



2026 Budget Presentation

TOWNSHIP OF CRAMAHE

Special Council Meeting – Monday, February 2, 2026

Agenda

- 2026 Budget Overview
- 2026 Budget Departmental Summary (Revised)
- Tax Rate Impact
- Long Term Debt
- Reserve Funds
- Next Steps & Recommendations



Budget Overview

- Revised Tax Levy Increase is \$441,814 decreased from \$717,967 (2025 - \$524,678)
- Revised Net Levy Increase after Growth is 3.79% decreased from 7.18% (2025 – 5.41%)
- Cost of Living Increase (COLA) – 3.25%
- Insurance Costs Increase is 1% (previously budgeted at 5% estimate)
- OPP Cost increase is 11% / \$106,585
- Conservation Authority Cost is \$150,108.75 (2025 - \$124,850)



2026 Budget Revised Departmental Summary



General Government

	2025	2026	\$ Change	% Change
Council	168,730	178,396	9,666	5.73%
Administration	1,856,467	1,884,550	28,083	1.51%
Health & Safety	4,700	7,900	3,200	68.09%
Revenues	(1,407,949)	(1,584,149)	176,200	12.51%
Net Increase	\$ 621,948	\$ 486,697	(135,251)	-21.75%

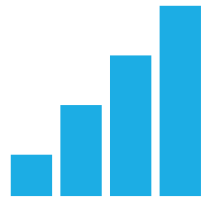


General Government

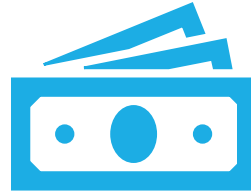
- Band Adjustments, Salary Step Increases & COLA
- Asset Management Plan – Final Update Completed
- Line#10: Grants from Council, Applications \$45,017 - \$40,946 Approved
- Line#27: Insurance Cost Reduced plus \$1,500 for Extended Cyber Security Coverage
- Line#66.5: Heritage Property Tax Rebate \$2,500
- Line#91: Budget Added for Expected Investment Interest
- Line#94: Revised Rent Revenue Budget



General Government – 2026 Projects



MIC SYSTEM UPGRADE –
RESERVE TRANSFER \$5,000



ELECTION 2026 - \$40,000



VOIP TELEPHONE
SYSTEM - \$12,000 - \$15,000



Protection Services

	2025	2026	\$ Change	% Change
Total Expenses	1,196,873	1,320,567	123,694	10.33%
Total Revenues	(25,202)	(98,582)	(73,380)	291.17%
Net Increase	1,171,671	1,221,985	50,314	4.29%



Protection Services

- OPP Cost Increased by \$106,585, Contribution from Reserves, \$84,982
- Conservation Authority Cost Increased by \$25,259
- Line#29: Insurance Cost Reduced
- Line#33: Animal Control Contract Cost Expected to Increase



Fire Services

	2025	2026	\$ Change	% Change
Fire Services	877,924	1,064,519	186,595	21.25%
CEMC	8,550	8,700	150	1.75%
Capital	-	750,000	750,000	0.00%
Revenues	(49,000)	(36,000)	(13,000)	-26.53%
Loan/Debenture	-	(750,000)	750,000	0.00%
Net Increase	837,474	1,037,219	199,745	23.85%



Fire Services

Budget Revisions:

- Line#22: Insurance Cost Reduced
- Line#45: \$40,000 added for New Pumper Loan

Fire – 2026 Projects

- FIRE-01-26: Full-Time Administrative Position
- FIRE-02-26: Fire Pumper Replacement



Building

	2025	2026	\$ Change	% Change
Total Expenses	232,705	247,885	15,180	6.52%
Total Revenues	(180,000)	(200,000)	(20,000)	11.11%
Net Increase	52,705	47,885	(4,820)	-9.15%



Recreation & Cultural Services

	2025	2026	\$ Change	% Change
Total Expenses	1,568,077	2,552,428	984,351	62.77%
Total Revenues	(530,062)	(1,289,128)	(759,066)	143.20%
Net Increase	1,038,015	1,263,300	225,285	21.70%



Recreation & Cultural Services

Budget Revisions:

- Overall Budget Reduced by \$118,387
- Line#14&76: Insurance Cost Reduced
- Line#93.75: Loan Payment of \$27,000 Added for Refrigeration Plant
- Line#100: Arena Floor Reserve Transfer Reduced by \$50,000
- Line#102: Rotary Flooring Project Removed, \$55,000
- Line#102.3: Salary Amount for Admin Position Pro-Rated, \$22,500
- Line#122: Added \$20,000 for Sale of Truck



Recreation & Cultural Services – 2026 Projects

- REC-01-26: Parks Vehicle, \$70,000
- REC-02-26: Parks Mower, \$40,000
- REC-03-26: Arena Floor Reserve, \$50,000
- REC-04-26: Generator Reserves, \$60,000 – Project Completion in 2026
- REC-06-26: FT Coordinator Position, \$52,500
- Refrigeration Plant Replacement Project – Project Completion in 2026



Facilities

	2025	2026	\$ Change	% Change
Total Expenses	328,866	370,823	41,957	12.76%
Total Revenues	(55,830)	(52,200)	3,630	-6.50%
Net Increase	273,036	318,623	45,587	16.70%



Facilities

Budget Revisions:

- Line#39-45: Updated Budget to Correct Amounts

2026 Projects:

- FAC-01-26: Townhall Basement Renovations, \$30,000
- FAC-02-26: SPWD Bay Doors, \$55,000



Library

	2025	2026	\$ Change	% Change
Total Expenses	405,507	435,540	30,033	7.41%
Total Revenues	(42,040)	(39,577)	2,463	-5.86%
Net Increase	363,467	395,963	32,496	8.94%

Budget Revisions:

- Line#14: Insurance Cost Reduced - Line#56: Revenue Increased



Planning & Development

	2025	2026	\$ Change	% Change
Planning	451,045	495,610	44,565	9.88%
Economic Development	2,500	19,100	16,600	664.00%
Industrial Park Dev.	34,500	22,985	(11,515)	-33.38%
Revenues	(249,650)	(235,435)	(14,215)	-5.69%
Net Increase	238,395	302,260	63,865	26.79%



Planning & Development – 2026 Projects



Official Plan Review



Zoning By-Law
Update



Sale of Land Funds -
Reserves



Planning & Development

Budget Revisions:

- Line#14: Increased to \$23,000 to Reflect New Cost as per the County
- Line#25: Added \$14,600 for ED Committee as Approved
- Budget Increased by an Additional \$24,531

Transportation Services

	2025	2026	\$ Change	% Change
Roads Administration	1,627,060	1,820,988	193,928	11.92%
Capital Projects	1,222,700	181,030	(1,041,670)	-85.19%
Operations	1,298,162	1,315,371	17,209	1.33%
Revenues	(1,359,951)	(537,700)	(822,251)	60.46%
Net Increase	2,787,971	2,779,689	(8,282)	-0.30%

Transportation Services

Budget Revisions:

- Line#28&30: Construction & Fleet Reserve Transfers Reduced, \$65,000
- Line#44.5: FT Mechanic Addition Pro-Rated, \$6,000
- Line#64&65: CP & CN Rail Expense Removed, \$66,500
- Line#84&92: Repair Expense Reduced, \$21,000
- Overall Budget Reduced by \$184,771

Transportation Services – 2026 Projects

- Bridges & Culverts Study and Reflectivity Study
- Storm Sewer Camera Inspection, Continued
- Increased Reserve Transfers
- PW-01-26: Full-Time Mechanic Position
- PW-02-26: Gravel Crushing – \$96,330
- PW-03-26: Elgin Street Pedestrian Bridge - \$25,000



Construction

	2025	2026	\$ Change	% Change
Surface Treatment	611,631	864,890	253,259	41.41%
Pulverization	249,891	200,500	(49,391)	-19.77%
Sidewalk Construction	200,000	200,000	-	0.00%
Ditch Rehab	200,000	100,000	(100,000)	-50.00%
Downtown Project	50,000	-	(50,000)	0.00%
Revenues	(578,763)	(613,387)	34,624	5.98%
Net Increase	732,759	752,003	19,244	2.63%



Environmental Services

- Water & Sanitary Sewer System are based on Cost Recovery
- Water & Wastewater Billings are Contracted out to Lakefront Utilities
 - Annual Budgeted Cost \$368,224 + \$17,000 for Wastewater approx.
- Water & WW Charges Study, Water Master Plan & Water Modelling
- New Environmental Service Manager – Salary Structure Changes
- Contribution from Water Reserves is \$652,200
- Contribution for Wastewater is \$1,062,000



Environmental Services

2025-2026 Capital Water:

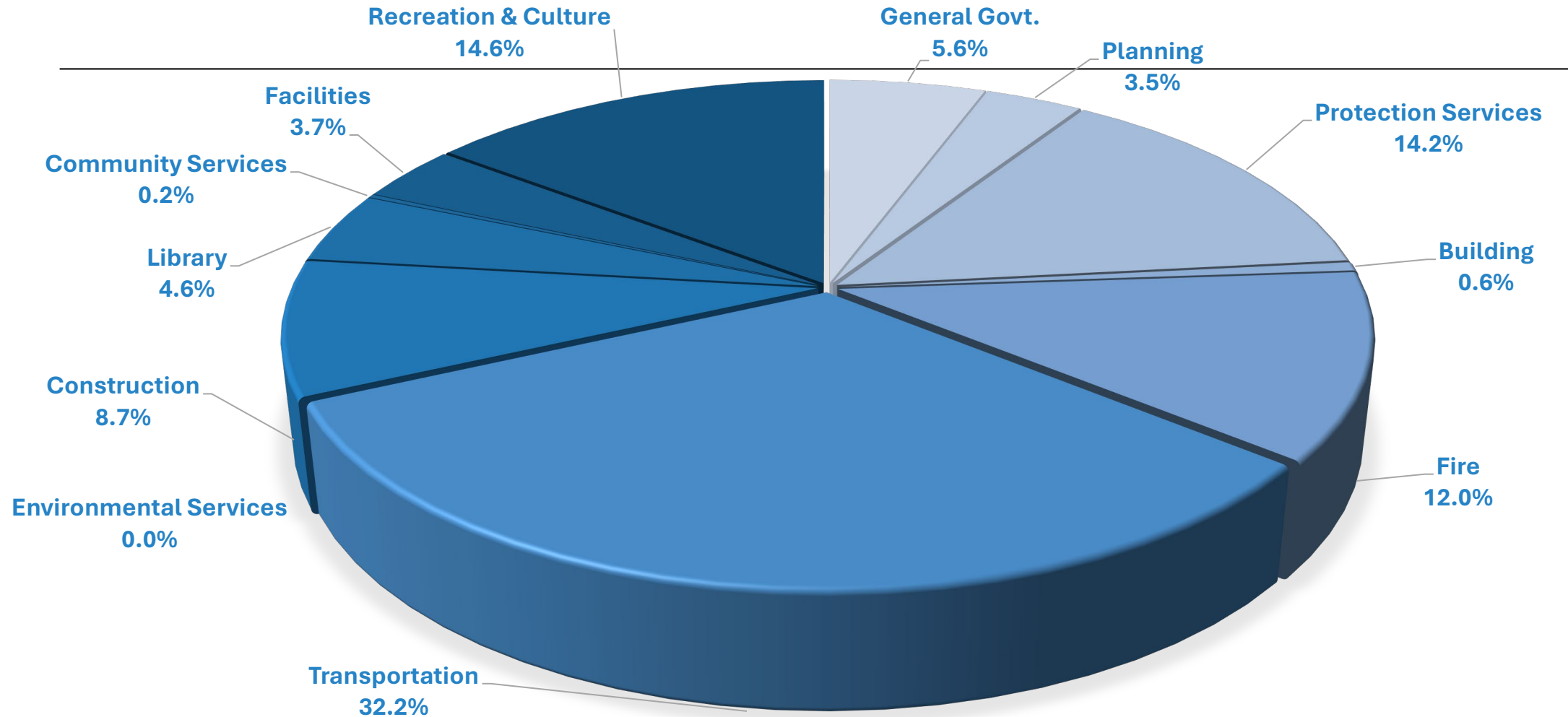
- RF Water Meter Upgrades, \$120,000
- Upgrades to System, \$191,126 (WIP)
- Building Upgrades, \$500,949 (WIP)
- PRV Replacement – Elgin & Park St
- Issue Paper: ENV-01-26

2025-2026 Capital Wastewater:

- UV & SCADA System Update , \$620,287 (WIP)
- SCADA System Replacement, \$325,000
- SS Camera Inspection, \$50,000 (WIP)
- SS Maintenance Holes, \$100,000
- Issue Paper: ENV-02-26



Budget Summary



Tax Rate Impact - Municipal

- 2025

$0.00887590 \times \$400,000 = \$3,550.36$

$0.00887590 \times \$500,000 = \$4,437.95$

- 2026

$0.00932021 \times \$400,000 = \$3,728.08$

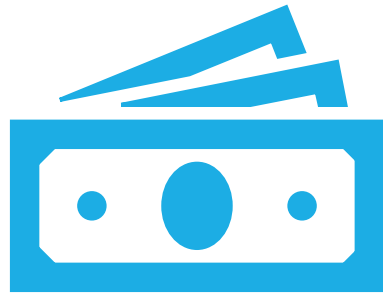
$0.00932021 \times \$500,000 = \$4,660.11$

Residential property valued at \$400,000 will increase by \$177.72 yearly or \$14.81 per month

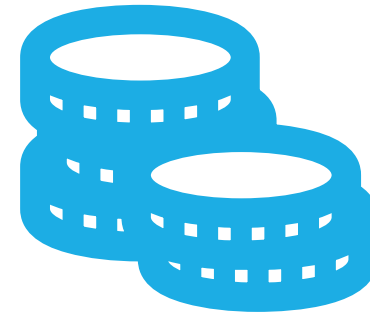
Residential property valued at \$500,000 will increase by \$222.16 yearly or \$18.51 per month



Long Term Debt



Overall Debt as of
2025 is \$3,506,356 vs. \$3,655,856 (2024)



Current principal and interest payments
for the township are \$250,624 approx.

Reserve Funds

- Overall Reserve and Obligatory Reserve Balances are Adequate
- Estimated Reserve Balance at end of 2026 is \$5,925,000
- Estimated Federal Gas Tax Balance at end of 2026 is \$678,939
- Water & Wastewater Reserve Fund
- Parkland Reserves – 60% Allocated



Next Steps:

- 2026 Tax Rates for Municipal, County, School Board & Related By-laws
- New Financial Software
- Audit Completion & RFP
- Online Payment Solution
- Water & Wastewater Rate Study
- Development Charges Study



Closing Remarks



Thank You to Council and all
Staff Members



This Presentation will be
Available on Township's Website



Questions?

