

**Pelham Finance and Audit Committee**

**Agenda**

**PFAC-04-2024**

**October 30, 2024**

**9:00 am**

**Council Chambers**

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**1. Call to Order and Declaration of Quorum**

**2. Land Recognition Statement**

We begin this meeting by acknowledging the land on which we gather is the traditional territory of the Haudenosaunee and Anishinaabe peoples, many of whom continue to live and work here today. This territory is covered by the Upper Canada Treaties and is within the land protected by the Dish With One Spoon Wampum agreement. Today this gathering place is home to many First Nations, Metis, and Inuit peoples and acknowledging reminds us that our great standard of living is directly related to the resources and friendship of Indigenous people.

**3. Approval of Agenda**

**4. Declaration of Pecuniary Interest and General Nature Thereof**

**5. Approval of Minutes**

September 10, 2024 – Electronically approved minutes

**6. Unfinished Business**

**7. Regular Business**

**7.1. 2024 Audit Presentation by Deloitte Partner, Trevor Ferguson**

**7.2. 2025 Draft Capital and Operating Budgets**

**8. Adjournment**

Date: 10, September, 2024  
 Time: 9:00 a.m.  
 Location: Council Chambers, Town Hall

Attendance: Wayne Olson, Councillor (part time left at 10:20 am)  
 John Wink, Councillor  
 Brian Eckhardt, Councillor  
 Michael Cottenden, Member  
 Bill Crumm, Chair

Staff Present: David Cribbs, CAO  
 Teresa Quinlin-Murphy, Director of Corporate Services & Treasurer  
 Usama Seraj, Manager of Financial Services & Deputy Treasurer  
 Andrea Metler, Secretary

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## 1. Call to Order and Declaration of Quorum

Noting that quorum was present, Chair Bill Crumm called the meeting to order at approximately 9:00 a.m.

## 2. Land Recognition Statement

The Chair Bill Crumm recited the land recognition statement.

We begin this meeting by acknowledging the land on which we gather is the traditional territory of the Haudenosaunee and Anishinaabe peoples, many of whom continue to live and work here today. This territory is covered by the Upper Canada Treaties and is within the land protected by the Dish With One Spoon Wampum agreement. Today this gathering place is home to many First Nations, Metis, and Inuit peoples and

acknowledging reminds us that our great standard of living is directly related to the resources and friendship of Indigenous people.

### **3. Approval of Agenda**

**Moved by** Member Michael Cottenden  
**Seconded by** Councillor John Wink

**THAT the agenda for the September 10, 2024 regular meeting of the Pelham Finance and Audit Committee be adopted.**

**Carried**

### **4. Declaration of Pecuniary Interest and General Nature**

There were no pecuniary interests disclosed by any of the members present.

### **5. Approval of Minutes**

The Committee approved the minutes from the May 22, 2024 Pelham Finance and Audit Committee meeting.

**Moved by** Councillor Wayne Olsen  
**Seconded by** Councillor Brian Eckhardt

**THAT the minutes of the May 22, 2024 Pelham Finance and Audit Committee meeting be approved.**

**Carried**

### **6. Unfinished Business**

#### **6.1. Different Rate Structures for Water**

Addressed prior to meeting.

## **6.2. PFAC Committee Workplan**

Addressed prior to meeting.

## **7. Regular Business**

### **7.1. Power Point Presentation**

The Treasurer provided an outlined to the Pelham Finance and Audit Committee (PFAC) that the key agenda item for this meeting was the 10-Year Capital Plan and the funding sources for the 10-Year Plan. The Treasurer explained further to the Committee that staff began working on the 10-Year Plan in February and the planning for this was a well represented team consisting of the Senior Leadership Team and key Managers from the Finance, Public Works and Planning Departments and the Fire and Recreation, Culture and Wellness Departments were brought in when it pertained to their section. The Treasurer mentioned how pleased she was that staff were able to spend three (3) to four (4) months meeting to determine the 2025 projects, and the projects for the next Five (5) and ten (10) years. The 10-Year Capital Plan was brought to Council on May 10, 2024 for information only and then staff had to determine the funding sources for these projects. At the same time, the Development Charges background study was being updated and once there was a good draft, staff were able to first fund projects with the Development Revenues then with the grants and reserves and whatever was left over was debt. The Treasurer noted that staff discovered from the original list that went to Council that there were too many projects to be funded and the Town of Pelham would have to take out a lot of debt in order to fund all of these projects. The Deputy Treasurer will show through a power point presentation this process and will provide the complete list of the 10-Year Capital Plan and the Updated Cash Management and Debt Policy.

A Member asked for the order of funding for projects to be repeated and the Treasurer responded with DC revenues and grants, then reserves and debt. The member further asked about the assumptions around grants. The Treasurer noted that there are two (2) main grants that the Town receives annually. The first one is the OSSIF Grant and the Canada Community Benefits Grant. The Town receives approximately \$ 550,000 from one and \$750,000 from the other. These are known grants and any

projects for example the swimming pool that has already been approved for \$2.3 million dollars, then these approved grants are included in these. There are some red circled grant projects for example the library. The Treasurer noted that these projects do not move forward until the grant money comes in. With the DC revenue, staff had to look at the reserves, and the Development Charges (DC) Debt. If there is DC revenue there may not be enough collected in the year to cover the projects funded by the DC revenue so DC debt will be taken out. The Treasurer explain that there are two (2) types of debt, DC debt and tax debt.

A Member asked the question about the DC funding source, as to whether the developers typically pay afterwards which is why the Town has to take out the DC debt. The Treasurer responded yes, it is when the DC Revenue is collected, when the developer takes out the building permit at the time they are developing. The issue the Town has is that there are approved plans of subdivisions that right now the developers are not taking out the building permits, but the subdivisions have been approved by Council to move forward. The issue the Town has is that the numbers that staff have supports the growth but the developers are not ready to take out the permits yet. A Member questioned asked if the DC debt was short term debt financing through the bank or is the DC debt through debentures? The Treasurer responded Debentures.

The CAO commented that there is an alternative model. The Town has a subdivision by the Meridian Community Centre (MCC) and the developer is building the roads for the Town and the developer will get paid back by the DC. This is one instance where the Town does not have to come up with the money or the work, but supervises it. That happens in large projects and is more common in big cities and uncommon in smaller communities like the Town of Pelham because the Town does not have the financial heft for this. The Town is very interested in pursuing this alternative model more frequently in the future, the developer is the one taking on the risk or bridge financing.

The Deputy Treasurer provided an overview of the the 10-Year Capital Plan with Funding Sources, the Debt and Reserves Forecast, and the Debt Policy and Reserve Policy Update.

Due to funding constraints, \$22.9 million of DC funded projects were pushed out of the 10-Year forecast so they are still within the DC Study

time period but outside of the 10-Year Forecast. The reason being, affordability, in terms of if there is a slow forecast of growth, the Town does not want to build all these roads and take on additional debt and then if the growth does not come then the Town does not collect the DC and staff want to be mindful of that. The Treasurer commented that those are the East Fenwick projects that are being pushed off a year. If the developers are really keen to develop East Fenwick, then that is one that they can upfront the DC expenses.

The Deputy Treasurer noted that this is the final draft format of the 10-Year Capital Forecast and staff are still fine tuning it and there may be a few items updated before it goes to Council in the fall.

A Committee Member questioned that with the total funding for the next ten (10) years from development charges being \$23.6 million did the Deputy Treasurer have a sense of what the concern was from developers in regards to the \$106 million. The Deputy Treasurer responded that the DC Study looks at the time period up until 2050, so the forecast is a longer time period. We moved out \$22.9 million worth of DC projects that are part of that \$106 million that they are quoting, but it does not change the DC study because for the study the time period they look at is much longer than the 10-Year Forecast that staff look at.

A Member asked the Deputy Treasurer to highlight what projects require a high debt over the next four years. The Deputy Treasurer outlined the following projects budgeted amounts and years; \$6,128,600 in 2026 for Fire Station 1, \$5.3 million in 2027 for road reconstruction for Pancake Lane; \$2 million for the property acquisition for the Public Works facility in 2028 and the following year the \$2,968,000 is for the construction of that facility and the balance in 2028 is for road reconstruction for College and Emmitt Street. The Treasurer pointed out that staff had to go through the list of projects and with the limited resources in Public Works, had to look at what they could handle, it was a very complicated exercise to balance everything and as the CAO mentioned, also align with what the Region was doing with some of these projects.

The Treasurer noted that it is a 2% annual increase for the reserves from the tax levy and this is consistent with what the other municipalities are doing as well.

A Member commented that these are worst case scenarios because looking at some of the roads, the Town is not projecting grants for some of these and if looking at water and wastewater that is being done around Daleview. A lot of that money came from federal grants for some projects. For example, Station Street, College and Emit Street, the Town could get some funding from some of the levels of government. The Treasurer commented that last year for Church Street, the Town received over \$660,000 from the Region, which was not in the original budget and the Town applied and met the qualifications for that and she noted that this is a conservative approach.

The Deputy Treasurer pointed out that in terms of debt, staff have done a good job trying to avoid any new debt whether tax or not tax funded in the last few years and revenues grow every year so the percentage is starting to come down as the Town's debt is being paid off. Staff always provide an updated ARL because this number runs two (2) years behind from the Ministry, so staff always do a projection in each budgeted year. The projected amount for 2025 is \$2.8 million or 9.52% which shows that the Town is heading in the right direction. The Treasurer noted that best practice in the province is to be below 10%. The Treasurer further commented that in 2017, the Town was at around 15% and the plan was heading towards 20% and she is very pleased that it has come down to where it is today.

The Treasurer noted to the Committee that the reason for the Fire Station 1 and Public Works facility depicted in the purple line on the chart is to show that the Town has existing debt and as the debt comes due, the Town will have enough money in the debt reduction reserve to fund that without increasing the tax levy, this reserve was so critical to help with future debt.

A Member asked the question about what happens if the library does not meet the accessibility requirements at the end of 2025 if the renovations are not done. The CAO responded that the Ontario Government will be building in an enforcement mechanism. The Town has obtained some recent grants and now has money to pay for the shelves to make them accessible. There are three key accessibility pieces that the library needs, better shelves, better bathrooms and an elevator or lift. The Town received a grant from OTF for \$200,000 to fund two-thirds of the shelving costs which is \$300,000 and the other \$100,000 is coming out of the reserves.

A Member questioned how good the assumption of the 3% increase was. The Treasurer responded that the taxes would increase 3% every year and that is what the assumption is based on to cover inflation and salary increases.

A Member asked the Deputy Treasurer about using reserves to fund capital, and whether it can be assumed that staff excluded this debt repayment reserve so it is an operating relief reserve that it is used for and the Deputy Treasurer responded yes, that it is a debt stabilization reserve. The Treasurer commented that if the Town did not have this reserve, then when the debt comes off from when projects are paid off, it will offset the increase of the tax levy because now the Town will have a savings and when the debt is taken out, the Town would have a huge hit so this really helps to smooth it out so there are no peaks and valleys especially related to debt.

The Development Charges (DC) Open house was held August 27<sup>th</sup> and to summarize one of the main concerns that the developers had was that they were looking at the forecast and there was \$160 million expenditures projected in the DC Study and they were concerned that the rates are based on the Town anticipating building 169 units of housing each year for the next ten (10) years and \$160 million divided by the number of housing units over ten (10) years and this is how much the Town will need to collect in development charges per unit of housing. The developer's concern is that there is a slow down in demand for housing or prices have come down significantly from where they have peaked and the developers are concerned that they will be on the hook for the \$160 million expenditures but the revenues will not be there for them to pay that. Staff mentioned to the Developers at the Open House similar to our 10-Year Capital Plan that the amount of \$160 million is forecasted and is dependent upon a number of things. The CAO had mentioned earlier in the meeting different agreements about front loading with the developers and about some other strategic partnerships. The Deputy Treasurer commented that there was a lot of good discussion at the open house and the developers seemed willing to work with the Town.

A Member commented that they were in attendance at the open house and are in agreement with the Deputy Treasurer's summary of the open house. The Member further commented that when the Consultant brought up the different partnerships and that there was nothing stopping the developers from putting in the infrastructure to start right away, the Member noticed that this seemed to be new information for some of the developers and for the Member as well. The Member felt that this is a good idea and maybe word will spread.

The Treasurer highlighted to the Committee that the amended DC Background Study will be brought to the October 2<sup>nd</sup> Council meeting and



the updated one will be posting to the Public two weeks prior. The Consultants for the Town are in the process of updating it and hopefully it will pass on October 2<sup>nd</sup> and the Town will be able to start charging the higher fees.

A Member asked if there are any restrictions on what the Town can do for the settlement of these development charges when they pay it back or how the Town pays it back, as to whether it can be modified in any way or is that called bonusing? The Treasurer responded that how some municipalities do it, is when they collect the DC revenue that is when they can give it back to the developers. Right now the Town takes on the risk for a project and takes out a debt then the Town has to wait till the revenue comes in to replenish the reserve but if the Developers upfront the infrastructure then when the Town collects the DC revenue, the developers have to wait for however long it takes for the development, that is how the Town pays them back, it is not bonusing it aligns with how the collection happens.

The challenges being faced by the Region is their debt burden is expected to double over the next five (5) years. It is not only the Region's own debt but also the debt they need to take out on behalf of the other municipalities, this is a cause for concern. The rating agency has raised some concerns about the Region's debt burden and as of last fall they did not change or lower the Region's rating but through discussions they are keeping an eye on the Region's forecast to see how it changes and how the debt burden evolves over the next few years. The Region is looking to see if they can get a second rating from a different agency which would allow them to open up to other investors because there are a lot of investors in capital markets that would require two (2) ratings and that would come at a cost and it is up to the Region to see if they will approve that or not. Another key challenge is infrastructure Ontario debt is subject to what they call the sector limit and it is \$623 million for the Region and there is only about \$55 million of room left to borrow from Infrastructure Ontario (IO). The Region has about \$20 million of room that frees up each year as their debt expires but this is where it stands right now. The Town is competing with ten (10) other municipalities to see whose debt fits best with what the IO offers and it is always the cheapest and best option for the Town and because of the sector limit it may not always be the case and the Town may have to go through capital markets which are more complicated and can be more costly. Another challenge is the annual repayment limit and other affordability considerations and any municipality that takes out debt has to keep those two things in mind. A Member asked that with the Town's projections, are

staff projecting utilizing debentures in certain years but there may be that possibility that they can not access those debentures? The CAO responded that the Town may be forced to borrow from a bank rather than from Infrastructure Ontario. The Member asked how typical is it for a municipality to go to a bank for financing for 20 years? The CAO responded that it did happen with a couple of Municipalities, for example Norfolk and Lampton. In the municipal world IO is the best option and municipalities will be competing for low interest debt. A Member asked the Deputy Treasurer that when introducing the possible debt to be around fifteen (15) years, is this not contrary to when the IO debt is best used for twenty (20) year terms, and how does that factor. The Treasurer commented that most of our debt is at fifteen (15) years. The Deputy Treasurer noted that the Fire Station 1 and the Public Works facility, are both forecasted for 20 years because they are facilities, both would qualify for what the Region is trying to do. The Treasurer noted that for the debt policy it is critical for the Town to be pushing towards being below the 10% because out of thirteen (13) municipalities, only two are over the 10% and many are under 5%. The Debt Policy update will be going to Council on October 2, 2024.

A Member suggested that what might be helpful to Council when bringing this plan forward is aligning it with the assumptions made and the impact on the tax levy. It came up a couple of times with the assumption of the 2% increase associated to the reserves and also the 3% operating and any other assumptions made. With the establishment of the Debt Reserve Policy there should not be any tax increases associated with the assumption of the new debt because based on it being in a surplus position over the 10-Year outlook and all new debt taken out should be fully funded through the established reserve. The Treasurer responded that there is not enough money. Deputy Treasurer commented that by the end of 2033, the expired debt payments from the operating budget that are built in are about \$1,227,611.00 which is what is contributed every year from the expired debt payments and what is needed to be funded is \$1,155,000 just for the two facilities. The difference is only about \$100,000 and that is all that continues to be funded for a new project. It shows a surplus because the Town had some debt payments that expired from 2024 - 2027 where there was no new debt and it builds up a one time surplus in the reserve fund but then as the surplus is eaten through by new debt that comes on then on an annually basis contributing \$1.2 million to the reserve fund and taking \$1.15 million. The Treasurer clarified that what the Member is saying is that the Town is carrying forward \$1.2 million and the Member commented that this could be

used to offset other debt repayments or show it as an impact on the tax levy not related to the two big projects. An important element is how much the taxes are going to go up to sustain the plan that staff is pitching to Council.

A Member noted that a good news story to showcase to the Public is that the exercise that the Town went through to scale back the Capital Plan from \$184 million shared by the media back in May to \$146 million which is now being brought forth to Council with a \$40 million reduction to the Capital Plan. The Member further mentioned that getting the Capital Plan down from \$184 million to \$146 million that capacity was a factor and highlighted in one of the power point slides and when staff looked at the capital and the debt there were approximately \$5 million of capital approved projects prior to 2023. Is the Town looking at why those projects have not come to fruition, there seems to be a lag. The Treasurer responded that it is just the timing of them. The CAO commented that staff have self assessed that this in an area for opportunity for improvement.

**Moved by**                      **Councillor John Wink**  
**Seconded by**                **Member Michael Cottenden**

**THAT the Committee received the Power Point Presentation for information.**

**Carried**

## **7.2. 10-Year Capital Plan with Funding Sources**

**Moved by**                      Councillor Brian Eckhardt  
**Seconded by**                Member Michael Cottenden

**THAT the Committee received the 10-Year Capital Plan with Funding Source for information.**

**Carried**

## **7.3. Updated Cash Management and Debt Policy**



Through discussion the Pelham Finance and Audit Committee was in agreement to recommend the updated Cash Management and Debt Policy.

**Moved by** Councillor John Wink  
**Seconded by** Member Michael Cottenden

**THAT the Committee recommends the Updated Cash Management and Debt Policy.**

**Carried**

**8. Adjournment**

**Moved by** Member Michael Cottenden  
**Seconded by** Councillor Brian Eckhardt

**THAT this Regular Meeting of the Pelham Finance and Audit Committee be adjourned at 10:32 a.m.**

**Carried**

\_\_\_\_\_  
**Chair, [Name]**

\_\_\_\_\_  
**[Secretary name and title]**

# 2025 Operating & Capital Budgets

Pelham Finance & Audit Committee  
October 30, 2024



# Agenda

- 2025 Operating Budget Highlights
- 2025 Capital Budget Summary
- 2025 Grants Summary
- Debentures and Debt
- Reserves and Reserve Funds

# 2025 Operating Budget

**Table 1: Staffing Summary**

Department	2024 FTE			2025 FTE			Variance
	Full-Time	Part-Time	Total	Full-Time	Part-Time	Total	
Mayor & Council	-	7.00	7.00	-	7.00	7.00	-
CAOs Office	2.00	0.80	2.80	2.00	0.80	2.80	-
People Services & Marketing	3.00	0.60	3.60	4.00	-	4.00	0.40
Corporate Services	14.00	-	14.00	14.00	-	14.00	-
Clerk's Office (Note 1)	3.00	-	3.00	4.00	-	4.00	1.00
Fire & Bylaw Services	6.00	1.64	7.64	6.00	2.07	8.07	0.43
Public Works	22.00	-	22.00	23.00	-	23.00	1.00
Recreation, Culture & Wellness	15.00	14.51	29.51	18.00	13.08	31.08	1.57
Community Planning & Building	9.00	-	9.00	9.00	-	9.00	-
Water & Wastewater	4.00	-	4.00	4.00	-	4.00	-
<b>Total Town</b>	<b>78.00</b>	<b>24.55</b>	<b>102.55</b>	<b>84.00</b>	<b>22.95</b>	<b>106.95</b>	<b>4.40</b>

**Notes:**

1. New Records and Licensing Clerk position is budgeted to start Oct 1, 2025.

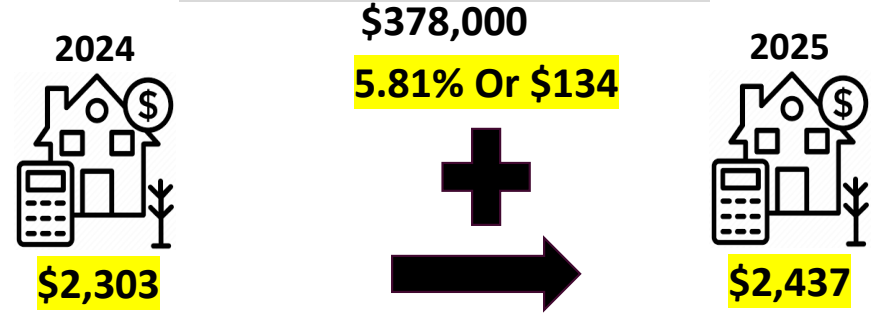
# 2025 Operating Budget



**Table 2 2025 Operating Budget Net Increase**

	2024 Budget	2025 Budget	Budget Change	
			Dollar	Percent
Expenditures	\$ 23,950,116	\$ 25,567,616	\$ 1,617,500	6.75%
Non-Tax Revenues	4,556,504	4,741,101	\$ 184,597	4.05%
	<u>19,393,612</u>	<u>20,826,515</u>	<u>1,432,903</u>	<u>7.39%</u>
Assessment Growth -Actual			306,419	1.58%
<b>Net 2025 Budget Increase</b>			<b>\$ 1,126,484</b>	<b>5.81%</b>
<b>Breakdown of 2025 Budget Increase</b>				
Capital Increase - Reserve Transfers				1.31%
Council Approved Staffing changes				2.54%
Operating Budget Increase - Net of Reserve Transfers & Council Approved staffing changes				1.96%
<b>Total 2025 Budget Increase</b>			<b>5.81%</b>	

**Average Assessment**





# 2025 Operating Budget



<b>Item Description</b>	<b>Amount</b>	<b>Levy %</b>
New complements and position changes previously approved by Council in 2024 (RCW Manager + Environmental Analyst, Eng Tech Re-evals, RCW CSR PT to FT)	275,237	1.42%
Volunteer Fire Fighter Points, People Services Administrator from PT to FT, full-time Records and Licensing Clerk position (as of Oct)	118,300	0.61%
Minimum/Living Wage Increases, Cost of Living Adjustment @ 3.00%, Grid Step Increases	430,706	2.22%
GreenShield Increases	72,500	0.37%
Increase in Benefits - CPP, EI, EHT, OMERS, WSIB, etc.	49,953	0.26%
2 Day Accrual savings (Not needed in 2025)	(83,700)	-0.43%
Other salary & benefit budget adjustments	(135,413)	-0.70%
Increase in software licenses (new software + inflationary increases on existing contracts)	87,900	0.45%
Increase in various contracts services (Janitorial, playground turf repair, NPCA 1 million trees, roadside ditching, mowing, excess soil regulation sampling etc.)	95,820	0.49%
RCW various contracts for programming & Events (some are fully/partially offset by revenues)	61,700	0.32%
Fleet Repairs & Maintenance	20,000	0.10%
Materials and Supplies	110,085	0.57%
Increase cost for Soccer & Baseball Field Maintenance	15,000	0.08%
Library Board	51,294	0.26%
Increase in Reserve Transfer	375,372	1.94%
Items Moved to Operating Budget from Capital (Equipment/Fleet rental + Engineering Contract Misc.)	121,290	0.63%
Decrease in Reserve Transfer to offset items moved to operating (above)	(121,290)	-0.63%
Decrease in Debt Payments	(354,012)	-1.83%
Transfer to Debt Repayment Reserve	354,012	1.83%



# 2025 Operating Budget



<b>Item Description</b>	<b>Amount</b>	<b>Levy %</b>
Utilities Increase (Hydro, Gas, Water)	65,553	0.34%
Fuel Savings	(13,500)	-0.07%
Contribution to Joint tourism board approved by Council	12,000	0.06%
Other Misc. Increases	8,693	0.04%
Decrease in Supplemental Revenues & Interest Revenue (\$50K Supp \$50K Interest net of other increases)	98,000	0.51%
Decrease in Transit Grant	65,100	0.34%
Increase in RCW Revenues	(285,000)	-1.47%
Increase in Other (Clerk's PW, Bylaw Fire, etc.)	(42,697)	-0.22%
Engineering Review Fees revenue	(20,000)	-0.10%
<b>Total 2025 Budget Increase</b>	<b>1,432,903</b>	<b>7.39%</b>
Assessment Growth - 1.58%	(306,419)	-1.58%
<b>2025 Net Tax levy increase</b>	<b>1,126,484</b>	<b>5.81%</b>



# Capital Budget Summary

## 2025 Capital Budget Summary

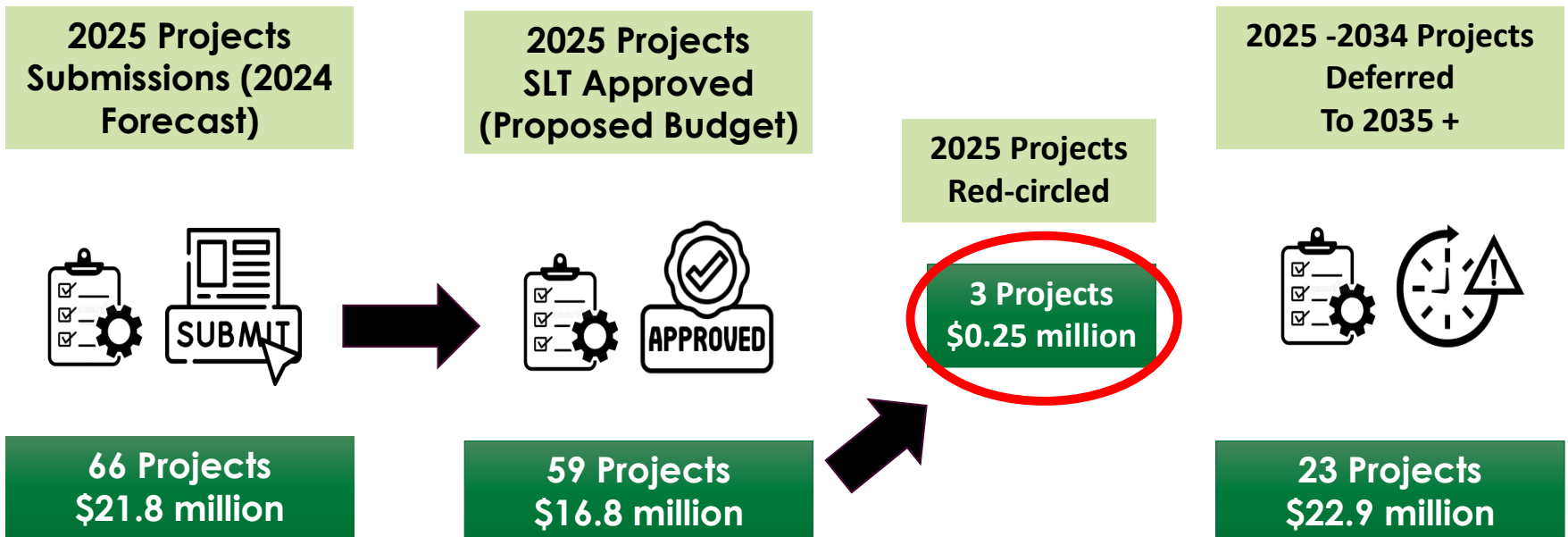
	Requested	Funding						Total Funding
		Grants	Reserve Transfers	Parkland Dedication	Development Charges	Other	Debenture	
<b>Tax Levy Supported</b>								
Information Technology	158,000	-	158,000	-	-	-	-	158,000
Fire & By-Law Services	466,000	-	410,000	-	56,000	-	-	466,000
Facilities	393,000	50,000	343,000	-	-	-	-	393,000
Park Facilities	3,410,000	1,616,000	1,074,000	290,000	430,000	-	-	3,410,000
Roads	8,605,000	1,434,000	2,346,160	-	1,734,840	850,000	2,240,000	8,605,000
Fleet	1,073,000	-	723,000	-	350,000	-	-	1,073,000
Cemeteries	42,000	-	42,000	-	-	-	-	42,000
Community Planning & Development	100,000	-	100,000	-	-	-	-	100,000
Municipal Drainage	40,000	-	40,000	-	-	-	-	40,000
<b>Total Tax Levy Capital Requests</b>	<b>14,287,000</b>	<b>3,100,000</b>	<b>5,236,160</b>	<b>290,000</b>	<b>2,570,840</b>	<b>850,000</b>	<b>2,240,000</b>	<b>14,287,000</b>

# Capital Budget Summary

## 2025 Capital Budget Summary

	Requested	Funding						Total Funding
		Grants	Reserve Transfers	Parkland Dedication	Development Charges	Other	Debenture	
<b>Water and Wastewater Rate Supported</b>								
Wastewater	460,000	-	460,000	-	-	-	-	460,000
Water	2,138,000	979,046	673,764	-	485,190	-	-	2,138,000
Total Water and Wastewater Capital Requests	2,598,000	979,046	1,133,764	-	485,190	-	-	2,598,000

# Capital Budget Summary



# Grants Summary

## Capital Grants Summary



Project #	Project Name	Total Grants	Approved Grants	Grants Pending	Grant Description	Comments
FAC 09-25	MCC Youth Activity Area	50,000	-	50,000	CIBC Foundation Grant.	Grant pending approval
RD 02-25	Road Reconstruction - Canboro: Haist St to Pelham	566,000	566,000	-	Canada Community-Building Fund.	Long-Term agreement in place and allocation is known.
RD 07-25	Road Rehabilitation Program	818,000	818,000	-	OCIF, Ontario Community infrastructure Fund	Long-Term agreement in place and allocation is known.
RD 14-25	Feasibility Study for pedestrian connection between	50,000	-	50,000	Infrastructure Canada grant.	Grant pending approval.
PRK 04-25	Replace outdoor pool and electrical	1,466,000	1,466,000	-	ICIP - Culture and Recreation.	Approved grant.
PRK 07-25	East Fonhill Storm pond landscaping	150,000	-	150,000	Enbridge Gas Fueling futures fund.	Grant pending approval.
WTR 01-25	Canboro: Haist St to Pelham St Watermain Replaceme	979,046	979,046	-	ICIP Green Grant.	Approved grant - Federal and provincial.
<b>Total Grants</b>		<b>4,079,046</b>	<b>3,829,046</b>	<b>250,000</b>		

# Debentures and Debt

# Outstanding Debt

- Existing outstanding debentures balance as at December 31, 2023 is \$26,497,388.
- Forecasted debentures balance as at December 31, 2024 is \$24,274,670.

## Sources of Funding for Debt and Annual Payments :

### Operating Debt

- Funded by tax levy & Water Rates
- \$1.55 million in debt servicing cost annually (principal + interest)

### Non-Operating Debt

- Funded by Development Charges, Parkland Dedication, MCC donation Pledges.
- \$1.2 million DC million in debt servicing cost annually (principal + interest)
- \$200K MCC pledges – will become operating debt by 2025/2026 based on estimates.



# Annual Repayment Limit (ARL)

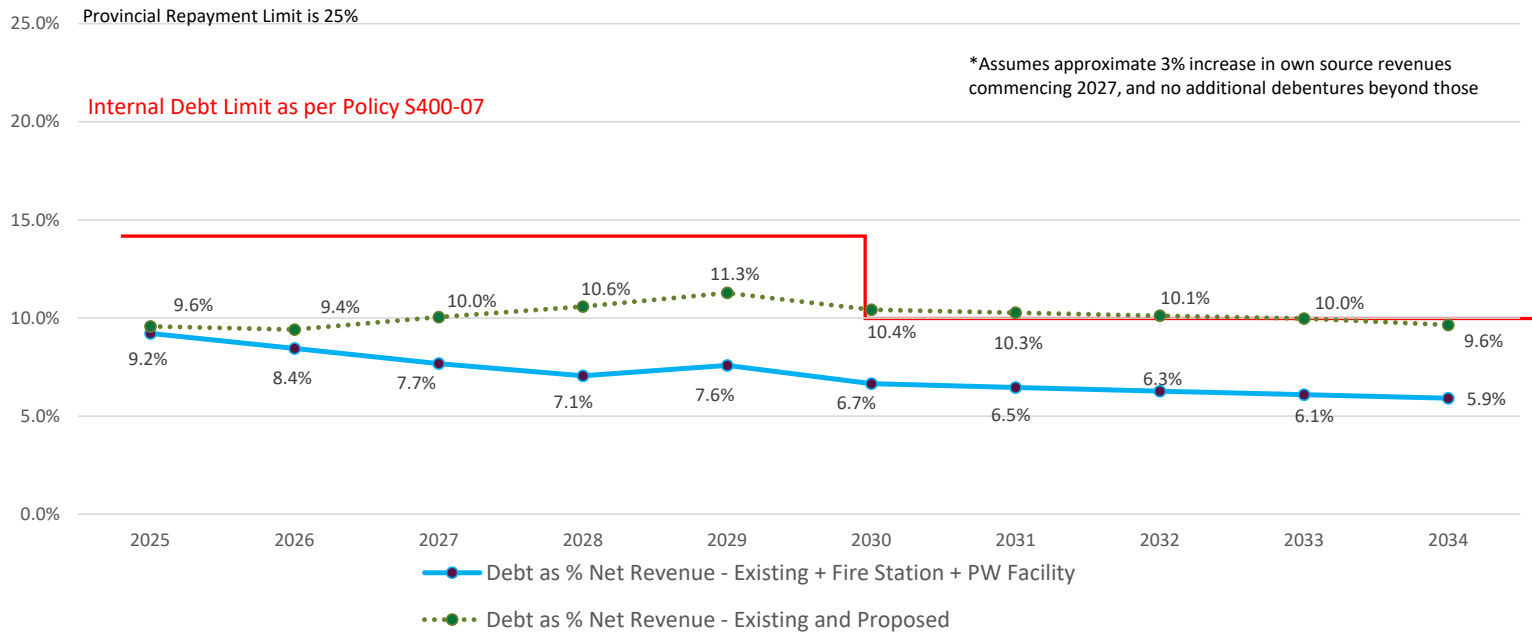
- Provincial legislation limits the amount a municipality can borrow.
- Annual debt servicing cost (principal and interest payments) cannot exceed 25% of own-source revenues.
- Pelham's 2024 ARL is \$2.9 million or 10.77% (Down from 13.5% in 2023)
- An updated ARL is included every year as part of the capital budget.
- Pelham's 2025 ARL is projected to be \$2.8 million or 9.52%

# Debt Affordability

- Important to distinguish between the ARL and Affordability.
- Town can be compliance with the ARL at under 10% but it may not be affordable to carry on that debt.
- Each \$1 million in debt is approximately 0.5% of the tax levy (2025)
  - Based on 5% interest and 15-year payment term. Annual Payment of \$96,342.
  - 1% of Tax levy = \$193,936 (approximately)

# ARL Projection

Town of Pelham  
 Projection - Debt Charges as a % of Own Source Net Revenues

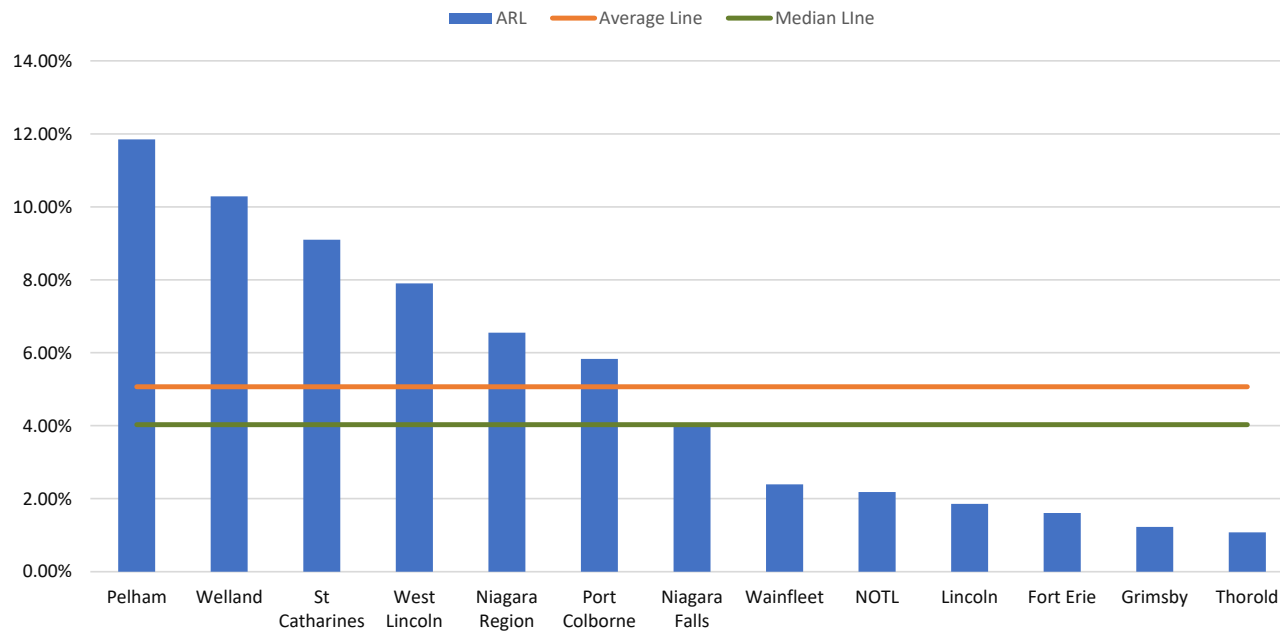


# Debt Repayment Reserve Forecast

Debt Repayment Reserve Fund										
	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
Opening Balance	-	150,347	503,989	743,086	931,615	1,075,528	936,666	1,008,284	1,079,903	1,151,521
Transfer to Reserve - Note 1										
Bridge Loan	150,347	150,347	150,347	150,347	150,347	150,347	150,347	150,347	150,347	150,347
Roads - Pelham St (310)		102,264	102,264	102,264	102,264	102,264	102,264	102,264	102,264	102,264
Fire Station #2		101,031	101,031	101,031	101,031	101,031	101,031	101,031	101,031	101,031
RDS - Port Robinson			27,028	27,028	27,028	27,028	27,028	27,028	27,028	27,028
Fire Station #3			153,650	153,650	153,650	153,650	153,650	153,650	153,650	153,650
RDS - Fenwick Downtown Rev				175,816	175,816	175,816	175,816	175,816	175,816	175,816
RDS - East Fonthill Roads Constr				68,836	68,836	68,836	68,836	68,836	68,836	68,836
REC - Predevelopment for New Facility							111,648	111,648	111,648	111,648
RDS - East Fonthill Roads (Wellspring/Shaw)							122,405	122,405	122,405	122,405
RDS - Summersides: East to Rice							195,831	195,831	195,831	195,831
RDS - Summersides: Station to Wellspring							18,756	18,756	18,756	18,756
<b>Total Additions</b>	<b>150,347</b>	<b>353,642</b>	<b>534,319</b>	<b>778,971</b>	<b>778,971</b>	<b>778,971</b>	<b>1,227,611</b>	<b>1,227,611</b>	<b>1,227,611</b>	<b>1,227,611</b>
Transfer From Reserve - Note 2										
Fire Station 1 - New Debt			295,222	590,443	590,443	590,443	590,443	590,443	590,443	590,443
PW Facility - Property Acquisition					44,615	89,230	89,230	89,230	89,230	89,230
PW Facility - Construction						238,160	476,320	476,320	476,320	476,320
<b>Total Subtractions</b>	<b>-</b>	<b>-</b>	<b>295,222</b>	<b>590,443</b>	<b>635,058</b>	<b>917,833</b>	<b>1,155,993</b>	<b>1,155,993</b>	<b>1,155,993</b>	<b>1,155,993</b>
<b>Ending Balance</b>	<b>150,347</b>	<b>503,989</b>	<b>743,086</b>	<b>931,615</b>	<b>1,075,528</b>	<b>936,666</b>	<b>1,008,284</b>	<b>1,079,903</b>	<b>1,151,521</b>	<b>1,223,139</b>

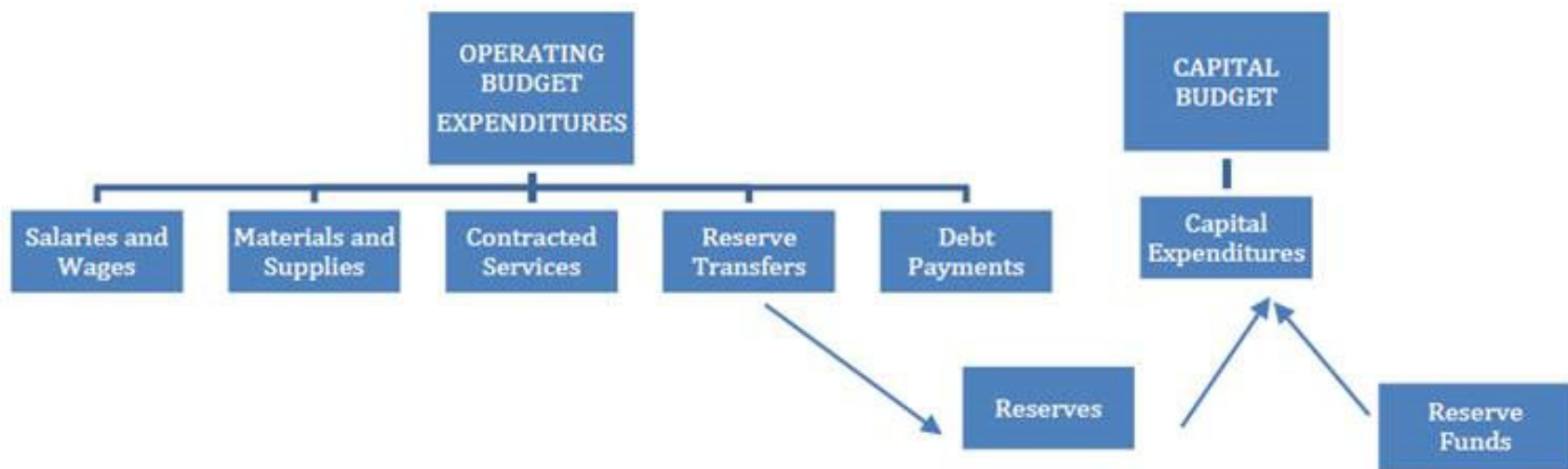
# Debt & ARL comparison

2022 ARL - Niagara Municipalities



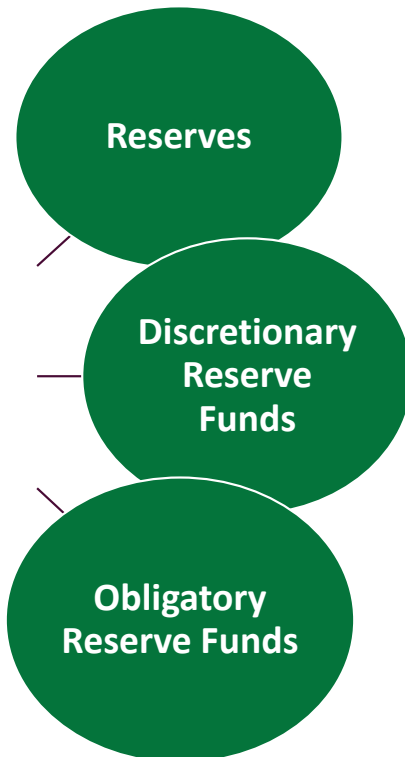
Municipality	ARL
Pelham	11.85%
Welland	10.29%
St Catharines	9.10%
West Lincoln	7.90%
Niagara Region	6.55%
Port Colborne	5.83%
Niagara Falls	4.03%
Wainfleet	2.39%
NOTL	2.18%
Lincoln	1.86%
Fort Erie	1.61%
Grimsby	1.23%
Thorold	1.08%

# Reserves and Reserve Funds



# Reserves and Reserve Funds

## Reserve & Reserve Funds



- Established at Council's direction.
- Not associated with specific assets.
- Generally used to mitigate cost/revenue fluctuations.
- Example: Roads Reserve, Drainage Reserve etc.

- Similar to reserves but require segregation of funds.
- Some discretionary reserve funds are rate supported.
- Examples: Building Reserve Fund, Water/Wastewater Reserves.

- Segregated and restricted for specific purpose.
- Restricted by specific legislation and/or by-law
- Revenue is deferred until expenses occur.
- Examples: Development Charges Reserve Funds

# Reserves Forecast

## 10-Year Reserve Forecast Summary



Reserves and Reserve Funds	December 31, 2023 Balance	December 31, 2024 Projected	December 31, 2025 Projected	December 31, 2026 Projected	December 31, 2027 Projected	December 31, 2028 Projected
Airport	\$ 28,357	\$ 28,357	\$ 28,357	\$ 28,357	\$ 28,357	\$ 28,357
Building Department	2,009,400	2,009,400	2,009,400	2,009,400	2,009,400	2,009,400
Cemetery	250,692	222,692	210,692	106,692	76,692	(10,308)
Community Improvement Plan	270,566	270,566	270,566	270,566	270,566	270,566
Debt Repayment Reserve Fund	-	150,347	503,989	743,086	931,615	1,075,528
Elections	55,523	55,523	55,523	55,523	55,523	55,523
Fire Equipment	965,664	69,250	303,681	642,881	1,207,881	522,881
Fleet	1,585,471	567,897	380,907	157,907	(1,093)	(53,093)
Human Resource Capacity Building	543,935	343,935	143,935	143,935	143,935	143,935
Information Technology	12,129	(157,721)	(158,221)	(89,221)	(52,221)	30,779
Insurance and Claims Reserve	-	50,000	50,000	50,000	50,000	50,000
Invasive Species Management Reserve Fund	120,000	120,000	120,000	120,000	120,000	120,000
Land Acquisition	(537,296)	(537,296)	(537,296)	(537,296)	(537,296)	(537,296)
Library	-	-	-	19,000	38,000	57,000
Meridian Community Centre	393,340	393,340	393,340	393,340	393,340	393,340
Municipal Building Facility	63,771	(351,448)	(122,226)	(85,126)	201,874	501,874
Municipal Drainage	71,860	66,530	46,530	67,530	89,530	72,530



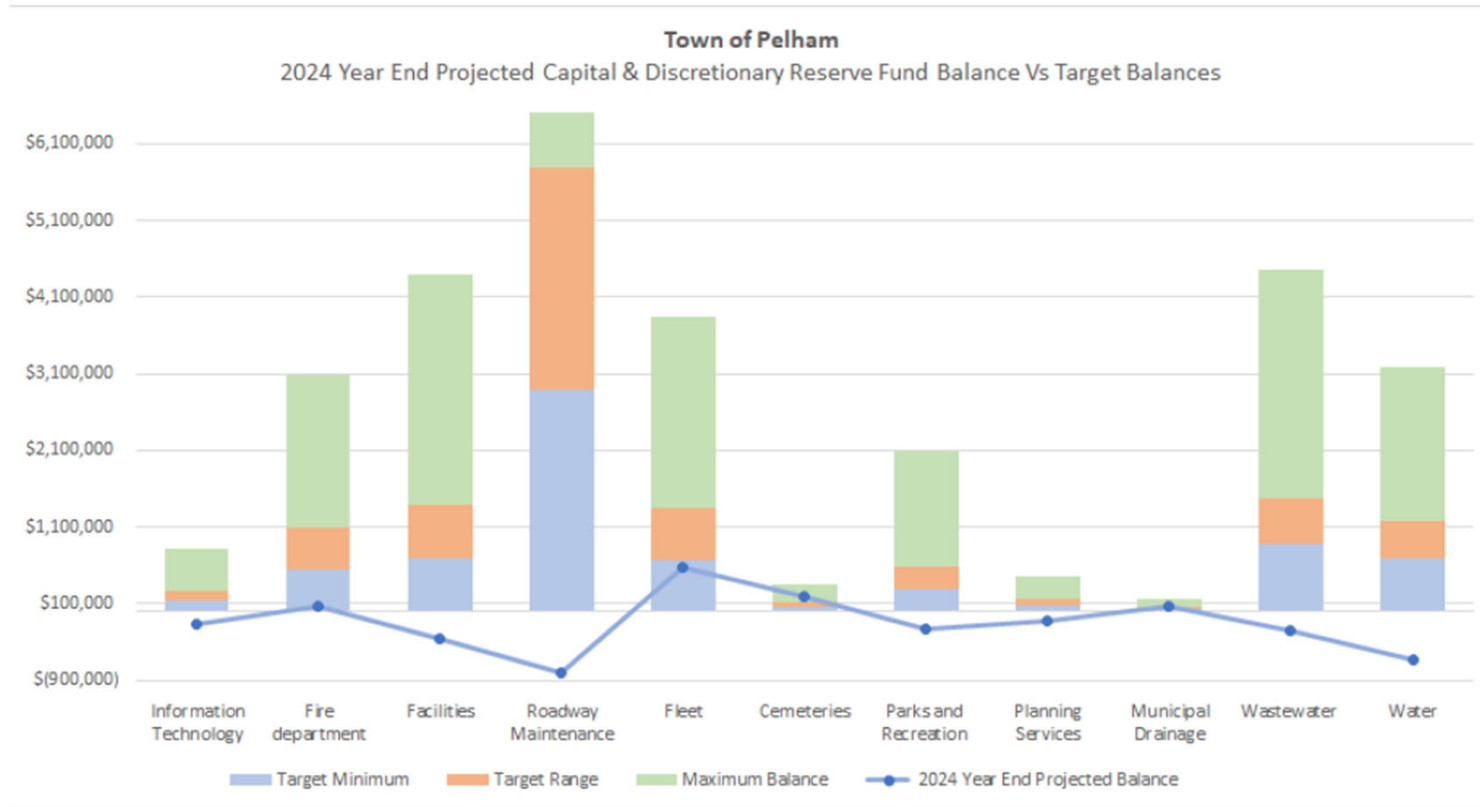
# Reserves Forecast

## 10-Year Reserve Forecast Summary



Reserves and Reserve Funds	December 31, 2023 Balance	December 31, 2024 Projected	December 31, 2025 Projected	December 31, 2026 Projected	December 31, 2027 Projected	December 31, 2028 Projected
Parks and Recreation	156,244	(236,555)	(1,044,955)	(1,036,955)	(921,955)	(666,955)
Physician Recruitment	27,705	27,705	27,705	27,705	27,705	27,705
Planning	271,572	235,992	215,992	298,992	297,492	386,492
Roads	1,310,218	(794,043)	(273,903)	(731,903)	(672,735)	(707,935)
Volunteer Firefighter Life Insurance	50,000	50,000	50,000	50,000	50,000	50,000
Wastewater	1,948,702	(244,744)	(141,244)	(522,244)	(1,673,244)	(520,244)
Water	(172,648)	(636,647)	(122,911)	1,195,089	2,168,089	1,722,089
Working Capital	313,090	313,090	313,090	313,090	313,090	313,090
<b>Total Reserves</b>	<b>\$ 9,738,295</b>	<b>\$ 2,016,170</b>	<b>\$ 2,722,951</b>	<b>\$ 3,690,348</b>	<b>\$ 4,614,545</b>	<b>\$ 5,335,258</b>

# Reserve Targets



# Reserves Transfer Summary

## Summary of Capital Reserve Transfers and Forecast Tax Levy Impact



	2024 Budget	2025 Budget	2026 Forecast	2027 Forecast	2028 Forecast	2029 Forecast
Capital - Information Services	147,500	157,500	164,000	171,000	178,000	185,000
Capital - Fire department	535,900	543,400	584,200	625,000	675,000	722,000
Capital - Facilities	460,200	519,600	558,600	603,000	645,000	690,000
Capital - Roadway Maintenance	2,701,300	2,866,300	3,096,000	3,344,000	3,578,000	3,864,000
Capital - Fleet	582,300	536,010	574,000	614,000	663,000	709,000
Capital - Fonthill/Hillside Cemeteries	42,000	30,000	31,000	32,000	33,000	34,000
Capital - Recreation Admin	195,600	265,600	284,000	304,000	325,000	348,000
Capital - Planning Services	80,000	80,000	83,000	86,000	89,000	93,000
Capital - Municipal Drainage	19,500	20,000	21,000	22,000	23,000	24,000
<b>Tax Levy Supported Capital Reserve Transfers</b>	<b>4,764,300</b>	<b>5,018,410</b>	<b>5,395,800</b>	<b>5,801,000</b>	<b>6,209,000</b>	<b>6,669,000</b>
Capital - Wastewater Distribution System	361,633	563,500	693,000	991,000	1,328,000	1,713,000
Capital - Water Distribution System	1,000,535	1,187,500	1,318,000	1,463,000	1,609,000	1,770,000
<b>Waster/Wastewater Rate Supported Capital Reserve Transfers</b>	<b>1,362,168</b>	<b>1,751,000</b>	<b>2,011,000</b>	<b>2,454,000</b>	<b>2,937,000</b>	<b>3,483,000</b>
<b>Grand Total Capital Reserve Transfers</b>	<b>6,126,468</b>	<b>6,205,910</b>	<b>6,713,800</b>	<b>7,264,000</b>	<b>7,818,000</b>	<b>8,439,000</b>

# Reserves Transfer Summary

## Summary of Capital Reserve Transfers and Forecast Tax Levy Impact








	2024 Budget	2025 Budget	2026 Forecast	2027 Forecast	2028 Forecast	2029 Forecast
<b>Estimated Tax Levy Supported Debt Payments on Newly Issued Debt</b>			295,222	773,494	1,056,570	1,299,569
Increase in Tax Levy Supported Capital Reserve Transfers		254,110	377,390	405,200	408,000	460,000
Increase in Tax Levy Supported Debt Payments		-	295,222	478,272	283,076	242,999
<b>Estimated Tax Levy Increase from Capital - \$</b>		254,110	672,612	883,472	691,076	702,999
<b>Estimated Tax Levy Increase from Capital - %</b>		1.3 %	3.5 %	4.6 %	3.6 %	3.6 %

# Questions?

# Town of Pelham 2025 Draft Operating Budget



-  General Governance
-  Corporate Services
-  Fire and By-Law Services
-  Public Works
-  Recreation, Culture and Wellness
-  Planning and Development

# Town of Pelham

## 2025 Operating Budget

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# Town of Pelham

## 2025 Operating Budget



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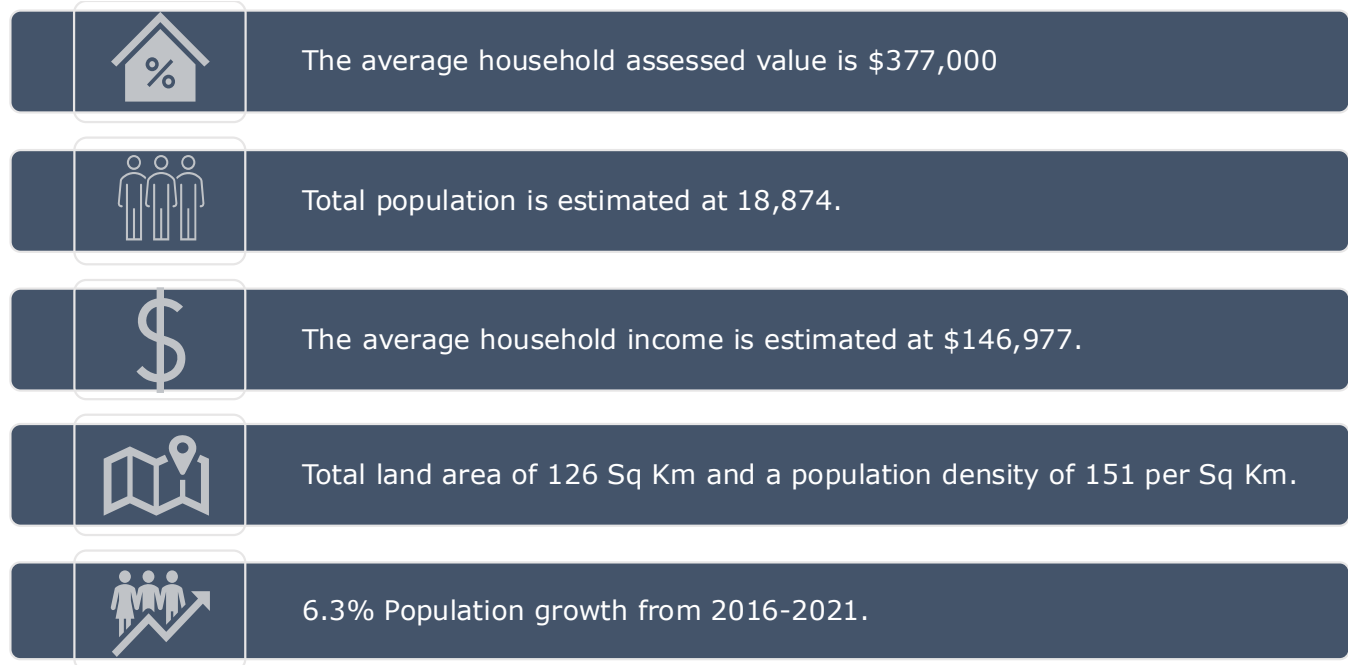




## Operating Budget Overview

### Town of Pelham Community Profile

Located in the heart of Niagara is The Town of Pelham, a fusion of rural and urban areas in five communities. Pelham offers residents a unique lifestyle rich with history, agriculture, and natural beauty. Pelham's central location makes it an ideal community for commuters, life-long residents, and businesses. With a range of services, facilities, parks, trails and award-winning events, Pelham embraces progress while preserving a small-town feel.



### 2025 Budget Process

The 2025 budget process began in spring 2024, following the council's approval of the budget schedule. The draft budget is focused on tackling significant financial challenges while ensuring services to residents are maintained or enhanced. Additionally, it aims to advance the goals outlined in the strategic plan. The draft budget is compiled over several months where staff focus on finding efficiencies and reducing cost wherever possible before the draft budget is finalized for presentation.





## Operating Budget Overview

### Staffing

Staff presented a report to Council in May 2024 that provided some historical context of staffing levels at Pelham. The data indicated that Pelham lagged in staffing numbers in several key departments. The report outlined the need for continued growth in staffing levels in order to maintain efficient service delivery and meet future challenges as the Town continues to grow.

The 2025 draft budget includes changes to staffing levels as outlined in the table below. Some of the new positions have already been approved by council through separate reports in 2024. The table below presents the information in the full-time-equivalent format or FTE rather than headcount. Each FTE is based on the number of working hours for that position.

**Table 1: Staffing Summary**

Department	2024 FTE			2025 FTE			Variance
	Full-Time	Part-Time	Total	Full-Time	Part-Time	Total	
Mayor & Council	-	7.00	7.00	-	7.00	7.00	-
CAOs Office	2.00	0.80	2.80	2.00	0.80	2.80	-
People Services & Marketing	3.00	0.60	3.60	4.00	-	4.00	0.40
Corporate Services	14.00	-	14.00	14.00	-	14.00	-
Clerk's Office (Note 1)	3.00	-	3.00	4.00	-	4.00	1.00
Fire & Bylaw Services	6.00	1.64	7.64	6.00	2.07	8.07	0.43
Public Works	22.00	-	22.00	23.00	-	23.00	1.00
Recreation, Culture & Wellness	15.00	14.51	29.51	18.00	13.08	31.08	1.57
Community Planning & Building	9.00	-	9.00	9.00	-	9.00	-
Water & Wastewater	4.00	-	4.00	4.00	-	4.00	-
<b>Total Town</b>	<b>78.00</b>	<b>24.55</b>	<b>102.55</b>	<b>84.00</b>	<b>22.95</b>	<b>106.95</b>	<b>4.40</b>

Notes:

1. New Records and Licensing Clerk position is budgeted to start Oct 1, 2025.

### Challenges

The Town continues to face some financial challenges such as inflation, cost of labour including shortages, and a slowdown in residential growth. The 2025 draft budget aims to address these challenges and minimize the risk on Town operations.

Although inflation has come down significantly from 2024, the Town continues to face inflationary pressures on the goods and services it needs to procure for its day-to-day operations. As of August 2024, the Consumer Price index (CPI) is at 2% year-over-year change, however many of the services that Town needs to pay for continue to increase above CPI. Furthermore, labour rates have gone up, including a 3.9% increase in minimum wage. Labour shortages continue to present a challenge across many industries in Ontario. The supply chain constraints are improving, but the impacts can still be felt on many good and services that the Town procures.

Climate change continues to be a challenge in 2025, leading to increased frequency and severity of storms, which is anticipated to increase costs relating to post-storm clean-up, facilities maintenance, calls for emergency services, and so on. Lastly, the Town is experiencing slow residential growth as a result of high interest rates and economic slowdown. A slower growth rate presents additional financial challenges as there is a delay in collecting new property taxes, which can help offset some of the financial burden of providing services to the residents.



## Operating Budget Overview

### Staff Salaries and Benefits

This is the second year of a new CUPE Collective Agreement which was ratified on November 15, 2023. This Collective Agreement includes a cost-of-living wage increase of 3.00% for 2025. The cost-of-living allowance for non-unionized staff is budgeted also at 3.00%. The estimated cost of these COLA increases is \$231,000.

Unionized and non-unionized staff have been progressing through the previously established salary grids. The estimated impact of grid movement for these staff is \$168,000. The impact of this increase will partially be offset by transfers from the Human Resources Capacity Reserve.

The cost of other benefits such as Canada Pension Plan (CPP), Employment Insurance (EI) and OMERS continue to increase gradually as they are based on a percentage of staff salaries. CPP contribution is based on yearly maximum pensionable earnings (YPME) which is increasing slightly in 2025, and EI contribution is based on maximum insurance earnings (MIE) which is also increasing slightly in 2025. OMERS contribution rates remain unchanged in 2025, however as staff salaries increase, the Town's cost of contribution to OMERS also increases.

The Town's health benefits costs are estimated to increase by 10% from 2024. The main reasons for these increases are inflation, enhanced coverage negotiated through the collective bargaining process, and an overall increase in cost of claims across the insurance industry.

### Cash Balances and Long-term Debt

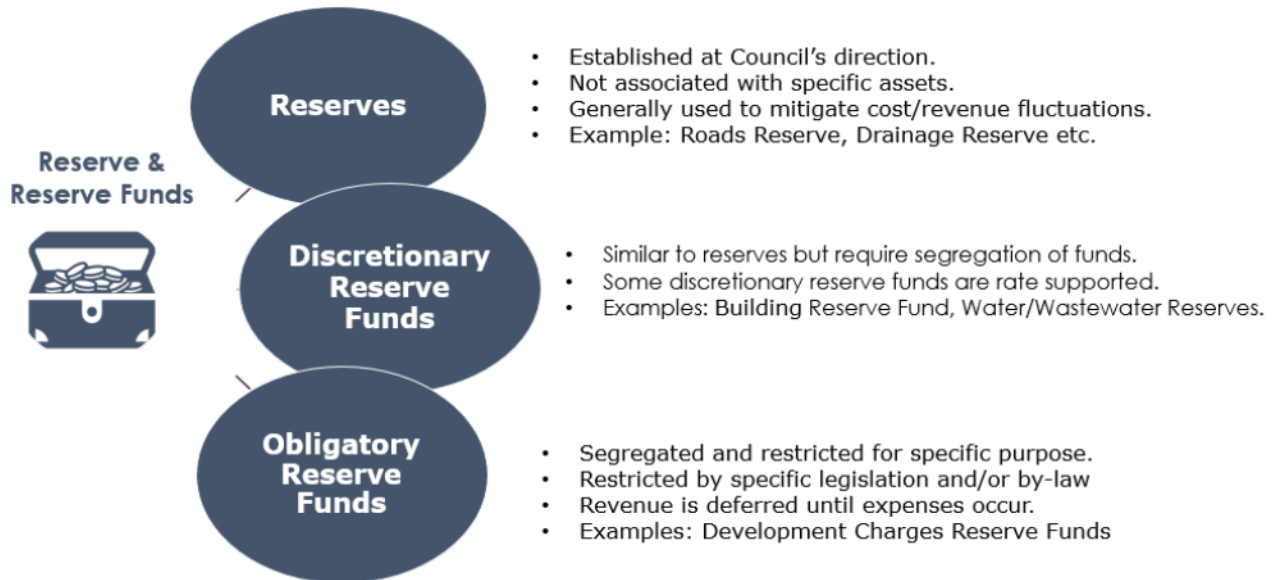
The Town has been focusing on maintaining healthy cash balances and reducing debt. In the 2023 Audited Financial Statements, the cash balance remains strong with increase to \$18.7 M from \$18.2 M the year prior; bank indebtedness has been reduced to \$0 as the Town fully paid off its demand loan in December 2023; and net debt (financial assets less liabilities) decreased from \$10.5 M to \$9.9 M compared to the 2022 fiscal year. This is definitely a move in the right direction as the Town focuses on the strategic goal of Financial Sustainability.

One of the biggest pressures facing the Town is the infrastructure needs in the 10-year capital plan. The province sets a cap on how much a municipality can borrow for infrastructure projects, known as the Annual Repayment Limit (ARL). This limit is set at 25% of the municipality's own-source revenues, ensuring that borrowing remains within sustainable levels. Capital Financing and Debt Management Policy S400-07 recognize the importance of preserving capital while maintaining solvency and liquidity to meet ongoing financial requirements. In order to ensure long-term financial sustainability and flexibility, Pelham has implemented an internal debt limit that is lower than the ARL mandated by the province. Pelham's projected debt as a percentage of own source revenue is projected to be 10.77% in 2024 which is down from 13.5% in 2023.

The total long-term debt for the Town at the end of 2024 is projected at \$24,274,670 a decrease of \$2.2 million from 2023 due to principal payments. The 2025 draft capital budget includes \$2.24 million of development charges funded debt and no new tax funded debt.

### Reserves and Deferred Revenue

The Town has various reserves and reserve funds that are governed by the current approved Reserve and Reserve Fund Policy S400-08. The Town has various types of reserves as outlined below:



The Reserve and Reserve Fund policy sets out various targets for both annual contribution as well as target balance for each reserve. The Town's tax funded reserves and reserve funds have historically been significantly under-funded. Although the contributions have increases in the past few years, most reserves and reserve funds are not at their target balance.

The Town operating budget includes reserve transfers, which are used to fund capital projects and other significant expenditures. The Reserve and Reserve Fund Policy outlines an approved plan that the Town needs to follow. The policy has phased-in targets, and reserve transfers must be increased sufficiently to reach the minimum target reserve balances by 2039. In order to work towards meeting the targets set in policy, the 2025 budget includes a \$375,400 increase to capital reserve transfers, however this transfer is reduced by \$121,300 to account for capital items have moved to the operating budget. This results in a net increase to the reserves transfer of approximately \$254,100. Staff will review and update the Reserves and Reserve fund policy and establish new reserve target based on the most recent available 10-year capital plan. The 2025 net increase of \$254,100 is one of the largest items impacting the tax levy, however these increases are allowed for planned capital expenditures and to minimize issuance of new tax funded debt.

### Tax Levy Increase

Table 2 shows the total increase to the operating budget of 5.81%. The assessment growth as released by the Municipal Property Assessment Corporation (MPAC) is currently 1.58%. This figure can fluctuate as MPAC releases the final assessment growth figure in November of each year. The

## Operating Budget Overview



new growth assessment reduces the tax impact on existing property taxpayers. The 5.81% tax levy increase is further broken down to show the portion relating to capital reserves transfers increase, council approved staffing changes and the remaining operating levy increase.



**Table 2 2025 Operating Budget Net Increase**

	2024 Budget		2025 Budget		Budget Change	
					Dollar	Percent
Expenditures	\$ 23,950,116	\$	25,567,616	\$	1,617,500	6.75%
Non-Tax Revenues	4,556,504		4,741,101	\$	184,597	4.05%
	19,393,612		20,826,515		1,432,903	7.39%
Assessment Growth -Actual					306,419	1.58%
<b>Net 2025 Budget Increase</b>					<b>\$ 1,126,484</b>	<b>5.81%</b>
<b>Breakdown of 2025 Budget Increase</b>						
Capital Increase - Reserve Transfers						1.31%
Council Approved Staffing changes						2.54%
Operating Budget Increase - Net of Reserve Transfers & Council Approved staffing changes						1.96%
<b>Total 2025 Budget Increase</b>						<b>5.81%</b>

### Impact on Average Residential Taxpayer

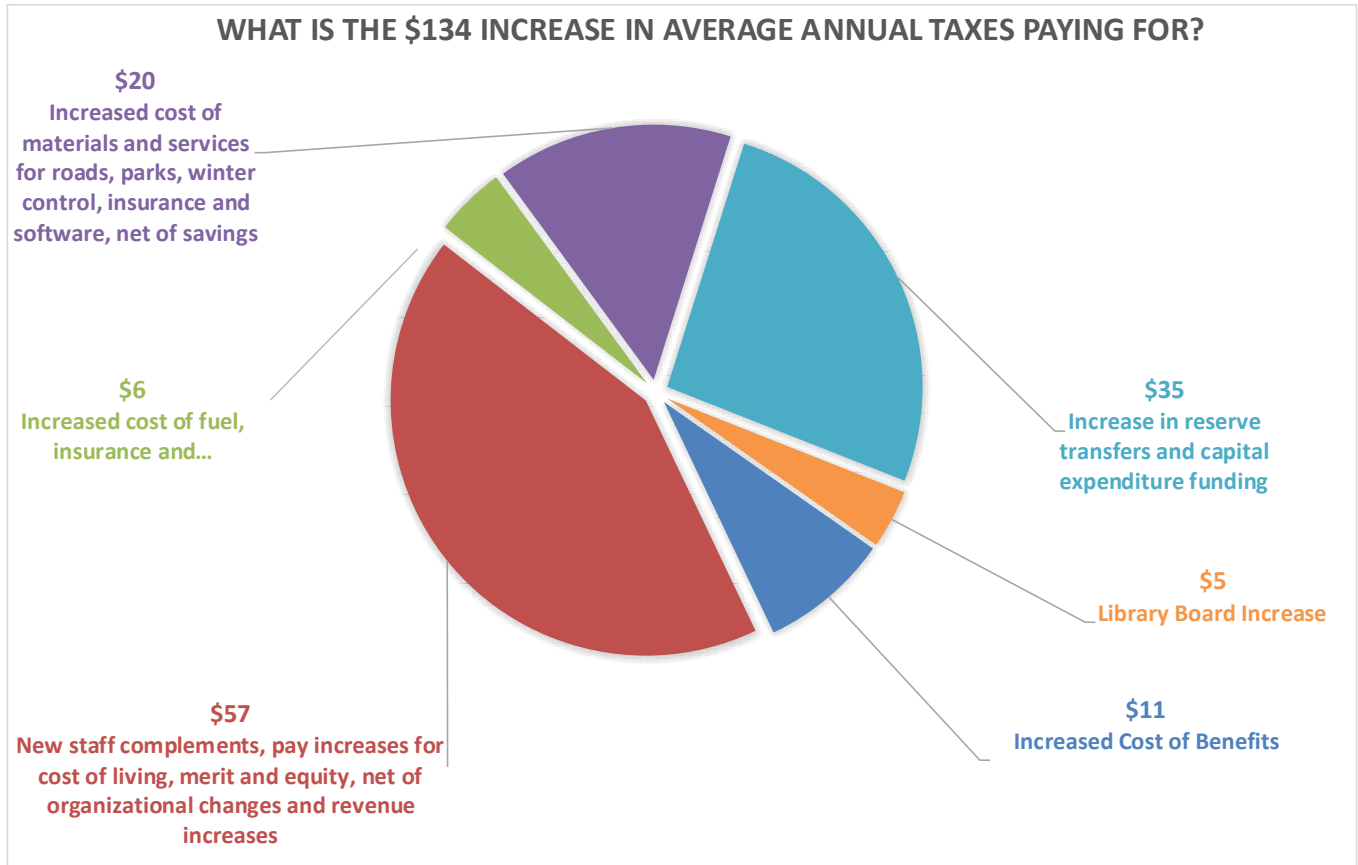
A household with the average assessed value of \$378,000 would pay \$2,303 in the Town portion of their property tax in 2024. **A 5.81% increase in that amount would equate to an approximate \$134 annual increase for an average assessed household.**

Normally, the change in residential assessment value from year to year is dependent on a number of factors, and not all properties change at the same rate. The change in property taxes for a specific property is impacted the tax rate for the class of property and by the assessed value of the property. For 2025, assessment values will be held constant to 2016 assessed values (unless

**Operating Budget Overview**



there is an improvement to the property which has been assessed by MPAC), which means that the property tax rate change is the primary determinant of the change in property taxes paid for 2025. Therefore, the increase that is being estimated isn't the exact increase that every property in Pelham will experience. However, the increase of \$134 per year gives an estimate of the impact per average household, all other things being equal.



**Revenue and Expenditure Budget**

Table 3 shows the major increases to the 2025 budget. The overall net increase to the 2025 budget is \$1,126,484 which represents a 5.81% tax levy increase after 1.58% estimated assessment growth.

The largest impacts are related to increased reserve transfers and capital expenditures, enhanced staffing levels, staff compensation for merit, equity and cost-of-living, increased cost of benefit rates for staff, increased cost of the materials and services for parks, roads, and winter control, and increased costs for utilities. There was also decreased revenue relating to the transit grant and other revenue streams such as interest revenue and supplemental tax revenue.

## Operating Budget Overview



<b>Table 3 Summary of 2025 Increases as Presented in Budget</b>		
<b>Item Description</b>	<b>Amount</b>	<b>Levy %</b>
New complements and position changes previously approved by Council in 2024 (RCW Manager + Environmental Analyst, Eng Tech Re-evals, RCW CSR PT to FT)	275,237	1.42%
Volunteer Fire Fighter Points, People Services Administrator from PT to FT, full-time Records and Licensing Clerk position (as of Oct)	118,300	0.61%
Minimum/Living Wage Increases, Cost of Living Adjustment @ 3.00%, Grid Step Increases	430,706	2.22%
GreenShield Increases	72,500	0.37%
Increase in Benefits - CPP, EI, EHT, OMERS, WSIB, etc.	49,953	0.26%
2 Day Accrual savings (Not needed in 2025)	(83,700)	-0.43%
Other salary & benefit budget adjustments	(135,413)	-0.70%
Increase in software licenses (new software + inflationary increases on existing contracts)	87,900	0.45%
Increase in various contracts services (Janitorial, playground turf repair, NPCA 1 million trees, roadside ditching, mowing, excess soil regulation sampling etc.)	95,820	0.49%
RCW various contracts for programming & Events (some are fully/partially offset by revenues)	61,700	0.32%
Fleet Repairs & Maintenance	20,000	0.10%
Materials and Supplies	110,085	0.57%
Increase cost for Soccer & Baseball Field Maintenance	15,000	0.08%
Library Board	51,294	0.26%
Increase in Reserve Transfer	375,372	1.94%
Items Moved to Operating Budget from Capital (Equipment/Fleet rental + Engineering Contract Misc.)	121,290	0.63%
Decrease in Reserve Transfer to offset items moved to operating (above)	(121,290)	-0.63%
Decrease in Debt Payments	(354,012)	-1.83%
Transfer to Debt Repayment Reserve	354,012	1.83%
Utilities Increase (Hydro, Gas, Water)	65,553	0.34%
Fuel Savings	(13,500)	-0.07%
Contribution to Joint tourism board approved by Council	12,000	0.06%
Other Misc. Increases	8,693	0.04%
Decrease in Supplemental Revenues & Interest Revenue (\$50K Supp \$50K Interest net of other increases)	98,000	0.51%
Decrease in Transit Grant	65,100	0.34%
Increase in RCW Revenues	(285,000)	-1.47%
Increase in Other (Clerk's PW, Bylaw Fire, etc.)	(42,697)	-0.22%
Engineering Review Fees revenue	(20,000)	-0.10%
<b>Total 2025 Budget Increase</b>	<b>1,432,903</b>	<b>7.39%</b>
Assessment Growth - 1.58%	(306,419)	-1.58%
<b>2025 Net Tax levy increase</b>	<b>1,126,484</b>	<b>5.81%</b>

## Operating Budget Overview



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### Conclusion

The 2025 operating budget presented its unique challenges and financial pressures. Staff have presented a budget that aims to mitigate these challenges wherever possible.

Council approved various staffing level changes in 2024 that are impacting the 2025 budget. The new positions and change from part time to full time for certain positions will help with staffing challenges and minimize the impact on service delivery. It will also help the town meet increase compliance requirements as set by other levels of government.

One of the biggest challenges continues to be the funding levels for capital reserves and reserve funds, as well as the debt forecast. In December 2023, staff recommended establishing a debt repayment reserve fund which was endorsed by Council. Having this reserve fund mitigates the risk of high tax levy fluctuations in future year when tax levy debt is expected to be taken out. Continuously increasing the reserve contributions also addresses the funding gap in Town's reserves and reserve funds and it limits the amount of future debt that the Town will need to take in the future.





## Budget to PSAB Reconciliation

The Town of Pelham is required to follow the accounting standards established by the Public Sector Accounting Board (PSAB). In 2009, accounting for tangible capital assets was introduced but the standards do not require budgets to be prepared on a fully accrued basis. The Town of Pelham, like many municipalities, continues to prepare budgets on a modified cash basis.

### Ontario Regulation 284/09

The Province of Ontario passed Ontario Regulation 284/09 (O. Reg 284/09) that allows a municipality to exclude from their estimated expenses costs related to amortization expenses, post-employment benefit expenses and solid waste landfill closure and post-closure expenses. However, the regulation does require that the municipality report on the impact and consequences of these excluded costs.

The Regulation requires that the report contain at a minimum:

- a. An estimate of the change in accumulated surplus (revenues less expenditures) of the municipality to the end of the year resulting from the exclusion of these expenses.
- b. An analysis of the estimated impact of the exclusion of these expenses on future tangible capital asset funding requirements of the Town.

Amortization is the systematic way that an asset is expensed over its useful life. The Town budget excludes amortization expenses as they are a non-cash expense. Post-employment benefit expenses for the current year are included in the budget for the Town's eligible retired employees, however the expense related to future benefits is not recorded as it is a non-cash item. Solid waste landfill expenses are excluded as the Town does not have responsibility for landfill sites.

### Other Adjustments

In addition to these excluded expenses, the modified cash-based budgets prepared by the Town include certain types of transactions that are excluded for PSAB reporting purposes. These are not covered by Ontario Regulation 284/09. However, for transparency purposes and consistency, the annual surplus contained in this report will be included as budget figures in the 2025 published financial statements, if approved by Council. As such, the following items that are included in the modified cash-based budget will be excluded from the PSAB-based budget on the Statement of Operations:

1. Debenture principal payments
2. Transfers to reserve funds
3. Transfers from reserve funds
4. Tangible capital asset costs
5. Debenture issues reported as funding inflows for tangible capital assets

The appendix to this report outlines the changes made to convert the balanced 2025 budget prepared under the modified cash-basis of accounting to the PSAB basis of accounting, which is expected to increase the Town's accumulated surplus in the amount of \$8,385,063.

Amortization of \$6,000,000 listed in the appendix has a major impact on the projected 2025 accumulated surplus. The amortization expense reduces the surplus amount and also reduces the net book value of the Tangible Capital Assets reported on the annual audited statement of financial position.



# Budget to PSAB Reconciliation

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## Other Adjustments Continued

Fixed asset purchases of \$14,745,840 are greater than estimated amortization. This means that the Town's assets are being added at a faster rate than they are being used. It also means that funding will be required in the future to maintain and replace those asset additions. A strategic objective has been to complete the capital asset management plan, which will aid in further assessing the adequacy of the life cycle replacement requirements of the Town's growing capital asset base over the long-term.

Estimated amortization for 2025 is based on a projection of existing assets and the associated annual amortization charge. It does not include a projection for assets not yet in service or new assets that haven't yet been recorded in the fixed asset subledger, except for a slight estimated increase each year.

The appendix outlines the impact of items in the 2025 budget and does not include the impact of capital projects budgeted for in prior years, or their associated funding.

The estimated post-employment benefit expense is an estimate based on prior year results, and actual results may vary depending on the changes to the rate of inflation, interest rates, and health cost trends.





## Budget to PSAB Reconciliation

for the year ended December 31, 2025	Budget Amount
<b>Revenues</b>	
Draft operating budget	\$ 25,567,616
Draft library budget - other than Town contribution	1,503,019
<b>Add capital:</b>	
Development changes	3,886,696
Recreational Land (the Planning Act)	290,000
Investing in Canada Infrastructure Program (ICIP)	979,046
Canada Community Building Fund	566,000
Ontario Community Infrastructure Fund	818,000
Other grants	1,716,000
	8,255,742
<b>Less:</b>	
Transfers from reserves - operating	(505,173)
	(505,173)
<b>Total revenues</b>	<b>34,821,204</b>
<b>Expenses</b>	
Draft operating budget	25,567,616
Draft library operating budget	2,443,471
<b>Add:</b>	
Amortization	6,000,000
Employee future benefits	130,000
Estimated capital budget items expense in nature	844,000
Debt interest payments - development charges	339,345
	7,313,345
<b>Less:</b>	
Debt principal payments (development charges excluded)	(1,052,598)
Town contribution to library	(940,452)
Transfers to reserves, including capital	(6,895,241)
	(8,888,291)
<b>Total expenses</b>	<b>26,436,141</b>
<b>Annual surplus</b>	<b>\$ 8,385,063</b>



## Schedule of Operating Revenues

	2024	2025	Budget Change		
	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Taxation</b>					
Tax Levy	\$ 19,093,612	\$ 20,526,515	\$ 1,432,903	7.50%	
Payments in Lieu	300,000	300,000	-	-%	
<b>Total Taxation</b>	<b>19,393,612</b>	<b>20,826,515</b>	<b>1,432,903</b>	<b>7.39%</b>	<b>(1)</b>
<b>Corporate Services Department</b>					
Transfer from Reserves	200,000	200,000	-	-%	
Penalties and Interest	308,000	315,000	7,000	2.27%	
Supplemental Revenues	300,000	250,000	(50,000)	(16.67)%	(2)
Transfer from Building Department	184,832	184,832	-	-%	
Grant Revenue - Provincial	68,100	68,100	-	-%	
Fees and Other Revenues	559,000	505,228	(53,772)	(9.62)%	(3)
<b>Total Corporate Services Department</b>	<b>1,619,932</b>	<b>1,523,160</b>	<b>(96,772)</b>	<b>(5.97)%</b>	
<b>Clerks Department</b>					
Committee of Adjustment	37,000	47,000	10,000	27.03%	(4)
Miscellaneous	20,500	20,500	-	-%	
<b>Total Clerks Department</b>	<b>57,500</b>	<b>67,500</b>	<b>10,000</b>	<b>17.39%</b>	
<b>Fire and By-law Department</b>					
Fire Services	40,823	41,710	887	2.17%	
By-law and Parking Enforcement	21,700	20,200	(1,500)	(6.91)%	
<b>Total Fire and By-law Department</b>	<b>62,523</b>	<b>61,910</b>	<b>(613)</b>	<b>(0.98)%</b>	
<b>Public Works Department</b>					
Public Works Operations	56,000	73,000	17,000	30.36%	(5)
<b>Roadway &amp; Building Maintenance</b>					
Cemeteries	91,500	95,000	3,500	3.83%	
<b>Total Public Works Department</b>	<b>147,500</b>	<b>168,000</b>	<b>20,500</b>	<b>13.90%</b>	



## Schedule of Operating Revenues

	2024	2025	Budget Change		
	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Recreation, Culture and Wellness Department</b>					
Recreation Administration	75,000	80,000	5,000	6.67%	
Special Events and Festivals	150,430	197,930	47,500	31.58%	(6)
Recreation & Wellness	551,500	668,000	116,500	21.12%	(7)
Culture and Community Enhancement	59,200	59,200	-	-%	
Meridian Community Centre Facility	982,000	1,098,000	116,000	11.81%	(7)
Public Transit	105,100	40,000	(65,100)	(61.94)%	(8)
<b>Total Recreation, Culture and Wellness Department</b>	<b>1,923,230</b>	<b>2,143,130</b>	<b>219,900</b>	<b>11.43%</b>	
<b>Community Planning and Development Department</b>					
Planning and Development Administration	105,000	105,000	-	-%	
Building Department	632,819	664,401	31,582	4.99%	
Municipal Drainage	8,000	8,000	-	-%	
<b>Total Community Planning and Development Department</b>	<b>745,819</b>	<b>777,401</b>	<b>31,582</b>	<b>4.23%</b>	
<b>Grand Total</b>	<b>\$ 23,950,116</b>	<b>\$ 25,567,616</b>	<b>\$ 1,617,500</b>	<b>6.75%</b>	



## Schedule of Operating Revenues

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### Notes:

- (1) This is the total increase in the tax levy including growth. The increase in the Town property tax levy that will impact existing property owners will be lower, because a portion will be paid by new property owners.
- (2) Decrease in supplemental revenue based on prior year actuals and trend.
- (3) Decrease in interest revenue due to declining interest rates.
- (4) Increase in minor variance application fees based on prior year actuals.
- (5) New revenue source in 2025 for engineering reviews.
- (6) Increase in revenue for the sale of beverages, donations, and grants are anticipated.
- (7) Increase in revenue from MCC rentals, aquatics, skating, youth programs, beverage sales, and so on are anticipated based on prior year actuals.
- (8) Decrease due to reduction in Community Transportation Grant. This grant expires on March 31, 2025.



## Summary of Major Revenues

	2024		2025		Budget Change		
	Approved Budget	Percent of Total	Draft Budget	Percent of Total	Dollar	Percent	Notes
Taxation Revenue	\$ 19,393,612	80.98 %	\$ 20,826,515	81.46 %	\$ 1,432,903	7.39%	(1)
Rentals	936,503	3.91	1,021,740	4.00	85,237	9.10%	(2)
Licenses and Permits	535,050	2.23	529,050	2.07	(6,000)	(1.12)%	
Fees	825,050	3.44	960,128	3.76	135,078	16.37%	(3)
Transfer from Reserve	506,401	2.11	505,173	1.98	(1,228)	(0.24)%	
Other Revenues	899,100	3.75	971,910	3.80	72,810	8.10%	(4)
Grants	238,900	1.00	176,100	0.69	(62,800)	(26.29)%	(5)
Penalties and Interest on Taxes	308,000	1.29	315,000	1.23	7,000	2.27%	
Supplemental Taxation Revenue	300,000	1.25	250,000	0.98	(50,000)	(16.67)%	(6)
Fines and Penalties	7,500	0.03	12,000	0.05	4,500	60.00%	
<b>Total Revenues</b>	<b>\$ 23,950,116</b>	<b>100.00 %</b>	<b>\$ 25,567,616</b>	<b>100.00 %</b>	<b>\$ 1,617,500</b>	<b>6.75%</b>	

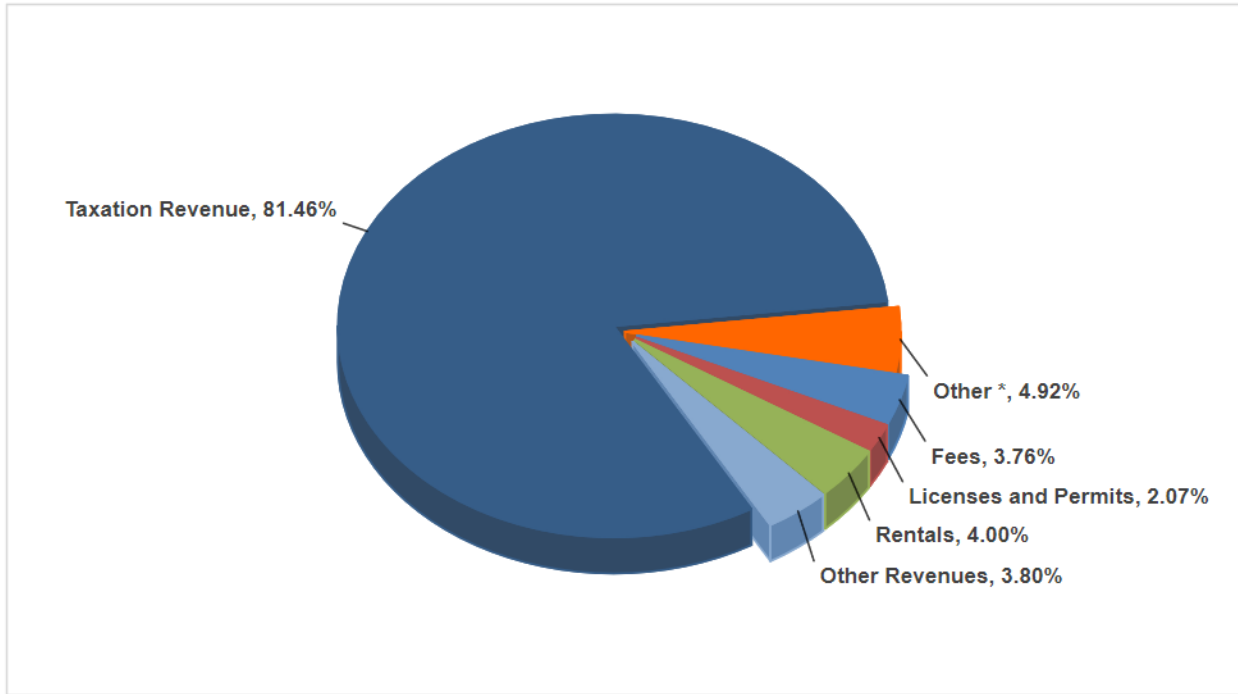
### Notes:

- (1) This is the total increase in the tax levy including growth. The increase in the Town property tax levy that will impact existing property owners will be lower, because a portion will be paid by new property owners.
- (2) Increased MCC rentals are anticipated based on growth of demand in prior year.
- (3) Increased demand for pool, camps, and programs are anticipated based on prior year actuals. There is also a new revenue source from engineering reviews.
- (4) Increased revenue for beverage sales, cemetery activity, and donations based on prior year actuals.
- (5) Decrease in Community Transportation grant.
- (7) Decrease in supplemental revenue based on trend from prior year actuals.
- (8) Increase in by-law ticket revenue based on trend from prior year actuals.

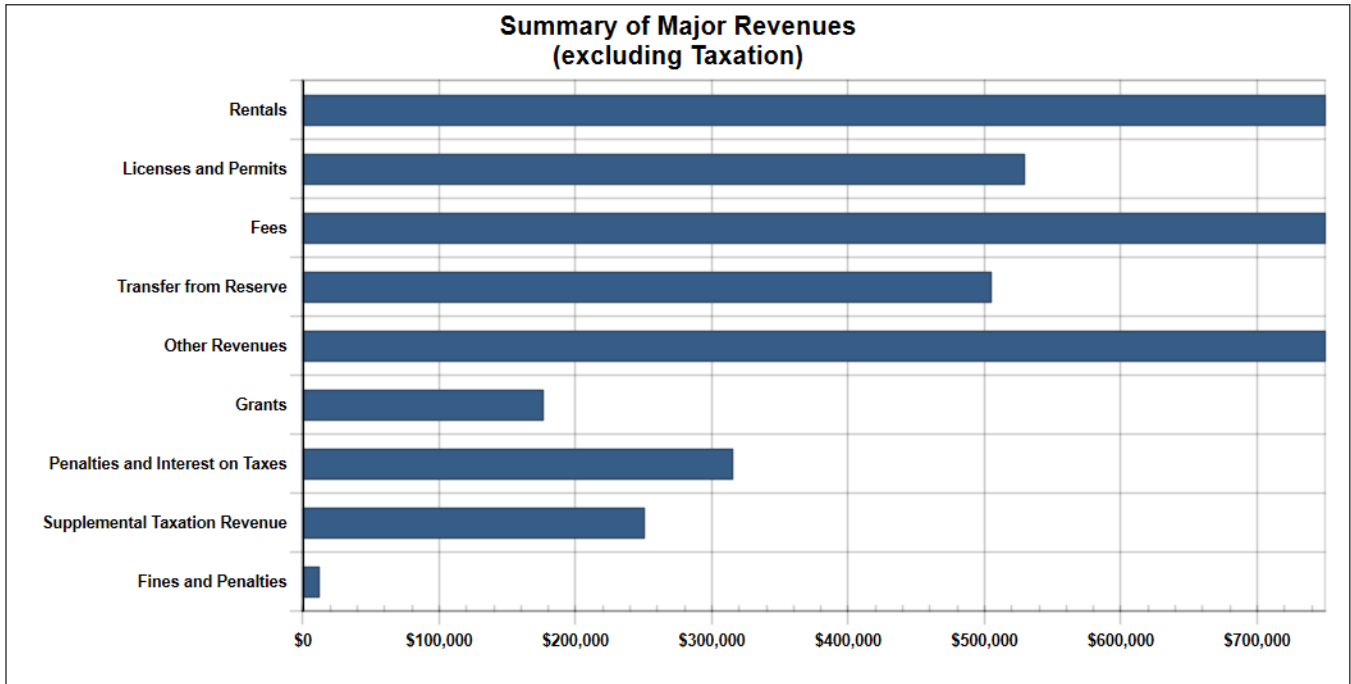


# Summary of Major Revenues

Summary of Major Revenues  
(including Taxation)



Summary of Major Revenues  
(excluding Taxation)







## Schedule of Operating Expenditures

	2024	2025	Budget Change		
	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>General Government</b>					
Members of Council	\$ 369,395	\$ 372,190	\$ 2,795	0.76%	
CAO's Office	517,186	549,650	32,464	6.28%	(1)
People Services	208,087	253,414	45,327	21.78%	(2)
Marketing and Communication	235,324	251,155	15,831	6.73%	(3)
<b>Total General Government</b>	<b>1,329,992</b>	<b>1,426,409</b>	<b>96,417</b>	<b>7.25%</b>	
<b>Clerks Department</b>					
Clerk's Department	468,823	514,429	45,606	9.73%	(5)
Committee of Adjustment	8,450	8,450	-	-%	
<b>Total Clerks Department</b>	<b>477,273</b>	<b>522,879</b>	<b>45,606</b>	<b>9.56%</b>	
<b>Corporate Services Department</b>					
Finance Services	1,057,485	1,095,713	38,228	3.61%	(6)
Shared Administrative Overhead	1,092,443	1,011,974	(80,469)	(7.37)%	(7)
Shared Information Systems	728,713	844,746	116,033	15.92%	(8)
<b>Total Corporate Services Department</b>	<b>2,878,641</b>	<b>2,952,433</b>	<b>73,792</b>	<b>2.56%</b>	
<b>Fire and By-law Department</b>					
Fire Services	1,863,479	1,947,419	83,940	4.50%	(9)
Fire Prevention Services	125,114	133,482	8,368	6.69%	
By-law and Parking Enforcement	256,154	257,750	1,596	0.62%	
Health and Safety	8,130	8,130	-	-%	
Crossing Guards	77,259	89,922	12,663	16.39%	(10)
Animal Control	39,000	43,000	4,000	10.26%	(11)
<b>Total Fire and By-law Department</b>	<b>2,369,136</b>	<b>2,479,703</b>	<b>110,567</b>	<b>4.67%</b>	



## Schedule of Operating Expenditures

	2024	2025	Budget Change		
	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Public Works Department</b>					
Public Works Operations	1,290,443	1,370,247	79,804	6.18%	(12)
Facilities	1,816,302	1,918,635	102,333	5.63%	(13)
Beautification	1,266,338	1,320,680	54,342	4.29%	(14)
Roadway Maintenance	3,826,065	4,099,034	272,969	7.13%	(15)
Winter Control	727,626	735,031	7,405	1.02%	
Fleet	1,006,493	1,073,582	67,089	6.67%	(16)
Street Lighting	113,500	130,000	16,500	14.54%	(17)
Niagara Central Airport Commission	31,023	36,073	5,050	16.28%	
Cemeteries	165,524	144,594	(20,930)	(12.64)%	(18)
<b>Total Public Works Department</b>	<b>10,243,314</b>	<b>10,827,876</b>	<b>584,562</b>	<b>5.71%</b>	
<b>Recreation, Culture and Wellness Department</b>					
Recreation Administration	476,364	843,157	366,793	77.00%	(19)
Special Events and Festivals	334,763	383,495	48,732	14.56%	(20)
Recreation & Wellness	730,894	829,344	98,450	13.47%	
Culture and Community Enhancement	200,153	201,235	1,082	0.54%	
Meridian Community Centre Facility	2,462,889	2,537,313	74,424	3.02%	(21)
Public Transit	157,259	159,918	2,659	1.69%	
Library Board	904,282	955,576	51,294	5.67%	(22)
<b>Total Recreation, Culture and Wellness Department</b>	<b>5,266,604</b>	<b>5,910,038</b>	<b>643,434</b>	<b>12.22%</b>	
<b>Community Planning and Development Department</b>					
Planning and Development Administration	712,560	742,650	30,090	4.22%	
Building Department	632,819	664,401	31,582	4.99%	
Municipal Drainage	39,776	41,227	1,451	3.65%	
<b>Total Community Planning and Development Department</b>	<b>1,385,155</b>	<b>1,448,278</b>	<b>63,123</b>	<b>4.56%</b>	
<b>Grand Total</b>	<b>\$ 23,950,115</b>	<b>\$ 25,567,616</b>	<b>\$ 1,617,501</b>	<b>6.75%</b>	



## Schedule of Operating Expenditures

### Notes:

- (1) Salary grid movement, COLA, and increased benefit costs.
- (2) Salary grid movement, COLA, increased benefit costs, and increased hours from part-time to full-time for People Services Administrator.
- (3) Salary grid movement, COLA, and increased benefit costs.
- (4) Salary grid movement, COLA, increased benefit costs, and increased hours from part-time to full-time for Grant Specialist.
- (5) Salary grid movement, COLA, increased benefit costs, 3 months of Licensing and Records Clerk (new full-time position budgeted starting Oct 1, 2025).
- (6) Salary grid movement, COLA, and increased benefit costs.
- (7) Decrease due to the removal of 2 additional days of accrual for payroll which are not applicable in 2025.
- (8) Grid movement, COLA, increased benefit costs, and increased software costs (\$88K) and reserve transfers (\$10K).
- (9) Salary grid movement, COLA, increased benefit costs, and increase in volunteer firefighter points (\$50K).
- (10) Increased hours of service due to growth, and wage increases in line with legislated minimum wage increases to maintain the living wage employer status.
- (11) Increased cost of contracted animal control services.
- (12) Salary grid movement, COLA, increased cost of benefits, materials and supplies, and contracted services.
- (13) Salary grid movement, COLA, increased cost of benefits, materials and supplies, contracted services, and utilities.
- (14) Salary grid movement, COLA, increased cost of benefits, materials and supplies, and contracted services.
- (15) Salary grid movement, COLA, increased cost of benefits, materials and supplies, and contracted services. Also includes previously approved Environmental Compliance Analyst position.
- (16) Salary grid movement, COLA, increased cost of benefits, materials and supplies, and contracted services.
- (17) Estimated increase in rates and consumption based on prior year actuals.
- (18) Decrease in transfer to the reserve due to the healthy status of the reserve fund.
- (19) Salary grid movement, COLA, previously approved RCW Manager position, increased cost of benefits, materials and supplies, and contracted services.
- (20) Salary grid movement, COLA, increased cost of benefits, materials and supplies, and contracted services.
- (21) Salary grid movement, COLA, increased cost of benefits, materials and supplies, contracted services, and utilities.
- (22) Increase based on Pelham's portion of the 4% Lincoln Pelham Public Library (LPPL) operating budget increase and \$15K capital request.



## Summary of Major Expenditures

	2024		2025		Budget Change		
	Approved Budget	Percent of Total	Draft Budget	Percent of Total	Dollar	Percent	Notes
Salaries and Wages	\$ 7,913,339	33.04 %	\$ 8,510,158	33.28 %	\$ 596,819	7.54%	(1)
Benefits	2,420,735	10.11	2,548,333	9.97	127,598	5.27%	(2)
Transfer to Reserve	4,809,300	20.08	5,417,053	21.19	607,753	12.64%	(3)
Materials and Supplies	2,455,940	10.25	2,636,869	10.31	180,929	7.37%	(4)
Contract Services	2,221,600	9.28	2,528,120	9.89	306,520	13.80%	(5)
Debt Servicing	1,706,027	7.12	1,352,016	5.29	(354,011)	(20.75)%	(6)
Utilities	972,760	4.06	1,038,812	4.06	66,052	6.79%	(7)
Insurance	601,455	2.51	601,455	2.35	-	-%	-
Software Support and Licenses	356,600	1.49	444,500	1.74	87,900	24.65%	(8)
Audit and Legal	133,500	0.56	131,000	0.51	(2,500)	(1.87)%	-
Fuel	180,500	0.75	167,000	0.65	(13,500)	(7.48)%	(9)
Taxes Written Off	65,000	0.27	65,000	0.25	-	-%	-
Fire Dispatch	63,860	0.27	65,800	0.26	1,940	3.04%	-
External Contributions	49,500	0.21	61,500	0.24	12,000	24.24%	(10)
<b>Total Expenditures</b>	<b>\$ 23,950,116</b>	<b>100.00 %</b>	<b>\$ 25,567,616</b>	<b>100.00 %</b>	<b>\$ 1,617,500</b>	<b>6.75%</b>	

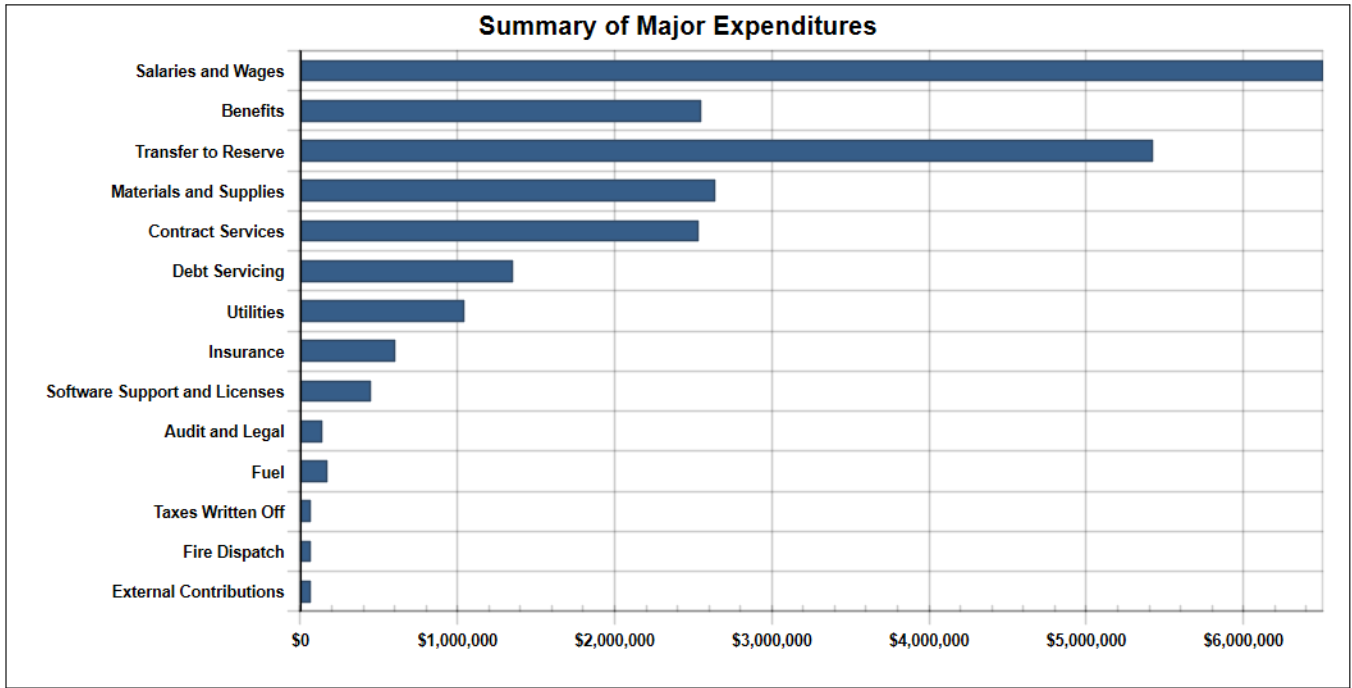
### Notes:

- (1) Increases due to various staffing changes: \$275K for new positions previously approved by Council; \$430K in increases for cost of living adjustments, salary grid movements, and minimum/living wage increases for existing staff; \$68K for new positions and position changes not approved by Council; \$50K for volunteer firefighter points. These increases are net of other salary adjustments and savings.
- (2) Green shield benefit cost increased by 10.00% or \$73K and other employee benefits such as OMERS, EHT, CPP, EI and WSIB increased by \$50K. These increases are net of other benefit adjustments and savings.
- (3) Transfers to Reserve includes \$254K increase in capital reserve transfers and \$354K transfer to the debt repayment reserve, which is fully offset by a reduction in debt servicing cost.
- (4) Increased cost of raw materials and elevated service levels (partially offset by increased RCW revenue).
- (5) Increased cost of services and increased service level demand (partially offset by increased RCW revenue).
- (6) Decrease due to debt being paid off. This is offset by transferring an equal amount to the debt repayment reserve as per approved policy.
- (7) Increased cost of utilities including hydro, water, and natural gas based on consumption trend and anticipated rate increases.
- (8) Increased cost for pre-existing licenses and the addition of new software such as: AODA software; Cisco license increases; FOI software; GHD Bids & Tenders software; Records management software; and Salesforce Community Cloud licensing for By-law services.
- (9) Decreased due to replacement of combustion engine vehicles with electric vehicles within the fleet, as well as relatively stable fuel costs anticipated.
- (10) Increased external contribution to previously approved joint tourism board.



# Summary of Major Expenditures

The following is a bar chart of Major Expenditures.





## Members of Council

Pelham's Council is the elected governing body of the Town of Pelham. Council establishes corporate policies and sets strategic priorities for municipal staff, as well as adopting bylaws. Council's Strategic Priorities set the course for where the organization's efforts will be directed. These priorities guide our organization and the programs and services we deliver to the community.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
Other Revenues	\$ -	\$ (530)	\$ -	\$ -	\$ -	-%	
<b>Total Revenues</b>	<b>-</b>	<b>(530)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-%</b>	
<b>Expenditures</b>							
Salaries and Benefits	168,550	206,872	266,345	269,140	2,795	1.05%	
Materials and Supplies	20,823	19,500	36,050	36,050	-	-%	
Contract Services	11,469	1,526	20,000	20,000	-	-%	
External Contributions	42,000	33,923	47,000	47,000	-	-%	
<b>Total Expenditures</b>	<b>242,842</b>	<b>261,821</b>	<b>369,395</b>	<b>372,190</b>	<b>2,795</b>	<b>0.76%</b>	
<b>Net Levy Requirements</b>	<b>\$ 242,842</b>	<b>\$ 262,351</b>	<b>\$ 369,395</b>	<b>\$ 372,190</b>	<b>\$ 2,795</b>	<b>0.76%</b>	

Notes:



## CAO's Office

The Chief Administrative Officer (CAO) is ultimately responsible for ensuring that Council's priorities, goals and objectives are set and efficiently and effectively carried out. The Office is responsible for the overall administration of the Town, including corporate-wide leadership and mentorship, ensuring compliance with legislation, policies and overall direction of Council.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Expenditures</b>							
Salaries and Benefits	\$ 359,775	\$ 448,992	\$ 491,086	\$ 508,550	\$ 17,464	3.56%	(1)
Materials and Supplies	17,524	39,064	26,100	29,100	3,000	11.49%	
Contract Services	73	(217)	-	-	-	-%	
External Contributions	-	-	-	12,000	12,000	-%	(2)
<b>Total Expenditures</b>	<b>377,372</b>	<b>487,839</b>	<b>517,186</b>	<b>549,650</b>	<b>32,464</b>	<b>6.28%</b>	
<b>Net Levy Requirements</b>	<b>\$ 377,372</b>	<b>\$ 487,839</b>	<b>\$ 517,186</b>	<b>\$ 549,650</b>	<b>\$ 32,464</b>	<b>6.28%</b>	

Notes:

- (1) Grid movement, COLA, and increased benefit costs.
- (2) Contribution to Joint tourism board as approved by Council.



## People Services

The Human Resources Department is responsible for managing all human resources processes for the Town of Pelham, including recruitment, selection, retention, benefits administration, training, coaching, counselling, resolving problems and implementing change. This department ensures the Town is compliant with regulatory requirements by reviewing existing and new legislation and advising the senior leadership team on needed actions.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Expenditures</b>							
Salaries and Benefits	\$ 110,333	\$ 134,794	\$ 151,567	\$ 195,644	\$ 44,077	29.08%	(1)
Materials and Supplies	10,638	13,631	17,320	18,570	1,250	7.22%	
Contract Services	17,098	24,195	39,200	39,200	-	-%	
<b>Total Expenditures</b>	<b>138,069</b>	<b>172,620</b>	<b>208,087</b>	<b>253,414</b>	<b>45,327</b>	<b>21.78%</b>	
<b>Net Levy Requirements</b>	<b>\$ 138,069</b>	<b>\$ 172,620</b>	<b>\$ 208,087</b>	<b>\$ 253,414</b>	<b>\$ 45,327</b>	<b>21.78%</b>	

Notes:

(1) Grid movement, COLA, increased benefit costs, and increased hours from part-time to full-time for People Services Administrator.





## Marketing and Communication

Marketing and Communications is responsible for the Town's communication plan, website content, publications, news releases, community guide and advertising.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Expenditures</b>							
Salaries and Benefits	\$ 90,735	\$ 136,806	\$ 177,564	\$ 190,795	\$ 13,231	7.45%	(1)
Materials and Supplies	42,470	44,881	57,760	60,360	2,600	4.50%	
<b>Total Expenditures</b>	<b>133,205</b>	<b>181,687</b>	<b>235,324</b>	<b>251,155</b>	<b>15,831</b>	<b>6.73%</b>	
<b>Net Levy Requirements</b>	<b>\$ 133,205</b>	<b>\$ 181,687</b>	<b>\$ 235,324</b>	<b>\$ 251,155</b>	<b>\$ 15,831</b>	<b>6.73%</b>	

Notes:

(1) Grid movement, COLA, and increased benefit costs.



## Clerk's Department

The role of the Town Clerk is varied and important. The Town Clerk oversees the election process, maintains public records and corporate by-laws, attends and takes the minutes of town council meetings, processes information requests, and assists in the development of departmental policies.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Licenses and Permits	\$ 15,247	\$ 15,150	\$ 14,000	\$ 14,000	\$ -	-%	
Fees and Other Revenues	5,141	8,558	6,500	6,500	-	-%	
<b>Total Revenues</b>	<b>20,388</b>	<b>23,708</b>	<b>20,500</b>	<b>20,500</b>	<b>-</b>	<b>-%</b>	
<b>Expenditures</b>							
Salaries and Benefits	321,767	355,765	391,023	436,129	45,106	11.54%	(1)
Materials and Supplies	26,570	27,552	32,800	33,300	500	1.52%	
Transfer to Reserve	30,000	45,000	45,000	45,000	-	-%	
<b>Total Expenditures</b>	<b>378,337</b>	<b>428,317</b>	<b>468,823</b>	<b>514,429</b>	<b>45,606</b>	<b>9.73%</b>	
<b>Net Levy Requirements</b>	<b>\$ 357,949</b>	<b>\$ 404,609</b>	<b>\$ 448,323</b>	<b>\$ 493,929</b>	<b>\$ 45,606</b>	<b>10.17%</b>	

Notes:

(1) Grid movement, COLA, and increased benefit costs.



## Committee of Adjustment

The Committee of Adjustment is a quasi judicial function under the Planning Act, in which costs are recovered through fees.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Fees	\$ 42,754	\$ 54,816	\$ 37,000	\$ 47,000	\$ 10,000	27.03%	(1)
<b>Expenditures</b>							
Materials and Supplies	3,860	4,061	8,450	8,450	-	-%	
<b>Net Levy Requirements</b>	<b>\$ (38,894)</b>	<b>\$ (50,755)</b>	<b>\$ (28,550)</b>	<b>\$ (38,550)</b>	<b>\$ (10,000)</b>	<b>35.03%</b>	

Notes:

(1) Increased application fees anticipated based on trend and prior year actuals.

## Finance Services



Finance Services is responsible for the following: debt & capital financing; financial reporting; operating & capital budgets; procurement; taxation; payroll; accounts payable; accounts receivable and utility billing for water and wastewater.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Supplemental Taxation Revenue	\$ 300,370	\$ 730,738	\$ 300,000	\$ 250,000	\$ (50,000)	(16.67)%	(1)
Grant Revenue - Provincial	85,000	98,086	68,100	68,100	-	-%	
Grant Revenue - Federal	8,333	-	-	-	-	-%	
Fees	59,160	53,805	57,000	53,228	(3,772)	(6.62)%	(2)
Penalties and Interest	380,139	446,537	308,000	315,000	7,000	2.27%	
Other Revenues	431,812	907,742	502,000	452,000	(50,000)	(9.96)%	(3)
Transfer from Building Department Reserve	184,832	239,861	184,832	184,832	-	-%	
<b>Total Revenues</b>	<b>1,449,646</b>	<b>2,476,769</b>	<b>1,419,932</b>	<b>1,323,160</b>	<b>(96,772)</b>	<b>(6.82)%</b>	
<b>Expenditures</b>							
Salaries and Benefits	773,135	833,008	875,935	900,288	24,353	2.78%	(4)
Materials and Supplies	128,216	187,574	140,550	154,425	13,875	9.87%	(5)
Contract Services	37,328	80,660	41,000	41,000	-	-%	
Transfer to Reserve	809,799	659,173	-	-	-	-%	
<b>Total Expenditures</b>	<b>1,748,478</b>	<b>1,760,415</b>	<b>1,057,485</b>	<b>1,095,713</b>	<b>38,228</b>	<b>3.61%</b>	
<b>Net Levy Requirements</b>	<b>\$ 298,832</b>	<b>\$ (716,354)</b>	<b>\$ (362,447)</b>	<b>\$ (227,447)</b>	<b>\$ 135,000</b>	<b>(37.25)%</b>	

### Notes:

(1) Decreased based on trend and prior year actuals. Supplementary/omitted taxes result from an addition, renovation, construction or class change that occurred on a property that was not previously recorded on the assessment roll. When supplementary/omitted assessment is added to the roll, additional property taxes can be collected for the current year, and if applicable, for any part of all of the two previous years as per Section 34 of the Assessment Act.

(2) Decrease in fees from ownership changes due to slowdown in real estate market.

(3) Decrease in anticipated interest revenue based on market trends.

(4) Grid movement, COLA, and increased benefit costs.

(5) Increase in service charge fees, particularly for ACTIVENet.



## Shared Administrative Overhead

Shared Administrative services encompasses expenditures that benefit the whole organization. This includes WSIB, photocopying, postage, insurance and legal fees.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Other Revenues	\$ -	\$ 45,964	\$ -	\$ -	\$ -	-%	
Transfer from Reserve	232,000	160,000	200,000	200,000	-	-%	
<b>Total Revenues</b>	<b>232,000</b>	<b>205,964</b>	<b>200,000</b>	<b>200,000</b>	<b>-</b>	<b>-%</b>	
<b>Expenditures</b>							
Salaries and Benefits	122,969	226,599	335,469	255,000	(80,469)	(23.99)%	(1)
Materials and Supplies	705,741	661,065	665,774	665,774	-	-%	
Contract Services	(92,876)	4,066	90,000	90,000	-	-%	
Rental Expense	1,162	1,278	1,200	1,200	-	-%	
Transfer to Reserve	-	147,000	-	-	-	-%	
<b>Total Expenditures</b>	<b>736,996</b>	<b>1,040,008</b>	<b>1,092,443</b>	<b>1,011,974</b>	<b>(80,469)</b>	<b>(7.37)%</b>	
<b>Net Levy Requirements</b>	<b>\$ 504,996</b>	<b>\$ 834,044</b>	<b>\$ 892,443</b>	<b>\$ 811,974</b>	<b>\$ (80,469)</b>	<b>(9.02)%</b>	

Notes:

(1) Decrease is the net of 2 day payroll accrual (\$84K) from 2024, reallocation of Shared Environmental Coordinator position (\$20K), and CUPE negotiations placeholder from 2024 (\$10K). Decrease offset by WSIB premiums increase (\$34K).



## Shared Information Systems

Information Systems ("IS") is responsible for supporting all divisions of the Corporation by evaluating, creating, purchasing, installing, processing, training, maintaining all computer related hardware and software, communications systems, office equipment (photocopiers, e-fax), telecommunications systems, and Internet services. This responsibility extends to networking, operating systems, communications networks, phone systems, security systems, applications, programming, mapping, manuals, training, operations, security, policies, standards, and procedures

In addition, IS is responsible for creating and implementing computerized programs. This involves setting up and administering purchased software packages that are used corporate wide. It also includes scoping, designing and deploying custom applications for other sections in IS as well as other departments within the Town. IS deploys integrations that link various applications in order to deliver the best possible solution.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Expenditures</b>							
Salaries and Benefits	\$ 167,714	\$ 175,132	\$ 188,613	\$ 201,746	\$ 13,133	6.96%	(1)
Materials and Supplies	106,246	125,938	136,400	141,400	5,000	3.67%	
Contract Services	260,978	329,295	256,200	344,100	87,900	34.31%	(2)
Transfer to Reserve	132,000	137,500	147,500	157,500	10,000	6.78%	
<b>Total Expenditures</b>	<b>666,938</b>	<b>767,865</b>	<b>728,713</b>	<b>844,746</b>	<b>116,033</b>	<b>15.92%</b>	
<b>Net Levy Requirements</b>	<b>\$ 666,938</b>	<b>\$ 767,865</b>	<b>\$ 728,713</b>	<b>\$ 844,746</b>	<b>\$ 116,033</b>	<b>15.92%</b>	

Notes:

(1) Grid movement, COLA and increased benefit costs.

(2) Increased cost in pre-existing software licenses and the addition of new software licenses such as: AODA software; Cisco license increases; FOI software; GHD Bids & Tenders software; Records management software; and Salesforce Community Cloud licensing for Bylawservices



## Fire Services

Fire rescue, suppression, rescue, searches, hazardous materials, patient care, medical assist, extricates, public assistance, assists with fire prevention & public education

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Grant Revenue - Other	\$ -	\$ 32,217	\$ -	\$ -	\$ -	-%	
Fees	26,236	27,759	28,550	29,400	850	2.98%	
Licenses and Permits	5,725	5,605	5,500	5,500	-	-%	
Rentals	1,200	1,200	1,273	1,310	37	2.91%	
Other Revenues	9,373	6,352	5,500	5,500	-	-%	
<b>Total Revenues</b>	<b>42,534</b>	<b>73,133</b>	<b>40,823</b>	<b>41,710</b>	<b>887</b>	<b>2.17%</b>	
<b>Expenditures</b>							
Salaries and Benefits	739,214	852,936	840,373	912,238	71,865	8.55%	(1)
Materials and Supplies	95,359	146,347	97,700	100,300	2,600	2.66%	
Contract Services	132,348	131,470	134,860	136,800	1,940	1.44%	
Transfer to Reserve	435,500	485,900	535,900	644,431	108,531	20.25%	(2)
Debt Servicing	255,529	255,255	254,646	153,650	(100,996)	(39.66)%	(3)
<b>Total Expenditures</b>	<b>1,657,950</b>	<b>1,871,908</b>	<b>1,863,479</b>	<b>1,947,419</b>	<b>83,940</b>	<b>4.50%</b>	
<b>Net Levy Requirements</b>	<b>\$ 1,615,416</b>	<b>\$ 1,798,775</b>	<b>\$ 1,822,656</b>	<b>\$ 1,905,709</b>	<b>\$ 83,053</b>	<b>4.56%</b>	

### Notes:

(1) Grid movement, COLA, increased benefit costs, and increase in volunteer firefighter points due to increased frequency of calls and legislated training requirements.

(2) Increased reserve transfers are required under Policy, includes \$101K in transfer to debt repayment reserve which is offset by reduction in debt servicing cost.

(3) Decreased due to debt being paid off. Offset by increase in debt repayment reserve of equal amount.



## Fire Prevention Services

Fire Prevention Services is responsible for education, enforcement & inspections of fire safety.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Other Revenues	\$ 75	\$ -	\$ -	\$ -	\$ -	-%	
<b>Expenditures</b>							
Salaries and Benefits	101,957	109,207	117,314	125,682	8,368	7.13%	(1)
Materials and Supplies	4,262	2,765	7,800	7,800	-	-%	
<b>Total Expenditures</b>	<b>106,219</b>	<b>111,972</b>	<b>125,114</b>	<b>133,482</b>	<b>8,368</b>	<b>6.69%</b>	
<b>Net Levy Requirements</b>	<b>\$ 106,144</b>	<b>\$ 111,972</b>	<b>\$ 125,114</b>	<b>\$ 133,482</b>	<b>\$ 8,368</b>	<b>6.69%</b>	

Notes:

(1) Grid movement, COLA, and increased cost of benefits.





## By-law and Parking Enforcement

The by-law enforcement officer assists in the enforcement of by-laws and assumes event planning responsibilities delegated to the by-law department.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Licenses and Permits	\$ 19,971	\$ 12,752	\$ 13,200	\$ 7,200	\$ (6,000)	(45.45)%	(1)
Fines and Penalties	967	20,246	7,500	12,000	4,500	60.00%	(2)
Other Revenues	1,220	580	1,000	1,000	-	-%	
<b>Total Revenues</b>	<b>22,158</b>	<b>33,578</b>	<b>21,700</b>	<b>20,200</b>	<b>(1,500)</b>	<b>(6.91)%</b>	
<b>Expenditures</b>							
Salaries and Benefits	189,330	197,678	225,304	226,900	1,596	0.71%	
Materials and Supplies	8,893	6,476	5,100	5,100	-	-%	
Contract Services	632	3,294	25,750	25,750	-	-%	
<b>Total Expenditures</b>	<b>198,855</b>	<b>207,448</b>	<b>256,154</b>	<b>257,750</b>	<b>1,596</b>	<b>0.62%</b>	
<b>Net Levy Requirements</b>	<b>\$ 176,697</b>	<b>\$ 173,870</b>	<b>\$ 234,454</b>	<b>\$ 237,550</b>	<b>\$ 3,096</b>	<b>1.32%</b>	

Notes:

- (1) Decreased pool permit revenue based on trend and prior year actuals.
- (2) Increased by-law ticket fees based on trend and prior year actuals.



## Health and Safety

The Health and Safety Department is responsible for maintaining a safe and healthy work environment at the Town of Pelham. The ultimate goal is preventing workplace injury and illness through education, training, personal protective equipment, and hazard control. This department assists the senior leadership team to improve health and safety initiatives.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Expenditures</b>							
Materials and Supplies	\$ 3,487	\$ 5,800	\$ 8,130	\$ 8,130	\$ -	-%	
<b>Net Levy Requirements</b>	<b>\$ 3,487</b>	<b>\$ 5,800</b>	<b>\$ 8,130</b>	<b>\$ 8,130</b>	<b>\$ -</b>	<b>-%</b>	



## Crossing Guards

The purpose of these expenditures are to assist with the safe movement of persons across a highway/roadway.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Expenditures</b>							
Salaries and Benefits	\$ 55,717	\$ 70,814	\$ 75,259	\$ 87,922	\$ 12,663	16.83%	(1)
Materials and Supplies	1,499	286	2,000	2,000	-	-%	
<b>Total Expenditures</b>	<b>57,216</b>	<b>71,100</b>	<b>77,259</b>	<b>89,922</b>	<b>12,663</b>	<b>16.39%</b>	
<b>Net Levy Requirements</b>	<b>\$ 57,216</b>	<b>\$ 71,100</b>	<b>\$ 77,259</b>	<b>\$ 89,922</b>	<b>\$ 12,663</b>	<b>16.39%</b>	

(1) Grid movement, COLA, increased cost of benefits, and increased Crossing Guard hours.



## Animal Control

Animal control services relates to expenditures which are contracted through Niagara Society for the Prevention of Cruelty to Animals.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Expenditures</b>							
Contract Services	\$ (39,000)	\$ (39,000)	\$ (39,000)	\$ (43,000)	\$ (4,000)	(10.26)%	(1)
<b>Net Levy Requirements</b>	<b>\$ 39,000</b>	<b>\$ 39,000</b>	<b>\$ 39,000</b>	<b>\$ 43,000</b>	<b>\$ 4,000</b>	<b>10.26%</b>	

(1) Increased cost of contracted animal control services.



## Public Works Operations

The Operations Division of the Public Works Department is responsible for providing engineering and project management services to the Town of Pelham.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Fees	\$ 24,733	\$ 23,834	\$ 20,000	\$ 40,000	\$ 20,000	100.00%	(1)
Other Revenues	35,522	37,208	36,000	33,000	(3,000)	(8.33)%	
<b>Total Revenues</b>	<b>60,255</b>	<b>61,042</b>	<b>56,000</b>	<b>73,000</b>	<b>17,000</b>	<b>30.36%</b>	
<b>Expenditures</b>							
Salaries and Benefits	373,459	385,738	441,332	475,371	34,039	7.71%	(2)
Materials and Supplies	27,621	40,280	39,400	50,400	11,000	27.92%	(3)
Contract Services	1,190	4,109	-	35,000	35,000	-%	(4)
Transfer to Reserve	-	-	-	199,990	199,990	-%	(5)
Debt Servicing	824,431	1,333,591	809,711	609,486	(200,225)	(24.73)%	(6)
<b>Total Expenditures</b>	<b>1,226,701</b>	<b>1,763,718</b>	<b>1,290,443</b>	<b>1,370,247</b>	<b>79,804</b>	<b>6.18%</b>	
<b>Net Levy Requirements</b>	<b>\$ 1,166,446</b>	<b>\$ 1,702,676</b>	<b>\$ 1,234,443</b>	<b>\$ 1,297,247</b>	<b>\$ 62,804</b>	<b>5.09%</b>	

Notes:

- (1) Increased due to new revenue source for engineering inspections.
- (2) Grid movement, COLA, and increased cost of benefits.
- (3) Increased due to the costs of materials and supplies increasing.
- (4) Increased due to reallocation from capital budget for design assignments and miscellaneous other services.
- (5) Transfer to debt repayment reserve as a result of reduction in debt servicing cost.
- (6) Decreased due to debt being paid off. Offset by increase in contribution to debt repayment reserve.



# Facilities

The Facilities Division is responsible for the maintenance, repair and operation of all Municipal Buildings and Facilities, including internal and external building systems and utilities with the exception of the Meridian Community Centre.

The Facilities Division oversees operational contracts including; 1) HVAC repair and Maintenance, 2) Janitorial Services, 3) Elevator Maintenance, 4) Floor Mat Cleaning, 5) Pest Control, Security Systems, 6) Annual Fire Device and System Inspections, 7) Emergency Generator Inspections, 8) Portable Washrooms

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Rentals	\$ 6,881	\$ 280	\$ -	\$ -	\$ -	-%	
<b>Expenditures</b>							
Salaries and Benefits	164,937	170,662	213,101	213,505	404	0.19%	
Materials and Supplies	39,295	56,039	43,310	57,060	13,750	31.75%	(1)
Utilities	189,155	284,180	300,670	322,118	21,448	7.13%	(2)
Contract Services	105,333	147,298	154,350	161,850	7,500	4.86%	
Rental Expense	351	4,119	3,000	3,000	-	-%	
Transfer to Reserve	425,000	410,200	460,200	572,222	112,022	24.34%	(3)
Debt Servicing	756,525	923,689	641,671	588,880	(52,791)	(8.23)%	(4)
<b>Total Expenditures</b>	<b>1,680,596</b>	<b>1,996,187</b>	<b>1,816,302</b>	<b>1,918,635</b>	<b>102,333</b>	<b>5.63%</b>	
<b>Net Levy Requirements</b>	<b>\$ 1,673,715</b>	<b>\$ 1,995,907</b>	<b>\$ 1,816,302</b>	<b>\$ 1,918,635</b>	<b>\$ 102,333</b>	<b>5.63%</b>	

Notes:

- (1) Increase in the cost of materials and supplies, propane, and increased consumption trend based on prior year actuals.
- (2) Increased based on anticipated rate increases and the consumption trend based on prior year actuals.
- (3) Increased reserve transfers required under Policy. Includes \$52K in transfer to debt repayment reserve which is offset by reduction in debt servicing cost.
- (4) Decreased due to debt being paid off. Offset by increase to debt repayment reserve.



## Beautification

The Beautification Division is responsible for the maintenance, repair and operation of municipal parks, playgrounds, park turf maintenance & cutting, forestry, cemetery, and horticultural installations.

The Beautification Division oversees operational contracts including; 1) Tree Pruning, Removal, Inspection and Replacement, 2) Gypsy Moth Management, 3) Irrigation Line Maintenance, 4) Flagpole Service and Repair, 5) Municipal Grass cutting of, Municipal Lawn, Storm Ponds, Trails and Green Spaces, 6) Christmas Lighting

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Grant Revenue - Provincial	\$ -	\$ 8,000	\$ -	\$ -	\$ -	-%	
Grant Revenue - Municipal	30,000	-	-	-	-	-%	
Grant Revenue - Other	-	16,682	-	-	-	-%	
Fees	19,339	4,836	-	-	-	-%	
<b>Total Revenues</b>	<b>49,339</b>	<b>29,518</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-%</b>	
<b>Expenditures</b>							
Salaries and Benefits	560,457	567,325	731,798	743,880	12,082	1.65%	
Materials and Supplies	65,274	61,088	57,940	75,200	17,260	29.79%	(1)
Contract Services	515,301	371,448	476,600	501,600	25,000	5.25%	(2)
Rental Expense	-	1,566	-	-	-	-%	
Transfer to Reserve	-	120,000	-	-	-	-%	
<b>Total Expenditures</b>	<b>1,141,032</b>	<b>1,121,427</b>	<b>1,266,338</b>	<b>1,320,680</b>	<b>54,342</b>	<b>4.29%</b>	
<b>Net Levy Requirements</b>	<b>\$ 1,091,693</b>	<b>\$ 1,091,909</b>	<b>\$ 1,266,338</b>	<b>\$ 1,320,680</b>	<b>\$ 54,342</b>	<b>4.29%</b>	

Notes:

(1) Increased due to cost of materials and supplies as well as protective clothing increasing. Also includes \$15K in additional cost for soccer field maintenance.

(2) Increased due to general increase in costs as well as a \$13K contribution to Niagara Peninsula Conservation Authority (NPCA) for the 1 million tree program.



## Roadway Maintenance

The Roadway Maintenance Division is responsible for the maintenance and operation of the transportation system made up of 240km of road including 72km of paved surface and 168km of surface treated roads and approximately 66km of sidewalk infrastructure ranging from 0.6m to 1.8m in width.

The transportation system is maintained through several preventative maintenance, rehabilitation and inspection programs in accordance to O. Reg. 239/02: Minimum Maintenance Standards For Municipal Highways, under Municipal Act, 2001, S.O. 2001, c. 25. (MMS)

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Grant Revenue - Municipal	\$ -	\$ 2,388	\$ -	\$ -	\$ -	-%	
Fees	(154)	-	-	-	-	-%	
Contributions from Developers	-	34,500	-	-	-	-%	
<b>Total Revenues</b>	<b>(154)</b>	<b>36,888</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-%</b>	
<b>Expenditures</b>							
Salaries and Benefits	396,687	393,251	521,145	569,534	48,389	9.29%	(1)
Materials and Supplies	104,764	142,251	110,500	116,200	5,700	5.16%	(2)
Contract Services	378,325	456,625	493,120	547,000	53,880	10.93%	(3)
Transfer to Reserve	2,362,000	2,548,800	2,701,300	2,866,300	165,000	6.11%	(4)
<b>Total Expenditures</b>	<b>3,241,776</b>	<b>3,540,927</b>	<b>3,826,065</b>	<b>4,099,034</b>	<b>272,969</b>	<b>7.13%</b>	
<b>Net Levy Requirements</b>	<b>\$ 3,241,930</b>	<b>\$ 3,504,039</b>	<b>\$ 3,826,065</b>	<b>\$ 4,099,034</b>	<b>\$ 272,969</b>	<b>7.13%</b>	

### Notes:

- (1) Grid movement, COLA, cost of benefits increase, and previously approved Environmental Compliance Analyst position.
- (2) Increased due to increase in costs and consumption of aggregate materials, asphalt repair materials, and boulevard restoration materials.
- (3) Increase in contracted services including ditching and shouldering program and for excess soil regulation sampling and testing.
- (4) Increased reserve transfers required under policy.





## Winter Control

The Town of Pelham Public Works Department is responsible for winter maintenance on all municipal roads, sidewalks, paved parking trails, municipal parking lots, and commercial areas in accordance to O. Reg. 239/02: "Minimum Maintenance Standards For Municipal Highways, under Municipal Act, 2001, S.O. 2001, c. 25. (MMS) and Town of Pelham Winter Operations Policy S801-13.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Transfer from Reserve	\$ 164,370	\$ -	\$ -	\$ -	\$ -	-%	
<b>Expenditures</b>							
Salaries and Benefits	179,571	173,853	229,626	237,031	7,405	3.22%	(1)
Materials and Supplies	129,591	141,524	148,000	148,000	-	-%	
Contract Services	485,048	370,657	350,000	350,000	-	-%	
Transfer to Reserve	-	4,249	-	-	-	-%	
<b>Total Expenditures</b>	<b>794,210</b>	<b>690,283</b>	<b>727,626</b>	<b>735,031</b>	<b>7,405</b>	<b>1.02%</b>	
<b>Net Levy Requirements</b>	<b>\$ 629,840</b>	<b>\$ 690,283</b>	<b>\$ 727,626</b>	<b>\$ 735,031</b>	<b>\$ 7,405</b>	<b>1.02%</b>	

Notes:

(1) Grid movement, COLA, and increased cost of benefits.



## Fleet

The Town of Pelham Fleet maintains vehicles and equipment in support of the Building Department, Fire and By-law Services, Public Works (Engineering, Water/Wastewater, Roads, Beautification, Facilities), Culture & Wellness, and Administrative Services. The Fleet consists of approximately 82 units is maintained by (1) Fleet Technician who completes or coordinates all repairs, preventative maintenance and inspections. Fleet Operations also includes upkeep of the Fuel Management System, Commercial Vehicle Licencing and shop stock.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Expenditures</b>							
Salaries and Benefits	\$ 68,569	\$ 68,430	\$ 70,393	\$ 72,532	\$ 2,139	3.04%	(1)
Materials and Supplies	72,320	77,758	72,800	80,800	8,000	10.99%	(2)
Fuel	168,900	133,579	165,200	155,000	(10,200)	(6.17)%	(3)
Contract Services	97,891	190,061	95,800	115,800	20,000	20.88%	(4)
Rental Expense	24,857	23,271	20,000	113,440	93,440	467.20%	(5)
Transfer to Reserve	469,000	542,300	582,300	536,010	(46,290)	(7.95)%	(6)
<b>Total Expenditures</b>	<b>901,537</b>	<b>1,035,399</b>	<b>1,006,493</b>	<b>1,073,582</b>	<b>67,089</b>	<b>6.67%</b>	
<b>Net Levy Requirements</b>	<b>\$ 901,537</b>	<b>\$ 1,035,399</b>	<b>\$ 1,006,493</b>	<b>\$ 1,073,582</b>	<b>\$ 67,089</b>	<b>6.67%</b>	

### Notes:

- (1) Grid movement, COLA, and increased cost of benefits.
- (2) Increased due to cost of materials and supplies increasing as well as frequency of repairs on aging units.
- (3) Decreased due to decrease in the cost of fuel as well electric vehicles replacing combustion engine vehicles.
- (4) Increased due to contracted service costs increasing.
- (5) Increased due to vehicle leases previously budgeted as capital being reallocated to operating.
- (6) Decreased due to health of fleet reserve.



# Street Lighting

Budget for the distribution of hydro costs for the provision of street lighting and street light and signal maintenance in the Town of Pelham.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Expenditures</b>							
Materials and Supplies	\$ 209,004	\$ 189,792	\$ 63,500	\$ 80,000	\$ 16,500	25.98%	(1)
Contract Services	79,674	51,873	50,000	50,000	-	-%	
<b>Total Expenditures</b>	<b>288,678</b>	<b>241,665</b>	<b>113,500</b>	<b>130,000</b>	<b>16,500</b>	<b>14.54%</b>	
<b>Net Levy Requirements</b>	<b>\$ 288,678</b>	<b>\$ 241,665</b>	<b>\$ 113,500</b>	<b>\$ 130,000</b>	<b>\$ 16,500</b>	<b>14.54%</b>	

Notes:

(1) Increase based on anticipated rate increases and consumption trend. Additional LED lights were also installed in 2024.



## Niagara Central Airport Commission

The Niagara Central Dorothy Rungeling Airport Commission operates a two runway airport offering a year-round fixed base operation. The Commission is funded by the four nearby municipalities: City of Welland, City of Port Colborne, Town of Pelham and Township of Wainfleet. The Town of Pelham has a non-controlling interest in the airport of 18%.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Net Levy Requirements</b>	<b>\$ 25,854</b>	<b>\$ 25,356</b>	<b>\$ 31,023</b>	<b>\$ 36,073</b>	<b>\$ 5,050</b>	<b>16.28%</b>	<b>(1)</b>

Notes:

(1) Increase is Pelham's share of the 2025 Niagara Central Dorothy Rungeling Airport Commission's budget.



## Cemeteries

Seniors and Community Services programs - 55+ Workshops, grant-funded programs and seminars, Seniors Active Living Fair, Communities in Bloom, Community Clean-up's and other community engagement initiatives.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Fees	\$ 47,587	\$ 41,478	\$ 33,000	\$ 33,000	\$ -	-%	
Administrative charges	1,407	1,290	1,100	1,100	-	-%	
Other Revenues	72,748	104,721	57,400	60,900	3,500	6.10%	
<b>Total Revenues</b>	<b>121,742</b>	<b>147,489</b>	<b>91,500</b>	<b>95,000</b>	<b>3,500</b>	<b>3.83%</b>	
<b>Expenditures</b>							
Salaries and Benefits	87,486	93,169	100,944	92,014	(8,930)	(8.85)%	
Materials and Supplies	2,334	2,846	6,250	6,250	-	-%	
Contract Services	9,547	19,172	16,330	16,330	-	-%	
Transfer to Reserve	83,000	100,653	42,000	30,000	(12,000)	(28.57)%	(1)
<b>Total Expenditures</b>	<b>182,367</b>	<b>215,840</b>	<b>165,524</b>	<b>144,594</b>	<b>(20,930)</b>	<b>(12.64)%</b>	
<b>Net Levy Requirements</b>	<b>\$ 60,625</b>	<b>\$ 68,351</b>	<b>\$ 74,024</b>	<b>\$ 49,594</b>	<b>\$ (24,430)</b>	<b>(33.00)%</b>	

Notes:

(1) Decreased due to health of reserve.



## Recreation Administration

The Recreation, Administration Department is committed to providing quality programs and services, festivals, events, parks and facilities that create opportunities to strengthen individuals, families and the community. Embracing a customer-driven focus, our services are inclusive and responsive to the needs of a diverse and changing population. We work collaboratively with our community partners to develop creative approaches that maximize recreational leisure, and arts and culture opportunities. With integrity, teamwork, innovation and excellence, we are dedicated to preserving and enhancing the quality of life and wellbeing for all residents in the Town of Pelham.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Fees	\$ 8,492	\$ 50,032	\$ 45,000	\$ 45,000	\$ -	-%	
Rentals	-	4,751	10,000	15,000	5,000	50.00%	(1)
Other Revenues	22,850	14,270	20,000	20,000	-	-%	
<b>Total Revenues</b>	<b>31,342</b>	<b>69,053</b>	<b>75,000</b>	<b>80,000</b>	<b>5,000</b>	<b>6.67%</b>	
<b>Expenditures</b>							
Salaries and Benefits	144,690	152,772	168,164	469,257	301,093	179.05%	(2)
Materials and Supplies	37,113	53,412	86,600	78,300	(8,300)	(9.58)%	(3)
Contract Services	4,896	39,605	26,000	30,000	4,000	15.38%	
Transfer to Reserve	125,000	155,600	195,600	265,600	70,000	35.79%	(4)
<b>Total Expenditures</b>	<b>311,699</b>	<b>401,389</b>	<b>476,364</b>	<b>843,157</b>	<b>366,793</b>	<b>77.00%</b>	
<b>Net Levy Requirements</b>	<b>\$ 280,357</b>	<b>\$ 332,336</b>	<b>\$ 401,364</b>	<b>\$ 763,157</b>	<b>\$ 361,793</b>	<b>90.14%</b>	

Notes:

- (1) Increase in anticipated revenue based on trend and prior year actuals.
- (2) Grid movement, COLA, cost of benefits, and the addition of previously approved RCW Manager position. Also includes a reallocation of cost for Parks staff that were previously budgeted in MCC.
- (3) Decreased due to reallocation of a portion of materials and supplies budget.
- (4) Increased reserve transfers required under Policy.



## Special Events and Festivals

The Town of Pelham facilitates and supports the delivery of vibrant and sustainable festivals and events that engage the community in event leadership, and enhance the quality of life for its residents and the community at large.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Grant Revenue - Federal	\$ 20,000	\$ 22,550	\$ 15,000	\$ 10,000	\$ (5,000)	(33.33)%	(1)
Grant Revenue - Municipal	10,000	-	-	-	-	-%	
Grant Revenue - Other	1,100	-	-	-	-	-%	
Rentals	14,854	23,451	16,930	20,930	4,000	23.63%	(2)
Other Revenues	121,877	127,145	118,500	167,000	48,500	40.93%	(3)
<b>Total Revenues</b>	<b>167,831</b>	<b>173,146</b>	<b>150,430</b>	<b>197,930</b>	<b>47,500</b>	<b>31.58%</b>	
<b>Expenditures</b>							
Salaries and Benefits	109,446	70,323	107,363	110,245	2,882	2.68%	
Materials and Supplies	142,699	131,189	144,400	179,250	34,850	24.13%	(4)
Contract Services	65,728	73,944	80,500	91,500	11,000	13.66%	(4)
External Contributions	2,500	2,800	2,500	2,500	-	-%	
<b>Total Expenditures</b>	<b>320,373</b>	<b>278,256</b>	<b>334,763</b>	<b>383,495</b>	<b>48,732</b>	<b>14.56%</b>	
<b>Net Levy Requirements</b>	<b>\$ 152,542</b>	<b>\$ 105,110</b>	<b>\$ 184,333</b>	<b>\$ 185,565</b>	<b>\$ 1,232</b>	<b>0.67%</b>	

Notes:

- (1) Decrease in Federal Canada Day grant anticipated.
- (2) Increased based on trend and prior year actuals.
- (3) Increased due to popularity of special events and trend based on prior year actuals.
- (4) Increased based on increased costs and popularity of special events, offset by increase in revenue.



## Recreation and Wellness

The Town of Pelham offers a variety of inclusive recreational programs for participants of all ages, abilities and interests. Our program range includes Arts & Culture, Aquatics, Technology, Sports and Fitness. Recreation programs provide the opportunity to be active within the community, meet new people and develop skills and interests.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Grant Revenue - Provincial	\$ 65,090	\$ 71,344	\$ 42,700	\$ -	\$ (42,700)	(100.00)%	(1)
Grant Revenue - Federal	25,000	45,544	-	-	-	-%	
Fees	119,201	280,972	249,000	315,000	66,000	26.51%	(2)
Rentals	-	330	-	-	-	-%	
<b>Total Revenues</b>	<b>209,291</b>	<b>398,190</b>	<b>291,700</b>	<b>315,000</b>	<b>23,300</b>	<b>7.99%</b>	
<b>Expenditures</b>							
Salaries and Benefits	181,412	235,948	318,072	242,066	(76,006)	(23.90)%	(3)
Materials and Supplies	42,720	37,018	7,500	3,000	(4,500)	(60.00)%	(4)
Contract Services	34,536	79,578	60,000	81,500	21,500	35.83%	(5)
<b>Total Expenditures</b>	<b>258,668</b>	<b>352,544</b>	<b>385,572</b>	<b>326,566</b>	<b>(59,006)</b>	<b>(15.30)%</b>	
<b>Net Levy Requirements</b>	<b>\$ 49,377</b>	<b>\$ (45,646)</b>	<b>\$ 93,872</b>	<b>\$ 11,566</b>	<b>\$ (82,306)</b>	<b>(87.68)%</b>	

Notes:

- (1) Senior Active Living Grant and all program cost have been reallocated to the new Seniors and Community Services department.
- (2) Increased based on trend and prior year actuals.
- (3) Decreased due to reallocation of salaries/benefits.
- (4) Reallocation of contracted services to new Seniors and Community Services department.
- (5) Increased due to increase in demand of services, offset by increase in revenue.





## Swim Programs

Swim programs at the Pelham Pool allow swimmers to strengthen their skills in both an instructional setting, through swimming lessons, and a recreational setting, through programs such as swim team. Swimmers are not only limited to youth, as many families attend during public swims and many adults and seniors attend Lane Swim and Aqua Zumba classes.

Swimming lessons help swimmers gain confidence while learning important life skills and how to stay safe around water, preventing drowning. Swim team helps to teach swimmers the importance of teamwork, persistence and practice. While other programs such as Aqua Zumba encourages a healthy lifestyle while sparking friendships within the community. Although the Pelham pool is only open during the summer months, it's programs help to create a strong feeling of community for all who attend!

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Fees	\$ 75,800	\$ 73,309	\$ 71,500	\$ 79,500	\$ 8,000	11.19%	(1)
Rentals	-	1,227	300	500	200	66.67%	
<b>Total Revenues</b>	<b>75,800</b>	<b>74,536</b>	<b>71,800</b>	<b>80,000</b>	<b>8,200</b>	<b>11.42%</b>	
<b>Expenditures</b>							
Salaries and Benefits	100,462	106,847	120,645	133,907	13,262	10.99%	(2)
Materials and Supplies	7,865	9,480	9,350	9,350	-	-%	
<b>Total Expenditures</b>	<b>108,327</b>	<b>116,327</b>	<b>129,995</b>	<b>143,257</b>	<b>13,262</b>	<b>10.20%</b>	
<b>Net Levy Requirements</b>	<b>\$ 32,527</b>	<b>\$ 41,791</b>	<b>\$ 58,195</b>	<b>\$ 63,257</b>	<b>\$ 5,062</b>	<b>8.70%</b>	

Notes:

(1) Increased due to demand for services.

(2) Grid movement, COLA, and increased cost of benefits.



# Youth Programs

Town of Pelham offers many youth programs including Summer, March Break, Winter and PD Day camps! These camps offer childcare for children between the ages of 4 and 12 while they are out of school, while promoting physical literacy, creativity and adventure. Camp days are busy with games, crafts, trips to the Pelham Pool, Bissells and many attractions including African Lion Safari, Wild Waterworks and more. Specialty camps including art and theater camp, chef camp, tennis camp, Jr. Firefighter camp and bike camp are also offered throughout the summer, providing youth with the opportunity to master a new skill or find a new passion.

The Town of Pelham has also offered other youth programs including anime drawing and cheer leading classes, with the hopes of offering more youth programs in the future!

The youth programs offered by the Town of Pelham help youth to gain confidence, learn new skills, build friendships and create memories that will last a lifetime!

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Grant Revenue - Provincial	\$ -	\$ 2,598	\$ -	\$ -	\$ -	-%	
Fees	152,426	200,303	185,000	219,000	34,000	18.38%	(1)
Other Revenues	5,971	7,515	3,000	4,000	1,000	33.33%	
<b>Total Revenues</b>	<b>158,397</b>	<b>210,416</b>	<b>188,000</b>	<b>223,000</b>	<b>35,000</b>	<b>18.62%</b>	
<b>Expenditures</b>							
Salaries and Benefits	119,271	139,189	133,777	144,086	10,309	7.71%	(2)
Materials and Supplies	20,037	11,587	26,550	20,800	(5,750)	(21.66)%	
Contract Services	35,916	59,846	55,000	65,000	10,000	18.18%	(3)
<b>Total Expenditures</b>	<b>175,224</b>	<b>210,622</b>	<b>215,327</b>	<b>229,886</b>	<b>14,559</b>	<b>6.76%</b>	
<b>2</b>							
<b>Net Levy Requirements</b>	<b>\$ 16,827</b>	<b>\$ 206</b>	<b>\$ 27,327</b>	<b>\$ 6,886</b>	<b>\$ (20,441)</b>	<b>(74.80)%</b>	

Notes:

- (1) Increased camp revenues are anticipated based on trend and prior year actuals.
- (2) Increased due to wage increases as well as increased hours to service heightened demand.
- (3) Increased contracted services due to heightened demand, offset by increase in revenue.



## Culture and Community Enhancement

The heart of the Town of Pelham is its people. Our shared cultural experiences shape our identity and enhance our experiences. The Town is committed to the continued nurturing and development of an engaged, inclusive, accessible and safe community. Through a community development approach, our staff work together with residents and community groups, clubs and organizations to build a strong sense of community in Pelham. This is done through community festivals & events, neighbourhood development, public arts & cultural initiatives, community group support, volunteer development and support for our seniors.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Grant Revenue - Provincial	\$ 61,816	\$ 1,816	\$ -	\$ -	\$ -	-%	
Grant Revenue - Municipal	89	-	-	-	-	-%	
Rentals	5,819	6,157	6,000	6,000	-	-%	
Other Revenues	45,274	45,933	53,200	53,200	-	-%	
<b>Total Revenues</b>	<b>112,998</b>	<b>53,906</b>	<b>59,200</b>	<b>59,200</b>	<b>-</b>	<b>-%</b>	
<b>Expenditures</b>							
Salaries and Benefits	90,724	122,466	100,753	103,635	2,882	2.86%	
Materials and Supplies	91,998	45,203	67,250	64,250	(3,000)	(4.46)%	
Contract Services	66,623	33,502	32,150	33,350	1,200	3.73%	
<b>Total Expenditures</b>	<b>249,345</b>	<b>201,171</b>	<b>200,153</b>	<b>201,235</b>	<b>1,082</b>	<b>0.54%</b>	
<b>Net Levy Requirements</b>	<b>\$ 136,347</b>	<b>\$ 147,265</b>	<b>\$ 140,953</b>	<b>\$ 142,035</b>	<b>\$ 1,082</b>	<b>0.77%</b>	

Notes:



## Meridian Community Centre Facility

The focus of the Meridian Community Centre facility is on services and spaces that achieve a safe and improved sense of community. It consists of two ice pads, two gymnasiums, a walking track, and meeting rooms that can be rented and used for programs. The Senior Active Living Centre is located at the MCC. This facility is a designated Senior Hub, as well as a place where art is showcased.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Fees	\$ 2,719	\$ 300	\$ -	\$ -	\$ -	-%	
Rentals	806,606	920,358	902,000	978,000	76,000	8.43%	(1)
Other Revenues	77,452	128,890	80,000	120,000	40,000	50.00%	(2)
<b>Total Revenues</b>	<b>886,777</b>	<b>1,049,548</b>	<b>982,000</b>	<b>1,098,000</b>	<b>116,000</b>	<b>11.81%</b>	
<b>Expenditures</b>							
Salaries and Benefits	1,165,772	1,353,589	1,616,209	1,642,779	26,570	1.64%	(3)
Materials and Supplies	623,389	725,439	697,880	731,734	33,854	4.85%	(4)
Contract Services	150,730	143,619	148,800	162,800	14,000	9.41%	(5)
Transfer to Reserve	90,000	-	-	-	-	-%	
<b>Total Expenditures</b>	<b>2,029,891</b>	<b>2,222,647</b>	<b>2,462,889</b>	<b>2,537,313</b>	<b>74,424</b>	<b>3.02%</b>	
<b>Net Levy Requirements</b>	<b>\$ 1,143,114</b>	<b>\$ 1,173,099</b>	<b>\$ 1,480,889</b>	<b>\$ 1,439,313</b>	<b>\$ (41,576)</b>	<b>(2.81)%</b>	

### Notes:

- (1) Increased fees for MCC rentals, skating, programming, youth and camps are anticipated. Also increase in activity compared to previous year.
- (2) Increased revenue anticipated based on trend and prior year actuals.
- (3) Grid movement, COLA, and increased cost of benefits. Also includes conversion of 2 part-time CSR to full-time as approved by Council and reallocation of parks staff to Rec Admin.
- (4) Increase cost of materials and supplies, and increase in volume required, which is offset by increase in revenue.
- (5) Increase cost of contract services, and increase in volume required, which is offset by increase in revenue.



## Seniors and Community Services

Seniors and Community Services programs - 55+ Workshops, grant-funded programs and seminars, Seniors Active Living Fair, Communities in Bloom, Community Clean-up's and other community engagement initiatives.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Grant Revenue - Provincial	\$ -	\$ -	\$ -	\$ (50,000)	\$ (50,000)	-%	(1)
<b>Expenditures</b>							
Salaries and Benefits	-	-	-	103,635	103,635	-%	(1)
Materials and Supplies	-	-	-	26,000	26,000	-%	(1)
<b>Total Expenditures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>129,635</b>	<b>129,635</b>	<b>-%</b>	
<b>Net Levy Requirements</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 79,635</b>	<b>\$ 79,635</b>	<b>-%</b>	

(1) Reallocated from other departments for enhanced financial reporting.



## Public Transit

The goal of Pelham Transit is to improve mobility options for residents who do not have access to their own transportation, including students, seniors, people with disabilities and others. Further, the goal is to establish a connection between North Pelham, Fenwick, Ridgeville and Fonthill with our business community and regional transit system. Offering a transit system that will provide access to Niagara College and Brock University by connecting the Regional Transit System that in turn connects to GO Transit services, thereby providing access to opportunities outside the Niagara Region. The transit system also facilitates economic development; provides environmentally sustainable transportation between communities; supports GO service in Niagara; and contributes to a high quality of life for Pelham residents and beyond.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Grant Revenue - Provincial	\$ 130,000	\$ 103,663	\$ 105,100	\$ 40,000	\$ (65,100)	(61.94)%	(1)
Other Revenues	35	20	-	-	-	-%	
<b>Total Revenues</b>	<b>130,035</b>	<b>103,683</b>	<b>105,100</b>	<b>40,000</b>	<b>(65,100)</b>	<b>(61.94)%</b>	
<b>Expenditures</b>							
Salaries and Benefits	121,980	128,286	153,259	155,918	2,659	1.73%	
Materials and Supplies	1,664	2,441	3,300	3,300	-	-%	
Contract Services	187,777	-	700	700	-	-%	
<b>Total Expenditures</b>	<b>311,421</b>	<b>130,727</b>	<b>157,259</b>	<b>159,918</b>	<b>2,659</b>	<b>1.69%</b>	
<b>Net Levy Requirements</b>	<b>\$ 181,386</b>	<b>\$ 27,044</b>	<b>\$ 52,159</b>	<b>\$ 119,918</b>	<b>\$ 67,759</b>	<b>129.91%</b>	

Notes:

(1) Community Transportation Grant finishes on March 31, 2025. The grant provided over \$700,000 in funding to the Town over the 7 years.



## Library Board

The Pelham Public Libraries are a circulating library with collections that support literacy, education, enlightenment and entertainment. The library offers free programs that provide opportunities for social, cultural, personal and intellectual enrichment.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Other Revenues	\$ -	\$ (23,388)	\$ -	\$ -	\$ -	-%	
Transfer from Reserve	-	461,503	-	-	-	-%	
Transfer from Deferred Revenues	-	42,500	-	-	-	-%	
<b>Total Revenues</b>	<b>-</b>	<b>480,615</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-%</b>	
Materials and Supplies	894,707	865,962	904,282	955,576	51,294	5.67%	
External Contributions	-	480,615	-	-	-	-%	
<b>Total Expenditures</b>	<b>894,707</b>	<b>1,346,577</b>	<b>904,282</b>	<b>955,576</b>	<b>51,294</b>	<b>5.67%</b>	
<b>Net Levy Requirements</b>	<b>\$ 894,707</b>	<b>\$ 865,962</b>	<b>\$ 904,282</b>	<b>\$ 955,576</b>	<b>\$ 51,294</b>	<b>5.67%</b>	<b>(1)</b>

Notes:

(1) The library is seeking a 4% increase in municipal funding, primarily for salaries and benefits, and a \$15K capital request.



## Planning and Development Administration

The focus of the planning division is to process development proposals and ensure compliance with Provincial, Regional and Town policies and regulations with the objective of having a vibrant and healthy community. The Planning Division processes development applications including; Subdivision, Official Plan Amendment, Zoning By-law Amendment, Site Plan Approval and comments on Consent and Minor Variance. It provides direction to both staff, Council and the Committee of Adjustment when making land use decisions. The Planning division is also responsible for planning policy development, review and implementation, and cultural heritage planning matters.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Fees	\$ 457,874	\$ 112,337	\$ 95,000	\$ 95,000	\$ -	-%	
Other Revenues	6,486	8,025	10,000	10,000	-	-%	
<b>Total Revenues</b>	<b>464,360</b>	<b>120,362</b>	<b>105,000</b>	<b>105,000</b>	<b>-</b>	<b>-%</b>	
<b>Expenditures</b>							
Salaries and Benefits	522,834	555,761	612,910	642,000	29,090	4.75%	(1)
Materials and Supplies	8,872	12,510	19,650	14,650	(5,000)	(25.45)%	
Contract Services	36,001	-	-	6,000	6,000	-%	
Transfer to Reserve	72,000	80,000	80,000	80,000	-	-%	
<b>Total Expenditures</b>	<b>639,707</b>	<b>648,271</b>	<b>712,560</b>	<b>742,650</b>	<b>30,090</b>	<b>4.22%</b>	
<b>Net Levy Requirements</b>	<b>\$ 175,347</b>	<b>\$ 527,909</b>	<b>\$ 607,560</b>	<b>\$ 637,650</b>	<b>\$ 30,090</b>	<b>4.95%</b>	

Notes:

(1) Grid movement, COLA, increased benefit costs.





## Building Department

The role of the Building division is to provide advice to the public and Council regarding the Ontario Building Code and effective building practices to ensure life safety, and to administer the building permit process, inspect to ensure compliance and enforcement to obtain compliance when required.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Licenses and Permits	\$ 962,726	\$ 715,031	\$ 501,250	\$ 501,250	\$ -	-%	
Other Revenues	34,794	90,053	10,000	42,810	32,810	328.10%	(1)
Transfer from Reserve	2,702	13,403	121,569	120,341	(1,228)	(1.01)%	(2)
<b>Total Revenues</b>	<b>1,000,222</b>	<b>818,487</b>	<b>632,819</b>	<b>664,401</b>	<b>31,582</b>	<b>4.99%</b>	
<b>Expenditures</b>							
Salaries and Benefits	485,697	498,089	543,038	580,420	37,382	6.88%	(3)
Materials and Supplies	33,515	25,901	39,781	36,481	(3,300)	(8.30)%	
Contract Services	43,712	60,665	50,000	47,500	(2,500)	(5.00)%	
Transfer to Reserve	437,298	233,832	-	-	-	-%	
<b>Total Expenditures</b>	<b>1,000,222</b>	<b>818,487</b>	<b>632,819</b>	<b>664,401</b>	<b>31,582</b>	<b>4.99%</b>	
<b>Net Levy Requirements</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>-%</b>	

Notes:

(1) Increased based on trend of interest revenue and and prior year actuals.

(2) Any surplus or deficit of the Building Department is transferred to/from its reserve. In 2024, there will be transfer from Building Fund reserve where as in the prior year, there was a transfer to the Building Fund reserve..

(3) Grid movement, COLA, and increased cost of benefits.



## Municipal Drainage

The Town of Pelham is responsible for the municipal drainage system and maintenance and repair of that system in accordance with the Drainage Act. Costs associated with maintenance and repair of a municipal drain or the development of a new municipal drain are recovered from the benefitting property owners in the watershed of the municipal drain. Municipal drains are established by municipal bylaw and based on an engineer's report.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Grant Revenue - Provincial	\$ -	\$ 17,099	\$ 8,000	\$ 8,000	\$ -	-%	
<b>Expenditures</b>							
Salaries and Benefits	13,499	13,750	15,691	16,642	951	6.06%	
Materials and Supplies	2,036	185	3,585	3,585	-	-%	
Contract Services	33,560	-	1,000	1,000	-	-%	
Transfer to Reserve	19,000	19,500	19,500	20,000	500	2.56%	
<b>Total Expenditures</b>	<b>68,095</b>	<b>33,435</b>	<b>39,776</b>	<b>41,227</b>	<b>1,451</b>	<b>3.65%</b>	
<b>Net Levy Requirements</b>	<b>\$ 68,095</b>	<b>\$ 16,336</b>	<b>\$ 31,776</b>	<b>\$ 33,227</b>	<b>\$ 1,451</b>	<b>4.57%</b>	

Notes:



## Meridian Community Centre Consolidated Budget

This schedule is a consolidation of all activity at the Meridian Community Centre (MCC) across numerous Town departments, including the MCC Facility, Recreation and Wellness, Finance, Information Systems, and others.

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
<b>Revenues</b>							
Arena Revenues	\$ 686,446	\$ 756,960	\$ 734,000	\$ 791,000	\$ 57,000	7.77%	(1)
Multi-Purpose Space Revenues	113,752	270,266	255,000	290,000	35,000	13.73%	(1)
Gymnasium	95,142	97,452	100,000	100,000	-	-%	
Programming Revenues	152,426	200,303	185,000	219,000	34,000	18.38%	(1)
Grant Revenue	90,090	116,888	42,700	50,000	7,300	17.10%	(2)
Other Revenues-Miscellaneous	93,435	156,066	9,000	26,000	17,000	188.89%	(1)
Other Revenues-Advertising	14,783	31,269	50,000	50,000	-	-%	
<b>Total Revenues (a)</b>	<b>1,246,074</b>	<b>1,629,204</b>	<b>1,375,700</b>	<b>1,526,000</b>	<b>150,300</b>	<b>10.93%</b>	
<b>Expenditures</b>							
Salaries and Benefits	1,525,120	1,758,642	2,143,901	2,284,172	140,271	6.54%	(3)
Professional Development	12,446	15,218	14,000	15,000	1,000	7.14%	
Associations/Memberships	5,658	3,474	6,600	6,600	-	-%	
Travel	452	2,121	3,600	10,000	6,400	177.78%	(4)
Hydro	335,670	350,765	382,130	375,000	(7,130)	(1.87)%	(5)
Natural Gas	91,493	90,611	92,700	97,335	4,635	5.00%	
Water	57,033	73,438	60,000	90,099	30,099	50.17%	(6)
Telephone	8,452	8,680	8,600	8,900	300	3.49%	
Materials and Supplies	147,881	74,924	104,350	111,275	6,925	6.64%	(7)
Furniture and Equipment	25,044	11,166	20,000	20,000	-	-%	
Materials and Supplies-Janitorial	25,066	34,431	50,000	40,000	(10,000)	(20.00)%	(8)
Fuel	8,493	9,778	9,000	10,000	1,000	11.11%	(9)
Internet	10,373	11,509	13,300	13,300	-	-%	
Insurance	57,681	62,476	68,725	68,725	-	-%	
Contract Services	229,096	310,114	273,450	309,650	36,200	13.24%	(10)
Repairs and Maintenance	29,160	18,592	29,500	33,500	4,000	13.56%	(10)
<b>Total Expenditures before Debt and Other Items (b)</b>	<b>2,569,118</b>	<b>2,835,939</b>	<b>3,279,856</b>	<b>3,493,556</b>	<b>213,700</b>	<b>6.52%</b>	
<b>Net Surplus (Deficit) before Debt and Other Items (c) = (a) - (b)</b>	<b>(1,323,044)</b>	<b>(1,206,735)</b>	<b>(1,904,156)</b>	<b>(1,967,556)</b>	<b>(63,400)</b>	<b>(3.33)%</b>	

### Debt Activity

Town of Pelham

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2025 Draft Operating Budget



## Meridian Community Centre Consolidated Budget

	2022	2023	2024	2025	Budget Change		
	Actual	Actual	Approved Budget	Draft Budget	Dollar	Percent	Notes
Tax Levy Debenture Interest	(282,024)	(282,024)	(256,790)	(243,089)	13,701	5.34%	
Tax Levy Debenture Principal	(198,227)	(198,227)	(272,978)	(233,933)	39,045	14.30%	
Development Charge Revenue	630,310	630,188	629,936	629,662	(274)	(0.04)%	
Development Charge Debenture Interest	(377,212)	(368,875)	(351,383)	(332,733)	18,650	5.31%	
Development Charge Debenture Principal	(253,098)	(261,313)	(278,553)	(296,929)	(18,376)	(6.60)%	
<b>Pre-MCC RCW and Facility Net Costs</b>	989,512	1,009,302	1,029,488	1,050,078	20,590	2.00%	
Transfer (to)/from MCC Reserve	(90,000)	-	-	-	-	-%	
<b>Net Debt and Other Items (d)</b>	<b>419,261</b>	<b>529,051</b>	<b>499,720</b>	<b>573,056</b>	<b>73,336</b>	<b>14.68%</b>	
<b>NET SURPLUS (DEFICIT) (e) = (c) + (d)</b>	<b>\$ (903,783)</b>	<b>\$ (677,684)</b>	<b>\$ (1,404,436)</b>	<b>\$ (1,394,500)</b>	<b>\$ 9,936</b>	<b>0.71%</b>	



## Meridian Community Centre Consolidated Budget




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### Notes:

- (1) Increased fees for rentals, skating, programming, advertising, youth and camps are anticipated in 2025.
- (2) Increase in Senior Active Living Grant.
- (3) Salary grid movement, COLA, previously approved staffing changes and increased cost of benefits.
- (4) Increase due to staff returning to in-person Professional Development.
- (5) Decrease based on trend and prior year actuals. The new transformer installed is more energy efficient.
- (6) Increase based on consumption trend and increase in rates.
- (7) Increase due to increased demand for recreation services as well as increased costs.
- (8) Decrease based on consumption trend and prior year actuals.
- (9) Increase due to propane cost and consumption increases.
- (10) Increase due to increased demand for recreation services as well as increased cost and volume of contracted services and repair and maintenance services.

# Town of Pelham 2025 Draft Capital Budget



-  General Governance
-  Corporate Services
-  Fire and By-Law Services
-  Public Works
-  Recreation, Culture and Wellness
-  Planning and Development

# Town of Pelham

## 2025 Capital Budget

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# Town of Pelham

## 2025 Capital Budget



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## Capital Budget Overview

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### Overview

The 2025 Capital Budget has been prepared reviewing all the capital needs and prioritizing them based on following categories: Economic Prosperity; Enhance Quality of Life & Culture; Environmental Conditions; Financial Conditions; Health & Safety Conditions; Innovative; Legal & Regulatory Conditions; and Operational & Internal Conditions. The net increase in transfers to tax funded reserve and reserve funds is \$254,100. These reserve and reserve fund transfers help achieve the targets as set out in the Reserve and Reserve Fund Policy.

The 2025 capital projects total \$16,885,000, which includes water and wastewater capital projects. These projects will be funded by \$6,369,924 in reserve transfers, \$2,240,000 from debt, \$290,000 from parkland dedication funds, \$3,056,030 from development charges, \$850,000 from other revenues, and \$4,079,046 from grant requests.

There are capital projects from 2024 and earlier that will be completed in 2025. There is cash set aside in the reserves for these projects.

The capital schedules include the 2025 detailed capital requests and the 10-year capital plan. The Town's Asset Management Plan was updated to include all core assets in July of 2024, and this plan will assist planning for the future replacement of existing assets. Each year, the Town reviews its 10-year capital forecast as part of the budget process and updates the projects based on updated information for budget, timing and necessity.

### Capital Asset Management Plan

The Town completed its Capital Asset Management Plan by July 1, 2024, covering all municipal assets as required under O.Reg. 588/17. The next phase of the regulation requires municipalities to align the Asset Management Plan with proposed levels of service and implement a lifecycle financing strategy to meet those service levels. The Town is expected to complete this work by July 1, 2025.

### Capital Grants

The Capital Grants Summary lists the grants relating to the capital projects for 2025. The Town had applied for grant funding under the FED-DEV grant for the renovation of the Fonthill Library in 2024. The Town is still waiting for a decision on this grant application. In addition, the Town has applied for a grant for MCC Youth Activity Area, East Fonthill Storm pond landscaping, and Feasibility study for pedestrian crossing between Fenwick and Pelham. These projects will be red circled pending grant



## Capital Budget Overview

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approval.

The total capital projects funded by grants confirmed in 2025 is \$3,829,046. There are \$250,000 of capital projects pending applications and waiting final funding approval.

### Corporate Services - Information Technology

The projects identified in information technology support the Town's information network, electronic communications, software applications, financial systems, and hardware requirements. The Town strives to stay current with technologies and applications to ensure that optimal customer service is provided to its customers. The new priorities for 2025 include equipment renewal, mobile ticketing system, video surveillance equipment for Centennial Park, and server replacement. The total request is \$158,000.

### Fire and By-Law Services

Fire and By-Law Services provides protection services to the Town of Pelham residents. Maintaining and supporting the Town in the protection of people and property corresponds to a Town priority within the Strategic Plan. The equipment listed for replacement includes the replacement of bunker gear, rescue 3 fire response vehicle, thermal imaging cameras and jaws of life (auto extrication tools). The total request is \$466,000.

### Public Works - Facilities

Town facilities and structures are required to support the needs of the community. The two largest projects include, Town hall window replacement, and MCC gymnasium floor refinishing. There is also a project for MCC Youth activity area for \$50,000 which is red circled pending grant approval. The total request is \$393,000.

### Public Works - Park Facilities

Park Facilities provides many services to the Community that enhances the quality of life for its residents. The two largest projects include; North Pelham Multi Purpose Court development for \$400,000 and replacement of outdoor pool and electrical for \$2,000,000. The outdoor pool replacement project is utilizing an approved grant in the amount of \$1,466,000. The total request is \$3,410,000.

### Public Works - Roads

The Roads Department provides services throughout the Town that enhances the quality of life for its residents. One of the priorities is to ensure that the Town's



## Capital Budget Overview

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infrastructure is maintained at levels that meet the needs. Major infrastructure projects proposed for 2025 include road reconstruction of Canboro Road for \$3,200,000; Road Extension: Station St for \$1,600,000; Road Rehabilitation for \$1,250,000; and Stormwater Facility maintenance for \$400,000. MCC Additional Parking project is included for \$850,000 however, it is red circled pending sale of MCC land. The total request is \$8,605,000.

### Public Works - Fleet

Vehicles are essential to many of the services that the Town provides including snow clearing, mowing, culvert repairs, asphalt repairs etc. In order to provide these services, the Town must ensure that equipment is in good repair and can support the needs of the community. The largest projects are for two combination snow plow and spreader units for \$350,000 each. One is a replacement and the other is required due to growth and it is funded by development charges. The total request is \$1,073,000.

### Public Works - Cemeteries

The Town operates two active cemeteries, Hillside and Fonthill and one inactive cemetery, Hansler. The majority of the needs of the cemetery are met within the operating budget annually. However, capital expenditures can arise as a result of changes to the sites or new infrastructure requirements. The total request is \$42,000.

### Community Planning and Development

Studies requested within Community Planning and Development provide the framework of all Town development and growth. The only project in 2025 is the Zoning By-law review and update for \$100,000.

### Municipal Drainage

Repairs and Maintenance are regularly required for the Town's drains. Staff have developed a maintenance and repair schedule to forecast when the works will be done. The schedule also highlights when billing will occur for the works. The Town is responsible for any expenses related to lands owned by the Town that benefit from the drain. The only project in 2025 is for replacement of culverts for \$40,000.

### Public Works - Wastewater

Wastewater infrastructure projects are typically tied to roads-related projects. In addition, the Wastewater projects identified correspond to capital items needed to maintain the system to meet legislated requirements. The major project is for the Maple



# Capital Budget Overview

St - Memorial drive sanitary design for \$250,000. The total request is \$460,000.

## Public Works - Water

Water infrastructure projects are typically tied to roads-related projects. In addition, the water projects correspond to capital items needed to maintain the system to meet legislated requirements. The major project is Canboro Rd watermain replacement for \$2,000,000. The Canboro Rd watermain replacement project is utilizing \$979,046 of approved one-time grant funding. The total request is \$2,138,000.

## Debentures

A new Capital Financing and Debt Management Policy was approved in 2020 and updated in 2024. There are 7 Debt-Related financial indicators in this policy. The Town is at high risk with one of the indicators: Debt Servicing Cost as a Percentage of Own Source Revenues. This indicator is flagging the risk that the debt servicing is consuming a higher portion of the operating budget and may constrain the funding that is available for other service delivery. As a result of this high risk debt-related indicator, the Town is not able to respond as quickly to other increased expenditure requirements because a higher portion of its revenue is used for debt. The Town's financial indicators have also been provided from 2020 to 2023. A number of the indicators have been improving due to increased transfers to reserves and restraint in taking out new debt.

Capital project RD 02-25 Rd reconstruction Canboro Rd, requires the issuance of \$2,240,000 in new DC debt. Although the debt is budgeted in 2025, the actual timing of debt issue will vary based on project completion date and final cost. Since this is DC debt, the principal and interest payments will not impact the tax levy.

The graph in the debt section shows the projected Debt Charges as a Percentage of Net Revenues at 9.6% for 2025. With all of the capital projects forecasted, and with planned increases in reserve transfers, the percentage will decrease slightly but stay fairly steady in the next 10 years, but it will not exceed the 25% maximum. The Capital Financing and Debt Management Policy was updated in 2024 to further reduced the internal debt limit. The internal debt limit is now 12% (down from 15%) until 2029; and 10% from 2030 onwards (no change). The current projected 10-year capital forecast shows that the Town will be slightly above its internal debt limit of 10% in 2030 (10.3%). The Town reviews its 10-year capital plan annually and makes adjustments based on new information. Increased reserve contributions and available grant funding in future will help mitigate the risk of increased debt in the future.

# Capital Budget Overview

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## Reserves and Reserve Funds

A new Reserve and Reserve Fund policy was approved in 2020. This policy will assist with long-term financial stability and planning. The Town's operating budget includes reserve transfers for operating and capital budgets. The total capital projects funded from reserves for 2025 is \$5,236,160 from the tax levy supported reserves and \$1,133,764 from the rate supported (water and wastewater) reserves.

All 10-year reserve forecasts are included behind the capital sections. The Town has been increasing contributions to the reserve from operating budget to help address the infrastructure funding gap. The long-range reserve forecasts indicated that reserve contributions from the operating budget still need to increase in future years in order to meet the targets set out in the Reserve and Reserve Fund Policy.

In 2025, the Town is contributing approximately \$254,110 more towards capital reserve transfers from the operating budget. Having a steady and predicable increase in these contributions will move the Town towards a sustainable funding model for its infrastructure needs and help reduce debt levels by limiting the future borrowing.

A 10-year reserve forecast summary has been prepared to illustrate the long-range financial planning of the Town.

## Conclusion

The Town continues to face the inflationary challenges with regards to certain capital projects. The infrastructure funding gap will continue to increase without a steady increase in contribution to the Reserves.

## 2025 Capital Budget Summary

	Requested	Funding						Total Funding
		Grants	Reserve Transfers	Parkland Dedication	Development Charges	Other	Debenture	
<b>Tax Levy Supported</b>								
Information Technology	158,000	-	158,000	-	-	-	-	158,000
Fire & By-Law Services	466,000	-	410,000	-	56,000	-	-	466,000
Facilities	393,000	50,000	343,000	-	-	-	-	393,000
Park Facilities	3,410,000	1,616,000	1,074,000	290,000	430,000	-	-	3,410,000
Roads	8,605,000	1,434,000	2,346,160	-	1,734,840	850,000	2,240,000	8,605,000
Fleet	1,073,000	-	723,000	-	350,000	-	-	1,073,000
Cemeteries	42,000	-	42,000	-	-	-	-	42,000
Community Planning & Development	100,000	-	100,000	-	-	-	-	100,000
Municipal Drainage	40,000	-	40,000	-	-	-	-	40,000
<b>Total Tax Levy Capital Requests</b>	<b>14,287,000</b>	<b>3,100,000</b>	<b>5,236,160</b>	<b>290,000</b>	<b>2,570,840</b>	<b>850,000</b>	<b>2,240,000</b>	<b>14,287,000</b>

### 2025 Capital Budget Summary

	Requested	Funding						Total Funding
		Grants	Reserve Transfers	Parkland Dedication	Development Charges	Other	Debenture	
<b>Water and Wastewater Rate Supported</b>								
Wastewater	460,000	-	460,000	-	-	-	-	460,000
Water	2,138,000	979,046	673,764	-	485,190	-	-	2,138,000
Total Water and Wastewater Capital Requests	2,598,000	979,046	1,133,764	-	485,190	-	-	2,598,000



## Capital Grants Summary

Project #	Project Name	Total Grants	Approved Grants	Grants Pending	Grant Description	Comments
FAC 09-25	MCC Youth Activity Area	50,000	-	50,000	CIBC Foundation Grant.	Grant pending approval
RD 02-25	Road Reconstruction - Canboro: Haist St to Pelham	566,000	566,000	-	Canada Community-Building Fund.	Long-Term agreement in place and allocation is known.
RD 07-25	Road Rehabilitation Program	818,000	818,000	-	OCIF. Ontario Community infrastructure Fund	Long-Term agreement in place and allocation is known.
RD 14-25	Feasibility Study for pedestrian connection between	50,000	-	50,000	Infrastructure Canada grant.	Grant pending approval.
PRK 04-25	Replace outdoor pool and electrical	1,466,000	1,466,000	-	ICIP - Culture and Recreation.	Approved grant.
PRK 07-25	East Fonthill Storm pond landscaping	150,000	-	150,000	Enbridge Gas Fueling futures fund.	Grant pending approval.





## Capital Grants Summary

Project #	Project Name	Total Grants	Approved Grants	Grants Pending	Grant Description	Comments
WTR 01-25	Canboro: Haist St to Pelham St Watermain Replaceme	979,046	979,046	-	ICIP Green Grant.	Approved grant - Federal and provincial.
<b>Total Grants</b>		<u>4,079,046</u>	<u>3,829,046</u>	<u>250,000</u>		



## Information Technology 2025 Draft Capital Budget Summary

Project #	Project Name	Description	Justification	Draft Budget \$
IT 01-25	Annual Equipment PSAB adds/replacements	To maintain our computer replacement schedule and plan for end of life 'EOL' hardware. Latest software requirements are placing more demand on increasing computer processing thresholds.	Critical: To maintain our computer replacement asset schedule and plan for hardware that will no longer be supported by vendor and software systems.	33,000
IT 02-25	Server Replacement	Replacement of on-premise Active Directory server.	Critical: Current server storage capacity and increased processing requirements due to third party authentication programs, requires a server with more powerful hardware resources.	16,000
IT 03-25	Innovation Technology	An account to support an innovative technological trend or product.	Critical: Possibilities to improve internal efficiencies using software applications or hardware resources.	50,000

# Information Technology 2025 Draft Capital Budget Summary



Project #	Project Name	Financing					Total Financing \$
		Grants \$	Reserve Transfers \$	Parkland Dedication \$	Development Charges \$	Other \$	
IT 01-25	Annual Equipment PSAB adds/replacements	-	33,000	-	-	-	33,000
IT 02-25	Server Replacement	-	16,000	-	-	-	16,000
IT 03-25	Innovation Technology	-	50,000	-	-	-	50,000

# Information Technology

## 2025 Draft Capital Budget Summary



Project #	Project Name	Description	Justification	Draft Budget \$
IT 04-25	Mobile Ticketing Management System	Mobile ticketing system to be utilized by By Law department to enhance and streamline ticketing processes.	Town requires a need for a mobile ticketing solution and management system that will allow staff to issue parking citations. Billing statements can be automatically generated and printed. The solution can also offer an e-commerce portal for parking ticket payments and integration with current financial system.	24,000
IT 05-25	Video Surveillance Upgrade - Centennial Park	Current system does not capture identifiable areas where vandalism has increased over the years.	Critical: Implementation of a video surveillance system will act as a deterrent due to increased vandalism to Pickleball courts, pavilion and grass fields . More areas of the park will be covered by the upgraded video surveillance system, in which the current system does not cover.	35,000
<b>Total 2025 Draft Budget</b>				158,000

# Information Technology 2025 Draft Capital Budget Summary



Project #	Project Name	Financing					Total Financing \$
		Grants \$	Reserve Transfers \$	Parkland Dedication \$	Development Charges \$	Other \$	
IT 04-25	Mobile Ticketing Management System	-	24,000	-	-	-	24,000
IT 05-25	Video Surveillance Upgrade - Centennial Park	-	35,000	-	-	-	35,000
<b>Total 2025 Draft Budget</b>		-	158,000	-	-	-	158,000





## Information Technology Capital Project Summary - 10 Years

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<b>Funding Source</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
Transfer from Reserve	158,000	95,000	134,000	95,000	111,000
<b>Total Funding Source</b>	<b>158,000</b>	<b>95,000</b>	<b>134,000</b>	<b>95,000</b>	<b>111,000</b>



## Information Technology Capital Project Summary - 10 Years

<b>Funding Source</b>	<b>2030</b>	<b>2031</b>	<b>2032</b>	<b>2033</b>	<b>2034</b>
Transfer from Reserve	103,400	141,000	126,000	116,000	108,000
<b>Total Funding Source</b>	<b>103,400</b>	<b>141,000</b>	<b>126,000</b>	<b>116,000</b>	<b>108,000</b>

## Information Technology Capital Project Summary - 10 Years



Expenditure	2025	2026	2027	2028	2029
100198 - Annual Equipment PSAB adds/replacements	33,000	-	-	-	-
100199 - Server Replacement	16,000	-	-	-	-
100200 - Innovation Technology	50,000	-	-	-	-
100201 - Annual Equipment PSAB adds/replacements	-	45,000	-	-	-
100202 - Innovation Technology	-	50,000	-	-	-
100203 - Annual Equipment PSAB adds/replacements	-	-	45,000	-	-
100204 - Server Replacement	-	-	16,000	-	-
100205 - Main Core Switch	-	-	8,000	-	-
100206 - ActiveNet Upgrade	-	-	15,000	-	-
100207 - Innovation Technology	-	-	50,000	-	-
100209 - Annual Equipment PSAB adds/replacements	-	-	-	45,000	-
100210 - Innovation Technology	-	-	-	50,000	-
100211 - Annual Equipment PSAB adds/replacements	-	-	-	-	45,000
100212 - Server Replacement	-	-	-	-	16,000
100214 - Innovation Technology	-	-	-	-	50,000





## Information Technology Capital Project Summary - 10 Years

<b>Expenditure</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
100263 - Mobile Ticketing Management System	24,000	-	-	-	-
100266 - Video Surveillance Upgrade - Centennial Park	35,000	-	-	-	-
<b>Total Expenditure</b>	<b>158,000</b>	<b>95,000</b>	<b>134,000</b>	<b>95,000</b>	<b>111,000</b>



## Information Technology Capital Project Summary - 10 Years

Expenditure	2030	2031	2032	2033	2034
100215 - Annual Equipment PSAB adds/replacements	45,000	-	-	-	-
100216 - Main Core Switch - Town Hall	8,400	-	-	-	-
100217 - Innovation Technology	50,000	-	-	-	-
100219 - Annual Equipment PSAB adds/replacements	-	45,000	-	-	-
100220 - Server Replacement	-	16,000	-	-	-
100221 - iCity Upgrade	-	30,000	-	-	-
100222 - Innovation Technology	-	50,000	-	-	-
100223 - Annual Equipment PSAB adds/replacements	-	-	50,000	-	-
100224 - Main Core Switch - Firehall Station 2	-	-	6,000	-	-
100225 - Innovation Technology	-	-	50,000	-	-
100226 - ActiveNet Upgrade	-	-	20,000	-	-
100227 - Annual Equipment PSAB adds/replacements	-	-	-	50,000	-
100228 - Server Replacement	-	-	-	16,000	-
100229 - Innovation Technology	-	-	-	50,000	-
100231 - Annual Equipment PSAB adds/replacements	-	-	-	-	50,000



## Information Technology Capital Project Summary - 10 Years

<b>Expenditure</b>	<b>2030</b>	<b>2031</b>	<b>2032</b>	<b>2033</b>	<b>2034</b>
100232 - Innovation Technology	-	-	-	-	50,000
100233 - Main Core Switch - Arena	-	-	-	-	8,000
<b>Total Expenditure</b>	<b>103,400</b>	<b>141,000</b>	<b>126,000</b>	<b>116,000</b>	<b>108,000</b>

## Information Technology 10 Year Projected Reserve Balance



	2024	2025	2026	2027	2028	2029
<b>Projected Reserve (Deficit) - Start of Year</b>	12,129	(157,721)	(158,221)	(89,221)	(52,221)	30,779
<b>Additions to Reserve</b>						
Contribution from Operating Budget	147,500	157,500	164,000	171,000	178,000	185,000
<b>Reduction in Reserve</b>						
Estimated 2024 Projects Completed	(144,000)					
Estimated Prior Year Projects Completed	(173,350)					
<b>Projected Capital Spending</b>		(158,000)	(95,000)	(134,000)	(95,000)	(111,000)
<b>Projected Reserve (Deficit) - End of Year</b>	(157,721)	(158,221)	(89,221)	(52,221)	30,779	104,779
Target Minimum Reserve Balance	134,650					
Target Reserve Balance	269,300					
Phased-In Target Minimum Balance	(84,632)					(11,532)
Annual percentage increase in operating reserve transfer			4.0 %	4.0 %	4.0 %	4.0 %
Annual dollar increase in operating reserve transfer		\$ 6,500	\$ 7,000	\$ 7,000	\$ 7,000	\$ 7,000

## Information Technology 10 Year Projected Reserve Balance



	2030	2031	2032	2033	2034
<b>Projected Reserve (Deficit) - Start of Year</b>	104,779	193,379	252,379	334,379	434,379
<b>Additions to Reserve</b>					
Contribution from Operating Budget	192,000	200,000	208,000	216,000	225,000
<b>Reduction in Reserve</b>					
Estimated 2024 Projects Completed					
Estimated Prior Year Projects Completed					
<b>Projected Capital Spending</b>	(103,400)	(141,000)	(126,000)	(116,000)	(108,000)
<b>Projected Reserve (Deficit) - End of Year</b>	193,379	252,379	334,379	434,379	551,379
Target Minimum Reserve Balance					
Target Reserve Balance					
Phased-In Target Minimum Balance					61,558
Annual percentage increase in operating reserve transfer	4.0 %	4.0 %	4.0 %	4.0 %	4.0 %
Annual dollar increase in operating reserve transfer	\$ 7,000	\$ 8,000	\$ 8,000	\$ 8,000	\$ 9,000



## Fire & By-Law Services 2025 Draft Capital Budget Summary

Project #	Project Name	Description	Justification	Draft Budget \$
FD 01-25	Rescue 3	fire response vehicle	replacement of the current rescue over 20 years old	350,000
FD 02-25	Bunker Gear	fire fighter protective equipment	replacement of current gear older than 10 years OHS requirement	60,000
FD 03-25	Thermal Imaging Cameras (2)	equipment used in fire suppression	replacement of aging equipment	16,000
FD 04-25	Jaws of Life (2)	auto extrication tools	2nd part of a upgrade to reduce duplication of current tools	40,000
<b>Total 2025 Draft Budget</b>				<b>466,000</b>

## Fire & By-Law Services 2025 Draft Capital Budget Summary



Project #	Project Name	Financing					Total Financing \$
		Grants \$	Reserve Transfers \$	Parkland Dedication \$	Development Charges \$	Other \$	
FD 01-25	Rescue 3	-	350,000	-	-	-	350,000
FD 02-25	Bunker Gear	-	60,000	-	-	-	60,000
FD 03-25	Thermal Imaging Cameras (2)	-	-	-	16,000	-	16,000
FD 04-25	Jaws of Life (2)	-	-	-	40,000	-	40,000
<b>Total 2025 Draft Budget</b>		-	410,000	-	56,000	-	466,000



## Fire & By-Law Services Capital Project Summary - 10 Years

<b>Funding Source</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
Transfer from Reserve	410,000	245,000	60,000	1,360,000	1,060,000
Transfer from Deferred Revenues	56,000	-	-	-	-
<b>Total Funding Source</b>	<b>466,000</b>	<b>245,000</b>	<b>60,000</b>	<b>1,360,000</b>	<b>1,060,000</b>



**Fire & By-Law Services  
Capital Project Summary - 10 Years**



<b>Funding Source</b>	<b>2030</b>	<b>2031</b>	<b>2032</b>	<b>2033</b>	<b>2034</b>
Transfer from Reserve	60,000	2,060,000	45,000	60,000	810,000
Transfer from Deferred Revenues	-	-	-	-	-
<b>Total Funding Source</b>	<b>60,000</b>	<b>2,060,000</b>	<b>45,000</b>	<b>60,000</b>	<b>810,000</b>



## Fire & By-Law Services Capital Project Summary - 10 Years

Expenditure	2025	2026	2027	2028	2029
200120 - Car 2	-	60,000	-	-	-
200131 - Rescue 3	350,000	-	-	-	-
200132 - Bunker Gear	60,000	-	-	-	-
200133 - Bunker Gear	-	60,000	-	-	-
200135 - Bunker Gear	-	-	60,000	-	-
200137 - Bunker Gear	-	-	-	60,000	-
200138 - SCBA	-	-	-	700,000	-
200139 - Bunker Gear	-	-	-	-	60,000
200140 - Pumper 1	-	-	-	-	1,000,000
200146 - Tanker 1	-	-	-	600,000	-
200159 - Thermal Imaging Cameras (2)	16,000	-	-	-	-
200165 - Service Vehicle 2	-	50,000	-	-	-
200169 - Jaws of Life (2)	40,000	-	-	-	-
200172 - Training Vehicle 1	-	75,000	-	-	-
<b>Total Expenditure</b>	<b>466,000</b>	<b>245,000</b>	<b>60,000</b>	<b>1,360,000</b>	<b>1,060,000</b>

**Fire & By-Law Services  
Capital Project Summary - 10 Years**



<b>Expenditure</b>	<b>2030</b>	<b>2031</b>	<b>2032</b>	<b>2033</b>	<b>2034</b>
200142 - Bunker Gear	60,000	-	-	-	-
200143 - Bunker Gear	-	60,000	-	-	-
200144 - Aerial 1	-	2,000,000	-	-	-
200145 - Bunker Gear	-	-	45,000	-	-
200148 - Bunker Gear	-	-	-	-	60,000
200166 - Bunker Gear	-	-	-	60,000	-
200173 - Fire Radio Equipment	-	-	-	-	750,000
<b>Total Expenditure</b>	<b>60,000</b>	<b>2,060,000</b>	<b>45,000</b>	<b>60,000</b>	<b>810,000</b>



## Fire & By-Law Services 10 Year Projected Reserve Balance

	2024	2025	2026	2027	2028	2029
<b>Projected Reserve (Deficit) - Start of Year</b>	965,664	69,250	202,650	541,850	1,106,850	421,850
<b>Additions to Reserve</b>						
Contribution from Operating Budget	535,900	543,400	584,200	625,000	675,000	722,000
<b>Reduction in Reserve</b>						
Estimated 2024 Projects Completed	(410,000)					
Estimated Prior Year Projects Completed	(1,022,314)					
<b>Projected Capital Spending</b>		(410,000)	(245,000)	(60,000)	(1,360,000)	(1,060,000)
<b>Projected Reserve (Deficit) - End of Year</b>	69,250	202,650	541,850	1,106,850	421,850	83,850
Target Minimum Reserve Balance	540,750					
Target Reserve Balance	1,081,500					
Phased-In Target Minimum Balance	177,750					298,750
Annual percentage increase in operating reserve transfer			8.0 %	7.0 %	8.0 %	7.0 %
Annual dollar increase in operating reserve transfer			\$ 40,800	\$ 40,800	\$ 50,000	\$ 47,000



## Fire & By-Law Services 10 Year Projected Reserve Balance

	2030	2031	2032	2033	2034
<b>Projected Reserve (Deficit) - Start of Year</b>	83,850	796,850	(436,150)	411,850	1,307,850
<b>Additions to Reserve</b>					
Contribution from Operating Budget	773,000	827,000	893,000	956,000	1,032,000
<b>Reduction in Reserve</b>					
Estimated 2024 Projects Completed					
Estimated Prior Year Projects Completed					
<b>Projected Capital Spending</b>	(60,000)	(2,060,000)	(45,000)	(60,000)	(810,000)
<b>Projected Reserve (Deficit) - End of Year</b>	796,850	(436,150)	411,850	1,307,850	1,529,850
Target Minimum Reserve Balance					
Target Reserve Balance					
Phased-In Target Minimum Balance					419,750
Annual percentage increase in operating reserve transfer	7.0 %	7.0 %	8.0 %	7.0 %	8.0 %
Annual dollar increase in operating reserve transfer	\$ 51,000	\$ 54,000	\$ 66,000	\$ 63,000	\$ 76,000



## Facilities

### 2025 Draft Capital Budget Summary

Project #	Project Name	Description	Justification	Draft Budget \$
FAC 01-25	Concrete & Asphalt Repairs - Various Facilities	Annual program to repair concrete and asphalt on facility grounds and parking lots	As a result of facility inspection and health and safety	50,000
FAC 02-25	Municipal Building - interior lighting upgrades	Upgrading the facilities interior lighting fixtures to LED	Reduction of carbon footprint and reduced electrical consumption	10,000
FAC 03-25	Fire Station #2 - upgrade lighting to LED	Upgrading the facilities interior lighting fixtures to LED	Reduction of carbon footprint and reduced electrical consumption	22,000
FAC 04-25	Fire Station #2 - Building Automation System (BAS)	Installation of Building Automation System	Reduction of carbon footprint and reduced utility consumption	35,000
FAC 05-25	Town Hall - Window Replacement	Replacement and upgrade of the facilities windows	Improved building efficiency	115,000
FAC 06-25	MCC - Gymnasium Floor Refinish/Replacement	Gymnasium Floor Refinish or Replacement	The floor finish requires refinishing due to high use and resulting deterioration	50,000
FAC 07-25	OPTH - Furnace Replacement	Replacement of the D3050 - Terminal & Package Units	Furnace has reached the end of it's useful life and has reliability issues	6,000



## Facilities 2025 Draft Capital Budget Summary

Project #	Project Name	Financing					Total Financing \$
		Grants \$	Reserve Transfers \$	Parkland Dedication \$	Development Charges \$	Other \$	
FAC 01-25	Concrete & Asphalt Repairs - Various Facilities	-	50,000	-	-	-	50,000
FAC 02-25	Municipal Building - interior lighting upgrades	-	10,000	-	-	-	10,000
FAC 03-25	Fire Station #2 - upgrade lighting to LED	-	22,000	-	-	-	22,000
FAC 04-25	Fire Station #2 - Building Automation System (BAS)	-	35,000	-	-	-	35,000
FAC 05-25	Town Hall - Window Replacement	-	115,000	-	-	-	115,000
FAC 06-25	MCC - Gymnasium Floor Refinish/Replacement	-	50,000	-	-	-	50,000
FAC 07-25	OPTH - Furnace Replacement	-	6,000	-	-	-	6,000



## Facilities

### 2025 Draft Capital Budget Summary

Project #	Project Name	Description	Justification	Draft Budget \$
FAC 08-25	Rental Table & Chair Replacement (bi-annual program)	Bi-annual program to replace tables and chairs	Tables and Chairs require replacement due to high use and resulting deterioration	20,000
FAC 09-25	MCC Youth Activity Area	Furniture, fixtures & equipment to improve the youth activity area	Improvements are required to enhance the youth activity area and it's components	50,000
FAC 10-25	MCC Building Condition Assessment	Consulting assignment to conduct a facility condition assessment of the MCC	Results of the FCA will assist staff in developing long term capital replacement plans for the facility	10,000
FAC 11-25	OPTH - Septic Replacement Design	Consulting assignment to design a septic system replacement at Old Pelham Townhall	Due to the lot limitations, function of the facility and regulatory requirements, a design must be completed prior to replacement of the tile bed	25,000
<b>Total 2025 Draft Budget</b>				<b>393,000</b>



## Facilities

### 2025 Draft Capital Budget Summary



Project #	Project Name	Financing					Total Financing	
		Grants	Reserve Transfers	Parkland Dedication	Development Charges	Other		
		\$	\$	\$	\$	\$	\$	
FAC 08-25	Rental Table & Chair Replacement (bi-annual progra	-	20,000	-	-	-	-	20,000
FAC 09-25	MCC Youth Activity Area	50,000	-	-	-	-	-	50,000
FAC 10-25	MCC Building Condition Assessment	-	10,000	-	-	-	-	10,000
FAC 11-25	OPTH - Septic Replacement Design	-	25,000	-	-	-	-	25,000
<b>Total 2025 Draft Budget</b>		50,000	343,000	-	-	-	-	393,000



## Facilities Capital Project Summary - 10 Years

<b>Funding Source</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
Transfer from Reserve	343,000	521,500	316,000	345,000	60,000
Grants-Provincial	50,000	-	-	-	-
Transfer from Deferred Revenues	-	-	-	888,000	-
Unfinanced Capital - Debenture/Lease	-	8,000,000	-	1,112,000	5,300,000
<b>Total Funding Source</b>	<b>393,000</b>	<b>8,521,500</b>	<b>316,000</b>	<b>2,345,000</b>	<b>5,360,000</b>



## Facilities Capital Project Summary - 10 Years

<b>Funding Source</b>	<b>2030</b>	<b>2031</b>	<b>2032</b>	<b>2033</b>	<b>2034</b>
Transfer from Reserve	199,000	178,000	243,000	-	80,000
Grants-Provincial	-	-	-	-	-
Transfer from Deferred Revenues	-	-	-	-	-
Unfinanced Capital - Debenture/Lease	-	-	-	-	-
<b>Total Funding Source</b>	<b>199,000</b>	<b>178,000</b>	<b>243,000</b>	<b>-</b>	<b>80,000</b>



## Facilities Capital Project Summary - 10 Years

Expenditure	2025	2026	2027	2028	2029
300525 - Fire Station #1 - Expansion and Rehabilitation	-	8,000,000	-	-	-
300541 - Concrete & Asphalt Repairs - Various Facilities	50,000	-	-	-	-
300545 - Municipal Building - interior lighting upgrades	10,000	-	-	-	-
300546 - Tice Road Operations Centre Addition	-	-	-	-	5,300,000
300547 - Concrete & Asphalt Repairs - Various Facilities	-	-	50,000	-	-
300549 - Fire Station #2 - upgrade lighting to LED	22,000	-	-	-	-
300557 - Concrete & Asphalt Repairs-Variou Facilities	-	-	-	50,000	-
300558 - Fire Station #2 - Building Automation System (BAS)	35,000	-	-	-	-
300564 - Concrete & Asphalt Repairs-Variou Facilities	-	-	-	-	50,000
301096 - OPTH - 50% Repair and Repointing of Brick	-	126,500	-	-	-
301098 - OPTH - Septic Replacement - deferred from 2020	-	100,000	-	-	-
301101 - Replace siding, windows and doors	-	100,000	-	-	-
301108 - Town Hall - Window Replacement	115,000	-	-	-	-



## Facilities Capital Project Summary - 10 Years

Expenditure	2025	2026	2027	2028	2029
301110 - MCC - Gymnasium Floor Refinish/Replacement	50,000	-	-	-	-
301112 - OPTH - Furnace Replacement	6,000	-	-	-	-
301113 - Operations Centre - Property Acquisition Place Hol	-	-	-	2,000,000	-
301117 - Rental Table & Chair Replacement (bi-annual progra	20,000	-	-	-	-
301120 - Operations Centre - Architectural Design	-	-	-	250,000	-
301121 - Town Hall - Carpet Replacement	-	-	110,000	-	-
301123 - 33 Park Lane - Overhead Door Replacement	-	-	46,000	-	-
301124 - Operations Centre - Fence and Gate Replacement	-	-	110,000	-	-
301131 - HBP - Parking Lot Fence Replacement	-	-	-	35,000	-
301133 - Rental Table & Chair Replacement (bi-annual progra	-	-	-	10,000	-
301145 - Rental Table & Chair Replacement (bi-annual progra	-	-	-	-	10,000
301175 - MCC Rubber Floor Replacement	-	90,000	-	-	-
301181 - Space Needs Study	-	50,000	-	-	-
301220 - MCC Youth Activity Area	50,000	-	-	-	-

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Town of Pelham

## Facilities Capital Project Summary - 10 Years



<b>Expenditure</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
301221 - MCC Building Condition Assessment	10,000	-	-	-	-
301222 - OPTH Floors & Windows	-	55,000	-	-	-
301223 - OPTH - Septic Replacement Design	25,000	-	-	-	-
<b>Total Expenditure</b>	<b>393,000</b>	<b>8,521,500</b>	<b>316,000</b>	<b>2,345,000</b>	<b>5,360,000</b>



## Facilities Capital Project Summary - 10 Years

Expenditure	2030	2031	2032	2033	2034
301107 - Operations Centre - Modified Bitumen Roof Replacem	-	-	-	-	80,000
301140 - Town Hall - TPO Roof Replacement	60,000	-	-	-	-
301141 - 33 Park Lane - Metal Siding Replacement	50,000	-	-	-	-
301144 - Fire Station #2 - On Demand Hot Water Heaters	10,000	-	-	-	-
301146 - Fire Station #2 - Training room AC Unit Replacemen	9,000	-	-	-	-
301151 - Town Hall - Exterior Paint	-	40,000	-	-	-
301152 - Fire Station #2 - Radiant Tube Heater Replacement	-	20,000	-	-	-
301154 - MCC - Hot Water Tank Replacement	-	18,000	-	-	-
301157 - Fire Station #2 - Air Make Up & Ventilator System	-	10,000	-	-	-
301158 - Model Railway Building - Woodlanding and Stairs	-	30,000	-	-	-
301162 - Fire Station #2 - Modified Bitumen Roof Replacemen	-	-	150,000	-	-
301165 - 55 Park Lane - Overhead Door Replacement	-	-	15,000	-	-



## Facilities Capital Project Summary - 10 Years

Expenditure	2030	2031	2032	2033	2034
301166 - Rental Table & Chair Replacement (bi-annual progra	-	10,000	-	-	-
301167 - OPTH - Electric Panel Replacement	-	-	10,000	-	-
301168 - HBP - Public Washroom Vanity Replacement	-	-	18,000	-	-
301170 - Concrete & Asphalt Repairs - Various Facilities	50,000	-	-	-	-
301171 - Concrete & Asphalt Repairs - Various Facilities	-	50,000	-	-	-
301172 - Concrete & Asphalt Repairs - Various Facilities	-	-	50,000	-	-
301218 - MCC Gym Maintenance	20,000	-	-	-	-
<b>Total Expenditure</b>	<b>199,000</b>	<b>178,000</b>	<b>243,000</b>	<b>-</b>	<b>80,000</b>





## Facilities 10 Year Projected Reserve Balance

	2024	2025	2026	2027	2028	2029
<b>Projected Reserve (Deficit) - Start of Year</b>	63,771	(351,448)	(174,848)	(137,748)	149,252	449,252
<b>Additions to Reserve</b>						
Contribution from Operating Budget	460,200	519,600	558,600	603,000	645,000	690,000
<b>Reduction in Reserve</b>						
Estimated 2024 Projects Completed	(621,000)					
Estimated Prior Year Projects Completed	(254,419)					
<b>Projected Capital Spending</b>		(343,000)	(521,500)	(316,000)	(345,000)	(60,000)
<b>Projected Reserve (Deficit) - End of Year</b>	<u>(351,448)</u>	<u>(174,848)</u>	<u>(137,748)</u>	<u>149,252</u>	<u>449,252</u>	<u>1,079,252</u>
Target Minimum Reserve Balance	692,000					
Target Reserve Balance	1,384,000					
Phased-In Target Minimum Balance	(90,588)					170,272
Annual percentage increase in operating reserve transfer			8.0 %	8.0 %	7.0 %	7.0 %
Annual dollar increase in operating reserve transfer		\$ 39,000	\$ 44,400	\$ 42,000	\$ 45,000	

**Facilities**  
**10 Year Projected Reserve Balance**



	2030	2031	2032	2033	2034
<b>Projected Reserve (Deficit) - Start of Year</b>	1,079,252	1,618,252	2,230,252	2,832,252	3,736,252
<b>Additions to Reserve</b>					
Contribution from Operating Budget	738,000	790,000	845,000	904,000	976,000
<b>Reduction in Reserve</b>					
Estimated 2024 Projects Completed					
Estimated Prior Year Projects Completed					
<b>Projected Capital Spending</b>	(199,000)	(178,000)	(243,000)		(80,000)
<b>Projected Reserve (Deficit) - End of Year</b>	1,618,252	2,230,252	2,832,252	3,736,252	4,632,252
Target Minimum Reserve Balance					
Target Reserve Balance					
Phased-In Target Minimum Balance					431,142
Annual percentage increase in operating reserve transfer	7.0 %	7.0 %	7.0 %	7.0 %	8.0 %
Annual dollar increase in operating reserve transfer	\$ 48,000	\$ 52,000	\$ 55,000	\$ 59,000	\$ 72,000



## Roads

### 2025 Draft Capital Budget Summary

Project #	Project Name	Description	Justification	Draft Budget \$
RD 01-25	EA for Merritt - Pelham St to Rice Rd	Complete a Class Environmental Assessment for Merritt Road between Line Ave and Rice Road to determine the preferred road cross section.	Required under the Municipal Class Environmental Assessment legislation and the Municipal Engineers Association	125,000
RD 02-25	Road Reconstruction - Canboro: Haist St to Pelham	Full urbanization of Canboro Road to Hwy 20 including new storm sewer, watermain, curb and gutter, sidewalks, and pedestrian facilities.	The road requires urbanization as it is within the urban boundary. The watermain is being upsized in accordance with the Region's Master Servicing Plan for East Fonthill.	3,200,000
RD 03-25	Concrete Repair & Replacement Program	This is an annual program to complete repairs to concrete sidewalks within the municipality in accordance with the Town's annual sidewalk inspection program including the removal of trip hazards.	Required to ensure the Town's sidewalks are safe and meet the condition requirements as determined by the Minimum Maintenance Standards.	110,000
RD 04-25	Culvert Replacement Program	Annual program to replace failed culverts in the Town	Maintaining a safe and reliable road network.	100,000



## Roads 2025 Draft Capital Budget Summary

Project #	Project Name	Financing					Debenture	Total Financing
		Grants	Reserve Transfers	Parkland Dedication	Development Charges	Other		
		\$	\$	\$	\$	\$	\$	
RD 01-25	EA for Merritt - Pelham St to Rice Rd	-	125,000	-	-	-	-	125,000
RD 02-25	Road Reconstruction - Canboro: Haist St to Pelham	566,000	394,000	-	-	-	2,240,000	3,200,000
RD 03-25	Concrete Repair & Replacement Program	-	110,000	-	-	-	-	110,000
RD 04-25	Culvert Replacement Program	-	100,000	-	-	-	-	100,000



## Roads

### 2025 Draft Capital Budget Summary

Project #	Project Name	Description	Justification	Draft Budget \$
RD 05-25	Road Base and Surface Repair Program	Annual program to complete asphalt patch repairs to roadways within the Town.	Required to extend the useful life of the pavement, maintain the current network PCI and ensure the roads meet the minimum maintenance standards.	300,000
RD 06-25	Road Extension - Station St: South of Port Robinso	New Road construction, including new sanitary sewers, storm sewer, watermain, curb and gutter, sidewalks, and pedestrian facilities.	Required for development and included in the DC Study and required as part of the East Fonthill Master Plan.	1,600,000
RD 07-25	Road Rehabilitation Program	Annual program to rehabilitate the Road Network in accordance with the Road Needs Study (PCI)	The Roads Needs Study provides a Pavement Condition Index for the existing Road Network and provides the basis for the rehab program.	1,250,000
RD 08-25	Sign Retro-Reflectivity Assessment	Annual program to assess the reflectivity of road signage through out the Town.	Maintaining a safe and reliable road network.	25,000



## Roads

### 2025 Draft Capital Budget Summary

Project #	Project Name	Financing					Total Financing	
		Grants \$	Reserve Transfers \$	Parkland Dedication \$	Development Charges \$	Other \$		Debenture \$
RD 05-25	Road Base and Surface Repair Program	-	300,000	-	-	-	-	300,000
RD 06-25	Road Extension - Station St: South of Port Robinso	-	-	-	1,600,000	-	-	1,600,000
RD 07-25	Road Rehabilitation Program	818,000	432,000	-	-	-	-	1,250,000
RD 08-25	Sign Retro-Reflectivity Assessment	-	25,000	-	-	-	-	25,000



## Roads

### 2025 Draft Capital Budget Summary

Project #	Project Name	Description	Justification	Draft Budget \$
RD 09-25	Stormwater Facility Maintenance	This capital project will be used to perform maintenance and repairs to the Town's Storm Water Management Facilities.	The Town of Pelham owns and operates Storm Water Management ponds. The Town completed a study to determine the condition of the Town's SWM ponds and the associated maintenance responsibilities with the assets. Ongoing and regular maintenance and repair work on the Town's SWM facilities are required in order to ensure that they are operating in accordance with the design and Environmental Compliance approvals.	400,000
RD 10-25	Pelham Quaker & Welland Rd intersection reconstruction	This is part of the ongoing works with the Region who is installing the Sanitary Trunk Main along Quaker Road.	These works are the Town's portion of the construction works required to complete the intersection.	150,000

**Roads**  
**2025 Draft Capital Budget Summary**



Project #	Project Name	Financing					Debenture	Total Financing
		Grants	Reserve Transfers	Parkland Dedication	Development Charges	Other		
		\$	\$	\$	\$	\$	\$	
RD 09-25	Stormwater Facility Maintenance	-	400,000	-	-	-	-	400,000
RD 10-25	Pelham Quaker & Welland Rd intersection reconstruc	-	15,160	-	134,840	-	-	150,000





## Roads

### 2025 Draft Capital Budget Summary

Project #	Project Name	Description	Justification	Draft Budget \$
RD 11-25	Design: Canboro Road: 75m East of Baxter Lane to Balfour	Carry out the design for full urbanization of Canboro Road including new storm sewer, replacement watermain, curb and gutter, sidewalks.	The road requires urbanization as it is within the urban boundary.	100,000
RD 12-25	MCC Additional Parking	Construction and design of additional parking spaces at MCC as approved by Council resolution. Red circled - reliant on sale of adjacent lands.	To accommodate additional demand for parking.	850,000
RD 13-25	Design - Stella St/John St/Vera Ave Urbanization	Carry out the Design for full urbanization of Stella/John/vera including new storm sewer, replacement watermain, curb and gutter, sidewalks to accommodate future growth.	The Kunda Park Development will increase the volume of traffic using these local roads.	250,000
RD 14-25	Feasibility Study for pedestrian connection	Study to determine if feasible to establish a walkable connection.	Establish a walkable connection between Fonthill and Fenwick	125,000

# Roads

## 2025 Draft Capital Budget Summary



Project #	Project Name	Financing					Debenture	Total Financing
		Grants	Reserve Transfers	Parkland Dedication	Development Charges	Other		
		\$	\$	\$	\$	\$	\$	
RD 11-25	Design: Canboro Road: 75m East of Baxter Lane to B	-	100,000	-	-	-	-	100,000
RD 12-25	MCC Additional Parking	-	-	-	-	850,000	-	850,000
RD 13-25	Design - Stella St/John St/Vera Ave Urbanization	-	250,000	-	-	-	-	250,000
RD 14-25	Feasibility Study for pedestrian connection betwee	50,000	75,000	-	-	-	-	125,000



**Roads**  
**2025 Draft Capital Budget Summary**

<b>Project #</b>	<b>Project Name</b>	<b>Description</b>	<b>Justification</b>	<b>Draft Budget \$</b>
RD 15-25	Traffic Calming Implementation	This project would be used to purchase materials and/or contract services in the provision of traffic calming measures.	To calm traffic for health and safety.	20,000
<b>Total 2025 Draft Budget</b>				<u>8,605,000</u>

**Roads**  
**2025 Draft Capital Budget Summary**



Project #	Project Name	Financing					Total Financing	
		Grants	Reserve Transfers	Parkland Dedication	Development Charges	Other		
		\$	\$	\$	\$	\$	\$	
RD 15-25	Traffic Calming Implementation	-	20,000	-	-	-	-	20,000
<b>Total 2025 Draft Budget</b>		<b>1,434,000</b>	<b>2,346,160</b>	<b>-</b>	<b>1,734,840</b>	<b>850,000</b>	<b>2,240,000</b>	<b>8,605,000</b>



## Roads Capital Project Summary - 10 Years

<b>Funding Source</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
Transfer from Reserve	2,346,160	3,554,000	3,284,832	3,613,200	2,032,200
Grants-Provincial	868,000	818,000	818,000	818,000	818,000
Grants-Federal	566,000	566,000	566,239	566,239	-
Grants- Municipal	-	150,000	-	-	-
Other Revenues	850,000	-	-	-	-
Transfer from Deferred Revenues	1,734,840	2,650,000	495,500	360,000	-
Unfinanced Capital - Debenture/Lease	2,240,000	-	3,800,000	2,233,761	-
Contributions from Developers	-	-	-	-	-
<b>Total Funding Source</b>	<b>8,605,000</b>	<b>7,738,000</b>	<b>8,964,571</b>	<b>7,591,200</b>	<b>2,850,200</b>



## Roads Capital Project Summary - 10 Years

<b>Funding Source</b>	<b>2030</b>	<b>2031</b>	<b>2032</b>	<b>2033</b>	<b>2034</b>
Transfer from Reserve	2,179,070	2,210,070	2,700,000	6,023,761	4,779,000
Grants-Provincial	818,000	818,000	818,000	818,000	818,000
Grants-Federal	566,000	566,000	566,000	566,239	-
Grants- Municipal	-	-	-	-	-
Other Revenues	-	-	-	-	-
Transfer from Deferred Revenues	1,446,830	1,446,830	2,016,000	747,000	2,450,000
Unfinanced Capital - Debenture/Lease	-	-	-	-	660,896
Contributions from Developers	-	-	-	-	607,752
<b>Total Funding Source</b>	<b>5,009,900</b>	<b>5,040,900</b>	<b>6,100,000</b>	<b>8,155,000</b>	<b>9,315,648</b>



## Roads Capital Project Summary - 10 Years

Expenditure	2025	2026	2027	2028	2029
300188 - Smart Technology for Street Lights	-	-	-	100,000	-
300582 - Design - Welland: Canboro Rd to E of Balfour	-	-	124,571	-	-
300583 - Road Rehabilitation - Effingham St: 500m South of	-	-	485,000	-	-
300588 - Design - Lorimer St: Hurricane to South Limit	-	-	-	63,000	-
300589 - Design - Merritt: Line Ave to Rice Rd	-	100,000	-	-	-
300610 - EA for Merritt - Pelham St to Rice Rd	125,000	-	-	-	-
300619 - Foss Road - Regional Forcemain Sani - Culvert Repl	-	-	200,000	-	-
300621 - Design - Merritt Rd: Pelham St to Line Ave	-	200,000	-	-	-
300635 - Road Reconstruction - Pancake Ln: Pelham St to Hai	-	-	3,800,000	-	-
300638 - Design - Emmett & College	-	-	250,000	-	-
300642 - Road Reconstruction - Station Street: Port Robinso	-	3,600,000	-	-	-
300644 - Pelham St Quaker Rd Reg Rd 20 traffic control - Me	-	-	-	400,000	-
300647 - Summersides Blvd secondary servicing/landscaping -	-	-	500,000	-	-



## Roads

### Capital Project Summary - 10 Years

Expenditure	2025	2026	2027	2028	2029
300652 - Bridge Replacement Program - Roland Rd	-	1,250,000	-	-	-
300655 - Summersides Blvd secondary servicing/landscaping -	-	-	-	763,200	-
300661 - Design - Orchard Place: Haist St to limit	-	45,000	-	-	-
300665 - Road Reconstruction - Canboro: Haist St to Pelham	3,200,000	-	-	-	-
300666 - Road Reconstruction - College St & Emmett St: Pelh	-	-	-	2,800,000	-
300674 - Concrete Repair & Replacement Program	110,000	-	-	-	-
300676 - Summersides Blvd secondary servicing/landscaping -	-	-	-	-	763,200
300677 - Culvert Replacement Program	100,000	-	-	-	-
300679 - Design - Pinecrest: Hwy 20 to end	-	63,000	-	-	-
300682 - Road Base and Surface Repair Program	300,000	-	-	-	-
300684 - Road Extension - Station St: South of Port Robinso	1,600,000	-	-	-	-
300685 - Road Rehabilitation Program	1,250,000	-	-	-	-
300687 - Sign Retro-Reflectivity Assessment	25,000	-	-	-	-
300688 - Stormwater Facility Maintenance	400,000	-	-	-	-
300690 - Bridge/Culvert Appraisal (legislated)	-	25,000	-	-	-

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Town of Pelham





## Roads

### Capital Project Summary - 10 Years

Expenditure	2025	2026	2027	2028	2029
300692 - Concrete Repair & Replacement Program	-	110,000	-	-	-
300693 - Culvert Replacement Program	-	100,000	-	-	-
300694 - Design - Strathcona Dr North and South: Haist St t	-	-	110,000	-	-
300697 - Pavement Condition Assessment	-	30,000	-	-	-
300699 - Road Base and Surface Repair Program	-	300,000	-	-	-
300701 - Road Reconstruction - Pinecrest Crt: Hwy 20 to end	-	-	630,000	-	-
300702 - Road Rehabilitation Program	-	1,250,000	-	-	-
300704 - Sign Retro-Reflectivity Assessment	-	15,000	-	-	-
300705 - Stormwater Facility Maintenance	-	300,000	-	-	-
300708 - Concrete Repair & Replacement Program	-	-	110,000	-	-
300709 - Culvert Replacement Program	-	-	100,000	-	-
300710 - Design - Hurricane Rd: Chestnut to Hwy 20	-	-	250,000	-	-
300712 - Road Base and Surface Repair Program	-	-	300,000	-	-
300716 - Road Rehabilitation Program	-	-	1,250,000	-	-
300718 - Sign Retro-Reflectivity Assessment	-	-	25,000	-	-
300719 - Stormwater Facility Maintenance	-	-	300,000	-	-
300723 - Concrete Repair & Replacement Program	-	-	-	110,000	-



## Roads

### Capital Project Summary - 10 Years

Expenditure	2025	2026	2027	2028	2029
300726 - Pelham Quaker & Welland Rd intersection reconstruc	150,000	-	-	-	-
300727 - Road Resurfacing - Top course asphalt on Port Robi	-	-	500,000	-	-
300728 - Culvert Replacement Program	-	-	-	100,000	-
300731 - Road Base and Surface Repair Program	-	-	-	300,000	-
300733 - Road Rehabilitation Program	-	-	-	1,250,000	-
300735 - Sign Retro-Reflectivity Assessment	-	-	-	15,000	-
300736 - Stormwater Facility Maintenance	-	-	-	300,000	-
300741 - Christmas Decoration Replacements	-	-	-	-	12,000
300742 - Concrete Repair & Replacement Program	-	-	-	-	110,000
300743 - Culvert Replacement Program	-	-	-	-	100,000
300746 - Road Base and Surface Repair Program	-	-	-	-	300,000
300748 - Road Rehabilitation Program	-	-	-	-	1,250,000
300750 - Sign Retro-Reflectivity Assessment	-	-	-	-	15,000
300751 - Stormwater Facility Maintenance	-	-	-	-	300,000
301027 - Design: Canboro Road: 75m East of Baxter Lane to B	100,000	-	-	-	-
301067 - Pelham Street & Highway 20 Intersection Street Sca	-	350,000	-	-	-

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Town of Pelham



## Roads Capital Project Summary - 10 Years

Expenditure	2025	2026	2027	2028	2029
301068 - MCC Additional Parking	850,000	-	-	-	-
301069 - Design - Stella St/John St/Vera Ave Urbanization	250,000	-	-	-	-
301071 - Pavement Condition Assessment	-	-	30,000	-	-
301128 - Maple Street Parking Lot Repaving	-	-	-	125,000	-
301132 - HBP - Asphalt Parking Lot Repaving (20%)	-	-	-	15,000	-
301187 - Road Rehabilitation - Effingham St: Highway 20 to	-	-	-	1,250,000	-
301224 - Feasibility Study for pedestrian connection between	125,000	-	-	-	-
301226 - Traffic Calming Implementation	20,000	-	-	-	-
<b>Total Expenditure</b>	<b>8,605,000</b>	<b>7,738,000</b>	<b>8,964,571</b>	<b>7,591,200</b>	<b>2,850,200</b>



## Roads

### Capital Project Summary - 10 Years

Expenditure	2030	2031	2032	2033	2034
300584 - Burying hydro highway 20 - East Fonthill	-	-	-	-	3,768,648
300609 - Road Reconstruction - Balfour, Canboro to Welland	-	219,000	-	-	-
300667 - Road Reconstruction - Station St: Hurricane Rd to	850,000	-	-	-	-
300695 - Road Reconstruction - Lorimer St: Hurricane to Sou	-	630,000	-	-	-
300713 - Road Reconstruction - Hurricane Rd: Chestnut to Hw	-	-	-	2,190,000	-
300714 - Merritt Rd Pelham St Rice Rd Urbanize Rd Section -	1,750,000	-	-	-	-
300715 - Merritt Rd Pelham St Rice Rd Sidewalk both sides -	316,900	-	-	-	-
300724 - Merritt Rd Pelham St Rice Rd Urbanize Rd Section -	-	1,750,000	-	-	-
300725 - Merritt Rd Pelham St Rice Rd Sidewalk both sides -	-	316,900	-	-	-
300737 - Road Reconstruction - Haist Crt: Haist St to limit	-	-	260,000	-	-
300738 - Road Reconstruction - Orchard Pl: Haist St to limi	-	-	450,000	-	-



## Roads

### Capital Project Summary - 10 Years

Expenditure	2030	2031	2032	2033	2034
300755 - Concrete Repair & Replacement Program	110,000	-	-	-	-
300756 - Culvert Replacement Program	100,000	-	-	-	-
300759 - Road Base and Surface Repair Program	300,000	-	-	-	-
300761 - Road Rehabilitation Program	1,250,000	-	-	-	-
300763 - Sign Retro-Reflectivity Assessment	15,000	-	-	-	-
300767 - Stormwater Facility Maintenance	300,000	-	-	-	-
300771 - Concrete Repair & Replacement Program	-	110,000	-	-	-
300772 - Culvert Replacement Program	-	100,000	-	-	-
300774 - Pavement Condition Assessment	-	30,000	-	-	-
300776 - Road Base and Surface Repair Program	-	300,000	-	-	-
300778 - Road Rehabilitation Program	-	1,250,000	-	-	-
300780 - Rural Transportation Network Safety Review	-	20,000	-	-	-
300781 - Sign Retro-Reflectivity Assessment	-	15,000	-	-	-
300782 - Stormwater Facility Maintenance	-	300,000	-	-	-
300786 - Concrete Repair & Replacement Program	-	-	110,000	-	-
300787 - Culvert Replacement Program	-	-	100,000	-	-
300790 - Road Base and Surface Repair Program	-	-	300,000	-	-
300792 - Road Rehabilitation Program	-	-	1,250,000	-	-



## Roads

### Capital Project Summary - 10 Years

Expenditure	2030	2031	2032	2033	2034
300794 - Sign Retro-Reflectivity Assessment	-	-	15,000	-	-
300795 - Stormwater Facility Maintenance	-	-	300,000	-	-
300799 - Concrete Repair & Replacement Program	-	-	-	110,000	-
300800 - Culvert Replacement Program	-	-	-	60,000	-
300803 - Road Base and Surface Repair Program	-	-	-	300,000	-
300805 - Road Rehabilitation Program	-	-	-	1,250,000	-
300807 - Sign Retro-Reflectivity Assessment	-	-	-	15,000	-
300808 - Stormwater Facility Maintenance	-	-	-	300,000	-
300811 - Christmas Decoration Replacements	-	-	-	-	12,000
300812 - Concrete Repair & Replacement Program	-	-	-	-	110,000
300813 - Culvert Replacement Program	-	-	-	-	60,000
300816 - Road Base and Surface Repair Program	-	-	-	-	300,000
300818 - Road Rehabilitation Program	-	-	-	-	1,250,000
300820 - Sign Retro-Reflectivity Assessment	-	-	-	-	15,000
300821 - Stormwater Facility Maintenance	-	-	-	-	300,000
301070 - Road Reconstruction - Stella/John/Vera	-	-	-	-	3,500,000
301143 - OPTH - Asphalt Parking Lot Repaving	18,000	-	-	-	-
301160 - Fire Station #1 - Asphalt Parking Lot Repaving	-	-	260,000	-	-

## Roads Capital Project Summary - 10 Years



<b>Expenditure</b>	<b>2030</b>	<b>2031</b>	<b>2032</b>	<b>2033</b>	<b>2034</b>
301161 - Fire Station #2 - Asphalt Parking Lot Repaving	-	-	175,000	-	-
301194 - Canboro Road - Garner Ave to Balfour St semi urban	-	-	-	900,000	-
301195 - Canboro Road - Garner Ave to Balfour St traffic co	-	-	-	230,000	-
301198 - Balfour Street	-	-	1,890,000	-	-
301201 - Haist Street urbanization	-	-	990,000	-	-
301217 - Welland: Canboro Rd to E of Balfour - Recons	-	-	-	2,800,000	-
<b>Total Expenditure</b>	<b>5,009,900</b>	<b>5,040,900</b>	<b>6,100,000</b>	<b>8,155,000</b>	<b>9,315,648</b>



**Roads**  
**10 Year Projected Reserve Balance**

	2024	2025	2026	2027	2028	2029
<b>Projected Reserve (Deficit) - Start of Year</b>	1,310,218	(794,043)	(273,903)	(731,903)	(672,735)	(707,935)
<b>Additions to Reserve</b>						
Contribution from Operating Budget	2,701,300	2,866,300	3,096,000	3,344,000	3,578,000	3,864,000
<b>Reduction in Reserve</b>						
Estimated 2024 Projects Completed	(2,874,000)					
Estimated Prior Year Projects Completed	(1,931,561)					
<b>Projected Capital Spending</b>		(2,346,160)	(3,554,000)	(3,284,832)	(3,613,200)	(2,032,200)
<b>Projected Reserve (Deficit) - End of Year</b>	<u>(794,043)</u>	<u>(273,903)</u>	<u>(731,903)</u>	<u>(672,735)</u>	<u>(707,935)</u>	<u>1,123,865</u>
Target Minimum Reserve Balance	2,891,000					
Target Reserve Balance	5,782,000					
Phased-In Target Minimum Balance	127,217					1,048,477
Annual percentage increase in operating reserve transfer			8.0 %	8.0 %	7.0 %	8.0 %
Annual dollar increase in operating reserve transfer			\$ 229,700	\$ 248,000	\$ 234,000	\$ 286,000





## Roads

### 10 Year Projected Reserve Balance

	2030	2031	2032	2033	2034
<b>Projected Reserve (Deficit) - Start of Year</b>	1,123,865	3,117,795	5,372,725	7,494,725	6,678,964
<b>Additions to Reserve</b>					
Contribution from Operating Budget	4,173,000	4,465,000	4,822,000	5,208,000	5,573,000
<b>Reduction in Reserve</b>					
Estimated 2024 Projects Completed					
Estimated Prior Year Projects Completed					
<b>Projected Capital Spending</b>	(2,179,070)	(2,210,070)	(2,700,000)	(6,023,761)	(4,779,000)
<b>Projected Reserve (Deficit) - End of Year</b>	<u>3,117,795</u>	<u>5,372,725</u>	<u>7,494,725</u>	<u>6,678,964</u>	<u>7,472,964</u>
Target Minimum Reserve Balance					
Target Reserve Balance					
Phased-In Target Minimum Balance					1,969,737
Annual percentage increase in operating reserve transfer	8.0 %	7.0 %	8.0 %	8.0 %	7.0 %
Annual dollar increase in operating reserve transfer	\$ 309,000	\$ 292,000	\$ 357,000	\$ 386,000	\$ 365,000



## Fleet

### 2025 Draft Capital Budget Summary

Project #	Project Name	Description	Justification	Draft Budget \$
VEH 01-25	Combination Snow Plow & Spreader (Replaces Truck 4)	Replacement of an existing fleet unit at the end of it's life	The expected delivery is fall 2026 - the existing unit is has reliability issues and is critical for winter maintenance and compliance to the MMS	350,000
VEH 02-25	Work Truck (Replaces 107 - 2011 Ford F150 3/4 ton)	Replacement of an existing fleet unit at the end of it's life	"The existing unit has reached the end of it's useful life."	100,000
VEH 03-25	Backhoe (Replaces unit 501 - 2009 Cat 416E)	Replacement of an existing 2009 Cat Backhoe at the end of it's useful life. This unit will be replaced with a backhoe suited for work in Water/Waste Water & Roads Repairs.	The existing unit has reached the end of it's useful life and is heavily relied upon for emergency and daily maintenance works. This unit is nearing 15 years of service and has become mechanically unreliable and experienced a number of lengthy breakdowns related to the unavailability of parts.	240,000

**Fleet**  
**2025 Draft Capital Budget Summary**



Project #	Project Name	Financing					Total Financing	
		Grants	Reserve Transfers	Parkland Dedication	Development Charges	Other		
		\$	\$	\$	\$	\$	\$	
VEH 01-25	Combination Snow Plow & Spreader (Replaces Truck 4	-	350,000	-	-	-	-	350,000
VEH 02-25	Work Truck (Replaces 107 - 2011 Ford F150 3/4 ton	-	100,000	-	-	-	-	100,000
VEH 03-25	Backhoe (Replaces unit 501 - 2009 Cat 416E)	-	240,000	-	-	-	-	240,000



# Fleet

## 2025 Draft Capital Budget Summary

Project #	Project Name	Description	Justification	Draft Budget \$
VEH 04-25	Combination Snow Plow & Spreader (Growth related a	Purchase of additional fleet unit - Combination Snow Plow-Spreader	This unit is required to respond to growth for winter maintenance activities particularly to remain in compliance to the MMS	350,000
VEH 05-25	Lawn Mower (Replaces unit 529 - 2015 John Deere X7	Replacement of an existing fleet unit at the end of it's life	This unit has experienced total engine failure and requires replacement	25,000
VEH 06-25	72" plug aerator	For turf maintenance of sports fields.	Per PW report #2024-0179	8,000
<b>Total 2025 Draft Budget</b>				<b>1,073,000</b>





## Fleet 2025 Draft Capital Budget Summary

Project #	Project Name	Financing					Total Financing	
		Grants	Reserve Transfers	Parkland Dedication	Development Charges	Other		
		\$	\$	\$	\$	\$	\$	
VEH 04-25	Combination Snow Plow & Spreader (Growth related a	-	-	-	350,000	-	-	350,000
VEH 05-25	Lawn Mower (Replaces unit 529 - 2015 John Deere X7	-	25,000	-	-	-	-	25,000
VEH 06-25	72" plug aerator	-	8,000	-	-	-	-	8,000
<b>Total 2025 Draft Budget</b>		-	723,000	-	350,000	-	-	1,073,000

**Fleet  
Capital Project Summary - 10 Years**



<b>Funding Source</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
Transfer from Reserve	723,000	797,000	773,000	715,000	292,000
Transfer from Deferred Revenues	350,000	198,000	-	-	190,000
<b>Total Funding Source</b>	<b>1,073,000</b>	<b>995,000</b>	<b>773,000</b>	<b>715,000</b>	<b>482,000</b>

**Fleet  
Capital Project Summary - 10 Years**



<b>Funding Source</b>	<b>2030</b>	<b>2031</b>	<b>2032</b>	<b>2033</b>	<b>2034</b>
Transfer from Reserve	205,000	110,000	74,000	45,500	573,000
Transfer from Deferred Revenues	130,000	-	-	-	-
<b>Total Funding Source</b>	<b>335,000</b>	<b>110,000</b>	<b>74,000</b>	<b>45,500</b>	<b>573,000</b>



## Fleet Capital Project Summary - 10 Years

Expenditure	2025	2026	2027	2028	2029
300884 - PTO driven Wood Chipper (Replaces Unit 709 - 1994)	-	-	15,000	-	-
300891 - Wood Chipper (Replaces unit 708 - 2010 Vermeer BC1)	-	-	65,000	-	-
300896 - Combination Snow Plow & Spreader (Replaces Truck 4)	350,000	-	-	-	-
300897 - Tractor with Snow Plow and Salt Spreader (growth r)	-	-	-	-	190,000
300899 - Work Truck (Replaces 107 - 2011 Ford F150 3/4 ton)	100,000	-	-	-	-
300906 - Small SUV Replaces 105 - 2012 Ford Super Cab	-	-	-	-	62,000
300908 - Backhoe (Replaces unit 501 - 2009 Cat 416E)	240,000	-	-	-	-
300909 - Leaf Vacuum Trailer (Replaces 2014 Trac-Vac)	-	-	5,000	-	-
300910 - Tandem Axle Combination Snow Plow & Spreader (Repl)	-	-	450,000	-	-
300911 - Shoring Box Trailer (Replaces unit 717 - 2009 Dave)	-	-	11,000	-	-
300915 - Tandem Axle Combination Snow Plow & Spreader (Repl)	-	450,000	-	-	-





## Fleet Capital Project Summary - 10 Years

Expenditure	2025	2026	2027	2028	2029
300916 - Combination Snow Plow & Spreader (Growth related a	350,000	-	-	-	-
300920 - Hydro-Vac Trailer (Replaces unit 714 - 2010 Vermeer	-	-	-	100,000	-
300921 - Lawn Mower (Replaces unit 529 - 2015 John Deere X7	25,000	-	-	-	-
300922 - 48" Zero Turn Mower (Replaces Unit 505 - 2011 Kubo	-	22,000	-	-	-
300923 - 60" Zero Turn Mower (Replaces Unit 506 - 2011 Kubo	-	25,000	-	-	-
300924 - Park Maintenance Tractor 4x4 (Replaces Unit 507 -	-	-	60,000	-	-
300925 - Loader - (Replaces Unit 523 - 2006 Cat 924)	-	300,000	-	-	-
300926 - Backhoe (Replaces unit 504 - 2010 John Deere 310J)	-	-	-	200,000	-
300931 - Van with Utility Body - (Replaces unit 225 - 2012	-	-	150,000	-	-
300933 - Lawn Mower (Replaces unit 530 - 2015 John Deere X7	-	-	17,000	-	-
300936 - Small SUV Replaces unit 004 - 2017 Ford Escape	-	-	-	60,000	-

2025 Draft Capital Budget

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Town of Pelham



## Fleet Capital Project Summary - 10 Years

Expenditure	2025	2026	2027	2028	2029
300937 - Small SUV - Building Department Replaces unit 005	-	-	-	60,000	-
300938 - Van with utility shelving Replacement unit 133 - 2	-	-	-	60,000	-
300939 - Turf Mower (Replaces unit 526 - Kubota GF1800 48")	-	-	-	25,000	-
300940 - Turf Mower (Replaces unit 527 - Kubota GF1800 60")	-	-	-	25,000	-
300941 - Ice Resurfacer (Replaces Unit 712 - 2018 Unit) Sch	-	-	-	160,000	-
300942 - Slip In Poly Tank (Replaces 2016 Purchase)	-	-	-	25,000	-
300945 - Small SUV - Building Department (end of 2018 lease	-	-	-	-	60,000
300946 - Small SUV - Facilities Department (end of 2018 lea	-	-	-	-	60,000
300947 - Work Truck with Landscape Box (end of 2018 lease)	-	-	-	-	110,000
301202 - 60" Mower - New Crew required due to growth	-	25,000	-	-	-
301203 - 48" Mower - New crew due to growth	-	22,000	-	-	-
301204 - Landscape Trailer - New crew due to growth	-	13,000	-	-	-

**Fleet  
Capital Project Summary - 10 Years**



<b>Expenditure</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
301205 - Pickup Truck - New crew due to growth	-	57,000	-	-	-
301206 - 16FT Mower Deck - New crew required due to growth	-	26,000	-	-	-
301207 - 50 hp Tractor for bulk mowing - New crew due to gr	-	55,000	-	-	-
301225 - 72" plug aerator	8,000	-	-	-	-
<b>Total Expenditure</b>	<b>1,073,000</b>	<b>995,000</b>	<b>773,000</b>	<b>715,000</b>	<b>482,000</b>



## Fleet Capital Project Summary - 10 Years

Expenditure	2030	2031	2032	2033	2034
300904 - Crew-Cab Truck with Landscape Box (replaces unit 1	-	-	-	-	75,000
300905 - Wood Chipper (Replaces Unit 708 - 2010 Vermeer BC1	-	-	-	-	50,000
300951 - Baseball Diamond Grooming Machine (Replaces 2022 P	-	-	-	-	28,000
300952 - Work Truck Facilities (end of 2019 lease)	65,000	-	-	-	-
300953 - Work Truck Facilities (end of 2019 lease)	65,000	-	-	-	-
300955 - Pick Up Truck	65,000	-	-	-	-
300957 - Compact SUV	65,000	-	-	-	-
300959 - Work Truck 4x4 Roads (end of 2019 lease)	75,000	-	-	-	-
300962 - Small SUV Building (Replaces Unit 104 - 2009 Ford	-	55,000	-	-	-
300963 - Small SUV By-Law (Replaces Unit 101 - 2009 Ford Ra	-	55,000	-	-	-
300966 - 60" Turf Mower (Replaces 2020 Purchase)	-	-	17,000	-	-
300967 - 72" Turf Mower (Replaces 2020 Purchase)	-	-	17,000	-	-
300969 - Road Patrol Vehicle (Replaces 2019 Purchase)	-	-	40,000	-	-
300972 - Vehicle Pressure Washer - Replaces 2018 unit Repla	-	-	-	10,500	-

## Fleet Capital Project Summary - 10 Years



<b>Expenditure</b>	<b>2030</b>	<b>2031</b>	<b>2032</b>	<b>2033</b>	<b>2034</b>
300973 - Combination Snow Plow & Spreader Unit Replaces Tr	-	-	-	-	350,000
300976 - Work Truck (Replaces Truck 129 - 2008 Dodge 1500)	-	-	-	-	35,000
300977 - Work Truck (Replaces Truck 127 - 2006 Ford F-150)	-	-	-	35,000	-
300981 - Small SUV Replaces 105 - 2012 Ford Super Cab	-	-	-	-	30,000
300983 - Leaf Vacuum Trailer (Replaces 2024 Purchase)	-	-	-	-	5,000
<b>Total Expenditure</b>	<b>335,000</b>	<b>110,000</b>	<b>74,000</b>	<b>45,500</b>	<b>573,000</b>



## Fleet 10 Year Projected Reserve Balance

	2024	2025	2026	2027	2028	2029
<b>Projected Reserve (Deficit) - Start of Year</b>	1,585,471	567,897	380,907	157,907	(1,093)	(53,093)
<b>Additions to Reserve</b>						
Contribution from Operating Budget	582,300	536,010	574,000	614,000	663,000	709,000
<b>Reduction in Reserve</b>						
Estimated 2024 Projects Completed	(999,874)					
Estimated Prior Year Projects Completed	(600,000)					
<b>Projected Capital Spending</b>		(723,000)	(797,000)	(773,000)	(715,000)	(292,000)
<b>Projected Reserve (Deficit) - End of Year</b>	567,897	380,907	157,907	(1,093)	(53,093)	363,907
Target Minimum Reserve Balance	668,600					
Target Reserve Balance	1,337,200					
Phased-In Target Minimum Balance	593,077					618,247
Annual percentage increase in operating reserve transfer			7.0 %	7.0 %	8.0 %	7.0 %
Annual dollar increase in operating reserve transfer		\$ 37,990	\$ 40,000	\$ 49,000	\$ 46,000	



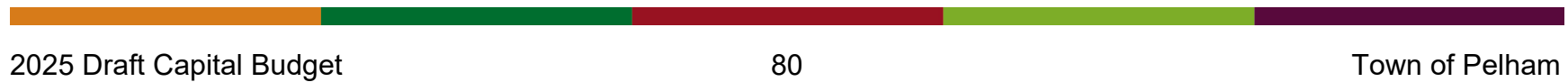
**Fleet**  
**10 Year Projected Reserve Balance**

	2030	2031	2032	2033	2034
<b>Projected Reserve (Deficit) - Start of Year</b>	363,907	924,907	1,634,907	2,437,907	3,339,407
<b>Additions to Reserve</b>					
Contribution from Operating Budget	766,000	820,000	877,000	947,000	1,023,000
<b>Reduction in Reserve</b>					
Estimated 2024 Projects Completed					
Estimated Prior Year Projects Completed					
<b>Projected Capital Spending</b>	(205,000)	(110,000)	(74,000)	(45,500)	(573,000)
<b>Projected Reserve (Deficit) - End of Year</b>	924,907	1,634,907	2,437,907	3,339,407	3,789,407
Target Minimum Reserve Balance					
Target Reserve Balance					
Phased-In Target Minimum Balance					643,427
Annual percentage increase in operating reserve transfer	8.0 %	7.0 %	7.0 %	8.0 %	8.0 %
Annual dollar increase in operating reserve transfer	\$ 57,000	\$ 54,000	\$ 57,000	\$ 70,000	\$ 76,000



## Cemeteries 2025 Draft Capital Budget Summary

Project #	Project Name	Description	Justification	Draft Budget \$
CEM 01-25	Fonthill Cemetery - yard buffering / reflective ar	Plantings to screen Reflective Area	In accordance with the Cemetery Master Plan 2010	42,000
<b>Total 2025 Draft Budget</b>				<b>42,000</b>



2025 Draft Capital Budget

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Town of Pelham



**Cemeteries**  
**2025 Draft Capital Budget Summary**



Project #	Project Name	Financing					Total Financing \$
		Grants \$	Reserve Transfers \$	Parkland Dedication \$	Development Charges \$	Other \$	
CEM 01-25	Fonthill Cemetery - yard buffering / reflective ar	-	42,000	-	-	-	42,000
<b>Total 2025 Draft Budget</b>		-	42,000	-	-	-	42,000

**Cemeteries  
Capital Project Summary - 10 Years**



<b>Funding Source</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
Transfer from Reserve	42,000	135,000	62,000	120,000	75,000
<b>Total Funding Source</b>	<b>42,000</b>	<b>135,000</b>	<b>62,000</b>	<b>120,000</b>	<b>75,000</b>

**Cemeteries  
Capital Project Summary - 10 Years**



<b>Funding Source</b>	<b>2030</b>	<b>2031</b>	<b>2032</b>	<b>2033</b>	<b>2034</b>
Transfer from Reserve	-	50,000	35,000	90,000	-
<b>Total Funding Source</b>	-	50,000	35,000	90,000	-



## Cemeteries Capital Project Summary - 10 Years

<b>Expenditure</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
400016 - Hillside Cemetery - cremation garden, pedestrian I	-	-	-	120,000	-
400017 - Fonthill Cemetery - yard buffering / reflective ar	42,000	-	-	-	-
400018 - Hillside Cemetery - yard buffering / reflective ar	-	-	39,000	-	-
400019 - Fonthill and Hillside Cemeteries - entry features	-	65,000	-	-	-
400020 - Fonthill Cemetery - Mausoleum Crypt repairs - FCA	-	-	23,000	-	-
400021 - Fonthill Cemetery - roof replacement Mausoleum - F	-	-	-	-	75,000
400026 - Fonthill Cemetery Columbarium	-	70,000	-	-	-
<b>Total Expenditure</b>	<b>42,000</b>	<b>135,000</b>	<b>62,000</b>	<b>120,000</b>	<b>75,000</b>



## Cemeteries Capital Project Summary - 10 Years

<b>Expenditure</b>	<b>2030</b>	<b>2031</b>	<b>2032</b>	<b>2033</b>	<b>2034</b>
400023 - Cemeteries Master Plan Update	-	50,000	-	-	-
400024 - Hillside Cemetery Section Expansion (North/West Co	-	-	35,000	-	-
400028 - Fonthill Cemetery Columbarium	-	-	-	90,000	-
<b>Total Expenditure</b>	-	50,000	35,000	90,000	-

**Cemeteries**  
**10 Year Projected Reserve Balance**



	2024	2025	2026	2027	2028	2029
<b>Projected Reserve (Deficit) - Start of Year</b>	250,692	222,692	210,692	106,692	76,692	(10,308)
<b>Additions to Reserve</b>						
Contribution from Operating Budget	42,000	30,000	31,000	32,000	33,000	34,000
<b>Reduction in Reserve</b>						
Estimated 2024 Projects Completed	(70,000)					
Estimated Prior Year Projects Completed	-					
<b>Projected Capital Spending</b>		(42,000)	(135,000)	(62,000)	(120,000)	(75,000)
<b>Projected Reserve (Deficit) - End of Year</b>	222,692	210,692	106,692	76,692	(10,308)	(51,308)
Target Minimum Reserve Balance	54,150					
Target Reserve Balance	108,300					
Phased-In Target Minimum Balance	108,300					108,300
Annual percentage increase in operating reserve transfer			4.0 %	4.0 %	4.0 %	4.0 %
Annual dollar increase in operating reserve transfer		\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000

**Cemeteries**  
**10 Year Projected Reserve Balance**



	2030	2031	2032	2033	2034
<b>Projected Reserve (Deficit) - Start of Year</b>	(51,308)	(16,308)	(30,308)	(28,308)	(80,308)
<b>Additions to Reserve</b>					
Contribution from Operating Budget	35,000	36,000	37,000	38,000	40,000
<b>Reduction in Reserve</b>					
Estimated 2024 Projects Completed					
Estimated Prior Year Projects Completed					
<b>Projected Capital Spending</b>		(50,000)	(35,000)	(90,000)	
<b>Projected Reserve (Deficit) - End of Year</b>	(16,308)	(30,308)	(28,308)	(80,308)	(40,308)
Target Minimum Reserve Balance					
Target Reserve Balance					
Phased-In Target Minimum Balance					108,300
Annual percentage increase in operating reserve transfer	4.0 %	4.0 %	4.0 %	4.0 %	4.0 %
Annual dollar increase in operating reserve transfer	\$ 1,000 \$	\$ 1,000 \$	\$ 1,000 \$	\$ 1,000 \$	2,000



## Park Facilities 2025 Draft Capital Budget Summary

Project #	Project Name	Description	Justification	Draft Budget \$
PRK 01-25	North Pelham Multi Purpose Court redevelopment	North Pelham Multi Purpose Court redevelopment	Redevelop the existing baseball/tennis pad into a multi-use sport court. Existing court is approximately 40 years old, has cracking asphalt causing safety issues. Redevelopment has been identified in the Rec master plan.	400,000
PRK 02-25	North Pelham Park Ball Diamonds Upgrade (clay infi	Clay conversion of the existing hardball and T-ball baseball diamonds from aggregate (granular screenings) to clay infield (Washington ball mix).	Clay infield is a superior and high performance playing surface for safety and fundamentals of game play. Is essential for firm footing, dependable bounce, and safe for sliding into bases. Will attract more rental opportunities.	90,000
PRK 03-25	General Park Furniture (Benches/Picnic Tables/Rece	Park furniture/picnic tables and waste bins.	Growth of population and enhancements to parks.	20,000
PRK 04-25	Replace outdoor pool and electrical	Replacing pool at MSSP.	Aging pool/population growth.	2,000,000



## Park Facilities 2025 Draft Capital Budget Summary



Project #	Project Name	Financing						Total Financing \$
		Grants \$	Reserve Transfers \$	Parkland Dedication \$	Development Charges \$	Other \$	Debenture \$	
PRK 01-25	North Pelham Multi Purpose Court redevelopment	-	200,000	200,000	-	-	-	400,000
PRK 02-25	North Pelham Park Ball Diamonds Upgrade (clay infi	-	-	90,000	-	-	-	90,000
PRK 03-25	General Park Furniture (Benches/Picnic Tables/Rece	-	20,000	-	-	-	-	20,000
PRK 04-25	Replace outdoor pool and electrical	1,466,000	254,000	-	280,000	-	-	2,000,000



## Park Facilities 2025 Draft Capital Budget Summary

Project #	Project Name	Description	Justification	Draft Budget \$
PRK 05-25	Class EA for MSSP Entrance	Environmental assessment to analyze options for a new entrance to Marlene Stewart Streit Park	Given the potential impact to the environment and surrounding properties, an environmental assessment is required to analyze the potential options for a new entrance to Marlene Stewart Streit Park.	250,000
PRK 06-25	Centennial Park - Paving for Pre-existing Gravel P	To improve parking lot from gravel to asphalt.	Old parking lot has more maintenance/residents have been inquiring for improvements here.	350,000
PRK 07-25	East Fonthill Storm pond landscaping	To be red circled, pending grant application.	Beautification red circle dependent on grant.	150,000
PRK 08-25	Design East Fonthill Park	Design for East Fonthill Park	Population growth.	150,000
<b>Total 2025 Draft Budget</b>				<b>3,410,000</b>

## Park Facilities 2025 Draft Capital Budget Summary



Project #	Project Name	Financing					Total Financing \$	
		Grants \$	Reserve Transfers \$	Parkland Dedication \$	Development Charges \$	Other \$		Debenture \$
PRK 05-25	Class EA for MSSP Entrance	-	250,000	-	-	-	-	250,000
PRK 06-25	Centennial Park - Paving for Pre-existing Gravel P	-	350,000	-	-	-	-	350,000
PRK 07-25	East Fonthill Storm pond landscaping	150,000	-	-	-	-	-	150,000
PRK 08-25	Design East Fonthill Park	-	-	-	150,000	-	-	150,000
<b>Total 2025 Draft Budget</b>		<b>1,616,000</b>	<b>1,074,000</b>	<b>290,000</b>	<b>430,000</b>	<b>-</b>	<b>-</b>	<b>3,410,000</b>



## Park Facilities Capital Project Summary - 10 Years

<b>Funding Source</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
Transfer from Reserve	1,074,000	276,000	189,000	70,000	340,000
Grants-Provincial	150,000	570,000	685,000	-	-
Grants-Federal	1,466,000	1,000,000	-	-	-
Transfer from Deferred Revenues	430,000	490,000	490,000	340,000	75,000
Transfer from Deferred Revenues - Parkland Dedicat	290,000	500,000	860,000	160,000	160,000
<b>Total Funding Source</b>	<b>3,410,000</b>	<b>2,836,000</b>	<b>2,224,000</b>	<b>570,000</b>	<b>575,000</b>



## Park Facilities Capital Project Summary - 10 Years

<b>Funding Source</b>	<b>2030</b>	<b>2031</b>	<b>2032</b>	<b>2033</b>	<b>2034</b>
Transfer from Reserve	340,000	60,000	20,000	20,000	35,000
Grants-Provincial	-	-	-	-	-
Grants-Federal	-	-	-	-	-
Transfer from Deferred Revenues	150,000	-	-	-	-
Transfer from Deferred Revenues - Parkland Dedicat	135,000	310,000	160,000	-	200,000
<b>Total Funding Source</b>	<b>625,000</b>	<b>370,000</b>	<b>180,000</b>	<b>20,000</b>	<b>235,000</b>



## Park Facilities Capital Project Summary - 10 Years

Expenditure	2025	2026	2027	2028	2029
301183 - Class EA for MSSP Entrance	250,000	-	-	-	-
500197 - East Fonthill Parkland Development	-	1,150,000	-	-	-
500205 - Saffron Meadows Park Development	-	500,000	-	-	-
500211 - Design Build - Harold Black Park Diamond 2 Lightin	-	-	300,000	-	-
500213 - Installation of Community Bulletin Boards	-	-	-	40,000	-
500216 - North Pelham Multi Purpose Court redevelopment	400,000	-	-	-	-
500224 - North Pelham Park Ball Diamonds Upgrade (clay infi	90,000	-	-	-	-
500227 - Centennial Park Cenotaph Restoration	-	40,000	-	-	-
500232 - General Park Furniture (Benches/Picnic Tables/Rece	20,000	-	-	-	-
500235 - Peace Park Bandshell - upgrade lighting - FCA Crit	-	5,000	-	-	-
500236 - North Pelham Park - Playground retrofit	-	-	-	-	160,000
500237 - Centennial Park Playground Retrofit	-	-	-	-	160,000
500238 - Forest Park Development	-	-	400,000	-	-
500239 - General Park Furniture (Benches/Picnic Tables/Rece	-	20,000	-	-	-



## Park Facilities Capital Project Summary - 10 Years

Expenditure	2025	2026	2027	2028	2029
500246 - General Park Furniture (Benches/Picnic Tables/Rece	-	-	20,000	-	-
500247 - Woodstream Park Playground Retrofit	-	-	160,000	-	-
500250 - General Park Furniture (Benches/Picnic Tables/Rece	-	-	-	20,000	-
500252 - Marlene Stewart Streit Park Playground Retrofit	-	-	-	160,000	-
500253 - Cherry Ridge Park Playground Retrofit	-	-	-	-	160,000
500254 - Replace outdoor pool and electrical	2,000,000	-	-	-	-
500256 - General Park Furniture (Benches/Picnic Tables/Rece	-	-	-	-	20,000
500300 - OPTH Cenotaph Cleaning and UV Coating	-	-	9,000	-	-
500301 - Civic Square - Design	-	-	150,000	-	-
500511 - MSSP Playground	-	-	250,000	-	-
500515 - Centennial Park - Paving for Pre-existing Gravel P	350,000	-	-	-	-
500519 - Playground Equipment - Forest park	-	-	-	350,000	-
500520 - Playground Equipment - Saffron Meadows park	-	350,000	-	-	-
500521 - East Fonthill Storm pond landscaping	150,000	-	-	-	-

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## Park Facilities Capital Project Summary - 10 Years

Expenditure	2025	2026	2027	2028	2029
500523 - Parks LED light upgrade - Centennial Park Soccer #	-	-	150,000	-	-
500524 - Parks LED light upgrade - Centennial Park Pickleba	-	-	125,000	-	-
500525 - Parks LED light upgrade - Centennial Park Tennis C	-	190,000	-	-	-
500526 - Parks LED light upgrade - Centennial Park Ball Dia	-	230,000	-	-	-
500527 - Parks LED light upgrade - Centennial Park Ball Dia	-	-	180,000	-	-
500528 - Parks LED light upgrade - Harold Black Park Soccer	-	150,000	-	-	-
500529 - Parks LED light upgrade - Harold Black Park Ball D	-	-	230,000	-	-
500530 - Woodstream Park	-	-	250,000	-	-
500531 - Cherry Ridge Mister	-	-	-	-	75,000
500532 - MSSP Skatepark LED lighting	-	201,000	-	-	-
500533 - Design East Fonthill Park	150,000	-	-	-	-
<b>Total Expenditure</b>	<b>3,410,000</b>	<b>2,836,000</b>	<b>2,224,000</b>	<b>570,000</b>	<b>575,000</b>





## Park Facilities Capital Project Summary - 10 Years

Expenditure	2030	2031	2032	2033	2034
500223 - Peace Park - roof replacement - FCA Critical 2024	-	-	-	-	15,000
500230 - Hurleston Park - Playground Retrofit	160,000	-	-	-	-
500231 - Harold Black Park Playground Retrofit	160,000	-	-	-	-
500244 - Rolling Meadows Park - Playground Retrofit	-	160,000	-	-	-
500249 - Pelham Corners Park - Playground Retrofit	-	-	160,000	-	-
500260 - General Park Furniture (Benches/Picnic Tables/Rece	20,000	-	-	-	-
500262 - Deferred Project: Skate Park/MSSP Parking Lot Ligh	135,000	-	-	-	-
500263 - Peace Park Cenotaph Restoration	-	40,000	-	-	-
500264 - General Park Furniture (Benches/Picnic Tables/Rece	-	20,000	-	-	-
500265 - Lookout Park Pavilion	-	150,000	-	-	-
500267 - General Park Furniture (Benches/Picnic Tables/Rece	-	-	20,000	-	-
500269 - General Park Furniture (Benches/Picnic Tables/Rece	-	-	-	20,000	-
500270 - General Park Furniture (Benches/Picnic Tables/Rece	-	-	-	-	20,000
500271 - Skateboard Park Rebuild	-	-	-	-	200,000

**Park Facilities  
Capital Project Summary - 10 Years**



<b>Expenditure</b>	<b>2030</b>	<b>2031</b>	<b>2032</b>	<b>2033</b>	<b>2034</b>
500534 - Design East Fenwick Park	150,000	-	-	-	-
<b>Total Expenditure</b>	<b>625,000</b>	<b>370,000</b>	<b>180,000</b>	<b>20,000</b>	<b>235,000</b>



**Park Facilities  
10 Year Projected Reserve Balance**

	2024	2025	2026	2027	2028	2029
<b>Projected Reserve (Deficit) - Start of Year</b>	156,244	(236,555)	(1,044,955)	(1,036,955)	(921,955)	(666,955)
<b>Additions to Reserve</b>						
Contribution from Operating Budget	195,600	265,600	284,000	304,000	325,000	348,000
<b>Reduction in Reserve</b>						
Estimated 2024 Projects Completed	(382,000)					
Estimated Prior Year Projects Completed	(206,399)					
<b>Projected Capital Spending</b>		(1,074,000)	(276,000)	(189,000)	(70,000)	(340,000)
<b>Projected Reserve (Deficit) - End of Year</b>	(236,555)	(1,044,955)	(1,036,955)	(921,955)	(666,955)	(658,955)
Target Minimum Reserve Balance	293,600					
Target Reserve Balance	587,200					
Phased-In Target Minimum Balance	(104,015)					28,525
Annual percentage increase in operating reserve transfer			7.0 %	7.0 %	7.0 %	7.0 %
Annual dollar increase in operating reserve transfer		\$ 18,400	\$ 20,000	\$ 21,000	\$ 23,000	



**Park Facilities  
10 Year Projected Reserve Balance**

	2030	2031	2032	2033	2034
<b>Projected Reserve (Deficit) - Start of Year</b>	(658,955)	(626,955)	(288,955)	117,045	523,045
<b>Additions to Reserve</b>					
Contribution from Operating Budget	372,000	398,000	426,000	426,000	426,000
<b>Reduction in Reserve</b>					
Estimated 2024 Projects Completed					
Estimated Prior Year Projects Completed					
<b>Projected Capital Spending</b>	(340,000)	(60,000)	(20,000)	(20,000)	(35,000)
<b>Projected Reserve (Deficit) - End of Year</b>	(626,955)	(288,955)	117,045	523,045	914,045
Target Minimum Reserve Balance					
Target Reserve Balance					
Phased-In Target Minimum Balance					161,065
Annual percentage increase in operating reserve transfer	7.0 %	7.0 %	7.0 %	7.0 %	7.0 %
Annual dollar increase in operating reserve transfer	\$ 24,000	\$ 26,000	\$ 28,000	-	\$ -

## Community Planning & Development 2025 Draft Capital Budget Summary



Project #	Project Name	Description	Justification	Draft Budget \$
PLN 01-25	Zoning By-law Review and Update	Zoning By-law Review and Update	Update to zoning by-law following approval of our updated Official Plan.	100,000
<b>Total 2025 Draft Budget</b>				<b>100,000</b>

# Community Planning & Development

## 2025 Draft Capital Budget Summary



Project #	Project Name	Financing					Total Financing
		Grants \$	Reserve Transfers \$	Parkland Dedication \$	Development Charges \$	Other \$	
PLN 01-25	Zoning By-law Review and Update	-	100,000	-	-	-	100,000
<b>Total 2025 Draft Budget</b>		-	100,000	-	-	-	100,000

## Community Planning & Development Capital Project Summary - 10 Years



<b>Funding Source</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
Transfer from Reserve	100,000	-	87,500	-	100,000
Transfer from Deferred Revenues	-	-	87,500	-	-
<b>Total Funding Source</b>	<b>100,000</b>	<b>-</b>	<b>175,000</b>	<b>-</b>	<b>100,000</b>

## Community Planning & Development Capital Project Summary - 10 Years



<b>Funding Source</b>	<b>2030</b>	<b>2031</b>	<b>2032</b>	<b>2033</b>	<b>2034</b>
Transfer from Reserve	-	-	175,000	-	100,000
Transfer from Deferred Revenues	-	-	-	60,000	-
<b>Total Funding Source</b>	-	-	175,000	60,000	100,000



## Community Planning & Development Capital Project Summary - 10 Years



<b>Expenditure</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
600126 - Zoning By-law Review and Update	100,000	-	-	-	-
600128 - Official Plan Review and Update	-	-	175,000	-	-
600129 - Zoning By-law Review and Update	-	-	-	-	100,000
<b>Total Expenditure</b>	<b>100,000</b>	<b>-</b>	<b>175,000</b>	<b>-</b>	<b>100,000</b>

## Community Planning & Development Capital Project Summary - 10 Years



<b>Expenditure</b>	<b>2030</b>	<b>2031</b>	<b>2032</b>	<b>2033</b>	<b>2034</b>
600130 - Official Plan Review and Update	-	-	175,000	-	-
600131 - Zoning By-law Review and Update	-	-	-	-	100,000
600153 - Development Charge Background Study	-	-	-	60,000	-
<b>Total Expenditure</b>	-	-	175,000	60,000	100,000



## Community Planning & Development 10 Year Projected Reserve Balance

	2024	2025	2026	2027	2028	2029
<b>Projected Reserve (Deficit) - Start of Year</b>	271,572	235,992	215,992	298,992	297,492	386,492
<b>Additions to Reserve</b>						
Contribution from Operating Budget	80,000	80,000	83,000	86,000	89,000	93,000
<b>Reduction in Reserve</b>						
Estimated 2024 Projects Completed	(75,000)					
Estimated Prior Year Projects Completed	(40,580)					
<b>Projected Capital Spending</b>		(100,000)		(87,500)		(100,000)
<b>Projected Reserve (Deficit) - End of Year</b>	235,992	215,992	298,992	297,492	386,492	379,492
Target Minimum Reserve Balance	80,400					
Target Reserve Balance	160,800					
Phased-In Target Minimum Balance	(76,728)					(24,358)
Annual percentage increase in operating reserve transfer			4.0 %	4.0 %	4.0 %	4.0 %
Annual dollar increase in operating reserve transfer		\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 4,000

## Community Planning & Development 10 Year Projected Reserve Balance



	2030	2031	2032	2033	2034
<b>Projected Reserve (Deficit) - Start of Year</b>	379,492	476,492	577,492	507,492	616,492
<b>Additions to Reserve</b>					
Contribution from Operating Budget	97,000	101,000	105,000	109,000	113,000
<b>Reduction in Reserve</b>					
Estimated 2024 Projects Completed					
Estimated Prior Year Projects Completed					
<b>Projected Capital Spending</b>			(175,000)		(100,000)
<b>Projected Reserve (Deficit) - End of Year</b>	476,492	577,492	507,492	616,492	629,492
Target Minimum Reserve Balance					
Target Reserve Balance					
Phased-In Target Minimum Balance					28,022
Annual percentage increase in operating reserve transfer	4.0 %	4.0 %	4.0 %	4.0 %	4.0 %
Annual dollar increase in operating reserve transfer	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000

## Municipal Drainage 2025 Draft Capital Budget Summary



Project #	Project Name	Description	Justification	Draft Budget \$
DRN 01-25	Replace Culverts	Annual program to replace failed culverts in the Town	Maintaining a safe and reliable road network.	40,000
<b>Total 2025 Draft Budget</b>				<b>40,000</b>

## Municipal Drainage 2025 Draft Capital Budget Summary



		Financing					Total	
Project #	Project Name	Grants \$	Reserve Transfers \$	Parkland Dedication \$	Development Charges \$	Other \$	Debenture \$	Financing \$
DRN 01-25	Replace Culverts	-	40,000	-	-	-	-	40,000
<b>Total 2025 Draft Budget</b>		-	40,000	-	-	-	-	40,000

## Municipal Drainage Capital Project Summary - 10 Years



<b>Funding Source</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
Transfer from Reserve	40,000	-	-	40,000	-
<b>Total Funding Source</b>	<b>40,000</b>	<b>-</b>	<b>-</b>	<b>40,000</b>	<b>-</b>



## Municipal Drainage Capital Project Summary - 10 Years

<b>Funding Source</b>	<b>2030</b>	<b>2031</b>	<b>2032</b>	<b>2033</b>	<b>2034</b>
Transfer from Reserve	-	-	40,000	-	-
<b>Total Funding Source</b>	-	-	40,000	-	-





## Municipal Drainage Capital Project Summary - 10 Years

<b>Expenditure</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
600134 - Replace Culverts	40,000	-	-	-	-
600135 - Replace Culverts	-	-	-	40,000	-
<b>Total Expenditure</b>	<b>40,000</b>	<b>-</b>	<b>-</b>	<b>40,000</b>	<b>-</b>



## Municipal Drainage Capital Project Summary - 10 Years

Expenditure	2030	2031	2032	2033	2034
600136 - Replace Culverts	-	-	40,000	-	-
<b>Total Expenditure</b>	-	-	40,000	-	-

**Municipal Drainage  
10 Year Projected Reserve Balance**



	2024	2025	2026	2027	2028	2029
<b>Projected Reserve (Deficit) - Start of Year</b>	71,860	66,530	46,530	67,530	89,530	72,530
<b>Additions to Reserve</b>						
Contribution from Operating Budget	19,500	20,000	21,000	22,000	23,000	24,000
<b>Reduction in Reserve</b>						
Estimated 2024 Projects Completed	-					
Estimated Prior Year Projects Completed	(24,830)					
<b>Projected Capital Spending</b>		(40,000)			(40,000)	
<b>Projected Reserve (Deficit) - End of Year</b>	66,530	46,530	67,530	89,530	72,530	96,530
Target Minimum Reserve Balance	28,150					
Target Reserve Balance	56,300					
Phased-In Target Minimum Balance	56,300					56,300
Annual percentage increase in operating reserve transfer			4.0 %	4.0 %	4.0 %	4.0 %
Annual dollar increase in operating reserve transfer		\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000

**Municipal Drainage  
10 Year Projected Reserve Balance**



	2030	2031	2032	2033	2034
<b>Projected Reserve (Deficit) - Start of Year</b>	96,530	121,530	147,530	134,530	162,530
<b>Additions to Reserve</b>					
Contribution from Operating Budget	25,000	26,000	27,000	28,000	29,000
<b>Reduction in Reserve</b>					
Estimated 2024 Projects Completed					
Estimated Prior Year Projects Completed					
<b>Projected Capital Spending</b>			(40,000)		
<b>Projected Reserve (Deficit) - End of Year</b>	121,530	147,530	134,530	162,530	191,530
Target Minimum Reserve Balance					
Target Reserve Balance					
Phased-In Target Minimum Balance					56,300
Annual percentage increase in operating reserve transfer	4.0 %	4.0 %	4.0 %	4.0 %	4.0 %
Annual dollar increase in operating reserve transfer	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000



## Wastewater 2025 Draft Capital Budget Summary

Project #	Project Name	Description	Justification	Draft Budget \$
WST 01-25	Sanitary Sewer Inspection, CCTV and Flushing Progr	This is an annual project that is used to inspect our sanitary and Storm sewer systems.	The Town's networks are inspected annually to ensure that there are no major deficiencies with our sanitary or storm system.	150,000
WST 02-25	Sanitary Sewer Capital Construction Adjustments an	This project is used to complete sanitary sewer capital upgrades throughout the Town.	Sanitary Sewers that are damaged have the potential of causing sewer backups on private property. Repairs to the Sanitary Sewers.	60,000
WST 03-25	Maple St - Memorial Sanitary Design	This project is for the design of sanitary sewers along Maple Street and Memorial Drive that will discharge to the new Sanitary Pumping Station being constructed for the Oakhaven Subdivision.	The existing homeowners along this section of Maple Street and Memorial Drive are within the urban boundary and currently on a septic system.	250,000
<b>Total 2025 Draft Budget</b>				<b>460,000</b>

**Wastewater  
2025 Draft Capital Budget Summary**



Project #	Project Name	Financing					Total Financing \$
		Grants \$	Reserve Transfers \$	Parkland Dedication \$	Development Charges \$	Other \$	
WST 01-25	Sanitary Sewer Inspection, CCTV and Flushing Progr	-	150,000	-	-	-	150,000
WST 02-25	Sanitary Sewer Capital Construction Adjustments an	-	60,000	-	-	-	60,000
WST 03-25	Maple St - Memorial Sanitary Design	-	250,000	-	-	-	250,000
<b>Total 2025 Draft Budget</b>		-	460,000	-	-	-	460,000



## Wastewater Capital Project Summary - 10 Years

<b>Funding Source</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
Transfer from Reserve	460,000	1,074,000	2,142,000	175,000	341,500
Grants-Provincial	-	-	-	-	-
Transfer from Deferred Revenues	-	864,000	-	-	203,500
Unfinanced Capital - Debenture/Lease	-	-	2,898,000	-	-
<b>Total Funding Source</b>	<b>460,000</b>	<b>1,938,000</b>	<b>5,040,000</b>	<b>175,000</b>	<b>545,000</b>



## Wastewater Capital Project Summary - 10 Years

<b>Funding Source</b>	<b>2030</b>	<b>2031</b>	<b>2032</b>	<b>2033</b>	<b>2034</b>
Transfer from Reserve	375,000	175,000	175,000	1,729,500	325,000
Grants-Provincial	-	-	3,500,000	-	-
Transfer from Deferred Revenues	-	2,140,000	528,000	786,000	-
Unfinanced Capital - Debenture/Lease	-	-	-	1,259,500	-
<b>Total Funding Source</b>	<b>375,000</b>	<b>2,315,000</b>	<b>4,203,000</b>	<b>3,775,000</b>	<b>325,000</b>





## Wastewater Capital Project Summary - 10 Years

Expenditure	2025	2026	2027	2028	2029
700196 - Concord upgrade existing	-	-	-	-	370,000
700207 - Sanitary Sewer Inspection, CCTV and Flushing Progr	150,000	-	-	-	-
700208 - Sanitary Sewer Capital Construction Adjustments an	60,000	-	-	-	-
700213 - Sanitary Sewer Inspection, CCTV and Flushing Progr	-	150,000	-	-	-
700214 - Sanitary Sewer Capital Construction Adjustments an	-	60,000	-	-	-
700217 - Sanitary Sewer Inspection, CCTV and Flushing Progr	-	-	150,000	-	-
700218 - Sanitary Sewer Capital Construction Adjustments an	-	-	60,000	-	-
700221 - Sanitary Sewer Inspection, CCTV and Flushing Progr	-	-	-	115,000	-
700222 - Sanitary Sewer Capital Construction Adjustments an	-	-	-	60,000	-
700225 - Sanitary Sewer Inspection, CCTV and Flushing Progr	-	-	-	-	115,000
700226 - Sanitary Sewer Capital Construction Adjustments an	-	-	-	-	60,000



## Wastewater Capital Project Summary - 10 Years

Expenditure	2025	2026	2027	2028	2029
700358 - Foss Road Sanitary Upgrades	-	-	4,830,000	-	-
700360 - Station Street sani upgrade (Port Robinson to Hwy)	-	1,728,000	-	-	-
700378 - Maple St - Memorial Sanitary Design	250,000	-	-	-	-
<b>Total Expenditure</b>	<b>460,000</b>	<b>1,938,000</b>	<b>5,040,000</b>	<b>175,000</b>	<b>545,000</b>



## Wastewater Capital Project Summary - 10 Years

Expenditure	2030	2031	2032	2033	2034
700188 - Merritt Road Sewer Main	-	2,000,000	-	-	-
700191 - Welland Rd upgrade existing sewer from 200mm to 30	-	-	-	1,310,000	-
700195 - Hurricane Rd upgrade existing Station to Hwy 20	-	-	-	2,290,000	-
700212 - Provision for potential oversizing	-	140,000	-	-	-
700229 - Sanitary Sewer Inspection, CCTV and Flushing Progr	115,000	-	-	-	-
700231 - Sanitary Sewer Capital Construction Adjustments an	60,000	-	-	-	-
700232 - Sanitary Sewer Model - Development Update	200,000	-	-	-	-
700235 - Sanitary Sewer Inspection, CCTV and Flushing Progr	-	115,000	-	-	-
700237 - Sanitary Sewer Capital Construction Adjustments an	-	60,000	-	-	-
700240 - Sanitary Sewer Inspection, CCTV and Flushing Progr	-	-	115,000	-	-
700242 - Sanitary Sewer Capital Construction Adjustments an	-	-	60,000	-	-



## Wastewater Capital Project Summary - 10 Years

Expenditure	2030	2031	2032	2033	2034
700245 - Sanitary Sewer Inspection, CCTV and Flushing Progr	-	-	-	115,000	-
700247 - Sanitary Sewer Capital Construction Adjustments an	-	-	-	60,000	-
700248 - Sanitary I/I Study Program - Planned Replacements	-	-	-	-	70,000
700249 - Sanitary Lateral Replacement Program (5 laterals)	-	-	-	-	80,000
700250 - Sanitary Sewer Inspection, CCTV and Flushing Progr	-	-	-	-	115,000
700251 - Sanitary Sewer Capital Construction Adjustments an	-	-	-	-	60,000
700377 - Haist Street new sani	-	-	528,000	-	-
700382 - Maple Street and Memorial Drive Sanitary Sewer Ins	-	-	3,500,000	-	-
<b>Total Expenditure</b>	<b>375,000</b>	<b>2,315,000</b>	<b>4,203,000</b>	<b>3,775,000</b>	<b>325,000</b>



**Wastewater  
10 Year Projected Reserve Balance**

	2024	2025	2026	2027	2028	2029
<b>Projected Reserve (Deficit) - Start of Year</b>	1,948,702	(244,744)	(141,244)	(522,244)	(1,673,244)	(520,244)
<b>Additions to Reserve</b>						
Contribution from Operating Budget	361,633	563,500	693,000	991,000	1,328,000	1,713,000
<b>Reduction in Reserve</b>						
Estimated 2024 Projects Completed	(930,000)					
Estimated Prior Year Projects Completed	(1,625,079)					
<b>Projected Capital Spending</b>		(460,000)	(1,074,000)	(2,142,000)	(175,000)	(341,500)
<b>Projected Reserve (Deficit) - End of Year</b>	(244,744)	(141,244)	(522,244)	(1,673,244)	(520,244)	851,256
Target Minimum Reserve Balance						
Target Reserve Balance	868,687	933,839	1,003,877	1,079,167		
Phased-In Target Minimum Balance						
Annual percentage increase in operating reserve transfer			23.0 %	43.0 %	34.0 %	29.0 %
Annual dollar increase in operating reserve transfer			\$ 129,500	\$ 298,000	\$ 337,000	\$ 385,000

**Wastewater  
10 Year Projected Reserve Balance**



	2030	2031	2032	2033	2034
<b>Projected Reserve (Deficit) - Start of Year</b>	851,256	2,275,256	3,989,256	5,797,256	6,149,756
<b>Additions to Reserve</b>					
Contribution from Operating Budget	1,799,000	1,889,000	1,983,000	2,082,000	2,186,000
<b>Reduction in Reserve</b>					
Estimated 2024 Projects Completed					
Estimated Prior Year Projects Completed					
<b>Projected Capital Spending</b>	(375,000)	(175,000)	(175,000)	(1,729,500)	(325,000)
<b>Projected Reserve (Deficit) - End of Year</b>	<u>2,275,256</u>	<u>3,989,256</u>	<u>5,797,256</u>	<u>6,149,756</u>	<u>8,010,756</u>
Target Minimum Reserve Balance					
Target Reserve Balance					
Phased-In Target Minimum Balance					
Annual percentage increase in operating reserve transfer	5.0 %	5.0 %	5.0 %	5.0 %	5.0 %
Annual dollar increase in operating reserve transfer	\$ 86,000	\$ 90,000	\$ 94,000	\$ 99,000	\$ 104,000



## Water

### 2025 Draft Capital Budget Summary

Project #	Project Name	Description	Justification	Draft Budget \$
WTR 01-25	Canboro: Haist St to Pelham St Watermain Replaceme	Full urbanization of Canboro Road to Hwy 20 including new storm sewer, watermain, curb and gutter, sidewalks, and pedestrian facilities.	The road requires urbanization as it is within the urban boundary. The watermain is being upsized in accordance with the Region's Master Servicing Plan for East Fonthill.	2,000,000
WTR 02-25	Water Loading Station Replacement - Canboro Road a	Replacement of equipment as reached end of useful life.	the equipment has reached the useful term and requires replacement.	60,000
WTR 03-25	Design: Welland: Canboro Rd to E of Balfour, Water	Carry out the watermain design for replacement along Welland Road.	The watermain is being upsized in accordance with the Towns Master Servicing Plan for East Fenwick.	55,000
WTR 04-25	Water Meter Reading Equipment	Required upgrade of water meter reading equipment	Existing equipment is no longer supported	23,000
<b>Total 2025 Draft Budget</b>				<b>2,138,000</b>

**Water**  
**2025 Draft Capital Budget Summary**



Project #	Project Name	Financing						Total Financing \$
		Grants \$	Reserve Transfers \$	Parkland Dedication \$	Development Charges \$	Other \$	Debenture \$	
WTR 01-25	Canboro: Haist St to Pelham St Watermain Replaceme	979,046	579,764	-	441,190	-	-	2,000,000
WTR 02-25	Water Loading Station Replacement - Canboro Road a	-	60,000	-	-	-	-	60,000
WTR 03-25	Design: Welland: Canboro Rd to E of Balfour, Water	-	11,000	-	44,000	-	-	55,000
WTR 04-25	Water Meter Reading Equipment	-	23,000	-	-	-	-	23,000
<b>Total 2025 Draft Budget</b>		<b>979,046</b>	<b>673,764</b>	<b>-</b>	<b>485,190</b>	<b>-</b>	<b>-</b>	<b>2,138,000</b>





## Water Capital Project Summary - 10 Years

<b>Funding Source</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
Transfer from Reserve	673,764	-	490,000	2,055,000	1,236,000
Grants-Provincial	445,021	-	-	-	-
Grants-Federal	534,025	-	-	-	-
Transfer from Deferred Revenues	485,190	-	-	-	-
Unfinanced Capital - Debenture/Lease	-	-	1,500,000	-	-
<b>Total Funding Source</b>	<b>2,138,000</b>	<b>-</b>	<b>1,990,000</b>	<b>2,055,000</b>	<b>1,236,000</b>



## Water Capital Project Summary - 10 Years

<b>Funding Source</b>	<b>2030</b>	<b>2031</b>	<b>2032</b>	<b>2033</b>	<b>2034</b>
Transfer from Reserve	2,177,495	2,816,000	171,750	436,000	60,000
Grants-Provincial	-	-	-	-	-
Grants-Federal	-	-	-	-	-
Transfer from Deferred Revenues	1,320,455	-	-	-	-
Unfinanced Capital - Debenture/Lease	-	1,190,000	-	-	-
<b>Total Funding Source</b>	<b>3,497,950</b>	<b>4,006,000</b>	<b>171,750</b>	<b>436,000</b>	<b>60,000</b>



## Water Capital Project Summary - 10 Years

Expenditure	2025	2026	2027	2028	2029
700285 - Construction: Pancake: Pelham St to Haist St, Water	-	-	1,500,000	-	-
700290 - Canboro: Haist St to Pelham St Watermain Replaceme	2,000,000	-	-	-	-
700291 - Emmett St & College - Watermain Replacement	-	-	-	275,000	-
700297 - Water Loading Station Replacement - Canboro Road a	60,000	-	-	-	-
700308 - Watermain Replacement - cast iron replacement prog	-	-	-	400,000	-
700355 - Design: Welland: Canboro Rd to E of Balfour, Water	55,000	-	-	-	-
700368 - Water Meter Replacement Project - Phase 1	-	-	-	-	1,000,000
700371 - Annual Watermain Replacement 2027	-	-	490,000	-	-
700372 - Annual Watermain Replacement 2028	-	-	-	1,380,000	-
700373 - Annual Watermain Replacement 2029	-	-	-	-	236,000
700384 - Water Meter Reading Equipment	23,000	-	-	-	-
<b>Total Expenditure</b>	<b>2,138,000</b>	<b>-</b>	<b>1,990,000</b>	<b>2,055,000</b>	<b>1,236,000</b>



## Water Capital Project Summary - 10 Years

Expenditure	2030	2031	2032	2033	2034
700278 - Welland: Canboro Rd to E of Balfour, Watermain Rep	-	-	-	396,000	-
700280 - Lorimer Street: Hurricane to South Limit, Watermai	-	-	171,750	-	-
700282 - Merritt: Pelham St to Line Ave, Watermain Replacem	211,245	-	-	-	-
700283 - Merritt Road Watermain replacement	1,320,455	-	-	-	-
700293 - Orchard Place: Haist Street to limit, Watermain Re	101,250	-	-	-	-
700322 - Hydrant Replacement Projects	-	-	-	40,000	-
700326 - Hydrant Replacement Projects	-	-	-	-	40,000
700327 - PRV Valve Replacements: Haist Street, Berkwood Pla	-	-	-	-	20,000
700328 - Water Meter Replacement Project - Phase 3	-	1,000,000	-	-	-
700369 - Water Meter Replacement Project - Phase 2	1,000,000	-	-	-	-
700379 - Annual Watermain Replacement 2030	865,000	-	-	-	-
700380 - Annual Watermain Replacement 2031	-	1,215,000	-	-	-



## Water Capital Project Summary - 10 Years

Expenditure	2030	2031	2032	2033	2034
700381 - Annual Watermain Replacement 2032	-	601,000	-	-	-
700383 - Merritt Road New Watermain - Line Ave. to Rice Rd	-	1,190,000	-	-	-
<b>Total Expenditure</b>	<b>3,497,950</b>	<b>4,006,000</b>	<b>171,750</b>	<b>436,000</b>	<b>60,000</b>

**Water**  
**10 Year Projected Reserve Balance**



	2024	2025	2026	2027	2028	2029
<b>Projected Reserve (Deficit) - Start of Year</b>	(172,648)	(636,647)	(122,911)	1,195,089	2,168,089	1,722,089
<b>Additions to Reserve</b>						
Contribution from Operating Budget	1,000,535	1,187,500	1,318,000	1,463,000	1,609,000	1,770,000
<b>Reduction in Reserve</b>						
Estimated 2024 Projects Completed	(1,280,000)					
Estimated Prior Year Projects Completed	(184,534)					
<b>Projected Capital Spending</b>		(673,764)		(490,000)	(2,055,000)	(1,236,000)
<b>Projected Reserve (Deficit) - End of Year</b>	(636,647)	(122,911)	1,195,089	2,168,089	1,722,089	2,256,089
Target Minimum Reserve Balance	269,300					
Target Reserve Balance	1,332,472	1,432,407	1,539,838	1,655,326		
Phased-In Target Minimum Balance						
Annual percentage increase in operating reserve transfer			11.0 %	11.0 %	10.0 %	10.0 %
Annual dollar increase in operating reserve transfer			\$ 130,500	\$ 145,000	\$ 146,000	\$ 161,000

**Water**  
**10 Year Projected Reserve Balance**



	2030	2031	2032	2033	2034
<b>Projected Reserve (Deficit) - Start of Year</b>	2,256,089	1,937,594	1,073,594	2,951,844	4,668,844
<b>Additions to Reserve</b>					
Contribution from Operating Budget	1,859,000	1,952,000	2,050,000	2,153,000	2,261,000
<b>Reduction in Reserve</b>					
Estimated 2024 Projects Completed					
Estimated Prior Year Projects Completed					
<b>Projected Capital Spending</b>	(2,177,495)	(2,816,000)	(171,750)	(436,000)	(60,000)
<b>Projected Reserve (Deficit) - End of Year</b>	1,937,594	1,073,594	2,951,844	4,668,844	6,869,844
Target Minimum Reserve Balance					
Target Reserve Balance					
Phased-In Target Minimum Balance					
Annual percentage increase in operating reserve transfer	5.0 %	5.0 %	5.0 %	5.0 %	5.0 %
Annual dollar increase in operating reserve transfer	\$ 89,000	\$ 93,000	\$ 98,000	\$ 103,000	\$ 108,000



## Debentures and Debt

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The Town of Pelham currently has external debt in the form of debentures, issued by the Regional Municipality of Niagara, the upper-tier municipality. The Town has also borrowed short-term funds from the bank.

### Existing Debentures

As of December 31, 2024, the Town expects to have outstanding debentures of \$24,274,670. The 2025 Debenture Schedule outlines the projected balance for those debentures at December 31, 2025 as well as the related projects.

### Proposed Debentures

The 2025 budget includes \$2.24 million in new DC debt for RD 02-25 Canboro Rd: Haist St to Pelham. Although this debt is forecasted for 2025, actual timing of debt issuance will coincide with project completion and determination of final project cost. Principal and Interest payments for DC debt will be covered from development charges revenue and will not impact the tax levy, unless there aren't sufficient DC collections to cover the existing principal and interest payments.

The Town of Pelham's debt servicing costs, as a percentage of net revenues, are not projected to exceed the provincial annual repayment limit of 25%.

### Sources of Funding for Debentures

The Town uses different revenue sources to pay for the principal and interest payments on debentures.

Operating Debt is paid for by the tax levy and the principal and interest payments are included in the operating budget.

MCC Donation Pledge Debt will be paid in part by donation pledges for the Meridian Community Centre (MCC), but will become operating debt and be paid for by the tax levy at the point when debt payments exceed pledges, which is anticipated in 2025.

Parkland Dedication Debt is paid for by the parkland dedication obligatory reserve fund and the principal and interest payments are not included in the operating budget. The projection of the reserve balance over the next ten years is found in the Reserve and Reserve Fund section of the budget.

Development Charge Debt is paid for by the development charge obligatory reserve fund and the principal and interest payments are not included in the operating budget. The projection of the reserve balance over the next ten years is found in the Reserve and Reserve Fund section of the budget.

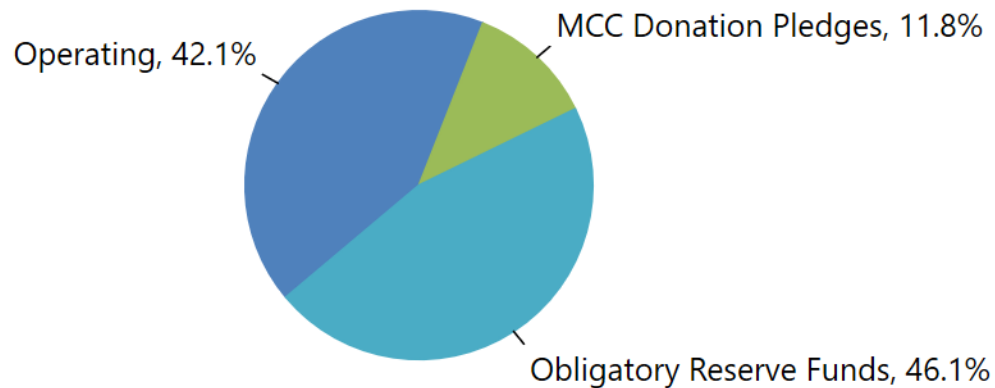




## Debentures and Debt

As of the beginning of 2025, \$10,220,088, or 42.1% of the existing debentures will be paid for by the tax levy, \$11,190,317, or 46.1% of the existing debentures are paid for by development charges reserve funds, and \$2,864,265 or 11.8% will be paid for by pledged donations to the Meridian Community Centre until the donations are no longer sufficient (estimated in 2025), at which time it will be paid for by the tax levy. Total long-term debt is expected to be \$24,274,670.

Sources of Funding for Long-Term Debt  
as at December 31, 2024

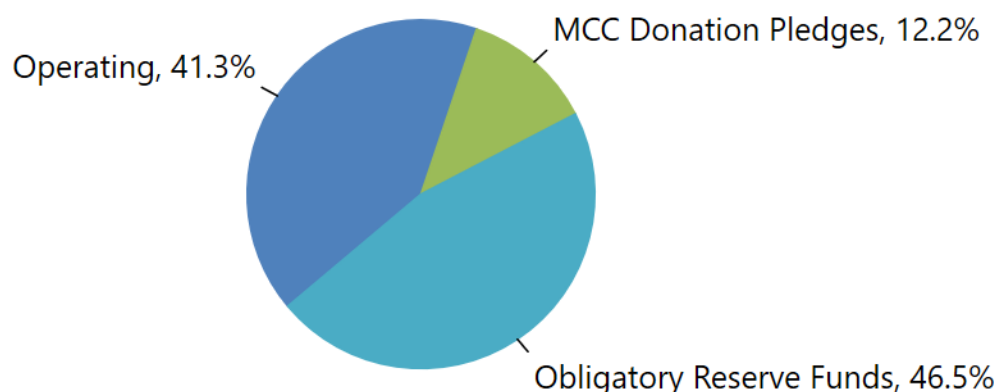


At the end of 2025, \$9,167,491, or 41.3% of the existing debentures will be paid for by the tax levy, \$10,322,012, or 46.5% of the existing debentures are paid for by development charges reserve funds, and \$2,710,475 or 12.2% will be paid for by pledged donations to the Meridian Community Centre. Total long-term debt is expected to be \$22,199,977.

## Debentures and Debt



Sources of Funding for Long-Term Debt  
as at December 31, 2025



### Long-term Debt and the Annual Repayment Limit

Provincial limits on municipal debt are set based on a maximum percentage of "own-source revenues" that may be used to service debt costs (e.g. interest and principal payments) on an annual basis. In Ontario, municipalities may incur long-term debt for municipal infrastructure as long as annual debt payments do not exceed 25% of "own-source" revenues without prior approval of the Ontario Municipal Board (OMB). This is referred to as the Annual Repayment Limit (ARL). The ARL is essentially the maximum amount that a municipality can pay in principal and interest payments in the year for new long-term debt without first obtaining approval from the OMB.

"Own-source" revenues (or "Net Revenues") are determined by the ministry and include items such as property taxes, user fees and investment income. It excludes revenue such as grants, gain/loss on sale of tangible capital assets, and revenue from obligatory reserve funds such as development charges and parkland dedication.

This means that while a significant amount of Pelham's debt is paid for by development charges, the revenue from those development charges is not included in the calculation of the ARL. This helps minimize the amount of risk the municipality can take with respect to debt payments. Because development charge revenue can fluctuate and is not guaranteed, it is not factored into the calculation.

There are two important steps in the ARL process.

First, the Ministry of Municipal Affairs determines each municipalities' limit annually using a formula in the regulation based on the most recent Financial Information Return



## Debentures and Debt

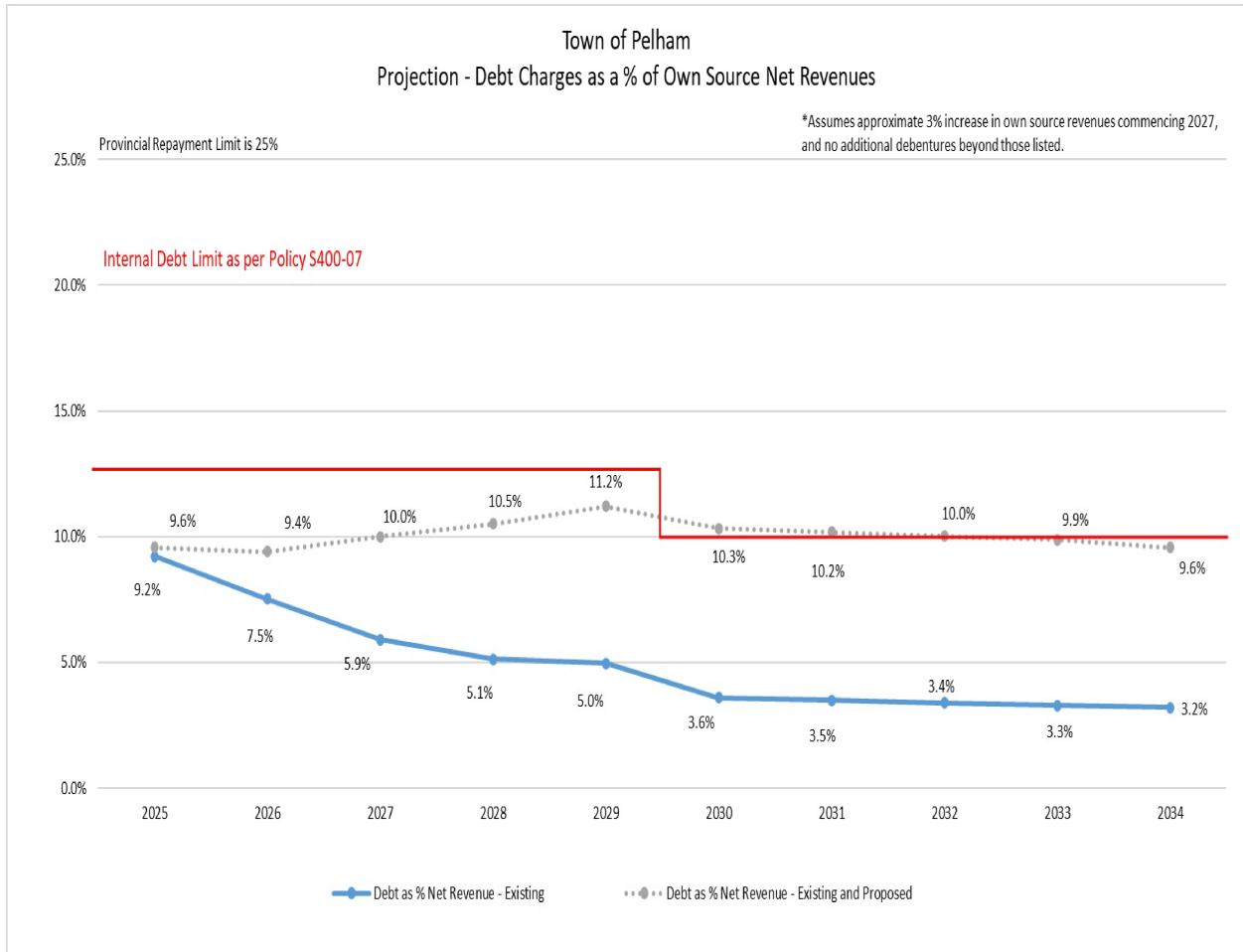
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(FIR) available at that time. The Province provides an annual statement for municipalities known as the Annual Repayment Limit Statement, under Ontario Regulation 403/02, outlining the revenue and debt servicing calculations. It calculates 25% of annual "own-source" revenues, subtracts existing debt servicing costs, and the remaining amount is the estimated ARL.

The Town of Pelham's 2024 Annual Repayment Limit Statement, which is based on the 2022 FIR, is found on page 180 . It shows the Town was using \$3.3 million, or 11.8% of Net Revenues to service debt. This calculation was based on existing revenue and debt at that time, and did not include future proposed debt. The estimated ARL, which is the additional amount of principal and interest payments the municipality could incur without OMB approval, was almost \$3.6 million.

Second, according to Section 401(5) of the Municipal Act, the Council of the municipality shall have the Treasurer calculate an updated ARL for any additional approved debt payments and disclose it to Council before any new debt issuance is approved in order to assist Council with decisions regarding capital programs and debt. The ARL must also be updated prior to the undertaking of significant lease agreements, contractual obligations, or liabilities for which payment will be required beyond the term of the present Council. A projected update of the ARL is presented below.

# Debentures and Debt



This projection is based on a number of assumptions based on the best information available at this time. For 2025, the estimated net revenues are taken from the FIR based on the expected results of the 2025 Annual Repayment Limit Statement. Interest rates on debt are estimated at 5.0%.

The projection assumes a half-year principal and interest payment in the year the debenture is issued because debentures have historically been issued mid-year.

For 2025, the projected net revenues take into consideration the incremental tax revenue increase and a 3% increase in own source revenues is assumed thereafter.

The dotted line at the top of the graph is a projection of debt as a percentage of net revenues if the 10-year budget forecast were carried out in the future. This is provided for information purposes, and none of these capital projects, nor the associated debt



## Debentures and Debt

have been approved by Council. The Treasurer recommends grants and other sources of funding as an alternative to debt wherever possible.

In 2024, Pelham Town Council approved amendments to Policy S400-07, which establishes guiding principles, primary objectives, key management and administrative responsibilities, and standards of care for the prudent financing of the Town's operating and capital needs. The original policy included an internal debt limit, which is lower than the provincial limit. At the time of the policy approval in 2020, the internal limit was phased in to 20% until 2024, 15% from 2025 to 2029 and 10% from 2030 onwards. Town has been able to avoid majority of the debt that was forecasted in 2020, and as a result the internal limit will be lowered to 12% from 2025-2029 and 10% from 2030 and onwards. These limits are also depicted on the graph.

The 2025 capital plan is compliant with Policy S400-07 because future year projects beyond 2025 have not been approved by Council, however the current capital plan would slightly exceed the internal debt limit in 2030. The Town is actively working on aligning the Asset Management Plan to the 10-year capital forecast and will be able to better evaluate the timing of capital projects and associated funding as they approach.

### Short-term Borrowing

The Town has a line of credit with a \$11.5 million limit, however there is currently no outstanding balance. The non-revolving demand installment loan was paid in full in December 2023.

### Operating Leases

The Town currently has no Lease Financing Agreements as defined in Policy S400-07. The existing leases, while operating in nature, are listed in the Fleet Capital Budget. They are for five summer vehicles, two tractors with snowplows, two sport utility vehicles, and a heavy duty work truck.

### Capital Forecast

The current capital forecast indicates the following debt will be taken out in the next five years (assuming debt is issued in the budget year when the project is completed)

2026	\$8.00 Million
2027	\$8.20 Million
2028	\$3.30 Million



## Debentures and Debt

2029	\$5.30 Million
2031	\$1.20 Million
2033	\$1.30 Million
2034	\$0.66 Million

None of this debt has been approved by Council, nor is it being approved in the 2025 capital budget; it is forecast from 2025 to 2034 based on capital requirements in excess of reserves and reserve funds available in the future. As part of the capital budget exercise, all projects will be reviewed annually for required timing and alternative funding options.

### Financial Indicators

It is required under Policy S400-07 that the budget include a report on financial indicators, including those listed in Appendix B of the Policy. Details regarding the indicators and how they are calculated can be found in the policy.

The financial indicators are included at the end of this report. In addition to the comparison to other Niagara municipalities, the indicators have been presented for Pelham from 2021 to 2023 for trend analysis.

The Town's Debt Servicing Cost as a percentage of Own-Source Revenues is 10%, which is classified as high risk and is significantly higher than other Niagara municipalities. The current capital forecast estimates that the Town's debt will remain fairly steady, peaking at 11.2% in 2029. The debt would exceed the Internal Debt Limit in 2031 and beyond.

Pelham's Debt Service Coverage Ratio, which measures its ability to service debt with recurrent operating cash flows, is 2.24 which is listed as low, and is an improvement over the prior year ratio of 1.96. In 2018 the ratio was 1.01 which was almost in the high risk category. This means that the Town improved its flexibility to adjust to changing expenditure needs because a lower portion of its cash flows are needed to pay for debt. If the Town takes out additional debt in the future at a faster rate than its revenues are increasing, the ratio will decrease and become higher risk. Alternatively, if the Town can increase its revenues at a faster rate than its debt payments, the ratio will increase and become lower risk.

The Town's Debt to Reserve Ratio compares the amount of debt taken out which will need to be funded in the future versus the amount that has been put into reserves to



## Debentures and Debt

provide for the future. Pelham's ratio is over 2.65, which means that debt to be funded in the future is over two times higher than reserves available for the future. This is a slight increase over last year's ratio of 2.19. The current capital plan is not expected to improve this ratio, because more debt would be taken out, from 2025 onwards, while the reserves are not expected to increase significantly. Most other Niagara municipalities are below 1, which means they have more reserves than debt, and three of them have a debt to reserve ratio of approximately 1 to 2.

Pelham's Debt per Capita is \$1,457, which is higher than the other lower tier municipalities in Niagara, with an average of \$582 (excluding Pelham). This is an improvement from last year's ratio however, the current capital forecast includes increasing debt in the next few years, so the per capita debt will likely increase if the current plan is followed.

The Town's Net Financial Assets (Net Debt) as a percentage of Own-Source Revenues is -33% which means that the Town will need future revenues to pay for existing debt. This is partially because almost half of the Town's debt is funded by development charges, which are based on future growth paying for infrastructure that is needed presently. The Town is in the low risk category, similar to most other Niagara municipalities. The percentage has improved from the prior year, which was -38%. The current capital plan would not improve this percentage significantly because additional debt is required.

Pelham's Reserves and Reserve Funds as a Percentage of Operating Expenditures is 34% which is considered low risk, and all other Niagara lower tier municipalities are in the low risk category. Pelham saw a slight decrease over the prior year when Pelham was at 55%. This percentage measures the amount of funds that have been set aside for future needs and contingencies.

The Town's Asset Consumption Ratio is 42%, which is in the low risk category along with most Niagara municipalities. However, this ratio is impacted by the MCC, which is a new asset with significant cost, and is not representative of the consumption ratio of other Town assets. For example, the Town's linear assets, which include roads, water, storm sewer and sanitary sewer distribution networks have a consumption ratio of 53% which would be considered moderate risk.

Vehicles have a consumption ratio of 77% which is in the high risk category. Machinery, equipment, furniture and fixtures are at 65% consumption. Because the capital forecast involves increased capital spending (for which debt is required), it would likely improve the asset consumption ratio.

Overall, the Town of Pelham has higher risk debt-related financial indicators than other



## Debentures and Debt

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lower tier municipalities in the Niagara Region.

The impact of the capital forecast on these indicators in the future is dependent on a number of factors, including grant funding from upper levels of government, as well as growth within the Town which would contribute to higher property tax income and improved ratios. There are a number of steps the Town is taking to help address the needs of the capital forecast as well as the associated funding:

1. Policies regarding Reserves and Reserve Funds as well as Capital Financing and Debt Management were approved by Council in 2020. These policies will help guide the funding allocation of the capital forecast. The Debt Management policy was updated in 2024.
2. The Town has completed its Asset Management Plan to include all Town assets. The next step will be to look at service levels and come up with a lifecycle financing strategy. This will allow the Town to better evaluate the required timing and estimated costs of capital projects and their associated funding. This will inform the required funding from the reserves as well as potential debt requirements.
3. The Town is researching and applying for grants which would alleviate the burden on the reserves and requirements for debt.





## **Municipal Treasurer's Adjustment of Annual Repayment Projected Limit 2025**

### **Estimated Annual Repayment Limit (ARL), based on submitted 2023 Financial Information Return**

2023 Net Revenues	\$ 30,040,813
25% of Net Revenues	7,510,203
Less: 2023 Net Debt charges	(3,054,872)
Unadjusted Estimated ARL	<u>\$ 4,455,331</u>

2023 Net Revenues above	\$ 30,040,813
Add: 2024 Incremental Tax Increase	1,256,306
Add: Budgeted Incremental Water & Wastewater Increase	557,403
Estimated 2024 Net Revenues for 2026 ARL	<u>\$ 31,854,522</u>

2024 Net Revenues above	\$ 31,854,522
Add: 2025 Incremental Tax Increase	1,395,533
Add: Incremental Water & Wastewater Revenue as per Budget	557,403
Estimated 2025 Net Revenues for 2027 ARL	<u>\$ 33,807,458</u>



## Municipal Treasurer's Adjustment of Annual Repayment Projected Limit 2025

	2025 Debt Charges as % Net Revenues	2025	2026	2027	2028	2029
Estimated Net Revenues		\$ 30,040,813	\$ 31,854,522	\$ 33,807,458	\$ 34,821,682	\$ 35,866,332
25% of Net Revenues above		7,510,203	7,963,631	8,451,865	8,705,421	8,966,583
<b>Existing Debt Charges</b>						
Operating	4.50 %	(1,352,016)	(1,170,830)	(1,134,051)	(925,427)	(925,127)
Development Charges	4.02 %	(1,207,650)	(1,016,562)	(629,222)	(629,065)	(628,903)
MCC Pledges	0.69 %	(208,353)	(208,325)	(208,297)	(208,268)	(208,239)
<b>Future Potential Debt Charges</b>						
Capital Forecast, Tax Levy Supported	- %	-	(295,222)	(773,494)	(1,056,570)	(1,299,569)
Capital Forecast, DC Supported	0.36 %	(107,903)	(305,954)	(535,702)	(675,302)	(787,637)
Capital Forecast, Rate Supported	- %	-	-	(72,257)	(144,513)	(144,513)
Estimated Adjusted ARL		\$ 4,634,281	\$ 4,966,738	\$ 5,098,842	\$ 5,066,276	\$ 4,972,595
Debt Charges as % Net Revenues		9.57 %	9.41 %	9.92 %	10.45 %	11.14 %
<b>Estimated Allowable Borrowing</b>						
7%, 10 years (Illustration Only)		\$ 33,655,000	\$ 36,069,000	\$ 37,028,000	\$ 36,792,000	\$ 36,112,000
5%, 20 years (Illustration Only)		\$ 34,932,000	\$ 37,438,000	\$ 38,434,000	\$ 38,189,000	\$ 37,482,000



## Municipal Treasurer's Adjustment of Annual Repayment Projected Limit 2025

	2030	2031	2032	2033	2034
Estimated Net Revenues	\$ 36,942,322	\$38,050,592	\$ 39,192,110	\$ 40,367,873	\$ 41,578,909
25% of Net Revenues above	9,235,581	9,512,648	9,798,028	10,091,968	10,394,727
<b>Existing Debt Charges</b>					
Operating	(476,342)	(476,192)	(476,036)	(475,876)	(475,876)
Development Charges	(628,737)	(628,564)	(628,386)	(628,203)	(628,203)
MCC Pledges	(208,209)	(208,178)	(208,147)	(208,116)	(208,116)
<b>Future Potential Debt Charges</b>					
Capital Forecast, Tax Levy Supported	(1,442,540)	(1,442,540)	(1,442,540)	(1,442,540)	(1,474,377)
Capital Forecast, DC Supported	(899,972)	(957,296)	(1,014,619)	(1,075,291)	(1,028,059)
Capital Forecast, Rate Supported	(144,513)	(144,513)	(144,513)	(144,513)	(144,513)
Estimated Adjusted ARL	\$ 5,435,268	\$ 5,655,365	\$ 5,883,787	\$ 6,117,429	\$ 6,435,583
Debt Charges as % Net Revenues	10.29 %	10.14 %	9.99 %	9.85 %	9.52 %
<b>Estimated Allowable Borrowing</b>					
7%, 10 years (Illustration Only)	\$ 39,472,000	\$41,070,000	\$ 42,729,000	\$ 44,426,000	\$ 46,736,000
5%, 20 years (Illustration Only)	\$ 40,970,000	\$42,629,000	\$ 44,351,000	\$ 46,112,000	\$ 48,510,000

# Debentures and Debt



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

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

## 2024 ANNUAL REPAYMENT LIMIT

(UNDER ONTARIO REGULATION 403 / 02)

<b>MMAH CODE:</b>	<b>18405</b>
<b>MUNID:</b>	<b>26028</b>
<b>MUNICIPALITY:</b>	<b>Pelham T</b>
<b>UPPER TIER:</b>	<b>Niagara R</b>
<b>REPAYMENT LIMIT:</b>	<b>\$ 3,628,710</b>

### FOR ILLUSTRATION PURPOSES ONLY,

The additional long-term borrowing which a municipality could undertake over a 5-year, a 10-year, a 15-year and a 20-year period is shown.

If the municipalities could borrow at 5% or 7% annually, the annual repayment limits shown above would allow it to undertake additional long-term borrowing as follows:

5% Interest Rate		
(a)	20 years @ 5% p.a.	\$ 45,221,750
(a)	15 years @ 5% p.a.	\$ 37,664,772
(a)	10 years @ 5% p.a.	\$ 28,019,939
(a)	05 years @ 5% p.a.	\$ 15,710,416
7% Interest Rate		
(a)	20 years @ 7% p.a.	\$ 38,442,608
(a)	15 years @ 7% p.a.	\$ 33,049,981
(a)	10 years @ 7% p.a.	\$ 25,486,542
(a)	05 years @ 7% p.a.	\$ 14,878,428

# Debentures and Debt



<b>DETERMINATION OF ANNUAL DEBT REPAYMENT LIMIT</b> (UNDER ONTARIO REGULATION 403/02)			
MUNICIPALITY:	Pelham T	MMAH CODE:	18405
<b>Debt Charges for the Current Year</b>			1 \$
0210	Principal (SLC 74 3099 01)		2,286,290
0220	Interest (SLC 74 3099 02)		982,220
0299		<b>Subtotal</b>	<b>3,268,510</b>
0610	Payments for Long Term Commitments and Liabilities financed from the consolidated statement of operations (SLC 42 6010 01)		0
9910		<b>Total Debt Charges</b>	<b>3,268,510</b>
<b>Amounts Recovered from Unconsolidated Entities</b>			1 \$
1010	Electricity - Principal (SLC 74 3030 01)		0
1020	Electricity - Interest (SLC 74 3030 02)		0
1030	Gas - Principal (SLC 74 3040 01)		0
1040	Gas - Interest (SLC 74 3040 02)		0
1050	Telephone - Principal (SLC 74 3050 01)		0
1060	Telephone - Interest (SLC 74 3050 02)		0
1099		<b>Subtotal</b>	<b>0</b>
1410	Debt Charges for Tile Drainage/Shoreline Assistance (SLC 74 3015 01 + SLC 74 3015 02)		0
1411	Provincial Grant funding for repayment of long term debt (SLC 74 3120 01 + SLC 74 3120 02)		0
1412	Lump sum (balloon) repayments of long term debt (SLC 74 3110 01 + SLC 74 3110 02)		0
1420		<b>Total Debt Charges to be Excluded</b>	<b>0</b>
9920		<b>Net Debt Charges</b>	<b>3,268,510</b>
1610	Total Revenue (SLC 10 9910 01)		35,695,041
<b>Excluded Revenue Amounts</b>			
2010	Fees for Tile Drainage / Shoreline Assistance (SLC 12 1850 04)		0
2210	Ontario Grants, including Grants for Tangible Capital Assets (SLC 10 0699 01 + SLC 10 0810 01 + SLC 10 0815 01)		2,700,049
2220	Canada Grants, including Grants for Tangible Capital Assets (SLC 10 0820 01 + SLC 10 0825 01)		1,971,006
2225	Deferred revenue earned (Provincial Gas Tax) (SLC 10 830 01)		30,000
2226	Deferred revenue earned (Canada Gas Tax) (SLC 10 831 01)		802,679
2230	Revenue from other municipalities including revenue for Tangible Capital Assets ( SLC 10 1098 01 + SLC 10 1099 01)		156,815
2240	Gain/Loss on sale of land & capital assets (SLC 10 1811 01)		96,848
2250	Deferred revenue earned (Development Charges) (SLC 10 1812 01)		1,858,960
2251	Deferred revenue earned (Recreation Land (The Planning Act)) (SLC 10 1813 01)		0
2256	Deferred revenue earned (Community Benefits) (SLC 10 1815 01)		0
2252	Donated Tangible Capital Assets (SLC 53 0610 01)		0
2253	Other Deferred revenue earned (SLC 10 1814 01)		0
2254	Increase / Decrease in Government Business Enterprise equity (SLC 10 1905 01)		146,000
2255	Other Revenue (SLC 10 1890 01 + SLC 10 1891 01 + SLC 10 1892 01 + SLC 10 1893 01 + SLC 10 1894 01 + SLC 10 1895 01 + SLC 10 1896 01 + SLC 10 1897 01 + SLC 10 1898 01)		343,803
2299		<b>Subtotal</b>	<b>8,106,160</b>
2410	Fees and Revenue for Joint Local Boards for Homes for the Aged		0
2610		<b>Net Revenues</b>	<b>27,588,881</b>
2620		<b>25% of Net Revenues</b>	<b>6,897,220</b>
9930		<b>ESTIMATED ANNUAL REPAYMENT LIMIT</b> (25% of Net Revenues less Net Debt Charges)	<b>3,628,710</b>

\* SLC denotes Schedule, Line Column.

Page: 02 of 02

Date Prepared: 7-Mar-24



## 2025 Debenture Schedule

Project	2025 Beginning Year Balance	2025 Debt Proposed	Principal	Interest	2025 Year End Balance	Year Debt Completed
<b>Operating Debt</b>						
Roads - Port Robinson	\$ 26,640	\$ -	\$ 26,640	\$ 388	\$ -	2025
Fire Station #3	151,442	-	151,442	2,207	-	2025
Roads - Fenwick Downtown Revitalization	343,394	-	169,746	6,200	173,648	2026
Facilities - Meridian Community Center	7,449,219	-	233,933	243,089	7,215,286	2046
Facilities - Predevelopment Costs	526,322	-	100,633	11,225	425,689	2028
Roads - East Fonthill Roads Construction	134,446	-	66,459	2,427	67,987	2026
Roads - Wellspring Way/Shaw Ave	577,033	-	110,329	12,306	466,704	2029
Roads - Summersides East to Rice Rd	923,175	-	176,511	19,689	746,664	2029



## 2025 Debenture Schedule

Project	2025 Beginning Year Balance	2025 Debt Proposed	Principal	Interest	2025 Year End Balance	Year Debt Completed
Roads - Summersides Station to Wellspring	88,419	-	16,906	1,886	71,513	2029
<b>Total Operating Debt</b>	<b>\$ 10,220,090</b>	<b>\$ -</b>	<b>\$ 1,052,599</b>	<b>\$ 299,417</b>	<b>\$ 9,167,491</b>	
<b>Debt funded by Development Charges (DC; non-operating)</b>						
Roads - Port Robinson	62,159	-	62,159	906	-	2025
Skate Park	32,703	-	32,703	477	-	2025
East Fonthill Study	68,039	-	68,039	992	-	2025
Water - Port Robinson	25,017	-	25,017	365	-	2025
Roads - Fenwick Downtown Revitalization	515,090	-	254,619	9,252	260,471	2026
Roads - Port Robinson Reconstruction	188,697	-	93,276	3,389	95,421	2026
Facilities - Meridian Community Center	10,246,168	-	306,567	322,953	9,939,601	2047
Wastewater - Port Robinson Reconstruction	52,444	-	25,924	942	26,520	2025
<b>Total Development Charge Debt</b>	<b>\$ 11,190,317</b>	<b>\$ -</b>	<b>\$ 868,304</b>	<b>\$ 339,276</b>	<b>\$10,322,013</b>	



## 2025 Debenture Schedule

Project	2025 Beginning Year Balance	2025 Debt Proposed	Principal	Interest	2025 Year End Balance	Year Debt Completed
<b>Debt funded by MCC Donation Pledges (non-operating)</b>						
Facilities - Meridian Community Center	\$ 2,864,265	\$ -	\$ 153,790	\$ 54,563	\$ 2,710,475	2040
Total MCC Donation Pledge Debt	\$ 2,864,265	\$ -	\$ 153,790	\$ 54,563	\$ 2,710,475	
2025 Total Debt Obligations	\$ 24,274,672	\$ -	\$ 2,074,693	\$ 693,256	\$22,199,979	

Note 1: Bank indebtedness, including the revolving line of credit and non-revolving demand installment loan have been excluded. There is currently no balance on the line of credit as of January 1, 2024.

Note 2: Debt will be funded by MCC capital donations pledged for future years until they are no longer able to cover the debt payments, at which time it will become operating debt. This is estimated to occur in 2025.





# Debentures and Debt

## Debentures and Debt

### Debt-Related Financial Indicators As at December 31, 2023

	Debt Servicing Cost as a % of Own-Source Revenues	Debt Service Coverage Ratio	Debt to Reserve Ratio	Debt per Capita	Net Financial Assets (Net Debt) as a % of Own-Source Revenues	Total Reserves and Reserve Funds as a % of Operating Expenditures	Asset Consumption Ratio				
<b>Importance</b>	A measure of the Town's ability to service debt payments. A higher number indicates that debt servicing is consuming a higher portion of the operating budget and may constrain the funding that is available for other service delivery.	A measure of the Town's ability to service debt with recurrent operating cash flows. If this ratio is 1, the Town has just enough cash flow to pay for debt servicing. If it is less than one, the Town operating income is constrained in covering debt servicing costs.	A measure of the amount of debt taken out that will need to be funded in the future, versus the amount that has been put away into reserves to provide for future expenditures. A ratio of greater than 1 means that debt outstanding exceeds reserves available. A ratio of less than 1 means that debt outstanding is lower than reserves available.	A measure of how much debt is outstanding per citizen of the Town. This can give an indication of the amount of future tax revenues that need to be recovered to pay for existing infrastructure, and a high level of debt relative to other similar municipalities may mean that the Town would have less flexibility to respond to an unanticipated event or expenditure.	A measure of the amount that Own-Source Revenue is servicing debt. A ratio less than zero indicates that the Town is in a Net Debt position (liabilities exceed financial assets). An increasing negative number may indicate challenges for long-term sustainability because an increasing amount of future revenues will be required to pay for the existing debt.	A measure of the amount of funds that have been set aside for future needs and contingencies. A higher percentage means that the Town may be relying less on debt or putting funds away for future expenditures. A lower percentage may mean that the Town is relying more heavily on in-year tax levy and rates to pay for expenditures.	A measure of the amount of the Town capital assets' life expectancy which has been consumed. A higher ratio may indicate that there are significant replacement needs, and a lower ratio may indicate that there is not significant aging of the Town's capital assets.				
<b>Low Risk</b>	Less than 5%	L	1.5 or higher	L	Greater than -50%	L	Greater than 20%	L	Less than 0.5		
<b>Moderate Risk</b>	5% to 10%	M	1 to 1.49	M	-50% to -100%	M	10% to 20%	M	0.5 to 0.75		
<b>High Risk</b>	Greater than 10%	H	Less than 1	H	Less than -100%	H	Less than 10%	H	Greater than 0.75		
Pelham	10%	H	2.24	L	2.65	\$ 1,457	-33%	L	34%	L	0.42
Fort Erie	2%	L	15.55	L	0.12	\$ 188	113%	L	91%	L	0.43
Grimsby **	1%	L	12.74	L	0.04	\$ 72	172%	L	129%	L	0.32
Niagara Falls **	4%	L	1.56	L	0.62	\$ 692	61%	L	54%	L	0.39
N-O-T-L*	4%	L	4.69	L	0.31	\$ 354	78%	L	54%	L	0.35
Port Colborne **	6%	M	1.62	L	1.02	\$ 1,369	-25%	L	63%	L	0.44
St. Catharines	9%	M	2.67	L	1.36	\$ 766	44%	L	52%	L	0.41
Thorold	0%	L	603.52	L	0.01	\$ 18	69%	L	157%	L	0.33
Wainfleet	2%	L	9.50	L	0.14	\$ 142	3%	L	66%	L	0.42
Welland	12%	H	-0.07	H	0.85	\$ 1,095	44%	L	64%	L	0.42
West Lincoln **	8%	M	1.43	M	1.06	\$ 1,123	35%	L	88%	L	0.33

\*\* Used FIR from 2022

Note: For details behind all calculations please refer to Appendix B in the "Capital Financing and Debt Management Policy"



# Debentures and Debt

## Debentures and Debt

### Debt-Related Financial Indicators Town of Pelham - 2020 Through 2023

	Debt Servicing Cost as a % of Own-Source Revenues	Debt Service Coverage Ratio	Debt to Reserve Ratio	Debt per Capita	Net Financial Assets (Net Debt) as a % of Own-Source Revenues	Total Reserves and Reserve Funds as a % of Operating Expenditures	Asset Consumption Ratio
<b>Importance</b>	A measure of the Town's ability to service debt payments. A higher number indicates that debt servicing is consuming a higher portion of the operating budget and may constrain the funding that is available for other service delivery.	A measure of the Town's ability to service debt with recurrent operating cash flows. If this ratio is 1, the Town has just enough cash flow to pay for debt servicing. If it is less than one, the Town operating income is constrained in covering debt servicing costs.	A measure of the amount of debt taken out that will need to be funded in the future, versus the amount that has been put away into reserves to provide for future expenditures. A ratio of greater than 1 means that debt outstanding exceeds reserves available. A ratio of less than 1 means that debt outstanding is lower than reserves available.	A measure of how much debt is outstanding per citizen of the Town. This can give an indication of the amount of future tax revenues that need to be recovered to pay for existing infrastructure, and a high level of debt relative to other similar municipalities may mean that the Town would have less flexibility to respond to an unanticipated event or expenditure.	A measure of the amount that Own-Source Revenue is servicing debt. A ratio less than zero indicates that the Town is in a Net Debt position (liabilities exceed financial assets). An increasing negative number may indicate challenges for long-term sustainability because an increasing amount of future revenues will be required to pay for the existing debt.	A measure of the amount of funds that have been set aside for future needs and contingencies. A higher percentage means that the Town may be relying less on debt or putting funds away for future expenditures. A lower percentage may mean that the Town is relying more heavily on in-year tax levy and rates to pay for expenditures.	A measure of the amount of the Town capital assets' life expectancy which has been consumed. A higher ratio may indicate that there are significant replacement needs, and a lower ratio may indicate that there is not significant aging of the Town's capital assets.
<b>Low Risk</b>	Less than 5%	L 1.5 or higher	L		Greater than -50%	L Greater than 20%	L Less than 0.5
<b>Moderate Risk</b>	5% to 10%	M 1 to 1.49	M		-50% to -100%	M 10% to 20%	M 0.5 to 0.75
<b>High Risk</b>	Greater than 10%	H Less than 1	H		Less than -100%	H Less than 10%	H Greater than 0.75
Pelham - 2023	10% H	2.24 L	2.65 \$	1,457	-33% L	34% L	0.42
Pelham - 2022	12% H	1.96 L	2.19 \$	1,580	-38% L	47% L	0.41
Pelham - 2021	14% H	1.85 L	2.24 \$	1,706	-49% L	55% L	0.41
Pelham - 2020	13% H	1.85 L	3.31 \$	1,956	-79% M	42% L	0.40

Note: For details behind all calculations please refer to Appendix B in the "Capital Financing and Debt Management Policy"

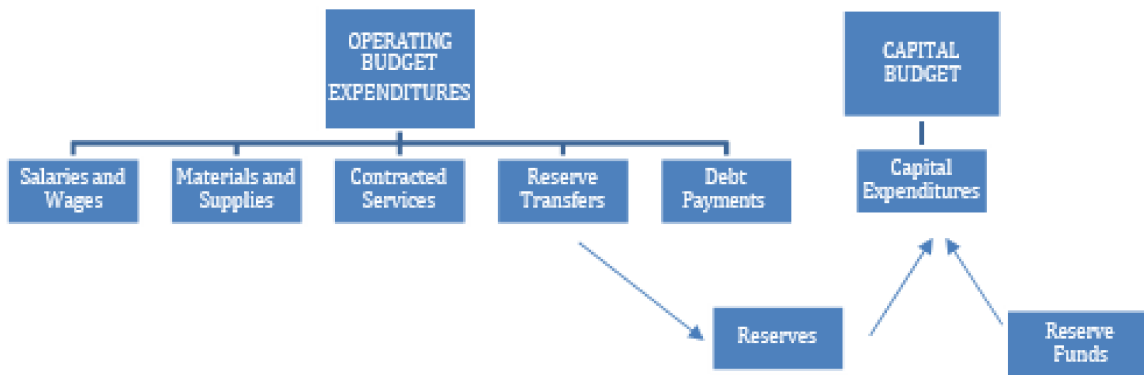


## Reserves and Reserve Funds

In 2020, Pelham Town Council approved Policy S400-08, which establishes guiding principles, primary objectives, key management and administrative responsibilities, and standards of care for Reserves and Reserve Funds managed by the Town.

Reserves and Reserve Funds are established by Council to assist with long-term financial stability and planning. By maintaining reserves, the Town can accumulate funds for future expenditures or contingent liabilities.

The Town operating budget includes reserve transfers, which are used to fund operating projects, capital projects and other significant expenditures.



Reserves are established at the discretion of Council, often as part of a financial strategy to fund programs or capital projects. Reserves are an allocation from the accumulated surplus of the Town. They are not associated with any specific asset. A reserve is generally used to mitigate the impact of fluctuations in operating costs and revenue.

Discretionary Reserve Funds are similar to reserves as described above, but they require the physical segregation of cash and liquid assets. Some discretionary reserve funds are "rate- supported" because they receive revenues and incur expenses on their own without support from the general tax levy. Examples of rate- supported discretionary reserve funds are the Building Department Reserve Fund, Water Reserve, and Wastewater Reserve.

The Town has established 3 new reserves effective 2024.

Insurance and Claims - To manage and self fund insurance claims.

Invasive Species Management - To help offset cost of invasive species management.

Debt Repayment\_- To help offset fluctuations in tax levy due to future debt payments.



## Reserves and Reserve Funds

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The Town of Pelham has established the following reserves and discretionary reserve funds:

- Building Department
- Cemetery
- Community Improvement Plan
- Debt Repayment
- Elections
- Fire Equipment
- Fleet
- Human Resource Capacity Building
- Information Technology
- Insurance and Claims
- Invasive Species Management
- Land Acquisition
- Meridian Community Centre
- Municipal Building Facility
- Municipal Drainage
- Parks and Recreation
- Physician Recruitment
- Planning
- Roads
- Volunteer firefighter life insurance
- Wastewater
- Water
- Working Capital
- 

The airport and library reserves are proportionately consolidated in the financial statements and is not controlled by the Town.

Discretionary reserves generally do not earn interest. Interest is allocated to discretionary reserve funds at the Town's average rate of interest for the year as determined by the Treasurer. The Town's reserves and discretionary reserve funds at December 31, 2023 are found in Note 9 to the financial statements.

Obligatory Reserve Funds are segregated and restricted for a specific purpose. They represent monies set aside either by a by-law of the municipality, an external agreement, or the requirement of provincial legislation. Interest earned on obligatory reserve funds must be allocated to the specific reserve fund that earned it and used for that purpose. Obligatory reserve funds are included in deferred revenue, and the revenue is recognized when eligible expenditures are made using those funds. The Town's obligatory reserve funds at December 31, 2022 are found in Note 4 to the financial statements.



## Reserves and Reserve Funds

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The Town of Pelham has the following obligatory reserve funds:

- Development Charges
- Parkland Dedication
- Federal Gas Tax
- Provincial Gas Tax
- Ontario Community Infrastructure Fund (OCIF)
- Other externally restricted grants and funds received

### Reserve Forecast

A 10-year reserve forecast summary has been prepared to illustrate the long-range financial planning of the Town. Many of the balances can be difficult to predict as their use is affected by uncertain future events, interest rates, and the timing of capital projects. However, the following table illustrates projections based on the current capital plan, with reserve transfers from the operating budget increasing each year in most cases, to meet the phased-in minimum reserve targets as outlined in the Reserve and Reserve Fund Policy, and provide for future expenditures. Should the approved transfers to reserve differ from those in the projection, or additional expenditures be incurred, the balances will be reduced. This forecast has assumed that some projects will be debentured beginning in 2025, in accordance with the 10-year capital forecast.



## 10-Year Reserve Forecast Summary

<b>Reserves and Reserve Funds</b>	<b>December 31, 2023 Balance</b>	<b>December 31, 2024 Projected</b>	<b>December 31, 2025 Projected</b>	<b>December 31, 2026 Projected</b>	<b>December 31, 2027 Projected</b>	<b>December 31, 2028 Projected</b>
Airport	\$ 28,357	\$ 28,357	\$ 28,357	\$ 28,357	\$ 28,357	\$ 28,357
Building Department	2,009,400	2,009,400	2,009,400	2,009,400	2,009,400	2,009,400
Cemetery	250,692	222,692	210,692	106,692	76,692	(10,308)
Community Improvement Plan	270,566	270,566	270,566	270,566	270,566	270,566
Debt Repayment Reserve Fund	-	150,347	503,989	743,086	931,615	1,075,528
Elections	55,523	55,523	55,523	55,523	55,523	55,523
Fire Equipment	965,664	69,250	303,681	642,881	1,207,881	522,881
Fleet	1,585,471	567,897	380,907	157,907	(1,093)	(53,093)
Human Resource Capacity Building	543,935	343,935	143,935	143,935	143,935	143,935
Information Technology	12,129	(157,721)	(158,221)	(89,221)	(52,221)	30,779
Insurance and Claims Reserve	-	50,000	50,000	50,000	50,000	50,000
Invasive Species Management Reserve Fund	120,000	120,000	120,000	120,000	120,000	120,000
Land Acquisition	(537,296)	(537,296)	(537,296)	(537,296)	(537,296)	(537,296)
Library	-	-	-	19,000	38,000	57,000
Meridian Community Centre	393,340	393,340	393,340	393,340	393,340	393,340
Municipal Building Facility	63,771	(351,448)	(122,226)	(85,126)	201,874	501,874
Municipal Drainage	71,860	66,530	46,530	67,530	89,530	72,530



## 10-Year Reserve Forecast Summary

<b>Reserves and Reserve Funds</b>	<b>December 31, 2023 Balance</b>	<b>December 31, 2024 Projected</b>	<b>December 31, 2025 Projected</b>	<b>December 31, 2026 Projected</b>	<b>December 31, 2027 Projected</b>	<b>December 31, 2028 Projected</b>
Parks and Recreation	156,244	(236,555)	(1,044,955)	(1,036,955)	(921,955)	(666,955)
Physician Recruitment	27,705	27,705	27,705	27,705	27,705	27,705
Planning	271,572	235,992	215,992	298,992	297,492	386,492
Roads	1,310,218	(794,043)	(273,903)	(731,903)	(672,735)	(707,935)
Volunteer Firefighter Life Insurance	50,000	50,000	50,000	50,000	50,000	50,000
Wastewater	1,948,702	(244,744)	(141,244)	(522,244)	(1,673,244)	(520,244)
Water	(172,648)	(636,647)	(122,911)	1,195,089	2,168,089	1,722,089
Working Capital	313,090	313,090	313,090	313,090	313,090	313,090
<b>Total Reserves</b>	<b>\$ 9,738,295</b>	<b>\$ 2,016,170</b>	<b>\$ 2,722,951</b>	<b>\$ 3,690,348</b>	<b>\$ 4,614,545</b>	<b>\$ 5,335,258</b>



## 10-Year Reserve Forecast Summary

<b>Reserves and Reserve Funds</b>	<b>December 31, 2029 Projected</b>	<b>December 31, 2030 Projected</b>	<b>December 31, 2031 Projected</b>	<b>December 31, 2032 Projected</b>	<b>December 31, 2033 Projected</b>	<b>December 31, 2034 Projected</b>
Airport	\$ 28,357	\$ 28,357	\$ 28,357	\$ 28,357	\$ 28,357	\$ 28,357
Building Department	2,009,400	2,009,400	2,009,400	2,009,400	2,009,400	2,009,400
Cemetery	(51,308)	(16,308)	(30,308)	(28,308)	(80,308)	(40,308)
Community Improvement Plan	270,566	270,566	270,566	270,566	270,566	270,566
Debt Repayment Reserve Fund	936,666	1,008,284	1,079,903	1,151,521	1,223,139	1,294,758
Elections	55,523	55,523	55,523	55,523	55,523	55,523
Fire Equipment	184,881	897,881	(335,119)	512,881	1,408,881	1,630,881
Fleet	363,907	924,907	1,634,907	2,437,907	3,339,407	3,789,407
Human Resource Capacity Building	143,935	143,935	143,935	143,935	143,935	143,935
Information Technology	104,779	193,379	252,379	334,379	434,379	551,379
Insurance and Claims Reserve	50,000	50,000	50,000	50,000	50,000	50,000
Invasive Species Management Reserve Fund	120,000	120,000	120,000	120,000	120,000	120,000
Land Acquisition	(537,296)	(537,296)	(537,296)	(537,296)	(537,296)	(537,296)
Library	76,000	95,000	114,000	133,000	152,000	171,000
Meridian Community Centre	393,340	393,340	393,340	393,340	393,340	393,340
Municipal Building Facility	1,131,874	1,670,874	2,282,874	2,884,874	3,788,874	4,684,874
Municipal Drainage	96,530	121,530	147,530	134,530	162,530	191,530





## 10-Year Reserve Forecast Summary

<b>Reserves and Reserve Funds</b>	<b>December 31, 2029 Projected</b>	<b>December 31, 2030 Projected</b>	<b>December 31, 2031 Projected</b>	<b>December 31, 2032 Projected</b>	<b>December 31, 2033 Projected</b>	<b>December 31, 2034 Projected</b>
Parks and Recreation	(658,955)	(626,955)	(288,955)	117,045	523,045	914,045
Physician Recruitment	27,705	27,705	27,705	27,705	27,705	27,705
Planning	379,492	476,492	577,492	507,492	616,492	629,492
Roads	1,123,865	3,117,795	5,372,725	7,494,725	6,678,964	7,472,964
Volunteer Firefighter Life Insurance	50,000	50,000	50,000	50,000	50,000	50,000
Wastewater	851,256	2,275,256	3,989,256	5,797,256	6,149,756	8,010,756
Water	2,256,089	1,937,594	1,073,594	2,951,844	4,668,844	6,869,844
Working Capital	313,090	313,090	313,090	313,090	313,090	313,090
<b>Total Reserves</b>	<b>\$ 9,719,696</b>	<b>\$15,000,349</b>	<b>\$18,794,898</b>	<b>\$27,353,766</b>	<b>\$31,990,623</b>	<b>\$39,095,242</b>



## Reserve Fund Projection

A 10-year reserve fund projection has been prepared to illustrate the long-range financial planning of the Town. Many of the balances can be difficult to predict as their use is affected by uncertain future events, interest rates, and the timing of capital projects. Furthermore, the timing of collections is dependent on external factors such as rate of growth and development of the Town, or approval of transfers from the federal and provincial governments. These factors cannot be controlled by the Town and so these estimates will have to be revised as actual collections occur.

The following tables illustrate projections based on the current capital plan, with estimates made concerning the timing of collections. Should the amounts collected differ or additional expenditures be incurred, the balances will be reduced. These projections have assumed that projects will be debentured, in order to maintain a positive balance in the reserve fund.

### Development Charge Reserve Fund

The Town is finalizing the update to its DC by-law and if approved, the new rates will come into effect January 1, 2025. The projected collections for the Development Charge (DC) Reserve fund are based on estimates of anticipated amount, type and location of residential development within the Town between 2023 to 2033 which is found in the most recent draft DC Background study. Historical trends show the actual timings of collection can vary from the growth forecast. Furthermore, the DC rates are expected to increase with the expected approval of the new DC By-law in late 2024. In order to take a conservative approach and align projected growth to historical trends, the Town has used the 2024 DC rates to forecast collections instead of the 2025 higher rates. Future year collections are forecasted to grow at 2% of the prior year.

The projected expenditures are based on debenture schedules and the 10-year capital budget.

The forecast indicates that anticipated DC collections are expected to be approximately \$3.4-4.2 million per year, if growth were fairly evenly spread over ten years. Actual collections averaged \$4.3 million over the past 5 years, however 2 of these 5 years saw significant growth in Town where the collections exceeded \$6 million annually.

The increasing deficit in the Indoor Recreation service area of the Development Charge Reserve Fund should improve when that component of the Town's development charge rate is updated.

### Parkland Dedication Reserve Fund

The projected collections for the Parkland Dedication Reserve Fund are based on



## Reserve Fund Projection

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historical collections. The 5-year average of collections is approximately \$350,000 however there has been significant growth in recent years so the projection has been adjusted down as the rate of development slows.

The projected expenditures are based on debenture schedules and the 10-year capital budget. Assumptions have been made regarding the projects that will qualify for funding from the Parkland Dedication Reserve Fund, but this may be subject to change depending on the scope of the project.

The Parkland Dedication Reserve Fund is forecasted to be in a deficit position in 2027 and beyond, which would not be permissible, however because of the unpredictable and variable nature of collections, this will be evaluated in future forecasts to ensure a positive balance.



## 10-Year Projected Development Charge Reserve Fund

	General Government	Fire Protection	Public Works	Outdoor Recreation	Indoor Recreation
<b>Projected Balance at Dec. 31, 2023</b>	51,082	215,171	1,984,586	-	415,038
<b>Additions</b>					
Estimated Collections	117,915	59,438	1,589,904	900,036	-
Estimated Interest (1%)	511	2,152	19,846	-	4,150
<b>Total Additions</b>	<b>118,426</b>	<b>61,590</b>	<b>1,609,750</b>	<b>900,036</b>	<b>4,150</b>
<b>Expenditures</b>					
Debenture principal and interest	69,015	-	423,841	33,172	629,662
Capital commitments carrying forward	-	69,000	1,534,000	-	-
<b>Total Expenditures</b>	<b>69,015</b>	<b>69,000</b>	<b>1,957,841</b>	<b>33,172</b>	<b>629,662</b>
<b>Projected Balance at Dec. 31, 2024</b>	<b>100,493</b>	<b>207,761</b>	<b>1,636,495</b>	<b>866,864</b>	<b>(210,474)</b>



## 10-Year Projected Development Charge Reserve Fund

	Library Services	Water	Wastewater	Stormwater	Total
<b>Projected Balance at Dec. 31, 2023</b>	117,410	(540,858)	2,157,970	23,970	4,424,369
<b>Additions</b>					
Estimated Collections	105,561	198,705	470,617	-	3,442,176
Estimated Interest (1%)	1,174	(5,409)	21,580	240	44,244
<b>Total Additions</b>	<b>106,735</b>	<b>193,296</b>	<b>492,197</b>	<b>240</b>	<b>3,486,420</b>
<b>Expenditures</b>					
Debenture principal and interest	-	25,376	26,885	-	1,207,951
Capital commitments carrying forward	989,000	-	-	-	2,592,000
<b>Total Expenditures</b>	<b>989,000</b>	<b>25,376</b>	<b>26,885</b>	<b>-</b>	<b>3,799,951</b>
<b>Projected Balance at Dec. 31, 2024</b>	<b>(764,855)</b>	<b>(372,938)</b>	<b>2,623,282</b>	<b>24,210</b>	<b>4,110,838</b>



## 10-Year Projected Development Charge Reserve Fund

	General Government	Fire Protection	Public Works	Outdoor Recreation	Indoor Recreation
<b>Projected Balance at Dec. 31, 2024</b>	\$ 100,493	\$ 207,761	\$ 1,636,495	\$ 866,864	\$ (210,474)
<b>Additions</b>					
Estimated Collections	120,273	60,627	1,621,702	918,037	-
Estimated Interest (1%)	1,005	2,078	16,365	8,669	(2,105)
<b>Total Additions</b>	<b>121,278</b>	<b>62,705</b>	<b>1,638,067</b>	<b>926,706</b>	<b>(2,105)</b>
<b>Expenditures</b>					
Debenture principal and interest	69,031	-	423,601	33,180	629,520
Projected Capital Spending	-	56,000	2,084,840	430,000	-
DC Debt Projection	-	-	107,903	-	-
<b>Total Expenditures</b>	<b>69,031</b>	<b>56,000</b>	<b>2,616,344</b>	<b>463,180</b>	<b>629,520</b>
<b>Projected Balance at Dec. 31, 2025</b>	<b>152,740</b>	<b>214,466</b>	<b>658,218</b>	<b>1,330,390</b>	<b>(842,099)</b>



## 10-Year Projected Development Charge Reserve Fund

	Library Services	Water	Wastewater	Stormwater	Total
<b>Projected Balance at Dec. 31, 2024</b>	\$ (764,855)	\$ (372,938)	\$ 2,623,282	\$ 24,210	\$ 4,110,838
<b>Additions</b>					
Estimated Collections	107,672	202,679	480,029	-	3,511,019
Estimated Interest (1%)	(7,649)	(3,729)	26,233	242	41,109
<b>Total Additions</b>	<b>100,023</b>	<b>198,950</b>	<b>506,262</b>	<b>242</b>	<b>3,552,128</b>
<b>Expenditures</b>					
Debenture principal and interest	-	25,382	26,866	-	1,207,580
Projected Capital Spending	-	485,190	-	-	3,056,030
DC Debt Projection	-	-	-	-	107,903
<b>Total Expenditures</b>	<b>-</b>	<b>510,572</b>	<b>26,866</b>	<b>-</b>	<b>4,371,513</b>
<b>Projected Balance at Dec. 31, 2025</b>	<b>(664,832)</b>	<b>(684,560)</b>	<b>3,102,678</b>	<b>24,452</b>	<b>3,291,453</b>



## 10-Year Projected Development Charge Reserve Fund

	General Government	Fire Protection	Public Works	Outdoor Recreation	Indoor Recreation
<b>Projected Balance at Dec. 31, 2025</b>	\$ 152,740	\$ 214,466	\$ 658,218	\$ 1,330,390	\$ (842,099)
<b>Additions</b>					
Estimated Collections	122,678	61,840	1,654,136	936,398	-
Estimated Interest (2.5%)	3,819	5,362	16,455	33,260	(21,052)
<b>Total Additions</b>	<b>126,497</b>	<b>67,202</b>	<b>1,670,591</b>	<b>969,658</b>	<b>(21,052)</b>
<b>Expenditures</b>					
Debenture principal and interest	-	-	360,267	-	629,373
Projected Capital Spending	-	-	2,848,000	490,000	-
DC Debt Projection	-	-	215,807	90,147	-
<b>Total Expenditures</b>	<b>-</b>	<b>-</b>	<b>3,424,074</b>	<b>580,147</b>	<b>629,373</b>
<b>Projected Balance at Dec. 31, 2026</b>	<b>279,237</b>	<b>281,668</b>	<b>(1,095,265)</b>	<b>1,719,901</b>	<b>(1,492,524)</b>





## 10-Year Projected Development Charge Reserve Fund

	Library Services	Water	Wastewater	Stormwater	Total
<b>Projected Balance at Dec. 31, 2025</b>	\$ (664,832)	\$ (684,560)	\$ 3,102,678	\$ 24,452	\$ 3,291,453
<b>Additions</b>					
Estimated Collections	109,825	206,733	489,630	-	3,581,240
Estimated Interest (2.5%)	(16,621)	(17,114)	77,567	611	82,287
<b>Total Additions</b>	<b>93,204</b>	<b>189,619</b>	<b>567,197</b>	<b>611</b>	<b>3,663,527</b>
<b>Expenditures</b>					
Debenture principal and interest	-	-	26,846	-	1,016,486
Projected Capital Spending	-	-	864,000	-	4,202,000
DC Debt Projection	-	-	-	-	305,954
<b>Total Expenditures</b>	<b>-</b>	<b>-</b>	<b>890,846</b>	<b>-</b>	<b>5,524,440</b>
<b>Projected Balance at Dec. 31, 2026</b>	<b>(571,628)</b>	<b>(494,941)</b>	<b>2,779,029</b>	<b>25,063</b>	<b>1,430,540</b>



## 10-Year Projected Development Charge Reserve Fund

	General Government	Fire Protection	Public Works	Outdoor Recreation	Indoor Recreation
<b>Projected Balance at Dec. 31, 2026</b>	\$ 279,237	\$ 281,668	\$ (1,095,265)	\$ 1,719,901	\$ (1,492,524)
<b>Additions</b>					
Estimated Collections	125,132	63,077	1,687,219	955,126	-
Estimated Interest (2.5%)	6,981	7,042	(27,382)	42,998	(37,313)
<b>Total Additions</b>	<b>132,113</b>	<b>70,119</b>	<b>1,659,837</b>	<b>998,124</b>	<b>(37,313)</b>
<b>Expenditures</b>					
Debenture principal and interest	-	-	-	-	629,221
Projected Capital Spending	87,500	-	495,500	490,000	-
DC Debt Projection	-	-	215,807	180,295	-
<b>Total Expenditures</b>	<b>87,500</b>	<b>-</b>	<b>711,307</b>	<b>670,295</b>	<b>629,221</b>
<b>Projected Balance at Dec. 31, 2027</b>	<b>323,850</b>	<b>351,787</b>	<b>(146,735)</b>	<b>2,047,730</b>	<b>(2,159,058)</b>



## 10-Year Projected Development Charge Reserve Fund

	Library Services	Water	Wastewater	Stormwater	Total
<b>Projected Balance at Dec. 31, 2026</b>	\$ (571,628)	\$ (494,941)	\$ 2,779,029	\$ 25,063	\$ 1,430,540
<b>Additions</b>					
Estimated Collections	112,022	210,868	499,423	-	3,652,867
Estimated Interest (2.5%)	(14,291)	(12,374)	69,476	627	35,764
<b>Total Additions</b>	<b>97,731</b>	<b>198,494</b>	<b>568,899</b>	<b>627</b>	<b>3,688,631</b>
<b>Expenditures</b>					
Debenture principal and interest	-	-	-	-	629,221
Projected Capital Spending	-	-	-	-	1,073,000
DC Debt Projection	-	-	139,600	-	535,702
<b>Total Expenditures</b>	<b>-</b>	<b>-</b>	<b>139,600</b>	<b>-</b>	<b>2,237,923</b>
<b>Projected Balance at Dec. 31, 2027</b>	<b>(473,897)</b>	<b>(296,447)</b>	<b>3,208,328</b>	<b>25,690</b>	<b>2,881,248</b>



## 10-Year Projected Development Charge Reserve Fund

	General Government	Fire Protection	Public Works	Outdoor Recreation	Indoor Recreation
<b>Projected Balance at Dec. 31, 2027</b>	\$ 323,850	\$ 351,787	\$ (146,735)	\$ 2,047,730	\$ (2,159,058)
<b>Additions</b>					
Estimated Collections	127,635	64,339	1,720,963	974,229	-
Estimated Interest (2.5%)	8,096	8,795	(3,668)	51,193	(53,976)
<b>Total Additions</b>	<b>135,731</b>	<b>73,134</b>	<b>1,717,295</b>	<b>1,025,422</b>	<b>(53,976)</b>
<b>Expenditures</b>					
Debenture principal and interest	-	-	-	-	629,065
Projected Capital Spending	-	-	1,248,000	340,000	-
DC Debt Projection	-	-	215,807	180,295	-
<b>Total Expenditures</b>	<b>-</b>	<b>-</b>	<b>1,463,807</b>	<b>520,295</b>	<b>629,065</b>
<b>Projected Balance at Dec. 31, 2028</b>	<b>459,581</b>	<b>424,921</b>	<b>106,753</b>	<b>2,552,857</b>	<b>(2,842,099)</b>



## 10-Year Projected Development Charge Reserve Fund

	Library Services	Water	Wastewater	Stormwater	Total
<b>Projected Balance at Dec. 31, 2027</b>	\$ (473,897)	\$ (296,447)	\$ 3,208,328	\$ 25,690	\$ 2,881,248
<b>Additions</b>					
Estimated Collections	114,262	215,085	509,411	-	3,725,924
Estimated Interest (2.5%)	(11,847)	(7,411)	80,208	642	72,032
<b>Total Additions</b>	<b>102,415</b>	<b>207,674</b>	<b>589,619</b>	<b>642</b>	<b>3,797,956</b>
<b>Expenditures</b>					
Debenture principal and interest	-	-	-	-	629,065
Projected Capital Spending	-	-	-	-	1,588,000
DC Debt Projection	-	-	279,200	-	675,302
<b>Total Expenditures</b>	<b>-</b>	<b>-</b>	<b>279,200</b>	<b>-</b>	<b>2,892,367</b>
<b>Projected Balance at Dec. 31, 2028</b>	<b>(371,482)</b>	<b>(88,773)</b>	<b>3,518,747</b>	<b>26,332</b>	<b>3,786,837</b>



## 10-Year Projected Development Charge Reserve Fund

	General Government	Fire Protection	Public Works	Outdoor Recreation	Indoor Recreation
<b>Projected Balance at Dec. 31, 2028</b>	\$ 459,581	\$ 424,921	\$ 106,753	\$ 2,552,857	\$ (2,842,099)
<b>Additions</b>					
Estimated Collections	130,188	65,626	1,755,382	993,714	-
Estimated Interest (2.5%)	11,490	10,623	2,669	63,821	(71,052)
<b>Total Additions</b>	<b>141,678</b>	<b>76,249</b>	<b>1,758,051</b>	<b>1,057,535</b>	<b>(71,052)</b>
<b>Expenditures</b>					
Debenture principal and interest	-	-	-	-	628,903
Projected Capital Spending	-	-	190,000	75,000	-
DC Debt Projection	-	-	328,142	180,295	-
<b>Total Expenditures</b>	<b>-</b>	<b>-</b>	<b>518,142</b>	<b>255,295</b>	<b>628,903</b>
<b>Projected Balance at Dec. 31, 2029</b>	<b>601,259</b>	<b>501,170</b>	<b>1,346,662</b>	<b>3,355,097</b>	<b>(3,542,054)</b>



## 10-Year Projected Development Charge Reserve Fund

	Library Services	Water	Wastewater	Stormwater	Total
<b>Projected Balance at Dec. 31, 2028</b>	\$ (371,482)	\$ (88,773)	\$ 3,518,747	\$ 26,332	\$ 3,786,837
<b>Additions</b>					
Estimated Collections	116,547	219,387	519,599	-	3,800,443
Estimated Interest (2.5%)	(9,287)	(2,219)	87,969	658	94,672
<b>Total Additions</b>	<b>107,260</b>	<b>217,168</b>	<b>607,568</b>	<b>658</b>	<b>3,895,115</b>
<b>Expenditures</b>					
Debenture principal and interest	-	-	-	-	628,903
Projected Capital Spending	-	-	203,500	-	468,500
DC Debt Projection	-	-	279,200	-	787,637
<b>Total Expenditures</b>	<b>-</b>	<b>-</b>	<b>482,700</b>	<b>-</b>	<b>1,885,040</b>
<b>Projected Balance at Dec. 31, 2029</b>	<b>(264,222)</b>	<b>128,395</b>	<b>3,643,615</b>	<b>26,990</b>	<b>5,796,912</b>



## 10-Year Projected Development Charge Reserve Fund

	General Government	Fire Protection	Public Works	Outdoor Recreation	Indoor Recreation
<b>Projected Balance at Dec. 31, 2029</b>	\$ 601,259	\$ 501,170	\$ 1,346,662	\$ 3,355,097	\$ (3,542,054)
<b>Additions</b>					
Estimated Collections	132,792	66,939	1,790,490	1,013,588	-
Estimated Interest (2.5%)	15,031	12,529	33,667	83,877	(88,551)
<b>Total Additions</b>	<b>147,823</b>	<b>79,468</b>	<b>1,824,157</b>	<b>1,097,465</b>	<b>(88,551)</b>
<b>Expenditures</b>					
Debenture principal and interest	-	-	-	-	628,737
Projected Capital Spending	-	-	1,576,830	150,000	-
DC Debt Projection	-	-	440,477	180,295	-
<b>Total Expenditures</b>	<b>-</b>	<b>-</b>	<b>2,017,307</b>	<b>330,295</b>	<b>628,737</b>
<b>Projected Balance at Dec. 31, 2030</b>	<b>749,082</b>	<b>580,638</b>	<b>1,153,512</b>	<b>4,122,267</b>	<b>(4,259,342)</b>





## 10-Year Projected Development Charge Reserve Fund

	Library Services	Water	Wastewater	Stormwater	Total
<b>Projected Balance at Dec. 31, 2029</b>	\$ (264,222)	\$ 128,395	\$ 3,643,615	\$ 26,990	\$ 5,796,912
<b>Additions</b>					
Estimated Collections	118,878	223,775	529,991	-	3,876,453
Estimated Interest (2.5%)	(6,606)	3,210	91,090	675	144,922
<b>Total Additions</b>	<b>112,272</b>	<b>226,985</b>	<b>621,081</b>	<b>675</b>	<b>4,021,375</b>
<b>Expenditures</b>					
Debenture principal and interest	-	-	-	-	628,737
Projected Capital Spending	-	1,320,455	-	-	3,047,285
DC Debt Projection	-	-	279,200	-	899,972
<b>Total Expenditures</b>	<b>-</b>	<b>1,320,455</b>	<b>279,200</b>	<b>-</b>	<b>4,575,994</b>
<b>Projected Balance at Dec. 31, 2030</b>	<b>(151,950)</b>	<b>(965,075)</b>	<b>3,985,496</b>	<b>27,665</b>	<b>5,242,293</b>



## 10-Year Projected Development Charge Reserve Fund

	General Government	Fire Protection	Public Works	Outdoor Recreation	Indoor Recreation
<b>Projected Balance at Dec. 31, 2030</b>	\$ 749,082	\$ 580,638	\$ 1,153,512	\$ 4,122,267	\$ (4,259,342)
<b>Additions</b>					
Estimated Collections	135,448	68,278	1,826,300	1,033,860	-
Estimated Interest (2.5%)	18,727	14,516	28,838	103,057	(106,484)
<b>Total Additions</b>	<b>154,175</b>	<b>82,794</b>	<b>1,855,138</b>	<b>1,136,917</b>	<b>(106,484)</b>
<b>Expenditures</b>					
Debenture principal and interest	-	-	-	-	628,564
Projected Capital Spending	-	-	1,446,830	-	-
DC Debt Projection	-	-	440,477	180,295	-
<b>Total Expenditures</b>	<b>-</b>	<b>-</b>	<b>1,887,307</b>	<b>180,295</b>	<b>628,564</b>
<b>Projected Balance at Dec. 31, 2031</b>	<b>903,257</b>	<b>663,432</b>	<b>1,121,343</b>	<b>5,078,889</b>	<b>(4,994,390)</b>



## 10-Year Projected Development Charge Reserve Fund

	Library Services	Water	Wastewater	Stormwater	Total
<b>Projected Balance at Dec. 31, 2030</b>	\$ (151,950)	\$ (965,075)	\$ 3,985,496	\$ 27,665	\$ 5,242,293
<b>Additions</b>					
Estimated Collections	121,256	228,251	540,591	-	3,953,984
Estimated Interest (2.5%)	(3,799)	(24,127)	99,637	692	131,057
<b>Total Additions</b>	<b>117,457</b>	<b>204,124</b>	<b>640,228</b>	<b>692</b>	<b>4,085,041</b>
<b>Expenditures</b>					
Debenture principal and interest	-	-	-	-	628,564
Projected Capital Spending	-	-	2,140,000	-	3,586,830
DC Debt Projection	-	57,324	279,200	-	957,296
<b>Total Expenditures</b>	<b>-</b>	<b>57,324</b>	<b>2,419,200</b>	<b>-</b>	<b>5,172,690</b>
<b>Projected Balance at Dec. 31, 2031</b>	<b>(34,493)</b>	<b>(818,275)</b>	<b>2,206,524</b>	<b>28,357</b>	<b>4,154,644</b>



## 10-Year Projected Development Charge Reserve Fund

	General Government	Fire Protection	Public Works	Outdoor Recreation	Indoor Recreation
<b>Projected Balance at Dec. 31, 2031</b>	\$ 903,257	\$ 663,432	\$ 1,121,343	\$ 5,078,889	\$ (4,994,390)
<b>Additions</b>					
Estimated Collections	138,157	69,644	1,862,826	1,054,537	-
Estimated Interest (2.5%)	22,581	16,586	28,034	126,972	(124,860)
<b>Total Additions</b>	<b>160,738</b>	<b>86,230</b>	<b>1,890,860</b>	<b>1,181,509</b>	<b>(124,860)</b>
<b>Expenditures</b>					
Debenture principal and interest	-	-	-	-	628,386
Projected Capital Spending	-	-	2,016,000	-	-
DC Debt Projection	-	-	440,477	180,295	-
<b>Total Expenditures</b>	<b>-</b>	<b>-</b>	<b>2,456,477</b>	<b>180,295</b>	<b>628,386</b>
<b>Projected Balance at Dec. 31, 2032</b>	<b>1,063,995</b>	<b>749,662</b>	<b>555,726</b>	<b>6,080,103</b>	<b>(5,747,636)</b>



## 10-Year Projected Development Charge Reserve Fund

	Library Services	Water	Wastewater	Stormwater	Total
<b>Projected Balance at Dec. 31, 2031</b>	\$ (34,493)	\$ (818,275)	\$ 2,206,524	\$ 28,357	\$ 4,154,644
<b>Additions</b>					
Estimated Collections	123,681	232,816	551,403	-	4,033,064
Estimated Interest (2.5%)	(862)	(20,457)	55,163	709	103,866
<b>Total Additions</b>	<b>122,819</b>	<b>212,359</b>	<b>606,566</b>	<b>709</b>	<b>4,136,930</b>
<b>Expenditures</b>					
Debenture principal and interest	-	-	-	-	628,386
Projected Capital Spending	-	-	528,000	-	2,544,000
DC Debt Projection	-	114,647	279,200	-	1,014,619
<b>Total Expenditures</b>	<b>-</b>	<b>114,647</b>	<b>807,200</b>	<b>-</b>	<b>4,187,005</b>
<b>Projected Balance at Dec. 31, 2032</b>	<b>88,326</b>	<b>(720,563)</b>	<b>2,005,890</b>	<b>29,066</b>	<b>4,104,569</b>



## 10-Year Projected Development Charge Reserve Fund

	General Government	Fire Protection	Public Works	Outdoor Recreation	Indoor Recreation
<b>Projected Balance at Dec. 31, 2032</b>	\$ 1,063,995	\$ 749,662	\$ 555,726	\$ 6,080,103	\$ (5,747,636)
<b>Additions</b>					
Estimated Collections	140,920	71,037	1,900,083	1,075,628	-
Estimated Interest (2.5%)	26,600	18,742	13,893	152,003	(143,691)
<b>Total Additions</b>	<b>167,520</b>	<b>89,779</b>	<b>1,913,976</b>	<b>1,227,631</b>	<b>(143,691)</b>
<b>Expenditures</b>					
Debenture principal and interest	-	-	-	-	628,202
Projected Capital Spending	60,000	-	747,000	-	-
DC Debt Projection	-	-	440,477	180,295	-
<b>Total Expenditures</b>	<b>60,000</b>	<b>-</b>	<b>1,187,477</b>	<b>180,295</b>	<b>628,202</b>
<b>Projected Balance at Dec. 31, 2033</b>	<b>1,171,515</b>	<b>839,441</b>	<b>1,282,225</b>	<b>7,127,439</b>	<b>(6,519,529)</b>



## 10-Year Projected Development Charge Reserve Fund

	Library Services	Water	Wastewater	Stormwater	Total
<b>Projected Balance at Dec. 31, 2032</b>	\$ 88,326	\$ (720,563)	\$ 2,005,890	\$ 29,066	\$ 4,104,569
<b>Additions</b>					
Estimated Collections	126,155	237,472	562,431	-	4,113,726
Estimated Interest (2.5%)	2,208	(18,014)	50,147	727	102,615
<b>Total Additions</b>	<b>128,363</b>	<b>219,458</b>	<b>612,578</b>	<b>727</b>	<b>4,216,341</b>
<b>Expenditures</b>					
Debenture principal and interest	-	-	-	-	628,202
Projected Capital Spending	-	-	786,000	-	1,593,000
DC Debt Projection	-	114,647	339,872	-	1,075,291
<b>Total Expenditures</b>	<b>-</b>	<b>114,647</b>	<b>1,125,872</b>	<b>-</b>	<b>3,296,493</b>
<b>Projected Balance at Dec. 31, 2033</b>	<b>216,689</b>	<b>(615,752)</b>	<b>1,492,596</b>	<b>29,793</b>	<b>5,024,417</b>



## 10-Year Projected Development Charge Reserve Fund

	General Government	Fire Protection	Public Works	Outdoor Recreation	Indoor Recreation
<b>Projected Balance at Dec. 31, 2033</b>	\$ 1,171,515	\$ 839,441	\$ 1,282,225	\$ 7,127,439	\$ (6,519,529)
<b>Additions</b>					
Estimated Collections	143,738	72,458	1,938,085	1,097,141	-
Estimated Interest (2.5%)	29,288	20,986	32,056	178,186	(162,988)
<b>Total Additions</b>	<b>173,026</b>	<b>93,444</b>	<b>1,970,141</b>	<b>1,275,327</b>	<b>(162,988)</b>
<b>Expenditures</b>					
Debenture principal and interest	-	-	-	-	628,202
Projected Capital Spending	-	-	2,450,000	-	-
DC Debt Projection	-	-	332,574	180,295	-
<b>Total Expenditures</b>	<b>-</b>	<b>-</b>	<b>2,782,574</b>	<b>180,295</b>	<b>628,202</b>
<b>Projected Balance at Dec. 31, 2034</b>	<b>1,344,541</b>	<b>932,885</b>	<b>469,792</b>	<b>8,222,471</b>	<b>(7,310,719)</b>





## 10-Year Projected Development Charge Reserve Fund

	Library Services	Water	Wastewater	Stormwater	Total
<b>Projected Balance at Dec. 31, 2033</b>	\$ 216,689	\$ (615,752)	\$ 1,492,596	\$ 29,793	\$ 5,024,417
<b>Additions</b>					
Estimated Collections	128,678	242,221	573,680	-	4,196,001
Estimated Interest (2.5%)	5,417	(15,394)	37,315	745	125,611
<b>Total Additions</b>	<b>134,095</b>	<b>226,827</b>	<b>610,995</b>	<b>745</b>	<b>4,321,612</b>
<b>Expenditures</b>					
Debenture principal and interest	-	-	-	-	628,202
Projected Capital Spending	-	-	-	-	2,450,000
DC Debt Projection	-	114,647	400,544	-	1,028,060
<b>Total Expenditures</b>	<b>-</b>	<b>114,647</b>	<b>400,544</b>	<b>-</b>	<b>4,106,262</b>
<b>Projected Balance at Dec. 31, 2034</b>	<b>350,784</b>	<b>(503,572)</b>	<b>1,703,047</b>	<b>30,538</b>	<b>5,239,767</b>



## Parkland Dedication Reserve Fund 10-Year Projection

	2024	2025	2026	2027	2028	2029
<b>Projected Reserve (Deficit) - Start of Year</b>	1,358,739	1,372,326	1,096,049	623,450	(220,964)	(380,964)
<b>Additions to Reserve</b>						
Estimated Collections (Note 1)	350,000	350,000	350,000	350,000	350,000	340,000
Interest (Note 2)	13,587	13,723	27,401	15,586	-	-
<b>Reductions in Reserve</b>						
Collection Receivable	(350,000)	(350,000)	(350,000)	(350,000)	(350,000)	(340,000)
<b>Projected Capital Spending</b>	-	(290,000)	(500,000)	(860,000)	(160,000)	(160,000)
<b>Projected Reserve Fund (Deficit) - End of Year</b>	<u>1,372,326</u>	<u>1,096,049</u>	<u>623,450</u>	<u>(220,964)</u>	<u>(380,964)</u>	<u>(540,964)</u>
<b>Note 1:</b> Annual change in collections (rounded to nearest thousand)		0.0 %	0.0 %	0.0 %	0.0 %	(3.0)%
<b>Note 2:</b> Estimated interest rate	1.0 %	1.0 %	2.5 %	2.5 %	2.5 %	2.5 %



## Parkland Dedication Reserve Fund 10-Year Projection

	2030	2031	2032	2033	2034
<b>Projected Reserve (Deficit) - Start of Year</b>	(540,964)	(675,964)	(985,964)	1,145,964)	1,145,964)
<b>Additions to Reserve</b>					
Estimated Collections (Note 1)	340,000	340,000	330,000	330,000	330,000
Interest (Note 2)	-	-	-	-	-
<b>Reductions in Reserve</b>					
Collection Receivable	(340,000)	(340,000)	(330,000)	(330,000)	(330,000)
<b>Projected Capital Spending</b>	(135,000)	(310,000)	(160,000)	-	(200,000)
<b>Projected Reserve Fund (Deficit) - End of Year</b>	(675,964)	(985,964)	1,145,964)	1,145,964)	1,345,964)
<b>Note 1:</b> Annual change in collections (rounded to nearest thousand)	0.0 %	0.0 %	(3.0)%	0.0 %	0.0 %
<b>Note 2:</b> Estimated interest rate	2.5 %	2.5 %	2.5 %	2.5 %	2.5 %



## Reserves Funds for Grants

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### Canada Community-Building Fund Reserve Fund

The Town has an agreement with the Association of Municipalities of Ontario pertaining to Canada Community- Building Fund (formerly Federal Gas Tax) grant funding. Certain capital projects are eligible for funding and the 20-year capital budget has been prepared on the assumption that all gas tax funds will be applied toward roads capital projects in the year the funds are received, therefore there is no projected balance for this reserve fund from 2022 onward.

To continue receiving this funding, it is required that the Town continue to spend over and above the "base amount", which is essentially the Town's own spending on capital infrastructure from 2000 to 2004. The projected expenditures are based on the 10-year capital budget.

### Ontario Community Infrastructure Fund (OCIF) Reserve Fund

The Town has an agreement with the provincial government pertaining to OCIF funding. The amount of funding that was received in 2024 is \$711,305, however the Town reviewed the OCIF funding formula and completed an analysis in 2024 to provide the ministry with more up to date asset replacement values to help increase the Town's share of OCIF funding. As a result of these efforts, OCIF allocation funding for the Town was increased by \$106,696 from 2024. The 2025 capital budget includes OCIF funding in the amount of \$818,001. All of OCIF funds will be spent within the year, therefore there is no projected balance for this reserve fund.

Due to the uncertainty of the amount of future funding, OCIF grant funding has been projected at the same amount past 2025 until amounts can be estimated. The projected expenditures are based on the 10-year capital budget.

### Reserve and Reserve Fund Targets

The Town's Reserve and Reserve Fund Policy outlines general and minimum reserve targets based on the capital forecast. A phased strategy has been put in place to meet these minimum reserve targets, with specific milestones set for 2020-2024, 2025-2029, 2030-2034, and 2035-2039. The aim is for each reserve to reach its minimum target balance by 2039.

These targets are temporary estimates to provide long-term planning strategies based on the current asset management plan and the capital forecast. The Asset management Plan was updated in 2024 and the next update in 2025 will establish service levels and financial strategies for lifecycle costing. The reserve fund targets will be updated at that time to align to the completed Asset Management Plan.



# Reserves Funds for Grants

The graph below shows the projected 2024 year-end balances for the capital reserve and capital discretionary reserve fund, compared to the targets set by the Reserve and Reserve Fund Policy. For many reserves, there is a significant gap between the projected balance and the target. The roads reserve, in particular, has the highest demand for capital funding and needs to be built up to meet future capital needs while minimizing the debt required for those projects. It is important to note that these projected balances include commitments, and may differ from the figures in the 2023 consolidated financial statements if funds are being carried over due to ongoing projects at year-end.

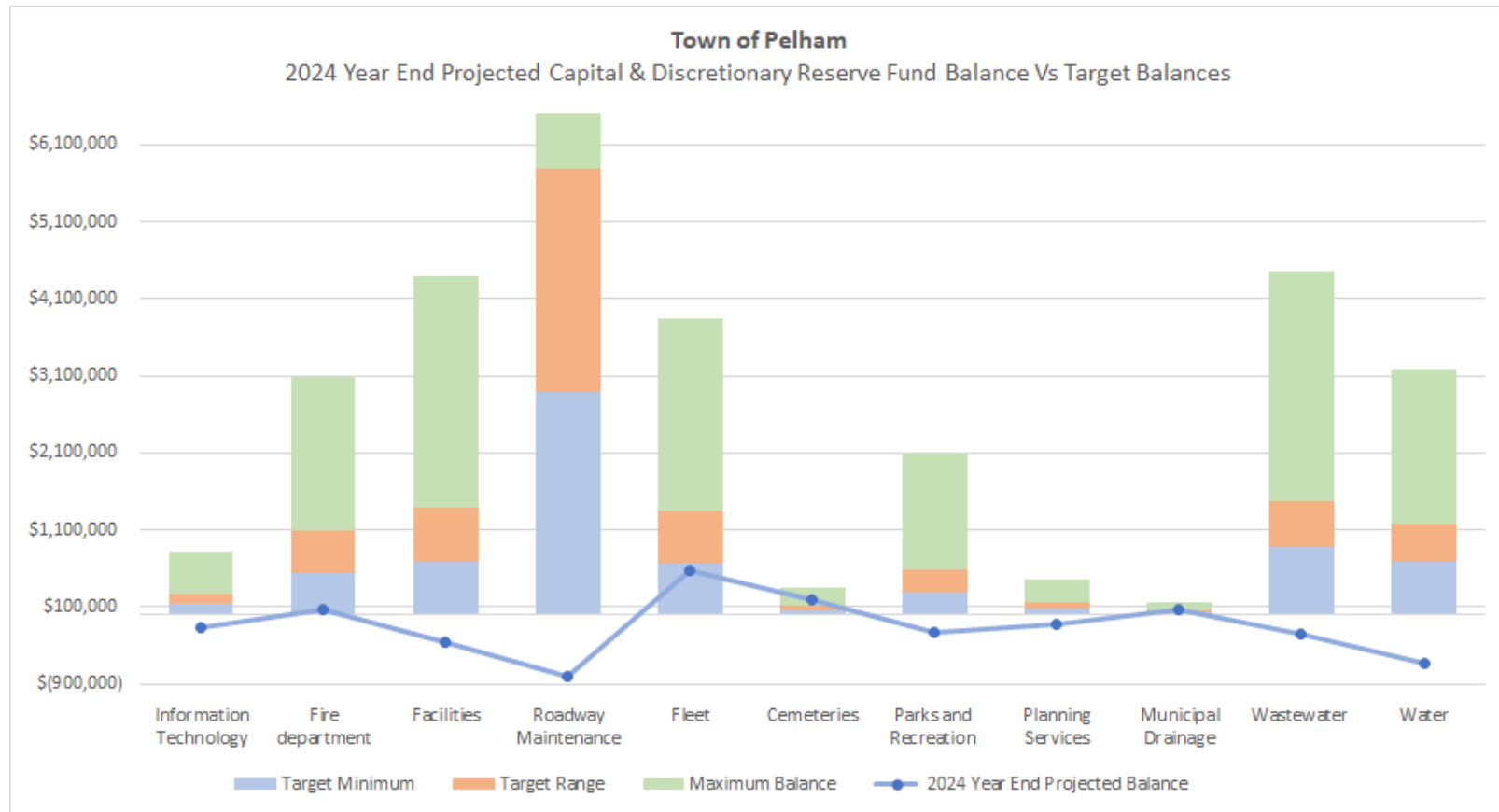
The 2025 Capital Budget includes ten years of reserve forecasts, along with the Target Minimum Reserve Balance and Target Reserve Balance for each reserve and reserve fund. It is beneficial to look at the trend of each reserve and reserve fund over time in order to determine whether the balance is gradually improving toward the phased-in targets. Balance fluctuations are a necessary and planned characteristic of the reserves and reserve funds. The Town uses them to "save up" for planned expenditures, and then as the capital projects are carried out, the balance in the reserves will decrease again and need to be built back up.

It should also be noted that building up reserves, reducing debt, and considering the tax levy impact can be competing goals. For the 2025 forecast, effort has been made where possible to evenly distribute planned capital expenditures, and debt has been minimized as a first priority. As a result, the forecast for the Town's debt as a percentage of own source net revenues has decreased from the 2024 forecast, but reserve balances will only increase slightly over time. .

The table following the graph, Summary of Capital Reserve Transfers and Forecast Tax Levy Impact depicts the capital reserve transfers that are needed in the next five years to fund the current capital forecast and meet the internal debt limit in policy S400-07. It includes forecasted debt payments on future debt as per the current capital forecast. The table shows that in order to complete the projects in the current capital forecast and meet the internal debt limit, a steady increase in tax levy funded reserve transfers is needed over the next 5 years. This increase ranges from \$254,110 in 2025 to \$460,000 by 2029 in the current forecast. The total cost of funding capital as a percentage of tax levy ranges from 1.3% in 2025 to 3.6% in 2029. This forecast is based on several assumptions such as future cost and timing of projects, interest rates and availability of grant funding. Any changes to these variables can significantly impact this forecast. The Town is actively pursuing grant funding and seeking cost-saving measures to minimize the impact on the tax levy.



# Reserve and Reserve Fund Targets





## Summary of Capital Reserve Transfers and Forecast Tax Levy Impact

	2024 Budget	2025 Budget	2026 Forecast	2027 Forecast	2028 Forecast	2029 Forecast
Capital - Information Services	147,500	157,500	164,000	171,000	178,000	185,000
Capital - Fire department	535,900	543,400	584,200	625,000	675,000	722,000
Capital - Facilities	460,200	519,600	558,600	603,000	645,000	690,000
Capital - Roadway Maintenance	2,701,300	2,866,300	3,096,000	3,344,000	3,578,000	3,864,000
Capital - Fleet	582,300	536,010	574,000	614,000	663,000	709,000
Capital - Fonthill/Hillside Cemeteries	42,000	30,000	31,000	32,000	33,000	34,000
Capital - Recreation Admin	195,600	265,600	284,000	304,000	325,000	348,000
Capital - Planning Services	80,000	80,000	83,000	86,000	89,000	93,000
Capital - Municipal Drainage	19,500	20,000	21,000	22,000	23,000	24,000
<b>Tax Levy Supported Capital Reserve Transfers</b>	<b>4,764,300</b>	<b>5,018,410</b>	<b>5,395,800</b>	<b>5,801,000</b>	<b>6,209,000</b>	<b>6,669,000</b>
Capital - Wastewater Distribution System	361,633	563,500	693,000	991,000	1,328,000	1,713,000
Capital - Water Distribution System	1,000,535	1,187,500	1,318,000	1,463,000	1,609,000	1,770,000
<b>Waster/Wastewater Rate Supported Capital Reserve Transfers</b>	<b>1,362,168</b>	<b>1,751,000</b>	<b>2,011,000</b>	<b>2,454,000</b>	<b>2,937,000</b>	<b>3,483,000</b>
<b>Grand Total Capital Reserve Transfers</b>	<b>6,126,468</b>	<b>6,205,910</b>	<b>6,713,800</b>	<b>7,264,000</b>	<b>7,818,000</b>	<b>8,439,000</b>



## Summary of Capital Reserve Transfers and Forecast Tax Levy Impact

	2024 Budget	2025 Budget	2026 Forecast	2027 Forecast	2028 Forecast	2029 Forecast
<b>Estimated Tax Levy Supported Debt Payments on Newly Issued Debt</b>			295,222	773,494	1,056,570	1,299,569
Increase in Tax Levy Supported Capital Reserve Transfers		254,110	377,390	405,200	408,000	460,000
Increase in Tax Levy Supported Debt Payments		-	295,222	478,272	283,076	242,999
<b>Estimated Tax Levy Increase from Capital - \$</b>		254,110	672,612	883,472	691,076	702,999
<b>Estimated Tax Levy Increase from Capital - %</b>		1.3 %	3.5 %	4.6 %	3.6 %	3.6 %

Note that the tax levy increase from capital does not take into consideration other budget adjustments which are part of the operating budget, or additional tax revenues generated from growth within the Town. This is only an isolation of the impact of the capital forecast on the tax levy needs in the future based on the current capital forecast.