

Town of Renfrew

2026 Budget Recap

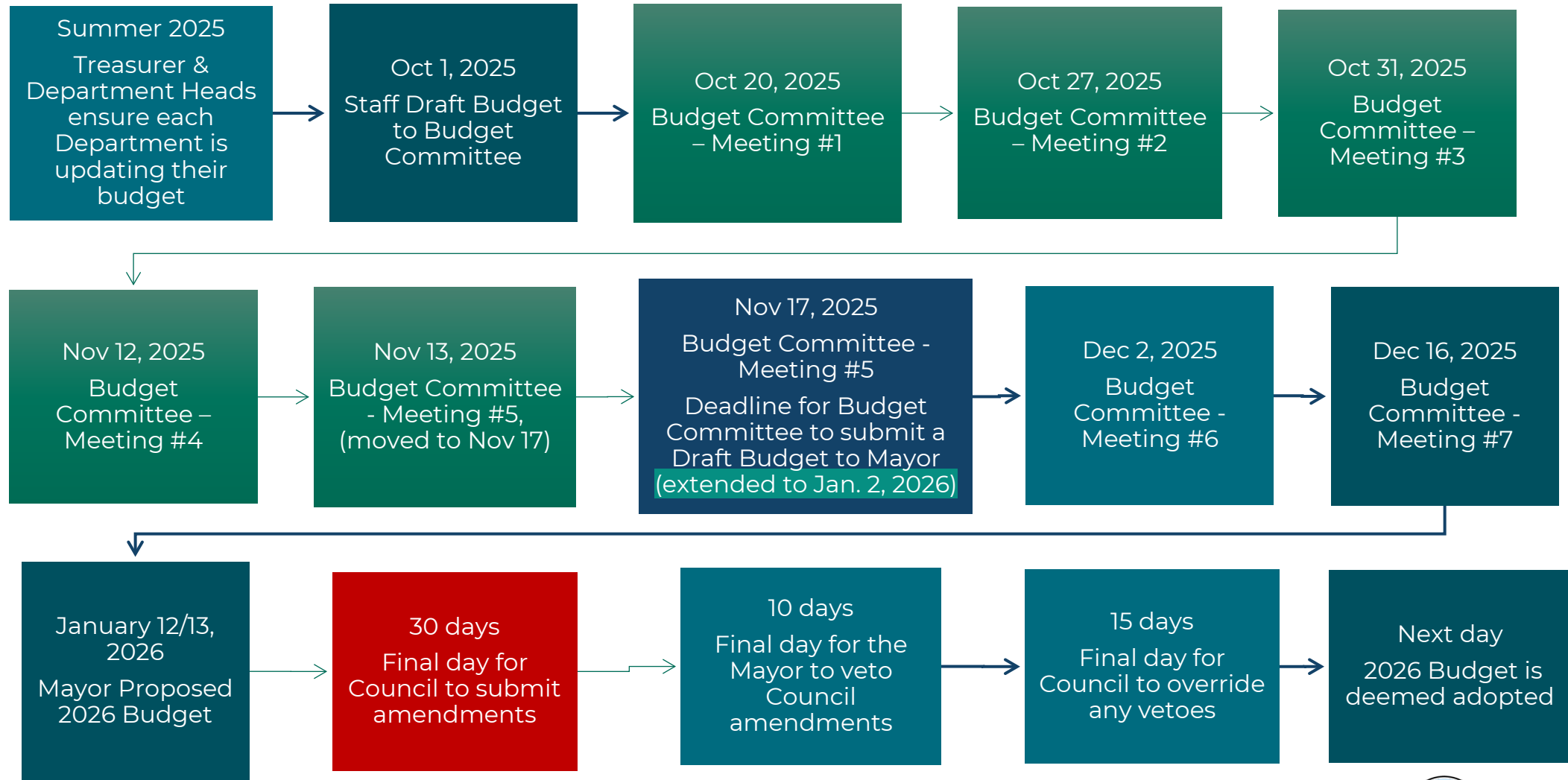
February 12, 2026

Andrew Hodge -Treasurer/Director of Finance & Corporate Services
Mitchell Ferguson – Deputy Treasurer/ Manager of Finance



Renfrew

Projected 2026 Budget Timeline



2026 Budget Meetings

Meeting 1. October 20th, 2025 – Budget Committee – presentation of staff draft budget, attachments for Tabs 1 – 9, with input from Directors, including survey results, operating, capital, water, sewer, capital and all project request forms. Presentation including information for funding sources, budgetary pressures levy comparisons, revenues, reserves, borrowing, ARL, debt listing and relation to the Road to 2035 Strategic Plan.

Meeting 2. October 27th, 2025 – Budget Committee – presenting, discussing, and prioritizing capital requests, funding strategies, and relation to the Asset Management Plan.

Meeting 3. October 31st, 2025 – Budget Committee - presenting, discussing, and prioritizing capital requests, presenting operating budgets, looking at changes year over year, services provided and levels of service, updated changes as directed and regarding new information as received regarding funding and costs to refine the operating budget and the effects in reducing the anticipated levy.

Meeting 4. November 12th, 2025 – Public Meeting/ Budget Committee – presentation of a budget summary and receiving comments and questions from the public regarding the 2026 budget, the budget process, and budget considerations and concerns.

Meeting 5. November 17th, 2025 – Budget Committee – operating budget review, additional updates of funding allocation, updates of previous meetings to operating and capital budgets, continuing discussions and directions provided by Budget Committee addressing the elements of efficiency and effectiveness in municipal services.

Meeting 6. December 2nd, 2025 – Budget Committee – reviewed options from staff in operating budget reductions for 2026, and potential effects on services provided along with potential reductions to levy generated.

Meeting 7. December 16th, 2025 – Budget Committee - includes responses to the questions received during the November 12th, 2025 Public Meeting. The effects of levy stabilization and reserves on the levy increase and starting impacts of regularly occurring expenses on future years budgeting were presented and discussed and final direction by Budget Committee to staff in preparing the Budget Committees budget recommendation to the Mayor. Two updates relating to capital projects were also presented.

Council Meeting January 13th, 2026 – presentation of Mayor Proposed 2026 Budget (MDE 2026-0001

<https://www.renfrew.ca/uploads/MDE-2026-001-Proposed-2026-Mayoral-Budget.pdf>) - presentation of the specific updates to capital budget that were part of the budget proposed with MDE 0001-2026 and a review of the other budget areas and considerations specific to rates and levy effects.

The above meetings agendas and content can be found via the Town website Council and Committee Calendar here:

<https://www.renfrew.ca/en/town-hall/council-committees/councilmeetings>

The above meetings are available to view here: <https://www.youtube.com/channel/UCIgTavmqtMHTOPJIHHv0nIQ>



Renfrew

Strategies from Road to 2035 Strategic Plan

Support an accessible, supportive, and age-friendly community by advocating for community health and wellness through strategic partnerships.

Will be a leader in environmental stewardship for current and future generations.

Promote a complete community approach to growth, including supporting a mix of land uses with commercial, industrial, residential, and mixed-use development.

Take advantage of its strategic location for community development and growth.

Improve its transportation network through investment in rehabilitation, renewal, and expansion.

Prioritize infrastructure renewal and implement asset management best practices.

Be a municipal leader by fostering accountability, transparency, and financial sustainability.

Embrace change through innovation, use of technology, and interdepartmental, inter-municipal, and inter-governmental collaboration.

Ensure the safety and protection of persons and property through effective community safety programs and fire, emergency planning, by-law enforcement, and police services.

Determine levels of service for all Town programs and infrastructure, including operations and maintenance.



Tax Levy Definition



TAX LEVY =



The levy is the amount to be raised; it's the difference between expenses and all other non-tax revenue to be collected.

All expenses – grants – user fees – transfer from Reserves



For 2026 a 1% Tax Levy increase above the 2025 tax levy would represent: \$124,942.81



2026 Operating Budget Highlights

Operating Budget - \$23,612,560

- \$13,460,726 Taxation Levy
- 7.73% increase over the 2025 Taxation Levy

Sewer Operating Budget - \$2,479,781

Water Operating Budget - \$2,782,934

Total Operating Budget - \$28,875,275

Available on the Town website, the 2026 Budgeted:

- Combined Statement of Operations – General
- Statement of Operations Water
- Statement of Operations Wastewater(Sewer)
- Capital Budget Project Summary

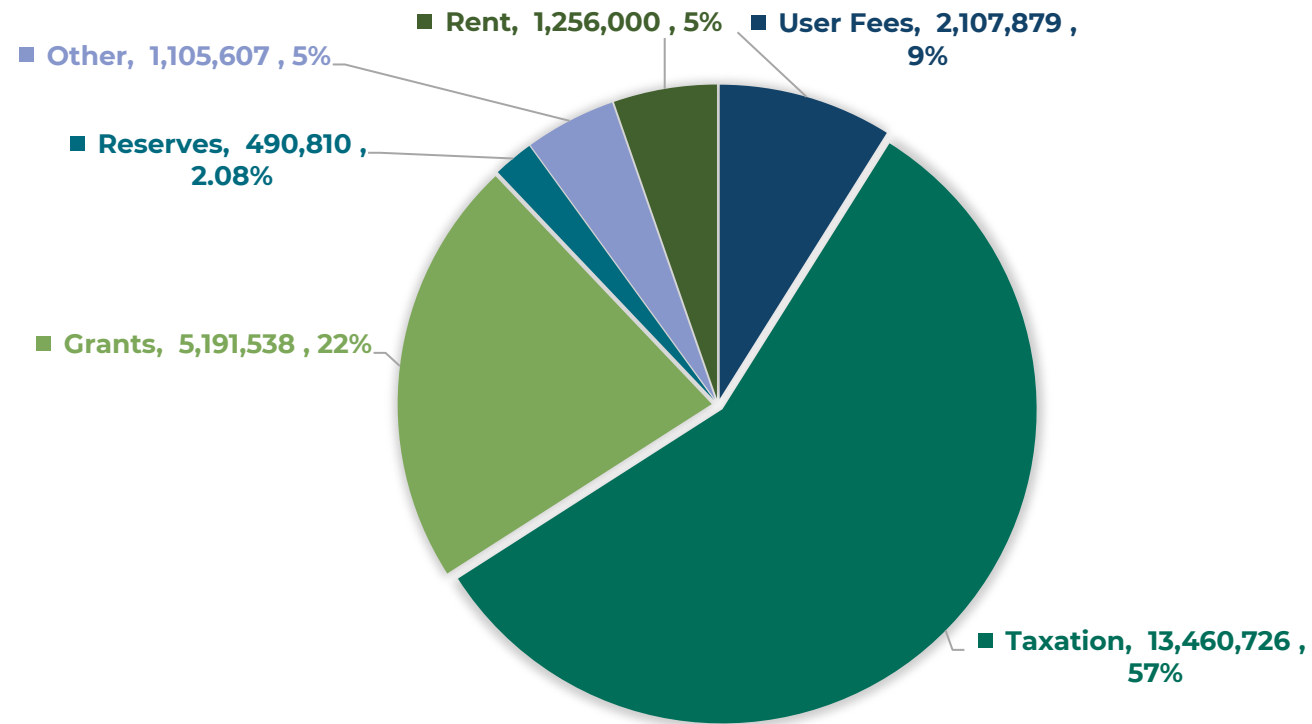
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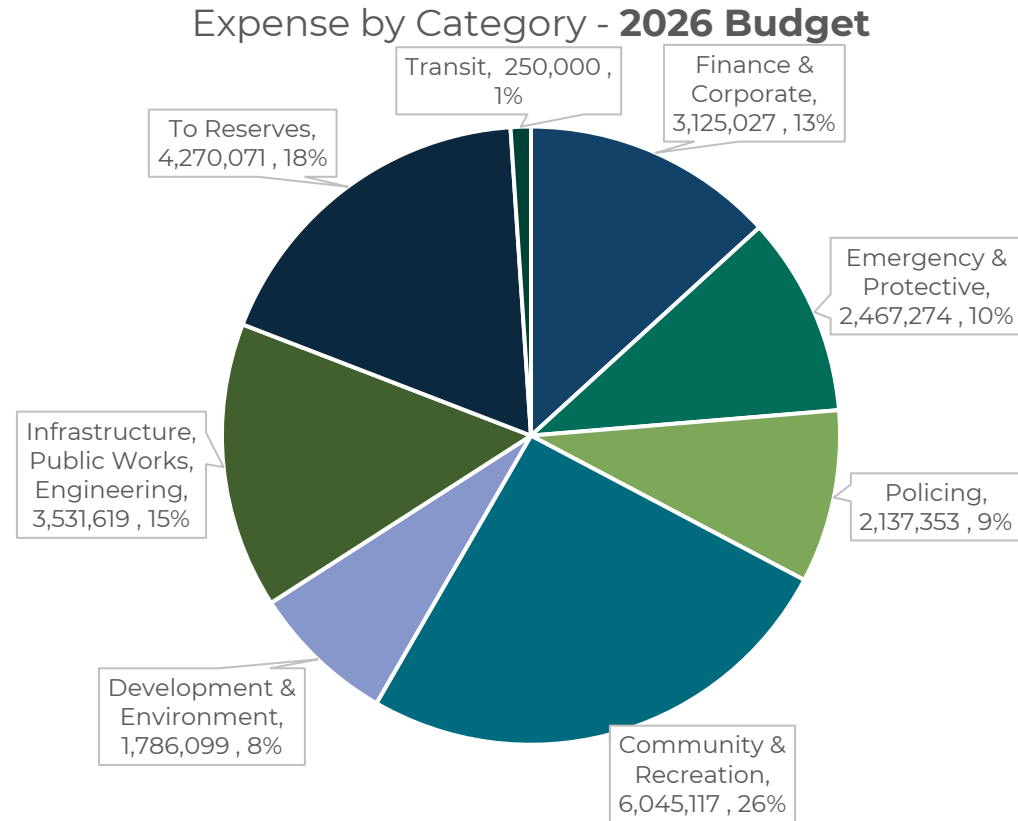
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Operating Budget - Revenues

OPERATING REVENUES - BUDGET 2026



Operating Budget - Expenses



2026 Capital Budget Highlights

Capital Budget - \$10,744,080
Sewer Capital Budget - \$1,147,073
Water Capital Budget - \$1,725,917

Total Capital Budget - \$13,617,070

Key 2026 Capital Projects

The 2026 Municipal Budget includes several upgrades and initiatives, including:

- Munroe & Harry Road Rehabilitation and Drainage Improvements
- Local road upgrades to improve safety, functionality, and long-term performance of municipal roadways
- Pavement condition and underground infrastructure assessments, supported by StreetScan technology and remote camera inspections, to inform future planning, rehabilitation strategies, and prioritization of road improvements
- Knights of Columbus Park Revitalization
- Pumper Rescue Truck
- Financial Software Upgrades
- Park Signage Upgrades



Capital Budget

| 2026 CAPITAL BUDGET | | | | | | | | | | | | | |
|---------------------|---|------------------|------------------------------------|------------------|--------------|----------|--------|-----------|-------------|-----------|------------|------------|-------------|
| DEPARTMENT | | | RANKING - ASSET FAILURE RISK LEVEL | | | | | | | | | | |
| CRS | Community and Recreation Services | 1,118,000.00 | 1. Critical | 6,168,482.00 | | | | | | | | | |
| DE | Development and Environment | 1,225,082.00 | 2. High | 3,188,348.00 | | | | | | | | | |
| FCS | Finance and Corporate Services | 113,400.00 | 3. Moderate | 1,387,250.00 | | | | | | | | | |
| FEP | Fire, Emergency, and Protective Services | 1,100,000.00 | 4. Low | - | | | | | | | | | |
| IPWE | Infrastructure, Public Works and Engineering | 7,187,598.00 | | \$ 10,744,080.00 | | | | | | | | | |
| | | \$ 10,744,080.00 | | | | | | | | | | | |
| DEPT. | DESCRIPTION | 2024 CARRY OVER | 2025 CARRY OVER | 2026 BUDGET | TOTAL BUDGET | TAXATION | GRANT | RESERVES | DEV CHARGES | BORROWING | UNFINANCED | SUBTOTAL | RANKING |
| CRS | 2026 - Fire Systems | | | 20,000 | 20,000 | | | 20,000 | | | - | 20,000 | 1. Critical |
| CRS | 2026 - Museum Project | | | 80,000 | 80,000 | | 40,000 | - | | | 40,000 | 80,000 | 1. Critical |
| DE | 2026 - Landfill Slope | | | 791,082 | 791,082 | | | - | | 791,082 | - | 791,082 | 1. Critical |
| DE | 2026 - Scanning | | | 10,000 | 10,000 | | | 10,000 | | | - | 10,000 | 1. Critical |
| DE | 2026 - OP | | | 44,000 | 44,000 | | | 44,000 | | | - | 44,000 | 1. Critical |
| FCS | 2024 - Financial Softwares (Vadim & FMW) | | | 40,000 | 40,000 | | | 40,000 | | | - | 40,000 | 1. Critical |
| FCS | 2026 - New Server | | | 50,000 | 50,000 | | | 50,000 | | | - | 50,000 | 1. Critical |
| FCS | 2026- Lockable Server Rack & UPS System | | | 5,900 | 5,900 | | | 5,900 | | | - | 5,900 | 1. Critical |
| FCS | 2026 - Updated Switches | | | 10,500 | 10,500 | | | 10,500 | | | - | 10,500 | 1. Critical |
| FCS | 2026 - Council Surfaces | | | 7,000 | 7,000 | | | 7,000 | | | - | 7,000 | 1. Critical |
| FEP | 2026 - Pumper Rescue | | | 1,100,000 | 1,100,000 | | | | | 1,100,000 | - | 1,100,000 | 1. Critical |
| IPWE | 2026 - Diesel Extraction | | | 150,000 | 150,000 | | | 150,000 | | | - | 150,000 | 1. Critical |
| IPWE | 2026 - V24 CAT Backhoe Heavy Equipment | | | 330,000 | 330,000 | | | 330,000 | | | - | 330,000 | 1. Critical |
| IPWE | 2026 - Munroe Avenue Reconstruction | | | 3,520,000 | 3,520,000 | | | | | 3,520,000 | - | 3,520,000 | 1. Critical |
| IPWE | 2024 - Seventh St - Asphalt Rehabilitation | | | 10,000 | 10,000 | | | 10,000 | | | - | 10,000 | 1. Critical |
| CRS | 2026 - Salter | | | 10,000 | 10,000 | | | 10,000 | | | - | 10,000 | 2. High |
| CRS | 2026 - Elliptical Machine | | | 15,000 | 15,000 | | | 15,000 | | | - | 15,000 | 2. High |
| CRS | 2025 - Park Signage | | 15,000 | - | 15,000 | | | 15,000 | | | - | 15,000 | 2. High |
| CRS | 2026 - Brine Filtration | | | 18,000 | 18,000 | | | 18,000 | | | - | 18,000 | 2. High |
| CRS | 2026 - New Mower (replace T12) | | | 65,000 | 65,000 | | | 65,000 | | | - | 65,000 | 2. High |
| CRS | 2026 - New Truck (replace T11) | | | 100,000 | 100,000 | | | 100,000 | | | - | 100,000 | 2. High |
| CRS | 2026 - 1 Innovation Gas Furnace Replacement (5 Units) | | | 250,000 | 250,000 | | | 250,000 | | | - | 250,000 | 2. High |
| CRS | 2026 - 1 Innovation Roof Replacement | | | 500,000 | 500,000 | | | 500,000 | | | - | 500,000 | 2. High |
| DE | 2026 - Development Charges Study | | | 40,000 | 40,000 | | | | 40,000 | | - | 40,000 | 2. High |
| DE | 2026 - Landfill Scale and Scalehouse | | | 200,000 | 200,000 | | | 200,000 | | | - | 200,000 | 2. High |
| DE | 2026 - Zoning Bylaw Review | | | 40,000 | 40,000 | | | 40,000 | | | - | 40,000 | 2. High |
| IPWE | 2026 - Storage Structure Replacement | | | 20,000 | 20,000 | | | 20,000 | | | - | 20,000 | 2. High |
| IPWE | 2026 - Harry Street (Part 1) | | | 1,795,348 | 1,795,348 | | | | | 1,795,348 | - | 1,795,348 | 2. High |
| IPWE | 2026 - Oil Units | | | 15,000 | 15,000 | | | 15,000 | | | - | 15,000 | 2. High |
| IPWE | 2026 - Streetscan | | | 45,000 | 45,000 | | | 45,000 | | | - | 45,000 | 2. High |
| CRS | 2026 - Fob 1 Innovation Main Door | | | 10,000 | 10,000 | | | 10,000 | | | - | 10,000 | 3. Moderate |
| CRS | 2026 - Security Cameras @ Town Hall | | | 10,000 | 10,000 | | | 10,000 | | | - | 10,000 | 3. Moderate |
| DE | 2026 - Mask-O'Brien Development Options | | | 50,000 | 50,000 | | | 50,000 | | | - | 50,000 | 2. High |
| IPWE | 2026 - Design-Lynn St(Quarry-Hall Ave), Harry St(Sidney-Hall) | | | 100,000 | 100,000 | | | 100,000 | | | - | 100,000 | 3. Moderate |
| IPWE | 2026 - Sidewalk Plow Replacement | | | 10,000 | 10,000 | | | 10,000 | | | - | 10,000 | 2. High |
| IPWE | 2026 - Miscellaneous Roads | | | 1,192,250 | 1,192,250 | | | 1,192,250 | | | - | 1,192,250 | 3. Moderate |
| DE | 2026 - CIP Review | | | 50,000 | 50,000 | | | 50,000 | | | - | 50,000 | 3. Moderate |
| CRS | 2026 - Park Redevelopment | | | 25,000 | 25,000 | | | 25,000 | | | - | 25,000 | 3. Moderate |
| | | | | | | | | | | | - | | |
| | SUBTOTAL | - | 15,000 | 10,729,080 | 10,744,080 | - | 40,000 | 3,417,650 | 40,000 | 7,206,430 | 40,000 | 10,744,080 | |



Reserve Transfer Schedule

| OBLIGATORY RESERVES | 2024 AUDITED | 2025 BUDGET | | | 2026 BUDGET | | |
|--|----------------|--------------|-----------------|----------------|--------------|----------------|----------------|
| | Ending Balance | Allocation | Financing | Ending Balance | Allocation | Financing | Ending Balance |
| Connecting Link | 127,929.10 | | | 127,929.10 | | | 127,929.10 |
| Canada Community Building Fund (CCBF) | - | 268,224.00 | (244,378.00) | 23,846.00 | 268,224.00 | (200,000.00) | 92,070.00 |
| Development Charges | 1,309,535.89 | | (172,509.00) | 1,137,026.89 | | (40,000.00) | 1,097,026.89 |
| Ontario Community Infrastructure Fund (OCIF) | 1,450,939.18 | 1,661,164.00 | (2,609,201.00) | 502,902.18 | 1,696,162.00 | - | 2,199,064.18 |
| Parking Lots | 28,196.28 | 11,200.00 | | 39,396.28 | 11,760.00 | | 51,156.28 |
| Parkland (Recreational Land) | 71,596.29 | - | - | 71,596.29 | - | (25,000.00) | 46,596.29 |
| Provincial Gas Tax Fund (Transit) | 544,840.14 | 245,313.00 | (245,313.00) | 544,840.14 | 250,000.00 | (250,000.00) | 544,840.14 |
| | 3,533,036.88 | 2,185,901.00 | (3,271,401.00) | 2,447,536.88 | 2,226,146.00 | (515,000.00) | 4,158,682.88 |
| | | | | | | | |
| DISCRETIONARY RESERVES | 2024 AUDITED | 2025 BUDGET | | | 2026 BUDGET | | |
| | Ending Balance | Allocation | Financing | Ending Balance | Allocation | Financing | Ending Balance |
| Aquatics | 355,142.04 | - | - | 355,142.04 | - | | 355,142.04 |
| Capital Reinvestment | 2,127,844.68 | 387,520.00 | (1,133,811.00) | 1,381,553.68 | 70,000.00 | (417,760.00) | 1,033,793.68 |
| Community Improvement Plan (CIP) | 10,094.71 | | | 10,094.71 | - | | 10,094.71 |
| Election | 20,500.00 | 10,000.00 | | 30,500.00 | 10,500.00 | (32,050.00) | 8,950.00 |
| Environmental | 120,995.44 | | | 120,995.44 | - | | 120,995.44 |
| Equipment | 229,919.43 | 91,400.00 | (120,000.00) | 201,319.43 | 95,970.00 | (107,000.00) | 190,289.43 |
| Facilities | 2,467,868.18 | 305,000.00 | (1,443,954.00) | 1,328,914.18 | 320,250.00 | (1,094,400.00) | 554,764.18 |
| Insurance | 10,000.00 | | | 10,000.00 | - | | 10,000.00 |
| Landfill | 495,127.67 | 50,000.00 | (450,128.00) | 94,999.67 | 75,000.00 | | 169,999.67 |
| Levy Stabilization | 303,039.70 | | | 303,039.70 | - | - | 303,039.70 |
| Roads Infrastructure | 2,871,621.36 | 1,192,800.00 | (1,810,187.00) | 2,254,234.36 | 1,252,440.00 | (1,302,250.00) | 2,204,424.36 |
| Sewer | 1,924,124.88 | 164,607.00 | (1,159,175.00) | 929,556.88 | 148,013.00 | (834,417.00) | 243,152.88 |
| Swimming Pool Trust | 38,410.21 | | | 38,410.21 | - | | 38,410.21 |
| Trails | 39,600.00 | 8,300.00 | | 47,900.00 | 8,715.00 | | 56,615.00 |
| Vehicle | 209,534.64 | 201,000.00 | - | 410,534.64 | 211,050.00 | (430,000.00) | 191,584.64 |
| Water | 4,151,723.33 | 668,459.00 | (1,738,754.00) | 3,081,428.33 | 735,383.00 | (1,321,109.00) | 2,495,702.33 |
| WSIB | 871,914.71 | | (84,700.00) | 787,214.71 | - | (50,000.00) | 737,214.71 |
| | 16,247,460.98 | 3,079,086.00 | (7,940,709.00) | 11,385,837.98 | 2,927,321.00 | (5,588,986.00) | 8,724,172.98 |
| | | | | | | | |
| Total Reserves: | 19,780,497.86 | 5,264,987.00 | (11,212,110.00) | 13,833,374.86 | 5,153,467.00 | (6,103,986.00) | 12,882,855.86 |



Tax Levy & Estimated Rate Comparison

LEVY INCREASE

| | | |
|---------------------------------|------------------|--------|
| 2025 Levy | \$ 12,494,281.00 | |
| 2026 Levy | \$ 13,460,726.00 | 7.735% |
| | \$ 966,445.00 | |
| Breakdown of Levy Increase | | |
| Operating Costs | \$ 1,128,295.00 | 9.03% |
| Capital Reserve Contributions | \$ 150,483.00 | 1.20% |
| Operating Reserve Contributions | -\$ 312,333.00 | -2.50% |
| | \$ 966,445.00 | 7.735% |

** The tax rate calculation is based on Tax Ratio Estimates and does not include any potential changes to the ratios or the County and Education Taxes.**

| Tax Rate Comparison (2025 vs 2026) | | | | | | |
|---|------------|-------------------|-------------------|-------------------|--------------|-----------------|
| Year | Assessment | TOWN RATES | COUNTY | EDUCATION | TOTAL TAX | TOTAL TAXES |
| 2025 | 172,000 | 0.01331763 | 0.00435326 | 0.00153000 | 0.01920089 | 3,302.55 |
| 2026 | 172,000 | 0.01421191 | 0.00435326 | 0.00153000 | 0.02009517 | 3,456.37 |
| | % | 6.71% | 0.00% | 0.00% | 4.66% | 4.66% |
| 2025 Tax Allocation A | | 2,290.63 | 748.76 | 263.16 | | 3,302.55 |
| 2026 Tax Allocation B | | 2,444.45 | 748.76 | 263.16 | | 3,456.37 |
| 2026 Monthly Tax Allocation (B/12) | | 203.70 | 62.40 | 21.93 | | 288.03 |
| Annual Increase C (B - A) | | 153.82 | - | - | | 153.82 |
| Tax Increase per month (C/12) | | 12.82 | - | - | | 12.82 |

| Per \$100,000 | | | | |
|---------------|----------|--------|--------|----------|
| 100,000 | 1,421.19 | 435.33 | 153.00 | 2,009.52 |



Tax Levy & Estimated Rate Comparison Cont.

- MPAC Median Single Family Detached Property Assessment - **\$172,000** as of January 21, 2026.
- Property Tax Assessment is generated by MPAC and is retroactively calculated to the 2016 phase in valuation.
- For example, a new build in 2026, when a supplemental tax assessment is generated by MPAC, is retroactively calculated back to 2016 figures, to keep properties paying their proportionate share of the levy.
- Real Estate Sales generally do not align with property tax assessment values due to the delay in the next phase of the MPAC Reassessment.

| Residential Property Count by \$100,000 Range from MPAC | | | | |
|---|--------------|-----------------|-----------------|----------------|
| From | To | # of Properties | % of Properties | Max Range Est. |
| - | 99,999.00 | 172.00 | 5.38% | 2,009.50 |
| 100,000.00 | 199,999.00 | 2,021.00 | 63.18% | 4,019.01 |
| 200,000.00 | 299,999.00 | 771.00 | 24.10% | 6,028.53 |
| 300,000.00 | 399,999.00 | 191.00 | 5.97% | 8,038.05 |
| 400,000.00 | 499,999.00 | 30.00 | 0.94% | 10,047.57 |
| 500,000.00 | 599,999.00 | 9.00 | 0.28% | 12,057.08 |
| 600,000.00 | 699,999.00 | 1.00 | 0.03% | 14,066.60 |
| 700,000.00 | 799,999.00 | 2.00 | 0.06% | 16,076.12 |
| 800,000.00 | 899,999.00 | 1.00 | 0.03% | 18,085.63 |
| 900,000.00 | 999,999.00 | - | 0.00% | 20,095.15 |
| 7,000,000.00 | 7,999,999.00 | 1.00 | 0.03% | 160,761.35 |
| | | 3,199.00 | 100% | |



Property Assessment

- Municipal Property Assessment Corporation (MPAC) establishes current value assessments and classifications for all properties in Ontario.
- The assessed value of a property can differ from market value. (the \$ amount it is listed for sale)
- The assessed value determines the proportionate amount of property tax a property owner pays of the total annual levy in relation to all the other property owners in a municipality.
- An increase in an assessed property value is not directly proportionate to a tax bill increase.
- <https://www.mpac.ca/en/UnderstandingYourAssessment/PropertyAssessmentandPropertyTaxes>

An increase in assessment **does not** necessarily mean an increase in property taxes.

If the assessed value of a home has increased **more** than the **average** for the local community/region, taxpayers may pay, as the result of the reassessment, proportionately more in property taxes.



If a home has increased in value **less** than the **average**, then taxpayers may pay proportionately less in property taxes.



ARL - borrowing in 2026

- The 2026 Budget Capital Summary lists borrowing \$5,315,348 for two capital projects:
 - \$3,520,000 for Munroe Ave. Reconstruction
 - \$1,795,348 for Harry St.(Part 1)

| Town of Renfrew | 2026 |
|--|------------------|
| Annual Repayment Limit(ARL) – borrowing estimate | |
| | \$ |
| Estimate: 2026 borrowing 20 yrs, 5% | 5,315,348 |
| Principal | \$158,786 |
| Interest | \$262,161 |
| Annual repayment obligations for new debt: | \$420,947 |

ARL

ARL 2025 \$ 1,512,523

Annual repayment obligation - estimate - 420,947

Revised ARL 2026 - estimate **\$ 1,091,576**



Debt Listing and Internal Borrowing

| DEBT | AMOUNT | TERM | ISSUED | INTEREST | MATURE | TAXATION YEARLY PMT | WW YEARLY PMT | WATER YEARLY PMT | TOTAL YEARLY PMT |
|---|-----------------|------|--------|----------|--------|------------------------|----------------------|----------------------|------------------------|
| WATER TREATMENT PLANT | \$4,000,000.00 | 20 | 2007 | 2.38% | 2027 | | | \$ 205,959.78 | \$ 205,959.78 |
| WASTEWATER TREATMENT PLANT | \$9,900,000.00 | 40 | 2011 | 4.79% | 2051 | | \$ 546,836.95 | | \$ 546,836.95 |
| SOLAR INSTALLATIONS | \$750,000.00 | 20 | 2016 | 2.89% | 2036 | \$ 49,152.54 | | | \$ 49,152.54 |
| LANDFILL EQUIPMENT | \$998,000.00 | 20 | 2019 | 2.68% | 2039 | \$ 64,185.90 | | | \$ 64,185.90 |
| RAGLAN ST./DOWNTOWN RECONSTRUCTION | \$2,000,000.00 | 20 | 2020 | 2.14% | 2040 | \$ 123,185.12 | \$ 129,344.39 | \$ 184,777.69 | \$ 437,307.20 |
| MA-TE-WAY EXPANSION PROJECT | \$20,000,000.00 | 30 | 2025 | 4.60% | 2055 | \$ 1,230,346.44 | | | \$ 1,230,346.44 |
| ARGYLE/LOCHIEL/HALL REHABILITATION | \$6,726,993.00 | 20 | 2025 | 4.31% | 2045 | \$ 399,666.00 | \$ 30,832.00 | \$ 71,959.00 | \$ 502,457.00 |
| | | | | | | \$ 1,866,536.00 | \$ 707,013.34 | \$ 462,696.47 | \$ 3,036,245.81 |
| INTERNAL DEBT | AMOUNT | TERM | ISSUED | INTEREST | MATURE | TAXATION YEARLY PMT | WW YEARLY PMT | WATER YEARLY PMT | TOTAL YEARLY PMT |
| LED STREET LIGHTING | \$ 620,554.04 | 10 | 2021 | 1.50% | 2031 | \$ 64,808.31 | | | \$ 64,808.31 |
| Town Hall Renovations | \$ 1,424,913.00 | 10 | 2025 | 0.00% | 2034 | \$ 142,491.30 | | | \$ 142,491.30 |
| Highway 60 (O'Brien Road) | \$ 909,621.24 | 10 | 2025 | 0.00% | 2034 | \$ 90,962.12 | | | \$ 90,962.12 |
| Ma-te-way Arena Roof Replacement | \$ 474,598.86 | 15 | 2016 | 1.50% | 2030 | \$ 34,012.98 | | | \$ 34,012.98 |
| Wheeled Loader | \$ 420,000.00 | 10 | 2026 | 0.00% | 2036 | \$ 42,000.00 | | | \$ 42,000.00 |
| Fire Rescue Truck* | \$ 1,100,000.00 | 10 | 2027 | 0.00% | 2037 | \$ 110,000.00 | | | \$ 110,000.00 |
| Landfill Slope Remediation* | \$ 791,082.00 | 10 | 2027 | 0.00% | 2037 | \$ 79,108.20 | | | \$ 79,108.20 |
| **These are approved to be completed in 2026, with financing commencing in 2027** | | | | | | \$ 563,382.91 | \$ - | \$ - | \$ 563,382.91 |
| Total Debt Payments for 2026 per Category | | | | | | \$ 2,429,918.91 | \$ 707,013.34 | \$ 462,696.47 | \$ 3,599,628.72 |



