



2025 Budget Presentation

TOWNSHIP OF CRAMAHE

Special Council Meeting – Monday, February 24, 2026

Agenda

- 2025 Budget Overview
- 2025 Budget Highlights
- Tax Rate Impact
- Long Term Debt
- Reserve Funds
- Next Steps & Recommendations



Budget Overview

- Total Tax Levy Increase is \$524,678 (2024 - \$556,461)
- Total Net Levy Increase after Growth is 5.41% (2024 – 5.88%)
- Cost of Living Increase (COLA) – 3.50%
- Insurance Costs Increased by 5% / \$17,000 approx.
- Budget Format & Reclassifications



2025 Budget Highlights



General Government

2024	2025	\$ Net Increase (Decrease)	% Net Increase (Decrease)
\$475,795	\$649,765	\$148,971	31.30%





General Government

- Salary Changes & COLA
- New Position – 1 Fulltime
- Asset Management Plan – Final Update, \$55,000
- IT Support by Northumberland County, increase of 1.90%
- Software & Licensing, Great Plains, Website
- Expected Sale of Industrial Park & Surplus Land, \$240,000
- Grants from Council, 2025 \$40,700/2024 \$54,845



2025 PROJECTS

- DEVELOPMENT CHARGES STUDY
- WEBSITE UPGRADE
- MIC SYSTEM UPGRADE
- RECORDS MGMT PROJECT
- CEMETERY MGMT SOFTWARE

Planning & Development

2024	2025	\$ Net Increase (Decrease)	% Net Increase (Decrease)
\$277,700	\$238,395	(\$39,305)	(14.15%)





Planning & Development

- Land Use Study
- Official Plan Review
- Zoning By-Law Update
- Sale of Land Funds - Reserves



Building & Protection Services

BUILDING:

2024	2025	\$ Net Increase (Decrease)	% Net Increase (Decrease)
\$50,952	\$52,705	\$1,753	3.44%

PROTECTION SERVICES:

2024	2025	\$ Net Increase (Decrease)	% Net Increase (Decrease)
\$1,174,683	\$1,171,671	(\$3,012)	(0.26%)



Building & Protection Services

- Increased Revenue Projected for Building Permits
 - 2024 \$170,000 vs. 2054 \$180,000
- OPP Billing \$968,954 for 2025 / \$970,850 for 2024
- Conservation Authority – increase of 8% / \$9,041
 - Total Amount \$124,850



Fire Services

2024	2025	\$ Net Increase (Decrease)	% Net Increase (Decrease)
\$837,659	\$837,474	(\$185)	(-0.02%)



Fire Services

- New Position – Administrative Support
- Fire Permit Fees, \$30 each
- Maintained Contribution to Reserves, \$150,000
- Loan for \$450,000, annual payment = \$57,500
- Fire Protection Grant, \$16,000 approx.
- CEMC Reserves, \$5,000



Transportation Services

2024	2025	\$ Net Increase (Decrease)	% Net Increase (Decrease)
\$2,425,543	\$2,787,971	\$362,428	14.94%





Transportation Services

- Drainage Study, Bridges & Culverts Study and Reflectivity Study
- Storm Sewer Camera Inspection, Continued
- Gravel Crushing – \$75,000
- S.SW Pipe Replacement – King Street, \$60,000
- Crosswalk Replacement, \$25,000
- Half-Ton Truck Replacement
- Reserve Contributions – Single Axle Plow, \$75,000



Road Construction

2024	2025	\$ Net Increase (Decrease)	% Net Increase (Decrease)
\$700,000	\$732,759	\$32,759	4.70%



Road Construction

- Contribution from Federal Gas Tax \$425,000
- Ontario Community Infrastructure Fund (OCIF), \$153,763
- Double Lift of Surface Treatment, \$508,400 for 6.80km approx.
- Pulverization + Double Layer Service, \$103,231
- Pulverization/Base, \$249,981 for 8.65km approx.
- Sidewalk Replacement/Repairs, \$200,000
- Ditching Rehab Project, \$200,000



Municipal Facilities

2024	2025	\$ Net Increase (Decrease)	% Net Increase (Decrease)
\$273,520	\$273,036	(\$484)	(0.18%)





Municipal Facilities

- 2025 Projects include:
 - Castleton Townhall Brick Repair, \$30,000
 - Colborne Townhall Clock, \$8,000
- CT Rental Revenue Increased to \$12,000
- Maintained Contribution to Building Reserves \$30,000
- Castleton Building Reserve \$5,000



Recreation & Culture

2024	2025	\$ Net Increase (Decrease)	% Net Increase (Decrease)
\$1,075,897	\$1,038,015	-(\$37,882)	-(3.52%)





Recreation & Culture

- \$200,000 Contributed to Reserves for Arena Floor & Refrigeration Upgrade
- \$60,000 Reserve Transfer for Generator
- 2025 Capital Projects:
 - Elgin Street Park, \$50,000
 - Diamond Bleachers, \$50,000
 - Playground Surfacing, \$50,000
 - Interior Accessibility Upgrade, Continued
- \$150,000 Parkland Reserves Contribution
- \$70,000 Reserve Contribution for Land Sale Funds



Library

2024	2025	\$ Net Increase (Decrease)	% Net Increase (Decrease)
\$347,028	\$363,467	\$16,419	4.73%





Library

- E-Resources Budget \$12,497 – Funded through DCs.
- Contributions from Reserves, \$7,825 + \$10,000



Community Services

Cemeteries & Heritage Committee:

2024	2025	\$ Net Increase (Decrease)	% Net Increase (Decrease)
\$19,100	\$18,550	(\$550)	(2.88%)



Environmental Services

- Water & Sanitary Sewer System are based on Cost Recovery
- Annual Billing Rates are based on Water & WW. Rate Study – 5% Increase
- Water & Wastewater Billings are Contracted out to Lakefront Utilities
 - Annual Budgeted Cost \$351,000 + \$17,000 for Wastewater
- Water & WW Charges Study, Water Master Plan & Water Modelling
- Contribution from Water Reserves is \$962,000
- Contribution for Wastewater is \$560,000



Environmental Services

2024-2025 Capital Water:

- RF Water Meter Upgrades, \$120,000
- Upgrades to System, \$200,000
- Building Upgrades, \$600,000
- Water Discharge Analyzer, \$12,000
- Watermain Design Work, \$50,000

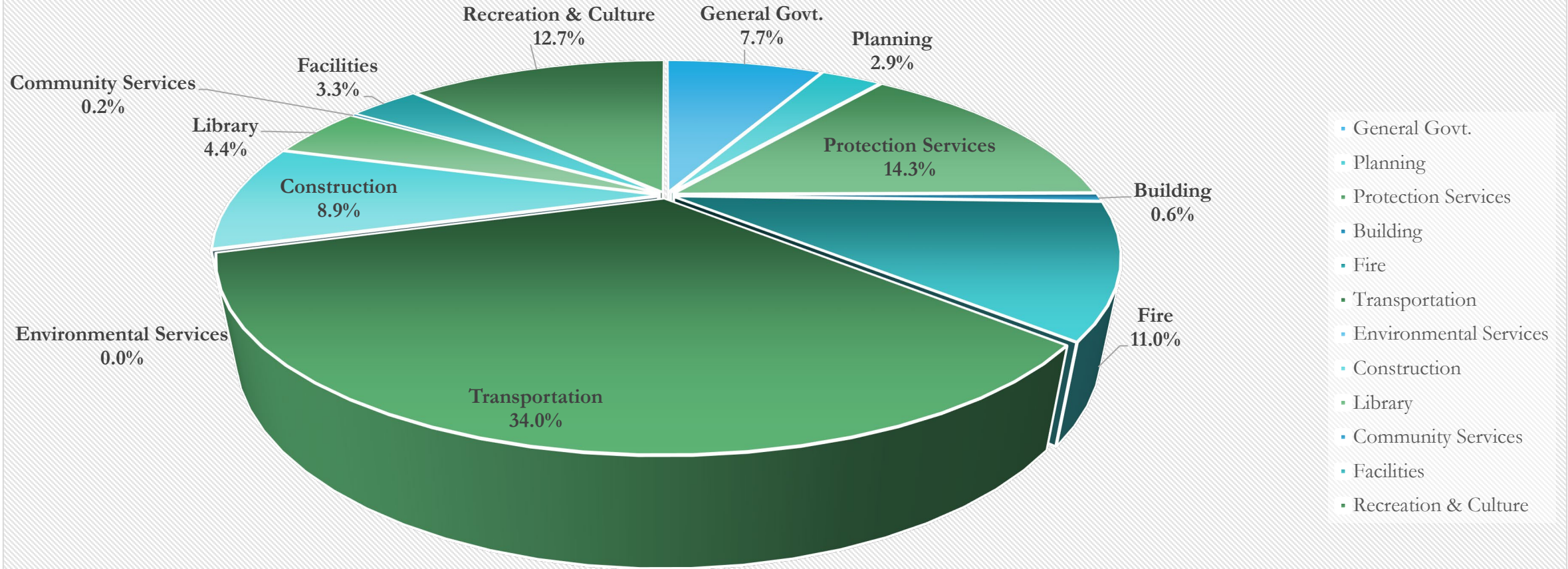
2024-2025 Capital Wastewater:

- UV System, \$400,000
- SCADA Update, \$100,000
- SS Camera Inspection, \$115,000
- Trash Pump, \$25,000



Budget Summary

Breakdown by Department – Total Tax Levy





Tax Rate Impact - Municipal

- 2024

$$0.00845289 \times \$400,000 = \$3,381.00$$

$$0.00845289 \times \$500,000 = \$4,226.45$$

- 2025

$$0.00903537 \times \$400,000 = \$3,614.15$$

$$0.00903537 \times \$500,000 = \$4,517.70$$

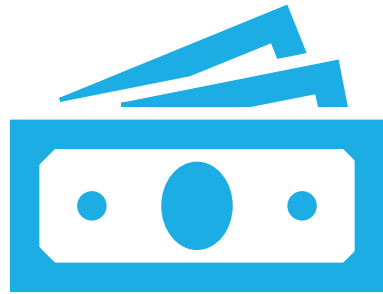
Residential property valued at \$400,000 will increase by \$233.15 annually or \$19.43 per month

Residential property valued at \$500,000 will increase by \$291.25 annually or \$24.27 per month

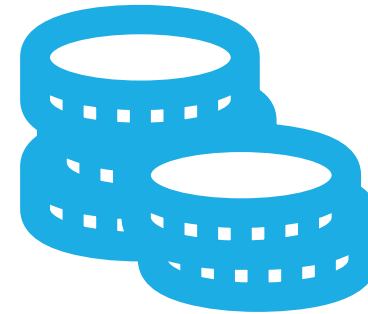




Long Term Debt



Overall Debt as of
2024 is \$3,655,856 vs. \$3,423,742 (2023)



Current principal and interest payments
for the township are \$374,100 approx.

Reserve Funds

- Overall Reserve and Obligatory Reserve Balances are Adequate
- Estimated Reserve Balance at end of 2025 is \$6,631,000
- Estimated Federal Gas Tax Balance at end of 2025 is \$823,768
- Water & Wastewater Reserve Fund
- Parkland Reserves – 60% Allocated



Next Steps

- 2025 Tax Rates for Municipal, County, School Board & Related By-laws
- New Financial Software
- Online Payment Solution
- Capital Projects Reports to Council
- Development Charges Study



Closing Remarks



Thank You to Council and all
Staff Members



This Presentation will be
Available on Township's
Website



Questions?

