



# 2026 Staff Proposed Budget

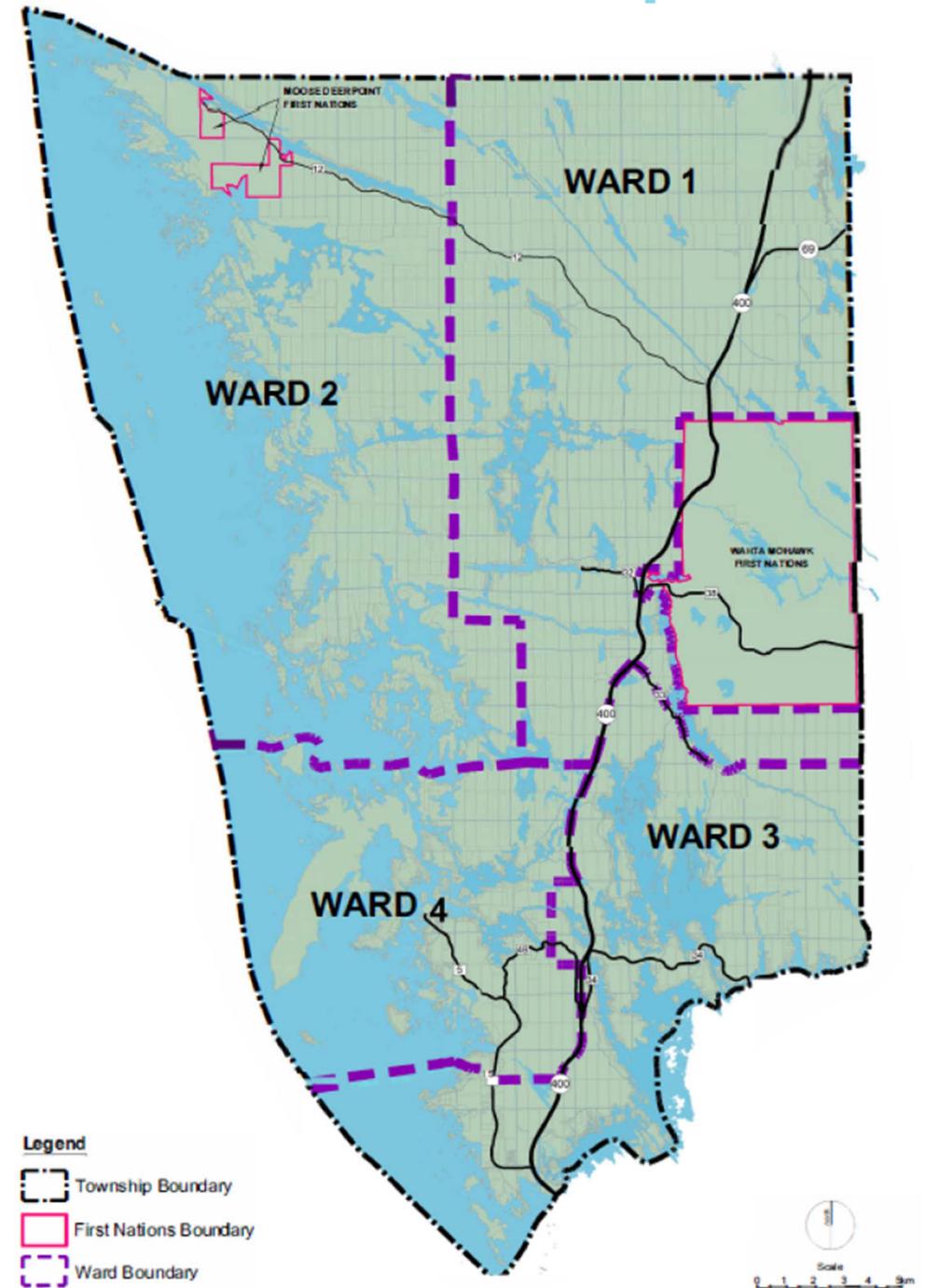
*Cultivating Creativity, Harboursing History*



# Ward Map

## Agenda

- ✓ 2026 Base Budget Increase
- ✓ 2026 Capital Investment
- ✓ Reserve Forecast
- ✓ Service Enhancements
- ✓ Budget Timelines & Process



# 2026 Staff Proposed Base Budget

Budget	Net Tax Levy Requirement	Net Tax Levy Requirement
2026 Proposed Base Budget – Operating	\$ 424,580	3.74%
2026 Proposed Base Budget – Capital	\$ 324,846	3.62%
<b>Total</b>	<b>\$ 749,426</b>	<b>7.36%</b>

**1% tax increase in 2026 equates to \$96,420**

**2026 Proposed Base Tax Levy Increase 7.36%**

*(Base Budget)*

# Impact on Average Residential Property

	2025	2026	Increase \$	Increase %
Township of Georgian Bay	\$1,592.37	\$1,709.62	\$117.25	7.36%
District of Muskoka	2,235.50	2,323.35	87.85	3.93%
Education	823.14	823.14	-	-
<b>Total Tax Bill</b>	<b>\$4,651.01</b>	<b>\$4,856.11</b>	<b>\$205.10</b>	<b>4.41%</b>

Blended  
Tax  
Increase

Municipal Tax Increase 7.36% = \$9.77/month

Blended Tax Increase 4.41% = \$17.09/month

2026 Increase → Assessment \$538,000

# \$20.2 Million in Gross Expenditures



✓ 7.36% Property Tax Increase



✓ \$117.25 Annually (Assessed at \$538,000)



✓ 9.77 per Month



✓ \$0.32 per Day



✓ \$5.2 M Capital Projects



# Capital Investment

Year	Yearly Deficit	Yearly Tax increase (% of Total Taxes)	Yearly Tax increase (% of Capital Contribution from Tax Levy)	Yearly Tax Increase	Accumulated Tax Increase	Remaining Yearly Deficit	Accumulated Deficit
1	\$1,169,000	3.8%	14.87%	\$234,042	\$234,042.00	\$934,958.00	\$934,958.00
2	\$1,169,000	3.8%	14.87%	\$234,042	\$468,084.00	\$700,916.00	\$1,635,874.00
3	\$1,169,000	3.8%	14.87%	\$234,042	\$702,126.00	\$466,874.00	\$2,102,748.00
4	\$1,169,000	3.8%	14.87%	\$234,042	\$936,168.00	\$232,832.00	\$2,335,580.00
5	\$1,169,000	3.8%	14.87%	\$234,042	\$1,170,210.00	\$(1,210.00)	\$2,334,370.00
6	\$1,169,000	3.8%	14.87%	\$234,042	\$1,404,252.00	\$(235,252.00)	\$2,099,118.00
7	\$1,169,000	3.8%	14.87%	\$234,042	\$1,638,294.00	\$(469,294.00)	\$1,629,824.00
8	\$1,169,000	3.8%	14.87%	\$234,042	\$1,872,336.00	\$(703,336.00)	\$926,488.00
9	\$1,169,000	3.8%	14.87%	\$234,042	\$2,106,378.00	\$(937,378.00)	\$(10,890.00)

# Capital Investment



## The Township of Georgian Bay Resolutions Council - 14 Feb 2022

Item 11.(a)

Date: February 14, 2022

C-2022-048

**Moved by** Councillor Brian Bochek  
**Seconded by** Councillor Cynthia Douglas

WHEREAS Asset Management practices are integral to offering local public services;

THEREFORE BE IT RESOLVED THAT Council approves the 2020 Asset Management Plan which is an image of our state of asset as of December 31, 2020; and

THAT Council agrees to the proposed capital levy increase of 14.87% at a minimum; and

THAT Council understands that changes in replacement costs may be required based on needs, service level adjustments and economic conditions.

Carried     Defeated     Recorded Vote     Referred     Deferred





# Reserve Forecast

	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Reserve Balance Opening	\$13,621,498	\$10,337,238	\$10,027,619	\$7,198,505	\$(1,016,739)	\$(1,073,792)	\$(3,299,319)	\$(2,000,813)	\$(1,394,524)	\$(713,704)	\$1,210,883
Contributions to Reserves	-	379,711	418,166	600,835	1,122,938	972,074	1,298,506	606,288	680,820	1,924,587	2,349,356
Capital Spending	(3,284,260)	(689,330)	(3,247,280)	*(8,816,079)	(1,179,991)	(3,197,600)	-	-	-	-	-
<b>Forecasted Closing Reserve Balance</b>	<b>\$10,337,238</b>	<b>\$10,027,619</b>	<b>\$7,198,505</b>	<b>\$(1,016,739)</b>	<b>\$(1,073,792)</b>	<b>\$(3,299,319)</b>	<b>\$(2,000,813)</b>	<b>\$(1,394,524)</b>	<b>\$(713,704)</b>	<b>\$1,210,883</b>	<b>\$3,560,239</b>

\* Major 2028 Initiatives funded by reserves:

Project	Project Description	Project Cost
Fire Station 2 - MacTier	Fire Hall Expansion	\$3,979,800
Fire Station 3 - Port Severn	Fire Hall Expansion	\$3,979,800
Road Network	Roads Rehabilitation	\$856,479
		<b>\$8,816,079</b>

# Proposed Service Enhancements

Service Enhancement	Department	FTE \$	Other \$	Funding	Net Tax Impact (\$)	Net Tax Impact (%)
Council Remuneration Update	Council	-	31,011	-	31,011	0.35
Clerk's Admin Assistant 1-Year Contract	Clerk's	78,665	-	-	78,665	0.88
Food Bank Coordinator 0.20 FTE	Food Bank	9,911	-	-	9,911	0.11
Volunteer Firefighters Clothing Allowance	Emergency Services	-	9,000	(4,000)	5,000	0.06
Deputy Chief Building Official 0.6 to 1.0 FTE	Building	55,245	-	(55,245)	-	-
Recreation Coordinator 1.0 FTE	Operations	83,792	-	-	83,792	0.93
Water Quality Program Increase	Building	-	200,000	(100,000)	100,000	1.12
<b>Total Program Changes</b>		<b>\$227,613</b>	<b>\$240,011</b>	<b>\$159,245</b>	<b>\$308,379</b>	<b>3.44%</b>

# Proposed Service Enhancements – ABC’s

Service Enhancement	Department	FTE \$	Other \$	Funding	Net Tax Impact (\$)	Net Tax Impact (%)
Increases: Salary/Benefits + General Ops	Library	-	28,299	-	28,299	0.31
Core Operations & Sustainable Severn Sound	SSEA	-	2,595	-	2,595	0.03
<b>Total Program Changes ABC’s</b>		-	<b>\$30,894</b>	-	<b>\$30,894</b>	<b>0.34%</b>

THAT Council provide direction regarding the continuation of core services delivered by the Severn Sound Environmental Association in 2026, with funding of \$97,225 included in the 2026 Base Budget; and,

THAT Council provide direction regarding the Township of Georgian Bay Public Library’s funding request, which presents options requiring up to \$974,020 in additional funding, representing an estimated 10.85% increase to the 2026 tax levy;

# 2026 Budget Timeline & Process

