

2019 BUDGET

Municipality of West Nipissing

February 23, 2019

Workbook



West Nipissing Ouest

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Executive Summary

I am pleased to provide the following 2019 Workbook in preparation for upcoming Council deliberations. The format of the document is significantly enhanced, providing additional information to assist Council with their analysis and future discussions. In past years, we provided documents that contained numbers only. This year, we've added supportive information as to provide clarity and context alongside the financials.

The first section provides a summary of 2018 expenditures as well as draft expenditures for 2019. We are commencing this budget year with a revenue shortfall of \$1,941,887, which represents a 12.35% general levy increase. As discussed annually, this is a starting point, not a final budget number. This document provides a detailed description of what is required to maintain existing levels of service, as well as a quantification of requests made by Councillors and members of the community. This is Council's budget document. Council will engage in fruitful discussions which will culminate in an accepted budget for 2019.

The Workbook also provides information related to our comparative financial health. It is important for the public to appreciate that when compared to other municipalities, we are considered one of the most efficient municipal operations. This was confirmed in a recent article by MoneySense where West Nipissing was ranked as Canada's Best Place to live for Low Taxes.

As in the past, the majority of the Workbook defines each department's draft budget, but this year's submission also includes the strategic issues facing each department. This will assist Council in providing the strategic focus to move the organization forward, while not dwelling on less important issues.

I want to thank all Administrative Staff for assisting in the compilation of this Workbook, especially Ms. Craddock, the Treasurer and our Communications team. I look forward to productive discussions during our upcoming meetings.

Jay Barbeau
Chief Administrative Officer



Summary of All Categories

	Actual	2018 Budget	Variance	2019 Budget	Variance
Revenues					
Property Taxation	15,732,953	15,721,226	11,727	15,891,486	170,260
Payments in lieu	529,389	527,186	2,203	530,023	2,837
Grants	6,494,500	6,494,500	-	6,522,150	27,650
Other Revenues	3,102,769	2,966,976	135,793	2,955,853	(11,123)
Total Revenues	25,859,611	25,709,888	149,723	25,899,512	189,624
Expenditures					
HR Costs	7,388,017	7,731,403	343,386	8,267,179	(535,776)
Operating Expenses	6,248,438	6,622,098	373,660	7,124,458	(502,360)
Social Programs	4,303,451	4,307,007	3,556	4,509,671	(202,664)
Total Expenditures	17,939,906	18,660,508	720,602	19,901,308	(1,240,800)
Local Boards					
Police	4,297,822	4,297,822	-	4,383,779	(85,957)
Library	440,000	440,000	-	446,000	(6,000)
Cemetery	28,424	44,600	16,176	36,850	7,750
Total Board Expenditures	4,766,246	4,782,422	16,176	4,866,629	(84,207)
Total Expenditures incl. Boards	22,706,152	23,442,930	736,778	24,767,937	(1,325,007)
Surplus (Deficit)-Operating	3,153,459	2,266,958	886,501	1,131,575	(1,135,383)
Donations	-	-	-	-	-
Funding	(2,262,041)	(2,769,082)	(507,041)	(1,607,335)	(1,161,747)
Total Revenues-Capital Fund	(2,262,041)	(2,769,082)	(507,041)	(1,607,335)	(1,161,747)
Transfer to Reserve	1,591,839	1,565,000	(26,839)	1,795,000	(230,000)
Contribution from Reserve	(1,824,264)	(3,026,200)	(1,201,936)	(2,687,157)	(339,043)
Unexpended Revenue	-	-	-	-	-
Unexpended Revenue	-	-	-	-	-
Total Change in Reserves	(232,425)	(1,461,200)	(1,228,775)	(892,157)	(569,043)



Long Term Debt Financing	-	-	-	-	-
Payments on Loans	329,739	331,958	2,219	333,462	(1,504)
Total Change in Financing	329,739	331,958	2,219	333,462	(1,504)
Capital Assets					
Capital expenditures-Infrastructure	3,000,928	3,954,082	953,154	2,781,982	1,172,100
Capital expenditures	1,422,646	2,211,200	788,554	2,457,510	(246,310)
Total Capital Assets	4,423,574	6,165,282	1,741,708	5,239,492	925,790
	2,258,847	2,266,958	(8,111)	3,073,462	806,504
Surplus (Deficit)	894,612	(0)	894,612	(1,941,887)	(1,941,887)



Summary of Revenues and Expenses

	Actual	2018 Budget	Variance	2019 Budget	Variance
Taxation					
Revenues	15,732,953	15,721,226	11,727	15,891,486	170,260
Payments in lieu	529,389	527,186	2,203	530,023	2,837
Provincial Grants	6,494,500	6,494,500	-	6,522,150	27,650
General Government					
Revenues	1,548,065	1,511,476	36,589	1,503,240	(8,236)
Expenses	2,649,916	2,682,108	32,192	3,502,001	(819,893)
Surplus (Deficit)	(1,101,851)	(1,170,632)	68,781	(1,998,761)	(828,129)
Mayor & Council					
Expenses	189,736	196,620	6,884	212,517	(15,897)
Public Works					
Revenues	84,571	35,000	49,571	35,000	-
Expenses	5,984,923	6,101,537	116,614	6,343,643	(242,106)
Surplus (Deficit)	(5,900,352)	(6,066,537)	166,185	(6,308,643)	(242,106)
Community Services					
Revenues	1,012,066	955,500	56,566	982,000	26,500
Expenses	4,010,645	4,394,121	383,476	4,746,527	(352,406)
Surplus (Deficit)	(2,998,579)	(3,438,621)	440,042	(3,764,527)	(325,906)
Fire Department					
Revenues	62,131	18,000	44,131	18,000	-
Expenses	2,186,677	2,195,986	9,309	2,350,027	(154,041)
Surplus (Deficit)	(2,124,546)	(2,177,986)	53,440	(2,332,027)	(154,041)
Economic Development					
Revenues	176,228	250,000	(73,772)	195,613	(54,387)
Expenses	293,394	439,063	145,669	679,345	(240,282)



Surplus (Deficit)	(117,166)	(189,063)	71,897	(483,732)	(294,669)
Planning & Development					
Revenues	219,708	197,000	22,708	222,000	25,000
Expenses	405,895	431,850	25,955	447,588	(15,738)
Surplus (Deficit)	(186,187)	(234,850)	48,663	(225,588)	9,262
Emergency Services					
Expenses	-	3,500	3,500	3,500	-
Heritage Committee					
Expenses	-	1,500	1,500	1,500	-
Police Services					
Revenues	338,562	315,435	23,127	379,435	64,000
Expenses	4,636,384	4,613,257	(23,127)	4,763,214	(149,957)
Surplus (Deficit)	(4,297,822)	(4,297,822)	-	(4,383,779)	(85,957)
Libraries					
Expenses	440,000	440,000	-	446,000	(6,000)
Cemetery					
Expenses	28,424	44,600	16,176	36,850	7,750
Municipal Drains					
Expenses	84,856	85,000	144	87,500	(2,500)
Animal Control					
Expenses	89,260	89,175	(85)	90,952	(1,777)
Health Services					
Expenses	429,985	429,985	-	432,880	(2,895)
DNSSAB					
Expenses	2,831,942	2,832,342	400	2,965,371	(133,029)
Home for the Aged-Au Chateau					
Expenses	1,041,524	1,044,680	3,156	1,111,420	(66,740)



Grand Total

Revenues	26,198,173	26,025,323	172,850	26,278,947	253,624
Expenses	25,303,561	26,025,323	721,762	28,220,834	(2,195,511)
Net Surplus (Deficit)	894,612	-	894,612	(1,941,887)	(1,941,887)

Budgeted Taxation Revenue for 2018 **15,721,226**

% Taxation increase **12.35%**

Budgeted Taxation Revenue for 2019 **17,833,373**

1% represents 157,212

Static Items and Uncontrollable Factors

Wages & Benefits

Wages & Benefits
(no new complement) 335,143

Boards

DNSSAB 133,029
Health Unit 2,895
Au Chateau 66,740
Police 85,957
Library 6,000

Other

Insurance 57,200
Animal Control contract 1,777
IPM 221,170

Total Uncontrollable Expenses **909,911**

% increase related to uncontrollable 5.79%



About West Nipissing

How We Compare | Taxation | Revenues and Expenses



West Nipissing

14,364 Residents

With a population on the rise – latest census showed 1.5% increase

67.6% of Residents are bilingual

\$76,381 is the median total income of couples

61.4% of the total population is of working age (15 to 64)

69% of residents own their homes

1,993.63 square km in size

Source: Statistics Canada – Data from 2016 Census

Governance

The West Nipissing Council is comprised of the Mayor and 8 Councillors representing each of the Municipality's Wards. The single-tier municipal government was formed through the amalgamation of several smaller communities in 1999. Current elected officials will serve for the 2018-2022 term.

Members of Council from left to right: Jeremy Séguin - Ward 7, Lise Sénécal - Ward 1, Yvon Duhaime - Ward 3, Leo Malette - Ward 2, Joanne Savage - Mayor, Christopher Fisher - Ward 5, Roland Larabie - Ward 6, Denis Sénécal - Ward 8, Dan Roveda - Ward 4.

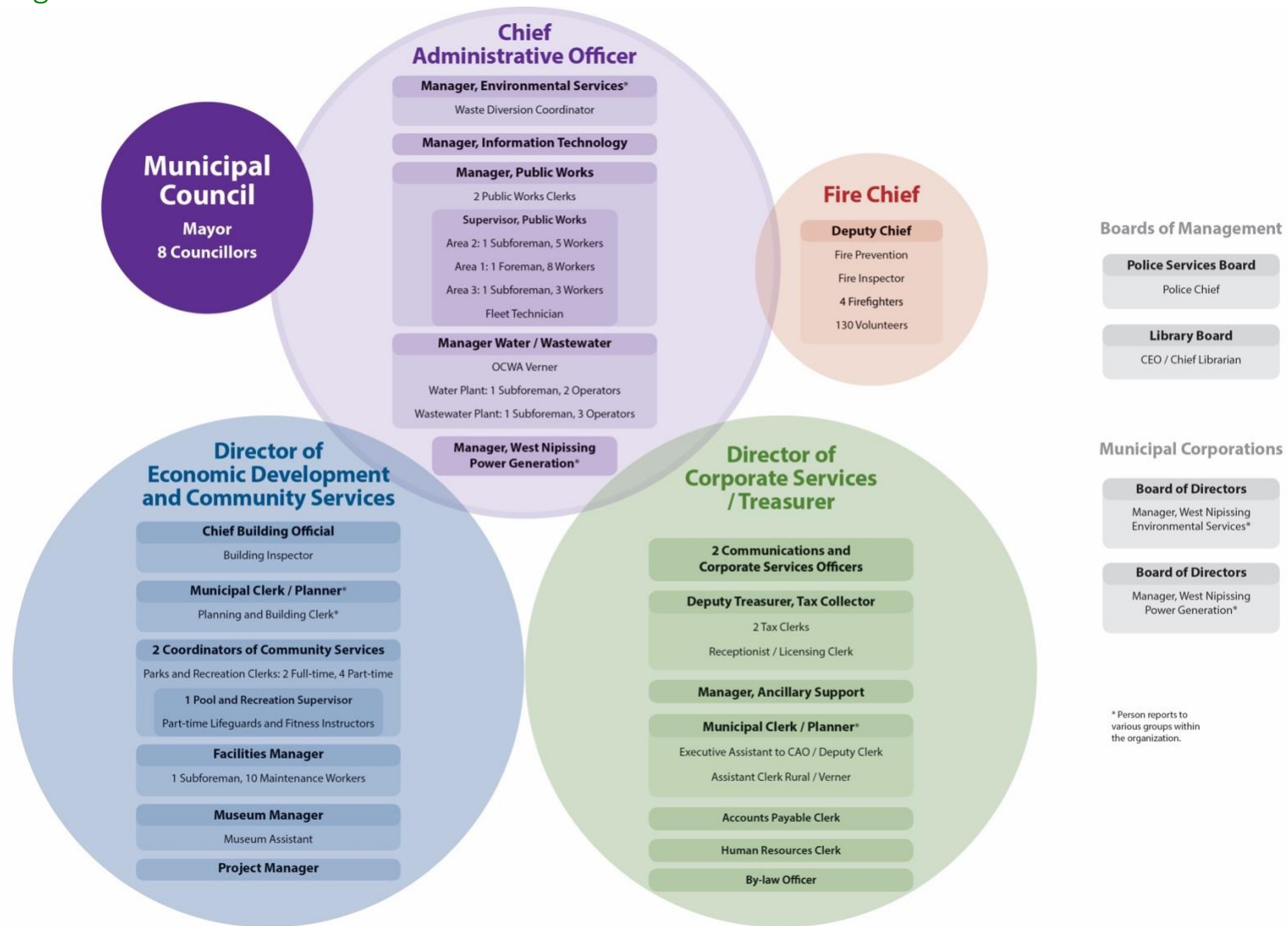


Administration

The Municipality of West Nipissing is focused on service excellence, collaboration, and resourcefulness. The organization is comprised of multiple departments working together to provide quality services for residents, visitors, and businesses of West Nipissing. The Chief Administrative Officer (CAO) is accountable to the Mayor and Council. The CAO's Primary role is to provide strategic leadership and advice to Council and for the overall administration of services in West Nipissing.



Organizational Chart

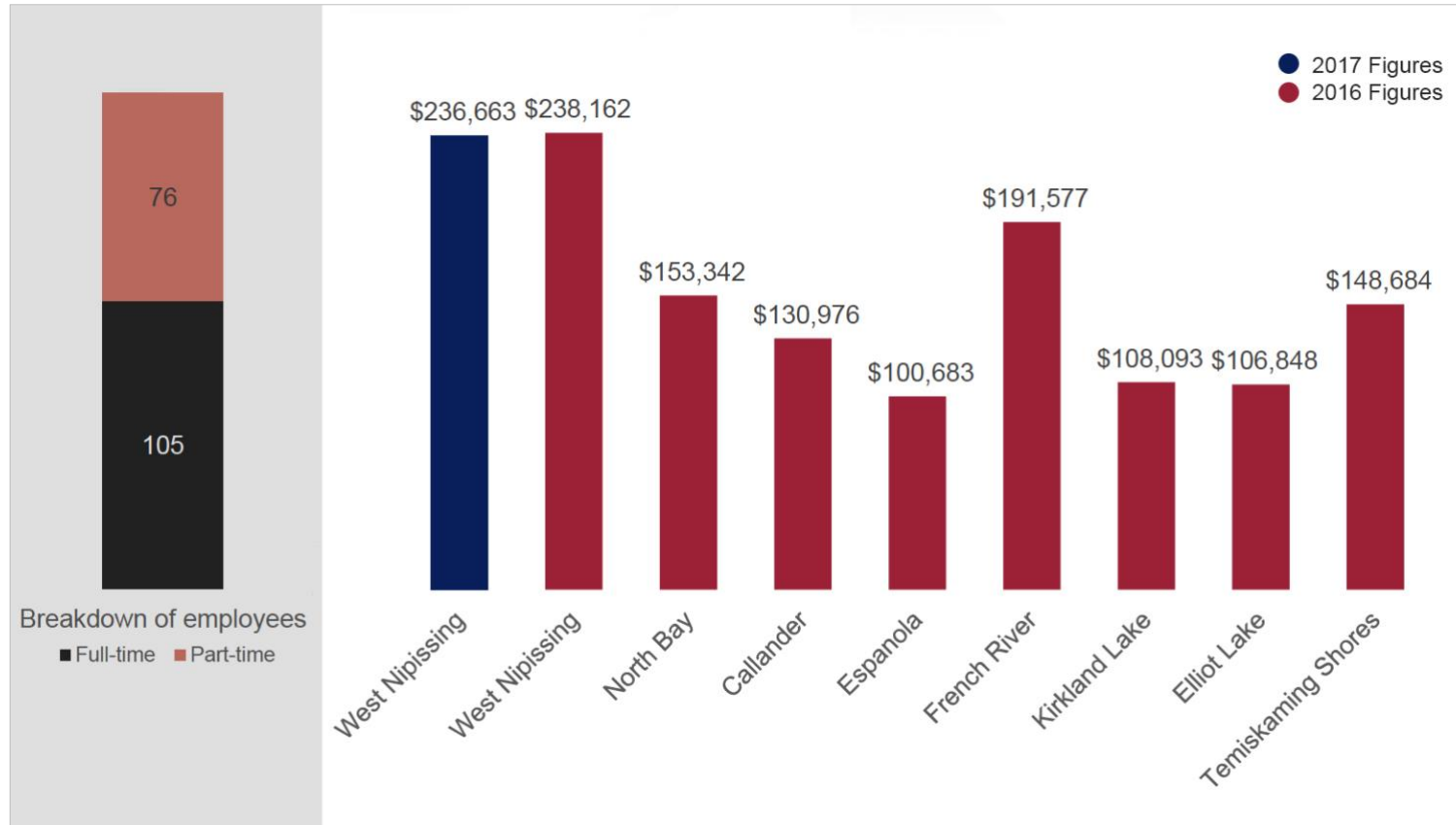


How We Compare

Analysis by Collins Barrow

Expenses per Employee

Excludes contracted services

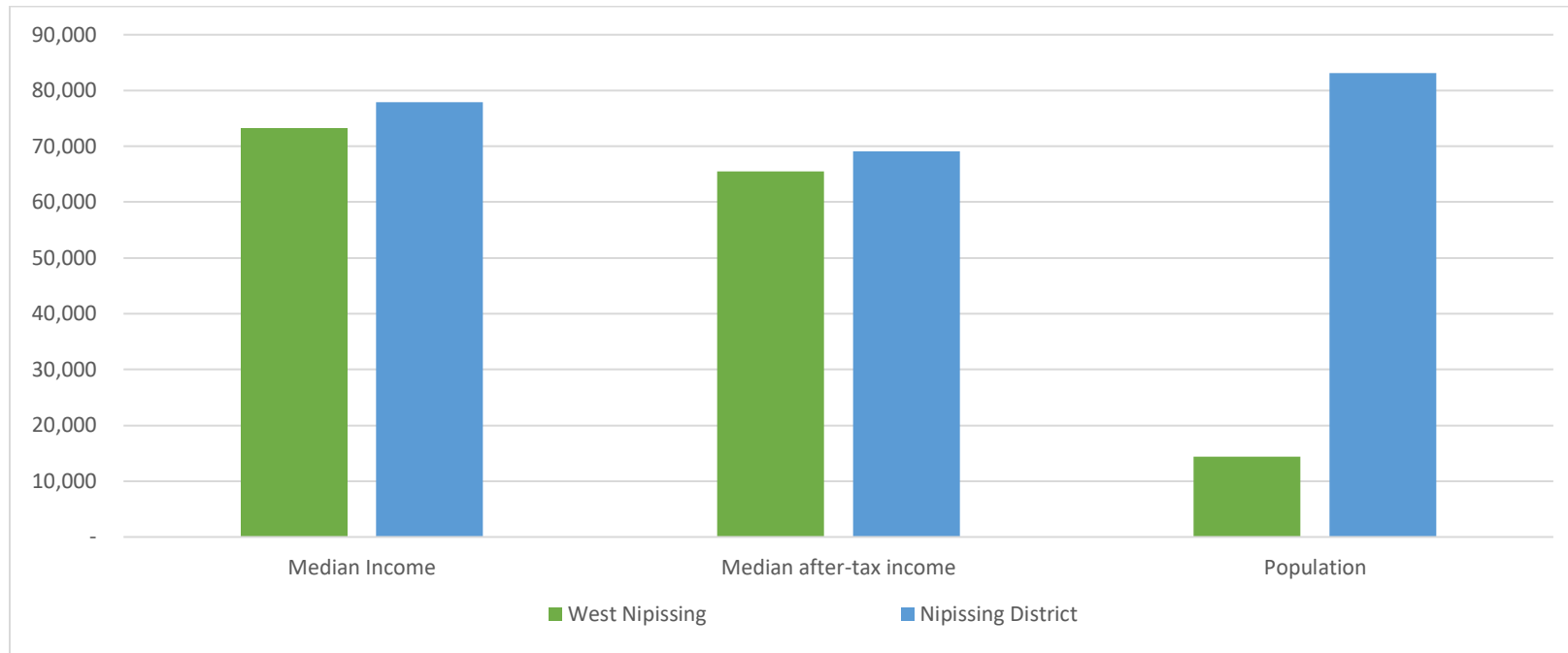


A **high value** indicates a low number of employees for the operating expenses.
It can be an indicator of **efficiencies** or an assessment tool for adequate staffing levels.



Median Income Comparison

Before and After Taxes



The Median Income Comparison between West Nipissing and the Nipissing District is significant in demonstrating that the community has a comparable income to our closest neighbours despite having a significantly smaller population.



Average Home Analysis

The tax burden on ratepayers is a combination of tax rate and assessment value. West Nipissing has a lower tax rate than other municipalities. When combined with an average assessment that is slightly lower than some of our neighbours, it produces a lower tax burden on West Nipissing ratepayers.

	West Nipissing	North Bay	Temiskaming Shore	Elliot Lake	Huntsville	North Dumfries
Tax Rates 2018	0.01025602	0.01285605	0.0118302	0.01711584	0.0089063	0.00743852
Average Home	\$197,600.00	\$251,930.00	\$210,000.00	\$143,000.00	\$334,900.00	\$468,612.00
Average Municipal Tax	\$2,026.59	\$3,238.82	\$2,484.34	\$2,447.57	\$2,982.72	\$3,485.78
Potential for Additional Tax Revenue		\$7,827,402	\$2,955,708	\$2,718,239	\$6,173,733	\$9,421,991

As defined in the table above, **a substantial amount of tax revenue would have been raised in 2018** had we used the average municipal tax amount of the comparator municipalities.



About Taxation

Understanding Tax Ratios and Tax Rates

Assessment System

- All properties are assessed at current (market) value with a 4 year phase in of assessment increases
- Properties are assessed by Municipal Property Assessment Corporation (MPAC)
- There are 8 standard classes of property
- Sub classes and optional classes exist

Property tax is a levy based on the assessed value of a property. The rates for the municipal portion of the tax are established by the Municipality.

- There are different tax rates for different classes of property
- The differences between these tax rates is the tax ratio
- The tax ratio is the ratio of the tax of a property class when compared to the tax rate of a residential property
- Tax ratios are set annually by Council but are limits are set by the province

Establishing Tax Rates

- The residential tax rate is determined by taking the levy and dividing it by the weighted assessment
- The weighted assessment is determined by taking the assessment of each property class and multiplying it by the tax ratios for each class

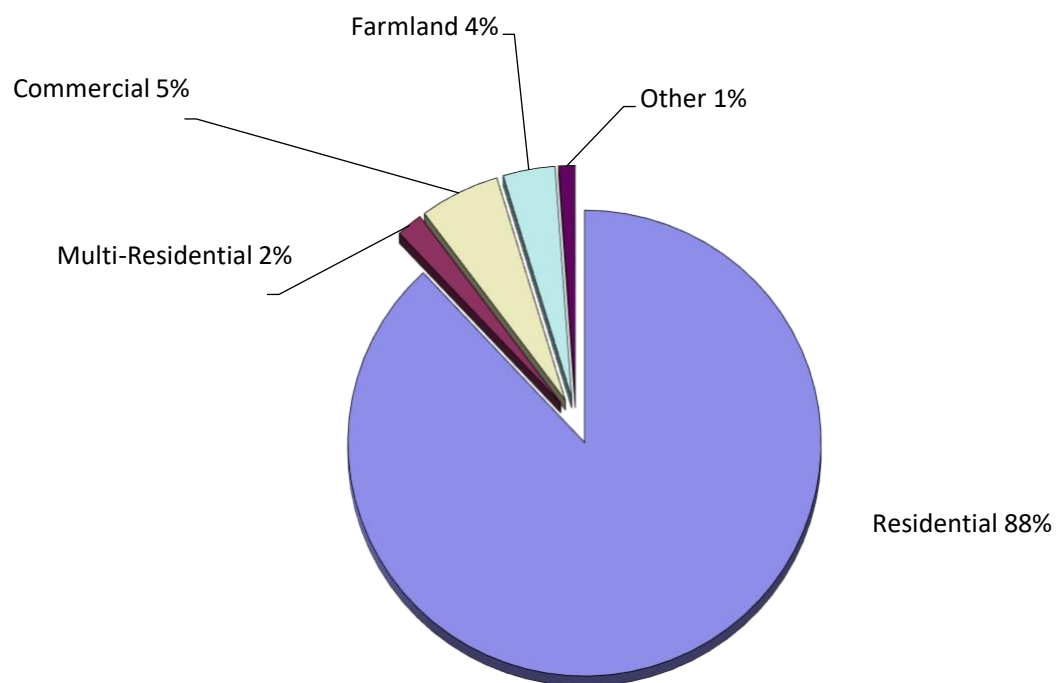
Basic Formula for Calculating of Residential Tax Rate

$$\frac{\text{Amount to be raised from taxation}}{\text{Total taxable (weighted) assessment}} = \text{tax rate}$$



Assessment by Tax Class

2019 Assessment Distribution (Taxable Only)

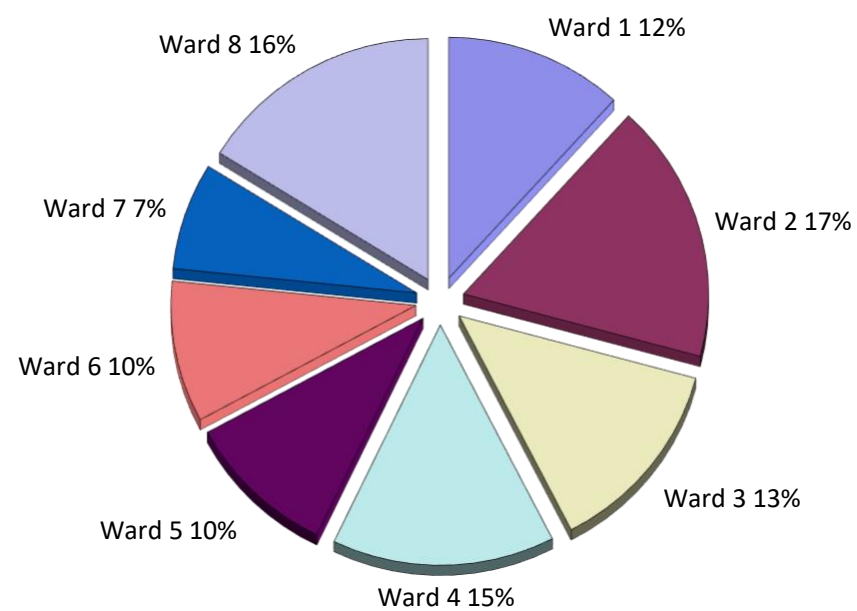


Other Includes Industrial, Landfill, Pipeline



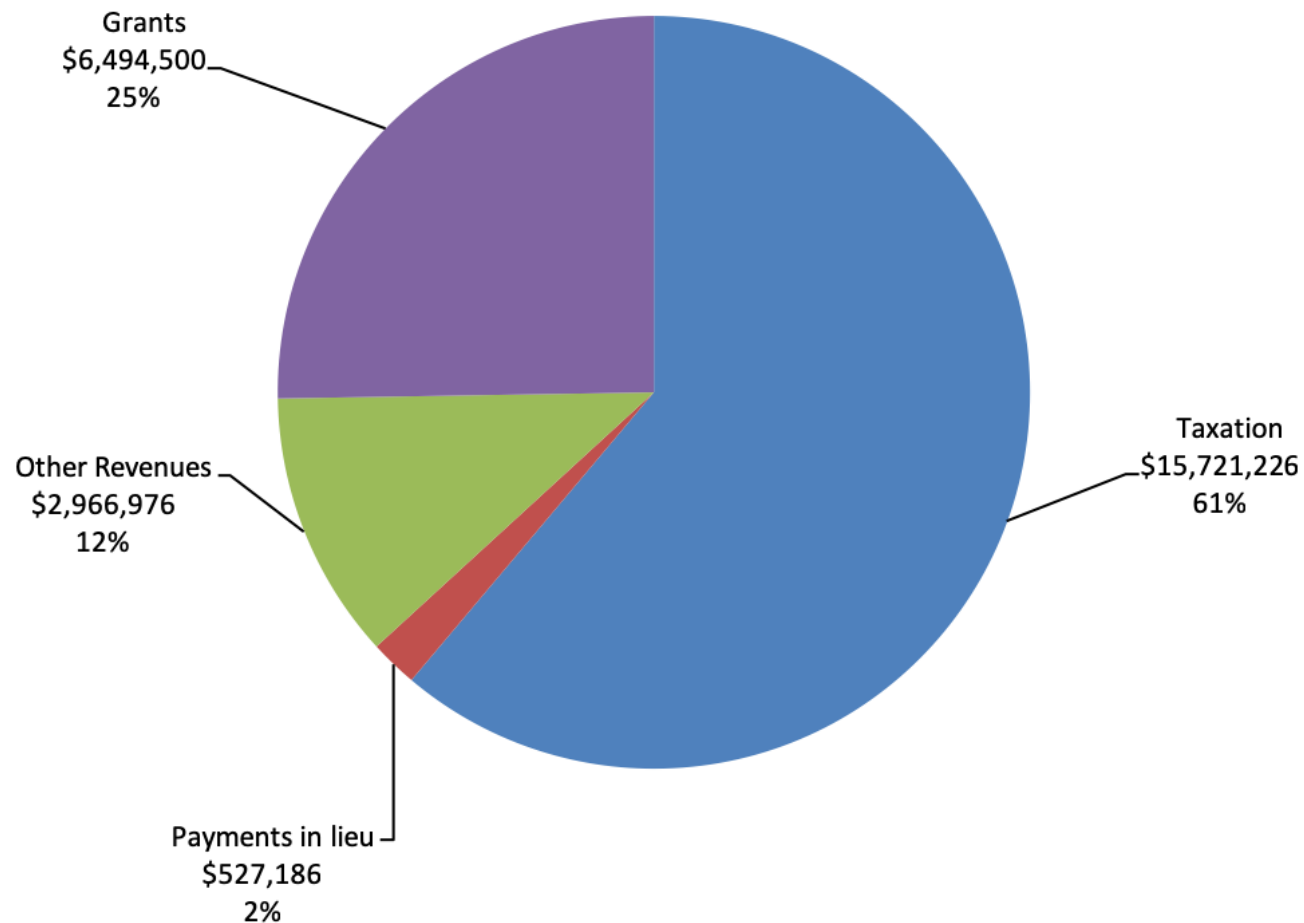
Assessment by Ward

2019 Assessment Distribution (Taxable Only)

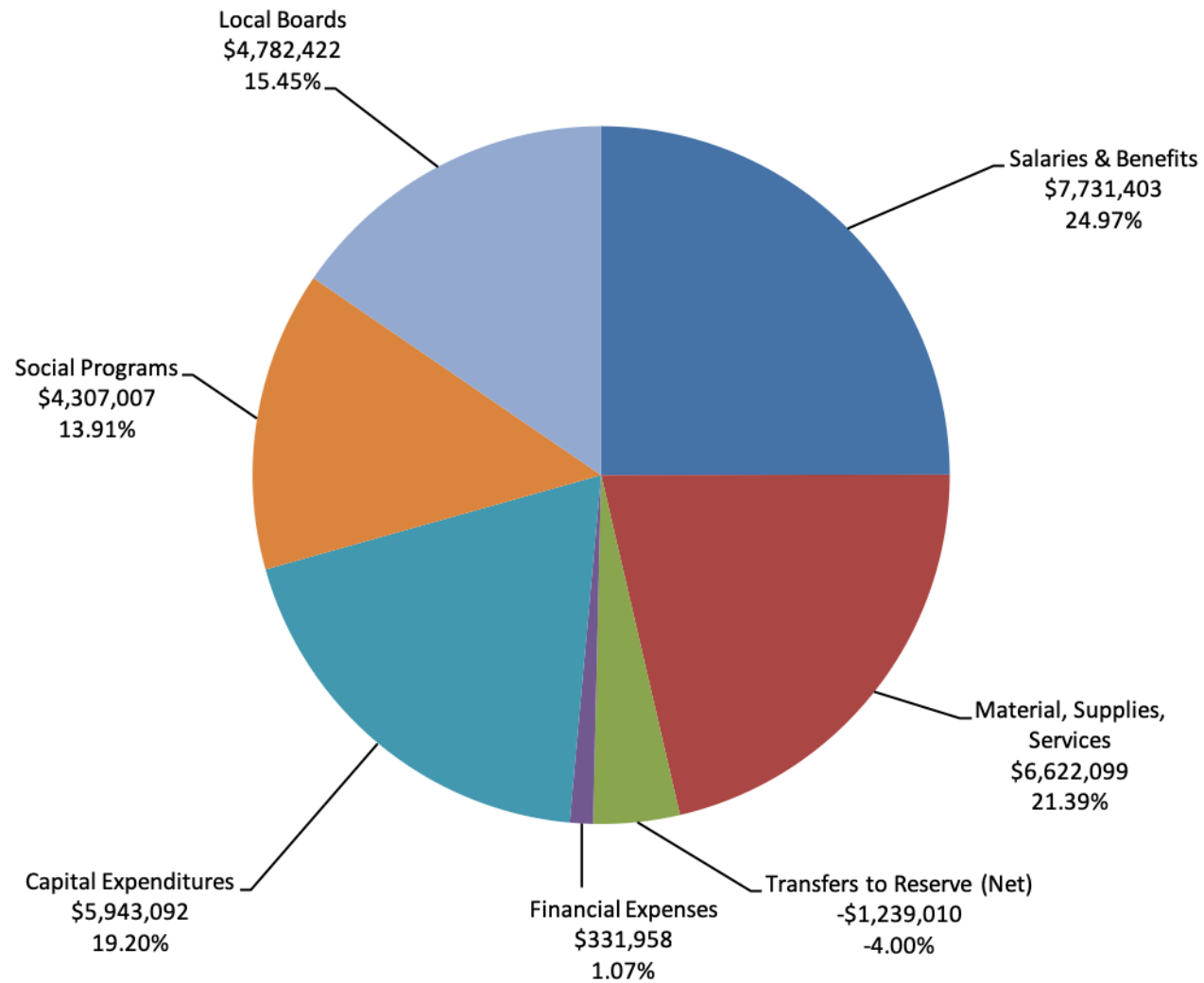


Revenues and Expenses

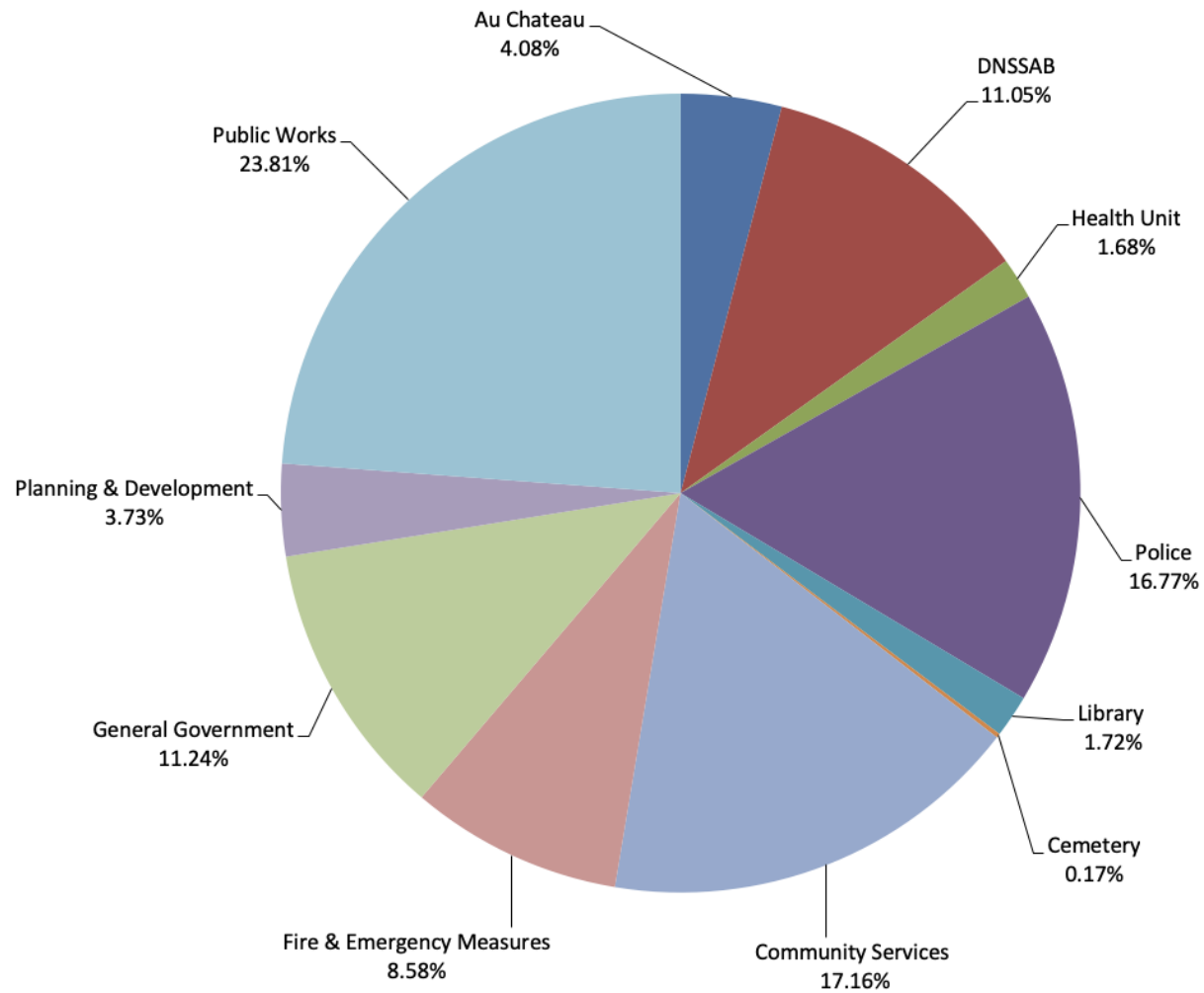
Sources of Revenue Budget (2018)



Expenditures Budget (2018)



Expenses by Department (2018)



Operating Budget By Department



Community Services

The Community Services department oversees a wide range of public services delivered by the Municipality. The team plays a key role in ensuring that community members are active and healthy through their participation in: Sports and Leisure, Arts and Culture, Community Events, Community Development, and Educational Programs. Because the Community Services team embraces the idea that ‘it takes a village’, they are continuously engaged in strategic and collaborative partnerships with community groups, non-profit organizations and residents.

The department is also responsible for the planning, administration, operation and maintenance of all municipal buildings and much of the green space surrounding them. Community Services also manages capital projects related to the repair, rehabilitation or expansion of these facilities.

Facilities

Buildings and Halls

- 2 Municipal Administrative Buildings
- 2 Arenas
- 6 Community Centres/Halls
- 2 Fitness Centres
- Pool
- Museum
- Information Centre
- Ambulance Bay Building
- Verner First Response Building
- West Nipissing Health Centre
- 2 Scout buildings

Parks and Recreation

- 6 Outdoor Rinks
- 4 Soccer Fields
- 6 Baseball Fields
- 10 Parks and Playgrounds
- 3 Splash Parks
- Beach Volleyball Court
- Tennis Court

Boating and Camping

- 9 Boat Launches/Docks
- Minnehaha Bay and Marina
- Cache Bay Trailer Park Site

Storage

- Centra Gas Building
- Richelieu Park Building
- Pie XII Building
- Info Centre Storage Building
- Verner Storage Garage

Tenants (Lease Agreements)

Internal: WN Police, WN Fire Service, WN Library, Operations department

External: Statistics Canada, Ministry of Agriculture, Dr. Bourgault, WN Child Care Corporation, Twiggs Coffee Roasters, Le Loup Radio, DNSSAB (Ambulance), WN Health Centre, WN Physio, Knights of Columbus, WN Lynx, Field Seniors Group, Sudbury East West Nipissing Economic Partners, Centre Communautaire de Lavigne, Cache Bay Trailer Park, Arena Canteens.



Focus and Goals

- Maintain and repair existing infrastructure as we are facing issues regarding aging facilities
- Enhance programs and services in partnership with key community stakeholders and partners
- Complete a thorough community consultation and develop a strategic action plan based on the key findings
- Perform facility assessments, lifecycle costing, and review outdoor spaces as part of an asset management plan initiative

2019 Budget Highlights

- Major increase in facility repair and maintenance
- Increase transfer to reserve for current and future capital projects
- Investigative work that will assist in facility assessments and for proper planning for future operating capital
- Additional full-time staff for the Museum
- Reduced ice rental budget in anticipation for a late opening due to IPM activities

	Actual	2018 Budget	Variance	2019 Budget	Variance
Revenues					
Federal Grants	28,298	20,000	8,298	30,000	10,000
Provincial Grants	-	3,500	(3,500)	-	(3,500)
Donations	1,717	-	1,717	-	-
Arenas	236,032	234,000	2,032	219,000	(15,000)
Canteen Sales	79,069	75,000	4,069	75,000	-
Program Revenues	21,725	20,000	1,725	20,000	-
Fitness and Pool Revenues	128,118	122,500	5,618	125,000	2,500
Memberships	87,353	71,500	15,853	76,000	4,500
Advertising	2,361	10,000	(7,639)	10,000	-
Rentals	423,853	397,000	26,853	427,000	30,000
Miscellaneous Income	3,540	2,000	1,540	-	(2,000)
Total Revenues	1,012,066	955,500	56,566	982,000	26,500



Expenditures

HR Costs

Salaries & Wages	1,643,492	1,671,130	27,638	1,770,310	(99,180)
Benefits	336,409	396,575	60,166	407,478	(10,903)
Education	12,185	34,500	22,315	36,000	(1,500)

Total HR Costs	1,992,086	2,102,205	110,119	2,213,788	(111,583)
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Operating Costs

Cost of Goods Sold	45,630	45,000	(630)	45,000	-
Materials & Supplies	24,621	50,000	25,379	40,000	10,000
Subcontractors	21,260	8,500	(12,760)	20,000	(11,500)
Advertising & Promotion	6,111	10,000	3,889	10,000	-
Community Projects	26,378	45,000	18,622	50,000	(5,000)
General Insurance	185,445	184,108	(1,337)	183,931	177
Interest and Bank Charges	84,981	79,488	(5,493)	88,488	(9,000)
IT & Support	17,513	36,500	18,987	38,000	(1,500)
Licenses & Permits	3,590	10,000	6,410	10,000	-
Office Supplies	24,412	40,500	16,088	40,000	500
Professional Fees	-	-	-	30,000	(30,000)
Repairs & Maintenance	254,427	305,000	50,573	415,000	(110,000)
Services and Rents	27,001	46,500	19,499	46,500	-
Utilities & Telecommunication	610,160	722,000	111,840	689,000	33,000
Vehicle Expenses	32,655	27,500	(5,155)	35,000	(7,500)
Non TCA Expenses	23,137	50,000	26,863	60,000	(10,000)

Total Material, Supplies & Rents	1,387,321	1,660,096	272,775	1,800,919	(140,823)
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Total Expenditures	3,379,407	3,762,301	382,894	4,014,707	(252,406)
Net Surplus (Deficit) Operations	(2,367,341)	(2,806,801)	439,460	(3,032,707)	(225,906)



Grants	-	-	-	(50,353)	50,353
Donations	-	-	-	-	-
Total Revenues-Capital Fund	-	-	-	(50,353)	50,353
Transfer to Reserve	500,000	500,000	-	600,000	(100,000)
Contribution from Reserve	(404,123)	(735,190)	(331,067)	(1,135,147)	(399,957)
Total Change in Reserves	95,877	(235,190)	(331,067)	(535,147)	(299,957)
Payments on Loans	89,738	90,320	582	90,320	-
Lease repayment	41,500	41,500	-	41,500	-
Total Change in Financing	131,238	131,820	582	131,820	-
Capital Assets					
Capital expenditures	404,123	735,190	331,067	1,185,500	(450,310)
Capital expenditures-Development	-	-	-	-	-
Total Capital Assets	404,123	735,190	331,067	1,185,500	(450,310)
	631,238	631,820	(582)	731,820	100,000
Surplus (Deficit)	(2,998,579)	(3,438,621)	440,042	(3,764,527)	(325,906)



Public Works

The Public Works Team is responsible for 528 km of municipal road systems. Our crews work diligently at keeping our streets, gravel roads and sidewalks accessible for the public, while attempting to prolong each infrastructure's life cycle. The Municipality is required by provincial legislation to respect the Minimum Maintenance Standards for Municipal Highways (Regulation 239/02). The team is comprised of two service areas – road maintenance, and water distribution/collection.

In 2018, we received **1500** road related service requests

We manage **528 km** of roads in total: 62 km of Class 4, 353 km of Class 5, 113 km of Class 6
427 km of gravel roads, **101 km** of paved roads, **1,000 km** of ditches, **38.5 km** of sidewalks

Services: Roads, Sidewalks, Paths and Parking Lots

Maintenance

Brush Cutting Edges of Roads
Calcium Chloride on Gravel Roads
Gravel Patching
Line Painting
Patrolling
Pothole Maintenance
Resurfacing
Shouldering
Snow and Ice Removal
Snow Plowing and Sanding
Sweeping

Drainage

Bridge Rehabilitation
Catch Basins
Culverts Installations and Upkeep
Ditching
Storm Water

Other

Equipment Maintenance
Load Restrictions: Patrol, Identify, Monitor
Signage Repair
Street Light Maintenance

Focus and Goals

- The safety of residents is our first priority
- Strive for improvement by finding and applying efficiencies
- Further develop planning procedures with a strong emphasis on preventive measures
- Ensure an increasingly balanced workload between departmental and capital projects



2019 Budget Highlights

- The addition of 1 full time employee in order to
 - Continue to meet our service level obligations
 - Significantly reduce overtime hours of current staff
 - Better supervise capital projects and contracts
 - Ensure suitable succession planning
 - Allow sufficient time for training while maintaining the current service levels
- New item: Student wage
- Increase training budget
- Increase service level to Dokis Road due to change in delivery model
- Increase fleet replacement by \$50,000

	Actual	2018 Budget	Variance	2019 Budget	Variance
Revenues					
Miscellaneous Income	84,571	35,000	49,571	35,000	-
Total Revenues	84,571	35,000	49,571	35,000	-
Expenditures					
HR Costs					
Salaries & Wages	1,463,525	1,541,431	77,906	1,637,739	(96,308)
Benefits	372,958	400,050	27,092	418,530	(18,480)
Education	20,284	7,150	(13,134)	17,650	(10,500)
Total HR Costs	1,856,767	1,948,631	91,864	2,073,919	(125,288)
Operating Costs					
Advertising	2,776	3,000	224	2,000	1,000
Contractors	254,306	235,000	(19,306)	235,000	-
General Insurance	173,760	176,206	2,446	199,304	(23,098)
IT & Support	5,292	10,000	4,708	10,000	-
Leasing Expense	5,004	4,500	(504)	4,500	-
Licenses & Permits	26,020	30,000	3,980	30,000	-



Materials	869,438	929,500	60,062	934,500	(5,000)
Office Supplies	9,760	9,800	40	9,800	-
Professional Fees	(501)	4,000	4,501	4,000	-
Repairs & Maintenance	31,468	24,500	(6,968)	29,500	(5,000)
Services and Rents	249,512	214,000	(35,512)	236,000	(22,000)
Supplies	55,484	45,000	(10,484)	47,000	(2,000)
Utilities & Telecommunication	255,759	291,800	36,041	272,520	19,280
Vehicle Expenses	739,492	675,600	(63,892)	705,600	(30,000)
Non TCA Expenses	1,699	5,000	3,301	5,000	-
Total Material, Supplies & Rents	2,679,269	2,657,906	(21,363)	2,724,724	(66,818)
Total Expenditures	4,536,036	4,606,537	70,501	4,798,643	(192,106)
Net Surplus (Deficit) Operations	(4,451,465)	(4,571,537)	120,072	(4,763,643)	(192,106)
Funding	(2,262,041)	(2,769,082)	(507,041)	(1,556,982)	1,212,100
Total Revenues-Capital Fund	(2,262,041)	(2,769,082)	(507,041)	(1,556,982)	1,212,100
Transfer to Reserve	550,000	550,000	-	600,000	50,000
Contribution from Reserve	(553,287)	(1,020,000)	(466,713)	(965,000)	55,000
Total Change in Reserves	(3,287)	(470,000)	(466,713)	(365,000)	105,000
Capital Assets					
Capital expenditures-Infrastructure	3,000,928	3,954,082	953,154	2,781,982	(1,172,100)
Capital expenditures-Equipment	713,287	780,000	66,713	685,000	(95,000)
Total Capital Assets	3,714,215	4,734,082	1,019,867	3,466,982	(1,267,100)
	1,448,887	1,495,000	46,113	1,545,000	50,000
Surplus (Deficit)	(5,900,352)	(6,066,537)	166,185	(6,308,643)	(242,106)



Drains

Municipal Drains are administered by the Municipality under the authority of the *Drainage Act* and are governed by the Ministry of Agriculture, Food and Rural Affairs. The **Court of Revision** is a legislated body which hears appeals on assessments pursuant to the *Drainage Act*. The Municipality has approximately 125 municipal drains located primarily in agricultural areas and rural areas of the Municipality. Approximately 3 drains per year are constructed requiring new Engineer's Reports.

		2018		2019	
	Actual	Budget	Variance	Budget	Variance
Expenditures					
Drainage Maintenance	7,414	5,000	(2,414)	7,500	(2,500)
Superintendent Fees	18,617	20,000	1,383	20,000	-
Municipal portion of drains	58,825	60,000	1,175	60,000	-
Total Expenditures	84,856	85,000	144	87,500	(2,500)
Net Surplus (Deficit) Operations	(84,856)	(85,000)	144	(87,500)	(2,500)
 Surplus (Deficit)	 (84,856)	 (85,000)	 144	 (87,500)	 (2,500)



Fire Service

The West Nipissing Fire Service (WNFS) is committed to preventing fires, injuries and educating the citizens of West Nipissing. The WNFS in conjunction with the West Nipissing Police Service are responsible for receiving and dispatching appropriate agencies to all fire and police calls received in West Nipissing.

Stations

Station #1 Sturgeon Falls (Main Station)
Station #1B Sturgeon Falls
Station #2 Crystal Falls
Station #3 Tomiko Lake
Station #4 Field
Station #5 River Valley
Station #6 Verner
Station #7 Lavigne
Station #8 North Monetville
Station #9 Cache Bay

Team

1 Fire Chief
1 Assistant Fire Chief
1 Fire Prevention and Training Officer
4 full-time Firefighters
2 Part-time Firefighters
99 Volunteer Firefighters

Services

Public Education
Issuing Permits
Fire Inspections and Code Compliance
Fire Investigations
Training
Hazardous Material Response
Ice and Water Rescue
Structural, vehicle, grass, brush, forestry,
and marine firefighting
Vehicle accidents and auto extrication
Public, Police, and Ambulance Assistance
Community Emergency planning

Focus and Goals

- Enhance public education and fire prevention initiatives
- Certify all full timers as public educators and fire inspectors
- Continue to provide extensive fire training to all fire fighters
- Provide the best fire safety services and increase performance

2019 Budget Highlights

- Health and safety items: purchase diesel exhaust retracting unit
- Computer software and hardware upgrades to support fire prevention initiatives
- Increase Building Reserve for new Fire Station in Lavigne in upcoming years
- Increase Vehicle Reserve for replacement of fire apparatus



	Actual	2018 Budget	Variance	2019 Budget	Variance
Revenues					
Miscellaneous Income	62,131	18,000	44,131	18,000	-
Total Revenues	62,131	18,000	44,131	18,000	-
Expenditures					
HR Costs					
Salaries & Wages	1,057,900	1,011,805	(46,095)	1,053,767	(41,962)
Benefits	350,984	377,980	26,996	382,265	(4,285)
Education	20,178	26,600	6,422	26,600	-
Total HR Costs	1,429,062	1,416,385	(12,677)	1,462,632	(46,247)
Operating Costs					
Materials & Supplies	66,483	67,500	1,017	70,000	(2,500)
General Insurance	36,321	36,321	-	39,476	(3,155)
Interfund transfers	22,000	22,000	-	22,000	-
Licenses & Permits	-	1,600	1,600	1,600	-
Office Supplies	43,443	47,220	3,777	63,545	(16,325)
Repairs & Maintenance	66,418	77,500	11,082	102,500	(25,000)
Services and Rents	10,173	15,000	4,827	15,000	-
Utilities & Telecommunication	76,664	91,360	14,696	97,173	(5,814)
Vehicle Expenses	54,316	66,100	11,784	66,100	-
Total Material, Supplies & Rents	375,818	424,601	48,783	477,395	(52,794)
Total Expenditures	1,804,880	1,840,986	36,106	1,940,027	(99,041)
Net Surplus (Deficit) Operations	(1,742,749)	(1,822,986)	80,237	(1,922,027)	(99,041)
Transfer to Reserve	381,797	355,000	26,797	410,000	(55,000)
Contribution from Reserve	(143,732)	(445,000)	(301,268)	(430,000)	15,000
Total Change in Reserves	238,065	(90,000)	(274,471)	(20,000)	(40,000)
Capital Assets					
Capital expenditures-Equipment	143,732	445,000	301,268	430,000	15,000
Total Capital Assets	143,732	445,000	301,268	430,000	15,000
	381,797	355,000	26,797	410,000	55,000
Surplus (Deficit)	(2,124,546)	(2,177,986)	53,440	(2,332,027)	(154,041)



Planning and Building

The **Planning department** provides information and guidance to the public relative to the development approval processes, Official Plan policies and the Zoning By-law. Planning oversees development control and zoning as well as long-range community planning.

The **Building department** utilizes an efficient system of building permits and conducts inspections to ensure that construction in West Nipissing adheres to provincial and municipal regulations.

Planning Services

- Provide information to organizations and developers
- Consult with individuals considering using planning services
- Maintain a current Official Plan
- Maintain a current comprehensive Zoning By-law
- Provide compliance reports and lawyer's letters

Building Services

- Issue permits for building, demolition, occupancy, etc.
- Conduct new building inspections and review existing structures
- Consult with individuals through the design and construction processes
- Building regulation enforcement
- Provide compliance reports and lawyer's letters
- Act as a liaison for contractors and designers

We approve nearly **300 building permits per year**

14% Residential and Cottages

14% Residential Garages

12% Commercial and Industrial

60% Renovations/Repairs, Additions and Accessory Structures

2019 Budget Highlights

- Fee increases that were approved in 2018 are generating additional revenue in 2019



	Actual	2018 Budget	Variance	2019 Budget	Variance
Revenues					
Building Permits	165,222	140,000	25,222	165,000	25,000
Planning Consent	30,175	30,000	175	30,000	-
Other Revenue	24,311	27,000	(2,689)	27,000	-
Total Revenues	219,708	197,000	22,708	222,000	25,000
Expenditures					
HR Costs					
Salaries & Wages	288,572	286,670	(1,902)	304,478	(17,808)
Benefits	84,636	100,480	15,844	98,410	2,070
Education	7,497	12,000	4,503	12,000	-
Total HR Costs	380,705	399,150	18,445	414,888	(15,738)
Operating Costs					
Office Supplies	16,493	18,400	1,907	18,400	-
Legal	199	5,000	4,801	5,000	-
Professional Fees	4,442	2,000	(2,442)	2,000	-
Utilities & Telecommunication	3,995	3,600	(395)	3,600	-
Non TCA Expenses	61	3,700	3,639	3,700	-
Total Material, Supplies & Rents	25,190	32,700	7,510	32,700	-
Total Expenditures	405,895	431,850	25,955	447,588	(15,738)
Net Surplus (Deficit) Operations	(186,187)	(234,850)	48,663	(225,588)	9,262



Economic Development

Economic Development promotes a stable and diverse economy through business attraction, growth and expansion. The team works closely with key stakeholders and partners regarding initiatives that can potentially create and retain jobs, as well as bring investments to our community. The team collaborates with local businesses and organizations, assisting them in moving their projects forward and meeting their goals. We collaborate closely with an established network of regional, provincial and federal partners in our efforts to ensure progress and to stay informed of potential opportunities.

Stakeholders and Partners

Sudbury East West Nipissing Economic Partners
WN General Hospital, WN Health Centre, Au Chateau
West Nipissing Chamber of Commerce
Local Businesses and Not for Profit Groups
Provincial and Federal Ministries and Agencies
Potential New Investors

Focus and Goals

- 2019 International Plowing Match and Rural Expo (IPM)
- Develop a new Community Economic Development Model, as directed by Council
- Revitalize Downtown
- Implement key initiatives identified in recent studies (Tourism Attraction and Industrial Park Development -Leblanc Road)
- Continue ongoing work with key stakeholders and partners on projects and opportunities for all sectors

2019 Budget Highlights

- The majority of financial resources will be directed to IPM 2019
- Have sufficient resources available for potential Economic Development opportunities
- \$20,000 Contribution for Physician Recruitment Initiatives



	Actual	2018 Budget	Variance	2019 Budget	Variance
Revenues					
Grants	176,228	250,000	(73,772)	195,613	(54,387)
Other Revenue			-		-
Total Revenues	176,228	250,000	(73,772)	195,613	(54,387)
Expenditures					
HR Costs					
Salaries & Wages	74,607	110,000	35,393	136,656	(26,656)
Benefits	4,475	17,263	12,788	37,389	(20,126)
Education	36,192	36,000	(192)	36,500	(500)
Total HR Costs	115,274	163,263	47,989	210,545	(47,282)
Operating Costs					
Advertising	80,721	85,000	4,279	65,000	20,000
Community Projects	14,481	100,000	85,519	295,000	(195,000)
Doctor Recruitment	30,000	35,000	5,000	25,000	10,000
Interest on Loans	3,011	2,931	(80)	1,427	1,504
IT and Support	4,019	-	(4,019)	-	-
Office Supplies	6,533	16,750	10,217	18,250	(1,500)
Supplies	3,796	2,000	(1,796)	2,000	-
Materials	-	-	-	25,000	(25,000)
Telephone	1,440	-	(1,440)	1,500	(1,500)
Total Operating Costs	144,001	241,681	97,680	433,177	(191,496)
Total Expenditures	259,275	404,944	145,669	643,722	(238,778)
Net Surplus (Deficit) Operations	(83,047)	(154,944)	71,897	(448,109)	(293,165)
Payments on Loans	34,119	34,119	-	35,623	(1,504)
Total Change in Financing	34,119	34,119	-	35,623	(1,504)
	34,119	34,119	-	35,623	1,504
Surplus (Deficit)	(117,166)	(189,063)	71,897	(483,732)	(294,669)



Corporate Services

The Corporate Services Department provides administrative services that support the work of Council, Management and Staff in their delivery of efficient municipal services. The team is responsible for: Accounting Services, Financial Support, Taxation and Utility Revenue, Human Resources, Policy Development, By-law Enforcement, Information Technology and Communications.

Focus and Goals

- Review and improve the customer service process
- Uphold professional standards through training and development
- Support internal and external communication
- Continue to develop a strategic communications plan
- Enhance and standardize policy development procedures

2019 Budget Highlights

- Capital investment in IT infrastructure
- Allocation for additional Part-time By-law Officer to address the Cannabis Legislation

	Actual	2018 Budget	Variance	2019 Budget	Variance
Revenues					
Taxation Revenue	15,732,953	15,721,226	11,727	15,891,486	(170,260)
Payments in Lieu	529,389	527,186	2,203	530,023	(2,837)
Grants	6,494,500	6,494,500	-	6,522,150	(27,650)
Interest Income	142,909	76,500	66,409	91,500	(15,000)
Licenses and Fees	72,490	76,700	(4,210)	71,700	5,000
P.O.A.	30,000	30,000	-	30,000	-
Management Fees	142,992	143,000	(8)	143,000	-
Pentalties & Interest	185,207	230,000	(44,793)	230,000	-
Rental Income	352,030	352,165	(135)	352,165	-
Sale of Land	1,770	-	1,770	-	-
Miscellaneous Income	52,557	35,000	17,557	14,000	21,000
Interdepartmental Charges	248,110	248,111	(1)	250,875	(2,764)
Dividend Income	320,000	320,000	-	320,000	-
Total Revenues	24,304,907	24,254,388	50,519	24,446,899	(192,511)



Expenditures

HR Costs

Salaries & Wages	1,138,915	1,179,044	40,129	1,335,896	(156,852)
Benefits	273,816	309,555	35,739	324,194	(14,639)
Education	18,583	29,000	10,417	31,500	(2,500)

Total HR Costs	1,431,314	1,517,599	86,285	1,691,590	(173,991)
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Operating Costs

Advertising	12,971	13,550	579	20,550	(7,000)
Election Costs	61,618	75,000	13,382	-	75,000
General Insurance	78,416	78,416	-	88,041	(9,625)
IT and Support	124,509	123,950	(559)	134,504	(10,554)
Insurance Settlements	29,213	75,000	45,787	75,000	-
Interdepartmental Charges	7,664	7,240	(424)	8,000	(760)
Interest Expense	10,411	16,000	5,589	13,000	3,000
Interest on Loans	14,764	14,846	82	14,846	-
Leasing Expense	65,317	52,500	(12,817)	52,500	-
Materials	3,498	1,500	(1,998)	1,500	-
Memberships	17,355	17,000	(355)	17,250	(250)
Office Supplies	55,452	51,500	(3,952)	59,000	(7,500)
Professional Fees	152,154	95,000	(57,154)	192,000	(97,000)
Property Assessment	242,795	242,795	-	244,789	(1,994)
Repairs & Maintenance	93,485	96,000	2,515	96,000	-
Services and Rents	18,953	16,000	(2,953)	15,000	1,000
Utilities & Telecommunication	265,759	281,193	15,434	276,412	4,781
Write Offs	133,724	151,000	17,276	151,000	-
Non TCA Expenses	67,738	5,000	(62,738)	-	5,000

Total Material, Supplies & Rents	1,455,796	1,413,490	(42,306)	1,459,392	(45,902)
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Total Expenditures	2,887,110	2,931,089	43,979	3,150,982	(219,893)
Net Surplus (Deficit) Operations	21,417,797	21,323,299	94,498	21,295,917	(27,382)



Transfer to Reserve	160,042	160,000	(42)	185,000	(25,000)
Contribution from Reserve	(723,122)	(826,010)	(102,888)	(157,010)	669,000
Total Change in Reserves	(563,080)	(666,010)	(102,930)	27,990	644,000
Payments on Loans	164,382	166,019	1,637	166,019	-
Total Change in Financing	164,382	166,019	1,637	166,019	-
Capital Assets					
Capital expenditures-Equipment	161,504	251,010	89,506	157,010	94,000
Total Capital Assets	161,504	251,010	89,506	157,010	94,000
	(237,194)	(248,981)	(11,787)	351,019	(600,000)
Surplus (Deficit)	21,654,991	21,572,280	82,711	20,944,898	(627,382)



Mayor and Council

As per the Ontario Municipal Councillors Guide 2018, the key responsibilities of a councillor are to support the Municipality and its operations while ensuring the community's well-being and interests. In addition to being available to the public at large, members of Council partake in a variety of committees within the community throughout their four-year term. Council remains well-informed of municipal government policies and procedure through research, training and workshops.

Council's Budget and Honorarium

Council budget includes honorariums and associated payroll costs, Senior's Supper, and small amounts of administrative expenses. Council honorariums are adjusted annually based on the CPI-W of the prior November. In November 2018, CPI-W was 1.9. Prior to 2019, the Council of West Nipissing had participated in an optional taxation program that allowed 1/3 of the Council honorarium to be non-taxable. Beginning on January 1, 2019, that program ceased to exist and 100% of the honorarium is considered taxable income.

2019 Budget Highlights

- Increased training budget
- \$53,000 in capital to address requested technology upgrades in Council Chambers



	Actual	2018 Budget	Variance	2019 Budget	Variance
Expenditures					
HR Costs					
Salaries & Wages	147,008	147,010	2	149,802	(2,792)
Benefits	12,999	15,160	2,161	18,015	(2,855)
Education	22,802	22,000	(802)	32,000	(10,000)
Total HR Costs	182,809	184,170	1,361	199,817	(15,647)
Operating Costs					
Advertising	-	3,000	3,000	3,000	-
Community Projects	4,476	7,200	2,724	7,200	-
Office Supplies	506	1,250	744	1,500	(250)
Utilities & Telecommunication	1,945	1,000	(945)	1,000	-
Total Material, Supplies & Rents	6,927	12,450	5,523	12,700	(250)
Total Operating Expenditures	189,736	196,620	6,884	212,517	(15,897)
Capital Assets					
Capital expenditures-Equipment	-	-	-	53,000	(53,000)
Total Capital Assets	-	-	-	53,000	(53,000)
	-	-	6,884	265,517	(68,897)
Net Surplus (Deficit)	(189,736)	(196,620)	6,884	(265,517)	(68,897)



Committees | Boards | Service Partners



Committees

Heritage Committee and Emergency Measures

	Actual	2018 Budget	Variance	2019 Budget	Variance
Emergency Measures	-	3,500	3,500	3,500	-
Heritage Committee	-	1,500	1,500	1,500	-
	-	5,000	5,000	5,000	-



Boards

The local boards represent services provided to the community that are governed by their own boards of directors. These services are funded, in part, by their own revenue generation and fundraising, and in part through municipal contribution. The portion shown here is the requested municipal contribution. Though the Council has the ability to approve the level of expenditures to these boards (amount of money that the Municipality is willing to contribute); the Council has little or no control over how the money is spent or individual line items within these budgets.

Draft Budget

	2018			2019	
	Actual	Budget	Variance	Budget	Variance
Police	4,297,822	4,297,822	-	4,383,779	(85,957)
Library	440,000	440,000	-	446,000	(6,000)
Cemetery	28,424	44,600	(16,176)	36,850	7,750
Total Boards	4,766,246	4,782,422	(16,176)	4,866,629	(84,207)

West Nipissing Public Library Board

The WNPL is a community resource that is committed to furthering the acquisition of knowledge, fostering literacy, and promoting life-long learning by serving the needs of our community. The main branch is located in Sturgeon Falls, accompanied by 4 satellite branches located in Cache Bay, Field, Verner and River Valley. The management of the Library is overseen by the WNPL Board. The Board submits annual budget estimates to Council and ensures the budget is administered properly.

Cemetery Board

The Cemetery Board oversees the effective operation of municipally owned cemeteries and provides guidance to the cemetery caretakers.



West Nipissing Police Services Board

As per the Police Services Act of Ontario, the Police Board is responsible for determining objectives and priorities with respect to police services in consultation with the Chief of Police, establish policies for the effective management of the police force, and direct the Chief of Police while monitoring his or her performance.

In this transition year, an estimated Policing expenditure has been compiled based on a transition strategy as previously presented to Council. West Nipissing Police Service is included until June 6, with a prorated OPP transition contract for the remainder of the year. As previously presented, operating surplus from 2018 and anticipated operating surplus from 2019 were allocated to a reserve to assist in funding transition costs. West Nipissing Police Services Board expenses are continued as the Board transitions to a Section 10 Board.

	Actual	2018 Budget	Variance	2019 Budget	Variance
Revenues	338,562	315,435	23,127	379,435	64,000
Expenditures					
Operating Expenditures	4,257,016	4,482,457	225,441	4,588,568	(106,111)
Board Costs	160,658	30,800	(129,858)	29,500	1,300
Total Expenditures	4,417,674	4,513,257	95,583	4,618,068	(104,811)
Net Surplus (Deficit) Operations	(4,079,112)	(4,197,822)	118,710	(4,238,633)	(40,811)
Transfer to Reserve	218,710	100,000	(118,710)	145,146	(45,146)
Contribution from Reserve	(17,803)	(169,000)	151,197	(381,206)	212,206
Contribution from General Reserve	-	-	-	(283,487)	283,487
Total Change in Reserves	200,907	(69,000)	32,487	(519,547)	450,547
Capital Assets					
Capital expenditures-Equipment	17,803	169,000	151,197	664,693	(495,693)
Total Capital Assets	17,803	169,000	151,197	664,693	(495,693)
	218,710	100,000	118,710	145,146	45,146
Surplus (Deficit)	(4,297,822)	(4,297,822)	-	(4,383,779)	(85,957)



Service Partners

Levies and Contracts

	2018		2019	Variation 2018 to 2019	
Levies and Contracts					
DNSSAB	2,821,342	10.61%	2,954,371	133,029	4.72%
Au Chateau (draft)	1,039,680	3.91%	1,106,420	66,740	6.42%
Health Unit	429,985	1.62%	432,880	2,895	0.67%
Animal Control	89,175	0.34%	90,952	1,777	1.99%
Total	4,380,182		4,584,623	204,441	
% of Total Expenditures		16.47%			

District of Nipissing Social Services Administration Board (DNSSAB)

The DNSSAB is responsible for the funding and administration of social housing programs and works to prevent homelessness in the Nipissing District.

Au Chateau

This 160-bed Long-Term Care Home supports older adults and adults with disabilities and helps individuals remain independent in their own homes for as long as possible.

Nipissing Parry Sound District Health Unit

Providing services to over 120,000 residents within an area consisting of most of Nipissing District, and all of Parry Sound District, the Health Unit works locally with individuals, families, the community and partner agencies to promote and protect health and to prevent disease. The Health Unit is governed by the Board of Health.

Animal Control Services

The North Bay and District Humane Society is contracted by the Municipality to provide animal control and after-hours emergency services for injured dogs and cats at large.



Appendices



Reserve as of December 31, 2018

Opening Balance 2018		3,234,783
Approved Transactions in 2018		
Transfer of 2017 surplus to operations	(500,000)	
Transfer of 2018 elections costs	(61,618)	(561,618)
Interim Balance 2018		2,673,165
Surplus from 2018		894,612
Ending Balance 2018		3,567,777



Dedicated Reserve as of December 31, 2018

	Opening Balance	Additions	Transfer to Capital Fund	Reserve Available	Expenditure	Ending Balance
Municipal Reserves						
General Government IT	28,022	20,000		48,022	48,000	22
General Government Facilities	111,988	140,000		251,988	113,503	138,485
Evansville Playground	4,923		42	4,965		4,965
Fire Services-Equipment Reserve	-	30,000		30,000	30,000	-
Fire Services - Fleet	284,517	250,000		534,517	60,574	473,943
Fire Services - Facilities	150,000	75,000		225,000		225,000
Fire Services - Fire Marque	64,672		26,797	91,469	59,603	31,866
Emergency Measures	70,268			70,268		70,268
Au Chateau	135,240	40,000		175,240		175,240
Community Services	340,967	500,000		840,967	404,123	436,844
Museum	52,058			52,058		52,058
Parks from Planning	34,229			34,229		34,229
Downtown Beautification	425			425		425
Public Works	71,571	550,000		621,571	553,287	68,284
Public Works (Infrastructure)	18,037			18,037		18,037
Public Works (Nature's Trail)	400,000	-		400,000		400,000
	1,766,917	1,605,000	26,839	3,398,756	1,269,091	2,129,665
Board Reserves						
Police Services-Contingency Reserve	2,027		-	2,027	-	2,027
Police Services	35,172	100,000		135,172	17,803	117,370
Cemetaries	12,683	5,000		17,683		17,683
	49,882	105,000	-	154,882	17,803	137,079
	1,816,799	1,710,000	26,839	3,553,638	1,286,894	2,266,744



Analysis of Debt

Municipal Debt	4,705,670.00
Water & Sewer Debt:	7,866,373.56
Consolidated Debt	12,572,043.56

	Opening	Add'l loans	Principal	Interest	Payments	Closing
2016 Fleet (for 2015)	429,379.28	-	175,247.72	6,777.16	182,024.88	254,131.56
Infrastructure Ontario (Emerg)	924,281.04	-	94,134.69	19,368.77	113,503.46	830,146.35
Administration Building	492,142.62		114,381.26	14,763.94	129,145.20	377,761.36
Infrastructure Ontario (Roof)	869,318.23	-	42,924.32	30,483.20	73,407.52	826,393.91
Infrastructure Ontario (CS)	924,000.00	-	80,479.87	27,211.31	107,691.18	843,520.13
Signage	84,933.24		34,039.01	3,011.11	37,050.12	50,894.23
Ambulance Bay	1,009,775.45	-	57,661.19	30,491.05	88,152.24	952,114.26
Waterfront II	402,976.68	-	38,654.23	11,832.05	50,486.28	364,322.45
NOHFC Museum	206,883.85		498.10	(0.00)	498.10	206,385.75
	5,343,690.39	-	638,020.39	143,938.59	781,958.98	4,705,670.00
	Opening	Add'l loans	Principal	Interest	Payments	Closing
Previous Loan	5,980,826.37		463,888.97	368,096.46	831,985.43	5,516,937.40
2009 Loan	1,330,524.83	-	94,035.66	55,700.28	149,735.94	1,236,489.17
2010 Advance	1,257,175.67	-	144,228.68	58,085.34	202,314.02	1,112,946.99
	8,568,526.87	-	702,153.31	481,882.08	1,184,035.39	7,866,373.56



MoneySense Reference

Canada's Best Places to Live for Low Taxes: Top 100 Cities

If you're determined to keep your hard-earned money, move here



by [Claire Brownell](#)

Jul 31, 2018



West Nipissing, Ont. (Alfonzo Buscemi/Wikimedia Commons)



Most of us recognize taxes are a necessary evil, but we also don't want to pay more than necessary.

Your province plays a big role in determining how much of your paycheck stays in the bank account. Choose Quebec and expect to pay 15 per cent in sales taxes on every purchase; choose Alberta and the rate drops to five per cent.

Thanks to property taxes, the city you live in matters too. Homeowners in Kirkland, Que. pay the steepest amount in property taxes as a percent of their average incomes, at 4.1 per cent, while residents of Fort McMurray pay the lowest rates at just 0.08 percent.

Which city has the lowest taxes? That question is more complicated than it appears. Different people in the same city pay different tax rates and amounts, depending on how much they make and how much their homes are worth.

To rate the cities with the lowest taxes, we considered both taxes as a percent of income and the average dollar amount paid in taxes.

Sometimes, the two are quite different. In B.C., high property values mean many homeowners are forking over large amounts in property taxes despite low tax rates, while the opposite is true in Windsor, Ont. and some municipalities in Atlantic Canada.

If you're determined to keep your hard-earned money, we suggest a move to West Nipissing, Ont., on Lake Nipissing west of North Bay. You'll pay about 1.9 per cent of your income in property taxes, which should work out to an annual average bill of \$1,495, thanks to an average housing price of just \$216,000. And you'll benefit from Ontario's relatively low sales and income tax rates.

The taxes category is worth 7 per cent of the main Best Places to Live ranking. We consider the provincial sales tax rate, the municipal property tax rate, the average dollar amount paid in property tax and the dollar amount of provincial income tax someone making the Canadian average individual income would pay. For more information, please see the [methodology page](#).



The Top 100

Search to filter by city or province:

Rank ↕	City ↕	Province ↕	Property tax rate as % of average income ↕	Average annual property tax bill ↕	Provincial sales tax rate ↕
1	West Nipissing	ON	1.88%	\$1,494.56	13%
2	Elliot Lake	ON	2.24%	\$1,390.04	13%
3	Hawkesbury	ON	2.16%	\$1,515.85	13%
4	Perth East	ON	1.67%	\$1,934.87	13%
5	Victoria	BC	1.14%	\$929.75	12%
6	Quesnel	BC	1.37%	\$1,239.21	12%
7	North Bay	ON	2.11%	\$1,947.97	13%
8	Temiskaming Shores	ON	2.09%	\$1,964.73	13%
9	Esquimalt	BC	1.42%	\$1,258.02	12%
10	Dawson Creek	BC	1.25%	\$1,407.13	12%
11	Cornwall	ON	2.43%	\$1,811.19	13%
12	Nelson	BC	1.53%	\$1,302.52	12%
13	Williams Lake	BC	1.53%	\$1,366.02	12%
14	Fort St. John	BC	1.09%	\$1,510.48	12%
15	Owen Sound	ON	2.36%	\$1,922.36	13%
16	North Vancouver (CY)	BC	1.47%	\$1,439.22	12%
17	Wellington North	ON	2.14%	\$2,065.07	13%
18	New Westminster	BC	1.55%	\$1,398.32	12%
19	Timmins	ON	2.14%	\$2,130.65	13%
20	Greater Sudbury	ON	2.06%	\$2,226.77	13%

See the full article to view the complete list of cities.
<https://www.moneysense.ca/spend/real-estate/best-places-to-live-in-canada-low-taxes-2018-100/>

