Town of
Latchford

THE CORPORATION OF THE TOWN OF LATCHFORD

BY-LAW No.: 2026-021

Being a By-Law to adopt the budget (estimates of revenues and expenditures) for tax supported and user pay purposes for the year 2026.

Whereas Section 290 of the Municipal Ace SO. 2001, c.25, as amended, requires municipalities to prepare and adopt a budget and establishes requirements under that legislation to set out the estimated revenues and expenditures for the municipality;

And Whereas in accordance with Section 290 of the Municipal Ace SO. 2001, c.25, as amended, Council has considered the sums required during the year for Municipal purposes and is prepared to pass a budget for the year 2026;

And Whereas it is now necessary to adopt the estimates of revenue and expenditures for tax supported and user pay services for the Corporation of the Town of Latchford;

Now therefore, the Council of the Corporation of the Town of Latchford hereby enacts as follows:

1. **That**, the current estimates of operating revenues and expenditures for tax supported purposes and for user pay purposes for the Town of Latchford are hereby adopted as set out in the attached Schedule "A", to be known as the 2026 Operating and Capital Budget.

2. **And Further**, That this by-law and attached schedule shall come into force on the day of its adoption and all other by-laws and or policies shall be hereby repealed;

3. **And Finally,** the Clerk for the Corporation of the Town of Latchford is hereby authorized to make minor modifications or corrections of a grammatical or typographical nature to the By-law, after the passage of this By-law, where such modifications or corrections do not alter the intent of the By-law or its associated schedule.

Read a first, second and third time and finally passed on the 26th day of May, 2026.

Sharon Gadoury-East, Mayor

Malorie Robinson, Clerk

The Corporation of the Town of Latchford

2026 Municipal Budget

May 26th, 2026

Prepared by: Malorie Robinson, CAO/Clerk-Treasurer
Presented to Council May 26th, 2026 for Adoption

Executive Summary

The 2026 Municipal Budget has been prepared for Council's consideration following two budget review meetings. The budget is intended to maintain core municipal services, address known operating pressures, support legislated and regulatory requirements, and advance priority capital projects while limiting the municipal levy increase to 2%.

The proposed 2% municipal levy increase results in a total estimated municipal levy of $889,956.12, representing an increase of $17,450.12 over the base levy of $872,506. The water and sewer budget includes a 5% increase to water and sewer user charges, consistent with the need to support the long-term sustainability of the utility system.

Legislative Authority and Budget Requirements

Section 290 of the Municipal Act, 2001 requires a local municipality, in each year, to prepare and adopt a budget including estimates of all sums required during the year for the purposes of the municipality. The annual budget is the primary financial plan that authorizes municipal revenues, expenditures, transfers, debt obligations, and service delivery priorities for the year.

Following budget adoption, Council may pass the necessary rating and levy by-laws under the Municipal Act, 2001, including the provisions applicable to local municipal tax rates and special local municipal levies. The budget also supports the Town's accountability to residents by clearly identifying how municipal services, capital works, grants, reserves, and user fees are expected to fund the year's expenditures.

2026 Budget Review Process

The 2026 Budget was developed through staff review of prior-year actual results, 2025 budget allocations, known 2026 contractual and operational requirements, grant/funding information, capital priorities, and anticipated service level needs. Departmental budgets were reviewed to identify revenue assumptions, expenditure pressures, one-time projects, capital requirements, reserve transfers, and grant-funded initiatives.

Council reviewed the draft budget during two budget review meetings. Those meetings provided Council with the opportunity to review departmental budgets, discuss operating pressures, consider capital priorities, review funding assumptions, and provide direction prior to the budget being brought forward for formal adoption.

Public-facing budget information and notice of the proposed budget adoption were prepared to support transparency and provide residents with information regarding the proposed 2% municipal levy increase, the proposed 5% water and sewer user rate increase, and the major projects included in the 2026 budget.

Municipal Levy Impact

The budget includes a proposed 2% municipal levy increase. Based on the property tax scenario worksheet, this results in the following levy impact:

Rate Increase	Total Estimated Levy	Levy Increase	Estimated Average Per Household
0%	$872,506.00	$0.00	$0.00
2%	$889,956.12	$17,450.12	$114.80
3%	$898,681.18	$26,175.18	$172.21
4%	$907,406.24	$34,900.24	$229.61
5%	$916,131.30	$43,625.30	$287.01

The proposed 2% increase has been selected to help offset rising operating costs while maintaining affordability and continuing to support asset management and service sustainability. The workbook notes that the Asset Management Plan identifies ongoing levy support as part of the long-term approach to asset replacement needs.

Water and Sewer User Rate Impact

The Water and Sewer budget includes a 5% increase to water and sewer user charges. Water and sewer services are intended to be funded primarily through user rates to support the long-term sustainability of the system and reduce reliance on the property tax levy for utility operations.

Revenue Source	2025 Budget	2026 Budget	Increase	Assumption
Water user charges	$162,219.00	$170,330.00	$8,111.00	5% increase
Sewer user charges	$116,253.00	$122,066.00	$5,813.00	5% increase
WTP user charges / Bear Island	$12,000.00	$15,500.00	$3,500.00	Contract and panel work revenue
Total Water & Sewer Revenue	$290,472.00	$307,896.00	$17,424.00	

Operating Budget Summary by Department

The following summary is based on the departmental sheets included in the 2026 draft budget workbook. Amounts reflect the budgeted revenues and expenditures presented in the workbook.

Department / Area	2026 Revenue	2026 Expenditure	Net Budget Impact
Municipal Levy & General Revenues	$1,843,282.76	$447,213.00	$1,396,069.76
General Government	$155,582.00	$695,149.64	$(539,567.64)
Public Works & Roads	$74,236.00	$445,901.24	$(371,665.24)
Landfill & Waste Collection	$7,607.00	$77,850.00	$(70,243.00)
Museum / Loggers Hall of Fame	$9,900.00	$9,900.00	$0.00
Water & Sewer	$307,896.00	$381,726.24	$(73,830.24)
Miscellaneous / Protection / Social Services	$1,000.00	$273,079.00	$(272,079.00)
Economic Development	$2,000.00	$7,610.00	$(5,610.00)
Fire Department	$47,250.00	$77,955.00	$(30,705.00)
Recreation & Community Services	$34,830.36	$67,200.00	$(32,369.64)

Funding Information

The 2026 Budget includes several grant and funding sources. Some funding is confirmed, while other funding, such as the FedNor Waterfront Strategic Plan contribution, has been applied for and should be treated as pending until confirmed. If pending funding is not approved, staff will report back to Council with options to amend the project scope, funding source, or timing.

Funding Source	2026 Budget Amount	Budget Use / Notes
OMPF	$168,500.00	Confirmed operating support included in general revenues.
OCIF	$170,389.00	Includes 2026 allocation of $125,000 and $45,389 carried/used for road-related capital.
Canada Community-Building Fund (CCBF / Gas Tax)	$23,600.00	Applied toward road rehabilitation funding.
Pothole Prevention and Repair Program	$38,000.00	Applied toward road rehabilitation funding.
Community Emergency Preparedness Grant (CEPG)	$41,234.64	Supports emergency management and eligible building/EOC-related costs.
FedNor Waterfront Strategic Plan Funding	$81,000.00	Application submitted / not secured at time of budget preparation.

2026 Capital Projects and Project Funding

The 2026 Budget includes the following capital and project items. These projects are supported through a combination of federal/provincial funding, donations, reserves, user rate-supported funding, and a municipal property tax contribution where identified.

Project	Description	Cost	Funding	Property Tax	Funding Source
2025 Road Rehabilitation	Paving completed in 2025	$216,119.00	$106,989.00	$0	PHPP $38,000; CCBF $23,600; OCIF $45,389
Gate Valve Project	Water Treatment Plant project	$30,000.00	$30,000.00	$0	OCIF / water-related capital funding as budgeted
Playground Upgrades	Two new play structures and donation board	$15,000.00	$15,000.00		Donations/funding approvals being pursued
Landfill Study	Study required by MOE/MECP	$70,000.00	$70,000.00	$0	OCIF
Waterfront Strategic Plan	Strategic plan for Bay Lake waterfront	$90,000.00	$81,000.00	$9,000	FedNor/municipal contribution
Total		$421,119.00	$302,989.00	$9,000	

Key Budget Assumptions

Revene Assumptions

- OMPF funding is budgeted at $168,500, reflecting an increase from the prior year.
- OCIF funding is included to support eligible infrastructure and capital needs, including the landfill study, gate valve project, and road-related capital funding as identified in the workbook.
- CCBF funding of $23,600 and Pothole Prevention and Repair Program funding of $38,000 are included for road rehabilitation funding.
- FedNor funding of $81,000 for the Waterfront Strategic Plan has been included as applied-for funding and is not confirmed at the time of budget preparation.
- Water and sewer user charge revenue is based on a 5% rate increase.
- Interest income has been budgeted at $3,000 based on anticipated banking/investment interest activity.

Expense Assumptions

- Insurance, utilities, policing, public health, DSSAB, and contractual service costs have been budgeted based on known or estimated 2026 requirements.
- Wage and payroll burden accounts have been separated in several departments to improve transparency and tracking.
- Election expenses are included for the 2026 municipal election year.
- Emergency management and eligible building/EOC-related costs are supported in part by CEPG funding.
- Water Treatment Plant costs include the gate valve project, ongoing utility pressures, laboratory analysis, chemical costs, and reserve transfer planning.
- Transfers to reserves are included in several areas to support future capital and asset management needs.

Analysis

The proposed budget balances affordability with the Town's need to maintain core municipal services, meet legislated responsibilities, and continue addressing infrastructure and capital priorities. The 2% municipal levy increase provides modest additional taxation revenue while recognizing cost pressures across policing, social services, insurance, utilities, staffing, asset management, and regulatory compliance.

The budget also reflects an effort to improve financial transparency by separately identifying education tax amounts, payroll burdens, reserve transfers, grant-funded activities, and one-time project costs. This improves Council's ability to compare year-over-year operating costs and understand which expenditures are recurring, grant-funded, capital-related, or unusual one-time items.

The 5% water and sewer increase supports the principle that water and sewer services should be funded through utility revenues. Continued attention will be required to ensure the utility remains sustainable, particularly as the Town addresses Water Treatment Plant operating requirements, capital repairs, regulatory compliance, and future staffing/service delivery decisions.

Financial Considerations and Risk

The largest budget risk relates to funding that has been applied for but not yet confirmed. The Waterfront Strategic Plan includes $81,000 in applied-for FedNor funding and a $9,000 municipal contribution. If funding is not approved, staff will return to Council before proceeding with the full project scope.

Additional risk areas include utility costs, insurance, contracted services, policing and social service levies, water/wastewater operations, capital cost changes, and any staffing changes required during the year. Staff will continue to monitor revenues and expenditures through regular budget-to-actual reporting and will report significant variances to Council.

Consultation

The budget was prepared by staff and reviewed by Council through two budget review meetings. Departmental information, grant assumptions, capital requirements, known operating pressures, and prior-year actuals were considered during preparation of the budget.

Conclusion

Staff recommend that Council adopt the 2026 Municipal Budget as presented, including the 2% municipal levy increase and the 5% water and sewer user rate increase. Adoption of the budget will authorize the 2026 operating and capital financial plan and allow staff to proceed with implementation, reporting, and required by-laws.

Attachments

Attachment 1: 2026 Budget Workbook / Departmental Budget Sheets

Attachment 2: 2026 Capital and Funding Summary

Attachment 1

Acct No.	Account Description	2025 Actual	2025 Budget	2026 Budget 2% Increase	2026 YTD Actual	Variance (26 B vs 25 A)	Comments
	Municipal Levy & General Revenues						
40100	General Tax Levy	1,594,965.34	872,506.00	889,956.12	-	(705,009.22)	2% Increase $17,450.12 Approx. AMP says 1.9% per year should be done to cover asset replacement
40101	Education Tax Levy	-	-	435,353.00	-	435,353.00	Not previously budgeted for. This skews the budget v actual numbers
40108	VISA CASH BACK REWARD	547.01	350.00	-	133.91	(547.01)	Not typically something that would be budgeted for (where do funds go?)
40111	Supplemental Tax Levy			-			
40113	Payment in Lieu of Taxes	-	15,764.00	15,764.00	-	15,764.00	
41001	OMPF	147,000.00	147,000.00	168,500.00	42,125.00	21,500.00	Increase in OMPF for 2026
	Provincial Grants - OCIF	-	-	125,000.00	3,800.00	125,000.00	New Account - OCIF 2026-$125,000 2025-$45389
43000	NORDS Funding	115,380.36	58,800.00	-	-	(115,380.36)	NORDS Ended in 2025 - Funds were spent in 2025 with the Paving Project
~~43103~~	~~LATCHFORD 110/CANADA 150~~	~~130.00~~	~~-~~	~~-~~	~~-~~	~~(130.00)~~	~~Remove the account~~
44001	CELEBRATE CANADA GRANT	1,970.00	1,970.00	2,375.00	-	405.00	Just got approval Mar 25th
44200	Federal Grants - CCBF	23,618.93	23,253.00	23,600.00	534.46	(18.93)	Gas Tax Interest Income included as well ($320.26 is from 2025)
42001	Provincial Grants - Other	-	-	79,234.64	38,000.00	79,234.64	Pot Hole Prevention Program (38k) & CEPG (41k) - Funding secured
*****	Federal Grant - Other	-	-	81,000.00	-	81,000.00	FedNor Stategic Plan Funding (Not Secured)
45120	User Charges - Other General Gov	7,029.09	6,406.00	1,000.00	40.00	(6,029.09)	Over stated by $100 in 2025 (Income Tax Receipts) - IT receipts are still going here this year
46200	Penalties & Interest	10,168.08	17,000.00	18,500.00	2,805.02	8,331.92	$8,733.41 expensed to this rev acct for Write Offs - Should be moved to expense acct 50232
46300	Interest Income	472.71	-	3,000.00		2,527.29	Will be earning at minimum 2.5%
	Total Municipal Levy & General Revenues	**$ 1,901,281.52**	**$ 1,143,049.00**	**$ 1,843,282.76**		**$ (57,998.76)**	
	Municipal Levy & General Expenses						
50232	Taxes Written Off	8,468.22	11,000.00	-	-	(8,468.22)	Taxes were being written off on Town owned property - should not be happening.
50236	MPAC QUARTERLY BILLING	11,543.08	11,543.00	11,860.00	5,629.97	316.92	Slight increase to MPAC Billing from 2025
60000	School Bd Exp - EP	218,301.72	-	218,302.00	54,574.00	0.28	Education taxes never budgeted for. This is an in and out expense
60100	School Bd Exp - ES	59,074.68	-	59,075.00	14,769.00	0.32	
60200	School Bd Exp - FP	22,224.30	-	22,225.00	5,556.00	0.70	
60300	School Bd Exp - FS	135,750.79	-	135,751.00	33,938.00	0.21	
	Total Municipal Levy & General Expenditures	**$ 455,362.79**	**$ 22,543.00**	**$ 447,213.00**		**$ (8,149.79)**	

Acct No.	Account Description	2025 Actual	2025 Budget	2026 Budget	2026 YTD Actual	Variance (26 B vs 25 A)	Comments
	General Government						
40104	NSF Fees Charged Back To Custom	-	40.00	-		-	
40106	Annual Compensation - Hydro Ele	104,822.00	104,822.00	104,822.00		-	PWGSC
40107	Storage Building Revenue	2,985.00	3,500.00	3,500.00		515.00	Not sure why there was a decrease in the revenues
40110	Income Tax Receipts	-	100.00	100.00		100.00	S/B a Gen Misc Revenue Account
40167	Xplornet Tower Rental	4,830.00	4,830.00	4,830.00	1,207.50	-	
41005	General Government Misc. Revenue	-	-	31,000.00	34,935.21		Legal fees reimbursed due to duplicate pymt & WSIB Reimbursement
43104	Lottery Licencing	471.12	200.00	450.00	2.00	(21.12)	
45100	User Charges Photocopies/Fax	130.30	120.00	130.00		(0.30)	
45110	User Charges Medical Centre	6,000.00	6,000.00	-		(6,000.00)	If this is the rent paid, need to update the revenue
45111	Medical Clinic - Other	15,748.16	4,860.00	7,800.00	4,260.72	(7,948.16)	Rent is being put here, Med. Clinic is paying their own Hydro
45550	User Charges Misc. Sales, Shirt	186.00	100.00	300.00	143.00	114.00	Selling quiet a few of these
46400	Tax Certificate	1,325.00	500.00	650.00	250.00	(675.00)	This was higher due to multiple properties owned by the same person sold
	Transfer From Reserves	-	-	-	-	-	
46720	Moose Call Revenue	1,446.00	1,500.00	2,000.00	886.00	554.00	Trying to get more advertising sponsers
	Total General Government Revenue	**$ 137,943.58**	**$ 126,572.00**	**155,582.00**		**$ 17,638.42**	
	GENERAL GOVERNMENT						
50101	Council Office Supplies	115.97	100.00	200.00		84.03	
50102	Wages - Council	38,520.00	38,715.00	38,520.00	10,015.20	0.00	
50103	Travel/Per Diem / Meeting Exp.	574.40	2,500.00	2,000.00		1,425.60	
50107	Conv./Seminars/Courses-Council	1,250.18	3,500.00	2,500.00		1,249.82	
50108	Council Donations	349.00	1,500.00	1,500.00		1,151.00	Foodbank $1,000 donation
50109	Council Communications / Wifi	2,088.25	2,000.00	600.00	218.30	(1,488.25)	Zoom & Emails - 2025 Owl system was purchased $1,527.66
50110	Dr. Recruitment Contribution	1,065.00	1,065.00	1,065.00	1,065.00	0.00	In a 5 year agreement - Ends in 2028
50202	Wages - Admin - Janitor	188,698.40	186,350.00	173,852.00	53,651.01	(14,846.40)	Admin $143,027 Janitorial $25,350
50204	Payroll Burdens	14,984.01	19,000.00	14,400.00	3,978.93	(584.01)	
50207	Courses/Training	1,506.04	1,000.00	4,000.00	507.91	2,493.96	AMCTO MAP & Election Training
50208	Photocopier Charges	5,683.82	5,700.00	5,700.00	1,122.23	16.18	
50209	Office Equipment & Repairs	1,217.17	4,000.00	5,000.00	3,851.43	3,782.83	New Desk & Printer
50210	Office Supplies	7,025.92	4,500.00	5,500.00	412.66	(1,525.92)	
50211	Postage	1,092.43	1,000.00	1,100.00	572.38	7.57	
50212	Cleaning & Maintenance Office	818.48	800.00	820.00	171.79	1.52	
50213	Computer System	12,675.47	10,000.00	11,500.00	5,685.16	(1,175.47)	
50214	Utilities - Office	9,327.77	8,000.00	9,500.00	3,786.85	172.23	Hydro
50215	Advertising Expense	7,768.56	5,000.00	5,000.00	212.55	(2,768.56)	
50216	Communications - Office	3,874.69	5,000.00	5,500.00	1,138.61	1,625.31	$360/mth Northern Tel, $6.90/mth Ontera, $100/mth Malorie's Cell Phone
50217	Sign Renewal	770.00	770.00	770.00		0.00	3 year renewal?

50218	~~Consulting Fees-Legal/Audit/Pro~~	~~56,577.46~~	~~46,838.00~~	~~-~~		~~(56,577.46)~~	Acct to be Removed - Split these expenses up
50262	Consulting Fees			100,000.00			FedNor Funding app put in (applied fr $90,000, our share is 10%)
50261	Legal			5,000.00	2,781.46	5,000.00	Check on this as there was a duplicate payment made
50260	Audit			32,500.00			
50220	Travel	139.95	1,000.00	3,000.00		2,860.05	
50222	Membership And Conferences	2,613.42	2,500.00	3,000.00	3,369.67	386.58	AMCTO Conference, Election Training Meetings
50223	Website Expense	3,116.06	3,500.00	17,887.00		14,770.94	Website needs to be redone - Quotes received approx $4,500 a year after - APPROVED
50224	Insurance	234,732.52	119,375.00	115,357.00	186.00	(119,375.52)	2026 Insurance was paid in 2025 and included in the $234,732.52 expense
50225	Moose Call	1,930.15	2,850.00	2,000.00	165.39	69.85	
50226	Other Misc. - Admin	1,923.66	2,000.00	2,000.00	185.99	76.34	2025 expenses included staff gifts, petty cash, staff lunch printer purchase
50227	Elections	0.00	0.00	5,000.00	-	5,000.00	
50230	Celebrate Canada Grant	1,933.43	1,970.00	2,375.00		441.57	In and out - receiving funding
50234	Bank Charges	1,047.33	1,300.00	1,300.00	138.39	252.67	
50237	Chase Debit Monthly Fees	534.51	550.00	550.00	138.31	15.49	
~~50238~~	~~Donations~~	~~0.00~~	~~150.00~~	~~-~~		~~0.00~~	Remove this account
50241	Omers	35,202.02	39,250.00	31,219.00	16,611.35	(3,983.02)	
50242	Wsib	16,828.93	16,500.00	16,800.00	532.34	(28.93)	
50246	Summer Student	0.00	6,000.00	6,000.00		6,000.00	
50250	Cash Over/Short	457.82	0.00	200.00		(257.82)	
50255	Eht Expense	19,523.94	10,500.00	10,500.00	319.40	(9,023.94)	
50257	Integrity Commissioner	0.00	5,000.00	5,000.00		5,000.00	
	Transfer To Reserves	0.00	0.00	5,000.00		5,000.00	Transfer 2026 OCIF to Reserves
	Building Capital	0.00	0.00	36,434.64		36,434.64	$32,334.64 covered by CEPG Funding
50270	Building Maintenance & Repairs			5,000.00	437.61	5,000.00	
50258	Bad Debts	375.00	0.00	-		(375.00)	
	Total General Government	**$ 676,341.76**	**$ 559,783.00**	**695,149.64**		**$ 18,807.88**	

Acct No.	Account Description	2025 Actual	2025 Budget	2026 Budget	2026 YTD Actual	Variance (26 B vs 25 A)	Comments
	Public Works & Roads Revenue						
45300	Roads User Charges	6,241.23	2,000.00	2,000.00	3,600.00	(4,241.23)	Over $3,600 (Coleman Invoice) Move to 45302 for both 2025 & 2026
45301	Roads Misc Revenue	628.89	2,500.00	2,000.00	-	1,371.11	
45302	Coleman - Road Maintenance	-	3,600.00	3,000.00	-	3,000.00	Working on an agreemnt with Coleman
45304	Public Works - Dam Maintenance	19,282.87	12,969.00	16,397.00	5,346.28	(2,885.87)	PWGSC Contract
46601	Sale Of Scrap	2,218.42	-	3,500.00	-	1,281.58	
46603	Pit Run/Recycled Asphalt	1,942.00	2,500.00	1,950.00	-	8.00	
	Transfer From Reserves	-	-	45,389.00	-	45,389.00	2025 OCIF
	Total Public Works & Roads Revenue	**$ 30,313.41**	**$ 23,569.00**	**74,236.00**		**$ 43,922.59**	
	Public Works & Roads Expenditures						
52102	Salaries & Wages - PW	114,567.47	114,128.00	96,597.00	36,612.84	(17,970.47)	This may need to be altered depending on the upcoming vacancy
52101	Payroll Burdens - PW			8,845.24	2,269.89		Benefits, ER CPP/EI & Pension
52103	Fuel - 1/2 Ton	5,973.26	0.00	10,000.00	617.88	4,026.74	
52104	Summer Student - PW	0.00	6,000.00	10,000.00	-	10,000.00	
52105	Travel	159.60	500.00	500.00	-	340.40	
52106	Repairs/Damage	611.04	500.00	3,342.00	-	2,730.96	
52107	New Town Truck Payment	88,203.02	8,250.00	12,636.00	1,455.57	(75,567.02)	Should look at paying this off as the interest is high and we could save a bit of money.
52110	Materials & Supplies-Roads	2,483.31	0.00	2,500.00	481.72	16.69	
52111	Repairs & Maintenance - Equip.	19,828.95	40,000.00	40,000.00	2,190.10	20,171.05	
52113	Telephone Expense - PW	884.08	1,300.00	1,000.00	360.74	115.92	
52114	Repairs & Maintenance - Bldgs	309.21	5,000.00	5,000.00	821.73	4,690.79	
52116	Misc. Expense	9,171.85	1,000.00	4,000.00	230.76	(5,171.85)	Dam Maint. Expenses wrongly coded to this acct
52117	Materials - Salt/Sand/Calc./Gra	10,042.69	11,000.00	15,000.00	594.12	4,957.31	
52121	Diesel	4,336.34	6,469.00	7,000.00	5,140.41	2,663.66	2 tanks of Fuel
52122	Utilities-Garage	5,747.50	6,000.00	5,800.00	3,902.38	52.50	
52126	Vehicle Licence Plate Renewal	1,416.25	1,300.00	1,500.00	-	83.75	
52127	Small Tools Expense	999.59	1,000.00	1,500.00	-	500.41	
52128	Courier/Postage	116.21	200.00	150.00	-	33.79	
52129	Road Maintenance (Grading Etc.)	4,197.55	10,000.00	5,000.00	-	802.45	
52130	Fuel - Other	0.00	4,500.00	-	-	0.00	
52131	Roads - Signs	306.64	500.00	500.00	-	193.36	
52132	Oipc Loan For Paving & Equipmen	34,341.32	34,341.00	34,342.00	-	0.68	Debenture is done in 2028 - Confirm Date with Councillor Cartner
52133	Safety Equip. For Employees	1,152.78	1,000.00	1,200.00	366.91	47.22	
52135	Brushing	1,432.27	4,000.00	4,000.00	-	2,567.73	
52137	Gas Tax Projects	10,733.48	0.00	-	-	(10,733.48)	
	Public Works Dam Maintenance Contract	0.00	0.00	10,000.00	-		Insert expenses for the dam contract here
52512	Utilities-Street Lights	16,576.44	6,000.00	7,000.00	1,633.63	(9,576.44)	$11,847 in mispostings
52516	New Loader Payment - John Deere	0.00	7,287.00	-	-	0.00	Loader is paid

52518	Manhole Risers	2,996.82	0.00	1,000.00	-	(1,996.82)	
52519	Capital - Roads	203,519.26	0.00	106,989.00	-	(96,530.26)	Pay off the debt using the PPRP $38k, Gas Tax $23,600, $45,389
52522	Training Costs - Public Works	0.00	1,000.00	500.00	-	500.00	
	Transfer To Reserves	0.00	0.00	50,000.00	-	50,000.00	
	Total Roads	**$ 540,106.93**	**$ 271,275.00**	**445,901.24**		**$ (94,205.69)**	

Acct No.		2025 Actual	2025 Budget	2026 Budget	2026 YTD Actual	Variance (26 B vs 25 A)	Comments
	Landfill & Waste Collection Revenue						
40140	User Charges - Recycling	0.00	17,098.00	-	-	0.00	No recycling charge to residents under new Blue Box Program
40170	Recycle Revenue	20,897.68	15,825.00	1,607.00	117.11	(19,290.68)	$1,606.92 is what we get from Rev Log , Prior Year has Stewardship Rev & 2 Payments from Coleman for Recycling
45400	User Charges Tipping Fees	5,995.00	9,000.00	6,000.00	200.00	5.00	Landfill Rev
	Total Landfill & Waste Collection Revenue	**$ 26,892.68**	**$ 41,923.00**	**$ 7,607.00**		**$ (19,285.68)**	
53084	Landfill Study	0.00	25,000.00	70,000.00		70,000.00	Cost of Study is $68k
53085	Salaries & Wages-Waste Disposal	7,262.40	7,584.00	7,600.00		337.60	
53091	Misc. Expense-Waste Disposal	20.31	500.00	250.00		229.69	
53092	Recycling Expense	3,201.76	0.00	-		(3,201.76)	
53100	Landfill Closure	0.00	12,870.00	-		0.00	Should be a reserve amount that funds are added to every year.
53110	Landfill Expenses (Re Moe)	0.00	10,000.00	-		0.00	
	Total Landfill & Waste Collection Revenue	**$ 10,484.47**	**$ 55,954.00**	**$ 77,850.00**		**$ 67,365.53**	

Acct No.		2025 Actual	2025 Budget	2026 Budget	2026 YTD Actual	Variance (26 B vs 25 A)	Comments
	Museum Revenues						
45225	House Of Memories Society	12,068.30	7,000.00	9,600.00		(2,468.30)	
45530	User Charges Museum	267.50	700.00	300.00	1,000.00	32.50	Misposted s/b in 45225
	Total Museum Revenues	**$ 12,335.80**	**$ 7,700.00**	**$ 9,900.00**		**$ (2,435.80)**	
	Museum/Loggers Hall Of Fame						
61001	Utilities	931.60	1,100.00	1,000.00	159.30	68.40	
61002	Materials & Supplies	-	500.00	500.00		500.00	
61003	Salaries & Wages	4,795.20	1,000.00	4,800.00		4.80	
61004	Miscellaneous Expense	3,541.37	2,000.00	3,500.00		(41.37)	
61005	Repairs & Maintenance	79.16	-	100.00	244.77	20.84	
	Transfer To Reserves	-	-	-		-	New Acct
	Total Museum/Loggers Hall Of Fame	**$ 9,347.33**	**$ 4,600.00**	**$ 9,900.00**		**$ 552.67**	

Acct No.		2025 Actual	2025 Budget	2026 Budget	2026 YTD Actual	Variance (26 B vs 25 A)	Comments
	Water & Sewer Revenue						
40120	User Charges - Water	-	162,219.00	170,330.00	-	170,330.00	5% Increase previously approved by Council
40130	User Charges - Sewer	-	116,253.00	122,066.00	-	122,066.00	5% Increase previously approved by Council
46702	Wtp User Charges	12,000.00	12,000.00	15,500.00	6,585.50	3,500.00	Bear Island Contract & Work done on their Chem Panel - $1,000 is for 2025 in 2026 current
	Total Water & Sewer Revenue	**$ 12,000.00**	**$ 290,472.00**	**$ 307,896.00**		**$ 295,896.00**	
	Water & Sewer Expenditures						
51101	Audit	1,628.15	5,000.00	2,500.00		871.85	Confirm amount last 2-3 years
52123	Water Main Breaks	2,747.51	15,000.00	10,000.00		7,252.49	
52134	Aqua Flow Parts	-	5,000.00	5,000.00	850.37	5,000.00	
53000	Office Supplies	446.28	1,000.00	800.00		353.72	
53004	Safety Equipment (Boots, Etc)	408.37	1,000.00	500.00	13.82	91.63	
53005	Light & Heat	51,067.55	52,000.00	55,000.00	22,222.63	3,932.45	Increased to $55k as first 3 months were $7,300 a month average
53010	Telephone Expenses	8,163.55	7,700.00	8,200.00	2,642.07	36.45	
53011	Travel	1,092.85	3,500.00	2,000.00		907.15	
53015	Diesel	-	500.00	1,000.00		1,000.00	
53020	Janitorial Expense	32.47	500.00	500.00		467.53	
53025	Miscellaneous Expense	40.00	500.00	500.00	845.68	460.00	$845.68 is from 2025 when the sewers were flushed
53026	Materials & Supplies	1,654.10	-	2,000.00		345.90	
53030	Courier/Postage	4,067.07	4,000.00	4,000.00	880.43	(67.07)	
53035	Chemicals	24,686.05	30,000.00	30,000.00	4,458.94	5,313.95	
53060	Laboratory Analysis	21,721.26	25,000.00	25,000.00	5,896.09	3,278.74	
53062	WTP - Gate Valve Project	-	-	30,000.00	5,241.64	30,000.00	Gate Valve Project is $30,000
53086	Salaries & Wages - Water Treat	175,185.65	188,057.00	115,405.00	60,093.52	(59,780.65)	Will need to increase depending on the the upcoming vacancy (Wages only, Payroll Burdens removed)
53089	Payroll Burdens - WTP			18,045.24	3,469.89	18,045.24	Benefits, ER CPP/EI & Pension
53088	Omeifa Loan - Wtp	24,275.14	24,275.00	24,276.00		0.86	Ends in 2038 (30 year debenture)
53090	Gas Tax	2,014.84	5,500.00	-	-	(2,014.84)	Not sure what this is for
53094	Training	5,073.73	5,000.00	5,000.00		(73.73)	
53095	Building/Equipment Maintenance	81,781.27	65,000.00	30,000.00	19,728.29	(51,781.27)	
53105	Bear Island Project	-	-	2,000.00	1,737.92	2,000.00	
	Transfer To Water Reserves	-	-	10,000.00		10,000.00	
	Water & Sewer Expenditures	**$ 406,085.84**	**$ 438,532.00**	**$ 381,726.24**		**$ (24,359.60)**	

Acct No.		2025 Actual	2025 Budget	2026 Budget	2026 YTD Actual	Variance (26 B vs 25 A)	Comments
	Miscellaneous Revenues						
46000	Court Security Prisoner Trans	0.00	200.00	-		(200.00)	
46500	POA Subsidy	0.00	1,500.00	500.00		500.00	
46700	Other Revenue	761.42	250.00	500.00		(261.42)	Acct over by $611.42 ($536.42 Med Cent Hydro & $75 Gravel)
46721	Latchford Library	3,220.33	7,628.00	-		(3,220.33)	Office Rent (Medical Centre has this entire space now. This acct is inactive)
46710	Dog License	780.00	1,100.00	1,025.00	140.00	245.00	
46712	By-Law Services Revenue	1,360.00	-	1,000.00	-	(360.00)	
	Total Miscellaneous Revenue	**$ 3,981.75**	**$ 9,578.00**	**$ 1,000.00**		**$ (2,981.75)**	
	Miscellaneous Expenses						
62001	Emergency Mange. - Misc.	100.80	1,000.00	9,900.00		9,799.20	$8,900 Covered by CEPG Funding
62002	Sandbags	0.00	1,000.00	-		0.00	
51200	Police	87,695.74	82,233.00	91,279.00	21,371.58	3,583.26	
54000	Timiskaming Health Unit	20,979.72	20,980.00	21,820.00	6,993.24	840.28	4% increase
54001	Community Safety & Well-Being	1,273.00	1,227.00	1,275.00	635.60	2.00	Is this still a yearly fee?
54100	DTSSAB - Land Ambulance Expense	80,513.00	76,983.00	86,568.00	28,085.00	6,055.00	4.5% Increase
55000	DTSSAB - Ontario Works	16,855.00	16,983.00	17,208.00	5,706.00	353.00	4.5% Increase
55100	DTSSAB - Child Care	6,280.00	6,215.00	6,192.00	2,087.00	(88.00)	4.5% Increase
55200	DTSSAB - Social Housing	39,568.00	43,024.00	40,572.00	13,306.00	1,004.00	4.5% Increase
55300	DTSSAB Refund	(5,244.00)	(5,244.00)	(5,980.00)	(5,980.00)	(736.00)	DTSSAB Board took this from reserves to offset the budget
56000	By-Law Enforcement	773.12	4,000.00	4,000.00		(3,226.88)	
	Dog Tag Expense	244.30	250.00	245.00		0.70	Should change the by-law do a life of the pet tag
	Total Miscellaneous Expenses	**$ 249,038.68**	**$ 248,651.00**	**$ 273,079.00**		**$ 24,040.32**	

Acct No.		2025 Actual	2025 Budget	2026 Budget	2026 YTD Actual	Variance (26 B vs 25 A)	Comments
	Economic Development Revenue						
45220	User Charges Building Permits	1,454.00	-	2,000.00		546.00	Into revs and out in expenses all fees are remitted back to TMSA
	Total Economic Development Revenue	**$ 1,454.00**	**$ -**	**$ 2,000.00**		**$ 546.00**	
	Economic Development						
51400	Bldg Permits-Pmts To Bldg Inspe	6,145.76	4,500.00	6,000.00		(145.76)	
63001	CGIS	3,685.47	3,610.00	3,610.00	1,853.92	(75.47)	
63004	FedNor - Economic Dev.	10,000.00	4,000.00	4,000.00	2,500.00		TOL's share of CMR Expense
63010	Asset Management Plan			2,000.00	1,879.27		
	Total Economic Development	**$ 13,685.47**	**$ 7,610.00**	**$ 7,610.00**		**$ 6,075.47**	

Acct No.		2025 Actual	2025 Budget	2026 Budget	2026 YTD Actual	Variance (26 B vs 25 A)	Comments
	Fire Department Revenue						
45200	User Charges Fire Calls	10,269.00	5,000.00	5,000.00		(5,269.00)	Highway Fire Calls
45205	Fire Department Grants & Funding	-	-	40,500.00		40,500.00	FD Grant - Secured | Frog's Breath $25k - Not Secured
45210	User Charges Fire Permits	1,760.00	1,900.00	1,750.00	160.00	(10.00)	Short $40 - Je needs to be done
45211	Fire Department Donations	20.00	300.00	-		(20.00)	Fire Permit - Needs to be moved to 45210 | Frog's Breath - Trying for $15k
45212	Fire Dept. Paying Back For Item	20.00	-	-		(20.00)	Fire Permit - Needs to be moved to 45210
	Transfer From Reserves	-	-	-		-	New Acct - Need to create in QB
	Total Fire Department Revenue	**$ 12,069.00**	**$ 7,200.00**	**$ 47,250.00**		**$ 35,181.00**	
	Fire Department Expenditures						
51102	Wages- Fire Chief/Deputy/Office	2,500.00	2,500.00	2,500.00		-	
51103	Radios Fire	1,243.10	3,000.00	2,000.00		756.90	
51105	911 Service Fire	199.16	224.00	200.00		0.84	
51106	Point System Fire	10,000.00	10,000.00	10,000.00		-	
51107	Advertising	893.45	750.00	900.00	59.93	6.55	
51108	Uniform Expense	621.76	4,000.00	2,500.00		1,878.24	
51109	Municipal Forest Fire Man. Agre	83.38	270.00	270.00		186.62	
51110	Equipment & Supplies-Fire	3,481.30	2,800.00	25,000.00		21,518.70	New Equipment needed due to expiry dates - Will go down if funding isn't approved
51112	Utilities - Fire	1,362.01	1,300.00	1,400.00	262.61	37.99	
51113	Fire Dept. Wsib	2,661.75	3,500.00	3,000.00		338.25	
51114	Fuel & Oil - Fire	2,982.38	5,500.00	3,500.00	2,880.21	517.62	Propane
51115	Membership	100.00	250.00	200.00		100.00	
51116	Repairs & Mtce - Fire	8,118.29	15,000.00	10,000.00	2,468.96	1,881.71	
51117	Travelling Expense	-	500.00	500.00		500.00	
51119	Education Expense	1,455.16	3,000.00	4,500.00		3,044.84	Training at Haileybury FD for July 1st training deadline. Approx $500/person
51120	Miscellaneous	1,126.92	-	500.00		(626.92)	
51121	South Paging Committee Expenses	737.59	950.00	750.00		12.41	
51122	Courier/Postage	-	100.00	50.00		50.00	
51123	Materials & Supplies	540.52	-	1,000.00	64.25	459.48	
51124	Radio Licence Renewal	202.00	200.00	210.00	184.68	8.00	
51125	Air Compressor Maint. Agree.	200.00	200.00	200.00		-	
51127	Timmins Dispatch Serv. -Fire/Am	2,774.37	2,774.00	2,775.00	2,469.53	0.63	
51130	Fire Dept. Building Expense	28,391.31	-	1,000.00		(27,391.31)	
	Transfer To Fd Reserves	-	-	5,000.00		5,000.00	
	Total Fire Department Expenditures	**$ 69,674.45**	**$ 56,818.00**	**$ 77,955.00**		**$ 8,280.55**	

Acct No.		2025 Actual	2025 Budget	2026 Budget	2026 YTD Actual	Variance (26 B vs 25 A)	Comments
	Recreation & Community Revenues						
43101	Recreation Donations	11,213.05	500.00	9,480.36	60.55	(1,732.69)	Playground Donations (Reach out to KL Gold, GP, Elk Lake)
43102	Recreation Rink Attendant	251.55	500.00	200.00		(51.55)	
45500	User Charges Bay Lake Campgroun	9,957.57	9,000.00	8,650.00		(1,307.57)	$1,940 in prepaids for 2026
45510	User Charges Community Centre	5,321.60	5,000.00	5,000.00	1,766.46	(321.60)	
45511	Beach House Chip Stand	3,269.11	3,342.00	2,500.00		(769.11)	Did have someone call about this rental. Inquiring about the cost of the lease.
45520	User Charges Gym Membership	9,204.12	10,000.00	9,000.00	2,764.20	(204.12)	
	Total Recreation & Community Revenues	**$ 39,217.00**	**$ 28,342.00**	**$ 34,830.36**		**$ (4,386.64)**	
	Parks & Recreation						
57000	Salaries & Wages Recreation	3,981.80	3,982.00	5,500.00	5,335.62	1,518.20	
57005	Veteran's Park Expeneses	129.99	500.00	500.00		370.01	
57015	Repairs & Mtce-Buildings	24,053.10	5,000.00	5,000.00	57.85	(19,053.10)	Flooring & painting in 2025 wasn't budgeted for
57020	Materials & Supplies - Parks	681.07	1,000.00	1,000.00		318.93	
57025	Miscellaneous Expense-Parks	610.20	1,595.00	1,600.00		989.80	
57036	Beach Washroom Supplies	198.58	-	200.00		1.42	
57040	Bay Lake Campground	1,220.95	1,800.00	2,000.00	81.56	779.05	
57045	Light & Heat - Rec. Centre	7,921.31	7,800.00	8,000.00	3,243.13	78.69	
57060	Repairs & Mtce-Equipment	2,455.22	2,000.00	3,000.00	386.41	544.78	
57065	Advertising Expense	140.08	400.00	400.00		259.92	
57066	Janitorial Expense - Rec. Centre	698.42	800.00	800.00	156.01	101.58	
57075	Materials & Supplies - Rec	4,129.18	3,000.00	4,500.00	115.06	370.82	
57076	Recreation - Capital	12,101.26	-	15,000.00	12,692.69	2,898.74	Playground equipment
57080	Miscellaneous Expenses-Rec	1,776.50	2,000.00	2,000.00	568.88	223.50	
57095	Special Events	1,493.42	2,500.00	3,000.00	152.12	1,506.58	
57105	Fitness Equipment	2,753.80	3,000.00	3,000.00		246.20	
57110	Fitness Centre Key Refund	240.00	500.00	500.00		260.00	
57120	Light & Heat - Beach House	2,000.37	500.00	1,000.00	79.65	(1,000.37)	
57125	Miscellaneous Expense-Rec Centre	204.50	-	200.00		(4.50)	
57130	FKC - Miscellaneous Exp.	10.16	-	-		(10.16)	
57155	Light & Heat - FKC	12,392.35	6,500.00	-	908.59	(12,392.35)	Medical Clinic took over payments
57156	FKC - Repairs/Mtce.	947.45	5,000.00	5,000.00	487.59	4,052.55	
	Transfer To Reserves	-	-	5,000.00		5,000.00	
	Total Parks & Recreation	**$ 80,139.71**	**$ 47,877.00**	**$ 67,200.00**		**$ (12,939.71)**	

Attachment 2

2026 Project & Capital List						
Project	**Description**	**Estimated 2026 Cost**	**Estimated 2026 Funding**	**Estimated PT**	**Reserves**	**Funding Source**
2025 Road Rehabilitation	Paving Completed in 2025	216,119.00	106,989.00	-	-	PHPP 38k, CCBF 23k, OCIF 45k,
Gate Valve Project	WTP Project presented in Dec 2025	30,000.00	30,000.00	-	-	Not all users pay for water - need to be cautious spending PT on Water. S/B self sufficient
Playground Upgrades	2 new play structures and donation board	15,000.00	15,000.00			Going to try and have everything approved through funding
Landfill Study	Required by the MOE	70,000.00	70,000.00	-		Remaining OCIF
Waterfront Strategic Plan	Waterfront Strategic Plan	90,000.00	81,000.00	9,000.00		FedNor & PT
		$ 421,119.00	**$ 302,989.00**	**$ -**	-	