due to 2% COLA increase and grid movement
- Contracted Services increase due to Ray Harris contract (\$18,000), landfill site work (\$5,000), and Quinte Waste contract (\$4,000), mostly funded by bag tag revenue
- Revenue increase due to increase in bag tag revenue (\$18,000) and dry trench revenue (\$13,900), offset by decrease in shingles revenue (\$4,420)

Service/Department: Water/Sewer

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



Financial Information	2021 Budget	2022 Budget	Y:Y Change
Wages and Benefits	415,000	440,000	25,000
Financial (Principal/Interest)	139,105	167,880	28,775
Materials and Supplies	320,525	334,049	13,524
Contracted Services	102,850	104,420	1,570
Revenue	- 1,005,278	-1,046,349	- 41,071
Transfer to Reserves	27,798	-	- 27,798
Total	-	-	-

Items Affecting Change in Taxation Requirement:

- Wages and Benefits increase due to 2% COLA increase and grid movement
- Financial (Principal/Interest) increase due to 2022 budgeted loan for Watermain Rehabilitation project (\$28,775)
- Materials and Supplies increase due to computer/software (\$9,600), insurance (\$2,600), chemicals (\$3,000), repairs and maintenance (\$3,600), offset by decrease in Marmara Sewer Treatment Plant utilities (\$5,500)
- Revenue increase is due to usage and rate increase. Please note that \$136,000 in capital is fully funded by user fees and is not included in 2022 number above
- Transfer to reserve decrease due to offsetting expenses in 2022

Service/Department: Cemetery

Function: Marmora Common Cemetery



Financial Information	2021 Budget	2022 Budget	Y:Y Change
Wages and Benefits	10,000	10,000	-
Materials and Supplies	1,695	1,695	-
Revenue	- 2,800	- 2,800	-
Total	8,895	8,895	-

Items Affecting Change in Taxation Requirement:

- No estimated tax increase

Service/Department: Arena

Function: Dr. Hamilton Crawford Memorial Arena



Financial Information	2021 Budget	2022 Budget	Y:Y Change
Wages and Benefits	64,300	76,400	12,100
Materials and Supplies	162,430	176,279	13,849
Revenue	-106,600	-106,100	500
Transfer to Reserves	-	15,000	15,000
Total	120,130	161,579	41,449

Items Affecting Change in Taxation Requirement:

- Wage and Benefits increase due to 2% COLA, grid movement and full-time operator (split with Parks dept.)
- Materials and Supplies increase due to computer hardware/software (\$6,600), insurance (\$2,070) and mandatory (every five years) replacement to hydraulic hose for the Crawford Hall elevator (\$5,000)
- Transfer to reserves increase due to new fire alarm panel for arena/curling club

Service/Department: Parks and Recreation

Function: Memorial Park, Naylor's Common, Fairgrounds, Legion Park, Downtown



Financial Information	2021 Budget	2022 Budget	Y:Y Change
Wages and Benefits	220,500	229,200	8,700
Materials and Supplies	90,835	106,100	15,265
Contracted Services	51,950	51,950	-
Revenue	-88,800	-86,500	2,300
Transfer to Reserves	14,050	17,250	3,200
Total	288,535	318,000	29,465

Items Affecting Change in Taxation Requirement:

- Wage and Benefits increase due to 2% COLA and new full-time operator (split with Arena), offset by Swim Program savings (\$27,600)
- Materials and Supplies increase due to Christmas decorations (\$10,000, to be offset by up to \$5,000 in donations collected), insurance (\$1,665), splashpad water/sewer (\$6,000), offset by removal of Swim Program (\$1,650)
- Revenue decrease due to municipality relinquishing revenue from Swim Program (\$10,500), offset by Booster Park fees increase (\$3,200)
- Transfer to Reserves increase due to Booster Park revenue increase (\$3,200)

Service/Department: Library

Function: Marmora Public Library



Financial Information	2021 Budget	2022 Budget	Y:Y Change
Wages and Benefits	87,441	96,669	9,228
Materials and Supplies	20,680	4,202	16,478
Contracted Services	1,000	-	1,000
Revenue	- 4,750	-	4,750
Prov/Fed Funding	- 12,721	-	12,721
Total	91,650	100,871	9,221

Items Affecting Change in Taxation Requirement:

- Wage and Benefits increase due to addition to new grid, 2% COLA increase, and is offset directly by municipal funding
- Materials and Supplies balance consists of expenses paid exclusively by the Municipality and are for phone (\$600), internet (\$1,600), and contribution to the library for expenses in excess of revenues collected by the library (\$2,002)
- Contracted Services, revenue, and Prov/Fed funding decrease due to the library paying/collecting those funds themselves

**Note: above are the budgeted numbers provided from the library. The municipality allocates funds to the library for their own use equal to the above "Total" row (\$100,871 from \$91,650)*

Service/Department: Planning and Zoning

Function: Zoning Amendments, Severances, Minor Variances



Financial Information	2021 Budget	2022 Budget	Y:Y Change
Contracted Services	22,000	22,000	-
Revenue	- 4,000	- 6,000	- 2,000
Total	18,000	16,000	- 2,000

Items Affecting Change in Taxation Requirement:

- Revenue increase due to compliance/zoning revenue increase (\$2,000)

Service/Department: Economic Development

Function: Community Development, Local Business Resources, Tourism Office



Financial Information	2021 Budget	2022 Budget	Y:Y Change
Wages and Benefits	64,600	78,900	14,300
Materials and Supplies	24,600	72,179	47,579
Contracted Services	5,000	5,300	300
Revenue	- 8,000	- 14,000	- 6,000
Prov/Fed Funding	- 3,750	- 2,000	1,750
Transfer to Reserves	5,000	-	- 5,000
Transfer from Reserves	-	- 40,000	- 40,000
Total	87,450	100,379	12,929

Items Affecting Change in Taxation Requirement:

- Wages and Benefits increase due to Economic Development Coordinator becoming a full-time position
- Materials and Supplies increase due to new website/computer hardware/software (\$9,300), 200th event (\$37,000) fully funded by reserves
- Revenue increase due to advertising/digital board revenue (\$2,000), and donation from Northland Power (\$4,000)
- Transfer to Reserves decrease due to the transfer from reserves needed in 2022
- Transfer from Reserves increase due to funding required for 200th event expenses

Service/Department: Facilities

Function: Facility Maintenance



Financial Information	2021 Budget	2022 Budget	Y:Y Change
Wages and Benefits	96,500	97,100	600
Materials and Supplies	76,525	76,925	400
Contracted Services	55,500	55,500	-
Revenue	- 42,845	- 42,845	-
Transfer to Reserves	7,500	7,500	-
Total	193,180	194,180	1,000

Items Affecting Change in Taxation Requirement:

- Wage and Benefits increase due to 2% COLA and grid movement

Service/Department: Service Ontario

Function: Service Ontario



Financial Information	2021 Budget	2022 Budget	Y:Y Change
Wages and Benefits	58,300	-	- 58,300
Materials and Supplies	1,900	-	- 1,900
Contracted Services	1,900	-	- 1,900
Prov/Fed Funding	- 45,000	-	45,000
Total	17,100	-	- 17,100

Items Affecting Change in Taxation Requirement:

- Decreases due to the Municipality no longer carrying Service Ontario operations

Summary of Operational Changes Per Department



Department	Total 2021 Budget	Total 2022 Budget	Summary of Y:Y Change	
Council/Governance	111,700	142,050		30,350
Administration/Treasury	-	959,416	-	8,666
Fire and Emergency Services	497,080	529,569		32,489
Police (OPP)	928,356	956,777		28,421
Conservation Authorities	132,617	159,975		27,358
Animal Control	8,200	8,200		-
Building Services	27,216	32,000		4,784
Bylaw Enforcement	29,500	34,500		5,000
Transportation Services	2,063,741	2,253,229		189,488
Streetlights/Traffic Lights	97,485	95,535	-	1,950
Environmental Services	241,380	250,545		9,165
Cemetery	8,895	8,895		-
Arena/Community Hall	120,130	161,579		41,449
Parks and Recreation	288,535	318,000		29,465
Library	91,650	100,871		9,221
Planning and Zoning	18,000	16,000	-	2,000
Economic Development	87,450	100,379		12,929
Facilities	193,180	194,180		1,000
Service Ontario	17,100	-	-	17,100
Taxation: Operating	3,994,133	4,402,868		408,735

Summary of Operational Changes Per Expense Category



Expense Category	2021 Budget	2022 Budget	Y:Y Change
Wages and Benefits	2,812,746	2,792,109	- 20,637
Unfinanced Capital	-	- 25,000	- 25,000
Transfer to Reserves	321,348	313,050	- 8,298
Transfer from Reserves	-	- 48,000	- 48,000
Revenue	- 1,891,023	- 2,048,045	- 157,022
Prov/Fed Funding	- 1,913,298	- 1,807,251	106,047
Materials and Supplies	1,740,460	1,889,942	149,482
Development Charges	-	-	-
Contracted Services	2,649,340	2,921,998	272,658
Financial (Principal/Interest)	274,560	414,065	139,505
Taxation: Operating	3,994,133	4,402,868	408,735

Summary of Tax Levy Impact by Detail (1/2)



Category	Description	Impact
Employee Compensation	Salary and wage movement in the Corporate Wage Grid, economic increase 2.0%, new Parks Operator, Economic Development Coordinator becoming full-time, optional insurance coverage as well as Mandatory Employer Related Cost (MERC) changes (CPP, EI, EHT, WSIB), offset by the removal of the Swim Program, Service Ontario, and Building Department	-\$ 20,637
Unfinanced Capital	Created to soften the 2022 taxation impact of the remaining BISB membership payment	-\$ 25,000
Transfer to Reserves	Decrease in Utilities contribution to reserves due to the need to use funding for the Watermain Rehabilitation	-\$ 27,798
	Arena/curling club fire alarm panel	\$ 15,000
	Elections reserve	\$ 6,250
Transfer from Reserves	Economic Development increase for the 200th event	-\$ 40,000
	Building Department reserve to help fund payment of the remaining BISB membership amount	-\$ 8,000
Revenue	Administrative revenue provided by the BISB	-\$ 15,000
	Bag tag revenue to fund Ray Harris contract	-\$ 18,000
	Revenue from BISB	-\$ 62,000
	Swim program revenue loss	\$ 10,000
	Investment income	-\$ 3,000
	Dry trench revenue	-\$ 13,900
	Christmas decorations donations	-\$ 5,000
	Utilities revenue	-\$ 41,071
Provincial/Federal Funding	OMPF Funding increase	-\$ 12,300
	Library grants now being collected by library	\$ 12,721
	Service Ontario funding no longer being received	\$ 45,000
	Estimated reduction in COVID Safe Restart funding	\$ 58,876

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



Materials and Supplies	Insurance premium increase	\$ 15,216
	HR Live subscription	\$ 15,600
	Questica Subscription	\$ 9,750
	Marmak Subscription	\$ 9,000
	Voyent Alert Subscription	\$ 3,000
	Visit Marmora and Lake Website	\$ 4,000
	Fuel	\$ 14,500
	Culvert Costs	\$ 5,000
	BISB Membership	\$ 57,950
Contracted Services	2022 Election	\$ 25,000
	BISB permit expenditures, entirely offset by permit revenues	\$ 150,000
	OPP contract	\$ 28,421
	Crowe Valley and Quinte Conservation estimates	\$ 27,358
	Hard top line painting	\$ 10,000
	Hard top sweeping contract renewal	\$ 4,000
	Brushing increase	\$ 5,000
	Ray Harris garbage collection contract, offset by bag tag revenue	\$ 18,000
	By-Law Officer contract	\$ 5,000
Quinte Waste recycling contract	\$ 4,000	
Financial (Principal/Interest)	Roads - Backhoe	\$ 18,500
	Roads - Grader	\$ 55,900
	Roads - Pickup truck	\$ 10,530
	Roads - Sand Dome	\$ 25,800
	Utilities - Watermain Rehab which is self-funded	\$ 28,775
Miscellaneous	Sum of other small adjustments	\$ 2,294
Total		\$ 408,735

Transportation Services: Road Programs 2022 Plan



Annual Program	Location	Reference	Plan (Total Cost)	Taxation	Provincial Funding	Reserves
Rehab/Resurface	High Shore, Booster Park, & Lakeshore (3.45km)	Page 39-41	\$360,000	160,000	100,000	100,000
Rehab/Resurface	Marble Point Rd. (3.5km)	Page 39-41	\$365,000	16,788	248,212	100,000

**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 PROGRAM - ROADS 5???		Estimated Sources of Funding									2022	Estimated Cost									
2022-2031		2022										2023	2024	2025	2026	2027	2028	2029	2030	2031	
Description	Total Estimated Cost	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	1,916,800	306,800					306,800			-	945,000	315,000						350,000			
Pick-up	260,000	50,000	50,000							-	120,000	50,000				40,000					
2 Ton 4x4 Truck (with plow and sander)	100,000	100,000					90,000		10,000	-											
Backhoe	160,000	160,000	160,000							-											
Backhoe/Tractor	150,000									-	150,000										
Grader	485,000	485,000	485,000							-	-										
Road maintenance	500,000	50,000							50,000	-	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000		
Road Resurfacing	3,720,000	300,000		248,212	100,000		200,000		100,000	- 348,212	565,000	395,000	135,000	325,000	350,000	375,000	400,000	425,000	450,000		
Burshall Street from Matthew to Madoc (50mm HL3) 0.20km	130,000									-	130,000										
High Shore, Booster Park & Lakeshore (HL2) 3.45km	360,000	360,000			100,000		100,000		160,000	-											
Marble Point Road from Hwy.7 to End (HL2) 3.50km	365,000	365,000		248,212			100,000		16,788	-											
Centreline Road from Cordova to Shanick (DST) 7.60km	610,000									-	610,000										
Centreline Road from Shanick to Deloro (DST) 7.80km	630,000									-	630,000										
Vansickle Road from Cordova Road to Gravel (joint with HBM) (DST) 10.70km	450,000									-		450,000									
Station Road from Village to Deloro Rd (DST) 4.10km	330,000									-	330,000										
KOA Road (DST) 0.90km	70,000									-	70,000										
Old Marmora Rd (from KOA Rd to Bridge (DST) 1.40km	100,000									-	100,000										
Skene Road from Dickey Lake Rd to Dead End (DST) 3.45km	245,000									-	245,000										
Jennison Road from Dickey lake Rd to Dead End (DST) 3.50km	245,000									-	245,000										
Dickey Lake Road (DST) 0.90km	65,000									-	65,000										
North Steenburg Lake Road from Murphys Corners to Wollaston BNDRY	180,000									-		180,000									

Transportation Capital Schedule (2/3)



CAPITAL PROGRAM - ROADS ???		Estimated Sources of Funding								2022										
2022-2031		2022									2023	2024	2025	2026	2027	2028	2029	2030	2031	
Description	Total Estimated Cost	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																				
Road Rehabilitation	9,600,000	425,000							76,788	348,212	740,000	770,000	815,000	750,000	800,000	#####	900,000	950,000	#####	
Forsyth Street Reconstruction from Madoc St to Matthew St (HMA) 0.20km	400,000									-				400,000						
Forsyth Street Reconstruction from Matthew St to Urban Limit S (HMA)	1,600,000									-					#####					
Cameron Street Reconstruction (HMA) 0.50km	400,000									-			400,000							
Main Street from Madoc St north to Urban Limits (HMA) 0.40km	100,000									-			100,000							
Marmora Mine Road (Double HMA) 0.90km	300,000									-		300,000								
Road Need Study	85,000									-	45,000		20,000				20,000			
Bridges	-									-										
Bridge Reserve	1,800,000									-	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000	
Crowe River Bridge (joint with Ptbo County)	425,000									-	425,000									
Crowe River Bridge EA (joint with Ptbo County)	50,000	50,000					50,000			-										
Environmental Assessments	450,000	50,000						50,000		-	100,000	100,000	100,000	100,000						
Hannah's Bridge Replacement	450,000	450,000		450,000						-										
Boyd Bridge Replacement	450,000	450,000		450,000						-										
Shanick Bridge Replacement	3,450,000									-	#####									
Glanmire Bridge Replacement	2,500,000									-									#####	
Young's Bridge Replacement	562,500									-		562,500								
Pit Bridge Replacement	468,750									-		468,750								
Joe Barron's Culvert Replacement	390,000									-			390,000							
Cole Culvert Replacement	405,000									-				405,000						
North Twin Sister Culvert Replacement	492,750									-					492,750					

Transportation Capital Schedule (3/3)



CAPITAL PROGRAM - ROADS 5???		Estimated Sources of Funding									2022	Estimated Cost									
2022-2031		2022										2023	2024	2025	2026	2027	2028	2029	2030	2031	
Description	Total Estimated Cost	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																					
Gut Bridge Rehab	375,000									-		375,000									
South Twin Sister Bridge Rehab	97,500									-			97,500								
Bonter Bridge Rehab	47,250									-				47,250							
Kelly's Bridge Rehab	140,000									-				140,000							
Window Efficiency Upgrade	2,000	2,000		2,000																	
Structure Maintenance	100,000	10,000							10,000	-	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000		
Buildings	-									-											
Sand Dome Replacement	544,000	274,000	224,000				50,000			-	270,000										
Lunch Room/ Washroom of Sand Shed (Lake Twp.)	150,000									-	150,000										
Miscellaneous	-									-											
Traffic Counts	25,000	5,000							5,000	-		5,000		5,000		5,000		5,000			
Guide Rail Replacement	65,000	25,000					25,000				20,000		20,000								
Road Sign Inventory	8,000	8,000							8,000	-											
Private Road Grant	50,000	5,000							5,000	-	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000		
TOTAL TRANSPORTATION SERVICES	30,389,550	3,205,800	919,000	1,150,212	100,000	-	721,800	-	314,788	-	3,600,000	5,875,000	2,463,750	1,882,250	1,960,000	3,627,750	1,915,000	1,645,000	4,215,000		

The 10-year forecast of Road Resurfacing and Rehabilitation does not indicate the specific projects for all future years.

Environmental Capital Schedule (1/2)



CAPITAL PROGRAM - ENVIRONMENTAL 6???			Estimated Sources of Funding																	
2022-2031			2022									2023	2024	2025	2026	2027	2028	2029	2030	2031
Description	Total Estimated Cost	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																				
GAC Replacement/or filter media	190,000	60,000			60,000					-				65,000	65,000					
Gac Tank Repairs	85,000	85,000			45,000			40,000												
SCADA Software update/PLC's	195,000	95,000			95,000					-		20,000	20,000	20,000	20,000	20,000				
Pump rebuilds replace	20,000									-								20,000		
Leak detection as identified in AMP	50,000	5,000						5,000		-	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000		
Water Financial Plan update (every 6 years)	10,000									-		10,000								
Rate study (every 10 years)	10,000									-						10,000				
Asset management Plan update	15,000									-				15,000						
Replace various on-line analyzers	45,000	15,000						15,000		-							15,000	15,000		
Dehumidifier upgrades (HVAC)	30,000	30,000						30,000												
Vehicle pick-up	40,000									-								20,000		
Water treatment Plants expansion (upgrades plant reaching end of useful life) AMP	10,000,000																	10,000,000		
Watermain rehabilitation (end of useful life) AMP	900,000										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	957,000	957,000	255,231	701,769						-										
Watermain Rehabilitation (Norwood Rd south to Roscoe St, as identified in the	800,000									-	800,000									

Environmental Capital Schedule (2/2)



CAPITAL PROGRAM - ENVIRONMENTAL 6???			Estimated Sources of Funding																
2022-2031			2022								2023	2024	2025	2026	2027	2028	2029	2030	2031
Description	Total Estimated Cost	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																			
Sewer	-									-									
Effluent Filter replacement	60,000	30,000			30,000													30,000	
Digester holding tank maintenance	24,000	12,000						12,000		-		12,000							
SCADA Software update/PLC's	30,000									-	30,000								
Pump rebuilds replace	30,000	10,000						10,000		-							20,000		
Replace various on-line analyzers	10,000									-		5,000				5,000			
CCTV inspection-ongoing assesement & repair as identified in AMP (to	140,000									-	20,000	20,000	20,000	20,000	20,000	20,000	20,000		
Sanitary sewer rehabilitaion (end of usefull life) AMP	800,000									-	100,000	100,000	100,000	100,000	100,000	100,000	100,000		
Operators Vehicle pick-up	20,000									-								20,000	
Storm Sewer	-									-									
Catchbasin's as identified in the AMP table 19	192,000	24,000						24,000		-	24,000	24,000	24,000	24,000	24,000	24,000	24,000		
Landfill	-									-									
Site Work/ Closure	270,000									-	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	
Track Loader	97,500	32,500							32,500	-	32,500	32,500							
Landfill Compactor	350,000									-	350,000								
Landfill Expansion Process	20,000	20,000					20,000												
Additional Monitoring wells	20,000	20,000							20,000	-									
TOTAL ENVIRONMENTAL SERVICES	15,410,500	1,395,500	255,231	701,769	230,000	-	20,000	136,000	52,500	-	1,141,500	661,500	326,000	299,000	379,000	364,000	314,000	290,000	10,240,000

Fire Department Capital Schedule



CAPITAL PROGRAM - FIRE DEPT 4100 2022-2031		Estimated Sources of Funding												
		2022			2023	2024	2025	2026	2027	2028	2029	2030	2031	
Description	Total Estimated Cost	Estimated Cost	Other Revenue	Capital Program Operating	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	
FIRE														
washer/extractor for cleaning PPE	5,000											5,000		
dryer for PPE	5,000											5,000		
forestry pump	5,000											5,000		
fire hall furnace	15,000						15,000							
medical kit bags x4	4,000											4,000		
forest rescue ATV	25,000				25,000									
Hand Held Radios and pagers (comm.)	10,000				10,000									
replace 2005 pumper truck #502 reserve transfers (in operating budget)	450,000	100,000	100,000		100,000	250,000								
replace 2007 ford 250 truck #501	100,000				50,000								50,000	
replace 2000 heavy rescue truck #505	10,000				10,000									
repave parking lot	50,000				50,000									
replace 2010 medical rescue truck #506	150,000					150,000								
TOTAL FIRE	829,000	100,000	100,000	-	245,000	400,000	15,000	-	-	-	19,000	50,000	-	

Parks and Recreation Capital Schedule



CAPITAL PROGRAM - PARKS 8100 2022-2031		Estimated Sources of Funding																
		2022							2023	2024	2025	2026	2027	2028	2029	2030	2031	
Description	total Estimate Cost	Estimated Cost	Long Term Debt	Fed/Prov	Gas Tax	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																		
Crew Cab Pick-up	46,000								46,000									
turf equipment	30,000								10,000		10,000		10,000					
Splash pad upgrades	12,000								4,000		4,000		4,000					
Booster park storage shed for lawn	15,000	15,000					15,000											
Booster Park Alarms for Sewage Holding Tanks	15,000	15,000			15,000													
Booster park washroom facility (completion of phase 2)	345,000	345,000		100,000		25,000	155,000	65,000										
basketball fence	6,000								6,000									
lawnmower	36,000	16,000						16,000					20,000					
parks building roof	30,000								30,000									
parks windows replaced	3,000								3,000									
beach house washrooms	2,000											1,000			1,000			
washroom partitions	1,000	-							1,000									
TOTAL PARKS	541,000	391,000	-	100,000	15,000	25,000	170,000	81,000	100,000	-	14,000	1,000	34,000	-	1,000	-	-	

Arena Capital Schedule



CAPITAL PROGRAM - ARENA DEPT 8500 2022-2031											
			2023	2024	2025	2026	2027	2028	2029	2030	2031
Description	Total Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost
ARENA											
zamboni replaced	110,000		110,000								
new kickboard ice surface	6,000	6,000									
ice surface beams painted	12,500	12,500									
goal nets and frames	3,000	3,000									
parking lot asphalt/water & sewer lines	75,000		75,000								
lobby furnace	37,000	37,000									
bar fridge	5,000			5,000							
kitchen fridge	7,500								7,500		
front inside entrance doors	8,000	8,000									
ice entrance doors	15,500	12,500	3,000								
dressing room doors x 4 (4 completed in 2021)	12,500	12,500									
washroom flooring	8,000	8,000									
TOTAL ARENA	300,000	99,500	188,000	5,000	-	-	-	-	-	7,500	-

Medical Centre Capital Schedule



CAPITAL PROGRAM - MED CENTRE 7200 2022-2031		Estimated Sources of Funding			
		2022			2023
Description	Total Estimate Cost	Estimated Cost	From Reserves	Capital Program Operating	Estimated Cost
MEDICAL CENTRE					
wood balusters replaced	12,000				12,000
emerg generator	20,000	20,000	15,000	5,000	
TOTAL MEDICAL CENTRE	32,000	20,000	15,000	5,000	12,000



Memorial Building Capital Schedule

CAPITAL PROGRAM - MEMORIAL BUILDING 8700 / LIBRARY 8310 2022-2031		Estimated Sources of Funding		
		2022		2023
Description	Total Estimate Cost	Estimated Cost	From Reserves	Estimated Cost
MEMORIAL BUILDING				
accessible railing replaced	5,000	5,000	5,000	
furnishings	4,000			4,000
Library roof repair	25,000			25,000
TOTAL MEMORIAL BUILDING	34,000	5,000	5,000	29,000



Administration Capital Schedule

CAPITAL PROGRAM - ADMIN/COUNCIL 2022-2031		Estimated Sources of Funding				
		2022			2023	2029
Description	Total Estimate Cost	Estimated Cost	Fed/Prov	Capital Program Operating	Estimated Cost	Estimated Cost
ADMIN/COUNCIL						
Service Delivery Review	43,000	43,000	43,000			
Line-by-line budget review	80,000	80,000	80,000			
Budget software, Asset Mgmt, e-permitting	102,100	102,100	76,575	25,525		
HR Live	3,000	3,000	3,000			
Council tablets / iCompass implementation	48,360					48,360
asphalt and drainage (parking lot Town Hall)	125,000				125,000	
east and west end soffit	6,000				6,000	
Facility Maintenance	10,000	10,000		10,000		
TOTAL ADMIN/COUNCIL	417,460	238,100	202,575	35,525	131,000	48,360

Tourism Capital Schedule & Summary



CAPITAL PROGRAM - TOURISM DEPT 9100 2022-2031		Estimated Sources of Funding				2023	2024	2025	2026	2027	2028	2029	2030	2031
Description	Total Estimate Cost	2022				Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost	Estimated Cost
		Estimated Cost	From Reserves	Other Revenue	Capital Program Operating									
TOURISM CENTRE														
parking lot resurfaced	60,000					60,000								
200th statue	20,553	20,553	2,212	18,341										
community improvement plan	150,000	15,000			15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000
Memorial park maintenance	225,000					25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
TOTAL TOURISM CENTRE	455,553	35,553	2,212	18,341	15,000	100,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000

Loan and Interest Payments 2022



Status	Loan	Budgeted Amount	Principal	Interest	Maturity Date	Notes
Ongoing	Fire Pumper/Tandem Street Light	\$ 26,050	\$ 25,500	\$ 550	December 2022	4
Ongoing	Replacement	\$ 51,685	\$ 50,335	\$ 1,350	February 2023	4
Ongoing	Fire Truck	\$ 23,000	\$ 19,700	\$ 3,300	December 2027	
Ongoing	Tandem Plow Truck	\$ 34,720	\$ 27,770	\$ 6,950	November 2028	
Ongoing	Water Plant Upgrade	\$ 69,300	\$ 45,700	\$ 23,600	September 2030	1
Ongoing	Wastewater Plant Upgrade	\$ 69,805	\$ 42,635	\$ 27,170	May 2032	1
Proposed	Roads Sand Dome	\$ 25,800	\$ 19,730	\$ 6,070	July 2032	2
Proposed	Roads Backhoe	\$ 18,500	\$ 14,150	\$ 4,350	July 2032	2
Proposed	Roads grader	\$ 55,900	\$ 42,750	\$ 13,150	July 2032	2
Proposed	Roads Pickup	\$ 10,530	\$ 9,650	\$ 880	July 2027	3
Proposed	Watermain Rehabilitation	\$ 28,775	\$ 23,100	\$ 5,675	July 2032	1, 2
Total		\$ 414,065	\$ 321,020	\$ 93,045		

General Notes: by purchasing equipment through borrowing, there is a savings in the repairs and maintenance budget for transportation in the amount of \$35,000. Additionally, if the pickup is purchased for the parks department, there is a savings in the repairs and maintenance budget in the amount of \$2,500.

Interest rates fluctuate daily. Estimates are based on March 2022 interest rates from Infrastructure Ontario.

Notes:

1. Loan is not funded through taxation, but rather user fees
2. Assumed January 1, 2022, as loan debenture date. 10-year loan proposed
3. Assumed January 1, 2022, as loan debenture date. 5-year loan proposed
4. As of March 1, 2022, these loans will mature within 12 months. The Municipality will have \$77,735 less in loan payments by March 2023