



# Municipality of St.-Charles Draft Budget 2025

MARCH 12, 2025

# Budget Presentation Flow

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- ▶ 2024 Project Update
- ▶ Each individual department's budget will be presented
- ▶ Any key highlights will be discussed
- ▶ Capital projects will be discussed separately
- ▶ A Reserve Summary at the end will be provided
- ▶ Breakdown of taxes based on services



# Capital Project Update

Project	Amount	Outcome
Fire Department Reserve	\$60,000.00	Completed
AMP Reserve	\$309,654.11	Completed
AMP Reserve Increase 1.9%	\$50,991.71	Completed
OCIF Reserve	\$100,000.00	Completed
NORDS Reserve	\$85,998.00	Completed
CCFB Reserve	\$85,328.49	Completed
Columbarium	\$60,000.00	Not Completed
		Grant funds not received, \$23,913.60 spent in 2024
Strategic Plan	\$60,000.00	
Saw Mill Bay Boat Launch	\$10,000.00	Not Completed



# Capital Project Update – Cont.

Project	Amount	Funding Source
Nepewassi Lake Boat Launch	\$10,000.00	Not Completed
CCTV Camera – Sanitary	\$66,000.00	Completed - \$70,496.34
CCTV Camera – Storm	\$42,000.00	Completed - \$38,652.58
Beauparlant Guide Rails	\$40,000.00	Not Completed
Septage Station	\$300,000.00	Was not successful with grant
Zero Turn Lawnmower	\$25,000.00	Completed - \$17,298.18
Musky Bay & Casimir Resurface	\$115,000.00	Completed - \$118,387.58
Musky Island Road Resurface	\$43,000.00	Completed - \$44,033.19





# Capital Project Update – Cont.



Project	Amount	Funding Source
Trenching Bucket	\$8,200.00	Not Completed
Wellness Centre AC Units (3)	\$30,000.00	Not Completed
Pickle Ball Court	\$25,000.00	Completed - \$26,548.93 (plus inkind) Received \$175,000 in 2024 (\$15,000 in 2023)
Contingency Reserve	\$190,000.00	
Fire Hall Water Reserve	\$200,000.00	Not Completed
Wellness Centre Generator	\$20,000.00	Not Completed
West Side Village Engineering (Balance)	\$124,673.00	Ongoing - \$51,408.07
East Side Village Engineering (Balance)	\$118,635.05	Ongoing - \$46,211.72

# Levies Key Highlights

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- ▶ MPAC has frozen the 2016 assessment values again for 2025
- ▶ With growth, 0% brings in \$2,966,101, which is \$42,198 more than 2024
- ▶ \$3,154,578 was needed to balance the budget, which represents an overall 6.4% increase
- ▶ This is an increase of \$230,675 from 2024



# Tax Impact Summary

## 2025

## 2024

Property Class	Assessment Value	Tax Rate	Tax Levy
Residential	\$184,805,400	0.01521029	\$2,810,944
Multi Residential	\$807,000	0.02989899	\$24,128
Commercial	\$9,517,140	0.02432655	\$231,519
Excess Land	\$58,151	0.01702859	\$990
Landfills	\$44,500	0.02510691	\$1,117
Pipelines	\$659,000	0.07666129	\$50,520
Farm Land	\$9,089,009	0.00380257	\$34,562
Forest	\$209,700	0.00380257	\$797
<b>Total</b>	<b>\$205,189,900</b>		<b>\$3,154,578</b>

Property Class	Assessment Value	Tax Rate	Tax Levy
Residential	\$181,677,313	0.01430152	\$2,598,262
Multi Residential	\$807,000	0.02811261	\$22,687
Commercial	\$9,672,327	0.02287311	\$221,236
Excess Land	\$58,151	0.01601118	\$931
Landfills	\$44,500	0.02360685	\$1,051
Pipelines	\$633,000	0.07208101	\$45,627
Farm Land	\$9,330,409	0.00357538	\$33,360
Forest	\$209,700	0.00357538	\$750
<b>Total</b>	<b>\$202,432,400</b>		<b>\$2,923,903</b>



# Tax Impact Summary Continued

	Taxation Revenue Difference	Tax Base	Average Tax Impact
Residential	\$212,681.73	1146	\$185.59
Multi Residential	\$1,441.48	2	\$720.74
Commercial	\$10,283.18	34	\$302.45
Excess Land	\$59.23	1	\$59.23
Landfills	\$66.26	1	\$66.26
Pipelines	\$4,892.79	1	\$4,892.79
Farm Land	\$1,201.59	72	\$16.69
Forest	\$47.40	5	\$9.48
<b>Total</b>	<b>\$230,674.66</b>		





# Budget Summary - Revenue

Account	2025 Draft Budget	2024 Final Budget	\$ Difference	% Difference
Council	\$3,296,376.71	3,129,050.74	\$167,325.97	5.35%
Administration	\$1,050,493.88	1,192,870.00	-\$142,376.12	-11.94%
Animal Control	\$0.00	0.00	\$0.00	0.00%
Arena	\$26,870.00	23,870.00	\$3,000.00	12.57%
Building & By-Law	\$62,750.00	52,500.00	\$10,250.00	19.52%
Cemetery	\$7,400.00	7,100.00	\$300.00	4.23%
Community Center	\$4,850.00	6,600.00	-\$1,750.00	-26.52%
Fitness Centre	\$10,000.00	10,000.00	\$0.00	0.00%
Fire Department	\$29,730.45	11,500.00	\$18,230.45	158.53%
Landfill	\$42,050.00	50,550.00	-\$8,500.00	-16.82%
Library	\$0.00	10,000.00	-\$10,000.00	-100.00%



# Budget Summary – Revenue Cont.

Account	2025 Draft Budget	2024 Final Budget	\$ Difference	% Difference
Parks & Recreation	\$875.00	\$0.00	\$0.00	0.00%
Public Works	\$5,500.00	-\$33,000.00	-\$33,000.00	-85.71%
School Rental	\$28,161.55	-\$4,735.96	-\$4,735.96	-14.40%
Service Ontario	\$58,512.20	\$23,512.20	\$23,512.20	67.18%
Waster Water	\$176,290.00	\$0.00	\$0.00	0.00%
Wellness Centre	\$117,135.31	\$446.41	\$446.41	0.38%
Capital	\$1,822,344.61	\$198,510.07	\$198,510.07	12.22%
<b>Total Revenue</b>	<b>6,739,339.71</b>	<b>\$221,213.02</b>	<b>\$221,213.02</b>	<b>3.39%</b>



# Budget Summary - Expenditures

Account	2025 Draft Budget	2024 Final Budget	\$ Difference	% Difference
Council	\$110,507.09	\$92,700.06	\$17,807.04	19.21%
Administration	\$1,723,672.39	\$1,706,300.19	\$17,372.20	1.02%
Animal Control	\$0.00	\$0.00	\$0.00	0.00%
Arena	\$283,988.04	\$244,992.87	\$38,995.17	15.92%
Building & By-Law	\$95,405.75	\$95,675.00	-\$269.25	-0.28%
Cemetery	\$14,839.20	\$18,560.04	-\$3,720.84	-20.05%
Community Center	\$46,331.80	\$62,845.92	-\$16,514.12	-26.28%
Fitness Centre	\$5,637.16	\$4,131.76	\$1,505.40	36.43%
Fire Department	\$275,461.77	\$211,623.99	\$63,837.78	30.17%
Landfill	\$310,699.45	\$255,009.00	\$55,690.45	21.84%
Library	\$91,993.31	\$89,824.06	\$2,169.25	2.42%



# Budget Summary – Expenditures Cont.

Account	2025 Draft Budget	2024 Final Budget	\$ Difference	% Difference
Parks & Recreation	\$61,888.37	\$57,476.45	\$4,411.92	7.68%
Public Works	\$1,050,708.90	\$1,053,795.07	-\$3,086.17	-0.29%
School Rental	\$44,500.00	\$41,250.91	\$3,249.09	7.88%
Service Ontario	\$58,512.20	\$61,869.04	-\$3,356.84	-5.43%
Waste Water	\$176,290.00	\$176,290.00	\$0.00	0.00%
Wellness Centre	\$90,359.68	\$91,301.96	-\$942.28	-1.03%
Capital	\$2,298,544.58	\$2,254,480.36	\$44,064.22	1.95%
<b>Total Expenditures</b>	<b>\$6,739,339.71</b>	<b>\$6,518,126.69</b>	<b>\$221,213.02</b>	<b>3.39%</b>





# Council

Account Type	2025 Draft Budget	2024 Actuals	2024 Budget	\$ Difference	% Difference
Total Revenue	\$3,296,376.71	\$3,148,000.09	\$3,129,050.74	\$167,325.97	5%
Total Expenditures	\$110,507.09	\$127,707.08	\$92,700.06	\$17,807.04	19%

### Important Points

- Municipal Logo Rebrand
- Meeting software was included in Admin budget, broken out to Council



# Administration

Account Type	2025 Draft Budget	2024 Actuals	2024 Budget	\$ Difference	% Difference
<b>Total Revenue</b>	<b>\$1,050,493.88</b>	<b>\$1,162,745.69</b>	<b>\$1,192,870.00</b>	<b>-\$142,376.12</b>	<b>-12%</b>
<b>Total Expenditures</b>	<b>\$1,723,672.39</b>	<b>\$1,610,718.76</b>	<b>\$1,706,300.19</b>	<b>\$17,372.20</b>	<b>1%</b>

## Important Points

- No longer have Assistant to Department Heads
- Maintenance Manager Software was changed to GPS in 2024, still require software so asking in 2025
- Implement a digital payroll input and tracking system
- CAO only going to AMO, Clerk is not going to AMCTO and Treasurer won MFOA registration fee
- Software account broken out
- Helipad Agreement increased, revenue matches



# Administration – Cont.

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- \$20,000 placed in contingency to offset OPP increase in 2026
- Creating office space for DOO and CBO
- Installing cameras in public spaces
- SEAT ending March 31, 2025, however funding is received after
- Phase 3 AMP consultant agreed in 2024 budget
- OPP Board is new

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# Arena

Account Type	2025 Draft Budget	2024 Actuals	2024 Budget	\$ Difference	% Difference
Total Revenue	\$26,870.00	\$31,121.19	\$23,870.00	\$3,000.00	13%
Total Expenditures	\$283,988.04	\$212,254.63	\$244,992.87	\$38,995.17	16%

### Important Points

- Water issues, well fracking, shower timers, water softener
- Install thermostats





# Building Department

Account Type	2025 Draft Budget	2024 Actuals	2024 Budget	\$ Difference	% Difference
Total Revenue	\$62,750.00	\$45,266.05	\$52,500.00	\$10,250.00	20%
Total Expenditures	\$95,405.75	\$108,594.07	\$95,675.00	-\$269.25	0%

### Important Points

- Full year under French River
- Full Year of 3 full-time By-Law officers
- No major changes



# Cemetery

Account Type	2025 Draft Budget	2024 Actuals	2024 Budget	\$ Difference	% Difference
Total Revenue	\$7,400.00	\$4,375.00	\$7,100.00	\$300.00	4%
Total Expenditures	\$14,839.20	\$15,203.76	\$18,560.04	-\$3,720.84	-20%

- Repairs to Cemetery building were completed in 2024, still need to install snow guards on roof.
- Ground Penetration done, location chosen, tender going out in Spring for Columbarium
- Accident costs added to cover any damage to headstones caused by the Municipality



# Community Centre

Account Type	2025 Draft Budget	2024 Actuals	2024 Budget	\$ Difference	% Difference
Total Revenue	\$4,850.00	\$9,561.34	\$6,600.00	-\$1,750.00	-27%
Total Expenditures	\$46,331.80	\$50,922.85	\$62,845.92	-\$16,514.12	-26%

### Important Points

- No major changes
- Donations and furniture from 2024 not expected in 2025



# Fitness Centre

Account Type	2025 Draft Budget	2024 Actuals	2024 Budget	\$ Difference	% Difference
Total Revenue	\$10,000.00	\$11,800.18	\$10,000.00	\$0.00	0%
Total Expenditures	\$5,637.16	\$4,127.84	\$4,131.76	\$1,505.40	36%

### Important Points

- No major changes
- With increased usage, more wear and tear on equipment and higher chance of repair
- Storage cabinet to free up shower stall





# Fire Department

Account Type	2025 Draft Budget	2024 Actuals	2024 Budget	\$ Difference	% Difference
<b>Total Revenue</b>	<b>\$29,730.45</b>	<b>\$26,703.62</b>	<b>\$11,500.00</b>	<b>\$18,230.45</b>	<b>159%</b>
<b>Total Expenditures</b>	<b>\$275,461.77</b>	<b>\$193,374.33</b>	<b>\$211,623.99</b>	<b>\$63,837.78</b>	<b>30%</b>

## Important Points

- Budgeted for 75% of allowable volunteer
- Removed monthly training (Saturday)
- Purchasing bunker gear washer (approx. \$11,750.00), received grant funding of \$8,230.45
- New pumper truck loan payment (half year)



# Landfill

Account Type	2025 Draft Budget	2024 Actuals	2024 Budget	\$ Difference	% Difference
Total Revenue	\$42,050.00	\$47,912.91	\$50,550.00	-\$8,500.00	-17%
Total Expenditures	\$310,699.45	\$217,415.61	\$255,009.00	\$55,690.45	22%

### Important Points

- Would like wood chipping to be an annual thing and used as cover
- No major changes in operations



# Library

Account Type	2025 Draft Budget	2024 Budget	\$ Difference	% Difference
<b>Total Revenue</b>	<b>\$13,947.00</b>	<b>\$15,581.00</b>	<b>-\$1,634.00</b>	<b>-10%</b>
<b>Total Expenditures</b>	<b>\$89,975.96</b>	<b>\$89,690.99</b>	<b>\$284.97</b>	<b>0%</b>
<b>Municipal Contribution</b>	<b>\$91,993.31</b>	<b>\$89,824.06</b>	<b>\$2,169.25</b>	<b>2%</b>

## Important Points

- 2024 had a contribution of \$10,000 from library reserves, no contribution in 2025



# Parks & Recreation

Account Type	2025 Draft Budget	2024 Actuals	2024 Budget	\$ Difference	% Difference
<b>Total Revenue</b>	\$875.00	\$1,182.50	\$875.00	\$0.00	0%
<b>Total Expenditures</b>	\$61,888.37	\$61,571.58	\$57,476.45	\$4,411.92	8%

## Important Points

- Beautification and Remembrance broken down as requested by Beautification Committee
- Asking for 2 summer students
- Replacing Truck#13 with FD Forest Truck
- "New" truck requires CVOR and annual
- Purchasing new garbage cans for Parks area
- Increase in Landfill/Janitor position





# Public Works

Account Type	2025 Draft Budget	2024 Actuals	2024 Budget	\$ Difference	% Difference
<b>Total Revenue</b>	\$5,500.00	\$23,969.83	\$38,500.00	-\$33,000.00	-86%
<b>Total Expenditures</b>	\$1,050,708.90	\$873,763.87	\$1,053,795.07	-\$3,086.17	0%

## Important Points

- No PW intern
- 2 Summer Students
- 2 large culverts on Northern Central
- Engineer surveys for turnarounds
- Increased gravel budget for "spot filling" (2 major roads now gravel)
- Drainage Superintendent increased
- Used more sand in salt for 2024/2025 season, therefore need more to refill
- Full year of Director of Operations



# Public Works – Cont.

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- GPS installed in 2024, annual fee required
- GPS Trimble (handheld devices for measurements)
- Streetlights on ???
- DOO going to OGRA
- Repairs from 2024 were not completed in 2024, would like to roll over in 2025
- Added full time seasonal worker
- Planning on replacing unit #11, but will have setup costs
- Vehicle repairs have dropped compared to 2024



# School Rental

Account Type	2025 Draft Budget	2024 Actuals	2024 Budget	\$ Difference	% Difference
Total Revenue	\$28,161.55	\$30,349.61	\$32,897.51	-\$4,735.96	-14%
Total Expenditures	\$44,500.00	\$47,841.50	\$41,250.91	\$3,249.09	8%

### Important Points

- Current tenants reduced the number of rooms rented
- 1 tenant left
- Started a monthly rental



# Service Ontario

Account Type	2025 Draft Budget	2024 Actuals	2024 Budget	\$ Difference	% Difference
Total Revenue	\$58,512.20	\$41,714.53	\$35,000.00	\$23,512.20	67%
Total Expenditures	\$58,512.20	\$57,321.18	\$61,869.04	-\$3,356.84	-5%

## Important Points

- New Agreement with Service Ontario to be revenue neutral





# Waste Water System

Account Type	2025 Draft Budget	2024 Actuals	2024 Budget	\$ Difference	% Difference
Total Revenue	\$176,290.00	\$176,290.00	\$176,290.00	\$0.00	0%
Total Expenditures	\$176,290.00	\$176,290.00	\$176,290.00	\$0.00	0%

### Important Points

- \$15,000 for operator's manual to be completed in 2025
- No major changes



# Waste Water Fees

With recent use of the wastewater reserve for expenses that were not included in 2018 wastewater study that we have been using to set our pricing, we need to replenish the reserve in order to have the funds available for costs that are included in the study

Projects	Cost	Payback Period	Increase needed
New 2021 Pumps	\$25,000	10	\$2,500
Lagoon Gates	\$45,000	30	\$1,500
Sewer Mapping	\$10,000	20	\$500
Reserve Deficit	\$19,779	20	\$989
Temporary Plugs	\$7,000	10	\$700
Lagoon Valves	\$45,000	20	\$2,250
CCTV Footage **	\$70,496	20	\$3,525
<b>Total</b>	<b>\$222,275</b>		<b>\$11,964</b>



# Waste Water Fees – Cont.

In order to follow the 2018 Waste Water Study, the following is required

<b>Waster water study projected 2025 cost</b>	<b>\$27,768</b>
<b>2025 Draft Budget</b>	<b>\$106,764</b>
<b>Deficit</b>	<b>\$78,997</b>
<b>Waste water study projected 2025 income</b>	<b>\$82,367</b>
<b>Required 2025 income</b>	<b>\$161,364</b>
<b>Reserve replenishment (previous slide)</b>	<b>\$11,964</b>
<b>Required Income for 2024</b>	<b>\$173,328</b>



# Waste Water Fees – Cont.

Using the following amount for fees, we will generate \$176,290

Classification	2025	2024	Difference \$	Difference %
Set-up Fee	\$254.00	\$254.00	\$0.00	0%
Residential User Fee	\$470.00	\$470.00	\$0.00	0%
Commercial User Fee	\$940.00	\$940.00	\$0.00	0%
1/2 Commercial	\$470.00	\$470.00	\$0.00	0%
Restaurant	\$1,410.00	\$1,410.00	\$0.00	0%
Hotel	\$1,880.00	\$1,880.00	\$0.00	0%





# Wellness Centre

Account Type	2025 Draft Budget	2024 Actuals	2024 Budget	\$ Difference	% Difference
Total Revenue	\$117,135.31	\$116,693.76	\$116,688.90	\$446.41	0%
Total Expenditures	\$90,359.68	\$75,105.65	\$91,301.96	-\$942.28	-1%

## Important Points

- Painting, floor on second floor, water issue, fixing soffit and eavestroughs
- Repair sign, was repaired in 2024, damaged again, fix LED
- Install parking barriers to protect building



# Capital Projects

Account Type	2025 Draft Budget	2024 Budget	\$ Difference	% Difference
Total Revenue	\$1,822,344.61	\$1,623,834.54	\$198,510.07	11%
Total Expenditures	\$2,298,544.58	\$2,254,480.36	\$44,064.22	2%

## Important Points

- Proposed increase from Asset Management Plan of 1.9% included



# Capital Projects

Project	Amount	Funding Source
Fire Department Reserve	\$60,000.00	Tax Levy
AMP Reserve	\$360,645.82	Tax Levy
AMP Reserve Increase 1.9%	\$55,554.16	Tax Levy
OCIF Reserve	\$100,000.00	OCIF Grant
NORDS Reserve	\$85,998.00	NORDS Grant
CCFB Reserve	\$88,883.84	CCFB Grant
Columbarium	\$60,000.00	Contingency Reserve
		\$29,000 FEDNOR Grant, \$6,000
Strategic Plan	\$35,000.00	Contingency Reserve



# Capital Projects – Cont.

Project	Amount	Funding Source
(4) 20' storage containers	\$20,000.00	AMP Reserve
Dome for PW Storage	\$55,000.00	AMP Reserve
Fire Hall Water Reserve	\$200,000.00	\$180,000- NOHFC Grant - \$20,000- Fire Department Reserve
West Side Village Engineering (Balance)	\$73,264.93	CCFB Reserve
East Side Village Engineering (Balance)	\$72,423.33	\$48,128.19 AMP Reserve - \$24,295.14 NORDS Reserve
F550 (with plow and sander)	\$100,000.00	AMP Reserve
Replace Western Star #2	\$370,000.00	Debenture
Replace FD Forest Truck	\$87,000.00	AMP Reserve
Add liftgate to New P&R Truck	\$6,000.00	AMP Reserve





# Capital Projects – Cont.

Project	Amount	Funding Source
Arena Dehumidifier	\$200,000.00	CCFB Reserve
Victoria Road	\$70,000.00	OCIF Reserve
Cloutier Road	\$55,000.00	OCIF Reserve
Northland Road	\$45,000.00	OCIF Reserve
Shank Road Turnaround	\$10,000.00	OCIF Reserve
Inclusive Community Grant - Gazebo	\$40,000.00	Grant Funded
Emergency Preparedness Grant	\$48,774.51	Grant Funded



# Reserves

Account	Opening Balance	2025 Additions	2025 Expense	Closing Balance
Landfill Reserve	\$48,514.06	\$7,000.00		\$55,514.06
Sewer Reserve	\$137,338.47			\$137,338.47
Fire Department Reserve	\$84,964.43	\$60,000.00	\$20,000.00	\$124,964.43
Contingency Reserve	\$266,148.46	\$20,000.00	\$66,000.00	\$220,148.46
AMP Reserve	\$1,541,202.47	\$416,199.98	\$268,000.00	\$1,689,402.45
CCFB Reserve	\$239,673.84	\$88,883.84	\$321,393.12	\$7,164.56
Garbage Reserve	\$27,621.36			\$27,621.36
Parks and Recreation	\$8,818.84			\$8,818.84
Election Reserve	\$10,323.39	\$5,000.00		\$15,323.39

Unaudited numbers



# Reserves – Cont.

Account	Opening Balance	2025 Additions	2025 Expense	Closing Balance
OCIF - Formula	\$129,371.54	\$100,000.00	\$190,000.00	\$39,371.54
Safe Restart	\$84,129.99			\$84,129.99
Cenotaph Reserve	\$15,217.59			\$15,217.59
Working Capital Reserve	\$54,644.06			\$54,644.06
Reserve - Library	\$14,121.08			\$14,121.08
NORDS Funding	\$106,053.60	\$85,998.00	\$24,295.14	\$167,756.46
Hot & Cold Meals	\$4,014.67			\$4,014.67
<b>Reserve Totals</b>	<b>\$2,772,157.85</b>	<b>\$783,081.82</b>	<b>\$889,688.26</b>	<b>\$2,665,551.41</b>

Unaudited numbers



# Where are the taxes going?

### TAXES FOR EVERY \$100,000 MPAC VALUE

