



2025
Draft Operating
and Capital Budgets

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1. INTRODUCTION

1.1. Treasurer's Statement

The annual municipal budget serves as a crucial tool in guiding the operations and priorities of the township, ensuring that resources are allocated in a way that promotes long-term sustainability, equitable growth, and enhanced services for our residents. This report presents the detailed financial plan for the upcoming fiscal year, outlining projected revenues, planned expenditures, and key investments in the infrastructure, services, and programs that impact the daily lives of Loyalist Township (the "Township") residents.

In preparing the 2025 draft budget, staff have balanced a variety of pressures, with the goal of continuing to provide high quality services to residents and businesses while being fiscally responsible. It is built on a foundation of transparency, public input, and strategic planning, ensuring that we address both immediate needs and future challenges. Through this budget, we aim to foster a strong local economy, improve quality of life, enhance public safety, and protect the environment, all while maintaining the Township's financial health.

As we present this document, we encourage ongoing dialogue and collaboration with residents, businesses, and community organizations. The budget is not just a financial plan; it is a reflection of our shared values and our commitment to making the Township a better place for all who live, work, and visit here.

The draft 2025 operating budget results in a Township levy requirement of \$23,567,935. This is an increase from the 2024 levy requirement of \$2,130,155 or 9.9%. The 2025 levy requirement equates to a Township residential rate increase of 6.98%, with the remaining increase covered by growth in the assessment. The Township experienced development in 2024 resulting in assessment growth totalling \$510,493. This growth helped reduce the tax rate by 2.3%.

In 2025 economists predict that the inflation levels will continue to flatten and interest rates should be lower, which will result in costs not escalating as quickly, interest on new debt to cost less, but interest on any investments will be lower. Like the rest of the country, the Township is also experiencing significant supply chain and staffing issues and increased costs for utilities, materials and supplies. Due to recently settled collective agreements within the OPP and changes in base call volumes, the new OPP contract rates for 2025 and the reconciliation of 2023 costs are resulting in an increase of more than \$515,320 over 2024 rates or a 21% increase. The impact of this alone is a 2.3% increase in the tax rate.

While the budget reflects costs that are in line with serving a larger population base than in previous years and with increasing demands; the actual growth in the Township has slowed in 2024 and is expected to slow further in 2025. Building permits are down and housing starts and new businesses are lower than the levels experienced in the three previous years.

The Township continues to be in a difficult transition stage as we wait for assessment revenues from growth to catch up with the demand for services from that same growth. The future looks bright, however staff have had to make cuts to new projects, programs and services in the 2025 budget in order to keep the tax rate increase as low as possible. The operating budget being



proposed is holding the line on operations and capital projects are scaled back but strive to meet the requirements of the Township's asset management plan for asset renewal as required. Projects have been pushed out to future years to reduce costs and levels of debt to fund the projects, but this is not a sustainable funding model.

Staff are proud to serve the residents of Loyalist Township and will continue to work in 2025 to ensure responsible financial stewardship with an eye towards the long-term sustainability of the Township.

Shelley Stedall, Dipl.B.Adm., AMCT
Director of Finance, Treasurer

1.2. Community Profile

Loyalist Township is in the southern most part of Lennox and Addington County, on the shores of Lake Ontario, midway between Toronto and Ottawa. Straddling the 401 corridor and encompassing an area of 342.27 square kilometers the Township consists of a variety of living environments including the fully serviced areas of Amherstview, Odessa, and Bath. Farms, countryside residences, recreational areas and a short ferry ride to Amherst Island create a community like no other.

The Loyalist Parkway (Highway #33) begins in Amherstview and continues along the Lake Ontario shore to the Glenora Ferry at Adolphustown. It is a scenic stretch of road, dotted with numerous 18th and 19th century homesteads, major historical sites, and tourist attractions.

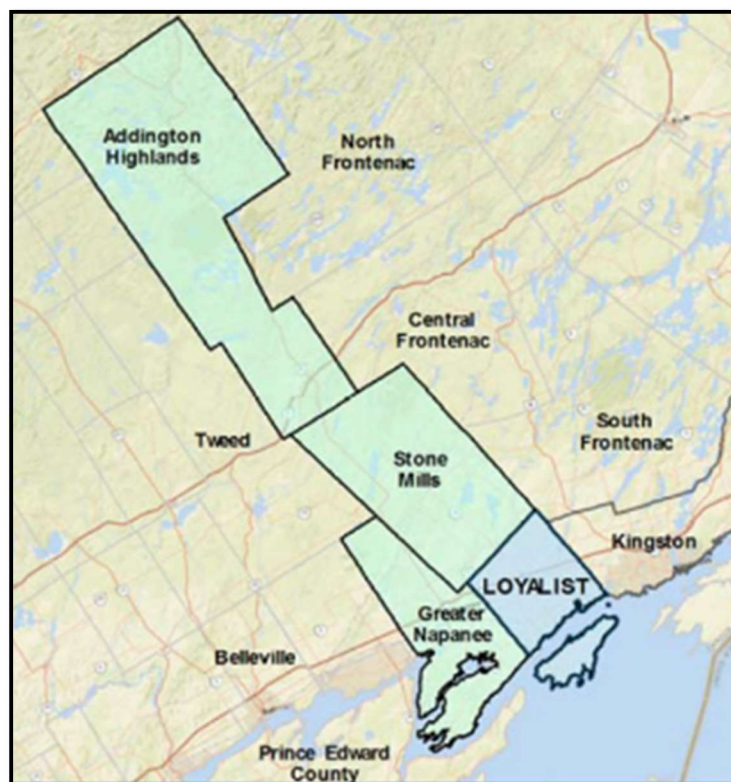


Figure 1: Lennox & Addington County Map

Population

According to Statistics Canada's 2021 Census, the Township is home to 17,943 people and has grown by 5.7% and 6.3% in population and households, respectively, since 2016. Estimated population numbers for 2023 is 18,889, which was determined by evaluating yearly housing starts with the persons per unit in each household as identified by the most recent Census. New residential dwellings have increased at a faster rate than projected in the reference scenario within the Township's *2019 Growth and Population Study*. As illustrated in Figure 2, age demographics have remained relatively consistent since 2016; whereby 50% of the population are over the age of 45.

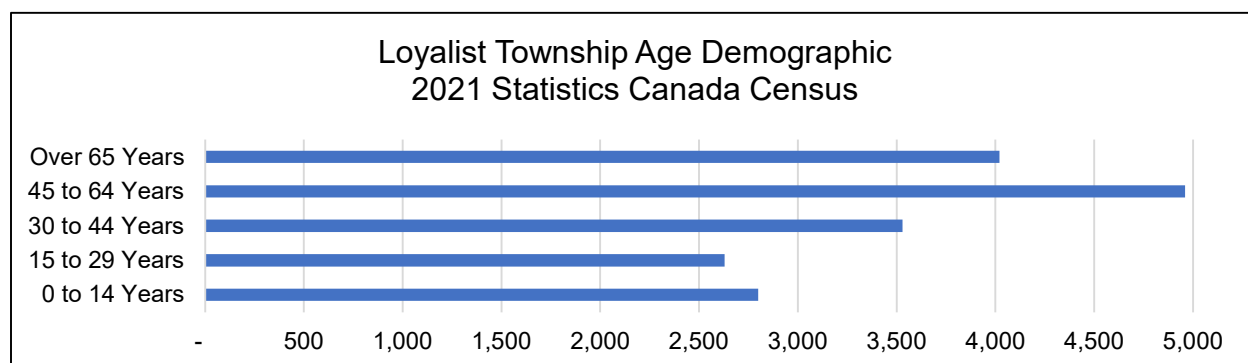


Figure 2: Loyalist Township Age Demographic

Income

The Township's 2020 median total after-tax income per household was \$83,000. This places the Township in the high range of its geographical comparators as per Table 1. As costs continue to rise, households earning under \$100,000 have decreased to 65% compared to 76% in 2016 as illustrated in Figure 2.

Table 1: Household after-tax income comparators

Municipality	After Tax Household Income per Statistics Canada 2021
Greater Napanee	\$69,500
Kingston	\$70,500
Prince Edward County	\$72,000
Stone Mills	\$80,000
Loyalist Township	\$83,000
South Frontenac	\$90,000

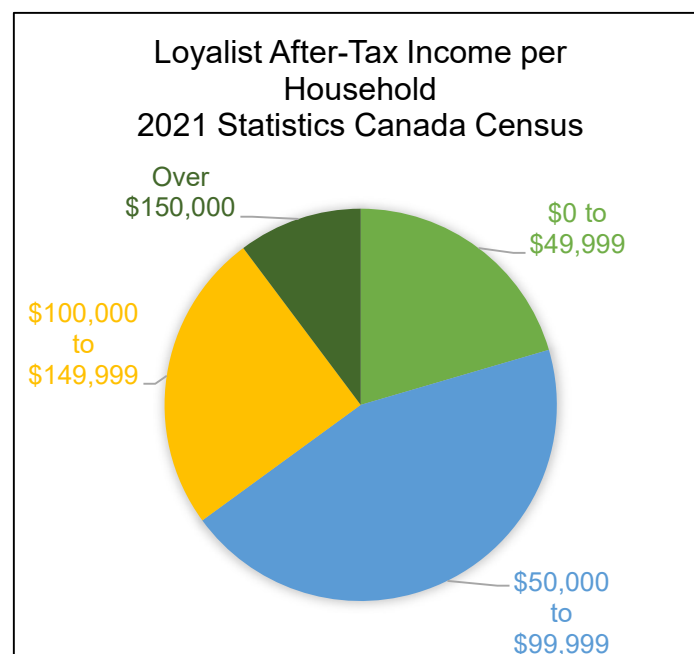


Figure 3: Township pre-tax household income

Local Economy

Loyalist Township has historically been labeled as a bedroom community; however, economic development is progressing. Recent investments by Latham Pools, Tomlinson and Umicore have begun to diversify the assessment base. There has also been active mixed-use development (commercial with multi-residential) applications and increasing development interest in the Loyalist East Business Park. These developments are promising for the future of the Township and will enable future expansion in services. Until such time as these businesses are fully contributing to the assessment base, our budgeting needs to remain conservative. As a result, the 2025 budget is not built on any assumptions of those future economies.

The Township will continue to investigate ways to attract various entrepreneurs and investors to grow and diversify the assessment base in the areas of commercial/retail and light industrial developments. For more information, visit www.loyalist.ca/economicdevelopment.

1.3. Organizational Profile

The Township is governed by seven members of Council, with the Mayor and Deputy Mayor elected at large, and five councillors elected throughout three wards (Figure 4). The Township is currently undertaking a ward boundary review which may adjust the ward structure and/or council composition. If any changes are approved, it would be implemented for the municipal election in October 2026 and subsequent terms of Council.

Under the current organizational structure, the Township's Chief Administrative Officer leads the six departments listed on the following page and approximately 195.4 full-time equivalent (FTE) staff and 75 Volunteer Firefighters.

As detailed throughout this budget binder, services directly provided by the Township include, but are not limited to, roads and sidewalks, water and sewer in the urban areas, stormwater management, parks and recreational programs and amenities, cultural programs and events, building inspection, residential and non-residential development management, and fire and emergency services. For more information on core and non-core services offered by the Township, visit www.loyalist.ca.

Other public-facing services are administered under contract, including but not limited to waste and recycling

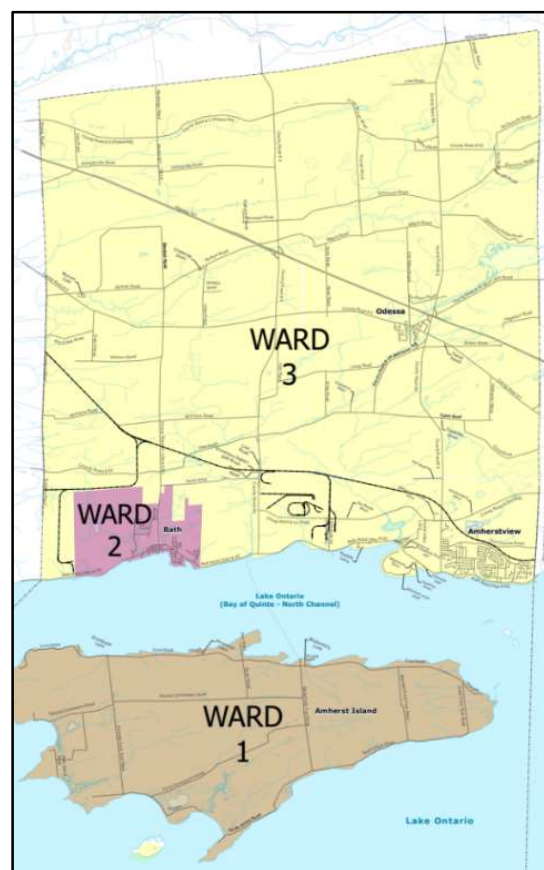
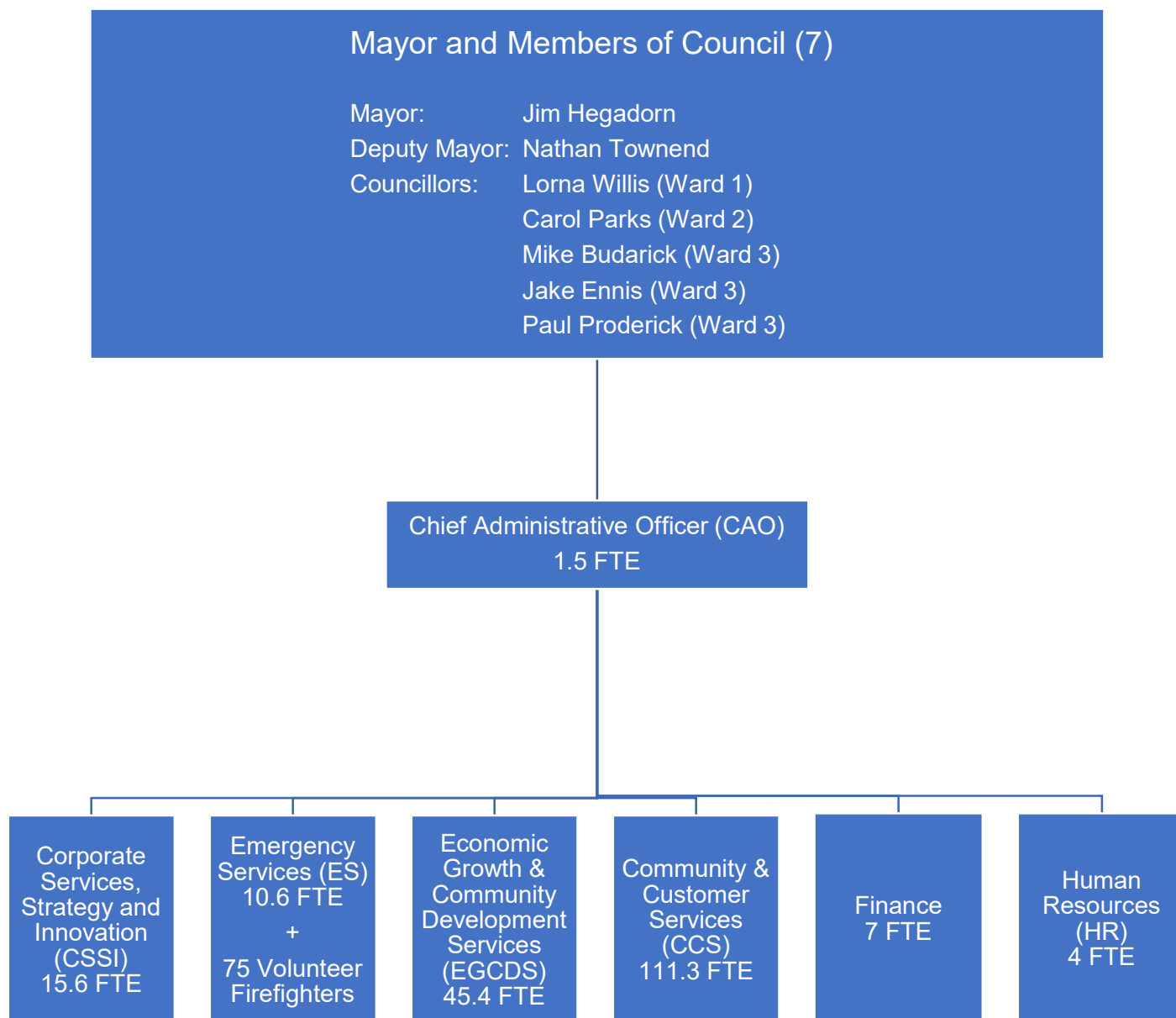


Figure 4: Township Wards



pickup (Waste Connections), policing (OPP), by-law enforcement (Frontenac By-law Enforcement), and conservation authorities (Cataraqui Region and Quinte Conservation). Note: In 2025, recycling services will be transferred to Circular Management Ontario and the budget has been modified to account for this mid-year change.





1.4. Budget Development and Scope

The Township's annual budget is a comprehensive financial plan that forms the basis of operational decision making by:

- Defining planned expenses, identifying funding sources and setting spending limits for prioritized programs and services,
- Enabling both qualitative and quantitative measurement of progress
- Ensuring accountability to residents, partners and higher levels of government.

Key Drivers

Township staff and Council work to balance multiple factors to build a strong, vibrant, and sustainable community, taking into account resident requests, legislative requirements, and funding constraints. While the Township controls some budget elements, such as adjusting service levels, other factors are largely beyond its control.

Key factors shaping the 2025 draft budget include revenue from property taxes, provincial and federal grants, and user fees. Infrastructure investment remains a priority as the Township grows, with new assets and upgrades needed for roads, bridges, facilities, vehicles, and equipment. The Township also funds essential services, including Emergency Services, Waste Management, Environmental Services, Recreation, Community Services, Building and Planning, and Economic Development.

The 2025 draft budget also encompasses utilities (water and sewer), ferry, and transit services, with costs and revenues driven by user fees or government grants. The expenses in these areas vary with demand and are managed as self-funded programs. Across all departments, the 2025 budget reflects current inflation rates, including human resources, external goods and services, intergovernmental dependencies, and compliance with legislative standards. Both discretionary and non-discretionary spending are outlined in this Budget Binder.

Provincial law requires the Township to balance its operating and capital budgets annually, meaning revenues must match expenses. To achieve balance, the Township can adjust property taxes, user fees, or program costs. Debt may be raised for large capital projects, but repayment of principal and interest affects future operating costs. Key budget drivers, as shown in Figure 5, guide the prioritization of service levels and initiatives in the operating and capital budgets.

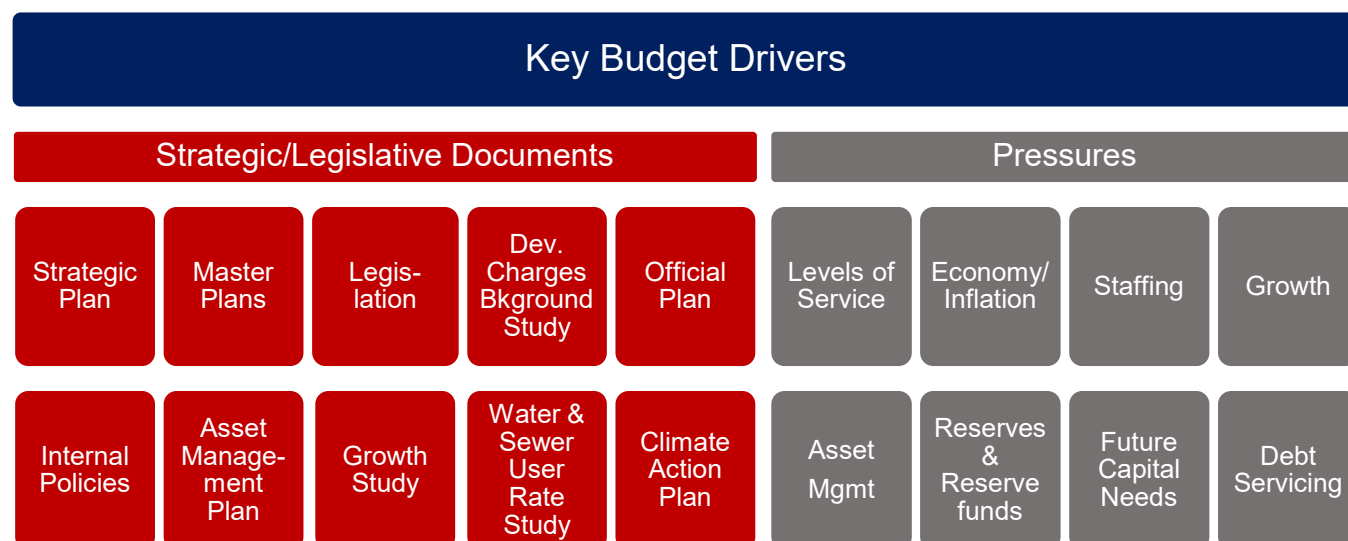


Figure 5: Key Budget Drivers

Strategic Plan



Figure 6: Strategic Plan Priorities

In 2023, Council and staff worked to update the Strategic Plan, including presentations at community Town Halls and staff and public surveys. The draft plan for the next four years was presented to Council in December 2023. It includes four strategic priorities (Figure 6) and sixteen key objectives. The final Strategic Plan was adopted by Council in March 2024 and can be found [here](#) or on loyalist.ca under Council and Administration.

The plan establishes a common vision for the municipality that defines the success for the Township and is intended to provide Council and staff with a framework for decision making, including development of these annual operating and capital budgets.

An updated Vision and Mission have also been adopted.



Vision

Thriving, innovative and sustainable community where all people are valued.

Mission

To promote a balanced quality of life for residents and businesses, through the effective delivery of services and good governance, while ensuring fiscal responsibility and environmental sustainability.

The 2025 draft budget has been developed with the new Strategic Plan in mind. It is important to ensure internally imposed and externally legislated levels of service are met. Each departmental operating budget presented includes information on strategic initiatives that align any newly proposed operating costs to the Strategic Plan. The goal of incorporating the Strategic Plan into the Budget Binder is for staff and Council to have all the tools necessary to prioritize competing initiatives and make decisions on service levels within the approved budget.

Public Engagement

To help inform the development of the 2025 budget, a public consultation plan was developed to engage citizens in the budget process. This plan was developed by incorporating principles and best practices from the Township's Community Engagement Framework.

Budget Survey

The 2025 municipal budget survey was launched on September 5, 2024, on the Township's public engagement platform (engage.loyalist.ca). The survey was available online, and in printed form based on request. The survey closed on October 15, 2024, with 70 completed responses.

A summary report of the public survey results was shared at the October 22, 2024, Council meeting and can be found on the Township's Engagement Platform [here](https://engage.loyalist.ca/2025-budget). (<https://engage.loyalist.ca/2025-budget>)

Community Town Halls

Between October 23, 2024, and November 6, 2024, the Township held Community Town Hall meetings in Amherst Island, Amherstview, Bath, Odessa and Wilton. During these meetings an update on the 2025 budget process and opportunities for public feedback and participation were shared.



Webpage

Additionally, the Township's budget webpage houses all information regarding the Township's annual budgets and their timelines, such as its "Budget 101" document, historical budget by-laws and annual flyers, and draft budget presentations. Residents can also subscribe through the engagement platform to notifications that inform them of budget updates.

Scope

The purpose of this Budget Binder is for Township staff to present the draft 2025 operating and capital budgets to Council and the public for consideration. The structure of this document separates the independent rate-based service areas listed below and includes supplemental information in the appendices that is referenced throughout this Budget Binder.

Service Area	Draft Operating Budget	Draft Capital Budget
General Rate (Township-wide)	<p>Section 2: Provides a brief overview of the general rate operating budget and includes information on property taxes, debt, reserve funds, and other key expenses.</p> <p>Section 3: Provides more information on the general rate by department and division. It outlines the following information for each department:</p> <ul style="list-style-type: none"> Organizational structure. New 2025 departmental initiatives with incremental budgetary impact. These are either permanent initiatives or special temporary projects that may propose an enhanced level of service; and Key operating expenses from the 2024 approved budget to retain current service levels. 	<p>Section 6: Provides an overview of the Township's current capital budget including funding gap and is presented by department and division with estimated carry-forward from previously approved capital projects.</p>
Area Rates Transit (Amherstview) Ferry (Amherst Island)	<p>Section 4: Outlines both new initiatives and key operating changes from 2024 approved budget to retain current levels of service in these areas.</p>	Not applicable



Service Area	Draft Operating Budget	Draft Capital Budget
Utilities (Water and Sewer)	<p>Section 5:</p> <p>Provides a brief overview of the utilities operating budget and includes information on user rates, debt, reserve funds, and other key expenses.</p> <p>Outlines its 2025 departmental initiatives and key operating changes from the 2024 approved budget to retain current levels of service.</p>	<p>Section 7:</p> <p>Provides overview of the Utilities current capital budget including funding gap, split between water and sewer, with estimated carry-forward from previously approved capital projects.</p>

Budget Development process

The 2024 Budget was adopted in February 2024. The adoption of the budget was later than is optimal as it is important to try and have monetary guidelines for expenditures specifically related to capital projects approved by Council before the fiscal year commences. With the 2025 budget approval dates we are attempting to ensure the budget is approved before the end of 2024.

New financial software is being implemented in order to streamline the budget process as well as update data in software that the Township has been using for a number of years.

The budget process started with a review of the projects and related asset management plans that are anticipated for the next 10 years as we work towards the goal of preparing a long-range financial plan. The long-range financial plan will incorporate both capital and operational costs. The 2025 draft capital budget has been prepared and is being presented as part of this process. The long-range financial plan and 10-year capital plan continue to be updated by considering the updated Asset Management Plan.

In order to prepare this 2025 draft budget for Council consideration, staff made cuts to both operations and capital projects. Some of these changes result in projects being deferred or delays in implementing service level enhancements. A summary of these cuts is listed below. The operating changes are listed below or in the Human Resource section and the capital changes are reflected in Section 6.1.

Human resource costs make up a large part of the budget. These projected costs were reduced where possible by delaying the filling of staff vacancies until later in 2025 or early 2026. See the Human Resources Section for more detail.

All external agencies including the OPP and Conservation Authorities budget estimates have been received and are included in the 2025 draft budget, as are the confirmed amounts of the provincial OMPF and OCIF grants. Federal wage tax rates and employee benefit costs have also been confirmed and are included in this draft budget.

Some other items in the operations budget, not related to Human Resources, that were changed in order to achieve the 2025 draft budget include the following:



- The Family Physician Recruitment Incentive Program Reduction budget has been reduced to allow for one new physician (in addition to the three that have already been recruited) instead of budgeting for two more in 2025.
- All costs attributed to the Housing Accelerator Fund (HAF) grant are not included. Any attributable costs will be brought forward under a separate Council report if the grant is received.
- Recycling revenues from provincial grants have been removed, however, recycling costs the Township would have incurred have also been removed. The net savings are less than \$10,000.
- Funds previously set aside to offset the repayment of the WJ Henderson upgrade (\$250,000) plus a 3% increase in the capital reserve transfer (\$82,890) have been included in this draft budget for a total of \$332,890. The Asset Management Plan identified a need for Council to increase the contribution to capital from operating by increasing tax revenues by 1.1% each year. For the 2025 budget this is \$235,400.

Specific adjustments to the operating budget for each division is outlined below by the various departments in more detail.

2. GENERAL RATE OPERATING BUDGET – OVERVIEW

2.1. Overview

2025 Proposed General Rate Operating Budget

\$23,567,935	6.98%	\$589,050	\$3,095,890
Tax Levy Requirement	Township Tax Rate Increase	Debt Repayments	Contribution to Capital Reserves for Capital Budget

Table 2: Township-wide 2025 draft general rate operating budget summary

Operating	2023	2024	2025	\$ Change	% Change
	Approved Budget	Approved Budget	Draft Budget		
Revenue					
Fees & User Charges	(2,076,700)	(3,571,700)	(2,220,550)	1,351,150	-38%
Licenses, Permits	(823,100)	(1,046,500)	(972,150)	74,350	-7%
Rents	(421,060)	(409,200)	(429,500)	(20,300)	5%
Other Revenue	(68,847,140)	(63,466,770)	(66,861,753)	(3,394,983)	5%
From Reserves/Reserve Funds	(6,725,800)	(1,487,700)	(591,150)	896,550	-60%
Total Budgeted Revenue	(78,893,800)	(69,981,870)	(71,075,103)	(1,093,233)	
Expenses					
Salaries, Wages & Benefits	18,118,200	20,013,500	21,242,711	1,229,211	6%
Debt Principal & Interest	6,425,900	1,188,000	1,144,230	(43,770)	-4%
Insurance	955,000	1,051,900	1,077,300	25,400	2%
Utilities	1,835,300	1,895,000	2,107,800	212,800	11%
Contracted Services	5,614,500	6,238,195	7,461,330	1,223,135	20%
Supplies, Materials & Other	27,551,800	28,644,275	29,379,076	734,801	3%
Capital	5,953,900	6,153,500	6,236,390	82,890	1%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	12,439,200	4,804,400	4,556,400	(248,000)	-5%
Internal Allocations	-	(6,900)	20	6,920	-100%
Total Budgeted Expenses	78,893,800	69,981,870	73,205,257	3,223,387	
Net Budgeted Levy Requirements	-	-	2,130,155	2,130,155	

2.2. Property Tax and Other Revenue

Property Taxes

The draft 2025 operating budget results in a Township levy requirement of \$23,567,935. This is an increase from the 2024 levy requirement of \$2,130,155 or 9.9%. The 2025 levy requirement equates to a Township residential rate increase of 6.98%, with the remaining increase covered by growth in the assessment. The Township experienced development in 2024 resulting in assessment growth totalling \$510,493. This growth helped reduce the tax rate by 2.3%.

The Township's levy represents approximately half of a ratepayer's property tax bill. The remainder of the tax bill is requisitioned to fulfill the budgets set by the County of Lennox and Addington and the Province of Ontario for education.

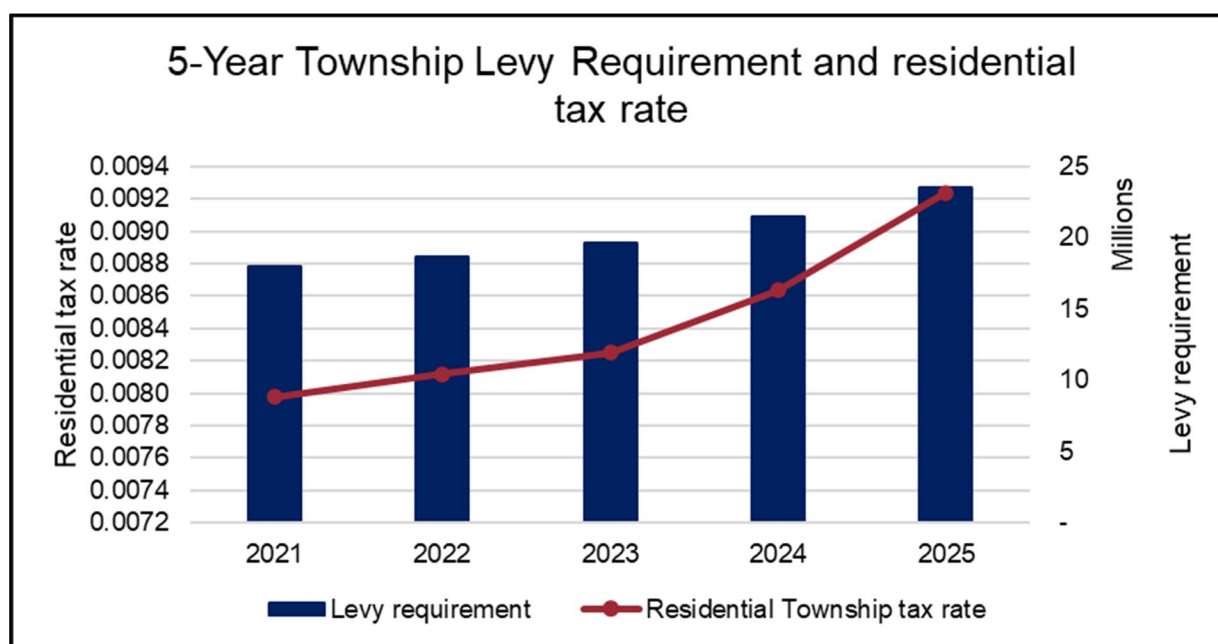


Figure 7: General Rate historical levy requirement and tax rates

Several of the challenges that are expected to have implications on the 2025 levy requirement include the provincial decision to again postpone the province-wide property assessment update. The last province-wide reassessment was completed in 2016. Reassessments were legislated to occur every four years, however the reassessment scheduled for 2021 was delayed in response to the COVID-19 pandemic. In 2025, the province-wide reassessment has not been scheduled, and the property assessments that we use to calculate taxes are still based at values assessed on January 1, 2016.

While the freeze on the assessments is based on 2016 values, it is important to note that the Municipal Property Assessment Corporation (MPAC) continues to review properties during non-



assessment update years as new homes are built, owners renovate, structures are demolished, and properties change use. These changes are reflected at 2016 values to keep the base assessment comparable among properties.

The overall proposed residential tax rate that is reflected in the final property tax bill includes the other budgets of both the County of Lennox and Addington and the Province of Ontario for education. These amounts are not included in the amounts being reflected in this budget. The status of those impacts for 2025 are as follows:

- County of Lennox and Addington rate increase (unknown at this time so it has been left at 2024 rates as the county will not be having discussion on budget until 2025).
- Education rate has been set at the same rate as 2024 so no increase.
- Overall proportion of property classes at which the ratio is set, not yet approved by the County of Lennox and Addington.

The County of Lennox and Addington is responsible for setting the tax policy and tax ratios that the Township must follow. Until the County has presented and received approval from County Council, the tax ratios used to determine the Township's tax levy is an estimate.

The tax ratios will change slightly in 2025 as there is a new tax class for aggregate properties. On September 25, 2024, the Ministry of Finance filed Ontario Regulation 370/24 to amend the tax rates for aggregate properties. More information will be coming on this, but it is anticipated that the new revenues for the aggregate properties that the Township is receiving based on the ARB ruling, will remain in place, and the properties will get a reduced education rate. The County also has an option to reduce the tax rates for new Multi Residential units, but the decision in 2024 was to not move this forward. Table 3 reports the Township's historical levy requirements, Township tax rates, and overall tax rates.

Table 3: Current and historic general rate levy requirement

	2021	2022	2023	2024	2025	Average annual increase
Levy requirement (\$)	18,032,600	18,625,700	19,609,900	21,437,780	23,567,935	1,107,100
Residential Township tax rate	0.00797854	0.00811836	0.00825088	0.00863695	0.00923966	
Township tax rate increase	2.5%	1.8%	1.6%	4.68%	6.98%	3.5%
Residential overall tax rate	0.01474647	0.01503082	0.01543506	0.01596271	0.01656542	
Overall tax rate increase	2.5%	1.9%	2.7%	3.4%	3.8%	2.8%

N.B. With the County and Education rates not yet set, the overall tax rate increase could be more or less than shown in Table 3.

Based on the average current value assessment in the Township as reported by the Municipal Property Assessment Corporation (MPAC), Figure 8Figure 7 illustrates that the average residential assessed property would pay \$2,421 annually in 2025 to contribute to the Township's levy requirement. Table 4 discloses the Township's total general rate current value assessments provided by MPAC for 2025.



\$262,000	\$2,421	\$175	\$202	\$14.60
•Median static assessment value	•Annual Township tax bill	•Annual increase from prior year	•Monthly Township tax bill	•Increase per month from prior year

Median monthly residential Township tax bill - \$202

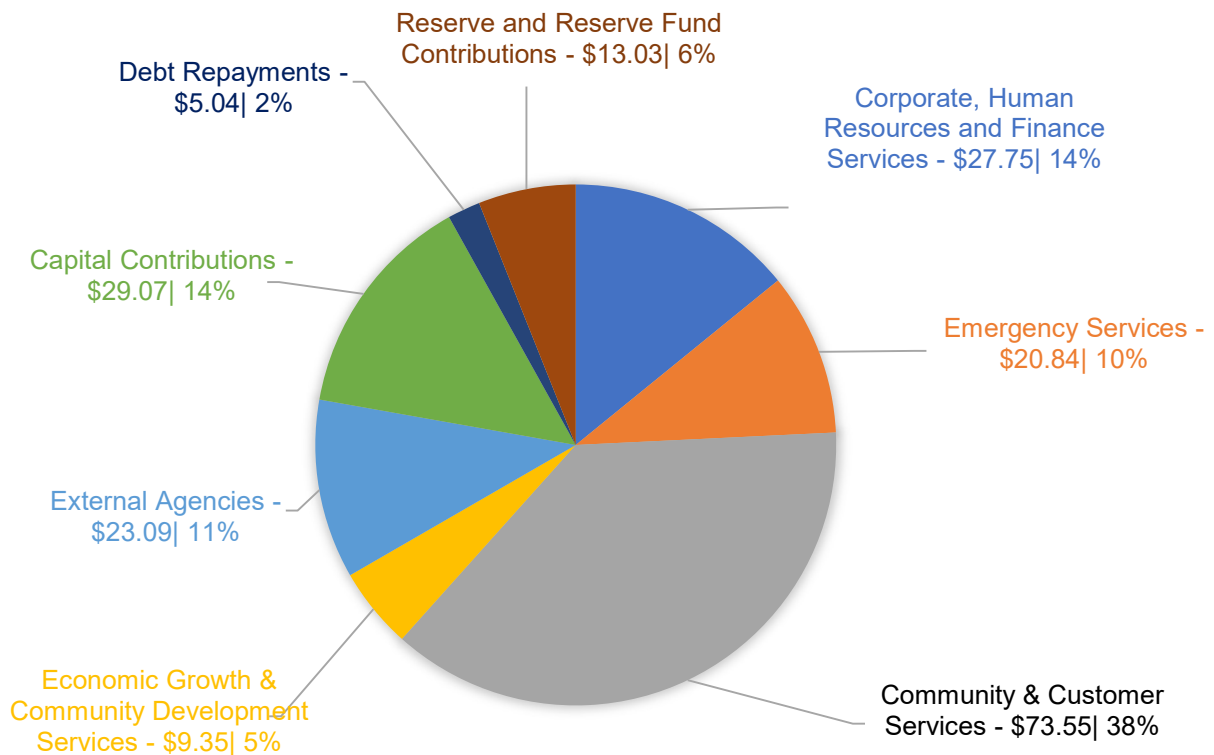


Figure 8: 2025 Average monthly residential tax-bill implications (top) and breakdown

General Rate Operating Budget – Overview >
Property Tax and Other Revenue



Table 4: Current and historic general rate current value assessments

Property Class		2023 Current Value Assessment (\$)	2024 Current Value Assessment (\$)	2025 Current Value Assessment (\$)
Residential	RT	1,936,749,800	2,003,963,100	2,068,046,700
Multi / Residential	MT	41,149,000	40,991,000	40,991,000
New Multi / Residential	NT	-	-	-
Commercial - Occupied	CT	57,507,500	58,621,900	60,144,300
Commercial - Excess Land	CU	1,322,000	1,322,000	1,120,400
Commercial - Vacant Land	CX	1,644,500	1,669,000	1,910,500
Commercial - Office Building	DT	-	-	-
Commercial - New Construction	XT	-	-	-
Commercial - New Construction Excess Land	XU/XX	-	-	-
Commercial - New Construction - Small Scale On Farm Business	X7	-	-	-
Shopping Centre - Occupied	ST	2,708,800	2,708,800	2,708,800
Shopping Centre - Excess Land	SU	-	-	-
Industrial - Occupied	IT	21,257,500	23,669,100	24,699,600
Industrial - Excess and Vacant Land	IU/IX	7,196,800	8,946,800	9,072,600
Industrial - Full Support	IH	142,300	142,300	142,300
Industrial- Vacant Shared	IJ	13,100	13,100	13,100
Industrial - New Construction	JT	-	-	-
Industrial - New Construction - Vac/Exc	JU/JX	-	-	-
Industrial - Small Scale on Farm Business First Subclass	J7	-	-	-
Industrial - Small Scale on Farm Business 1	I7	50,000	50,000	50,000
Industrial - Small Scale on Farm Business 2	IO	50,000	50,000	50,000
Large Industrial - Occupied	LT	15,367,500	24,239,000	23,631,000
Large Industrial - Excess and Vacant Land	LU/LX	-	1,045,500	1,045,500
Large Industrial - New Construction	KT	-	-	-
Landfill Taxable Full	HT	-	-	-
Pipelines	PT	29,694,000	29,997,000	30,158,000
Farmlands	FT	83,528,700	85,606,700	87,073,300
Managed Forests	TT	1,081,900	1,156,900	1,415,000
Sub-Total: Levy		2,199,463,400	2,284,192,200	2,352,272,100
Payment in Lieu				
Residential - Full support	RF	674,300	674,300	674,300
Residential - No Support	RG	903,000	834,000	834,000
Commercial - Full Support	CF	64,430,600	64,430,600	64,292,600
Commercial - Excess Land Rate, Full Support	CQ	42,500	42,500	42,500
Commercial - No School Support	CG	1,238,000	1,238,000	1,975,000
Industrial - No Support	IF	1,008,800	1,008,800	1,008,800
		-	-	-
Payments in Lieu - Taxable Tenants				
Residential - Full Support	RP	10,200	10,200	10,200
Commercial - No Support	CP	5,117,400	5,117,400	5,117,400
Commercial - Vacant Land	CR	-	-	-
Commercial - New Construction Excess Land	XQ	-	-	-
Commercial - New Construction	XP	-	-	-
Landfill Payment in Lieu - Full	HF	40,600	40,600	40,600
Industrial - Full Support	IP	-	-	-
Sub-Total: Payment in Lieu		73,465,400	73,396,400	73,995,400
Exempt		63,745,800	63,125,200	65,050,400
Total		2,336,674,600	2,420,713,800	2,491,317,900
Change from prior year				
		3.59%	3.60%	2.92%



Reserves/Reserve Funds

Reserve and reserve funds are an important source of funding in developing the 2025 draft budget. They are utilized to stabilize tax rate or to fund costs related to development. With the approval of the updated Reserve and Reserve Fund Policy and the implementation of the Surplus and Deficit Management Policy in 2021, staff have looked for ways to leverage the use of the tax rate stabilization reserve, among others, to keep tax rate increases as low as possible. A summary of the Township's reserve and reserve funds is included in Appendix C – 2025 Capital Projects Detail

Appendix D – Reserve and Reserve Fund Balances.

Staff will continue to monitor the reserve and reserve fund balances and will bring forward strategies to ensure the adequacy of reserve levels as necessary.

Other Revenue

Outside of property taxes and transfers from reserves, other revenue sources provide an integral contribution to the balanced general operating budget. The 2025 draft operating budget requires approximately 25% of budgeted expenditures to be funded through other revenue sources. These other sources of revenue include items such as grants, third party agreements, user fees and charges, administrative recoveries, and proceeds from land sales. A significant amount of these revenues flow through operating into reserve funds. Significant other revenue is listed in Table 5 General Rate Other Revenue. Other revenue is outlined in more detail throughout the department subsections in Section 3.

Table 5 General Rate Other Revenue

Other Revenue				
	Managing Department	Revenue Type	2025 Draft Budget (\$)	2024 Budget (\$)
Ontario Municipal Partnership Fund (OMPF)	Non-Dept.	Grants	386,600	364,600
Payments in Lieu of Taxes (PILT)	Non-Dept.	Other Revenue	499,400	450,000
Penalty & Interest on Taxes	Non-Dept.	Other Revenue	425,000	400,000
Building Permits	EGCDS	Licences, Permits	843,400	900,000
Land Sales	EGCDS	Other Revenue	677,240	666,400
Recreation Rentals	CCS	Fees & User Charges	378,000	355,900
Bag Tags	CCS	Fees & User Charges	750,000	685,000
Aggregate Revenues	CCS	Royalties	250,000	200,000
County Maintenance Recovery	CCS	Other Revenue	569,800	620,000

2.3. Expenses

Salaries, Wages, and Benefits

Salaries, wages, and benefits make up a significant portion (29.1%) of the general rate operating expenditures. Across all Township departments including capital wages the increase to salaries, wages and benefits is \$1,330,000, the General Rate portion of this increase represents \$1,078,960. Appendix A – New Staff Proposals, details new positions proposed for 2025 to meet current levels of service or to meet the objectives in the Strategic Plan. There is an overall increase in wages and benefits due to the following:

- An allowance for collective agreement impacts not yet negotiated for 2025.



- An allowance for the non-union cost of living increase and implementation of the results of the market compensation review.
- Positions approved in 2024 which were accounted for as a partial year but are now reflected as full year in 2025.
- Volunteer Firefighters eligibility to enroll in the OMERS pension plan effective late 2024.

Debt Repayment

Total debt payments are budgeted based on existing debt held. It is presumed that any potential new debt issued in 2025 would have repayments beginning in 2026. Based on the 2024 debt currently being repaid, the annual repayment limit (ARL) for the Township is 7%. This limit is based on 25% of own-sourced revenues and currently held debt and is reported on the annual Financial Information Return (FIR).

Table 6: Township-wide existing debt

Total Township Debt

Lender	Maturity (Renewal Date)	Interest Rate	Balance Owing end of 2025 Combined
Toronto Dominion	March 2028	2.52%	\$ 448,333
Toronto Dominion	January 2030	2.81%	\$ 556,426
Canada Housing and Mortgage Corporation	May 2025	4.15%	\$ -
Toronto Dominion	March 2028	2.50%	\$ 280,038
Infrastructure Ontario	August 2025	4.06%	\$ -
Infrastructure Ontario	August 2030	4.35%	\$ 434,350
Infrastructure Ontario	December 2031	2.95%	\$ 189,388
Infrastructure Ontario	December 2036	3.24%	\$ 769,690
Infrastructure Ontario	December 2041	3.42%	\$ 1,153,255
Infrastructure Ontario	September 2037	3.28%	\$ 973,988
Infrastructure Ontario	September 2042	3.42%	\$ 1,145,720
Ontario Government	June 2035	Cost of borrowing	\$ 19,000,000
Total			\$ 24,951,189

Total 2025 Debt Repayments - General Rate & Utilities	\$ 1,144,235
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The Township has acquired debt over the years for both activities funded by the General Tax Rate and by the Utilities (Water/Sewer) user fees. The debt has been acquired for various capital projects.

General Rate Debt

In terms of the general rate debt, the repayment and outstanding amount is shown below. It includes a total of \$589,056 in debt payments, of which \$106,253 pertains to interest payments. Of this amount, \$90,200 is funded through a contribution from development charges as a portion of the debt payments relate to the Amherstview Fire Station.

General Rate Operating Budget – Overview > Expenses



Table 7: General Rate Debt and repayments

General Rate Debt								
Lender	Maturity (Renewal Date)	Interest Rate	General Rate 2025 Repayment				Total GR Repayments 2025	Balance Owing end of 2025 General Rate
			Public Works	Emergency Services	Recreation (Parks)	Development		
Toronto Dominion	March 2028	2.52%	\$ 127,180				\$ 127,180	\$ 282,898
Toronto Dominion	January 2030	2.81%					\$ -	\$ -
Canada Housing and Mortgage Corporation	May 2025	4.15%					\$ -	\$ -
Toronto Dominion	March 2028	2.50%	7,853	126,152			\$ 134,005	\$ 280,038
Infrastructure Ontario	August 2025	4.06%	-			72,119	\$ 72,119	\$ -
Infrastructure Ontario	August 2030	4.35%	18,212				\$ 18,212	\$ 72,884
Infrastructure Ontario	December 2031	2.95%	26,268		4,774		\$ 31,042	\$ 169,559
Infrastructure Ontario	December 2036	3.24%	15,056	54,749			\$ 69,805	\$ 641,614
Infrastructure Ontario	December 2041	3.42%	11,661		24,847		\$ 36,508	\$ 447,002
Infrastructure Ontario	September 2037	3.28%	38,320	10,754			\$ 49,074	\$ 483,585
Infrastructure Ontario	September 2042	3.42%	51,111				\$ 51,111	\$ 654,779
Ontario Government	June 2035	Cost of borrowing				-	\$ -	\$ 19,000,000
Total			\$ 295,661	\$ 191,655	\$ 29,621	\$ 72,119	\$ 589,056	\$ 22,032,359

Utilities Debt

In terms of the debt for the utilities division, the repayment and outstanding amounts are shown below. These are fully paid for from the utility (water and sewer) rates and have been identified in the Water/Sewer Rate Study completed in 2024.

Table 8: Utilities Debt and repayments

Utilities Debt

Lender	Maturity (Renewal Date)	Interest Rate	Utilities 2025 Repayment	Balance Owing end of 2025 Utilities
Toronto Dominion	March 2028	2.52%	\$ 74,373	\$ 165,435
Toronto Dominion	January 2030	2.81%	143,117	\$ 556,426
Canada Housing and Mortgage Corporation	May 2025	4.15%	84,034	\$ -
Toronto Dominion	March 2028	2.50%	-	\$ -
Infrastructure Ontario	August 2025	4.06%	-	\$ -
Infrastructure Ontario	August 2030	4.35%	90,322	\$ 361,466
Infrastructure Ontario	December 2031	2.95%	3,630	\$ 19,829
Infrastructure Ontario	December 2036	3.24%	13,934	\$ 128,076
Infrastructure Ontario	December 2041	3.42%	57,681	\$ 706,254
Infrastructure Ontario	September 2037	3.28%	49,766	\$ 490,403
Infrastructure Ontario	September 2042	3.42%	38,322	\$ 490,941
Ontario Government	June 2035	Cost of borrowing	-	
Total			\$ 555,179	\$ 2,918,830



Future Debt Commitments

In the 2023 budget, Council approved a \$6.9 million capital funding gap that was adjusted and reduced to an estimated \$3.9 million requirement for debt. The 2024 budget identified a \$10 million requirement for additional debt due mostly to the WJ Henderson Recreation Centre Renewal Project. The 2025 draft capital budget identifies an additional \$5.4 million capital funding gap. The status of capital projects that have been approved and finalized up to the end of 2024 is being reconciled and a clearer picture of the debt requirements and the related projects will come to Council at the completion of the 2024 year end. In addition, the Township has not yet started repayment of the provincial loan for industrial land acquisition of \$19,000,000.

Table 9: General rate cumulative funding gap

Adjusted 2023 and prior Debt Requirement	\$	3,933,328
Estimated Debt requirement for 2024 Capital projects (incl. WJ Renewal)		9,990,812
Estimated Debt requirement for 2025 Capital projects		5,480,985
Future Debt to be Repaid	\$	19,405,125
Note: This is an estimate and subject to change. This amount will be clarified in a forthcoming staff report which will outline the estimated total debt to be funded from all projects that have been approved up to and including the 2025 amount to be funded, along with capital projects status.		

Debt is only issued once approved by Council and adopted by by-law and when all other funding options have been exhausted. When the above-noted \$19.4 million debt is required for capital projects and the \$19 million for the 2023 Industrial land acquisition repayment commences the annual repayment limit (ARL) is projected to be 17%. The maximum ARL a municipality can have is 25% before it requires Assessment Review Board approval. It should be noted that the issuance for the capital projects would not likely occur until 2026. A construction loan is required to service the cashflow needs of the W.J. Henderson Recreation Centre Renewal Project in 2025 and 2026.

The operating cost to service the above-noted \$19.4 million of debt for capital projects is approximately \$1.3 million per annum if amortized over 25 years at 4.5%. This would yield a 6% increase in the 2025 tax levy requirement without considering any other increases or changes to existing debt. This estimate is conservative, however, the timing of debt issuance may impact the interest rate given the current market.

A 10-year projection of the Township's Annual Repayment Limit (ARL) as prescribed by the Ministry of Municipal Affairs and Housing is included in Appendix F – 10-Year Capital Plan. The estimate shows current ARL and the projected ARL with the above debt issued.

Contributions to Capital and Reserve Funds

Contributions to capital and reserve funds are an important part of prudent financial planning.

Section 6 provides detail on the proposed 2025 capital funding plan. An important component of this funding plan is the contribution to capital that comes through the general operating budget. The 2025 proposed contribution to capital reserve totals \$3,095,890 (a 3% increase over 2024 and allocation of the \$250,000 previously allocated toward repayment of the WJ Henderson building upgrades). The contribution to capital reserves is important as the Township endeavours to adequately fund capital budgets and address the funding gap identified in the Township's Asset Management Plan.

Contributions to reserve funds total \$4.5 million in 2025. Most of these contributions are planned to go to asset management reserves. This includes a contribution to the Fleet and Equipment Replacement Reserve Fund. Furthermore, there are non-discretionary contributions that flow through the operating budget. This primarily consists of land sales through the Business Park, with the net proceeds flowing to the appropriate reserve fund. summarizes the reserve and reserve fund contributions.

Table 10: Summary of general rate reserve and reserve fund contributions

General Rate Reserve & Reserve Fund Contributions	Draft 2025 Budget	2024 Approved Budget	Increase (Decrease) \$
Contributions funded by general levy or transfers based on Reserve Fund Policy			
Discretionary reserve funds	575,640	546,600	(29,040)
Asset management reserve funds	3,937,550	3,913,500	(24,050)
Contingency reserve funds	10,000	10,000	-
Reserves	20,000	15,000	(5,000)
Total	\$ 4,543,190	\$ 4,485,100	\$ (58,090)

Other Expenses

Departments are challenged by several non-discretionary budget pressures. In general, these non-discretionary pressures may be due to past decisions as approved by Council, increases in costs imposed by third parties, legislative requirements, or prudent financial planning as discussed previously in contribution to capital and reserve funds. The Township is not immune to the inflationary pressures currently being experienced in the community at large. Examples of third-party increases are most notable with OPP increasing \$515,320 or 21%, utilities increasing \$63,900 or 10%; contracted services increasing 6%, and benefits costs increasing \$336,700. These non-discretionary increases are examples that put pressure on the levy requirement. Discretionary costs that are proposed to meet new initiatives in the Strategic Plan or maintain current levels of service also put pressure on the levy requirement. Expenditures that impact the general operating budget are discussed in more detail by division in Section 3

3. GENERAL RATE OPERATING BUDGET – DEPARTMENTAL

3.1. General Rate Operating Budget - Overview

Table 11: Draft General Rate Operating overall budget

General Rate Operating Budget	Non-Departmental	External Agencies	Corporate Services, Finance, & HR	Emergency Services	Community & Customer Services	Economic Growth & Community Dev. Services	Total 2025 Budget	Total 2024 Budget	\$ Change	% Change
Revenue										
Fees & User Charges	-	-	(90,540)	(99,660)	(1,454,040)	(445,610)	(2,089,850)	(2,045,300)	(44,550)	2%
Licenses, Permits	-	-	(15,600)	(26,700)	(19,450)	(910,100)	(971,850)	(1,046,200)	74,350	-7%
Rents	-	-	(18,500)	-	(411,000)	-	(429,500)	(409,200)	(20,300)	5%
Other Revenue	(44,324,500)	(20,000)	(16,000)	(16,800)	(660,210)	(683,540)	(45,721,050)	(45,635,270)	(85,780)	0%
From Reserves/Reserve Funds	(240,200)	-	(110,000)	(1,200)	(183,600)	(56,150)	(591,150)	(1,399,300)	808,150	-58%
Total Budgeted Revenue	(44,564,700)	(20,000)	(250,640)	(144,360)	(2,728,300)	(2,095,400)	(49,803,400)	(50,535,270)	731,870	-1%
Expenses										
Salaries, Wages & Benefits	100,000	-	3,413,440	2,277,750	7,039,570	2,299,200	15,129,960	14,051,000	1,078,960	8%
Debt Principal & Interest	589,050	-	-	-	-	-	589,050	597,800	(8,750)	-1%
Insurance	-	-	160,100	67,500	664,600	18,800	911,000	878,800	32,200	4%
Utilities	-	-	-	69,500	907,400	1,000	977,900	718,700	259,200	36%
Contracted Services	-	2,926,120	231,800	75,650	1,805,460	110,000	5,149,030	4,807,600	341,430	7%
Supplies, Materials & Other	20,360,450	271,700	1,421,180	494,200	2,142,120	383,395	25,073,045	25,361,170	(288,125)	-1%
Capital	2,845,890	-	-	-	-	-	2,845,890	2,763,000	82,890	3%
Amortization	-	-	-	-	-	-	-	-	-	0%
Contribution to Reserves/Reserve Fu	1,524,000	-	43,000	11,600	268,060	587,640	2,434,300	2,510,700	(76,400)	-3%
Internal Allocations	-	-	(1,199,710)	16,150	24,650	(17,710)	(1,176,620)	(1,153,500)	(23,120)	2%
Total Budgeted Expenses	25,419,390	3,197,820	4,069,810	3,012,350	12,851,860	3,382,325	51,933,555	50,535,270	1,398,285	3%
Net Budgeted Levy Requirements	(19,145,310)	3,177,820	3,819,170	2,867,990	10,123,560	1,286,925	2,130,155	-	2,130,155	100%



3.2. Non-Departmental and External Agencies

Non-departmental

The non-departmental category includes general rate revenue and expenses that are not necessarily specific to a certain department or division. Some significant revenue and expenses are as follows:

- Property taxes, payments in lieu of taxes (PILT), supplemental taxes, and write-offs
- General rate contribution to capital
- General rate debt repayments
- General rate reserve and reserve fund contributions
- Indemnity insurance
- Interest and penalty income

The non-departmental net operating budget is proposed at \$2.3 million, which is an increase of 9% from the 2024 approved budget. This category's 2025 draft operating budget is summarized in Table 12.

General Rate Operating Budget – Departmental >
Non-Departmental and External Agencies



Table 12: Non-departmental - Draft operating budget by category

	Total 2024 Budget	Total 2025 Budget	\$ Change	% Change
Revenue				
Grants	(1,078,600)	(1,100,600)	(22,000)	2%
Fees & User Charges			-	
Licenses, Permits			-	
Rents			-	
Other Revenue	(1,456,200)	(1,584,350)	(128,150)	8%
From Reserves/Reserve Funds	(640,200)	(240,200)	400,000	-167%
2025 Budgeted Revenue	(3,175,000)	(2,925,150)	249,850	-9%
Expenses				
Debt Principal & Interest	597,800	589,050	(8,750)	-1%
Insurance			-	
Utilities			-	
Contracted Services			-	
Supplies, Materials & Other	365,700	258,700	(107,000)	-41%
Contribution to Capital	2,763,000	2,845,890	82,890	3%
Contribution to Reserve Funds	1,524,000	1,524,000	-	0%
Internal Allocations				
2025 Budgeted Expenses	5,250,500	5,217,640	(32,860)	-1%
2025 Net Budgeted Levy Requirement	2,075,500	2,292,490	216,990	9%

Key Operating Changes from 2024 Approved Budget

↓	\$10,000	Tax write-offs (expense)
↑	\$33,000	Payment in Lieu of Taxation
↑	\$22,000	Ontario Municipal Partnership Fund grant (OMPF) (revenue)
↑	\$50,000	Interest Income
↑		Interest and penalties (revenue)

Key Operating Revenue & Expenses

\$386,600
OMPF grant revenue

\$589,050
Debt principal & Interest

\$550,000
Contribution to Fleet &
Equipment Replacement
reserve fund

\$775,000
Interest & penalty revenue

\$714,000
Annual funding from
Community Benefit agreement
with correlating transfer to
reserve fund

\$3,095,890
Contributions to capital from
General Rate operating

External Agencies

External agencies represent requisitions to the Ontario Provincial Police (OPP) and two conservation authorities.

The net operating budget was prepared by the above-noted organizations for a total of \$3.2 million, which is an increase of 22% from the 2024 approved budget and represents 12% of the Township's total tax levy requirement. This 2025 draft operating budget is summarized in Table 13 and in Table 14: OPP Levy calculation.

Table 13: External Agencies - Draft operating budget

External Agencies	2023	2024	2025	\$ Change	% Change
	Approved Budget	Approved Budget	Draft Budget		
Conservation Authorities					
Cataraqui Region Conservation Authority Operating Levy	227,000	241,500	262,400	20,900	9%
Quinte Conservation Authority Levy	7,900	8,600	9,300	700	8%
Total Conservation Authorities	234,900	250,100	271,700	21,600	
Police Services					
Provincial Subsidy	-24,000	-20,000	-20,000	0	
Contracted Services	0	0	7,600	7,600	
OPP Contract	2,446,100	2,403,200	2,918,520	515,320	21%
Total Police Services	2,422,100	2,383,200	2,906,120	522,920	22%

Conservation Authorities

The 2025 operating budget reflects requisitions to the following two regional Conservation authorities. Both conservation authorities are increasing 8% over the 2024 levy in 2024.

Quinte Conservation

2025 - \$9,300
\$7,400 operating
\$1,200 capital

2024 - \$8,600
Increase \$700 or 8.1%

Cataraqui Conservation Authority

2025 - \$262,400
\$221,800 operating (general)
\$19,700 capital (special)

2024 - \$241,500
Increase \$20,900 or 8.6%

Policing

The cost of policing services provided by the Ontario Provincial Police has significantly increased due to recently ratified collective agreements with OPP uniform and civilian unions dating back to January 1, 2023. The contract increased for 2025 \$515,320 over 2024 rates, or a 21% increase. The impact of this alone is a 2.3% increase in the tax rate.

Annual billing from the OPP is based on its budgeted costs and historic split of presence between applicable municipalities. The Township's portion of projected calls for service for 2025 is 53.8% (2024 – 54.4%). The overall levy calculation is outlined in Table 14. Furthermore, the allocation of municipal workload is as follows:

- Base service has trended slightly upward for 2025 (proactive policing such as routine patrols, crime prevention, training, administration, etc.) – 56.2% (2024 – 55.5%).
- Calls of service (reactive policing) – 43.8% (2024 – 44.5%).

Table 14: OPP Levy calculation

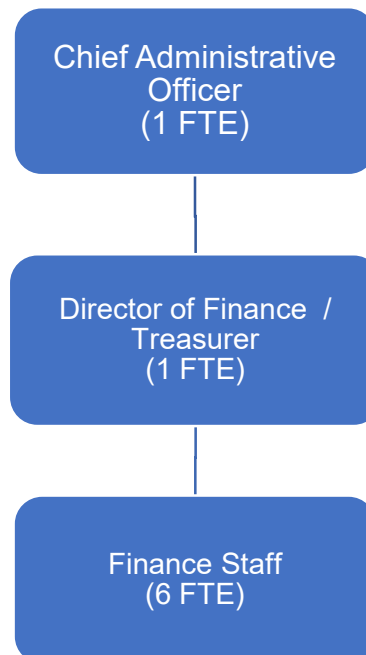
OPP Service Costs		2025		2024	
Base Service	Number of properties	7,866		7,717	
	Cost per property	\$ 189.44	\$ 1,490,101	\$ 165.59	\$ 1,277,831
Calls for Service	Total:	\$ 209,489,870		\$ 183,003,471	
	Loyalist Portion	53.8300%	\$ 1,127,751	0.5439%	\$ 995,432
Overtime			\$ 81,072		\$ 67,429
Prisoner Transportation	Per property cost:	\$ 1.67	\$ 13,136	\$ 1.12	\$ 8,643
Accommodation/Cleaning Services	Per property cost:	\$ 5.70	\$ 44,836	\$ 4.90	\$ 37,813
Total Billing			\$ 2,756,896		\$ 2,387,148
Prior Year-End Adjustment			\$ 161,628		\$ 16,092
Adjusted Total Billing			\$ 2,918,524		\$ 2,403,240
Monthly Billing Amount			\$ 243,210		\$ 200,270

3.3. Finance Department

Overview of Finance Department

The Finance Department consists of seven full-time staff. This department was realigned in 2023 and reports directly to the Chief Administrative Officer.

The finance department manages the Township's financial resources to ensure efficient and transparent use of public funds. Key responsibilities include budgeting, financial planning, revenue collection (such as taxes and utility fees), and managing expenditures. It also handles accounting, financial reporting, debt management, and ensures compliance with financial related Federal and Provincial legislation and public sector reporting standards, contributing to fiscal stability and supporting Township services and development projects.





Finance

Core Services

- Accounting and internal controls
- Internal and external reporting
- Property tax
- Utility billing and analysis
- Financial planning
- Procurement
- Insurance Policy renewals
- Financial policy administration

Key Operating Changes from 2024 Approved Budget

↑	\$16,900	Increase to annual auditing fees as current 3-year contract expires following 2024 year-end audit (expense)
↑	\$5,350	Internal allocation to other service areas correlated to reduced expenses (expense)

Key Operating Revenue & Expenses

\$63,000
Administrative Recoveries (bill reprints, etc.)

\$20,900
Tax bill printing and mailing

\$45,000
Annual Independent Audit

Table 15: Finance - Draft operating budget by category

Finance	2023 Approved Budget	2024 Approved Budget	2025 Draft Budget	\$ Change	% Change
Revenue					
Fees & User Charges	(55,000)	(55,000)	(63,000)	(8,000)	15%
Licenses, Permits	-	-	-	-	0%
Rents	-	-	-	-	0%
Other Revenue	(4,000)	(4,000)	(700)	3,300	-83%
From Reserves/Reserve Funds	-	-	-	-	0%
Total Budgeted Revenue	(59,000)	(59,000)	(63,700)	(4,700)	
Expenses					
Salaries, Wages & Benefits	788,300	663,700	700,470	36,770	6%
Debt Principal & Interest	-	-	-	-	0%
Insurance	-	-	-	-	0%
Utilities	-	-	-	-	0%
Contracted Services	4,000	5,200	5,800	600	12%
Supplies, Materials & Other	71,400	70,900	95,500	24,600	35%
Capital	-	-	-	-	0%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	-	-	-	-	0%
Internal Allocations	(179,700)	(178,300)	(183,650)	(5,350)	3%
Total Budgeted Expenses	684,000	561,500	618,120	56,620	
Net Budgeted Levy Requirements	625,000	502,500	554,420	51,920	10%

Strategic Alignment

Table 16: Finance - Strategic Initiatives

Initiatives for 2025	Responsible Division/Dept	Approximate Budget Impact
Strategic Priority: Strong Communities		
Include a provisional item in procurement documents to incorporate community identity/identities into new infrastructure projects and/or project signage.	Finance	In-house
Strategic Priority: Sustainable Infrastructure and Services		



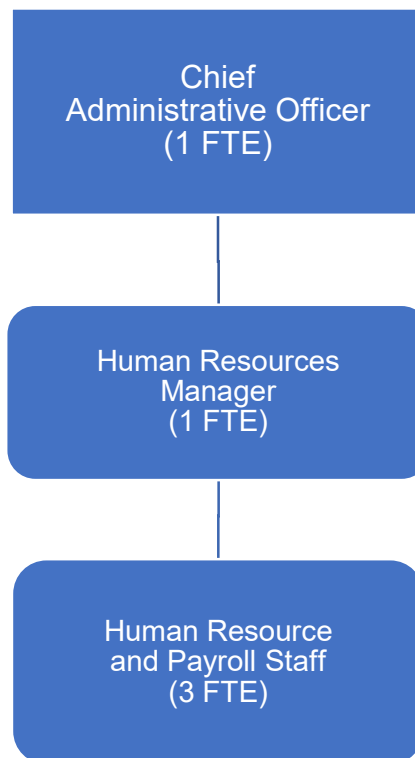
Initiatives for 2025	Responsible Division/Dept	Approximate Budget Impact
Create a long-range financial plan with projected funding	Finance	In-house
Update prioritization policy for capital projects	Finance	In-house
Develop an asset retirement obligation (ARO) inventory and adopt an ARO policy	Finance	In-house
Create 3-year operating budget	Finance	In-house
Develop a corporate strategy for grant application and management, fundraising, sponsorship, and Township grants with the support of operating divisions	CSSI/ Finance	In-house
Strategic Priority: Organizational Effectiveness		
Updated Procurement Policy – Approved in 2024. 2025 will continue to train staff and update related processes.	Finance	In-house

3.4. Human Resources Department

Overview Human Resources Department

The Human Resources Department consists of four (4) full-time staff. This department was realigned in 2023 and reports directly to the Chief Administrative Officer.

Human Resources (HR) manages recruitment, onboarding, performance, and employee relations, ensuring workforce alignment with organizational goals. HR oversees compensation, payroll, compliance with labor laws, and fosters a positive workplace culture. It also uses data analytics to enhance workforce planning, contributing to a productive, compliant, and engaged organization.



The net operating budget for Human Resources is proposed at \$467,010, which represents a decrease from 2024 of \$73,490. In 2024 there were two (2) one-time studies, and a staffing vacancy backfill that was funded by reserves, and these are not recurring expenses. The 2025 draft operating budget is summarized by category in Table 17.



Human Resources

Core Services

- Labour relations
- Regulatory compliance
- HR policy administration
- Recruitment & selection
- Payroll & compensation administration
- Employee engagement and recognition
- Health, safety, and wellness

Key Operating Expenses

\$8,000
Health & Safety
Committee &
Training

\$14,000
Job
advertisements

\$13,500
Memberships,
travel, conferences,
training, and
seminars

\$40,000
Employee-related
legal costs

\$30,000
Corporate
Training

Key Operating Changes from 2024 Approved Budget

↑	\$4,000	Increase in the number of job postings on professional and municipal websites. Costs of advertising on specialized sites has increased
↑	\$5,000	Legal fees for employment/labour relations matters
↓	\$55,000	Contracted services reduced as one-time expenses were incurred in 2024 for the Employee Engagement Survey and the Non-Union & Council Compensation Review
↑	\$5,000	External HR investigations, employee assistance program, and other HR assessments

Corporate Wide HR Operating Changes from 2024

- Estimates included for compensation increases due to collective agreements that are not settled for 2025
- Estimates included for the non-union cost-of-living increase and for implementation of the non-union compensation review (completing the review was a 2024 strategic initiative)
- Full year impact of salaries & benefits for the new or converted positions approved in 2024
- New positions as outlined in Appendix A
- Thorough review of staff vacancies and other staffing costs (ex. overtime) completed, and adjustments made where operationally feasible
- Eligibility for Volunteer Firefighters to enroll in the OMERS pension plan

General Rate Operating Budget – Departmental >
Human Resources Department



Table 17: Human Resources- Draft operating budget by category

HR	2023 Approved Budget	2024 Approved Budget	2025 Draft Budget	\$ Change	% Change
Revenue					
Fees & User Charges	-	-	-	-	0%
Licenses, Permits	-	-	-	-	0%
Rents	-	-	-	-	0%
Other Revenue	-	-	-	-	0%
From Reserves/Reserve Funds	(10,000)	(135,000)	-	135,000	-100%
Total Budgeted Revenue	(10,000)	(135,000)	-	135,000	
Expenses					
Salaries, Wages & Benefits	435,600	500,900	479,080	(21,820)	-4%
Debt Principal & Interest	-	-	-	-	0%
Insurance	-	-	-	-	0%
Utilities	-	-	-	-	0%
Contracted Services	5,000	65,000	10,000	(55,000)	-85%
Supplies, Materials & Other	165,000	143,500	151,900	8,400	6%
Capital	-	-	-	-	0%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	-	-	-	-	0%
Internal Allocations	(168,900)	(168,900)	(173,970)	(5,070)	3%
Total Budgeted Expenses	436,700	540,500	467,010	(73,490)	
Net Budgeted Levy Requirements	426,700	405,500	467,010	61,510	15%

Strategic Alignment

Table 18: Human Resources - Strategic Initiatives

Initiatives for 2025	Responsible Division/Dept	Approximate Budget Impact
Strategic Priority: Organizational Effectiveness		
Review and update HR policies for consistency is ongoing	Human Resources	In-house
Employee Engagement Survey to be completed by end of 2024. Results will be reviewed for implementation in 2025 and beyond.	Human Resources	In-house



3.5. Chief Administrative Officer & Corporate Services, Strategy & Innovation Department

Overview of Office of Chief Administrative Officer (CAO)

The Office of the Chief Administrative Officer consists of 1.5 full-time equivalent positions. The position of Executive Research Assistant is shared with the Community and Customer Services Department. The Chief Administrative Officer provides oversight and co-ordination of the entire Loyalist Township corporation and is the direct liaison with members of Council. The CAO is responsible for the alignment of the corporation with the Strategic Plan as approved by Council. The Office of the CAO is separate from Corporate Services; however, it is included in this section of the Budget Binder as Council is specifically administered by the Clerk's division which is part of Corporate Services, Strategy and Innovation Department.

Overview of Corporate Services, Strategy and Innovation Department

The Corporate Services, Strategy and Innovation Department consists of three service areas (Clerks, Information Technology and Marketing and Communications) with a total of 15.6 full-time equivalent (FTE) staff plus seven part-time (PT) members of Council. The CSSI Department operates out of the Township's municipal office in Odessa and provide Township-wide administrative support in addition to providing services directly to the public. The department also leads the Township's asset management program and supports operational divisions with strategic projects. The department supports the development and implementation of organizational strategies, technology, best practices, and processes to ensure quality corporate reporting and communications, information management, and support for strategic programs.

The net operating budget of the CSSI Department, including the office of the CAO, is proposed at \$2.8 million, which is an increase of 14% from the 2024 approved budget. The 2025 draft operating budget is summarized by category in Table 19.

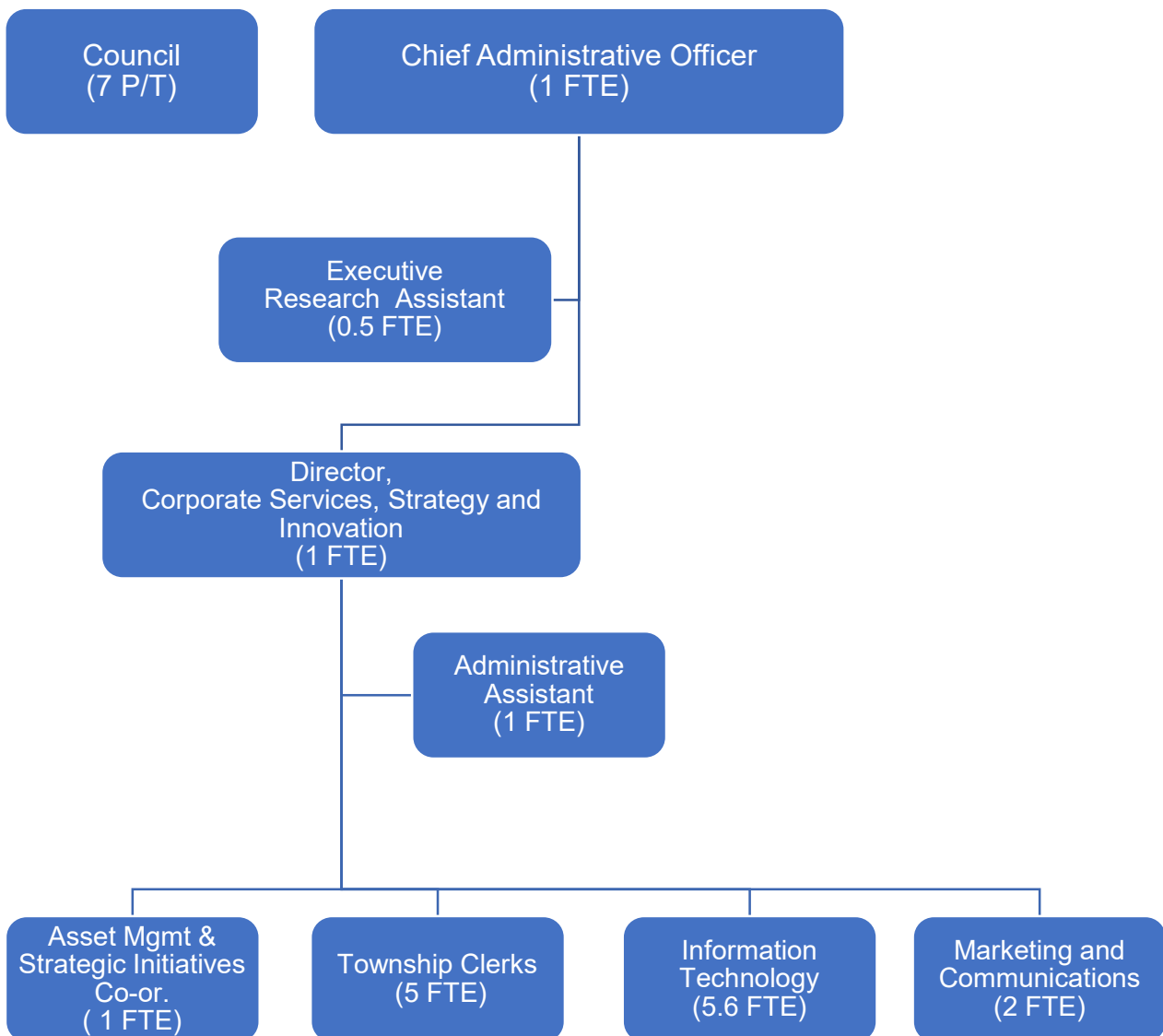


Table 19: CAO, Corporate Services, Strategy and Innovation - Draft operating budget by category

CSSI	2023	2024	2025	\$ Change	% Change
	Approved Budget	Approved Budget	Draft Budget		
Revenue					
Fees & User Charges	(19,800)	(27,300)	(27,540)	(240)	1%
Licenses, Permits	(4,800)	(11,800)	(15,600)	(3,800)	32%
Rents	(20,000)	(20,000)	(18,500)	1,500	-8%
Other Revenue	(4,000)	(5,000)	(15,300)	(10,300)	206%
From Reserves/Reserve Funds	(100,000)	(160,000)	(110,000)	50,000	-31%
Total Budgeted Revenue	(148,600)	(224,100)	(186,940)	37,160	
Expenses					
Salaries, Wages & Benefits	1,660,100	1,993,100	2,233,890	240,790	12%
Debt Principal & Interest	-	-	-	-	0%
Insurance	139,000	152,800	160,100	7,300	5%
Utilities	-	-	-	-	0%
Contracted Services	148,500	115,000	216,000	101,000	88%
Supplies, Materials & Other	1,168,100	1,194,380	1,173,780	(20,600)	-2%
Capital	-	-	-	-	0%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	32,900	52,900	43,000	(9,900)	-19%
Internal Allocations	(831,000)	(832,400)	(842,090)	(9,690)	1%
Total Budgeted Expenses	2,317,600	2,675,780	2,984,680	308,900	
Net Budgeted Levy Requirements	2,169,000	2,451,680	2,797,740	346,060	14%

Strategic Alignment

Table 20: Corporate Services, Strategy & Innovation - Strategic Initiatives

Initiatives for 2025	Responsible Division/Dept	Approximate Budget Impact
Strategic Priority: Strong Communities		
Continue to distribute a Welcome Package for new residents, businesses and visitors – initial work was completed in 2024 including the purchase of promotional products	Communications / CSSI	\$500 for print products
Develop an integrated communications and marketing strategy	Communications / CSSI	In-house

Initiatives for 2025	Responsible Division/Dept	Approximate Budget Impact
Increase promotion and adoption of online Community Engagement Platform that was implemented in 2024	Communications & IT / CSSI	\$13,650
Promote food security in all communities through activities planned through the continued operation of the multi-organization working group that was established in 2024	CSSI / Communications	In-house
Develop Diversity, Equity and Inclusion Commitment and Action Plan	CAO	In-house
Continue semi-annual Community Town Hall meetings	CAO	In-house
Strategic Priority: Sustainable Infrastructure and Services		
Complete next milestone of the Asset Management Plan due in 2025 requiring updates to the proposed levels of service	CSSI	In-house
Continue work of the cross-department working groups to refine configuration of asset management software and improve functionality for the Asset Management Plan	CSSI	In-house
Develop a corporate strategy for grant application and management, fundraising, sponsorship, and Township grants with the support of operating divisions	CSSI	In-house
Finalize and implement an IT Master Plan and Cyber Incident Response Plan	IT / CSSI	\$55,000
Review and plan for township office space needs	CAO	In-house
Strategic Priority: Organizational Effectiveness		



Initiatives for 2025	Responsible Division/Dept	Approximate Budget Impact
Undertake IT upgrades to reduce risk to business continuity and improve reliability and resilience	IT / CSSI	\$20,000
Finalize and implement ward boundary review. Budgeted for third party to finalize the review, the analysis and report. Work commenced in 2024.	Clerk / CSSI	\$40,000
Develop and implement corporate policy framework	Clerk / CSSI	In-house
Develop Customer Service framework, including service level benchmarks, to improve efficiency and effectiveness in service delivery	CSSI / All departments	In-house
Implement cross-departmental working group to refine configuration of customer service software and improve customer service	CSSI / All departments	In-house
Develop corporate records management plan	Clerk / CSSI	In-house



Budget Highlights

The 2025 draft budget reflects Corporate Services, Strategy & Innovation, Finance and Human Resources as separate departments which was as a result of a restructuring which took place in 2024 whereby the Finance and Human Resources Departments report directly to the CAO as well as the addition of a Strategy and Innovation area in Corporate Services.

CAO, Council, Corporate Services, Strategy & Innovation, and Asset Management

Core Services

- Chief Administrative Officer
- Executive Assistant to CAO, Mayor and Deputy Mayor
- Director, CSSI, administrative support
- Strategy and innovation
- Asset management

Key Operating Expenses

\$100,000
Legal costs

\$160,000
General liability insurance

\$15,000
Odessa office postage costs

\$75,500
Memberships, conferences, seminars, travel for Council and staff

\$70,000
Post-retirement benefits (corporate-wide)

Key Operating Changes from 2024 Approved Budget

↑	\$70,000	Post retirement benefits per actuarial study (expense)
↑	\$123,100	Compensation impacts as described in HR section including full year impact of Asset Management and Strategic Initiatives Coordinator in this area (expense)
↑	\$7,300	Increased corporate insurance premiums (expense)
↑	\$20,000	Increased corporate legal fees (expense)
↓	\$15,000	Contracted consulting services due to reduced number of studies required in 2025 (expense)



Table 21- CAO, Council, General CSSI including Asset Management and Strategy & Innovation – draft operating budget

CSSI - CAO, Council, General	2023	2024	2025	\$ Change	% Change
	Approved Budget	Approved Budget	Draft Budget		
Revenue					
Fees & User Charges	(12,800)	(12,800)	(12,700)	100	-1%
Licenses, Permits	(4,800)	(11,800)	(7,100)	4,700	-40%
Rents	(2,700)	(2,700)	(1,200)	1,500	-56%
Other Revenue	(100)	(100)	(5,000)	(4,900)	4900%
From Reserves/Reserve Funds	(25,000)	-	(5,000)	(5,000)	0%
Total Budgeted Revenue	(45,400)	(27,400)	(31,000)	(3,600)	
Expenses					
Salaries, Wages & Benefits	471,600	834,300	1,032,910	198,610	24%
Debt Principle & Interest	-	-	-	-	0%
Insurance	138,800	152,700	160,000	7,300	5%
Utilities	-	-	-	-	0%
Contracted Services	36,500	20,000	85,000	65,000	325%
Supplies, Materials & Other	238,500	223,980	272,580	48,600	22%
Capital	-	-	-	-	0%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	-	20,000	-	(20,000)	-100%
Internal Allocations	(328,500)	(328,700)	(338,560)	(9,860)	3%
Total Budgeted Expenses	556,900	922,280	1,211,930	289,650	
Net Budgeted Levy Requirements	511,500	894,880	1,180,930	286,050	32%

Clerk, Cemeteries and Election

Core Services

- Legislative support
- Council meetings, agendas, minutes, and by-laws
- Customer service/reception
- Records management
- Accessibility
- Cemeteries administration and management (in partnership with Parks)
- Commissioner services
- Licensing
- Election management

Key Operating Expenses

\$49,000
Cemetery
maintenance

Key Operating Changes from 2024 Approved Budget

↓	\$75,000	Contracted consulting services due to reduced number of studies required in 2025 (expense)
↑	\$34,000	Cemetery contracted services (expense)
↑	\$5,700	Cemetery fees and charges (revenue)
↑	\$16,100	Compensation impacts as described in HR section (expense)
→	\$0	Transition to full-time Records and Privacy Specialist position funded through savings associated with the vacant part-time File Clerk and the adjustment of the Deputy Clerk – Legislative Services position to Legislative Coordinator (expected 2026 requirement \$17,500) (expense)

\$20,000
Contribution to
Election reserve

\$10,500
Memberships,
conferences,
seminars and travel

Table 22 - Clerks, Cemeteries, and Election - draft operating budget

CSSI - Clerk, Cemeteries, & Election	2023	2024	2025	\$ Change	% Change
	Approved Budget	Approved Budget	Draft Budget		
Revenue					
Fees & User Charges	(7,000)	(14,500)	(14,840)	(340)	2%
Licenses, Permits	-	-	(8,500)	(8,500)	0%
Rents	(17,300)	(17,300)	(17,300)	-	0%
Other Revenue	(3,900)	(4,900)	(10,300)	(5,400)	110%
From Reserves/Reserve Funds	(75,000)	(75,000)	(20,000)	55,000	-73%
Total Budgeted Revenue	(103,200)	(111,700)	(70,940)	40,760	
Expenses					
Salaries, Wages & Benefits	523,100	469,900	492,030	22,130	5%
Debt Principle & Interest	-	-	-	-	0%
Insurance	200	100	100	-	0%
Utilities	-	-	-	-	0%
Contracted Services	112,000	95,000	51,000	(44,000)	-46%
Supplies, Materials & Other	31,100	34,100	31,600	(2,500)	-7%
Capital	-	-	-	-	0%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	32,900	32,900	43,000	10,100	31%
Internal Allocations	-	(1,200)	(1,200)	-	0%
Total Budgeted Expenses	699,300	630,800	616,530	(14,270)	
Net Budgeted Levy Requirements	596,100	519,100	545,590	26,490	5%



Information Technology

Core Services

- Applications management
- Security and network management
- IT infrastructure management
- Geographic Information Services (GIS)
- End user technical support
- New IT initiatives

Key Operating Expenses

\$28,000
Computer & Printer
supplies

\$80,000
Internet costs

\$580,000
Software
licenses

\$80,000
Contracted
Services

Key Operating Changes from 2024 Approved Budget

↑	\$13,000	Addition of second GIS Summer Student to assist Clerks division with cemetery requirements (expense)
↑	\$20,000	Increased expenses associated with renewing the Managed Service Provider contract (expense)
↑	\$10,000	Increase in software driven through increases from vendors (expense)
↑	\$30,000	Professional fees for cyber security services (expense)
↓	\$5,000	Reduction in printer supplies (expense)
↑	\$3,000	Increase in computer supplies (expense)

Table 23 - Information Technology - draft operating budget

CSSI - Information Technology	2023	2024	2025	\$ Change	% Change
	Approved Budget	Approved Budget	Draft Budget		
Revenue					
Fees & User Charges	-	-	-	-	0%
Licenses, Permits	-	-	-	-	0%
Rents	-	-	-	-	0%
Other Revenue	-	-	-	-	0%
From Reserves/Reserve Funds	-	(85,000)	(85,000)	-	0%
Total Budgeted Revenue	-	(85,000)	(85,000)	-	
Expenses					
Salaries, Wages & Benefits	442,600	484,900	494,050	9,150	2%
Debt Principle & Interest	-	-	-	-	0%
Insurance	-	-	-	-	0%
Utilities	-	-	-	-	0%
Contracted Services	-	-	80,000	80,000	0%
Supplies, Materials & Other	844,500	899,300	828,100	(71,200)	-8%
Capital	-	-	-	-	0%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	-	-	-	-	0%
Internal Allocations	(428,500)	(428,500)	(426,110)	2,390	-1%
Total Budgeted Expenses	858,600	955,700	976,040	20,340	
Net Budgeted Levy Requirements	858,600	870,700	891,040	20,340	2%



Marketing and Communications

Core Services

- Internal and external communications
- Public engagement & web streaming
- Website & social media management
- Emergency information
- Advertising & sponsorships
- Corporate identity

Key Operating Expenses

\$6,500
Municipal Calendar
net of distribution

\$11,500
Mobile Billboards

\$10,000
Quarterly Direct Mail
Information to Township
Households

Key Operating Changes from 2024 Approved Budget



\$4,000

Corporate advertising increase for community-wide
postcard mailings net of changes to household
distribution of other media (expense)



Table 24 - Marketing and Communications - draft operating budget

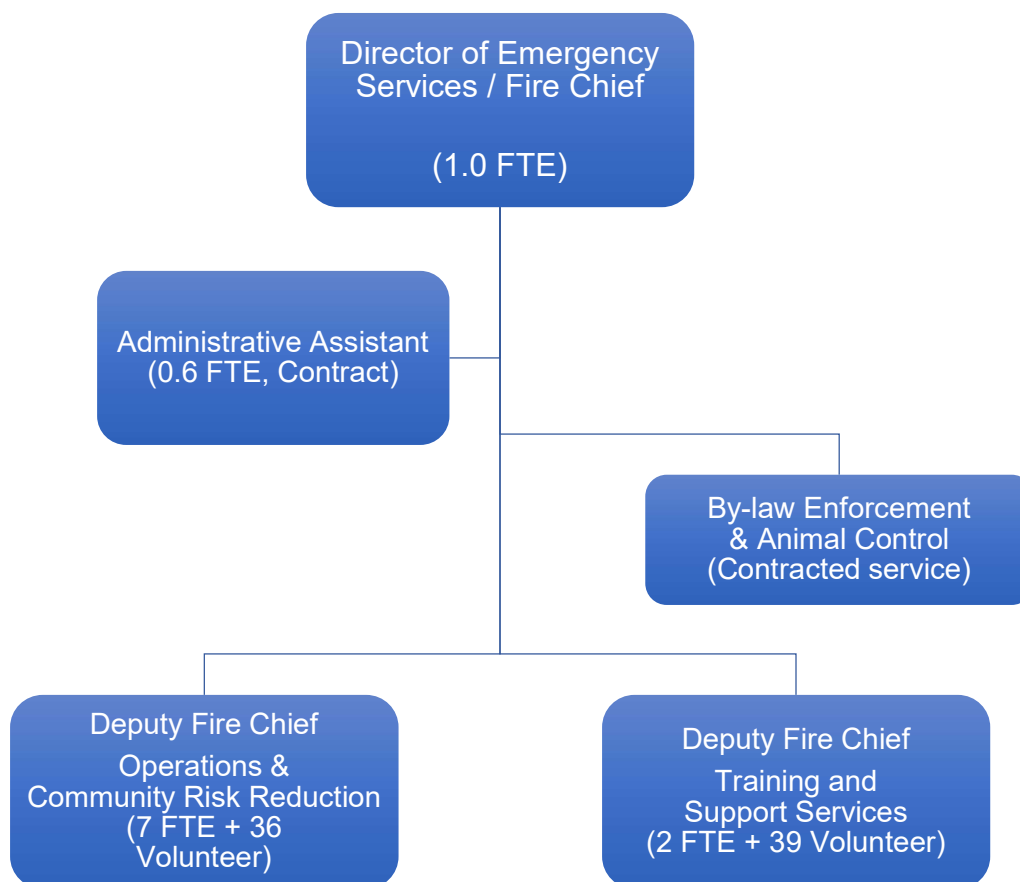
CSSI - Marketing & Communications	2023	2024	2025		
	Approved Budget	Approved Budget	Draft Budget	\$ Change	% Change
Revenue					
Fees & User Charges	-	-	-	-	0%
Licenses, Permits	-	-	-	-	0%
Rents	-	-	-	-	0%
Other Revenue	-	-	-	-	0%
From Reserves/Reserve Funds	-	-	-	-	0%
Total Budgeted Revenue	-	-	-	-	
Expenses					
Salaries, Wages & Benefits	222,800	204,000	214,900	10,900	5%
Debt Principle & Interest	-	-	-	-	0%
Insurance	-	-	-	-	0%
Utilities	-	-	-	-	0%
Contracted Services	-	-	-	-	0%
Supplies, Materials & Other	54,000	37,000	41,500	4,500	12%
Capital	-	-	-	-	0%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	-	-	-	-	0%
Internal Allocations	(74,000)	(74,000)	(76,220)	(2,220)	3%
Total Budgeted Expenses	202,800	167,000	180,180	13,180	
Net Budgeted Levy Requirements	202,800	167,000	180,180	13,180	8%

3.6. Emergency Services

Overview of Department

The Emergency Services department offers a first line of emergency response and consists of the two divisions listed below with a total of 10.6 FTE staff and 75 volunteer firefighters.

The department operates out of four fire stations located in Odessa, Amherstview, Bath and Amherst Island. Additionally, the department uses and maintains approximately 30 vehicles including rescue units, pumpers, tankers squads, wildland units and pickup trucks. The department's organizational chart and core services are summarized below.



Core Services

- Public Education and Prevention
- Fire Safety Standards and Code Enforcement
- Emergency Response
- Firefighter Training
- Testing and Maintenance of fleet, facilities and equipment
- Emergency Management
- By-Law Enforcement and Animal Control
- Annual compliance and reporting

Key Operating Changes from 2024 Approved Budget

↑	\$15,360	Overtime (expense)
↑	\$33,000	Training and Recertification Courses (expense)
↑	\$20,000	Repair and Replacement of Bunker Gear (expense)
↑	\$2,500	Fuel (expense)
↑	\$20,000	Radio and Pager Repair and Replacement (expense)

Emergency Services net operating budget is proposed at \$2.86 million, which is an increase of 14% from the 2024 approved budget. The department's 2025 draft operating budget is summarized by category in Table 25. Between 2022 and 2024, by-law enforcement and animal control were moved to this department, an internal fire inspector was hired that was partially devoted to by-law enforcement, and a part-time administrative assistant position was added.

Key Operating Revenue & Expenses

\$682,400
Part-time wages & benefits

\$33,800
Emergency Dispatching costs

\$363,500
Training costs (labour and course fees)

\$38,300
Public Education costs

\$35,000
Radio and Pager Repair and Replacement costs

\$269,300
Fire Department Fleet costs

\$20,000
Training Centre revenue

General Rate Operating Budget – Departmental >
Emergency Services



Additional training funds have been added to the 2025 draft budget to ensure compliance with the mandatory certification legislation that comes into effect on July 1, 2026, and July 1, 2028.

Table 25: Emergency General Services - Draft operating budget

EMS - General	2023 Approved Budget	2024 Approved Budget	2025 Draft Budget	\$ Change	% Change
Revenue					
Fees & User Charges	(80,200)	(99,000)	(71,060)	27,940	-28%
Licenses, Permits	-	(7,400)	(1,900)	5,500	-74%
Rents	-	-	-	-	0%
Other Revenue	-	-	(2,000)	(2,000)	0%
From Reserves/Reserve Funds	(5,000)	(5,000)	(1,200)	3,800	-76%
Total Budgeted Revenue	(85,200)	(111,400)	(76,160)	35,240	
Expenses					
Salaries, Wages & Benefits	1,750,600	1,915,000	2,218,790	303,790	16%
Debt Principle & Interest	-	-	-	-	0%
Insurance	55,700	61,700	67,500	5,800	9%
Utilities	66,000	68,600	69,500	900	1%
Contracted Services	22,000	24,000	31,150	7,150	30%
Supplies, Materials & Other	326,400	364,700	390,600	25,900	7%
Capital	-	-	-	-	0%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	-	12,500	11,600	(900)	-7%
Internal Allocations	15,000	15,000	16,150	1,150	8%
Total Budgeted Expenses	2,235,700	2,461,500	2,805,290	343,790	
Net Budgeted Levy Requirements	2,150,500	2,350,100	2,729,130	379,030	16%

General Rate Operating Budget – Departmental >
Emergency Services



Table 26: By-law Enforcement and Animal Control - Draft operating budget

EMS - Bylaw	2023	2024	2025	\$ Change	% Change
	Approved Budget	Approved Budget	Draft Budget		
Revenue					
Fees & User Charges	(16,000)	(16,000)	(28,600)	(12,600)	79%
Licenses, Permits	(27,000)	(27,000)	(24,800)	2,200	-8%
Rents	-	-	-	-	0%
Other Revenue	(8,000)	(8,000)	(14,800)	(6,800)	85%
From Reserves/Reserve Funds	-	-	-	-	0%
Total Budgeted Revenue	(51,000)	(51,000)	(68,200)	(17,200)	
Expenses					
Salaries, Wages & Benefits	29,300	62,900	58,960	(3,940)	-6%
Debt Principle & Interest	-	-	-	-	0%
Insurance	-	-	-	-	0%
Utilities	-	-	-	-	0%
Contracted Services	40,000	42,000	44,500	2,500	6%
Supplies, Materials & Other	92,300	102,700	103,600	900	1%
Capital	-	-	-	-	0%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	-	-	-	-	0%
Internal Allocations	-	-	-	-	0%
Total Budgeted Expenses	161,600	207,600	207,060	(540)	
Net Budgeted Levy Requirements	110,600	156,600	138,860	(17,740)	-11%

Strategic Alignment

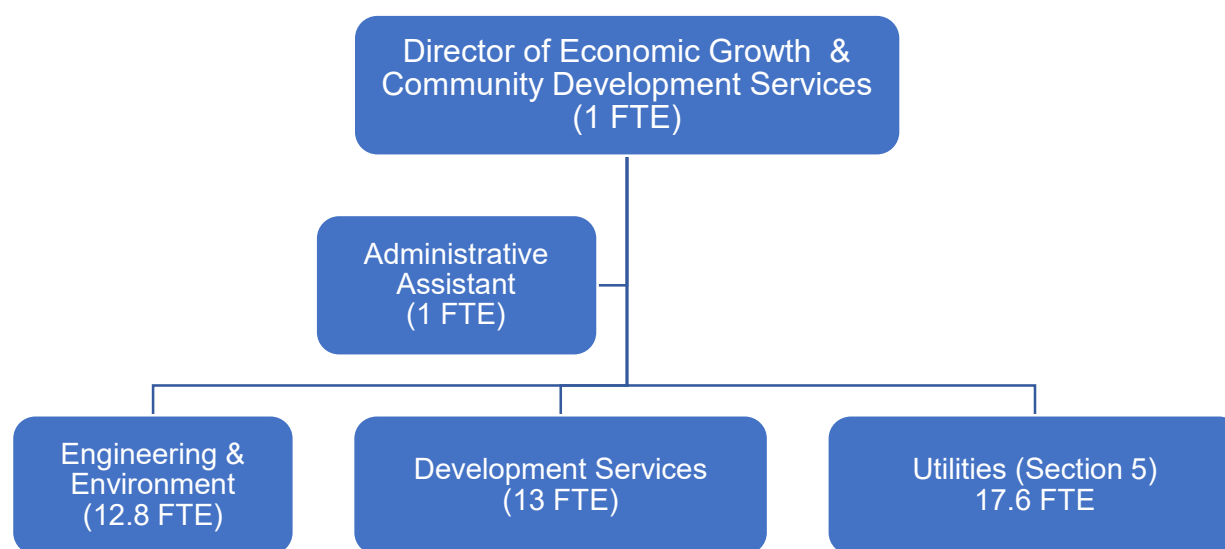
Table 27: Emergency Services - Strategic Initiatives

Strategic Initiatives for 2025	Approximate Budget Impact
Strategic Priority: Strong Communities	
Establish a Committee or Working Group to develop actions from the Community Safety and Well-being Plan	In-house
Review and update the Municipal Emergency Management Plan	In-house
Develop a modern Fire Prevention and Public Education program	In-house
Strategic Priority: Sustainable Infrastructure and Services	
Fire Master Plan	\$80,000 (2024 Budget)
Develop a long-term Emergency Services Training Centre Business Plan	In-house
Audit of communication infrastructure and hardware	Emergency Preparedness Grant
Strategic Priority: Organizational Effectiveness	
Update emergency response plan and develop individual plans for evacuation; heating/cooling centres	In-house
Update continuity of operation plans for all Divisions	In-house
2025 Volunteer Firefighter Recruitment (16 Firefighters)	\$140,000
Modernize Fleet replacement schedule and update Asset Management Plan	In-house
Review of the By-law division	In-house
Implement a Cancer Prevention Program	Fire Protection Grant

3.7. Economic Growth and Community Development Services

Overview of Department

The Economic Growth and Community Development Services (EGCDS) department consists of the three divisions noted below and employs 45.4 FTE staff funded by both the general rate and utilities user rates. The department is primarily responsible for managing the overall growth and development of the Township. Furthermore, it also manages the Utilities division that is presented separately in Section 5. The other two divisions operate out of the Township's second municipal office located in Amherstview.



EGCDS' net operating budget is proposed at \$1,286,900, which is an increase of \$28,800 from the 2024 approved budget. The department's 2025 draft operating budget is summarized by category in Table 28.

General Rate Operating Budget – Departmental >
Economic Growth and Community Development Services



Table 28: EGCDs - Draft Operating Budget by category

EGCDs - General Rate & Building	2023	2024	2025		
	Approved Budget	Approved Budget	Draft Budget	\$ Change	% Change
Revenue					
Fees & User Charges	(326,800)	(385,700)	(445,610)	(59,910)	16%
Licenses, Permits	(774,500)	(983,000)	(910,100)	72,900	-7%
Rents	-	-	-	-	0%
Other Revenue	(9,232,400)	(671,400)	(683,540)	(12,140)	2%
From Reserves/Reserve Funds	(656,000)	(154,100)	(56,150)	97,950	-64%
Total Budgeted Revenue	(10,989,700)	(2,194,200)	(2,095,400)	98,800	
Expenses					
Salaries, Wages & Benefits	2,169,900	2,271,100	2,299,200	28,100	1%
Debt Principal & Interest	-	-	-	-	0%
Insurance	16,700	17,500	18,800	1,300	7%
Utilities	2,000	2,000	1,000	(1,000)	-50%
Contracted Services	78,000	100,000	110,000	10,000	10%
Supplies, Materials & Other	1,711,300	489,600	383,395	(106,205)	-22%
Capital	-	-	-	-	0%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	7,936,200	589,300	587,640	(1,660)	0%
Internal Allocations	(17,200)	(17,200)	(17,710)	(510)	3%
Total Budgeted Expenses	11,896,900	3,452,300	3,382,325	(69,975)	
Net Budgeted Levy Requirements	907,200	1,258,100	1,286,925	28,825	2%

Strategic Alignment

Table 29: EGCDs – Strategic Initiatives

Strategic Initiatives for 2025	Approximate Budget Impact
Strategic Priority: Strong Communities	
Project management for: Potter, Creighton, South, Main Reconstruction; Utilities Office Expansion; Lakeview and Bath SPS Emergency Generators; AWPCP Headworks Upgrades and Peak Flow Equalization; Solid Waste Management Master Plan; WJ Henderson Recreation Centre Renewal, Sir John Johnson and Pruyn Cres Rehabilitation, Lakeview Sewage Pumping Station Pump Replacement, Fairfield House Rehabilitation.	In-house (capital)
Strategic Priority: Sustainable Infrastructure and Services	
Support the continued development of the long-range financial plan.	In-house
Engineering Development Guidelines final draft and approval	In-house
Implementation of several new programs resulting from the Asset Management Plan including: Watermain relining, HVAC Replacement, Roof Replacement, Parking Lot and Pathway Replacement	In-house (capital)
Strategic Priority: Balanced Growth	
Complete Amherstview West Secondary Plan including technical reviews	\$3,100 and In-house
Adoption and implementation of a water and sewer servicing allocation policy	In-house
Undertake Zoning By-law update including as-of-right regulations and reviewing zoning performance standards to allow for more forms of housing as well as review of agricultural lot sizes and including as of right regulations to implement on farm diversified and agricultural related uses. Mixed use zoning to encourage commercial opportunities will also be included in the update.	\$20,000



Strategic Initiatives for 2025	Approximate Budget Impact
Lead the development of a new Bonding and Securities Policy which reviews appropriate levels of financial securities and instruments for private developer lead projects as well as internal Township led projects.	In-house
Participate in the County's housing needs assessment.	In-house
Identify appropriate affordable housing locations with the County. Review surplus land by-law and any other applicable by-laws and policies to determine modifications to encourage affordable housing.	In-house
Develop and implement a Business Retention and Expansion Plan.	\$50,000
Complete organizational review to determine resources needed to support community economic development.	In house
Review and update heritage register and proceed with any designations	\$3,700
Strategic Priority: Organizational Effectiveness	
Planning application fee review including development-related engineering application fees	In-house
Aid in the development of a new Capital Project Prioritization Policy to improve transparency of how the Township moves forward with selecting Capital projects.	In-house



Budget Highlights by Division

Engineering and Environment

The division's statement of purpose is to support internal and external stakeholders in the design, construction, and rehabilitation of Township infrastructure. This is achieved by creating and interpreting policy, promoting engagement, safeguarding and enhancing the environment, protecting Loyalist Township and its residents, utilizing taxpayer funds in a responsible and respectful manner, and through long term strategic planning. This is completed through the five core service areas:

Core Services

- Project Management
- Engineering Development
- Technical Expertise
- Environmental Stewardship
- Long-term Infrastructure Planning

Key Operating Expenses

\$633,800
Wages and Benefits

Key Operating Changes from 2024 Approved Budget

Total Division expenses are decreasing ~1%	
↓ \$8,510	A combination of minor increases including wages, memberships, training from outside agency expenses and minor decreases including overtime, travel expenses, seminars and workshops, legal fees, internal allocations and Ontario One Call being reassigned to other divisions.

General Rate Operating Budget – Departmental >
Economic Growth and Community Development Services



Table 30: EGCDs - Engineering and Environment draft operating budget

EGCDS - Engineering	2023	2024	2025	\$ Change	% Change
	Approved Budget	Approved Budget	Draft Budget		
Revenue					
Fees & User Charges	-	-	-	-	0%
Licenses, Permits	-	-	-	-	0%
Rents	-	-	-	-	0%
Other Revenue	-	-	-	-	0%
From Reserves/Reserve Funds	(172,600)	-	-	-	0%
Total Budgeted Revenue	(172,600)	-	-	-	
Expenses					
Salaries, Wages & Benefits	562,800	636,300	636,800	500	0%
Debt Principle & Interest	-	-	-	-	0%
Insurance	-	-	-	-	0%
Utilities	-	-	-	-	0%
Contracted Services	42,000	-	-	-	0%
Supplies, Materials & Other	66,500	39,300	33,500	(5,800)	-15%
Capital	-	-	-	-	0%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	-	-	-	-	0%
Internal Allocations	(107,100)	(107,100)	(110,310)	(3,210)	3%
Total Budgeted Expenses	564,200	568,500	559,990	(8,510)	
Net Budgeted Levy Requirements	391,600	568,500	559,990	(8,510)	-1%



Development

Core Services

- Planning application review and approval
- Building permit and septic application review and approval
- Building inspections
- Property standards
- Economic development and management of the Loyalist East Business Park
- Growth monitoring
- Administration of planning & development documents such as the building by-law, secondary plan, official plan, and zoning by-law
- Heritage Committee, including heritage permits and grant review and approval

Key Operating Revenue & Expenses

\$90,700
Planning Act applications revenue

\$3,000
Heritage grant program

\$60,000
Building Permit Software annual license

\$855,700
Building permit, information and septic review fee revenue

\$50,000 BR&E Plan

\$20,000
Consultant fees for Zoning By-law Review (parking)

\$575,640
expected Loyalist East Business Park land sale revenue

Key Operating Changes from 2024 Approved Budget

↓	\$52,300	Building permit, information and septic permit fees (revenue)
↓	\$17,300	Planning Act application fees (revenue)
↓	\$15,000	Planning consultant costs for planning application review (expense)
↓	\$116,900	Planning Studies (expense)
↑	\$50,000	Business, Retention & Expansion Plan (expense)

General Rate Operating Budget – Departmental >
Economic Growth and Community Development Services



Table 31: EGCDs – Development draft operating budget

EGCDS - Building Division (User Rate)	2023 Approved Budget	2024 Approved Budget	2025 Draft Budget	\$ Change	% Change
Revenue					
Fees & User Charges	-	-	-	-	0%
Licenses, Permits	(719,500)	(903,000)	(849,400)	53,600	-6%
Rents	-	-	-	-	0%
Other Revenue	-	(5,000)	(6,300)	(1,300)	26%
From Reserves/Reserve Funds	(44,800)	(9,200)	(31,120)	(21,920)	238%
Total Budgeted Revenue	(764,300)	(917,200)	(886,820)	30,380	
Expenses					
Salaries, Wages & Benefits	626,900	681,000	677,420	(3,580)	-1%
Debt Principle & Interest	-	-	-	-	0%
Insurance	16,700	17,500	18,800	1,300	7%
Utilities	-	-	-	-	0%
Contracted Services	1,000	-	-	-	0%
Supplies, Materials & Other	17,800	86,100	86,000	(100)	0%
Capital	-	-	-	-	0%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	12,000	42,700	12,000	(30,700)	-72%
Internal Allocations	89,900	89,900	92,600	2,700	3%
Total Budgeted Expenses	764,300	917,200	886,820	(30,380)	
Net Budgeted Levy Requirements	-	-	-	-	0%

General Rate Operating Budget – Departmental >
Economic Growth and Community Development Services



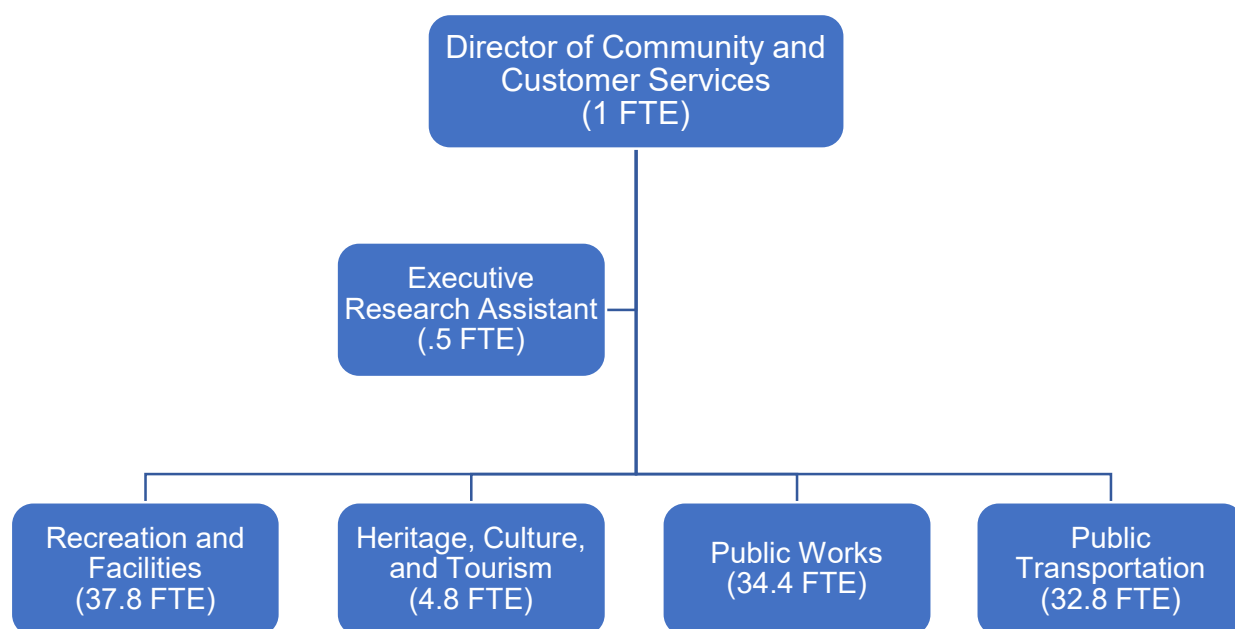
Table 32: EGCDs – Building draft operating budget

EGCDs - Building Division (User Rate)	2023 Approved Budget	2024 Approved Budget	2025 Draft Budget	\$ Change	% Change
Revenue					
Fees & User Charges	-	-	-	-	0%
Licenses, Permits	(719,500)	(903,000)	(849,400)	53,600	-6%
Rents	-	-	-	-	0%
Other Revenue	-	(5,000)	(6,300)	(1,300)	26%
From Reserves/Reserve Funds	(44,800)	(9,200)	(31,120)	(21,920)	238%
Total Budgeted Revenue	(764,300)	(917,200)	(886,820)	30,380	
Expenses					
Salaries, Wages & Benefits	626,900	681,000	677,420	(3,580)	-1%
Debt Principle & Interest	-	-	-	-	0%
Insurance	16,700	17,500	18,800	1,300	7%
Utilities	-	-	-	-	0%
Contracted Services	1,000	-	-	-	0%
Supplies, Materials & Other	17,800	86,100	86,000	(100)	0%
Capital	-	-	-	-	0%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	12,000	42,700	12,000	(30,700)	-72%
Internal Allocations	89,900	89,900	92,600	2,700	3%
Total Budgeted Expenses	764,300	917,200	886,820	(30,380)	
Net Budgeted Levy Requirements	-	-	-	-	0%

3.8. Community and Customer Services

Overview of Department

The Community and Customer Services (CCS) department employs 111.3 FTE staff and consists of the four divisions outlined below. The 2025 draft budget reflects the addition of staff required in Recreation and Facilities as a result of the WJ Henderson Recreation Centre Renewal Project. The Public Transportation Division (Transit and Amherst Island Ferry) are presented in Section 4.



The CCS department is responsible for most front-facing services to Township residents. These services include (but are not limited to) snowplowing, stormwater management, waste management, recreation and leisure programs, maximization of community enjoyment of parks and facilities, care and operation of historic sites and collections, cultural events and experiences and volunteer management. Community engagement, volunteerism and partnerships support the delivery of programs and services while strengthening and promoting health and wellbeing in our community.

General Rate Operating Budget – Departmental >
Community and Customer Services



The department is also responsible for significant capital infrastructure including road maintenance and construction, corporate fleet maintenance, maintenance and day to day operations of parks, sports fields, recreation, built heritage and municipal facilities.





Road Network

- ~110 km of gravel roads
- ~140 km of asphalt and surface treated roads
- ~1,000 streetlights
- ~30 bridges and culverts

Storm Network

- ~1,200 catchbasins
- ~500 manholes
- ~40 km of storm mains

Buildings

- 2 municipal offices
- 2 indoor recreation facilities
- 3 public works garages
- 1 facilities maintenance yard
- 6 sand and salt storage facilities
- 7 built heritage properties

Land Improvements

- ~40 park lands
- ~20 playgrounds
- 7 sports fields
- 2 boat launches

Fleet

- ~50 vehicles (excluding Emergency Services vehicles) including sidewalk plows, pickup trucks, dump trucks, light and heavy duty snowplows

General Rate Operating Budget – Departmental >
Community and Customer Services



The net operating budget for CCS is proposed at approximately \$10.1 million, which is an approximate increase of 5% from the 2024 approved budget. The department's 2025 draft operating budget is summarized by category in the table below.

Table 33: CCS - Draft operating budget by category

CCS - General Rate	2023 Approved Budget	2024 Approved Budget	2025 Draft Budget	\$ Change	% Change
Revenue					
Fees & User Charges	(1,439,300)	(1,462,300)	(1,454,040)	8,260	-1%
Licenses, Permits	(16,500)	(17,000)	(19,450)	(2,450)	14%
Rents	(401,060)	(389,200)	(411,000)	(21,800)	6%
Other Revenue	(673,040)	(715,800)	(660,210)	55,590	-8%
From Reserves/Reserve Funds	(297,500)	(305,000)	(183,600)	121,400	-40%
Total Budgeted Revenue	(2,827,400)	(2,889,300)	(2,728,300)	161,000	
Expenses					
Salaries, Wages & Benefits	5,982,600	6,537,300	7,039,570	502,270	8%
Debt Principal & Interest	-	-	-	-	0%
Insurance	587,000	646,800	664,600	17,800	3%
Utilities	586,800	648,100	907,400	259,300	40%
Contracted Services	1,828,800	2,053,200	1,805,460	(247,740)	-12%
Supplies, Materials & Other	2,132,500	2,248,100	2,142,120	(105,980)	-5%
Capital	-	-	-	-	0%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	329,200	332,000	268,060	(63,940)	-19%
Internal Allocations	28,200	28,200	24,650	(3,550)	-13%
Total Budgeted Expenses	11,475,100	12,493,700	12,851,860	358,160	
Net Budgeted Levy Requirements	8,647,700	9,604,400	10,123,560	519,160	5%

Strategic Alignment

Table 34: CCS - Strategic Initiatives

Strategic Initiatives for 2025	Approximate Budget Impact
Strategic Priority: Strong Communities	
Create balanced, accessible, and inclusive opportunities for recreation, leisure, culture and events within each community through the development of an events strategy.	In-house
Establish cultural program offerings at museums and historic sites. Annual initiative.	In-house
Identify gaps and opportunities for increased partnerships with outside agencies by networking with industry stakeholders and professionals to expand tourism opportunities. Annual initiative.	In-house
Develop a volunteer program to support attraction, retention, and recognition through the implementation of a Civic Awards program. Program established and implemented in 2024, to be continued annually.	\$900
Partner and acknowledge diverse groups within the Township and celebrate them and their contributions (cultural holidays, special weeks). Annual initiative.	\$2,000
Coordinate and implement traffic calming projects	\$320,000 Capital (Eng)
Develop and implement a Youth Engagement Plan with focus on connecting youth with co-op, partnerships, volunteer, engagement and participation opportunities	In-house (multi-year initiative, to begin in 2025)
Establish Senior and Youth Centre within existing facilities	In-house
Develop plan to identify signage and recognize historic settlement areas.	In-house
Replace all Park signs with new updated design	\$181,000



Strategic Initiatives for 2025	Approximate Budget Impact
Strategic Priority: Sustainable Infrastructure and Services	
Undertake steps to initiate an Arts, Culture and Heritage Master Plan that will begin during the term of the Strategic Plan.	\$125,000
Develop and implement a Waste Management Master Plan and complete Odessa Stormwater Master Plan and modelling	\$150,000
Further develop partnership with the County of Lennox and Addington and the City of Kingston for the supply of Winter Control Liquid (DLA)	\$4,800
Further develop inputs to the Asset Management Program for non-core assets	In-house
Undertake Parks and Recreation Master Plan to be implemented during term of Strategic Plan	\$175,000
Implement Recreation Service Delivery Review Plan <ul style="list-style-type: none"> Recreation Equity, Diversity, and Inclusion Policy Affordable Access to Recreation Policy Emphasize and leverage partnerships (annual initiative) 	In-house In-house In-house
Support training, education, and professional development	\$5,000
Increase partnership with neighbouring municipalities and community groups to provide additional or enhanced services <ul style="list-style-type: none"> Amherst Island Recreation Association – 3-year agreement executed and implemented in 2024 Others to be identified 	\$5,000 annually
Complete rate study for ferry service for sustainable future operations	\$50,000
Strategic Priority: Balanced Growth	



Strategic Initiatives for 2025	Approximate Budget Impact
Create museum policies and procedures to align with the Standards for Community Museums in Ontario.	In-house
Introduce naturalization of Township property policy	In-house
Provide accessible transit services pilot project in Amherstview, Odessa and Bath	\$50,000
Strategic Priority: Organizational Effectiveness	
Develop and communicate long term workplans to ensure internal effectiveness. Annual initiative.	In-house
Review and revise outdated by-laws <ul style="list-style-type: none"> Update the Parks By-law 	In-house
Complete marine-specific courses and training for ferry staff	\$30,000

Budget Highlights by Division

Recreation and Facilities

Core Services

- Development, promotion and implementation of inclusive recreation and leisure programming and events for all ages in all communities, both active and in-active experiences.
- Planning and operation of aquatic services, promoting life skills and healthy active living for all ages.
- Customer and business services including facility and sport field allocation and contracting, facility use maximization and management of rental inquiries.
- Front facing customer service experience both at recreation facilities and online.
- Develop and foster partnerships with community groups and agencies for the effective delivery of services to residents.
- Parks, trails and sports field inspections, maintenance and management.
- Township beautification through horticulture program and urban forest mangement.
- Facilities maintenance including recreation facilities, libraries, community buildings, heritage sites, municipal offices and garages.
- Management of relevant capital projects.



Key Revenue & Operating Expenses

\$1,041,830
Park
Maintenance
including
Horticulture and
Tree programs

\$727,200
Utilities
(not including fire
stations,
water/sewer,
public works
facilities)

\$469,210
Contacted
Services

\$185,000
Manitou Office
Lease

\$169,270
Net facility costs
of 7 Designated
Heritage
Properties

\$150,230
Sports Field
Maintenance

\$315,000
Arena Rental
Revenue
(note: closed Apr
1 to Sept 1)

\$158,700
Recreation &
Leisure Program
Revenue

\$40,000
Aquatic Program
Facility Rentals
(expense)

\$32,000
Recreation &
Facility Rental
Marketing &
Communications

W.J. Henderson Renewal Project 2025 Impact (as per Validation Report)

Utilities +\$253,700

Staffing +\$204,000

Arena closed April 1 to
September 1



Key Operating Changes from 2024 Approved Budget

↑	\$38,700	Recreation & Aquatic Programs Fees & User Charges (revenue)
↑	\$4,900	Arena Revenue – despite April 1 to September 1 2025 closure due to construction (revenue)
↓	\$25,900	Commemorative Program (revenue, and off setting expense)
↓	\$16,000	Advertising (programming and rentals) (expense)
↑	\$35,110	Contracted services – All budget departments combined Recreation & Facilities (expense)
↓	\$26,000	Materials & Supplies – All budget departments combined Recreation & Facilities (expense)
↓	\$9,900	Maintenance – All budget departments combined Recreation & Facilities (expense)
↑	\$253,700	Utilities due to W.J. Henderson Recreation Centre Renewal – as per validation report (expense)
↑	\$204,279	Staffing due to W.J. Henderson Recreation Centre Renewal – as per validation report (expense)
↑	\$7,880	Facility operating costs - Fairfield-Gutzeit House (2025 reopening) (expense)
↑	\$5,000	Fee for Service - Amherst Island Recreation Committee (expense)
↑	\$10,000	Rental Revenue - Amherst Island Community Hall (revenue)
↑	\$56,530	Contracted Services, Lease - Amherst Island Community Hall (expense)

Table 35: CCS - Recreation and Facilities - Draft operating budget by category

CCS - Recreation & Facilities	2023	2024	2025	\$ Change	% Change
	Approved Budget	Approved Budget	Draft Budget		
Revenue					
Fees & User Charges	(246,900)	(222,600)	(253,800)	(31,200)	14%
Licenses, Permits	-	-	-	-	0%
Rents	(397,060)	(386,700)	(408,000)	(21,300)	6%
Other Revenue	(12,140)	(57,800)	(31,560)	26,240	-45%
From Reserves/Reserve Funds	-	(65,000)	-	65,000	-100%
Total Budgeted Revenue	(656,100)	(732,100)	(693,360)	38,740	
Expenses					
Salaries, Wages & Benefits	2,532,600	2,713,600	2,989,960	276,360	10%
Debt Principle & Interest	-	-	-	-	0%
Insurance	161,500	178,600	187,900	9,300	5%
Utilities	421,600	461,300	727,200	265,900	58%
Contracted Services	278,200	444,600	479,210	34,610	8%
Supplies, Materials & Other	626,700	517,400	630,110	112,710	22%
Capital	-	-	-	-	0%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	7,200	10,000	4,860	(5,140)	-51%
Internal Allocations	11,300	11,300	18,040	6,740	60%
Total Budgeted Expenses	4,039,100	4,336,800	5,037,280	700,480	
Net Budgeted Levy Requirements	3,383,000	3,604,700	4,343,920	739,220	21%

Heritage, Culture, and Tourism (HCT)

Core Services

- Plan, organize, and implement Township hosted community events with a key focus on creating inclusive, accessible, and meaningful experiences for residents and visitors to enjoy and celebrate Loyalist Township.
- Ensure the stewardship of four Township owned historic sites, including the management and care of the four corresponding Township owned historic collections.
- Foster collaborative partnerships with community stakeholders and volunteer organizations.
- Lead volunteer engagement, activation, and recognition.
- Develop and implement community activations that appeal to a variety of demographics.
- Continue to strengthen and enhance Loyalist Township by expanding opportunities to share and celebrate cultural diversity.
- Work with local businesses and stakeholders to promote and encourage the development of tourism.



Key Operating Revenue and Expenses

<p>\$20,000 Care of three Township owned collections , furniture and equipment, 24 site activations at Bath Museum & Babcock Mill, and funds required to support the FHHA Agreement.</p>	<p>\$10,300 Funds required to re-open Fairfield Gutzeit House post restoration, including care of collection, exhibition and staging, furniture and equipment, and signature events.</p>	<p>\$3,000 Activation of the new Gord Downie and Chanie Wenjack Legacy Space.</p>
<p>\$73,600 Six summer students required to operate three historic sites from May to September.</p>	<p>\$30,900 Expenses related to the planning and facilitation of ten Township hosted events, including supplies, contracted services and advertising.</p>	<p>\$37,100 Expenses related to the Township hosted Bath Canada Day event.</p>
<p>\$12,900 Revenue from site donations, ticket and gift shop sales, admissions and student grant funding.</p>	<p>\$6,500 Revenue received from sponsorships, donations, and grants to support ten Township hosted events.</p>	<p>\$37,100 Revenue received from sponsors, grants, and reserves to fund the Bath Canada Day event.</p>

Key Operating Changes from 2024 Approved Budget

↑	\$5,000	Increase in furniture and equipment to support the reopening of the Fairfield Gutzeit House post restoration. (expense)
↑	\$3,900	Increase in revenue from the implementation of shoulder season activities at the Bath Museum, introduction of charged tours at the Fairfield Gutzeit House, admission by donation at the Bath Museum and Babcock Mill, and gift shop sales at the historic sites. (revenue)
↑	\$3,000	Implementation and activation of the Gord Downie and Chanie Wenjack Legacy Space. (expense)
↑	\$10,200	Increase in revenue from sponsorships and grants to support Township hosted event operations, including Bath Canada Day. (revenue)

General Rate Operating Budget – Departmental >
Community and Customer Services



Table 36: CCS - HCT - Draft operating budget by category

CCS - HCT	2023 Approved Budget	2024 Approved Budget	2025 Draft Budget	\$ Change	% Change
Revenue					
Fees & User Charges	(100)	(15,100)	(23,000)	(7,900)	52%
Licenses, Permits	-	-	-	-	0%
Rents	(4,000)	(2,500)	(3,000)	(500)	20%
Other Revenue	(25,500)	(16,600)	(17,900)	(1,300)	8%
From Reserves/Reserve Funds	(17,500)	(15,000)	(12,600)	2,400	-16%
Total Budgeted Revenue	(47,100)	(49,200)	(56,500)	(7,300)	
Expenses					
Salaries, Wages & Benefits	379,400	473,100	514,180	41,080	9%
Debt Principle & Interest	-	-	-	-	0%
Insurance	-	-	-	-	0%
Utilities	-	-	-	-	0%
Contracted Services	75,600	59,600	62,600	3,000	5%
Supplies, Materials & Other	67,900	62,800	64,700	1,900	3%
Capital	-	-	-	-	0%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	-	-	-	-	0%
Internal Allocations	1,300	1,300	1,340	40	3%
Total Budgeted Expenses	524,200	596,800	642,820	46,020	
Net Budgeted Levy Requirements	477,100	547,600	586,320	38,720	7%



Public Works

Core Services

- Stormwater conveyance and facility management
- Traffic and streetlights
- Winter control (including County roads)
- Roadside maintenance
- Corporate fleet management
- Waste management including management of landfill facilities
- Gravel road maintenance and rehabilitation
- Asphalt and surface treated road maintenance and rehabilitation in coordination with the Engineering and Environment division as applicable
- Management of other infrastructure such as driveway culverts, sidewalks, including administration of permitting for this infrastructure, and machinery
- Crossing Guards

Key Revenue & Operating Expenses

\$483,750
Township
Roadside
Maintenance

\$750,000
Bag tag
revenue

\$335,140
Township
Stormwater
Management

\$1,105,300
Township Winter Control
Roads & Sidewalks

\$267,100
Township
Hardtop Road
Maintenance

\$917,200
Gravel Road
Maintenance

\$385,200
Recycling
Collection

\$310,400
Vehicle and
Equipment Fuel

\$1,337,900
Solid Waste
Collection and
Disposal

Key Operating Changes from 2024 Approved Budget

↓	\$96,100	Streetlight and Stormwater	Contracted services reflect locates performed in-house (expense)
↑	\$55,580	Streetlight and Stormwater	Township salaries allocated to perform locates (expense)
↑	\$65,000	Waste management	Bag tag revenue (revenue)
↑	\$68,000	Waste Management	Waste collection contract (expense)
↓	\$193,760	Waste Management	Recycling stewardship fees (revenue)
↓	\$200,000	Waste Management	Recycling collection contract (expense)



General Rate Operating Budget – Departmental >
Community and Customer Services



Table 37: CCS - Public Works - Draft operating budget by category

CCS - Public Works	2023 Approved Budget	2024 Approved Budget	2025 Draft Budget	\$ Change	% Change
Revenue					
Fees & User Charges	(1,192,300)	(1,224,600)	(1,177,240)	47,360	-4%
Licenses, Permits	(16,500)	(17,000)	(19,450)	(2,450)	14%
Rents	-	-	-	-	0%
Other Revenue	(635,400)	(641,400)	(610,750)	30,650	-5%
From Reserves/Reserve Funds	(280,000)	(225,000)	(171,000)	54,000	-24%
Total Budgeted Revenue	(2,124,200)	(2,108,000)	(1,978,440)	129,560	
Expenses					
Salaries, Wages & Benefits	3,070,600	3,350,600	3,535,430	184,830	6%
Debt Principle & Interest	-	-	-	-	0%
Insurance	425,500	468,200	476,700	8,500	2%
Utilities	165,200	186,800	180,200	(6,600)	-4%
Contracted Services	1,475,000	1,549,000	1,263,650	(285,350)	-18%
Supplies, Materials & Other	1,437,900	1,667,900	1,447,310	(220,590)	-13%
Capital	-	-	-	-	0%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	322,000	322,000	263,200	(58,800)	-18%
Internal Allocations	15,600	15,600	5,270	(10,330)	-66%
Total Budgeted Expenses	6,911,800	7,560,100	7,171,760	(388,340)	
Net Budgeted Levy Requirements	4,787,600	5,452,100	5,193,320	(258,780)	-5%

4. AREA RATE (TRANSIT AND FERRY) OPERATING BUDGETS

4.1. Overview

The Amherstview Transit, Loyalist Link Transit and Amherst Island Ferry are provided by the Township in partnership with the City of Kingston, Stock Transportation, and the Ontario Ministry of Transportation (MTO), respectively. Amherstview Transit is the extension of Kingston's Route 10 service and is primarily funded by area-rated property taxes imposed in Amherstview.

In November 2024 the Township launched Loyalist Link, a transit pilot program to enhance transportation options for residents of additional communities in the Township including Bath, Odessa, and the Amherst Island Ferry Terminal in Millhaven. All bus routes under the Loyalist Link transit pilot program pass through WJ Henderson Recreation Centre making it an important transit hub for the residents of Amherstview. The service also provides a vital public transportation link to workplaces in the Taylor-Kidd Industrial Park and the Loyalist East Business Park.

The Amherst Island Ferry is owned and primarily funded by the Ministry of Transportation via subsidy; however, the Township operates the ferry service via an agreement with MTO.

As outlined later in this section, these services are self-sustaining through other revenue sources that are not included in the general rate tax levy.

4.2. Amherstview Transit & Loyalist Link Pilot



Gross expenses budgeted to provide Route 10 and Loyalist Link transit total \$1,400,900. For the eleventh consecutive year, staff are not proposing any change to its area-rated property tax rate.

The 2025 draft operating budget includes the Loyalist Link pilot transit services as previously approved by Council to connect Odessa, the industrial park and Bath to Route 10 in Amherstview and to the Gardiner's Town Centre. This pilot is

planned to run until December 31, 2025, and is funded through fares and provincial funding. As previously directed by Council, Route 10 will continue to operate on a 60-minute frequency in 2025. In 2025, once data on the pilot service has been collected, Council will be asked to

determine future considerations for the provision of transit services to the various communities in the Township for 2026 and beyond.

The 2025 draft operating budget includes the accessible transit service in Amherstview, Odessa and Bath as delineated in the service area associated with Route 10 and the Loyalist Link pilot program. The accessible transit service is provided by Kingston Area Taxi Commission (KATC) under an agreement which is valid until August 31, 2025. The net costs are proposed to be funded by the Township's provincial gas tax reserve fund until a permanent plan is in place. A report will be presented to Council in 2025 before the accessible transit contract is complete to determine next steps.

Error! Reference source not found. illustrates Amherstview Transit's historical ridership since 2014.

Route 10 & Loyalist Link Pilot Funded by (Normalized):

~40%
Special Area
Rate Taxes

~7%
Passenger
Fares

~40%
Provincial
Gas Tax

~5%
Cross Boundary
Revenue

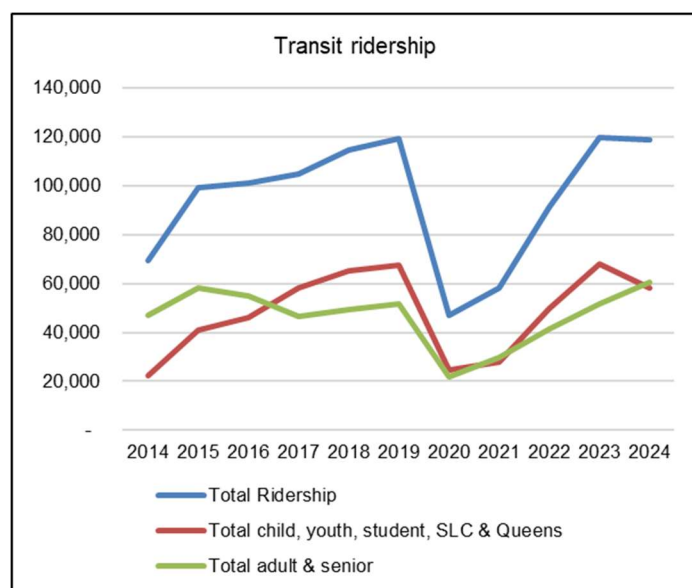


Figure 9: Amherstview Transit historical ridership

Key Operating Revenue & Expenses

\$75,000
Cross
boundary
revenue

\$561,460
Use of
provincial
gas tax
funds

\$564,420
Area rate
tax
revenues

\$100,000
Passenger
fares

\$50,000
Accessible
transit
funding

\$700,000
Kingston
transit
services
contract

Key Operating Changes from 2024 Approved Budget

↑	\$26,300	Cross boundary income (revenue)
↑	\$25,000	Passenger Fares (revenue)
↑	\$20,100	Kingston transit contract (expense)
↑	\$19,100	Area Rate – (revenue)

Table 38: CCS - Transit - Draft operating budget by category

CCS - Transit	2023	2024	2025	\$ Change	% Change
	Approved Budget	Approved Budget	Draft Budget		
Revenue					
Fees & User Charges	-	-	-	-	0%
Licenses, Permits	-	-	-	-	0%
Rents	-	-	-	-	0%
Other Revenue	(1,084,200)	(937,100)	(1,400,880)	(463,780)	49%
From Reserves/Reserve Funds	-	-	-	-	0%
Total Budgeted Revenue	(1,084,200)	(937,100)	(1,400,880)	(463,780)	
Expenses					
Salaries, Wages & Benefits	91,700	105,600	113,240	7,640	7%
Debt Principle & Interest	-	-	-	-	0%
Insurance	300	400	400	-	0%
Utilities	-	-	-	-	0%
Contracted Services	706,000	679,895	1,230,000	550,105	81%
Supplies, Materials & Other	241,400	106,405	11,100	(95,305)	-90%
Capital	-	-	-	-	0%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	-	-	-	-	0%
Internal Allocations	44,800	44,800	46,140	1,340	3%
Total Budgeted Expenses	1,084,200	937,100	1,400,880	463,780	
Net Budgeted Levy Requirements	-	-	-	-	0%



4.3. Amherst Island Ferry

Gross expenses budgeted to operate the Amherst Island Ferry Service total \$7.8 million. The 2025 draft budget includes \$750,000 in contracted services and \$2,500,000 in fuel costs. These reflect substantial estimated operating increases from previous years. The 2025 operating budget is a transitional year for the Ferry operation. To accurately set Fare rates to sustain that portion of the Ferry Service that is funded via rates accurate operational data is needed. A Fare Rate Study will be completed in 2025, utilizing the collected data to assist with developing rates for a sustainable service. Therefore, any additional operating expenses that would normally be funded via Passenger Fares are proposed to be debt financed in this budget. The debt will potentially be financed internally and the amount borrowed will have interest added. The draft budget will be submitted to MTO on November 15, 2024.

Amherst Island Ferry and Docks funded by:

~81% (formula)
Provincial Subsidy

~5%
Passenger Fares

~14%
Ferry Reserve/Debt

Key Operating Changes from 2024 Approved Budget

↑	\$720,000	Contracted Services (expense)
↑	\$2,115,000	Fuel (expense)
↑	\$247,910	Labour (expense)

Key Operating Revenue & Expenses

\$425,000
Passenger Fares

\$27,800
Insurance Expenses

\$2,500,000
Fuel Expenses

\$50,000
Ferry Rate Study

\$30,000
Training Budget

\$750,000
Contracted services

Area Rate (Transit and Ferry) Operating Budgets >
Amherst Island Ferry



Table 39: CCS - Ferry - Draft operating budget by category

CCS - Ferry	2023 Approved Budget	2024 Approved Budget	2025 Draft Budget	\$ Change	% Change
Revenue					
Fees & User Charges	(124,600)	(1,512,400)	(116,700)	1,395,700	-92%
Licenses, Permits	-	-	-	-	0%
Rents	-	-	-	-	0%
Other Revenue	(4,660,500)	(4,539,800)	(7,782,690)	(3,242,890)	71%
From Reserves/Reserve Funds	(217,400)	(88,400)	-	88,400	-100%
Total Budgeted Revenue	(5,002,500)	(6,140,600)	(7,899,390)	(1,758,790)	
Expenses					
Salaries, Wages & Benefits	3,327,600	3,852,200	4,101,910	249,710	6%
Debt Principle & Interest	-	-	-	-	0%
Insurance	35,000	38,500	27,800	(10,700)	-28%
Utilities	-	-	-	-	0%
Contracted Services	160,000	473,000	850,000	377,000	80%
Supplies, Materials & Other	1,257,200	1,561,100	2,697,000	1,135,900	73%
Capital	-	-	-	-	0%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	-	-	-	-	0%
Internal Allocations	222,700	215,800	222,680	6,880	3%
Total Budgeted Expenses	5,002,500	6,140,600	7,899,390	1,758,790	
Net Budgeted Levy Requirements	-	-	-	-	0%



5. UTILITIES OPERATING BUDGET

5.1. Overview

The Utilities division reports to the department of Economic Growth and Community Development Services and provides water and sewer services to approximately 5,260 properties within the Township's service areas of Fairfield/Loyalist East and Bath. With approximately 18.6 full-time equivalent staff, the Utilities division is responsible for the following core services:

- Ensuring the provision of safe municipal drinking water
- Municipal sewage collection and treatment
- Legislative compliance
- Internal and external customer service, including leak detection and water metering

The 2025 draft operating budget requirements for Utilities is \$6.6 million and \$5.4 million for water and sewer respectively. Excluding impost fee activity, the budget has decreased by \$240,500 and 5% over 2024.

outlines the 2025 draft operating budget by category and subcategory, respectively.

Significant Capital Infrastructure as per the 2022 Asset Management Plan	
Water System	<ul style="list-style-type: none"> • ~470 hydrants • ~650 valves • ~4,900 water meters • ~81 km of water mains • 2 treatment plants • 5 distribution facilities
Sewer System	<ul style="list-style-type: none"> • ~820 manholes • ~71 km of sewer mains • 2 treatment plants • 8 collection facilities
Other	<ul style="list-style-type: none"> • 1 utilities office/storage building • 13 pick up trucks

Table 40: EGCDs - Utilities - Draft operating budget by category

EGCDS - Utilities	2023	2024	2025	\$ Change	% Change
	Approved Budget	Approved Budget	Draft Budget		
Revenue					
Fees & User Charges	(15,000)	(14,000)	(14,000)	-	0%
Licenses, Permits	(300)	(300)	(300)	-	0%
Rents	-	-	-	-	0%
Other Revenue	(12,176,900)	(12,354,700)	(11,957,133)	397,567	-3%
From Reserves/Reserve Funds	(70,000)	-	-	-	0%
Total Budgeted Revenue	(12,262,200)	(12,369,000)	(11,971,433)	397,567	
Expenses					
Salaries, Wages & Benefits	1,782,500	2,004,700	1,897,601	(107,099)	-5%
Debt Principal & Interest	767,900	590,200	555,180	(35,020)	-6%
Insurance	121,300	134,200	138,100	3,900	3%
Utilities	1,180,500	1,176,300	1,129,900	(46,400)	-4%
Contracted Services	176,100	277,700	232,300	(45,400)	-16%
Supplies, Materials & Other	1,340,400	1,615,600	1,597,931	(17,669)	-1%
Capital	3,390,500	3,390,500	3,390,500	-	0%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	2,616,900	2,293,700	2,122,100	(171,600)	-7%
Internal Allocations	886,100	886,100	907,820	21,720	2%
Total Budgeted Expenses	12,262,200	12,369,000	11,971,432	(397,568)	
Net Budgeted Levy Requirements	-	-	(0)	(0)	0%

5.2. User Rates

The Township is required to submit a water financial plan every five years to retain its drinking license and provide water and sewer services to its ratepayers. This financial plan typically accompanies a water and sewer user rate study. This study was conducted in 2024 to review and project water and sewer rates required to ensure the systems remain sustainably funded over the long-term. The draft study report was presented to Committee of the Whole on October 22, 2024 and will be brought to Council for final adoption on November 12, 2024.

The user rates recommended in the report have been used to present the 2025 draft operating budget.

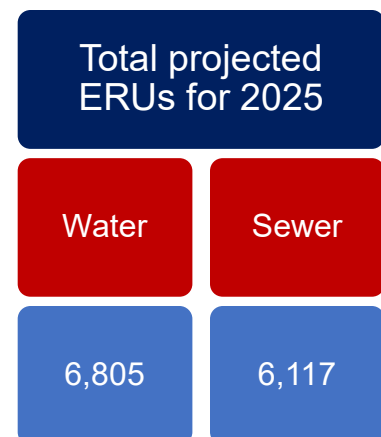


Table 41: Township's Combined water and sewer rates from 2019 to 2025

	2019 Rate Study	2020 Y1 of study	2021 Y2 of study	2022 Y3 of study	2023 Y4 of study	2024 Y5 of study	2025 New study
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Combined monthly fixed rate	\$64.26	\$54.00	\$54.00	\$54.00	\$52.50	\$52.50	\$53.96
Combined consumption rate per m3 of water	\$3.22	\$4.57	\$4.97	\$4.97	\$5.05	\$5.70	\$6.05
Water Only Monthly Fixed rate						27.00	27.95
Sewer Only Monthly Fixed rate						25.50	26.01
Water Only Consumption rate per m3 of water						3.05	3.23
Sewer Only Consumption rate per m3 of water						2.65	2.82

In 2019, Council approved a transition in the recovery of user rate revenue from a ratio of 60/40 (fixed/ consumption charges) to 40/60 by 2029. The transition is now at a ratio of 45:55 (fixed: consumption) for the medium user.

Since the user rates were harmonized in 2015, annual increases for both fixed and consumption rates were consistently 8% until 2019, meaning all user groups had an 8% increase on their bills. The above-noted change in 2020 rates yielded a shift between volume-based user groups. In addition to encouraging conservation, the transition provided for a more equitable rate structure, with a positive outcome for low users.

As shown in Figure 10: EGCDs - Utilities - Historical billing, the consumption-based billing structure expected large variances to occur for high users as compared to low and medium users. Based on historical data, approximately 65% of residential users fall within the low to medium volume user groups.

Including the operating contribution from Correctional Services Canada (CSC), **Error! Reference source not found.** illustrates that over 95% of the division's expenses are funded by user rates.

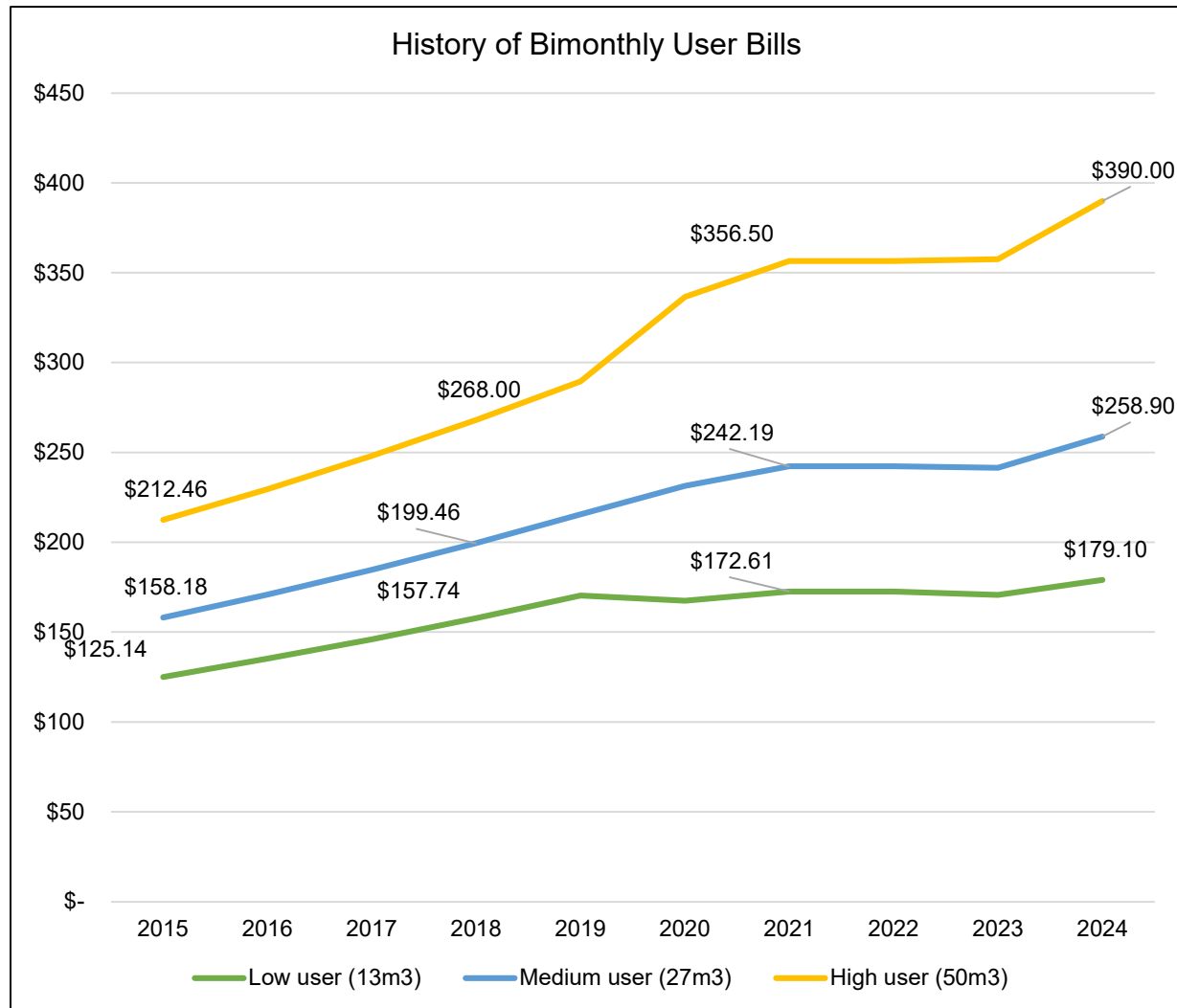


Figure 10: EGCDs - Utilities - Historical billing

2025 Utilities Draft Budgeted Revenue Excluding Impost Fees

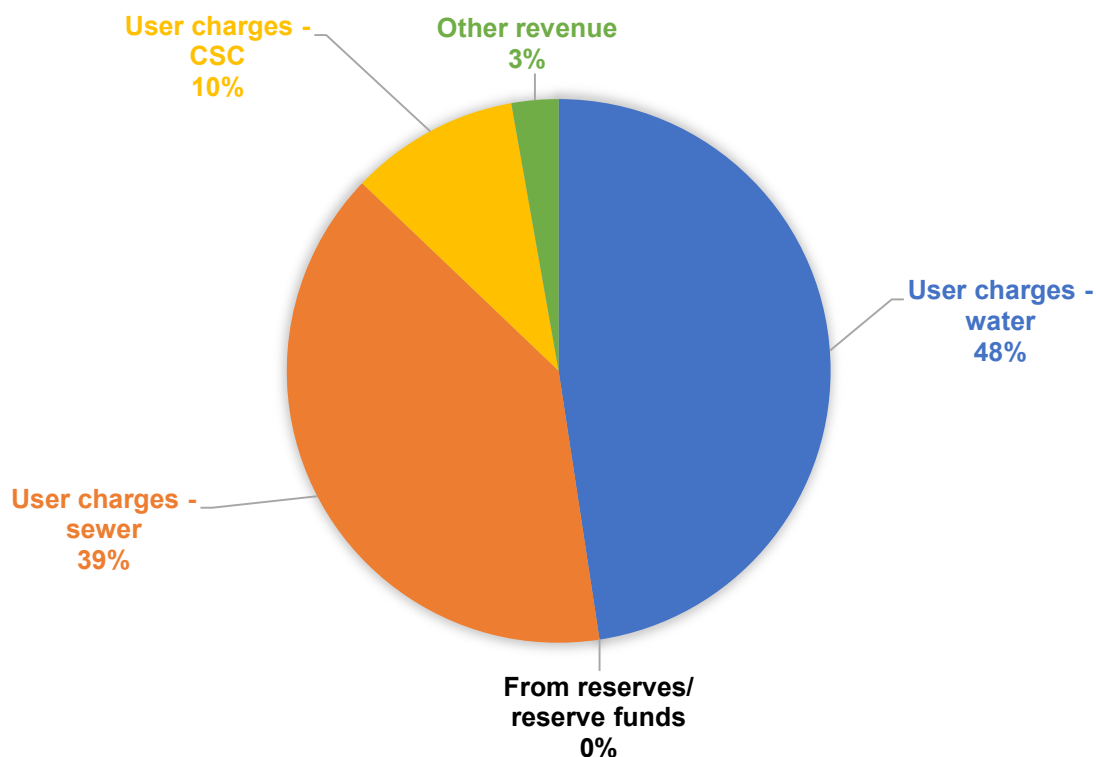


Figure 11: EGCDS - Utilities - Draft budgeted revenue

5.3. Expenses

As illustrated in Figure 12 and as projected in the user rate study, the 2025 proposed spending includes a significant portion that contributes to the capital fund and associated capital reserve funds. As further detailed in Section 7, the Utilities division is continuing to close its infrastructure gap as depicted in the Township's 2022 Asset Management Plan.

2025 Utilities Draft Budgeted Expenses Excluding Impost Fees

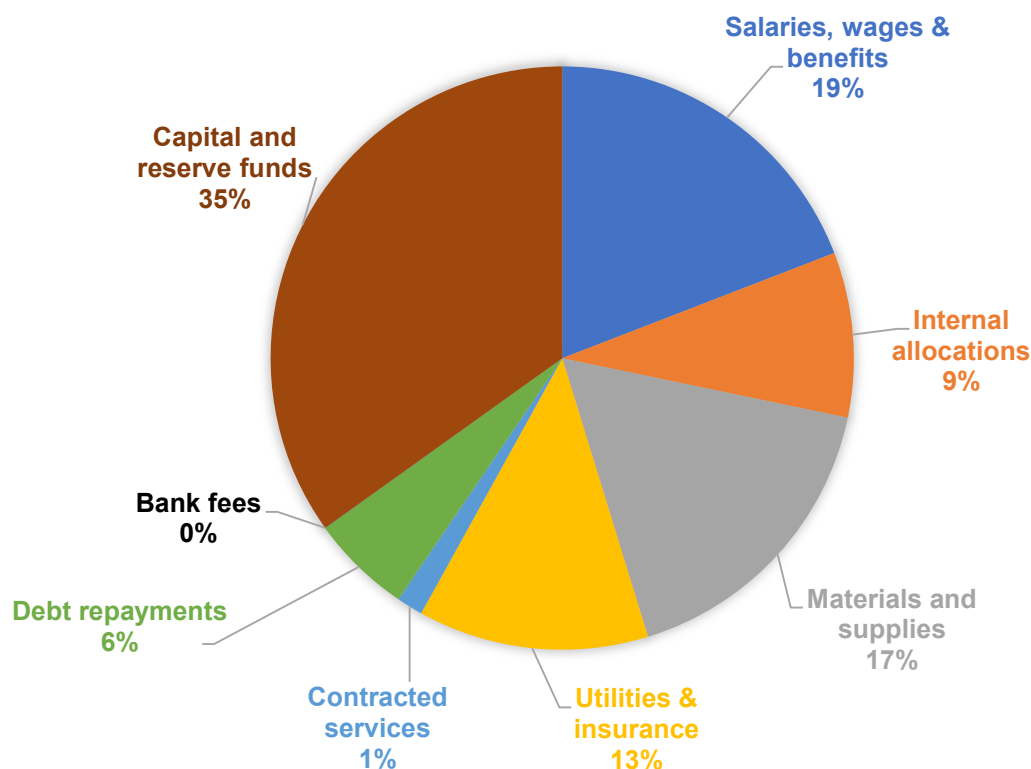


Figure 12: EGCDs - Utilities draft budgeted expenses

Debt Repayment

Total debt repayments paid by water and sewer rates are budgeted based on existing debt held. As listed in Table 42: Utilities Debt, existing debt is projected at \$2.9 million by the end of the proposed budget year. Based on the draft proposed budget, the Utilities division is not projecting any new debt issuances in 2025. Additional information regarding the Township's corporate-wide debt can be found in Section 2.3.

The 2025 draft utilities operating budget includes a total of \$ 555,179 in debt repayments, of which \$108,000 is attributable to interest.

Table 42: Utilities Debt

Lender	Maturity (Renewal Date)	Interest Rate	Utilities 2025 Repayment	Balance Owing end of 2025 Utilities
Toronto Dominion	March 2028	2.52%	\$ 74,373	\$ 165,435
Toronto Dominion	January 2030	2.81%	143,117	\$ 556,426
Canada Housing and Mortgage Corporation	May 2025	4.15%	84,034	\$ -
Toronto Dominion	March 2028	2.50%	-	\$ -
Infrastructure Ontario	August 2025	4.06%	-	\$ -
Infrastructure Ontario	August 2030	4.35%	90,322	\$ 361,466
Infrastructure Ontario	December 2031	2.95%	3,630	\$ 19,829
Infrastructure Ontario	December 2036	3.24%	13,934	\$ 128,076
Infrastructure Ontario	December 2041	3.42%	57,681	\$ 706,254
Infrastructure Ontario	September 2037	3.28%	49,766	\$ 490,403
Infrastructure Ontario	September 2042	3.42%	38,322	\$ 490,941
Ontario Government	June 2035	Cost of borrowing	-	
Total			\$ 555,179	\$ 2,918,830

5.4. Budget Highlights

Strategic Alignment

Table 43: EGCDs - Utilities - Strategic initiatives

Strategic Initiatives for 2025	Approximate Budget Impact
Strategic Priority: Sustainable Infrastructure and Services	
SCADA Communications and Hardware	\$ 180,000 + 60,000 (capital)
SCADA Master Plan	\$ 50,000 (capital)
Water meter replacements	\$ 100,000 (capital)
Various Operational Pump Rebuilds (Water and Sewer)	\$ 150,000 (capital)
Strategic Priority: Balanced Growth	
Impost Fee Study and Review	\$ 30,000 (capital)

Key Revenue & Operating Expenses

\$363,300 Plant equip. & Preventive maintenance	\$22,000 Water Tower Inspections	\$346,000 Sludge removal	\$85,000 Bulk water revenue	\$2,052,600 Revenue from impost fees
\$20,000 Wetland / Lagoon Maintenance	\$145,300 Property taxes	\$40,000 SCADA support	\$232,300 Contracted Services	\$1,000,300 Revenue from CSC

Key Operating Changes from 2024 Approved Budget		
↓	\$85,000	Contracted Services – Utility locates completed in house (expense)
↑	\$22,000	Water Tower Inspections (expense)
↓	\$33,600	Amherstview WWTP Sludge Removal (expense)
↑	\$20,000	Wetland / Lagoon Invasive Plant Species Mitigation (expense)
↓	\$240,400	User rates projected revenue (water and sewer) (revenue)
↑	\$26,400	New Confined Space Safety Equipment (SCBA) (expense)
↓	\$157,100	Impost fees due to lower projected housing starts (revenue)

Table 44: Utilities - Draft operating budget by category - water

EGCDS - Utilities - Water	2023 Approved Budget	2024 Approved Budget	2025 Draft Budget	\$ Change	% Change
Revenue					
Fees & User Charges	(8,470)	(7,470)	(7,253)	217	-3%
Licenses, Permits	(159)	(159)	(159)	-	0%
Rents	-	-	-	-	0%
Other Revenue	(6,722,574)	(6,934,774)	(6,561,401)	373,373	-5%
From Reserves/Reserve Funds	(51,200)	-	-	-	0%
Total Budgeted Revenue	(6,782,403)	(6,942,403)	(6,568,813)	373,590	
Expenses					
Salaries, Wages & Benefits	951,064	1,071,019	1,003,044	(67,975)	-6%
Debt Principal & Interest	244,700	241,900	238,950	(2,950)	-1%
Insurance	63,075	69,709	71,598	1,889	3%
Utilities	397,830	362,095	362,977	882	0%
Contracted Services	95,215	136,517	114,142	(22,375)	-16%
Supplies, Materials & Other	457,750	537,923	536,822	(1,101)	0%
Capital	2,474,800	2,474,800	2,474,800	-	0%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	1,572,520	1,444,720	1,259,835	(184,885)	-13%
Internal Allocations	525,449	529,472	516,356	(13,116)	-2%
Total Budgeted Expenses	6,782,403	6,868,155	6,578,524	(289,631)	
Net Budgeted Levy Requirements	-	(74,248)	9,712	83,960	-113%

Utilities Operating Budget >
Budget Highlights

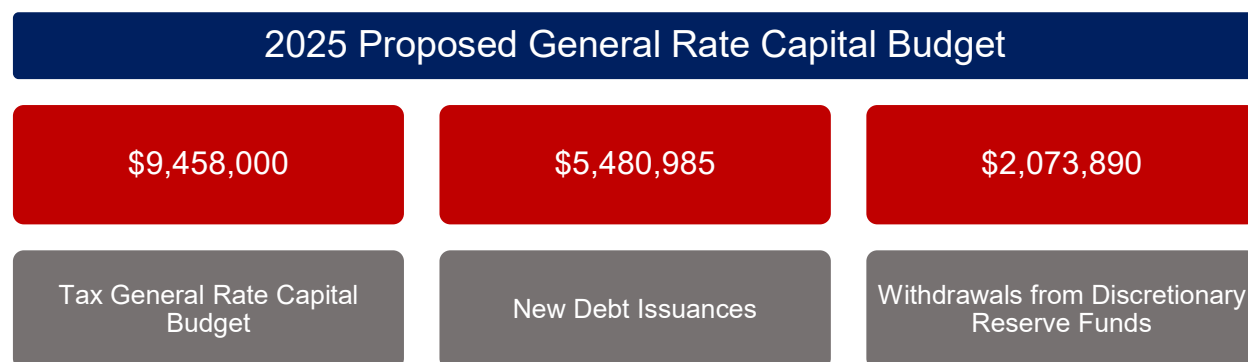


Table 45: Utilities - Draft operating budget by category - sewer

EGCDS - Utilities - Sewer	2023	2024	2025	\$ Change	% Change
	Approved Budget	Approved Budget	Draft Budget		
Revenue					
Fees & User Charges	(6,530)	(6,530)	(6,747)	(217)	3%
Licenses, Permits	(141)	(141)	(141)	-	0%
Rents	-	-	-	-	0%
Other Revenue	(5,454,326)	(5,419,826)	(5,395,732)	24,094	0%
From Reserves/Reserve Funds	(18,800)	-	-	-	0%
Total Budgeted Revenue	(5,479,797)	(5,426,497)	(5,402,620)	23,877	
Expenses					
Salaries, Wages & Benefits	831,436	933,681	894,557	(39,124)	-4%
Debt Principal & Interest	523,200	348,300	316,230	(32,070)	-9%
Insurance	58,225	64,491	66,502	2,011	3%
Utilities	782,670	814,205	766,923	(47,282)	-6%
Contracted Services	80,885	141,183	118,158	(23,025)	-16%
Supplies, Materials & Other	882,650	1,077,677	1,061,109	(16,568)	-2%
Capital	915,700	915,700	915,700	-	0%
Amortization	-	-	-	-	0%
Contribution to Reserves/Reserve Funds	1,044,380	848,980	862,265	13,285	2%
Internal Allocations	360,651	356,628	391,464	34,836	10%
Total Budgeted Expenses	5,479,797	5,500,845	5,392,908	(107,937)	
Net Budgeted Levy Requirements	-	74,348	(9,712)	(84,060)	-113%

6. GENERAL RATE CAPITAL BUDGET

6.1. Overview



The draft general rate capital budget for 2025 totals \$9,458,000. This is a decrease of \$46 million from the 2024 budget. The W.J. Henderson Recreation Centre Renewal Project and its associated funding and debt requirements were wholly approved by Council in 2024 which makes up the difference in the reduced capital budget.

Table 46: Capital Projects

Managing Division	2025 Draft Capital Budget \$
Corporate Services	\$ 250,000
Emergency Services	243,000
Economic growth & Community Development Services	3,338,000
Community & Customer Services	5,627,000
Total	\$ 9,458,000

The management and completion of the Township's capital projects are an important element of the core services provided by staff. As such, a significant amount of internal staff time is dedicated to capital projects. This includes both permanent and temporary staff positions that are necessary to meet demands of capital projects. The 2025 draft capital budgets (general rate and utilities) include \$1,111,300 of internal staffing costs, which as an increase of \$100,000 or 9.9% over 2024.

The proposed funding plan for the 2025 draft capital budget is summarized in the Table below.

Table 47: General Rate Capital Funding Plan

General Rate Funding Plan	
Reserves & Reserve Funds	
Fleet & Equipment Replacement reserve fund	532,056
General Capital Reserve fund	2,073,890
Parkland Reserve Fund	167,000
Reserves	150,000
Grants	
Canada Community Building Fund (CCBF)	235,157
Ontario Community Infrastructure Fund (OCIF)	419,968
Development Charges	220,000
Third-party agreements	178,944
Debt	5,480,985
Total	\$ 9,458,000

Pre-budget Approvals

In 2024, Council pre-approved one project, the Layer Cake Hall – West Addition Structural Renovation for \$220,000, due to the urgent nature of the repairs needed in this facility.

Reserve Funds and Debt

As shown above, the General Capital Reserve fund is used in the amount of \$2.1 million. This utilizes all funds that are being added in 2025 to the capital reserve, with the exception of funds set aside to repay the WJ Henderson project. The fleet reserve will also be depleted in 2025. In order to achieve the projects outlined, new debt in the amount of \$5.5 million will be used. The debt will be financed in 2026 or beyond, once the projects that are approved are completed. In the interim, internal financing will be used. Reserve funds will be heavily depleted and do have internally imposed targets as outlined in the Township's Reserve and Reserve Fund Policy that would need to be replenished in future years.

The Long Range Financial Plan (LRFP) is a continuous work in progress as staff update information on assets and funding options including user fees and tax rates to meet the Reserve and Reserve Fund Policy targets. Appendix D – Reserve and Reserve Fund Balances provides a projection of the reserves and reserve funds at the end of 2025, incorporating proposed operating and capital withdrawals.

In 2024 and prior years, Council approved a \$14 million capital funding gap that may require a future debt issuance if spending is fully realized, and alternative funding sources are not identified. As noted above, the 2025 capital budget identifies an additional \$5.5 million funding



gap. Table 48: General Rate cumulative funding gapThe W.J. Henderson Recreation Centre Renewal Project financial model outlined that \$8.9 million in debt would need to be issued for this project alone.

Table 48: General Rate cumulative funding gap

Adjusted 2023 and prior Debt Requirement	\$	3,933,328
Estimated Debt requirement for 2024 Capital projects (incl. WJ Renewal)		9,990,812
Estimated Debt requirement for 2025 Capital projects		
		5,480,985
Future Debt to be Repaid	\$	19,405,125
Note: This is an estimate and subject to change. This amount will be clarified in a forthcoming staff report which will outline the estimated total debt to be funded from all projects that have been approved up to and including the 2025 amount to be funded, along with capital projects status.		

Debt is only issued once approved by Council and adopted by by-law and when all other funding options have been exhausted. If the above-noted \$19.4 million debt is required, the issuance would not likely occur until 2026. A construction loan will be required to service the cashflow needs of the W.J. Henderson Recreation Centre Renewal Project in 2025 and 2026. The above table outlines all future debt, and further details are in section 2.3.

Long Range Financial Planning

The Long Range Financial Plan is being developed by staff. It is the tool that Council and staff will use to determine what the municipality is spending its money on. Loyalist Township has built a ten-year capital plan for both the general rate and the utilities. These capital plans are based on asset renewal as discussed below; however, the Long-Range Financial Plan incorporates more than the Township's assets and looks at a long range picture of all spending for the Township including proposed assets to be built based on studies and masterplans that have been undertaken, or will be undertaken.

The five-year general rate capital plan as shown in Figure 13, continually forecasts a funding gap, which is an issue that most municipalities face as they continue to prioritize asset management. In 2022, the Township completed the first milestone of the *Ontario Regulation 588/17: Asset Management Planning for Municipal Infrastructure* by completing its [Asset Management Plan](#) (AMP) for core infrastructure in-house. An update to the Asset Management plan which will include non-core assets is forthcoming in late 2024.

The Asset Management Plan included a finding that the Township's general rate contribute approximately half of its annual required investment for future capital replacement of infrastructure assets, yielding an annual infrastructure funding deficit. The plan includes a simplified financial strategy to increase tax revenues for the purpose of phasing in full funding to the asset categories to close this deficit over 20 years. Staff will continue to refine its financial

and non-financial asset strategies as they work through the improvements/ recommendations identified in the above-noted AMP.

A 10-year inflated capital plan is included in Appendix F – 10-Year Capital Plan. Based on funding assumptions and a 2% increase in capital contribution, there are funding gaps in all years.

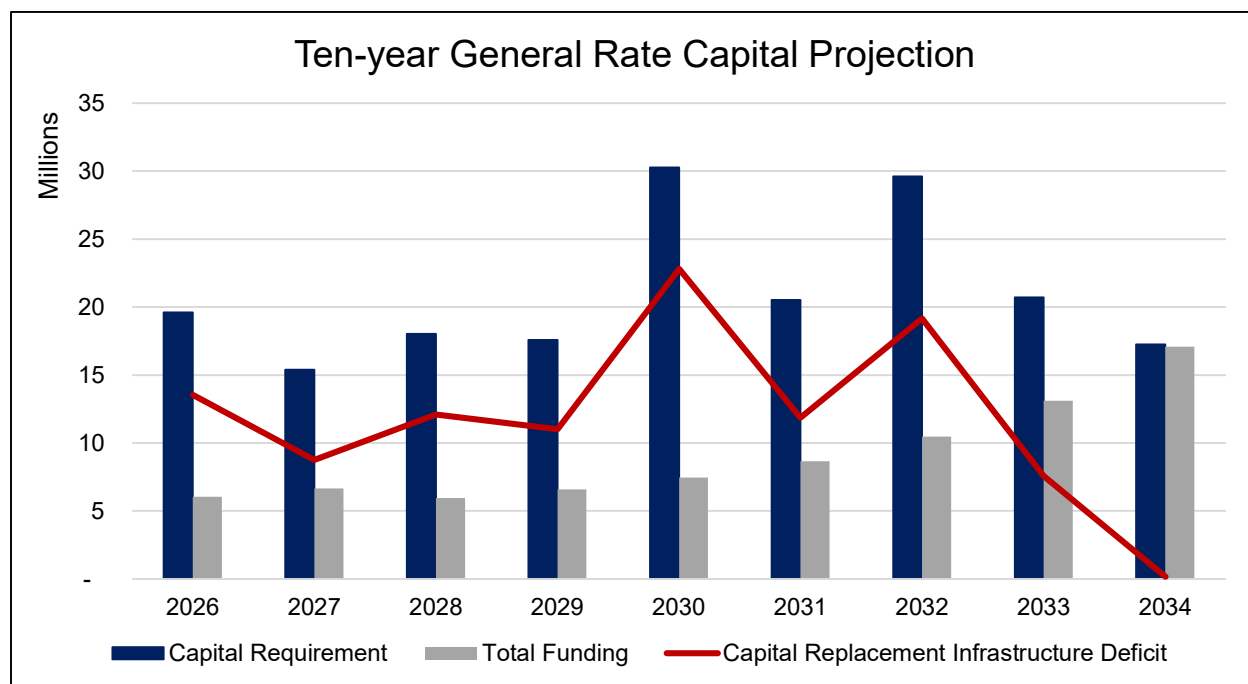


Figure 13: General Rate ten-year capital plan

Error! Reference source not found. The proposed 2025 capital budget includes several rural road rehabilitations and a variety of other asset interventions. Timing of capital projects is based on the factors such as:

- Risk (consequence/probability of failure) analysis;
- Condition assessments;
- Legislative requirements;
- Health and safety;
- Plans approved by Council such as the Strategic Plan, Infrastructure Master Plan, Climate Action Plan and relevant operational master planning documents;
- Council resolutions;
- Level of service and efficiency considerations;
- Funding programs;
- Staff work plans/balance between operating and capital and maintenance cost savings;
- Unforeseen capital works (e.g., emergency replacements); and
- Growth.

These factors are used to prioritize capital projects in accordance with Appendix E – Prioritization of Capital Projects Policy. On October 22, 2024 staff took a report to council



providing a general overview on this policy and received direction to update this policy prior to the 2026 budget deliberations.

2025 Capital Budget Adjustments made to Draft Budget

The following is a list of projects that staff have delayed or are seeking non-tax rate funding to avoid any additional debt issuance.

2025 Budget Adjustments Completed	
\$2,750,000	<p>Main St Bath and Windermere Intersection Upgrades</p> <ul style="list-style-type: none"> Staff identified this project for at risk of proceeding due to potential delays in approval from the MTO, as such it was determined best not to plan for the work to occur in 2025
\$150,000	<p>Community Energy Financing – Feasibility Study</p> <ul style="list-style-type: none"> This project is eligible for potential grant funding from the Green Municipal Fund at 80% reimbursement and 20% municipal cost. Staff are proposing that council authorize a Township application to the Green Municipal Fund as well as the Community Grants Fund for the 20% municipal share.
\$400,000	<p>Vehicles & Equipment – Fire</p> <ul style="list-style-type: none"> This planned purchase has been delayed, providing for time to complete the proposed Fire Master Plan, to review and assess needs, and provide a long term plan for the Department.
\$30,000	<p>Millcreek Park Gazebo</p> <ul style="list-style-type: none"> Staff have reviewed the Gazebo determining the structure requires a repaint for aesthetics reasons and to extend the life of the asset. However, as there is no immediate health and safety concerns are recommending delaying the project one year due to financial constraints and exploring potential partnerships with community to help reduce the cost of the project.
\$10,000	<p>Heritage Property Signs</p> <ul style="list-style-type: none"> Staff have removed this from the 2025 capital budget and instead are hopeful that the signs can be included within the existing 2024 approved Parks Signs budget. However, there is a risk that this will not be able to proceed and may need to be budgeted for in 2026.

2025 Budget Adjustments Completed

	Event Trailer
\$15,000	<ul style="list-style-type: none"> This project was deferred from the budget due to financial constraints and staff will continue to use personal vehicles to move around equipment and furniture for Township events.
	Manitou Office Plotter
\$15,000	<ul style="list-style-type: none"> The existing full-size plotter at the Manitou Office is scheduled for lifecycle replacement, however, is currently still operational. This project will be delayed one year due to financial constraints.
	Council Chambers - Video & Audio Equipment Upgrade
\$67,170	<ul style="list-style-type: none"> Planned upgrades to improve the council chambers audio visual equipment (cameras, microphones, etc.) have been delayed due to financial constraints.
	Annual Culvert Replacement
\$25,000	<ul style="list-style-type: none"> Staff have reduced the annual culvert replacement program from \$100,000 to \$75,000. Due to the efforts over the last few years to prioritize replacement of aging culverts staff believe the backlog of culverts has been reduced to a more manageable level. With financial pressures staff feel the program can continue to be effective at this amount.
	Roller Pro Accessory Bins
\$50,000	<ul style="list-style-type: none"> This project has been delayed to 2026 as the Township is still waiting on the vehicle purchase to be delivered which would then be able to utilize the accessory bins. This vehicle delivery is currently anticipated in mid-year 2025.
	Paint Sprayer Replacement
\$32,000	<ul style="list-style-type: none"> The existing paint sprayer is scheduled for lifecycle replacement, however, is currently still operational. This project will be delayed one year due to financial constraints.
	Variable Message Boards
\$60,000	<ul style="list-style-type: none"> This purchase of a new piece of equipment has been deferred. Currently the Township is able to borrow the VMS from the County of

2025 Budget Adjustments Completed

	Lennox and Addington, however the VMS board is not always available for Township use.
\$175,000	<p>County Road 6 Garage - Wash Pad</p> <ul style="list-style-type: none"> The installation of an exterior concrete wash pad to rinse off salt, mud, etc. from operational vehicles and direct run-off to the appropriate environmental controls. This project has been delayed one year due to financial constraints.
\$10,000	<p>Leisure Activity Centre Equipment</p> <ul style="list-style-type: none"> This budget has been reduced from \$20,000 to \$10,000 this year and will be used to purchase only tables and chairs. The remainder of the equipment used for the delivery of programs will be purchased in 2026.

WJ Henderson Recreation Centre Renewal Project

The WJ Henderson Renewal project is an exciting initiative which will create a place for residents to come together as a community. This first phase of the project will involve the expansion and renovation of the W.J. Henderson Recreation Centre and will allow for expanded recreation programming.

Infrastructure Canada announced in the fall of 2022 that Loyalist Township was successful in its application to the Green and Inclusive Community Building Fund, which will provide up to \$16.5 million in funding towards the project. In addition, staff have applied for and been awarded grants from the Enabling Accessibility Fund (\$86,000), Renewable Energy Benefit Fund (\$669,900), RBC's Community Infrastructure Fund (\$125,000) and has applied to the Community Building Retrofit Fund (\$1,250,000) and the Community Sport and Recreation Fund Stream 1 for \$725,400. The City of Kingston through a partnership agreement has agreed to contribute up to \$6,550,000 to support the aquatic centre portion of the project.

Council approved the validation report for the project which established target costs and timelines for the project on November 9, 2023 ([Staff Report 2526](#)). This report was presented alongside a business and funding plan which outlined the projected costs and revenues associated with building and operating the facility. Budget for the design and construction phases of the project have also been pre-approved with the validation report. No new capital budget is included in the 2025 budget for this project. The 2025 draft operating budget includes new positions and operating costs associated with the new facility.

To date, work has been completed to the following:

- Renovations of the existing changerooms including a new large Junior 'C' dedicated dressing room for the Amherstview Jets



- Removal of the former pool changerooms to create a large and expanded “Social Heart” public gathering area including multi-purpose room, new concession, new arena accessible viewing platform
- Improvements to the exterior including a new stormwater management facility to bring the site in line with current regulations
- Commencement of the concrete foundations for the new aquatic building addition
- Partial completion of the new aquatic changerooms by infilling the former pool basin and constructing new masonry wall and finishes on top of the infill

In 2025 the following work is expected to be completed:

- Opening of the legacy space to the public, through partnership with the Gord Downie and Chanie Wenjack Fund
- Rink lifecycle replacements including refrigeration equipment, concrete pad, boards, etc.
- Completion of construction and the commissioning of the new aquatic facility
- Completion of the energy efficiency upgrades including a new electrical service, new mechanical equipment including heat pumps to meet greenhouse gas emissions target reductions.

It is anticipated that the project will open to the public in Q1 of 2026.

Details on the project, validation report and business plan are available on the Loyalist website at www.loyalist.ca/communityhub.

Capital Projects Detail

The 2025 proposed general rate capital projects are listed by managing division below and include an estimated carry-forward amount of capital projects approved in 2024 or before.

Appendix C – 2025 Capital Projects Detail provides detailed project descriptions that are referenced below. The projects in which 2025 funding is requested are sorted from highest to lowest priority in accordance with Appendix E – Prioritization of Capital Projects Policy.

Staff will be bringing a report to Council in March that will list all capital projects that are carried forward from previous years. The status of the project as well as the anticipated funding will be reported to Council with 2024 year end financial updates. It is anticipated this will come in co-ordination with the long range financial plan update.

6.2. Corporate Services

Information Technology

Table 49: Corporate Services - IT - Draft capital budget

Existing Cost Centre	Project Name	2025 General Rate Proposed Budget	2025 Utilities Proposed Budget
COMPAN	ANNUAL COMPUTER REPLACEMENT	55,000	-
PRINT	PRINTER REPLACEMENT	5,000	-
CAMERA	SECURITY CAMERAS	40,000	-
Total		100,000	-

Corporate Services General

Table 50: Corporate Services - Draft capital budget

Existing Cost Centre	Project Name	2025 General Rate Proposed Budget	2025 Utilities Proposed Budget
	CONDITION ASSESSMENTS & ENERGY AUDITS	150,000	-
Total		150,000	-

Key Projects in the 2025 Draft Capital Budget

\$60,000	Annual printer and computer replacements
\$40,000	Annual security camera replacements
\$150,000	Facility condition assessments & energy audits for inputs to the next asset management plan update including Proposed Levels of Service

6.3. Emergency Services

Table 51: Emergency Services - Draft capital budget

Existing Cost Centre	Project Name	2025 General Rate Proposed Budget	2025 Utilities Proposed Budget
BUNKER	2X0037 - ANNUAL BUNKER GEAR REPLACEMENT	33,000	-
FEPOOL	2X0039 - ANNUAL POOLED FIRE EQUIPMENT REPLACEMENT	30,000	-
NBUNK	2X0038 - BUNKER GEAR FOR NEW FIREFIGHTERS	30,000	-
FFLEET	ANNUAL FLEET - FIRE - VEHICLES & EQUIPMENT	65,000	-
	SCBA FILL STATION (AMHERSTVIEW STATION)	85,000	-
Total		243,000	-

Key Projects in the 2025 Draft Capital Budget	
\$65,000	Emergency Services (New ½ Ton Vehicle)
\$85,000	SCBA Fill Station – Amherstview Station

6.4. Economic Growth and Community Development Services

Engineering and Environment

The Engineering and Environment Division manages capital projects on behalf of other divisions across the Township. These projects span different service areas and are often tied back to guiding documents adopted by Council. Many of the projects listed below, while identified in Engineering and Environment may span multiple divisions. An example of this is the EV Charger Strategy which is listed below in the Resilient Climate Action Plan however this strategy was also identified as a need in the Infrastructure Master Plan and could therefore be applicable.

Table 52: EGCDS – Engineering and Environment draft capital budget

Existing Cost Centre	Project Name	2025 General Rate Proposed Budget	2025 Utilities Proposed Budget
240013	ODESSA MAIN ST RECONSTRUCTION	30,000	20,000
230028	PRUYN CRES AND SIR JOHN JOHNSON DR RECON	1,750,000	3,500,000
240017	COUNTY RD 6 & TKB INTERSECTION UPGRADES	150,000	-
180015	AMHERST DR. URBANIZATION	150,000	-
240041	BATH WWTP WATER RECLAMATION SYSTEM	-	100,000
	LAKEVIEW PS - PUMP 3 UPSIZING AND ELECTRICAL	-	185,000
	BWTP - RAW WATER INTAKE STRUCTURE ASSESSMENT	-	50,000
	SYSTEM CONNECTION - FEASIBILITY STUDY	-	150,000
	BRIDGE ST SPS - CAPACITY UPGRADES	-	40,000
	BWTP - RECOAT TANKS AND FILTER INSTALL	-	290,000
	AMHERSTVIEW WEST - SERVICING	-	350,000
	WATERMAIN RELINING PROGRAM	-	150,000
240020	FIRE TRAINING CENTRE REPAIRS	80,000	-
	DISCOVERY CENTRE EXTERIOR PAINTING	150,000	-
240050	LAYER CAKE HALL - WEST ADDITION STRUCTURAL RENOVATION	220,000	-
	FAIRFIELD HOUSE RESTORATION	200,000	-
	COMMUNITY ENERGY FINANCING - FEASIBILITY STUDY	150,000	-
	HVAC REPLACEMENT PROGRAM	80,000	96,000
	ROOF REPLACEMENT PROGRAM	68,000	32,000
	PARKING LOT AND PATHWAY PROGRAM	110,000	-
	EV CHARGER STRATEGY	200,000	-
240040	BATH WWTP SLUDGE DECANT SYSTEM	-	50,000
	BATH WPCP GENERATOR	-	100,000
	BSTP - CSC FLOW METER UPGRADES	-	40,000
	IMPOST STUDY	-	30,000
	BOOSTER STATION BACKFLOW PREVENTOR MOVE	-	50,000
Total		3,338,000	5,233,000

Key Projects in the 2025 Draft Capital Budget

New Asset Management Programs

As per the Loyalist Township Strategic Plan (2024-2027), the Strategic Objective of Sustainable Infrastructure and Services identifies the Implementation of the Asset Management Plan as a key objective of the Township. In accordance with this objective staff are proposing the following new annual programs aimed at maintaining existing levels of service:

\$176,000	HVAC Replacement Program
\$100,000	Roof Replacement Program
\$110,000	Parking Lot and Pathway Program
\$150,000	Watermain Relining Program

Heritage Facilities

As per the Loyalist Township Strategic Plan (2024-2027), the Strategic Objective of Balanced Growth identifies the preservation of agricultural, natural, and cultural heritage as a key objective of the Township. In accordance with this objective staff are proposing the following capital projects to preserve the corporately owned Heritage Facilities:

\$150,000	Discovery Centre Painting
\$220,000	Layer Cake Hall - West Addition Structural Renovation (pre-budget approval)
\$200,000	Fairfield House Restoration (Design)

Major Urban Road Reconstruction

Typically, the Township budgets for construction of one major urban road reconstruction project per year. This year the Sir John Johnson Dr and Pruyn Cres project includes buried services (water, sanitary, stormwater) as necessary, reducing the asphalt width on Sir John Johnson to promote traffic calming, and the introduction of a multi-use pathway in accordance with the Infrastructure Master Plan.

\$5,250,000	Pruyn Cres. And Sir John Johnson Dr Reconstruction
-------------	--

Key Projects in the 2025 Draft Capital Budget

ResiLienT Climate Action Plan

As per the Loyalist Township Strategic Plan (2024-2027), the Guiding Principle identifies Environmental Sustainability as a key lens for decision making. In accordance with this principle and in line with the Loyalist Township ResiLienT Climate Action Plan, staff are proposing the following projects:

\$200,000	EV Charger Strategy
\$150,000	Community Energy Financing – Feasibility Study
\$100,000	Bath WWTP – Water Reclamation System

Infrastructure Master Plan

Following adoption of the Infrastructure Master Plan by Council in June 2024, staff are recommending commencement of a number of initiatives, both growth and remedial in nature, in 2025 including:

\$150,000	System Connection - Feasibility Study
\$40,000	Bridge St. SPS - Capacity Upgrades (Design)
\$50,000	BWTP - Raw Water Intake Structure Assessment
\$40,000	BSTP - CSC flow meter upgrades
\$185,000	Lakeview PS - Pump 3 Upsizing and Electrical (Design)

6.5. Community and Customer Services

Recreation and Facilities

Table 53: CCS - Recreation and Facilities - Draft capital budget

Existing Cost Centre	Project Name	2025 General Rate Proposed Budget	2025 Utilities Proposed Budget
	TREE ASSET MANAGEMENT PROGRAM	150,000	-
2X0042	ANNUAL FIBAR UPGRADES	10,000	-
	DINOSAUR PARK PLAYGROUND REPLACEMENT	167,000	-
LIGHT	ANNUAL LIGHT DUTY FLEET	65,000	-
	SHARING CENTRE FRONT ENTRANCE ACCESSIBILITY UPGRADES	55,000	-
	LEISURE AND ACTIVITY CENTRE EQUIPMENT	10,000	-
Total		457,000	-

Key Projects in the 2025 Draft Capital Budget

\$10,000	Fibar Upgrades (annual program)
\$150,000	Tree Asset Management Program
\$167,000	Dinosaur Playground Replacement
\$55,000	Sharing Centre Front Entrance Repairs and Accessibility Upgrades (compliance)
\$65,000	Recreation and Facilities (New ½ Ton Vehicle)
\$10,000	Leisure and Activity Centre Equipment

Heritage, Culture, & Tourism

Table 54: CCS – Heritage, Culture, & Tourism - Draft capital budget

Existing Cost Centre	Project Name	2025 General Rate Proposed Budget	2025 Utilities Proposed Budget
	ARTS, CULTURE, & HERITAGE MASTER PLAN	125,000	-
Total		125,000	-

Public Works

Table 55: CCS - Public Works - Draft capital budget

Existing Cost Centre	Project Name	2025 General Rate Proposed Budget	2025 Utilities Proposed Budget
200053	ROAD REHAB ON ABSALOM RD & DOYLE	1,000,000	-
240024	UTILITY RELOCATIONS FOR FUTURE PROJECTS	50,000	-
200051	SIMMONS ROAD RECONSTRUCTION	700,000	-
CULVER	ANNUAL CULVERT REPLACEMENTS	75,000	-
SIGN	ANNUAL ROADWAY SIGN REPLACEMENT	10,000	-
WIDEN	GENERAL ROAD WIDENING	50,000	-
NGUIDE	NON-OSIM GUIDERAILS	50,000	-
	POTTER STREET ROUNDABOUT MODIFICATIONS	60,000	-
LCB	LCB LIFECYCLE	750,000	-
HCB	HCB LIFECYCLE	1,300,000	-
HEAVY	ANNUAL HEAVY DUTY FLEET	425,000	-
	TRAFFIC CALMING ENG TECHNICAL REVIEWS ON PRIORITY ROADS	25,000	-
	OSIM BRIDGE LIFECYCLE	500,000	-
	STORM PONDS CLEAN-OUT/DREDGING (ROUGHLY 1000 m3/YR)	50,000	-
Total		5,045,000	-

Key Projects in the 2025 Draft Capital Budget

\$1,700,000	Rural Road Reconstruction
\$750,000	LCB Lifecycle (Emulsion and Chip Surface)
\$1,300,00	HCB Lifecycle (Hot Mix surface)
\$30,000	Life Cycle Fuel Tank Replacement Violet Landfill
\$500,000	OSIM Bridge Lifecycle Program
\$50,000	Storm Water Management Lifecycle Program
\$486,000	Public Works (Snow Plow Lifecycle Replacement)

7. UTILITIES CAPITAL BUDGET

7.1. Overview



The proposed Utilities capital budget for 2025 totals \$5.9 million. As previously discussed in Section 6, the capital budget includes internal staff time from divisions outside and within the Utilities division.

The 2025 Utilities capital budget includes several capital projects totaling approximately \$3,413,000 that are specifically proposed to align with the development partner timelines. A Water and Sewer User Rates study was undertaken in 2024 and updated contributions required from operating to support the Utilities capital program. The 2024 study did not include an update of the impost fee requirements to offset projects that are triggered by growth. An update to the impost fee portion of the 2019 study is planned for 2025.

Appendix C – 2025 Capital Projects Detail provides detailed project descriptions that are referenced below. The projects in which 2025 funding is requested are sorted from highest to lowest priority in accordance with Appendix E – Prioritization of Capital Projects Policy and on factors including but not limited to:

- Risk/likelihood of failure analysis;
- Condition assessments;
- Prioritization of projects;
- Strategic Plan;
- Infrastructure Master Plan;
- Council Resolutions;
- Staff work plans/balance between operating and capital;
- Unforeseen capital works (e.g., emergency replacements); and
- Growth.

Utilities Capital Budget > Overview



On October 22, 2024, staff took a report to council providing a general overview on this policy and received direction to update this policy prior to the 2026 budget deliberations.

Staff will be bringing a report to Council in March that will list all capital projects that are carried forward from previous years. The status of the project as well as the anticipated funding will be reported to Council with 2024 year end financial updates. It is anticipated this will come in co-ordination with the long range financial plan update.

Table 56: EGCDs - Utilities - Draft capital budget

Existing Cost Centre	Project Name	2025 General Rate Proposed Budget	2025 Utilities Proposed Budget
METER	METER REPLACEMENTS	-	100,000
HYDRA	HYDRANT REPLACEMENTS	-	20,200
	LONG-TERM SCADA PLAN	-	180,000
	FWTP HIGH LIFT PUMP REBUILD	-	45,000
	FWTP LOW LIFT PUMP REBUILD	-	45,000
	AWPCP RAS PUMP 1 REPLACEMENT	-	20,000
	BATH TOWER SCADA PLC INSTALLATION	-	60,000
	BRIDGE ST SPS PUMP REBUILD	-	20,000
	SCADA COMPUTER HARDWARE UPGRADES	-	60,000
	AMHERSTVIEW WWTP ODOUR CONTROL MEDIA REPLACEMENT	-	70,000
	SCADA MASTER PLAN	-	50,000
	WWTP LAGOOD STORAGE CAPACITY SURVEY	-	15,000
	TAYLOR KIDD SPS PUMP REBUILDS	-	20,000
Total		-	705,200

Key Projects in the 2025 Draft Capital Budget

\$100,000 SCADA communications upgrades continued from 2024

\$70,000 Amherstview WWTP Odour Control Media Replacement

\$100,000 Water meter replacement program

\$ 90,000 Fairfield WTP Low and High Lift Pump rebuilds

Table 57: EGCDs - Utilities - Draft capital funding plan

2024 Utilities capital budget funding plan:	Water	Sewer	Total
Reserves & Reserve Funds			
Impost fee reserve fund - growth fees	\$ 1,600,000	\$ 1,713,800	\$ 3,313,800
Impost fee reserve fund - club fees	\$ 83,200	\$ 1,982,000	\$ 2,065,200
Third-party agreements	\$ 27,000	\$ 58,900	\$ 85,900
User rates (pay-as-you-go)	\$ 2,474,800	\$ 915,700	\$ 3,390,500
Total	\$ 4,185,000	\$ 4,670,400	\$ 8,855,400



Reserve Funds and Debt

Included in the proposed capital budget are discretionary reserve fund withdrawals totaling \$4.8 million. This includes the use of impost club reserve funds. As planned in the 2024 impost and user rate study, the use of the club fee reserve funds acts as a stabilizing tool from year to year by alleviating large spikes in capital replacement. Although it is worth noting the Utilities division's current level of reserve funds has been depleted. The recent Water and Sewer User Rates study addresses this and increased user rates are being implemented to assist to build reserves for use with future capital projects. Appendix D – Reserve and Reserve Fund Balances provides a projection of the reserves and reserve funds.

As noted in Section 5, debt issuances are not planned in the utilities service area for 2025 spending. Work completed through the Infrastructure Master Plan does not anticipate water and sewer treatment plant expansion within the next 10 years, and as such, it is likely that the impost growth reserve funds will not require debt to cover cashflow deficiencies. This has been confirmed through the Water and Sewer User Rates study that was completed in 2024. The costs to service any future Utilities debt would be funded by user rates or impost fees, however, this will still impact the Township's Annual Repayment Limit (ARL), which is projected in Appendix F – 10-Year Capital Plan.

Capital Planning

As shown in Figure 14, the ten-year utilities rate capital plan continually forecasts a funding gap, which is an issue that most municipalities face as they continue to prioritize asset management. In 2022, the Township adhered to the first milestone of the *Ontario Regulation 588/17: Asset Management Planning for Municipal Infrastructure* by completing its [Asset Management Plan](#) (AMP) for core infrastructure in-house.

Like the general rate, the Asset Management Plan concluded that the Township's Utilities division is contributing approximately half of its annual required investment for future capital replacement of infrastructure, yielding an annual infrastructure deficit. The plan includes a simplified financial strategy to close this deficit over 20 years, including the use of reserve funds that are more established than the general rate. Staff will continue to refine its financial and non-financial asset strategies as they work through the improvements/recommendations identified in the above-noted AMP.

A 10-year inflated capital plan is included in Appendix F – 10-Year Capital Plan. Based on funding assumptions, there are funding gaps in some years after the use of reserve funds, however, it is important to note that these reserve fund withdrawals are subjective and are used at Council's discretion. The planned 2% increase in capital contribution was not applied in 2025, but it intended to be applied in subsequent years. To illustrate the nine-year plan in this budget document, reserve fund uses are incorporated to the extent that the funds do not reach below 1% of the replacement value of utilities infrastructure.

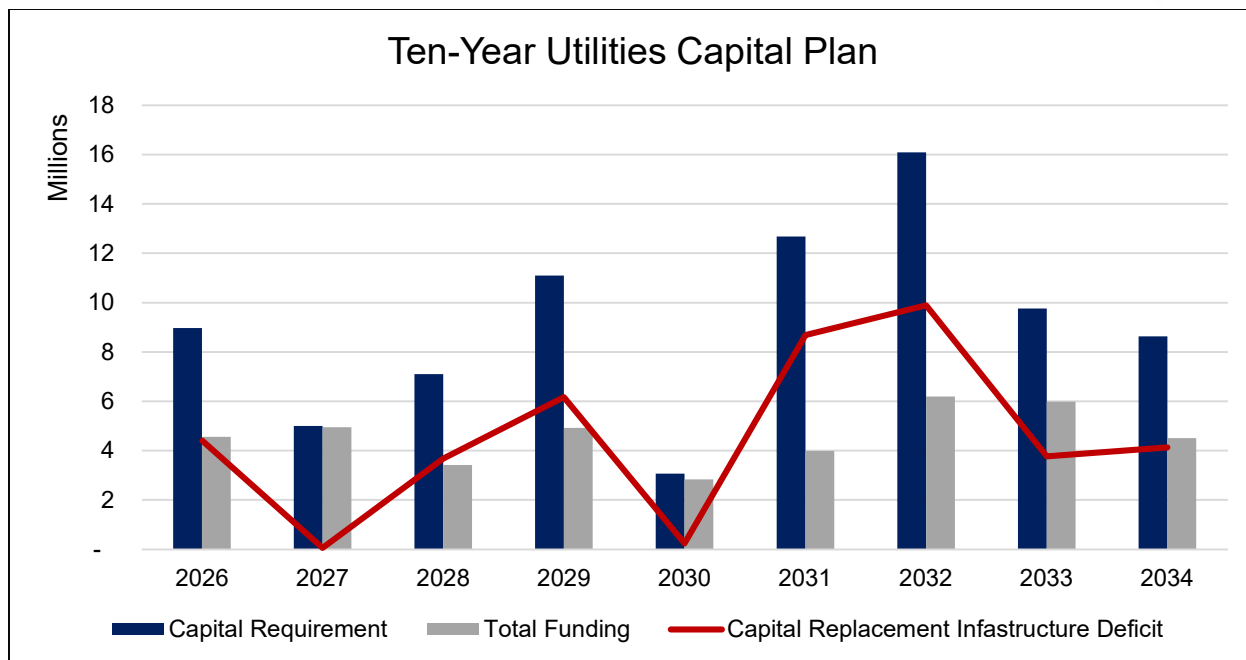


Figure 14: Ten-Year Utilities Capital Plan



APPENDIX A – NEW STAFF PROPOSALS



APPENDIX B – OPERATING BUDGETS BY DIVISION



APPENDIX C – 2025 CAPITAL PROJECTS DETAIL



APPENDIX D – RESERVE AND RESERVE FUND BALANCES



APPENDIX E – PRIORITIZATION OF CAPITAL PROJECTS POLICY





APPENDIX F – 10-YEAR CAPITAL PLAN



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