



2026

MUNICIPAL BUDGET BOOK

the TOWNSHIP *of*
MALAHIDE

A proud tradition, a bright future.



Township of Malahide
87 John Street South
Aylmer, ON
N5H 2C3



MESSAGE FROM THE MAYOR



As Mayor of the Township of Malahide, I am pleased to present the 2026 Budget. Under the Strong Mayor legislation, this budget is my responsibility to bring forward, and to have it reflect the conversations I had with Council and senior staff. Together, we established a clear direction for how we will plan, invest, and deliver services in a way that meets community needs and remains financially responsible.

The direction provided to staff was to deliver a budget aligned with three guiding principles:

1. Prioritizing Needs Over Wants

Our focus is to maintain core services that support a good quality of life while protecting and maximizing our assets. Our spending should therefore always fall in our three categories of needs: meeting legislated requirements, supporting essential operations, and advancing Council's strategic priorities. This ensures tax dollars are directed to the services that residents rely on every day.

2. Supporting Recommendations with Strong Business Cases

Budget decisions must be transparent and based on evidence of need. New requests or major changes in spending are expected to include a clear business case that explains the issue, identifies options, weighs risks, and outlines financial impacts. This process helps Council make informed decisions and ensures investments provide long-term value.

3. Reality-Based Budgeting

Council is not asking staff to arrive at a specific, pre-determined target for any potential tax levy increase. Instead, staff are asked to balance the real-world pressures facing our residents, local businesses, and the Township. The only target is a financial strategy that acknowledges today's economic slow down and uncertainty while preparing us to deal with infrastructure that is ageing and limiting our growth.

In the end, I am pleased with the budget that staff have developed. It aligns with the direction we set together, and it supports our continued focus on being an affordable, well-managed, and forward-looking municipality.

In closing, I want to express my sincere appreciation for the exceptional, collaborative effort of Township staff in delivering this budget as per the agreed upon schedule, without the benefit of working with a Treasurer and Director of Finance. Your professionalism and determination are exemplary.

I look forward to the conversations that will follow this presentation, over the next few weeks.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Dominique Giguère', written in a cursive style.



DOMINIQUE GIGUÈRE
MAYOR

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EXECUTIVE SUMMARY

The 2026 budget for the Township of Malahide outlines how we will fund municipal services, maintain infrastructure, and support daily operations. As per the Mayor’s direction, this budget was developed to align with the three guiding principles provided by Council:

- Prioritizing needs over wants
- Supporting recommendations with business cases
- Reality-based budgeting.

In addition to these principles, the goals of the budget as presented are to:

- keep service levels stable,
- maintain predictable and manageable taxes, and
- balance current needs with long-term planning.

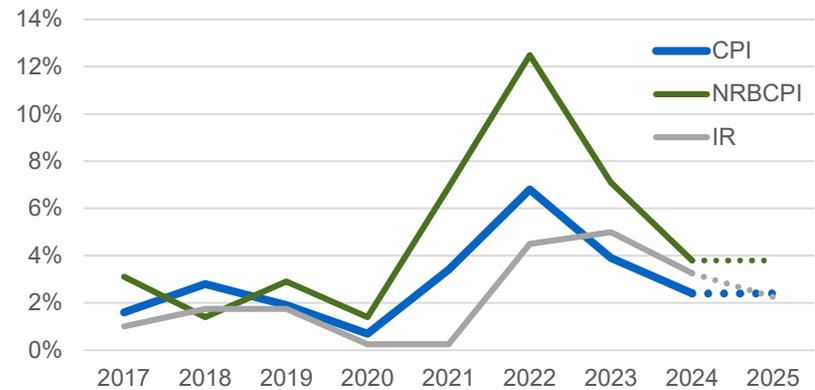
Overall, the 2026 Budget integrates the Township’s Strategic Plan, the 2025 Budget, and the Asset Management Plan. While economic conditions have shifted, our financial approach remains steady and sustainable.

ECONOMIC CONTEXT

Several economic trends continue to influence the Township’s costs and financial decisions:

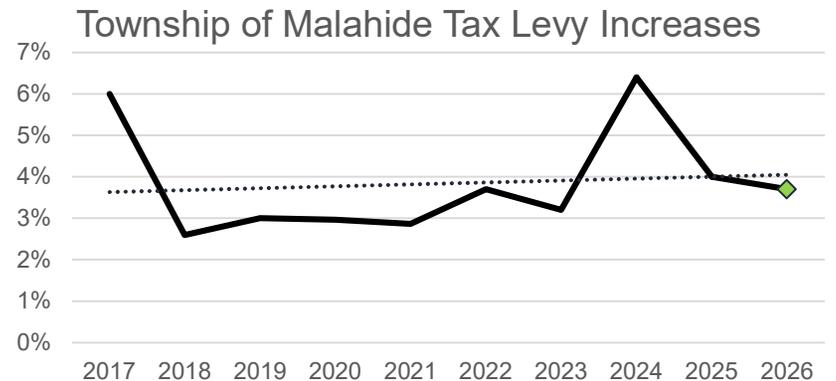
- **Inflation (CPI)** has eased to 2.4% in late 2025. Although lower than previous years, prices across most services remain higher than before the pandemic.
- **Construction costs (NRBCPI)** remain elevated, increasing by an estimated 3.4% in 2025. This affects the cost of capital projects.

- **Interest rates** have stabilized at 2.25%, lowering borrowing costs and affecting returns on municipal reserves.



IMPACT ON PROPERTY OWNERS

For property owners, the 2026 Budget includes a proposed **3.7% increase in the Township property tax rate**. This equals about **\$30 per \$100,000 of assessed residential value**. The increase helps cover rising costs and supports the investment needed in roads, buildings, and other infrastructure.



BUDGET HIGHLIGHTS

The 2026 Budget raises **\$461,020 in total new tax revenue**. Of this amount, only **\$209,400 is related to operating cost increases**, equal to a **2.2% tax increase**. A major reason for this low impact is additional funding from external sources.

Relief factors affecting operating costs include:

- Increased Ontario Municipal Partnership Fund (OMPF) support from the Province.
- Other cost offsets included in the operating budget.

The budget document includes clear line-by-line explanations for spending in every service area, along with reasons for this year’s changes from the previous budget.

Capital funding

Most of the new tax revenue is for future capital needs:

- **2.7% of the tax increase** will be transferred to capital reserves.

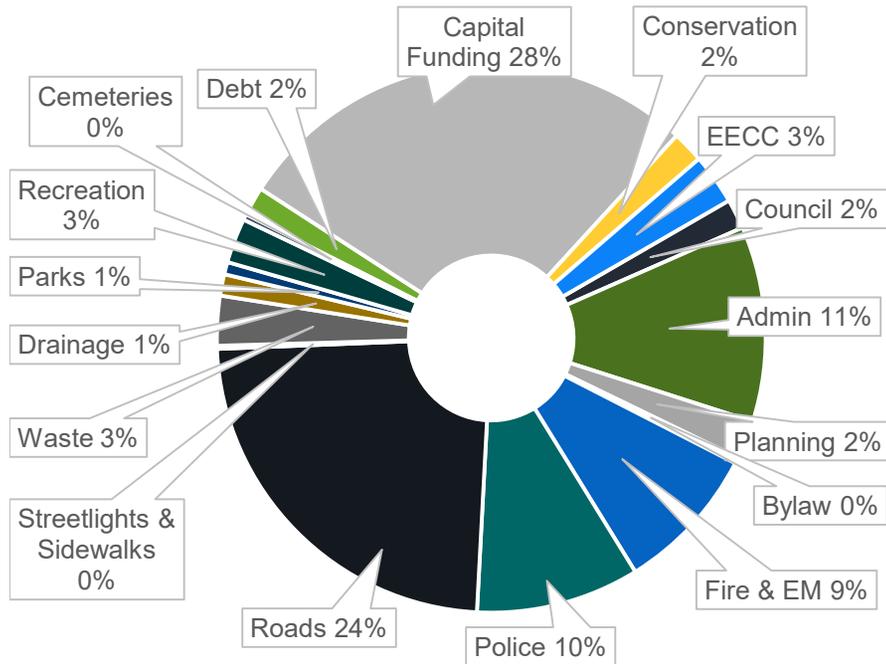
This year, several relief factors help reduce the overall amount needed:

- Increased **Ontario Community Infrastructure Funding (OCIF)**.
- Lower debt payments due to retiring debt on two recreation facilities. These funds are redirected into capital reserves.
- Two one-time grants supporting 2026 capital projects.

These items lower the pressure on the tax levy. The following table summarizes the main cost drivers and relief items.

Budget Development	Cost	Levy ↑
Capital Reserve Pressures		
Contribution to Capital Reserves	\$405,190	
	\$405,190	4.3%
Operational Budget Pressures		
Waste Management Contracts	\$315,700	
Wages & Benefits	203,020	
External Boards	36,310	
GIS Contract	20,000	
Community Grants	15,000	
Other Adjustments	10,550	
	\$600,580	6.5%
Budget Relief		
Waste Management Relief	(\$231,770)	
Debt Servicing	(108,400)	
OMPF	(74,900)	
OCIF	(45,180)	
Payments in Lieu of Taxes	(39,300)	
Road Operations Adjustments	(23,200)	
Other Revenue	(22,000)	
	(\$544,750)	(5.8%)
Tax Levy Increase	\$461,020	5.0%
Less: Effect of Assessment Growth		(1.3%)
Property Tax Rate Increase		3.7%

This overview illustrates how the Township allocates its portion of property taxes to deliver essential services, maintain infrastructure, and support community programs.



Why capital investment matters

Adequate funding for infrastructure protects taxpayers from higher long-term costs. Delaying maintenance can lead to more expensive replacement projects or require borrowing. The 2026 Budget funds the level of work needed to maintain service levels, consistent with the Asset Management Plan and Roads Needs Study.

Changes to capital funding account for **55% of the tax increase in 2026.**

The recommended increase to capital reserve contributions is **\$405,190**, offset by provincial funding and the reallocation of debt servicing savings. The net amount funded by the tax levy is **\$251,610 (2.7%)**.

This funding supports an average of **\$5.5 million per year** in capital work over the next six years.

The 2026 Budget includes:

- \$4,364,200 in new capital projects, and
- \$2,258,128 in carried-forward work.

All projects are explained in detail in the budget document.

CONCLUSION

The 2026 Budget represents a clear and balanced financial plan. It supports essential services, invests in infrastructure, maintains fiscal stability, and prepares the Township for future needs. This budget strengthens the Township's financial position and ensures we can continue to deliver value to residents today and in the years ahead.

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INTRODUCTION

The Township's municipal budget is a strategic financial planning document that outlines our municipality's priorities and aims to strike a balance between what we can afford, and how to provide desired levels of service to the community.

There are many factors considered when preparing a municipal budget, including requirements that must be met under Provincial legislation. The following is a brief overview of the Township of Malahide's Community Profile, Strategic Priorities, and the Service Levels that the municipality aims to provide.

Community Profile

A community profile includes demographic and social characteristics, economic factors, infrastructure and services, and environmental and historical details. For more information on the demographics, economy and history of the Township of Malahide, please refer to the Community Profile, updated annually, available on the Township's website: malahide.ca. The following is a brief overview of that document.

GOVERNANCE

The Township of Malahide is a municipality in Southwestern Ontario that was established in 1998 as an amalgamation of the three separate municipalities formerly known as the Township of Malahide, the Township of South Dorchester, and the Village of Springfield.

Malahide operates within a two-tier municipal structure whereby it provides the majority of local services while broader regional

services are delivered by the County of Elgin. Every four years, residents of the Township elect a seven-member Council to represent the public and consider the well-being of the municipality on a broad range of matters. Council develops and determines which services the Township provides and carries out the duties of Council within the confines of the Municipal Act and other Provincial legislation. Malahide's Mayor and Deputy Mayor also serve as County Council members.

Council typically meets on the first and third Thursdays of each month. Meetings are open to the public as well as broadcast on the Township of Malahide's YouTube channel.

For more information on the Township of Malahide Council, including current council members, ward maps, and meeting dates, please visit the Township website: malahide.ca

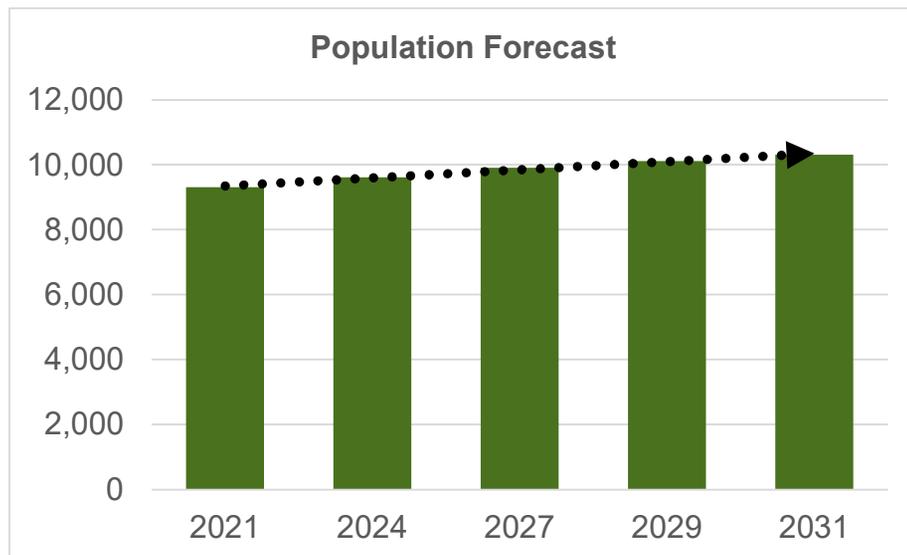
DEMOGRAPHICS

Malahide's demographic profile reflects a balanced mix of farm families, established rural households, and newcomers seeking a small-town lifestyle. Malahide offers primarily single-detached homes and rural farmsteads, with clusters of commercial buildings and multi-unit housing located in Springfield and other settlement areas. Seasonal dwellings are concentrated in Port Bruce, where cottages and recreational units contribute to the Township's lakeside character.

Overall, housing in Malahide remains more affordable than in nearby urban centres, making the community attractive to families, farm workers, and retirees.

POPULATION

The Township of Malahide has a total population of 9,308 (2021 Census). Over the period of 2001 to 2021, the Township’s average annual rate of growth was 0.27%. The population was expected to rise by approximately 1,000 people by 2031 based on the Township of Malahide’s 2021 Development Charges Background Study by Watsons & Associates Economists Ltd., though early trends suggest a slower rate of growth.



Malahide’s labour force reflects the Township’s strong agricultural base and its role within the broader Southwestern Ontario economy. According to the 2021 Census, roughly 4,700 residents are active in the labour force, with a participation rate slightly higher than the provincial average due to the Township’s younger farm families and strong work ethic.

LAND DENSITY

The Township of Malahide is a predominantly rural, low-density municipality with its population spread out over an area of 394 square kilometers. While residents tend to enjoy large lot sizes and the lifestyle of living in small communities, low population density can make it more difficult for municipal governments to provide financially efficient services.

MUNICIPALITY	POPULATION /SQ. KM
Town of Aylmer	1,209
Municipality of Central Elgin	49.12
Municipality of Bayham	29.01
Township of Malahide	23.61
Township of Southwold	16.10
Municipality of West Elgin	15.71
Municipality of Dutton-Dunwich	14.10

ECONOMY & LIVELIHOODS

LIVELIHOODS

Agriculture, agri-business, and skilled trades are core drivers of employment, with significant numbers working as farm operators, labourers, transport truck drivers, and in related services.

Manufacturing and construction also provide stable employment, supported by local firms and regional employers in nearby St. Thomas, Aylmer, and London.

Health care, education, and retail service occupations round out the labour force, reflecting both local demand and commuting patterns. Residents have access to local family practices, dental offices, and home health care providers, as well as broader services in neighbouring Aylmer, St. Thomas, and London.

The nearest hospital is the St. Thomas Elgin General Hospital, approximately 15–20 minutes from most parts of Malahide. Community organizations such as Mennonite Community Services enhance social supports, while hospitals and long-term care facilities across the region ensure access to a full continuum of care.

The Township of Malahide is as the home of the Ontario Police College (OPC). This world-class facility dominates the countryside as you approach it on Elgin Road 32 (Hacienda Road). The OPC is one of the largest police training facilities in North America with over 8,000 recruits, police officers, and civilian personnel attending each year. In the 2025 Ontario Budget, the provincial government committed \$1 billion to expand and modernize the Ontario Police College facilities, signaling its ongoing importance to public safety and regional infrastructure.

Many residents travel outside the Township daily for work, underscoring Malahide’s role as both an employment hub and a residential community linked to larger regional centres.

Malahide’s recreation and tourism amenities include the Malahide Community Place in Springfield, sports facilities such as the East Elgin Community Complex, and natural attractions such as Port Bruce. The Township also supports agricultural tourism, seasonal events, and community fairs that celebrate local heritage and rural life, contributing to both quality of life and visitor appeal.

HOUSEHOLD INCOME

Malahide households earn on average 5.6% higher than the provincial average (Census 2021). Household incomes are comparable to the other lower-tier municipalities in the County.

MUNICIPALITY	AFTER-TAX HOUSEHOLD INCOME (2021)
Township of Southwold	91,000
Municipality of Central Elgin	89,000
Township of Malahide	84,000
Municipality of Bayham	83,000
Municipality of Dutton-Dunwich	79,500
Municipality of West Elgin	68,000
Town of Aylmer	66,000
Ontario	79,500

ECONOMIC ENVIRONMENT

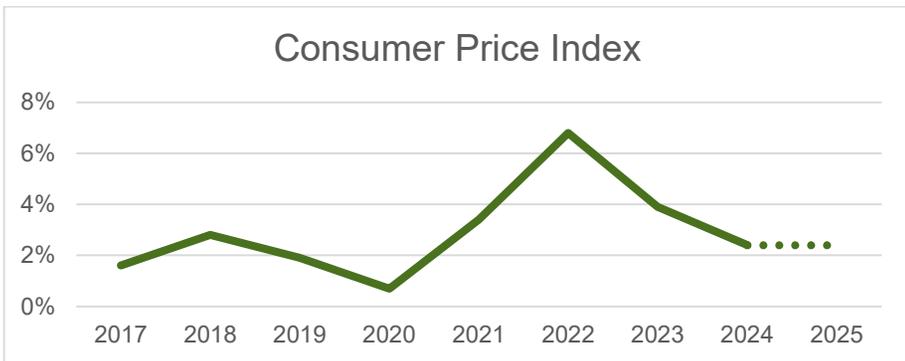
The Township of Malahide’s financial outlook for 2026 is also shaped by three critical economic factors: The Consumer Price Index (CPI) for Ontario, the Non-Residential Building Construction Price Index (NRBCPI), and the Bank of Canada’s policy interest rate. These indicators influence the Township’s operational costs, infrastructure planning, and financial strategies, while also significantly affecting residents’ financial well-being.

Below are detailed overviews of each indicator and its associated impacts.

1. Consumer Price Index

The Ontario Consumer Price Index (CPI) which tracks changes in the cost of goods and services, has shown consistent increases over the past several years. For the Township, rising CPI levels in recent years have increased costs for contracts linked to inflation, such as waste management, facility maintenance, grass cutting and road operations contract such as line painting, roadside mowing and dust control. Even with the recent moderation in CPI growth, these elevated levels continue to strain the Township’s operating budget.

For residents, the impact of persistent inflation has reduced disposable income, making it harder to manage rising property taxes or user fees, particularly for fixed income households and vulnerable populations.



2. Non-Residential Building Construction Price Index

The Non-Residential Building Construction Price Index (NRBCPI) has undergone substantial increases in recent years, reflecting heightened costs for materials such as steel, asphalt, and concrete, coupled with labor shortages.

Between 2021 and 2022, the NRBCPI rose by nearly 30%, a sharp and unprecedented increase fueled by global supply chain disruptions and inflationary pressures. These elevated costs have not reversed, making them a permanent driver of higher infrastructure expenses. This shift represents a structural adjustment in the cost of delivering infrastructure projects, which has had a direct impact on taxation and financial planning.

The sustained high costs of infrastructure projects directly affect residents through increased taxation. While the Township strives to balance these costs, the permanent rise in construction expenses continues to challenge its ability to meet infrastructure demands without further burdening taxpayers.

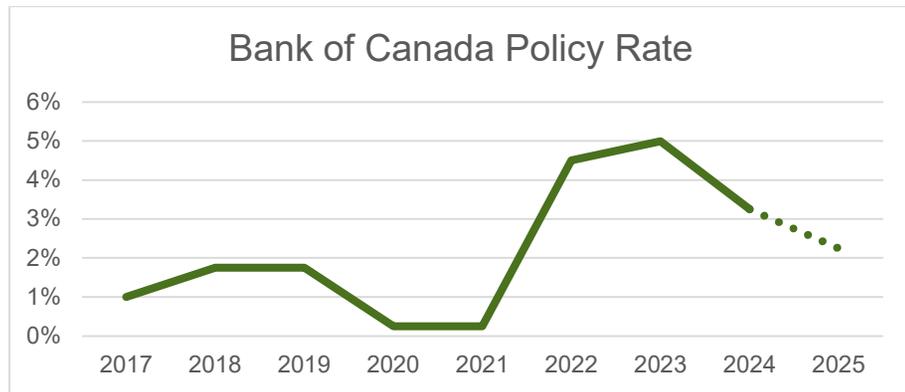


3. Bank of Canada Policy Interest Rate

The Bank of Canada’s policy interest rate has undergone substantial changes over the past few years. Following a historic low of 0.25% in 2021 to support post-pandemic recovery, the rate rose rapidly throughout 2022, peaking at 5.00% in mid-2023. These increases, aimed at curbing inflation, have had far-reaching implications for borrowing, investment, and household finances.

For the Township, higher policy rates have increased the cost of debt financing for infrastructure projects, limiting the feasibility of new debt-funded initiatives. Conversely, the elevated rates have improved returns on reserve investments, providing an opportunity to bolster financial reserves.

For residents, rising interest rates have led to higher mortgage renewal costs, reducing disposable income and creating affordability challenges that may affect their ability to manage property taxes and other financial obligations.

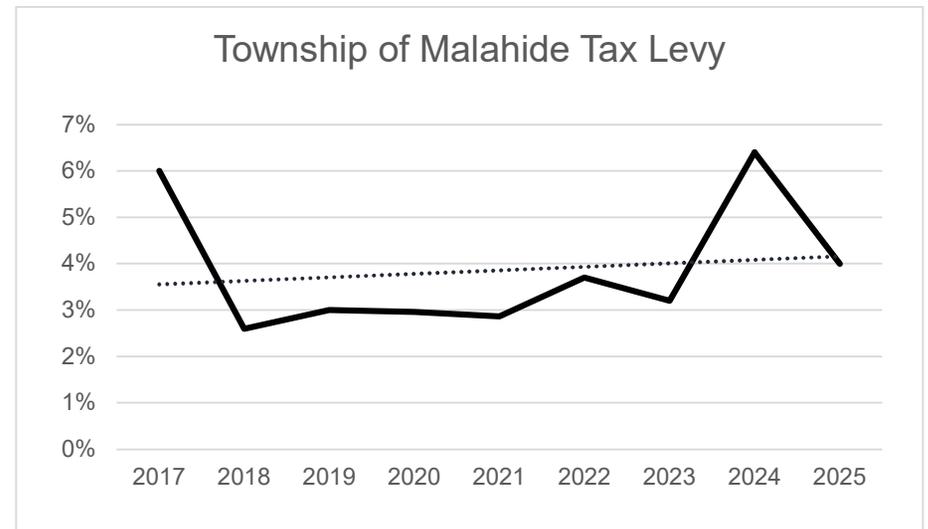


The interplay of rising consumer prices, construction costs, and fluctuating interest rates presents significant financial challenges for the Township of Malahide and its residents. Strategic financial planning will be crucial to maintaining fiscal sustainability while addressing infrastructure needs and supporting community affordability.

By closely monitoring these economic indicators and adapting financial strategies, the Township can continue delivering essential services and infrastructure improvements despite the economic pressures.

HISTORICAL PROPERTY TAX LEVY IMPACTS

Tax levy rates are calculated through an analysis of budgetary pressures and the budgetary relief that is forecasted for the following year. Budgetary pressures are the increased funds required to continue to adequately fund services to the desired service levels. Additional budget relief represents the increased funding that may be expected from sources such as increased revenues, decreased service costs, additional upper-level government funding. Additional budgetary relief offsets the increased budgetary pressures to provide a tax levy rate.



Historically, the tax levy rate increase, year over year, has fluctuated from over 6% to under 3% depending on the pressures and relief estimated each year. The average tax levy increase for the Township of Malahide is 3.9% over the past 9 years. More recently, the average has been 4.9% over the last 4 years. Overall, the historical trend has been a gradual increase in tax levy rates, around the 4% mark.

Strategic Priorities

In 2023, Council underwent the challenging process of identifying strategic priorities for the municipality over the next ten years. This process involved a phased approach including a community survey, and seeking stakeholder input from upper levels of government, community groups, as well as neighbouring municipalities. This process has resulted in a Council approved 2023-2033 Strategic Plan, detailing the community vision, mission, values, and priorities. For full details, please refer to Appendix E: Strategic Plan 2023-2033.



The main priorities of the plan are what Council expects Staff to focus on and should be reflected in the budget. These priorities have been categorized into the tangible results expected during the planning period, and are as follows:

Priority #1: Engage the Community

The tangible results expected from this identified priority are easier access to more information relevant to constituents, landowners, and businesses, as well as new opportunities to participate or contribute to Township activities, services, or initiatives.

Priority #2: Unlock Responsible Growth

There are two main tangible results expected from this identified priority. The first result is the development of a long-term, affordable solution to water and wastewater infrastructure needs, to unlock growth of tax-base, contribute to housing needs, and attract people and businesses. The second result is for more Township participation in regional economic development initiatives.

Priority #3: Maximize Utilization of All Assets

The tangible results expected are the optimized use of all facilities, with upgrades or changes aligning with needs, more online, self-serve options to access services in an easy and timely manner, and staff development plans for retention and succession.

Priority #4: Establish, Document, and Implement Service Levels

There are several tangible results expected from this priority: Consistent use of customer service standards – focused on building, planning, and by-law, decreased service delays, access to a by-law registry and a policy handbook, and more policy-driven decision-making.

TANGIBLE RESULTS – BUDGET

While the full 2023-2033 Strategic Plan implementation strategy is underway, this budget identifies the operational and capital priorities that are to be implemented in the short term, with a financial impact to the budget. For a full update on strategic initiatives, please visit the Township’s website www.malahide.ca.

Services

Municipalities are created by provincial governments, and as such, the services they can provide are limited by the legislature. The division of services between upper and lower tier municipalities varies from region to region. Services are divided by the Township of Malahide and the County of Elgin as follows:

Township of Malahide

- ✓ Municipal Drainage
- ✓ Fire & Emergency Services
- ✓ Planning Services
- ✓ Water & Wastewater
- ✓ Waste Collection
- ✓ Local Infrastructure
- ✓ Animal Control
- ✓ Building Services
- ✓ By-Law Enforcement
- ✓ Parks & Recreation
- ✓ Tax Collection
- ✓ Property Records
- ✓ Police Services
- ✓ Local Economic Development

County of Elgin

- ✓ County Archives
- ✓ Libraries
- ✓ Land Division Committee
- ✓ Provincial Offences
- ✓ Regional Economic Development
- ✓ Long-Term Care Homes
- ✓ Social Services
- ✓ County Infrastructure
- ✓ Land Ambulance
- ✓ Tourism Services

SERVICE LEVELS

Municipal service levels are set by balancing community expectations, strategic priorities, legislated requirements, cost-effectiveness, and risk tolerance, to define the quality and extent of services.

BUDGET PROCESS

The provision of some municipal services, such as local infrastructure and Water & Wastewater, are heavily regulated by the Province of Ontario, setting minimum standards for municipalities to comply with. While other services such as Parks & Recreation and By-Law Enforcement are discretionary, allowing municipalities greater ability to adjust service levels balancing community expectations with limited resources.

Municipal service levels are used to develop plans for allocating staff and resources, purchasing and maintaining assets, and for guiding decision makers when faced with competing priorities and limited financial resources.

Service levels for assets are documented in the Township Asset Management Plan, 2025. Maintaining a municipal Asset Management Plan is legislated by the Province of Ontario to help municipalities form long-term, financially sustainable plans for the ownership of assets and infrastructure. The levels of service documented in the Asset Management Plan will guide investment recommendations in the municipal budget.

Defining operational services levels is a strategic priority identified in the Township's Strategic Plan 2023-2033. Operational service levels are currently documented for customer service and formal documentation is under review for all other services. In the meantime, current service levels are monitored year-round to determine if levels are being met, or if resources allocated to services need to be adjusted during the budget process.

The municipal budget process is a multi-step cycle that includes preparation, review, approval, adoption, and monitoring and reporting. It involves departments creating their spending plans based on anticipated revenues and expenses. The draft budget is then presented to Council for review, and to make choices about municipal services and programs. It is an ongoing process as each year budgets are drafted, reviewed and fine-tuned over several months to ensure that the best version is presented for Council review.



The Municipal Act, 2001, S.O. 2001, c. 25 ("Municipal Act") outlines the regulations for a municipality's annual budget or multi-year budget process. Notable requirements include:

- Budgets shall be prepared during the year or in the immediately preceding year
- Unlike federal and provincial budgets, municipal budgets must be balanced (revenues must equal expenses)

Further information is provided in sections 290 & 291 of the Municipal Act.

Malahide's budget is divided into two parts:

Operating Budget – the plan for the day-to-day operations of the Township including the salaries, materials and supplies that are necessary to deliver programs and services

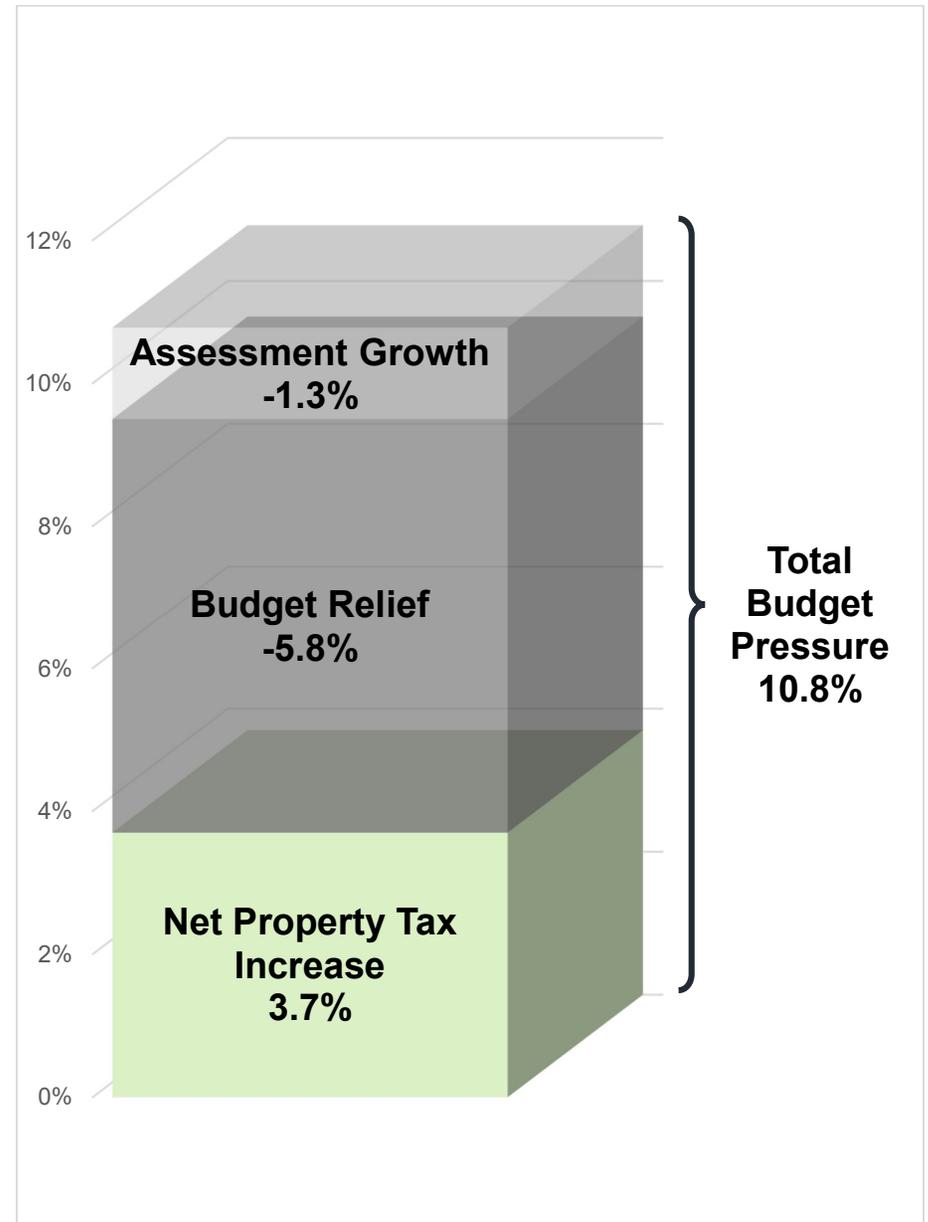
Capital Budget - the annualized plan for the financing of the Town's infrastructure including lands, buildings, machinery and equipment

The Township also prepares separate budgets for Water and Sewer services. These services are fully funded by their respective user fees and are typically adopted separately to ensure timely approval of rates.

Summary of Budget Changes

The table below outlines the major changes from last year's budget that are driving the property tax increase for 2026. The following summary is meant to serve as a short-cut for readers to gain a quick understanding of the major budgetary changes. For the full set of budget changes, detailed budgets for each of the Township's departments is provided later in this document.

Budget Development	Cost	Levy ↑
Capital Reserve Pressures		
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	\$405,190	4.3%
Operational Budget Pressures		
Waste Management Contracts	\$315,700	
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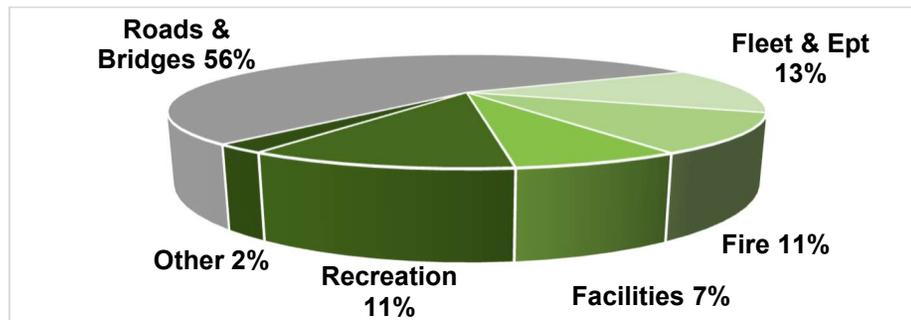
ANNUAL CAPITAL FUNDING

PURPOSE

The Township’s Capital Budget plans for significant infrastructure and other long-term projects. For this year’s budget, a multi-year capital plan (2026 to 2031) was developed based on a number of sources including past plans and studies, adopted asset management practices including those identified in the Asset Management Plan (AMP), Roads Needs Study, fleet and equipment committee reviews, the East Elgin Community Complex’s long-term capital forecast as well as staff, Council and community input.

STRATEGIC ANALYSIS

The Capital Budget section of this budget document includes a detailed analysis of capital projects proposed for the 2026 budget. These project sheets include an overview of the types of needs being addressed by a project, the strategic priorities a project will advance, and the options and risks involved with decision-making regarding a capital project. The majority of the average annual capital funding will be used for road and bridge capital projects. These assets comprise the bulk of the Township’s assets and require significant funding to maintain current service levels.



FINANCIAL IMPACT & FUNDING APPROACH

Based on the needs identified through the budgetary process, the Township’s average capital spending over the planning period is \$5.5 million. This poses a problem to the Township as its current annual capital funding is estimated at \$4.7 million based on 2025 levels of taxation. For transparency, the 2026 gross annual capital funding required is \$414,590 to account for this funding gap.

In 2025, the debentures for Malahide Community Place and for the South Dorchester Community Hall matured and annual debt servicing costs in the amount of \$108,400 will be reinvested in capital funding, mitigating the overall budgetary pressure of capital funding. The Ontario Capital Infrastructure Fund has also increased it’s funding for 2026 by \$45,180, further reducing required tax levy funding. There were also two one-time grants approved for 2026 in the amount of \$355,000. These grants decrease the overall withdraw from capital reserves, decreasing the annual contribution required for reserve funding.

Annual Capital Funding Increase	\$414,590
Debt Reinvestment	(108,400)
OCIF Increase	(45,180)
Effects of 2026 One-Time Grants	<u>(9,400)</u>
Net Funding	\$251,610

Overall, this increase amounts to \$251,610 in additional tax levy funding. This amount represents a net 2.7% increase to the overall tax levy for the Township of Malahide. The Capital Budget portion of this document delves deeper into the Township’s projected multi-year plan as well as the proposed strategy to close the annual funding gap. Readers are urged to review the full Capital Budget section of this document for the rationale behind this increase and a better understanding of the long-term financial pressures the Township currently faces.

WAGES & BENEFITS

PURPOSE

The proposed wage increase is based on the Township's Salary Philosophy and Administration Policy, and the Township's collective agreement with CUPE. This Salary Philosophy and Administration Policy applies to all non-union staff, Council members, and volunteer firefighters and the CUPE collective agreement applies to all unionized roads department staff.

STRATEGIC ANALYSIS

The wage and benefit adjustments are driven by a combination of legislation, collective union agreements, and by policies approved by the Council.

The Salary Philosophy and Administration Policy (SPAP) includes a provision for an annual cost-of-living adjustment (COLA), for non-union employees, tied to the Consumer Price Index (CPI) for the 12-month period ending in September of the previous year, with a cap of 3%. The CPI increase used for budgetary purposes was 2.4%.

The Township's collective agreement with CUPE stipulates a COLA increase of 3% for 2026 for unionized employees. A significant portion of the Township's County Road Maintenance costs are attributed to labor. An estimate of annual union wage costs for 2026 based on current collective bargaining status with CUPE. A portion of union wages are recovered through the County Road Maintenance Agreement, this amount has been included in the wages and benefits analysis.

Mandated changes to statutory benefit calculations as determined by upper levels of government (CPP, EI, WSIB, etc.).

SPAP provisions for employee step progressions through satisfactory performance reviews towards full job rates, as well wage and benefit increases resulting from job reclassifications were included in the 2026 Budget. Strategic job reclassifications were used to better utilize the abilities of staff in the provision of services, in keeping with the Strategic Plan 2023-2033.

The main increase to the 2026 wages and benefits budget directly results from the SPAP provision for a market review. Under this policy, a market review will occur every four years for non-unionized employees. This check involves comparing the pay band grid to the median hourly job rate of comparative municipalities approved by the Council.

The market review that occurred in 2025 identified a large gap between current rates and the median market rates. To close this wage gap, while respecting the budgetary pressure of a wage increase, a phased in approach has been utilized. Therefore, only 50% of the recommended wage increases are recommended for the 2026 budget, with the remaining 50% budgeted for 2027. The council wage portion of the market check increase has been postponed one year, to be phased over two years starting in 2027, providing additional relief for the 2026 budget.

FINANCIAL IMPACT & FUNDING APPROACH

Gross wages are increasing by \$232,190. Of this total, \$203,020 is funded through property taxes, \$8,500 through the County Road Maintenance Agreement (RMA), and \$20,670 through building permit fees. Overall, the net impact to the tax levy is 2.4%

Gross Wage Increase	\$232,190
County RMA Recovery	(8,500)
Building Permit Fee Recovery	(20,670)
Net Funding	\$203,020

ONTARIO MUNICIPAL PARTNERSHIP FUND

PURPOSE

The Province of Ontario provides assistance to Ontario Municipalities through the Ontario Municipal Partnership Fund (OMPF). This fund supports the economic vitality and sustainability of Ontario’s small, rural municipalities.

STRATEGIC ANALYSIS

The Province provided notice to the Township in October 2025 that the 2026 OMPF allocation would be \$1,035,600. This additional funding is welcome news for the Township and will be used to subsidize property tax funded services.

FINANCIAL IMPACT & FUNDING APPROACH

The increase to OMPF represents an increase of \$74,900 over 2025.

Other Adjustments	(\$74,900)
Net Funding	(\$74,900)

Overall, this adjustment significantly impacts the 2026 budget, representing a (0.8%) decrease in the overall tax levy.

OTHER REVENUE

PURPOSE

Under the Municipal Act 2001, payments in lieu of taxes (PILs) are voluntary payments made to the Township by federal, provincial and municipal government and agencies to compensate the Township for the municipal services it delivers to their properties. These properties are otherwise exempt from

property taxation. A municipality is also allowed to charge interest on late tax installment payments.

STRATEGIC ANALYSIS

PILs are based on the principle of fairness and are equitable in comparison to those made by other property owners. Payments are calculated on the basis of values and rates which would apply to properties if they were taxable. Supplemental amounts reflecting interest charges may be made if any tax installment payments are late.

FINANCIAL IMPACT & FUNDING APPROACH

When factoring in payment-in-lieu revenue increases, as well as the trend of increased penalties and interest, the net levy impact is (\$61,300).

Payments In Lieu	(\$39,300)
Penalties & Interest	<u>(22,000)</u>
Net Funding	(\$61,300)

The increased revenue received through the PILs and penalties on late tax payments can be used to reduce the overall tax levy funding required by approximately (0.6%).

EXTERNAL BOARDS

PURPOSE

The Township’s municipal boundaries contain three different conservation authorities: Catfish Creek Conservation Authority, Long Point Region Conservation Authority, and Kettle Creek Conservation Authority.

The Township of Malahide also contributes to the East Elgin Community Complex (EECC) located in the Town of Aylmer. The

EECC is owned jointly by the Township of Malahide and the Town of Aylmer. Once operational budgets are by the joint board of management, the Township of Malahide is responsible for 50% of the operational costs. The Township has also agreed to support a youth hockey fee subsidy program.

STRATEGIC ANALYSIS

Municipalities are mandated to contribute to conservation authorities in Ontario under the Conservation Authorities Act as the authorities are primarily responsible for watershed management, regulating development in hazardous areas, and protecting natural resources that benefit all residents and are integral to a municipality's own planning and development goals.

Financial support of the EECC allows for the continued operation and maintenance of facilities, making available the services to Township of Malahide residents. Subsidization of youth hockey fees ensures affordability for young athletes in the community.

FINANCIAL IMPACT & FUNDING APPROACH

For 2026, the EECC has approved an \$18,215 increase to its overall operating budget for the year. Based on the budgets passed by the three respective conservation authority boards of management for 2026, the Township is required to remit an additional \$18,097 in annual funding.

East Elgin Community Complex	\$18,215
Conservation Authorities	\$18,097
Net Funding	\$36,313

Overall, these increases represent a 0.4% increase to the overall tax levy for the Township of Malahide.

GIS CONTRACT SERVICES

PURPOSE

Municipal GIS services use Geographic Information Systems to manage, analyze, and visualize geographically referenced data, supporting functions like zoning and land use planning, asset management, infrastructure design, public safety, and citizen engagement through interactive maps and data-driven decisions. These systems enable cities to better understand spatial patterns, manage city-owned assets and services, and improve communication and operational efficiency.

STRATEGIC ANALYSIS

In the past several years, the Township has lacked the capacity and resources to complete all mapping and data analysis requests. To ensure municipal GIS data is able to provide the most relevant information for data-based decision making, additional support is required through external GIS contracts to update Township systems and clear the GIS data backlog.

GIS tasks are initiated by Township staff and assigned to the County GIS team under the current contract, which hosts our data and provides certain services at no cost. When projects fall outside the County contract's scope or cannot be completed on time due to workload, this funding would cover payment to the County or to the external CGIS contractor as needed. External assistance is essential to maintain efficiency, ensure timely delivery, and uphold the quality of all GIS related work.

FINANCIAL IMPACT & FUNDING APPROACH

For 2026, the budget estimate for external GIS services is \$20,000. This adjustment reflects both historical usage trends and projected costs associated with updating the GIS system.

External GIS Contracts	\$20,000
Net Funding	\$20,000

Overall, these increases represent a 0.2% increase to the overall tax levy for the Township of Malahide.

WASTE MANAGEMENT

PURPOSE

In accordance with the Township of Malahide’s Waste Management Master Plan, curbside collection of garbage and recycling is provided to the residents and businesses within the municipality. The Township of Malahide provides these waste collection services through a contracted external service provider. The current contract is held by Miller Waste Systems for the period of June 1, 2021, to May 30, 2028. Agreed upon contract costs will continue to increase by inflation each year according to the Township’s agreement.

STRATEGIC ANALYSIS

Under the Resource Recovery and Circular Economy Act 2016, responsibility for recycling programs was transferred to producers. As a result, an agreement between the Township and Circular Materials Ontario (CMO), was established for the period of transition, ending December 31st, 2025. During transition, the Township continued administering the collection contract for recycling from residences, and CMO reimbursed the associated costs. With the transfer of responsibility to Producers concluding, CMO will now directly pay blue box recycling collection contracts, and the municipality will no longer be responsible for the administration of residential blue box curbside collection.

The curbside garbage collection agreement with Miller Waste will continue to be administered by the municipality. Inflationary contract adjustments ensure alignment with the Township's fiscal responsibilities and commitments under the agreement with Miller Waste Systems. Failure to fulfill these commitments could result in financial penalties and/or interruption of services.

FINANCIAL IMPACT & FUNDING APPROACH

The increases to the waste management budget amount to \$327,330 (excluding wage increases previously described) and are offset by increased relief of (\$243,400).

CMO Recoveries	\$315,700
Recycling Curbside Collection Contract	(243,400)
Garbage Curbside Collection Contract	<u>11,630</u>
Net Funding	\$83,930

Overall, these increases amount to \$83,930 in additional tax levy funding. This amount represents a 0.9% increase to the overall tax levy for the Township of Malahide.

ROADS OPERATIONS ADJUSTMENTS

PURPOSE

Municipal roads departments are responsible for maintaining and repairing local roads and bridges and culverts, including tasks like snow removal, pothole filling, ditching, signage, and general upkeep to ensure roads are safe for the public. They handle the maintenance of all roads within their local jurisdiction, from small residential streets to larger arterial roads, ensuring public safety and infrastructure integrity.

STRATEGIC ANALYSIS

The operational adjustments made to the 2026 roads budget include specific services such as brushing and tree trimming, gravel, patching, winter control, safety and signage, and ditching. These adjustments are a result of inflationary increases, adjustments to reflect current data, and shifts to the capital budget where appropriate. Changes do not represent a shift in service levels, as current service levels are to be maintained.

Adjustments to the administrative portion of the roads budget for 2026 reflect similar inflationary pressures, and increased maintenance on roads facilities. The aging roads works yards have seen increased maintenance costs in recent years as the infrastructure reaches the end of its expected useful life. Some large facility components are recommended for replacement within the capital budget plan. It is recommended for readers to review the capital project sheets for more information.

The increased recoveries are expected as a result of contractual inflationary increases. The Elgin County Road Maintenance agreement forms the majority of the recovery increases.

FINANCIAL IMPACT & FUNDING APPROACH

The inflationary increases to the roads operations budget amount to \$25,400 (excluding wage increases previously described) and are offset by increased recoveries of (\$48,600).

Operational Adjustments	\$25,400
Contract Recoveries	<u>(48,600)</u>
Net Funding	(\$23,200)

Overall, these adjustments amount to a decrease in funding of (\$23,200). This represents a (0.2%) decrease in the overall tax levy for the Township of Malahide.

CONCLUSION

There were many adjustments made to the 2026 budget, resulting in both increased budgetary pressures and increased relief. During the 2026 budgetary process, a line-by-line analysis was conducted to ensure that estimates reflect inflationary increases, that estimates are based on the most recent data, and that reallocations are made to reflect shifting priorities and operational needs. Budgetary adjustments ensure that the Township’s budget remains responsive to the evolving economic environment and community needs.

While this summary highlights key changes, the operational budget provides a more comprehensive breakdown of specific line items, complete with detailed annotations. Readers seeking further clarification are encouraged to review the operational budget in detail for a deeper understanding of the adjustments.

Impact on Property Owners

The Township of Malahide’s property tax rates are based on the Municipal Property Assessment Corporation’s (MPAC) 2016 reassessment period, with the median residential assessed value at \$264,000. While market values have undoubtedly increased since 2016, these assessments not only serve as the foundation for calculating property taxes but also determine the actual taxes levied against property owners.

Property taxes collected are divided among the Township, the County of Elgin, and the Province of Ontario. In 2024, 48% of property taxes were directed to the Township for local services, 43% to the County for regional services, and 9% to the Province for education. Rate increases from each of these entities must be considered and aggregated to determine the total impact on property owners in the Township.

To balance the Township’s 2026 Budget, an additional \$461,020 in property tax revenue is required. As such, a 3.7% tax rate increase across all property classes has been proposed. The province has not confirmed that education property tax rates will remain unchanged for 2026, and the County of Elgin’s tax rate increase is currently unknown as well. For planning purposes, a 1% increase is being estimated for the County, and a 0% increase is estimated for the province, based on recent years trends. These rate increases from all three levels must be considered collectively to determine the total impact on property owners in the Township.

The Township’s proposed 3.7% tax rate increase would result in an additional \$78 in taxes for a median residential property assessed at \$264,000. Assuming the County of Elgin implements a 1% increase, this would result in an additional \$18, bringing the total impact for a median residential property to \$96.

The table below summarizes the proposed changes for property taxation in the Township for 2026.

IMPACT TO A MEDIAN RESIDENTIAL PROPERTY (\$264,000 ASSESSED VALUE)				
	2025	2026	↑ \$	↑ %
TOWNSHIP OF MALAHIDE	\$2,107	\$2,185	\$78	3.7%
COUNTY OF ELGIN	\$1,834	\$1,852	\$18	1%
PROVINCE OF ONTARIO	\$404	\$404	\$0	0%
TOTAL PROPERTY TAXES	\$4,345	\$4,441	\$96	2.2%
GARBAGE LEVY	\$50	\$50	\$0	0%
GRAND TOTAL	\$4,395	\$4,491	\$96	2.2%

To estimate the impact on other residential properties, an additional \$36 in total taxes can be expected for every \$100,000 of assessed value.

IMPACT PER ASSESSMENT ON RESIDENTIAL PROPERTIES (PER \$100,000 ASSESSMENT)		
	↑ \$	↑ %
TOWNSHIP OF MALAHIDE	\$30	3.7%
COUNTY OF ELGIN	\$6	1%
PROVINCE OF ONTARIO	\$0	0%
TOTAL PROPERTY TAXES	\$36	2.2%
GARBAGE LEVY	\$0	0%
GRAND TOTAL	\$36	2.1%

OPERATIONAL BUDGET



2026 MUNICIPAL BUDGET BOOK

Township of
Malahide

Operational Budget – Net Summary

	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
Council (p.20)	\$183,685	\$178,653	\$183,609	\$171,184	\$185,500	\$172,354	\$208,570	\$23,070
Administration (p.22)	\$1,124,641	\$1,128,071	\$1,193,497	\$1,145,706	\$1,255,900	\$1,264,743	\$1,367,005	\$111,105
Animal Control (p.26)	\$0	\$392	\$0	(\$4,767)	\$0	(\$3,740)	\$0	\$0
General Government	\$1,308,326	\$1,307,116	\$1,377,106	\$1,312,123	\$1,441,400	\$1,437,097	\$1,575,575	\$134,175
Planning (p.28)	\$121,989	\$100,509	\$205,362	\$280,485	\$262,450	\$274,058	\$271,395	\$8,946
Building & Bylaw (p.31)	\$65,000	\$120,338	\$65,000	\$40,533	\$42,000	\$42,000	\$42,000	\$0
Development Services	\$186,989	220,847	\$270,362	\$321,018	\$304,450	\$316,058	\$313,395	\$8,946
Fire & Emergency Management (p.34)	\$876,873	\$771,635	\$951,334	\$935,636	\$971,000	\$942,263	\$1,028,940	\$57,940
Police (p.38)	\$1,057,500	\$1,030,111	\$1,045,017	\$1,029,748	\$1,141,222	\$1,136,022	\$1,145,309	\$4,087
Emergency Services	\$1,934,373	\$1,801,746	\$1,996,351	\$1,965,384	\$2,112,222	\$2,078,285	\$2,174,249	\$62,027
Road Operations (p.40)	\$2,669,488	\$2,448,381	\$2,792,435	\$2,533,329	\$2,769,407	\$2,809,488	\$2,798,975	\$29,568
Streetlights & Sidewalks (p.46)	\$15,922	\$4,574	\$18,000	\$20,539	\$18,000	\$20,643	\$23,000	\$5,000
Waste Management (p.48)	\$391,351	\$322,039	\$352,512	\$252,100	\$259,150	\$276,259	\$346,234	\$87,084
Drainage (p.51)	\$138,588	\$122,877	\$133,944	\$155,582	\$138,350	\$137,381	\$150,129	\$11,879
Parks (p.54)	\$88,245	\$81,858	\$99,785	\$98,151	\$106,435	\$99,263	\$87,310	-\$19,125
Recreation (p.58)	\$318,441	\$326,713	\$322,199	\$306,447	\$312,100	\$335,285	\$311,441	-\$660
Cemeteries (p.63)	\$48,410	\$47,797	\$49,027	\$41,494	\$52,100	\$51,615	\$42,500	-\$9,600
Public Works	\$3,670,446	\$3,354,239	\$3,767,902	\$3,407,642	\$3,655,442	\$3,729,935	\$3,759,588	\$104,146
Debt & Reserves (p.65)	\$2,711,756	\$3,224,423	\$2,866,556	\$2,866,556	\$3,241,056	\$3,242,060	\$3,492,670	\$251,610
Other Revenues (p.69)	(\$1,982,400)	(\$2,126,890)	(\$1,935,100)	(\$2,204,225)	(\$1,978,100)	(\$2,147,182)	(\$2,114,300)	(\$136,200)
Conservation (p.71)	\$179,994	\$175,502	\$194,992	\$190,098	\$204,400	\$203,630	\$222,497	\$18,097
East Elgin Community Complex (p.73)	\$321,517	\$240,531	\$330,660	\$227,210	\$337,160	\$337,160	\$355,376	\$18,216
External Boards	\$501,511	\$416,033	\$525,652	\$417,308	\$541,560	\$540,790	\$577,873	\$36,313
Property Tax Levy	\$8,331,001	\$8,197,514	\$8,868,830	\$8,085,806	\$9,318,030	\$9,193,303	\$9,779,046	\$461,016

Operational Budget – Department Summaries

COUNCIL

The Township’s municipal Council is the cornerstone of effective local governance, serving as the bridge between the government and the community. Their multifaceted roles in policy formulation, financial management, and community engagement make them integral to the development and well-being of the Township.

The Council of the Township of Malahide has seven members: Mayor, Deputy Mayor, and 5 ward councillors. As is common practice amongst similar sized municipalities, Council is paid honorariums to compensate them for their time preparing for and participation at meetings. Council budget also contains funding for items which are generally under the control of Council including training and mileage allowances, municipal elections, and the community grants program.

STRATEGIC PRIORITIES

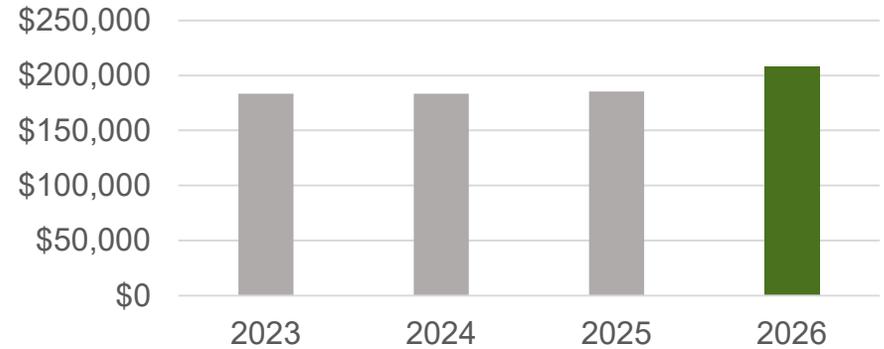
A municipal council's strategic plan sets a long-term vision, mission, and goals for the community, guiding decision-making, resource allocation, and policy development to improve resident quality of life.

The priorities of the 2023-2030 plan include maximizing utilization of all assets including staff. The 2026 Council operational budget reflects these priorities by increasing the wage-related budget.

BUDGET SUMMARY

2025	2026	CHANGE	LEVY IMPACT (%)
\$185,500	\$208,750	\$23,070	0.25%

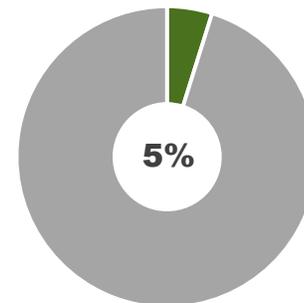
COMPARISON TO PRIOR YEARS



2026 BUDGET DRIVERS

DESCRIPTION	COST
Adjustment To Wages	\$3,520
Increase To Community Grants	23,000
Reduction To Training Budget	(5,000)
Other Inflationary Adjustments & Estimates	1,550
	\$23,070

2026 PROPORTION OF TOWNSHIP TAX LEVY



BUDGET DETAILS

Council	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
¹ Wages & Benefits	\$120,110	\$120,445	\$124,835	\$123,500	\$126,500	\$125,525	\$130,020	\$3,520
² Mileage Allowance	\$4,800	\$4,800	\$6,500	\$6,400	\$6,500	\$6,580	\$6,700	\$200
³ Training & Conferences	\$10,000	\$4,103	\$10,000	\$2,026	\$10,000	\$1,140	\$5,000	-\$5000
⁴ Dues & Memberships	\$3,400	\$593	\$3,200	\$3,419	\$3,450	\$3,510	\$3,550	\$100
⁵ Events & Recognitions	\$2,250	\$2,220	\$2,250	\$3,395	\$2,250	\$3,185	\$3,500	\$1,250
⁶ Facility Operations (Chambers)	\$5,450	\$5,418	\$6,330	\$7,661	\$6,300	\$6,300	\$6,300	\$0
⁷ Community Grants	\$29,675	\$33,074	\$22,494	\$16,782	\$22,500	\$18,110	\$45,500	\$23,000
⁸ Municipal Election	\$0	\$0	\$0	\$0	\$0	\$0	\$32,000	\$32,000
Total Expenses	\$175,685	\$170,653	\$175,609	\$163,184	\$177,500	\$164,350	\$232,570	\$55,070
⁹ From Election Stabilization Reserve	\$0	\$0	\$0	\$0	\$0	\$0	-\$32,000	-\$32,000
¹⁰ To Election Stabilization Reserve	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$0
Total Transfers	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$-24,000	-\$32,000
Net From Taxes	\$183,685	\$178,653	\$183,609	\$171,184	\$185,500	\$172,350	\$208,5700	\$23,070

¹ As recommended by the Council Remuneration Review Committee, by-law 20-74 establishes Council remuneration. Annual inflationary adjustments, as required under section 4 of the by-law, are incorporated into the Township's budget each year.

² Budgeted using Canada Revenue Agency's "reasonable mileage allowance" benchmark rate.

³ Due to the wide breadth of technical areas Council is expected to govern, financial resources are made available for members to attend professional training opportunities at their discretion, subject to budget availability. Less training is expected in 2026 as it is the last year of the current term of council.

⁴ The Township is a member of the Association of Municipalities of Ontario and the Aylmer Area Chamber of Commerce Membership.

⁵ The events and recognitions budget contains an allowance for Council to purchase supplies for special public meetings, events, or special recognitions at its discretion.

⁶ Council chambers reside within the Springfield Fire Station at 51251 Ron McNeil Line. A portion of building costs, based on used square footage, is attributed to the "Council" division for chambers. These costs include basic maintenance and utilities.

⁷ The Township's community grants policy, allows community groups to submit applications to the Township for direct funding support or waiver of fees. Community grants are awarded on a case-by-case basis by Council during budget deliberations. A transfer of \$8,000 from the Cemetery Board funding has been made to the Community Grants program. An increase of \$15,000 has been made to the 2026 budget in recognition of under funded community programs such as swimming.

⁸ The next municipal election is scheduled for 2026.

⁹ The Township will use the Municipal Elections Reserve to fund the upcoming year's election costs.

¹⁰ The Township raises election funding evenly throughout Council's term resulting in an annual transfer to the Municipal Elections Reserve of \$8,000.

ADMINISTRATION

The Administration budget is an amalgamation of the Chief Administrative Officer (CAO), Corporate Services and Human Resources divisions. It accounts for costs pertaining to the general management of the municipality as well as its financial management, customer service, information technology, corporate policies and compensation functions.

STRATEGIC PRIORITIES

The 2026 Administrative operational budget reflects the priorities of the Township of Malahide 2023-2030 Strategic Plan in many ways. The additional funds for GIS Services are an initiative aimed at decreasing service delays for GIS related data. Strategic adjustments to wages reflects strategic recruitment and retention initiatives, further maximizing utilization of staff resources.

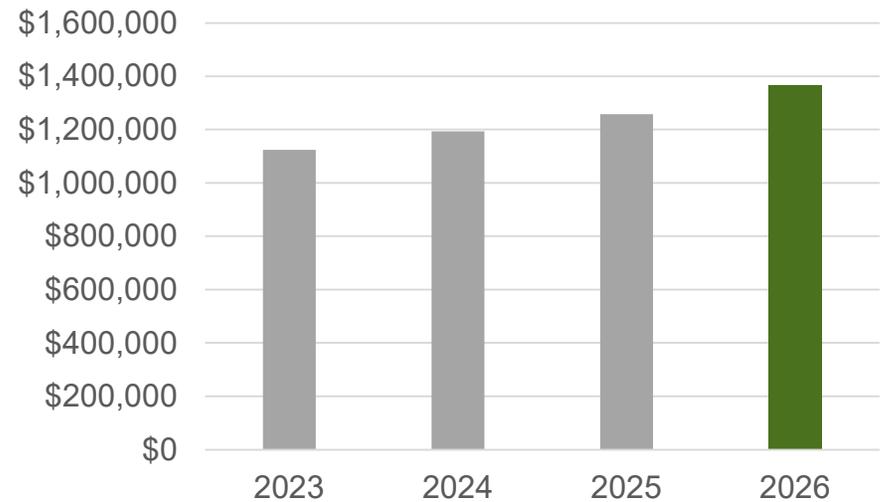
2026 BUDGET DRIVERS

DESCRIPTION	COST
Adjustments To Wages	\$87,205
GIS Services	20,000
Tax & Zoning Certificate Recoveries	7,000
Overhead Transfer	(6,700)
Training & Conferences	(6,000)
Legal Expenses	4,500
Administrative Software & Equipment	4,200
Other Adjustments	900
	\$111,105

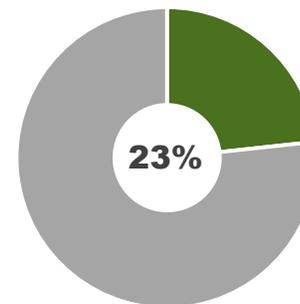
BUDGET SUMMARY

2025	2026	CHANGE	LEVY IMPACT (%)
\$1,255,900	\$1,367,005	\$111,105	1.19%

COMPARISON TO PRIOR YEARS



2026 PROPORTION OF TOWNSHIP TAX LEVY



BUDGET DETAILS

Administration	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
¹ Wages & Benefits	\$988,804	\$931,134	\$994,307	\$924,339	\$1,007,900	\$1,007,900	\$1,095,105	\$87,205
² Mileage Allowance	\$4,700	\$478	\$700	\$969	\$500	\$500	\$500	\$0
³ Training & Conferences	\$18,000	\$9,159	\$18,000	\$12,106	\$18,000	\$14,720	\$12,000	-\$6,000
⁴ Dues & Memberships	\$9,650	\$9,627	\$9,650	\$7,270	\$11,100	\$11,283	\$11,100	\$0
⁵ Health & Safety	\$1,500	\$890	\$1,000	\$180	\$1,000	\$1,000	\$1,000	\$0
⁶ Staff Recruitment	\$4,760	\$9,827	\$3,800	\$4,501	\$3,800	\$3,800	\$4,500	\$700
⁷ Advertising	\$2,000	\$1,842	\$1,600	\$596	\$1,600	\$800	\$800	-\$800
⁸ Insurance	\$30,661	\$48,306	\$33,906	\$32,886	\$36,100	\$36,100	\$38,600	\$2,500
⁹ Bank Charges	\$7,500	\$8,831	\$7,800	\$8,984	\$9,600	\$9,600	\$9,600	\$0
¹⁰ Office Supplies	\$11,000	\$11,130	\$11,000	\$8,866	\$11,000	\$11,000	\$11,000	\$0
¹¹ Computer Software	\$60,800	\$64,279	\$50,000	\$85,000	\$63,500	\$78,348	\$67,000	\$3,500

¹ Full time equivalents: (1) CAO, (1) Treasurer, (1) Manager of Legislative Services, (1) Manager of Human Resources, (1) Tax Collector, (1) Asset Management Analyst, & (1.5) Administrative Clerks.

² Occasional and infrequent mileage reimbursement for Administration staff's use of personal vehicles for Township business.

³ To implement Administration personnel training plans to maintain existing professional designations, address gaps in technical knowledge and keep pace with changing legislation.

⁴ The Administration department is responsible for a wide breadth of technical areas amongst a small team of staff. The budget contains memberships to various professional organizations, such as the Municipal Finance Officers Association (MFOA), the Association of Municipal Clerks & Treasurers of Ontario (AMCTO) and the Ontario Municipal Human Resources Association (OMHRA). Memberships provide staff access to knowledge databases and technical expertise that help reduce reliance on third-party consultants as well as provide discounts for training opportunities.

⁵ Inspection of fire exits, health and safety green books, first aid kit replenishments as needed.

⁶ Advertising of positions with municipal professional associations. Costs range per publication depending on area of expertise.

⁷ Advertising of announcements or general information, usually through the Aylmer Express plus County of Elgin visitor guide.

⁸ Insurance annual renewal increases to provide liability, property, auto and cyber security coverage.

⁹ Banking activity fees and credit card usage fees.

¹⁰ Printer supplies - toner, paper, ink, envelopes for tax billing, office stationery and kitchen supplies.

¹¹ Pertains to annual licensing and support fees for a variety of the Township's systems including accounting and tax collection, teleconferencing (Zoom), document management and retention, anti-virus, spam filters & IT security.

¹ Phone & Internet	\$17,500	\$16,517	\$16,500	\$15,272	\$16,000	\$16,000	\$16,000	\$0
² Postage & Courier	\$14,566	\$12,859	\$14,500	\$13,851	\$14,500	\$16,293	\$15,500	\$1,000
³ Equipment Leases	\$11,300	\$4,803	\$11,300	\$4,381	\$11,300	\$6,000	\$4,800	-\$6,500
⁴ IT Equipment & Supplies	\$800	\$5,079	\$2,500	\$3,668	\$3,000	\$7,148	\$6,500	\$3,500
⁵ IT Services	\$31,000	\$55,908	\$60,000	\$66,861	\$70,000	\$70,000	\$70,000	\$0
⁶ GIS Services								
⁷ Legal	\$15,500	\$50,267	\$40,500	\$126,171	\$55,500	\$111,736	\$60,000	\$4,500
⁸ Audit	\$25,000	\$23,340	\$25,000	\$28,544	\$25,000	\$25,000	\$26,000	\$1,000
⁹ Utilities	\$10,800	\$10,514	\$10,800	\$9,829	\$10,800	\$10,800	\$10,800	\$0
¹⁰ Janitorial Supplies	\$600	\$1,548	\$1,200	\$3,103	\$3,000	\$3,000	\$3,200	\$200
¹¹ Facility Maintenance	\$20,000	\$18,892	\$21,000	\$20,118	\$21,000	\$21,000	\$21,000	\$0
¹² Fuel	\$1,700	\$412	\$0	\$0	\$0	\$0	\$0	\$0
¹³ Vehicle Expenses	\$1,000	\$1,066	\$0	\$0	\$0	\$0	\$0	\$0
Total Expenses	\$1,289,141	\$1,296,708	\$1,335,063	\$1,358,003	\$1,394,200	\$1,465,842	\$1,505,005	\$110,805

¹ Monthly cell phone and internet services plus allowance for replacements of cell phones as needed.

² Refills on Township's leased printing equipment based on usage for billing. Postage meter requires refilling three times per year.

³ Rental of two commercial photocopiers and postage meter machine in Townhall.

⁴ Minor information technology equipment and supplies such as keyboards, mouses, monitors & cables.

⁵ The Township compensates an external IT contractor with an hourly rate for regular services and a fixed annual fee for server maintenance, covering routine updates, monitoring, and security. Based on the Township's historical usage and ongoing technology improvement initiatives.

⁶ The Township no longer employs full-time GIS staff and due to data request backlogs, GIS services will be purchased on an as-needed basis.

⁷ The Township does not employ full-time legal staff and therefore purchases legal services on an as-needed basis. A budget increase is recommended to better align the budget with historical spending. Due to its unpredictability and potential volatility from year-to-year, the Township retains funding in its Contingency Reserve for excess legal costs.

⁸ Section 296 of the Municipal Act requires the Township to appoint a licenced auditor who is responsible for auditing the accounts and transactions of the municipality.

⁹ Hydro and natural gas for Townhall.

¹⁰ Materials and supplies to maintain the cleanliness of Townhall including hand disinfectant, cleaning products, paper tower, etc.

¹¹ Contracted weekly cleaning service, floor mat rentals, security system monitoring & allowance for general facility repairs (HVAC, painting, etc.).

¹² Administration staff previously had access to a 2009 Ford Focus to attend offsite meetings. Use of vehicle discontinued in 2023.

¹³ Administration staff previously had access to a 2009 Ford Focus to attend offsite meetings. Use of vehicle discontinued in 2023.

¹ Student Grants	\$2,200	\$4,791	\$0	\$0	\$0	\$472	\$0	\$0
² Tax & Zoning Certificates	\$20,000	\$15,781	\$15,000	\$18,221	\$22,000	\$11,491	\$15,000	-\$7,000
³ Lottery Licences	\$750	\$728	\$750	\$300	\$500	\$500	\$500	\$0
⁴ Administrative Charges	\$6,000	\$12,039	\$11,016	\$1,837	\$5,000	\$0	\$5,000	\$0
⁵ GIS Services	\$35,000	\$29,802	\$24,000	\$21,581	\$20,000	\$23,533	\$20,000	\$0
⁶ Miscellaneous	\$2,000	\$6,946	\$2,000	\$82,058	\$2,000	\$76,303	\$2,000	\$0
⁷ Overhead Transfer	\$84,550	\$84,550	\$88,800	\$88,300	\$88,800	\$88,800	\$95,500	\$6,700
Total Revenue	\$150,500	\$154,637	\$141,566	\$212,297	\$138,300	\$201,099	\$138,300	-\$300
⁸ Transfer From Reserve	-\$14,000	-\$14,000	\$0	\$0	\$0	\$0	\$0	\$0
Total Transfers	-\$14,000	-\$14,000	\$0	\$0	\$0	\$0	\$0	\$0
Net From Taxes	\$1,124,641	\$1,128,071	\$1,193,497	\$1,145,706	\$1,255,900	\$1,264,743	\$1,367,005	\$111,105

¹ Canada Summer Jobs wage subsidies - none expected for 2026.

² Zoning certificates processing fees, set through the Township's user fee by-law, are used to recover the time of administrative staff who prepare compliance letters which outline the proposed use of a property and whether or not it currently meets zoning and/or building regulations. Tax certificates are an official statement of the tax status of a property. Fees, set through the Township's user-fee by-law, are charged to recover the time of administrative staff to prepare them.

³ The Alcohol and Gaming Commission of Ontario authorizes the Township to provide local charities, non-profits and other eligible organizations with lottery and gaming licences. Fees are charged, in accordance with the Township's user fee by-law, to recover staff's time to administer this program.

⁴ User fees through the Township's user-fee by-law to charge for the recovery of transfers of amounts owing on utility accounts to taxes, "not sufficient funds" charges and other finance fees.

⁵ The Township has historically provided GIS services to other lower tier municipalities within the County of Elgin. Over the years, other municipalities have found alternative GIS services either through hiring their own personnel or using the County of Elgin. Personnel used to support GIS services has been diverted to support Planning Services.

⁶ Holding account for unanticipated equipment and material sales proceeds as well as minor sales revenue for maps, pins, etc.

⁷ A distribution of indirect administrative costs to service areas that operate on a full-cost recovery basis. Full cost recovery service areas require this overhead allocation to accurately set their fees. Allocation receives annual inflation increase each year.

⁸ No transfers expected.

ANIMAL CONTROL

Animal Control coordinates the sheltering of stray animals and the licensing of dogs within the Township. Dog tags are provided to residents who register their pets. The Township charges an annual fee to dog owners which covers the administration costs and sheltering services provided by Hillside Kennels.

Hillside Kennels will only pick-up and shelter stray animals which are already confined by residents. The Township's by-law enforcement officer, provided by the Municipality of Bayham, serves as the Township's animal control officer to enforce its Livestock at Large By-law.

STRATEGIC PRIORITIES

Adjustments made to the 2026 Animal Control budget reflect the strategic goal of ensuring services are fully self-funded. There is no tax levy impact for services. The 2026 budget adjustments represent a shift towards recent budgetary actuals, with no changes to service levels.

2026 BUDGET DRIVERS

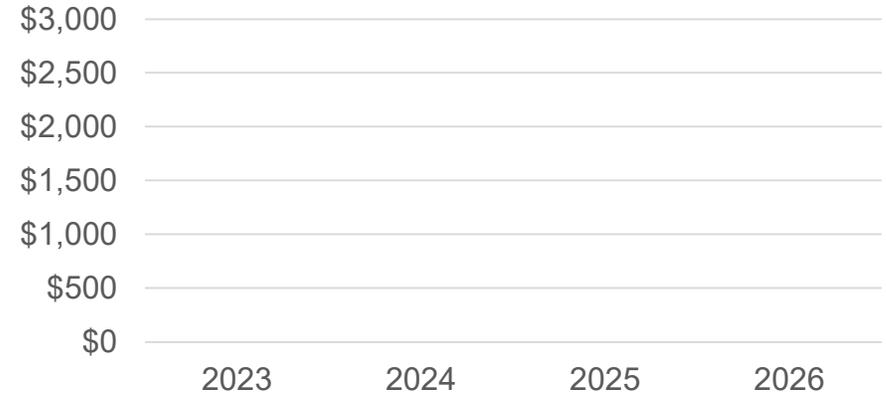
DESCRIPTION	COST
Shelter Fees At Hillside Kennels	(\$3,000)
Dog Tag Fees	2,700
Administrative Overhead	300
	\$0

BUDGET SUMMARY

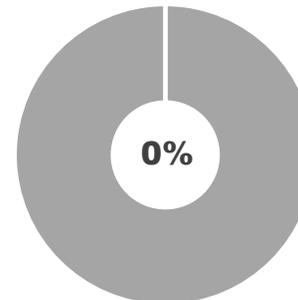
2025	2026	CHANGE	LEVY IMPACT (%)
\$0	\$0	\$0	*0%

**Dog tag fees are set a rate which fully offsets the costs of the Township's Animal Control services.*

COMPARISON TO PRIOR YEARS



2026 PROPORTION OF TOWNSHIP TAX LEVY



BUDGET DETAILS

Animal Control	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
¹ Materials & Supplies	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
² Overhead – Transfer In	\$3,500	\$3,500	\$3,700	\$3,700	\$3,900	\$3,900	\$4,200	\$300
³ Animal Control Officer	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
⁴ Animal Control Enforcement	\$1,500	\$0	\$0	\$0	\$0	\$0	\$0	\$0
⁵ Animal Shelter	\$14,600	\$17,310	\$16,300	\$9,769	\$16,100	\$9,768	\$13,100	-\$3,000
⁶ Livestock Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Expenses	\$19,600	\$20,810	\$20,000	\$13,469	\$20,000	\$13,668	\$17,300	\$2,700
⁷ Livestock Reimbursements	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
⁸ Dog Tag Fees	\$19,600	\$20,418	\$20,000	\$18,236	\$20,000	\$17,406	\$17,300	\$2,700
Total Revenue	\$19,600	\$20,418	\$20,000	\$18,236	\$20,000	\$17,406	\$17,300	\$2,700
Net From Taxes	\$0	\$392	\$0	-\$4,767	\$0	-\$3,738	\$0	\$0

¹ The Township transitioned to permanent tags and therefore does not incur a cost to order and mail new ones to residents.

² The cost of overhead, primarily consisting of Administration labour, is assigned to the Animal Control budget centre as a means of more accurately estimating the full cost of the service.

³ The Township recently transitioned from having an on-call animal control officer to using its by-law enforcement officer.

⁴ The Township recently transitioned from having an on-call animal control officer to using its by-law enforcement officer.

⁵ Hillside Kennels contract plus allowance for veterinary costs.

⁶ Relates to the Ontario Wildlife Damage Compensation Program which provides financial assistance to owners whose livestock, poultry, or honeybees have been damaged or killed by wildlife. Fully funded by the Province and no longer budgeted by the Township.

⁷ Relates to the Ontario Wildlife Damage Compensation Program which provides financial assistance to owners whose livestock, poultry, or honeybees have been damaged or killed by wildlife. Fully funded by the Province and no longer budgeted by the Township.

⁸ Dog tag charged to pet owners through the Township's user-fees by-law to recover the cost of animal shelter services. Fees are set on cost recovery-basis with no subsidization from the general tax base.

PLANNING & ECONOMIC DEVELOPMENT

Municipal land use planning services are provided by both the Township of Malahide and the County of Elgin. The Township of Malahide Planning staff provide professional land use planning advice to Malahide Council, committees of Council, the development community and the general public on a wide variety of development and policy related matters.

Development Services staff guide and assist landowners with development and future building proposals and are responsible for looking after related documents such as the Township of Malahide Official Plan and Zoning By-Law.

STRATEGIC PRIORITIES

The 2026 Planning and Economic Development budget aims to address the strategic priority of unlocking responsible growth in the community. Planning Consultant costs are being reduced in an effort to make development more affordable. As a result, the planning fee revenue is also being reduced accordingly as these fees no longer need to be collected to recover consultant costs.

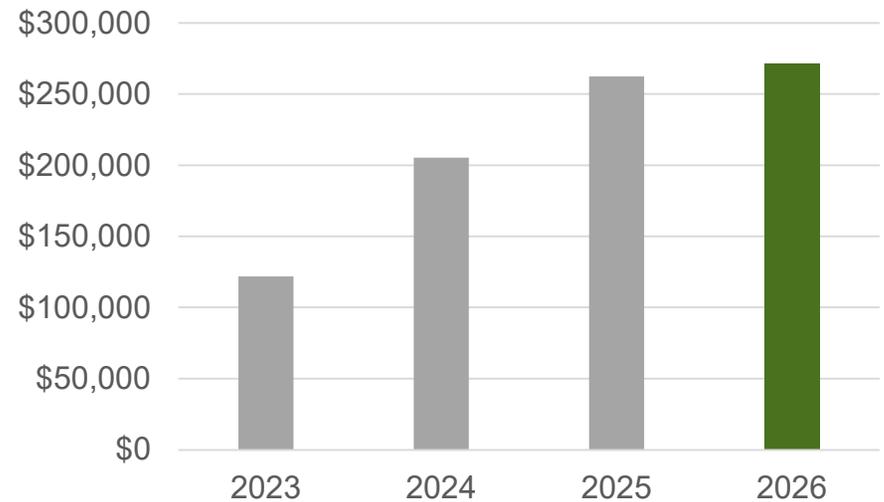
2026 BUDGET DRIVERS

DESCRIPTION	COST
Planning Consultant Costs	(\$52,000)
Planning Fees	50,000
Adjustments To Wages	8,946
Other Inflationary Adjustments	2,000
	\$8,946

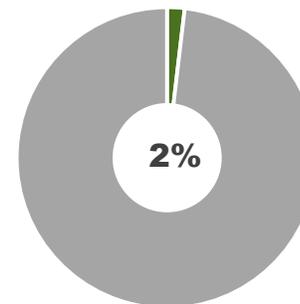
BUDGET SUMMARY

2025	2026	CHANGE	LEVY IMPACT (%)
\$262,450	\$271,396	\$8,946	0.10%

COMPARISON TO PRIOR YEARS



2026 PROPORTION OF TOWNSHIP TAX LEVY



BUDGET DETAILS

Planning	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
¹ Wages & Benefits	\$147,489	\$39,479	\$208,062	\$160,188	\$229,200	\$229,200	\$238,146	\$8,946
² Training & Conferences	\$0	\$0	\$0	\$0	\$2,000	\$0	\$2,000	\$0
³ Mileage	\$0	\$0	\$0	\$187	\$250	\$250	\$250	\$0
⁴ Dues & Memberships	\$0	\$0	\$0	\$0	\$2,000	\$2,000	\$2,000	\$0
⁵ Legal	\$4,000	\$31,032	\$4,000	\$7,321	\$0	\$8,210	\$0	\$0
⁶ Consulting	\$10,000	\$112,568	\$54,000	\$193,750	\$177,000	\$120,000	\$125,000	-\$52,000
⁷ Plans & Bylaw Updates	\$20,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
⁸ Miscellaneous	\$500	\$604	\$0	\$3,184	\$2,000	\$4,398	\$4,000	\$2,000
Total Expenses	\$181,989	\$183,683	\$266,062	\$364,630	\$412,450	\$364,058	\$371,396	-\$41,054
⁹ Transfers From Reserves	-\$20,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Transfers	-\$20,000	\$0						
¹⁰ Planning Fees	\$40,000	\$83,174	\$60,700	\$84,145	\$150,000	\$90,000	\$100,000	-\$50,000

¹ Full time equivalents: (1) Assistant Planner, (1) Manager of Development Services.

² Annual EDCO conference, and other conferences and meetings related to planning and economic development.

³ Occasional and infrequent mileage reimbursement for staff's use of personal vehicles for Township business.

⁴ OPPI Membership, EDCO Membership

⁵ The Township does not employ full-time legal staff and therefore purchases legal services on an as-needed basis. Use of Planning's legal allowance varies year-to-year. 2023 includes legal costs relating to Ontario Land Tribunal hearings. The Township retains funding in its Contingency Reserve for excess legal costs.

⁶ The Township uses a planning consulting firm to perform land use planning services. The budget is being adjusted to account for a reduction in consulting expenses incurred on behalf of applicants which are fully recovered through planning fees.

⁷ Plans and studies such as the Development Charges Background Study, Official Plan and zoning by-law amendments. Future plans to be funded through reserves as needed.

⁸ Advertisements for planning applications as required under the Planning Act.

⁹ No Transfers required.

¹⁰ The Township's user fee by-law utilizes a deposit system whereby planning applicants submit a deposit which is drawn upon as costs are incurred by the Township to process the application. Full cost recovery is not achieved as planning services are subsidized through the general tax base. Planning revenue recoveries reflect amounts charged for internal staff as well as external planning consultants.

Total Revenue	\$40,000	\$83,174	\$60,700	\$84,145	\$150,000	\$90,000	\$100,000	-\$50,000
Net From Taxes	\$121,989	\$100,509	\$205,362	\$280,485	\$262,450	\$274,058	\$271,396	\$8,946

Economic Development	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
¹ Tax Increment Equivalent	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Expenses	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net From Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Summary	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
Planning Services	\$121,989	\$100,509	\$205,362	\$280,485	\$262,450	\$274,058	\$271,396	\$8,946
Economic Development	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net From Taxes	\$121,989	\$100,509	\$205,362	\$280,485	\$262,450	\$274,058	\$271,396	\$8,946

¹ Designed to encourage substantial development by deferring a portion of the increase in property taxes resulting from major improvements to land or buildings.

BUILDING & BY-LAW

The Building Department is responsible for ensuring that all construction in the Municipality meets the required standards outlined in the Ontario Building Code, the Municipality's zoning by-laws and other applicable laws and regulations. By-law enforcement services, provided by the Municipality of Bayham, enforce the majority of the Township's by-laws passed by Council under provincial legislation such as the Municipal Act, Building Code Act and Planning Act.

STRATEGIC PRIORITIES

The 2026 Building & Bylaw operational budget adjustments reflect recent trends in declining permit revenue. Since this department is funded through permit revenue, a greater draw from the Building Stabilization Reserve, which is funded by previous permit revenue, is required in 2026 to fund operations.

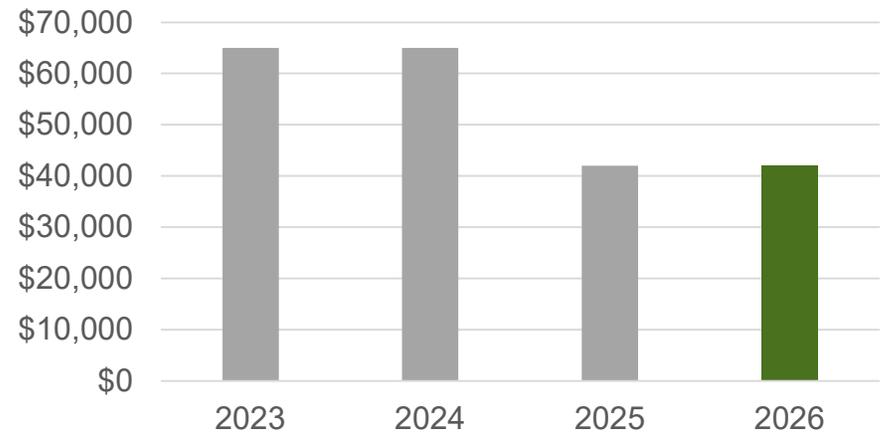
2026 BUDGET DRIVERS

DESCRIPTION	COST
Adjustments To Wages	\$20,664
Transfers from Building Stabilization Reserve	(69,564)
Building Permit Revenues	50,000
Other Adjustments	(1,100)
	\$0

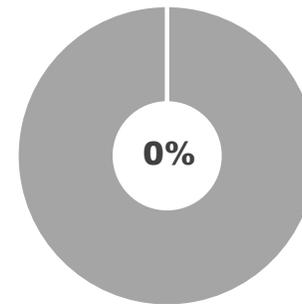
BUDGET SUMMARY

	2025	2026	CHANGE	LEVY IMPACT (%)
BUILDING	\$0	\$0	\$0	0%
BY-LAW	\$42,000	\$42,000	\$0	0%

COMPARISON TO PRIOR YEARS



2026 PROPORTION OF TOWNSHIP TAX LEVY



BUDGET DETAILS

Building Services	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
¹ Wages & Benefits	\$214,400	\$217,287	\$325,119	\$307,336	\$417,700	\$417,700	\$438,364	\$20,664
² Mileage Allowance	\$0	\$380	\$1,500	\$520	\$1,000	\$1,000	\$1,000	\$0
³ Training & Conferences	\$4,000	\$3,379	\$4,000	\$2,260	\$4,000	\$3,955	\$4,000	\$0
⁴ Dues & Memberships	\$1,061	\$636	\$1,200	\$956	\$1,200	\$1,725	\$1,200	\$0
⁵ Staff Recruitment	\$0	\$483	\$0	\$1,703	\$0	\$528	\$0	\$0
⁶ Computer Software	\$18,550	\$12,734	\$15,000	\$13,192	\$13,000	\$11,848	\$12,000	-\$1,000
⁷ Phone & Internet	\$250	\$1,817	\$600	\$1,093	\$800	\$876	\$800	\$0
⁸ IT Equipment & Supplies	\$350	\$1,581	\$350	\$26	\$350	\$1,952	\$350	\$0
⁹ Administrative Overhead	\$27,350	\$27,350	\$28,700	\$29,097	\$29,200	\$29,200	\$31,400	\$2,200
¹⁰ Safety Apparel	\$400	\$339	\$500	\$13	\$500	\$500	\$500	\$0
¹¹ Contracted Building Inspectors	\$50,000	\$53,283	\$10,000	\$67,529	\$10,000	\$7,848	\$7,500	-\$2,500
¹² Fuel	\$1,500	\$1,494	\$2,000	\$3,492	\$2,000	\$2,000	\$2,200	\$200
¹³ Vehicle Maintenance	\$600	\$472	\$600	\$106	\$600	\$819	\$600	\$0
¹⁴ Vehicle Insurance	\$1,113	\$1,100	\$1,231	\$1,194	\$1,200	\$1,200	\$1,200	\$0

¹ Full time equivalents: (1) Chief Building Official, (1) Deputy Chief Building Official, (0.5) Administrative Clerk, (1) Plans Examiner.

² The Building department shares one vehicle for two personnel resulting in the potential for staff to have to use their personal vehicles to attend meetings or site inspections.

³ Continuing professional development costs required for building services staff to professional certifications.

⁴ 2 Ontario Building Officials Association memberships, 2 South-West OBOA Chapter Membership, 2 BCIN renewals, to provide access to technical expertise, knowledge database and discounted training opportunities.

⁵ Advertising costs for the recruitment of building services staff.

⁶ E-permitting software (Cloudpermit) & Bluebeam software subscription for plans review.

⁷ Cellphone subscriptions.

⁸ Minor information technology equipment and supplies such as keyboards, mouses, monitors & cables.

⁹ A distribution of indirect administrative costs such as accounting, information technology, use of Townhall, staff recruitment etc. to reflect full operating costs of service area in order to accurately set building permit fees.

¹⁰ In accordance with policy "D-3.4 Clothing Allowance", safety footwear and corporate identity wear are provided to building services staff to wear to building inspections.

¹¹ Use of externally contracted services for building inspections and plans review expected to decline as a result of hiring of Deputy Chief Building Official.

¹² Fuel used in Township vehicle for staff to perform building inspection services.

¹³ Vehicle maintenance allowance for the department's truck.

¹⁴ Annual insurance costs for the department's truck.

Total Expenses	\$319,574	\$322,335	\$390,800	\$428,517	\$481,550	\$481,151	\$501,114	\$19,564
¹ Building Permits	\$270,800	\$211,348	\$225,800	\$182,202	\$250,800	\$198,745	\$200,800	-\$50,000
² Septic Permits	\$25,000	\$23,744	\$20,000	\$24,057	\$20,000	\$20,372	\$20,000	\$0
³ Recoveries from Bayham	\$17,400	\$40,955	\$90,000	\$138,861	\$142,600	\$142,600	\$142,600	\$0
Total Revenue	\$313,200	\$276,047	\$335,800	\$345,120	\$413,400	\$361,717	\$363,400	-\$50,000
⁴ Building Stabilization Reserves	-\$6,374	\$46,290	-\$55,000	-\$83,397	-\$68,150	-\$119,434	-\$137,714	-\$69,564
Total Transfers	-\$6,374	\$46,290	-\$55,000	-\$83,397	-\$68,150	-\$119,434	-\$137,714	-\$69,564
Net from Taxes	\$0	\$92,578	\$0	\$0	\$0	\$0	\$0	\$0

By-Law Enforcement	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
⁵ Contracted Enforcement	\$65,000	\$27,760	\$65,000	\$40,533	\$42,000	\$42,000	\$42,000	\$0
Total Expenses	\$65,000	\$27,760	\$65,000	\$40,533	\$42,000	\$42,000	\$42,000	\$0
Net from Taxes	\$65,000	\$27,760	\$65,000	\$40,533	\$42,000	\$42,000	\$42,000	\$0

¹ Building permit fees set in the Township's user fee by-law which are used to offset the cost of building inspection and plan review services as required by the Building Code Act. A decline in construction activity is expected due to an unfavourable economic climate and high interest rates. The Township's fees have not been adjusted since 2013 as permit revenues have provided for full cost recovery.

² Septic permits are required for new construction, existing system tank replacement and when lines are added to lengthened. Fees are charged to recover inspection costs and are set out in the Township's user fee by-law.

³ Recoveries from the Municipality of Bayham as a result of a shared-service agreement whereby the Township's provides building inspection and plans review services.

⁴ Building services are fully funded through building permit revenue as opposed to the general tax base. Drops in building permit revenue, as expected in 2026 due to a decline in building activity, are funded through the Township's Building Stabilization Reserve Fund which is comprised of past building services surplus permit revenue.

⁵ In 2023 Council approved a shared service Memorandum of Understanding (MOU) between the Township of Malahide and Municipality of Bayham for the provision of services including by-law enforcement. The Township is billed based on usage of the shared by-law enforcement officer. The 2023 Budget assumed the Township would utilize half of the shared by-law enforcement officer's time. Continued development by-law enforcement policies and processes may result in greater utilization of available resources.

FIRE & EMERGENCY SERVICES

The Township of Malahide Fire & Emergency Services Department is to provide a range of programs to protect the lives and property of the inhabitants of the Township of Malahide from the adverse effects of fires or exposure to dangerous conditions created by man or nature.

Malahide Fire Services provide fire suppression, fire prevention and public education, medical response and specialized rescue services to the residents of the Township. Malahide Fire Services is comprised of 1 full time Fire Chief and 80 community-oriented Volunteer Firefighters operating from three Fire Stations.

STRATEGIC PRIORITIES

In 2026, the main strategic drivers of budgetary change for the Fire department budget were the adjustments made to wages. Strategic adjustments are proposed for several staffing positions, along with the previously noted wage market check adjustments, and cost-of-living adjustments which will align with the Strategic Plan 2023-2032 priority of maximizing the utilization of resources, including staff.

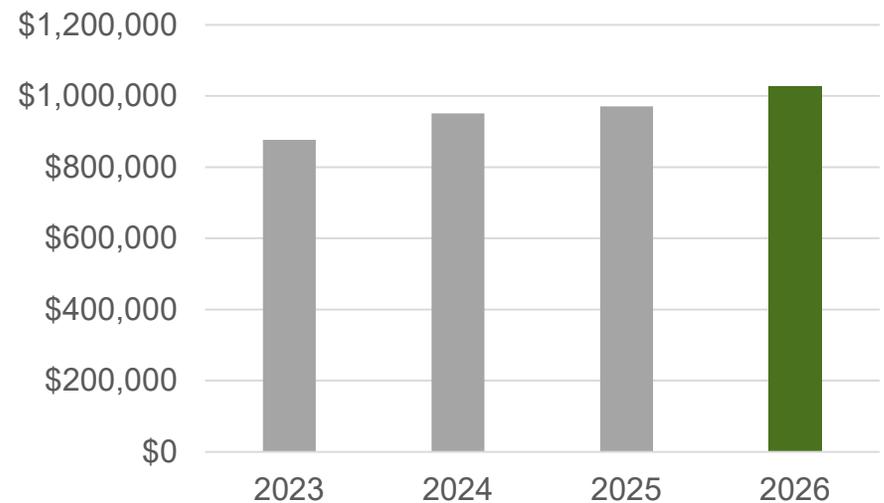
2026 BUDGET DRIVERS

DESCRIPTION	COST
Mental Health Training For Peer Support Team	\$90,000
Adjustments To Wages	\$66,340
Fees & Recoveries	(10,800)
Transfer From Reserves (Provincial Grant)	(90,000)
Other Adjustments	2,400
	\$57,940

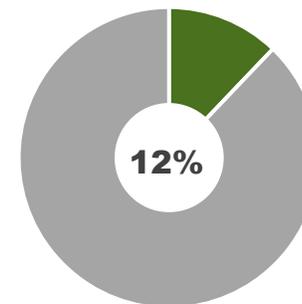
BUDGET SUMMARY

2025	2026	CHANGE	LEVY IMPACT (%)
\$971,000	\$1,028,940	\$57,940	0.62%

COMPARISON TO PRIOR YEARS



2026 PROPORTION OF TOWNSHIP TAX LEVY



BUDGET DETAILS

Fire & Emergency Services	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
¹ Wages & Benefits	\$563,285	\$578,316	\$608,069	\$619,929	\$632,700	\$632,700	\$699,040	\$66,340
² Training & Conferences	\$39,607	\$46,627	\$50,500	\$50,975	\$51,500	\$135,997	\$51,500	\$90,000
³ Dues & Memberships	\$1,100	\$1,330	\$1,000	\$1,421	\$1,500	\$1,166	\$1,500	\$0
⁴ Medical Health & Safety	\$7,000	\$1,402	\$4,500	\$5,268	\$4,500	\$4,500	\$4,500	\$0
⁵ Uniforms	\$2,500	\$3,488	\$3,600	\$3,334	\$3,700	\$3,700	\$3,700	\$0
⁶ Office Supplies	\$1,600	\$1,712	\$1,600	\$1,976	\$1,700	\$1,700	\$1,700	\$0
⁷ Printer Lease	\$400	\$369	\$500	\$445	\$500	\$500	\$500	\$0
⁸ Computer Licences & Support	\$4,700	\$4,689	\$4,800	\$4,862	\$4,900	\$4,900	\$4,900	\$0
⁹ Postage & Courier	\$500	\$245	\$500	\$155	\$500	\$500	\$500	\$0
¹⁰ Phone & Internet	\$13,000	\$14,855	\$14,000	\$13,096	\$14,000	\$14,000	\$14,000	\$0
¹¹ Insurance	\$31,988	\$31,617	\$35,373	\$34,309	\$37,600	\$37,600	\$37,600	\$0

¹ Full time equivalents: (1) Fire Chief, (1) Administrative Clerk, (1) NEW Volunteer Fire Prevention Officer, Volunteer firefighter points and training pay.

² Continuing professional development costs required for fire services staff to maintain professional certifications, as well as recoverable training expenses incurred while hosting training sessions for external fire services staff or for Malahide instructors to teach at the Elgin-Middlesex Reginal Training School (EMRTS). New training for mental health programing in 2026 as a result of Provincial Funding.

³ Memberships include the Ontario Municipal Fire Prevention Officer's Association, the Elgin County Mutual Aid Association, the Ontario Association of Fire Chiefs, and the Fire Marshal's Public Fire Safety Council.

⁴ Health & Safety budget includes medical supplies and the rotating schedule of DZ medical costs required for volunteers.

⁵ Uniform and clothing allowance required for fire services staff, both full time and volunteer.

⁶ Office supplies - toner, paper, ink, office stationery and kitchen supplies.

⁷ Budget is for the monthly rental fees and per copy fees associated with the rental of the printer at the South Firehall.

⁸ Pertains to annual licensing and support fees for the Fire Services software systems including Fire Pro and Synergi.

⁹ Courier fees associated with equipment repairs, and for delivery of targeted mailouts.

¹⁰ Monthly cell phone and internet services plus allowance for replacements of cell phones as needed.

¹¹ Insurance annual renewal increases to provide liability, property, auto and cyber security coverage.

¹ Miscellaneous	\$1,750	\$2,159	\$1,750	\$2,305	\$1,750	\$2,034	\$1,750	\$0
² Utilities	\$31,000	\$39,445	\$31,000	\$37,284	\$31,000	\$31,000	\$31,000	\$0
³ Janitorial Supplies	\$750	\$936	\$800	\$927	\$1,000	\$1,906	\$1,000	\$0
⁴ Building Maintenance	\$25,000	\$31,142	\$33,000	\$46,012	\$33,000	\$34,655	\$33,000	\$0
⁵ Grounds Maintenance	\$21,500	\$13,070	\$21,500	\$20,892	\$21,500	\$21,500	\$21,500	\$0
⁶ Public Education	\$7,250	\$8,184	\$7,250	\$4,258	\$7,250	\$7,250	\$7,250	\$0
⁷ Radio Licenses & Maintenance	\$8,200	\$14,355	\$21,001	\$18,606	\$21,100	\$21,100	\$21,100	\$0
⁸ Equipment Maintenance & Supplies	\$60,075	\$47,224	\$61,300	\$58,943	\$52,300	\$43,093	\$52,800	\$500
⁹ Vehicle Maintenance	\$37,500	\$37,527	\$39,400	\$45,860	\$39,800	\$52,339	\$39,800	\$0
¹⁰ Vehicle Insurance	\$18,168	\$17,957	\$20,091	\$19,487	\$22,100	\$21,400	\$21,400	\$0
¹¹ Fuel	\$23,000	\$23,833	\$23,000	\$23,871	\$23,000	\$23,000	\$23,000	\$0
¹² Dispatch Services	\$40,000	\$37,023	\$40,000	\$36,674	\$38,000	\$36,675	\$36,700	-\$1,300

¹ Miscellaneous budget carried for forecasted staff recognition supplies, and un-forecasted items such as meals during events.

² Hydro and natural gas for 3 Firehalls.

³ Janitorial supplies and materials to maintain the cleanliness of Firehalls, including hand disinfectant, cleaning products, paper towel, etc.

⁴ Building maintenance budget includes general building mechanical equipment maintenance.

⁵ Grounds maintenance includes multi-year contracts for grass cutting and snow removal.

⁶ Public Education includes the costs for supplies given out to the public during education programs. Items such as smoke detectors and children's school supplies are purchased for fire prevention week, as well as banners, etc. for other events, the costs of which are often offset by donations. Public Education also includes the costs of advertising in the Aylmer Express.

⁷ Radio Licenses & Maintenance includes quarterly invoices for the cell tower rentals (4 towers) and monthly maintenance invoice for Spectrum System support agreement.

⁸ Section 21 Guidance Notes in the Occupational H&S Act for fire. Bunker Gear is recommended to be sent away twice a year instead of once a year for cleaning, hydrostatic tests, and repairs. This line also includes small tools.

⁹ Truck safety inspections, annual pump tests, and general maintenance oil changes are included. Safety inspection of the Emergency Management trailer.

¹⁰ Annual insurance costs for the department's vehicles.

¹¹ Fuel used in vehicle for staff to perform fire protection services.

¹² Contract for dispatch services with Town of Tillsonburg.

¹ Ice Management	\$47,000	\$26,464	\$56,800	\$46,810	\$56,800	\$64,923	\$60,000	\$3,200
² COVID Related Expenses	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
³ Port Bruce Flooding	\$0	\$0	\$0	\$0	\$0	\$4,540	\$0	\$0
Total Expenses	\$986,873	\$983,969	\$1,081,334	\$1,097,699	\$1,101,000	\$1,112,678	\$1,259,740	\$158,740
⁴ MTO Recoveries	\$80,000	\$119,358	\$80,000	\$112,315	\$80,000	\$107,011	\$80,000	\$0
⁵ Donations	\$0	\$1,500	\$0	\$0	\$0	\$118	\$0	\$0
⁶ Fees & Recoveries	\$10,000	\$30,151	\$10,000	\$34,348	\$10,000	\$23,286	\$20,800	\$10,800
⁷ Training Revenues	\$20,000	\$61,325	\$40,000	\$15,400	\$40,000	\$40,000	\$40,000	\$0
Total Revenue	\$110,000	\$212,334	\$130,000	\$162,063	\$130,000	\$170,415	\$80,000	\$10,800
⁸ Restricted Grants Fund	\$0	\$0	\$0	\$0	\$0	\$0	\$90,000	\$90,000
Total Transfers	\$0	\$0	\$0	\$0	\$0	\$0	\$90,000	\$90,000
Net from Taxes	\$876,873	\$771,635	\$951,334	\$935,636	\$971,000	\$942,263	\$1,028,940	\$57,940

¹ One year ice breaking contract for Port Bruce.

² COVID related expenses tracked during the pandemic.

³ Contract services such as ice excavating and garbage collection in relation to flooding events in Port Bruce.

⁴ Changes to cost recovery bylaw have recently increased MTO recoveries.

⁵ No anticipated donations.

⁶ Fees for inspections and reports, recoverable expenses, air bottle refills for OPP or police college, etc.

⁷ Revenue from hosting training sessions.

⁸ Provincial funding assistance provided to the Township to support mental health programs.

POLICE

The Ontario Provincial Police (OPP) provide policing services in Malahide Township. Police services are governed by the Elgin Group Police Services Board, coordinated by the County of Elgin.

The Township's Police Budget accounts for its annual service contract with the OPP, Police Service Board governance and facility costs for office space within the Township used by the OPP.

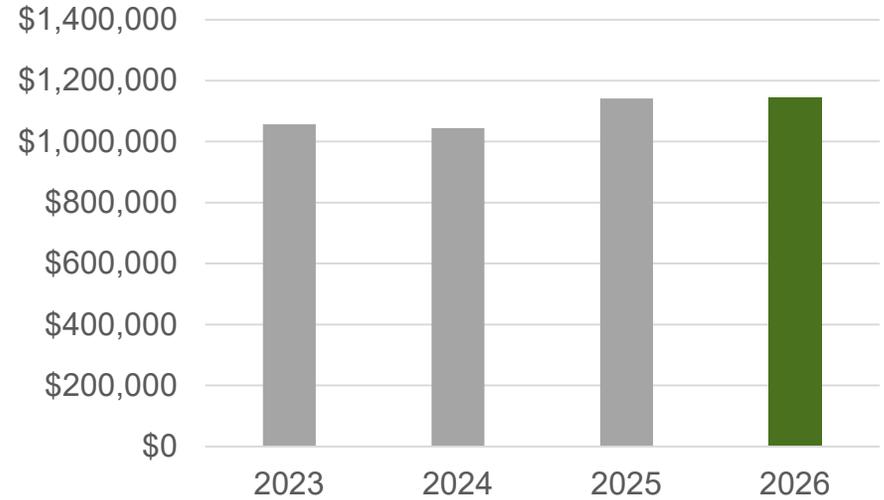
BUDGET SUMMARY

2025	2026	CHANGE	LEVY IMPACT (%)
\$1,141,222	\$1,145,309	\$4,087	0.04%

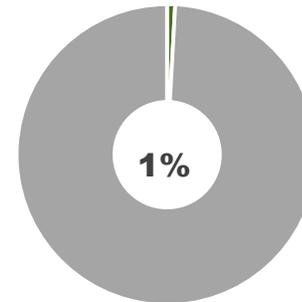
2026 BUDGET DRIVERS

DESCRIPTION	COST
Ontario Provincial Police Contract	\$114,087
Transfer To Restricted Grants & Donations Reserve	(110,000)
	<u>\$4,087</u>

COMPARISON TO PRIOR YEARS



2026 PROPORTION OF TOWNSHIP TAX LEVY



BUDGET DETAILS

Police	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
¹ Contracted Police Services	\$1,050,950	\$1,024,006	\$1,038,467	\$1,022,664	\$1,043,972	\$1,038,972	\$1,158,259	\$114,287
² Utilities	\$900	\$923	\$900	\$1,103	\$900	\$900	\$900	\$0
³ Building Maintenance	\$200	\$0	\$200	\$0	\$200	\$0	\$0	-\$200
⁴ Phone & Internet	\$950	\$913	\$950	\$854	\$950	\$950	\$950	\$0
⁵ Miscellaneous	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
⁶ Contracted 911 Services	\$4,500	\$4,269	\$4,500	\$5,127	\$5,200	\$5,200	\$5,200	\$0
Total Expenses	\$1,057,500	\$1,030,111	\$1,045,017	\$1,029,748	\$1,051,222	\$1,046,022	\$1,165,310	\$114,087
⁷ Transfer To/From Reserves	\$0	\$0	\$0	\$0	\$90,000	\$90,000	-\$20,000	-\$110,000
Total Transfers	\$0	\$0	\$0	\$0	\$90,000	\$90,000	-\$20,000	-\$110,000
Net from Taxes	\$1,057,500	\$1,030,111	\$1,045,017	\$1,029,748	\$1,141,222	\$1,136,022	\$1,145,310	\$4,087

¹ OPP contract capped at 11% increase for 2026. This includes the \$203.05 per household rate and \$5,000 for the Township's share of Police Services Board costs to the County as well as court security costs for use of the local courthouse.

² A portion of hydro and natural gas assigned to the leased space for police services in Township-owned facilities.

³ There have been no building maintenance supplies or materials associated with repairs to the room leased by the police adjacent to Council Chambers in recent years, so this line has been removed.

⁴ Monthly cell phone and internet services plus allowance for replacements of cell phones and accessories, as needed.

⁵ Miscellaneous expenses not forecasted.

⁶ Contract through Elgin County for 911 Services.

⁷ Transfer from the Restricted Grants & Donation Reserve to fund OPP contract increases billed to the Township.

ROAD OPERATIONS

The Township’s Roads Operations Department is responsible for the planning, construction, maintenance, and management of road infrastructure.

STRATEGIC PRIORITIES

The main strategic driver of the 2026 Roads Department budget, other than strategic wage adjustments, is the adjustment of the operation ditching budget. This reduction is actually a transfer of costs to the 2026 Surface Treatment Program within the Capital Budget. In order to be more transparent with service levels provided by the Surface Treatment program, it was determined that all preparatory works be included in the capital budget for this program.

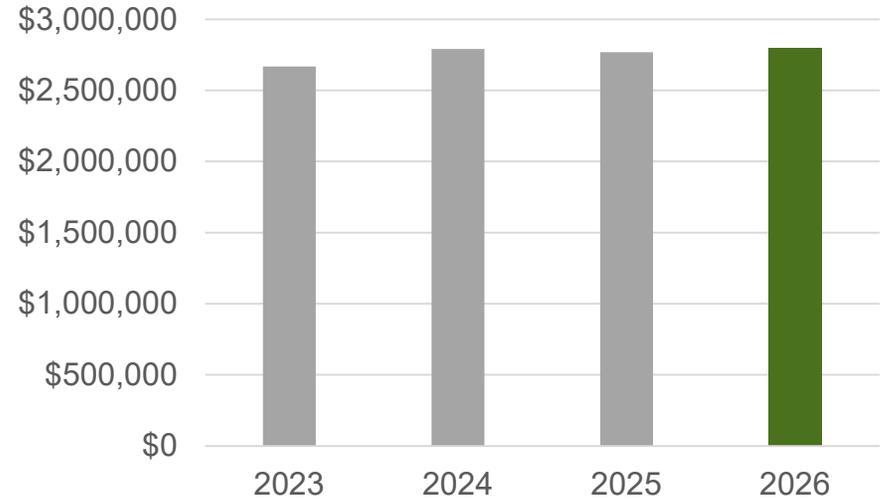
BUDGET SUMMARY

2025	2026	CHANGE	LEVY IMPACT (%)
\$2,769,407	\$2,798,975	\$29,568	0.32%

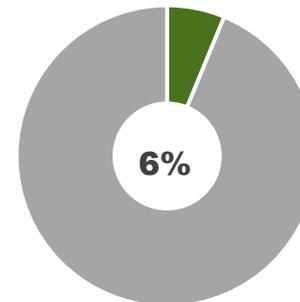
2026 BUDGET DRIVERS

DESCRIPTION	COST
Adjustments To Wages	\$52,761
Increase Of Facility Maintenance	6,500
Ditching Preparation for Surface Treatment Program Incorporated In Capital	(23,400)
Other Inflationary Adjustments And Changes In Estimates	6,293
	\$29,568

COMPARISON TO PRIOR YEARS



2026 PROPORTION OF TOWNSHIP TAX LEVY



BUDGET DETAILS

Road Operations	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
¹ Wages & Benefits	\$1,462,724	\$1,388,999	\$1,575,905	\$1,485,055	\$1,621,107	\$1,621,107	\$1,673,868	\$52,761
² Mileage	\$1,500	\$789	\$1,000	\$421	\$1,000	\$1,472	\$1,000	\$0
³ Training & Conferences	\$22,500	\$25,843	\$22,500	\$20,720	\$25,000	\$25,000	\$25,000	\$0
⁴ Dues & Memberships	\$3,500	\$3,431	\$2,500	\$2,781	\$3,000	\$2,285	\$3,000	\$0
⁵ Driver Medicals & Sick Notes & Allowances	\$3,000	\$11,501	\$3,000	\$7,989	\$3,000	\$4,675	\$11,000	\$8,000
⁶ Bridges & Culverts	\$73,100	\$14,478	\$75,700	\$13,794	\$75,700	\$75,700	\$75,700	\$0
⁷ Ditching	\$101,300	\$85,260	\$107,400	\$55,132	\$107,400	\$79,000	\$84,000	-\$23,400
⁸ Catch Basins	\$8,200	\$2,560	\$8,700	\$5,992	\$10,700	\$10,700	\$10,700	\$0
⁹ Shoulders	\$19,000	\$8,428	\$5,600	\$12,173	\$8,600	\$9,068	\$8,600	\$0

¹ Full time equivalents: (0.82) Director of Public Works, (1) Roads & Construction Manager, (0.75) Public Works Coordinator, (1) GIS student, (2) Roads Foremen, (13) Operators, (2) Seasonal Operators.

² Mileage allowance for the Director of Public Works' use of personal vehicle to attend work sites and meetings.

³ Continuing professional development costs, health & safety training, snow school, and various other required training courses.

⁴ The budget contains memberships to various professional organizations, such as the Elgin County Municipal Supervisors Association, Ontario Association of Certified Engineering Technicians & Technologists, Ontario Municipal Management Institute, and Ontario Good Roads Association.

⁵ Health & safety budget intended for repairs and replacements of equipment directly related to the Occupational Health & Safety Act, such as eyewash stations, first aid kits, fire extinguishers, etc. Contracted PPE allowance for clothing and boots included for 2026, removed from PPE budget.

⁶ Bridge and culvert operations include the associated supplies and equipment rentals related to minor repairs, and contracted repairs or services such as annual bridge washing and brushing.

⁷ Ditching operations include the associated supplies and equipment rentals related to minor repairs, and contracted ditching or services such as entrance culvert replacements and restoration. Ditching associated with Capital Surface Treatment moved to Capital Budget.

⁸ Catch basin operations include the associated supplies and equipment rentals related to minor repairs, and contracted repairs or services such as catch basin cleanouts.

⁹ Shoulder works include the associated supplies and equipment rentals related to minor repairs.

¹ Debris & Sweeping	\$1,000	\$4,568	\$6,000	\$6,043	\$6,000	\$6,351	\$6,000	\$0
² Grass & Brush	\$80,500	\$77,436	\$50,000	\$54,298	\$65,000	\$111,078	\$75,000	\$10,000
³ Tar & Chip Roads	\$226,850	\$267,194	\$246,400	\$206,163	\$155,850	\$201,826	\$176,750	\$20,900
⁴ Gravel Roads	\$105,408	\$108,998	\$112,600	\$122,980	\$117,200	\$123,785	\$127,111	\$9,911
⁵ Winter Control	\$114,000	\$114,493	\$120,800	\$93,786	\$122,500	\$135,873	\$123,000	\$500
⁶ Rail Crossings	\$5,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
⁷ Safety & Signage	\$23,500	\$51,855	\$45,000	\$22,818	\$45,000	\$34,801	\$40,000	-\$5,000
⁸ Road Closings	\$9,000	\$741	\$5,000	\$4,312	\$0	\$0	\$0	\$0
⁹ Drain Maintenance	\$10,000	\$32,260	\$12,000	\$10,417	\$12,000	\$12,000	\$12,000	\$0
¹⁰ Phone & Internet	\$11,700	\$15,759	\$11,700	\$16,129	\$12,000	\$16,000	\$16,000	\$4,000
¹¹ Staff Recruitment	\$200	\$0	\$200	\$807	\$200	\$361	\$200	\$0
¹² Computer Licences, Support	\$23,000	\$14,380	\$23,000	\$54,965	\$35,000	\$63,130	\$45,000	\$10,000
¹³ Office Supplies	\$2,000	\$1,825	\$2,000	\$1,464	\$2,000	\$2,000	\$1,000	-\$1,000

¹ Sweeping operations pertain to the contracted street sweeping services for village streets.

² Roadside grass cutting, contracted tree removal services, brushing services.

³ Tar and chip road operations include the associated supplies and equipment rentals related to minor repairs, contracted services such as line painting and surface deterioration not included in the capital program.

⁴ Gravel road operations include the associated supplies and equipment rentals related to minor repairs and dust control.

⁵ Winter control operations include the associated materials (salt, sand, brine, etc.) required to maintain the minimum maintenance standards as set out in the Highway Traffic Act, repairs to equipment and to private property associated with snow plowing activities.

⁶ Rail crossing repairs are at the discretion of the railway company, no repairs are forecasted.

⁷ Safety & signage operations include the associated supplies and contracted services required to install road signage. Funding is allocated based on roads safety audit recommendations as well as the results of annual inspection failures.

⁸ No road closure budget for no anticipated sales.

⁹ The drain maintenance allowance is for amounts billed to the Township for repairs carried out under the Municipal Drainage Act.

¹⁰ Monthly cell phone and internet services plus allowance for replacements of cell phones, and accessories, as needed.

¹¹ Advertising of positions with municipal professional associations, retaining an allowance to account for potential turnover.

¹² Pertains to annual licensing and support fees for a variety of systems including work orders, vehicle tracking, and weather tracking.

¹³ Printer supplies, computer accessories, stationary, etc.

¹ Postage & Courier	\$100	\$0	\$100	\$5	\$0	\$5	\$0	\$0
² Insurance	\$78,314	\$68,361	\$80,507	\$78,085	\$85,600	\$85,600	\$85,600	\$0
³ Advertising	\$1,000	\$2,345	\$1,000	\$359	\$1,000	\$1,000	\$1,000	\$0
⁴ Miscellaneous	\$1,000	\$1,174	\$1,000	\$1,414	\$1,000	\$1,000	\$1,000	\$0
⁵ Portable Washroom Rental	\$1,000	\$733	\$1,000	\$1,467	\$0	\$0	\$0	\$0
⁶ Utilities	\$23,730	\$25,909	\$23,730	\$24,759	\$25,000	\$25,000	\$25,000	\$0
⁷ Janitorial Supplies	\$5,500	\$0	\$5,500	\$2,304	\$5,500	\$5,500	\$3,000	-\$2,500
⁸ Building Maintenance	\$26,000	\$53,167	\$26,500	\$41,282	\$30,000	\$30,000	\$35,000	\$5,000
⁹ Grounds Maintenance	\$3,000	\$6,493	\$5,500	\$24,054	\$7,000	\$7,000	\$7,000	\$0
¹⁰ Legal	\$14,000	\$8,427	\$14,000	\$13,328	\$0	\$0	\$0	\$0
¹¹ Surveying	\$4,000	\$171	\$0	\$0	\$5,000	\$0	\$5,000	\$0
¹² Consultants	\$2,000	\$1,910	\$2,000	\$0	\$0	\$0	\$0	\$0
¹³ Communications	\$4,500	\$5,878	\$4,500	\$0	\$5,000	\$4,366	\$4,000	-\$1,000

¹ Courier fees associated with equipment repairs.

² Insurance annual renewal to provide liability, property, auto and cyber security coverage.

³ Advertising costs for the Aylmer Express newspaper.

⁴ Miscellaneous budget carried for forecasted staff recognition supplies, and un-forecasted items.

⁵ Portable washroom rentals for construction projects. Moved to capital budget.

⁶ Hydro, natural gas, and hot water heater rentals for the North and South Works Yards.

⁷ Janitorial supplies and materials to maintain the cleanliness of facilities, including hand disinfectant, cleaning products, paper towel, etc.

⁸ Building maintenance allowance for the North and South Works Yards, including general maintenance on building mechanical, electrical, or plumbing equipment and minor repairs to structure.

⁹ Grounds maintenance includes multi-year contracts for grass cutting.

¹⁰ Legal budget moved to general administration legal budget line.

¹¹ Surveying budget for costs associated with measuring and mapping land.

¹² Consultants used for capital projects moved to capital budget.

¹³ Radio licences and pager services, as well as allowances for repairs as needed.

¹ Equipment Maintenance	\$12,500	\$14,545	\$12,500	\$8,476	\$12,500	\$5,000	\$10,000	-\$2,500
² Small Tools & Supplies	\$19,600	\$25,171	\$20,000	\$20,342	\$20,000	\$27,028	\$20,000	\$0
³ Clothing & Protective Equipment	\$10,600	\$16,251	\$12,500	\$13,466	\$12,500	\$6,043	\$4,500	-\$8,000
⁴ Vehicle Repairs	\$212,000	\$168,400	\$219,400	\$230,895	\$219,400	\$219,400	\$219,400	\$0
⁵ Insurance	\$22,670	\$22,400	\$24,192	\$42,298	\$25,700	\$46,200	\$46,200	\$0
⁶ Fuel	\$190,000	\$165,700	\$220,000	\$199,602	\$220,000	\$220,000	\$220,000	\$0
⁷ Licences	\$22,000	\$35,873	\$20,500	\$25,009	\$20,500	\$0	\$0	\$0
Total Expenses	\$2,960,496	\$2,853,345	\$3,131,434	\$2,900,613	\$3,122,957	\$3,218,354	\$3,201,629	\$78,672
⁸ County Recoveries	\$225,000	\$286,301	\$270,000	\$319,343	\$270,000	\$315,000	\$315,000	\$45,000
⁹ Wind Easement	\$3,268	\$2,945	\$2,945	\$2,945	\$2,950	\$2,945	\$3,024	\$74
¹⁰ Licences & Permits	\$7,425	\$14,137	\$7,425	\$9,376	\$8,000	\$9,795	\$8,430	\$430
¹¹ County Road Maintenance	\$40,200	\$40,206	\$42,400	\$42,400	\$43,100	\$43,100	\$45,200	\$2,100
¹² Aylmer Road Patrol	\$11,815	\$12,845	\$12,229	\$13,242	\$12,500	\$13,705	\$14,000	\$1,500

¹ Small parts and supplies associated with minor equipment repairs.

² Small tools and supplies required for general roads operations.

³ Protective clothing such as chainsaw pants, safety boots, etc. as well as general clothing entitlements.

⁴ Vehicle repairs include general activities such as protective undercoating, oil changes, etc., as well as repairs and replacements, such as brake pads and tires, etc. Does not include vehicles assigned to other departments.

⁵ Annual vehicle insurance costs.

⁶ Annual fuel costs, including contracted dyed diesel deliveries and fuel through the contracted cardlock system. Does not include fuel purchased by other departments.

⁷ Annual licensing renewals for roads department vehicles.

⁸ County recoveries for Township-owned vehicle usage performing activities on County roads per the County Roads Maintenance Agreements.

⁹ Wind easement payments for usage of road allowance to access wind farm sites, under agreement.

¹⁰ Collection of permit fees for entrance and road occupancy permits, and the solar park licence fee under agreement.

¹¹ Based on Road Maintenance Agreement with the County. Provision for 10% administrative recovery, increasing by inflation annually.

¹² Recoveries for patrolling roads within the Town of Aylmer as part of Winter Control, under agreement with the Town of Aylmer.

¹ Sales – 911 Signs	\$2,300	\$810	\$1,500	\$2,506	\$2,000	\$2,000	\$2,000	\$0
² Student Grants	\$0	\$0	\$1,500	\$2,319	\$0	\$4,816	\$0	\$0
³ Miscellaneous Recoveries	\$1,000	\$47,722	\$1,000	\$17,451	\$15,000	\$17,505	\$15,000	\$0
Total Revenue	\$291,008	\$404,966	\$338,999	\$409,582	\$353,550	\$408,866	\$402,654	\$49,104
Net from Taxes	\$2,669,488	\$2,448,379	\$2,792,435	\$2,491,031	\$2,769,407	\$2,809,488	\$2,798,975	\$29,568

County Roads	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
⁴ County Road Maintenance	\$772,280	\$869,338	\$811,400	\$862,125	\$819,100	\$861,070	\$859,700	\$40,600
⁵ Administrative Recoveries	\$40,640	\$40,646	\$42,200	\$42,400	\$43,100	\$43,100	\$45,200	\$2,100
Total Expenses	\$812,920	\$909,984	\$853,600	\$904,525	\$862,200	\$904,170	\$904,900	\$42,700
⁶ County Roads Maintenance Recoveries	\$812,920	\$862,658	\$853,600	\$925,388	\$862,200	\$902,871	\$904,900	\$42,700
Total Revenue	\$812,920	\$862,658	\$853,600	\$925,388	\$862,200	\$902,871	\$904,900	\$42,700
⁷ County Roads Reserve	\$0	-\$47,324	\$0	\$20,863	\$0	-\$1,299	\$0	\$0
Total Transfers	\$0	-\$47,324	\$0	\$20,863	\$0	-\$1,299	\$0	\$0
Net from Taxes	\$0	\$0						

Summary	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
Township Roads	\$2,669,488	\$2,448,379	\$2,792,435	\$2,491,031	\$2,769,407	\$2,809,488	\$2,798,975	\$29,568
County Roads	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net from Taxes	\$3,191,099	\$3,217,164	\$2,669,488	\$2,491,031	\$2,769,407	\$2,809,488	\$2,798,975	\$29,568

¹ Sales from 911 signage materials and installation services.

² Canada Summer Jobs wage subsidies.

³ Miscellaneous recoveries, such as for the PTO diesel fuel rebate from the Ministry of Finance.

⁴ Expenses incurred while performing the activities set out in the County Road Maintenance Agreement.

⁵ Funding received from the County of Elgin for the execution of the County Road Maintenance Agreement.

⁶ Recovery for performing the activities set out in the County Road Maintenance Agreement.

⁷ Transfers to or from County Reserves depending on the net level of funding provided by Elgin County for performing the activities as set out in the County Road Maintenance Agreement.

STREETLIGHTS & SIDEWALKS

The Township currently owns and manages 4.6 km of sidewalks and 142 streetlights in the villages of Springfield, Lyons, and Port Bruce, as well as in the village of Avon and on the east and west sides of the Towns of Aylmer. The streetlights and sidewalks budget tracks costs related to the maintenance of these assets.

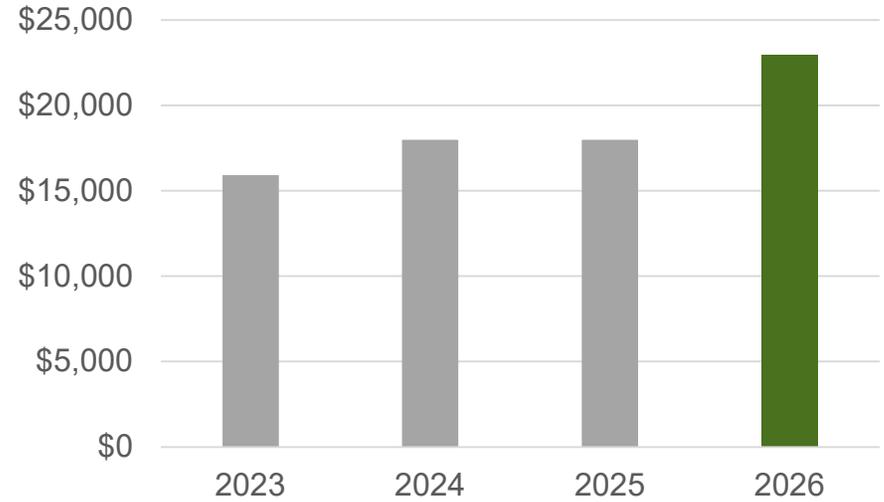
BUDGET SUMMARY

2025	2026	CHANGE	LEVY IMPACT (%)
\$18,000	\$23,000	\$5,000	0.05%

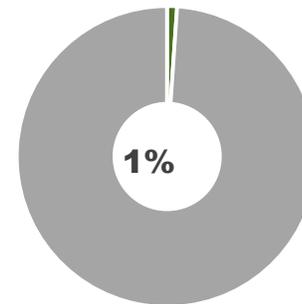
2026 BUDGET DRIVERS

DESCRIPTION	COST
Sidewalk Winter Maintenance Adjustment	\$5,000
	\$5,000

COMPARISON TO PRIOR YEARS



2026 PROPORTION OF TOWNSHIP TAX LEVY



BUDGET DETAILS

Streetlights & Sidewalks	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
¹ Utilities	\$6,100	\$6,765	\$6,300	\$6,164	\$6,300	\$8,958	\$7,000	\$700
² Sidewalk Maintenance	\$5,000	\$0	\$5,000	\$203	\$5,000	\$5,000	\$5,000	\$0
³ Streetlight Maintenance	\$2,000	\$3,605	\$2,500	\$5,898	\$2,500	\$343	\$2,500	\$0
⁴ Sidewalk Winter Maintenance	\$24,000	\$5,126	\$15,000	\$15,728	\$15,000	\$17,694	\$20,000	\$5,000
Total Expenses	\$37,100	\$15,496	\$28,800	\$27,993	\$28,800	\$31,995	\$34,500	\$5,700
⁵ Sidewalk & Streetlight Levy	\$31,373	\$31,373	\$15,700	\$16,252	\$10,800	\$11,352	\$11,500	\$700
Total Revenue	\$31,373	\$31,373	\$15,700	\$16,252	\$10,800	\$11,352	\$11,500	\$700
⁶ Transfer From Reserve	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
⁷ Transfer To Reserve	\$10,195	\$20,451	\$4,900	\$8,798	\$0	\$0	\$0	\$0
Total Transfers	\$10,195	\$20,451	\$4,900	\$8,798	\$0	\$0	\$0	\$0
Net from Taxes	\$15,922	\$4,574	\$18,000	\$20,539	\$18,000	\$20,643	\$23,000	\$5,000

¹ Hydro costs for operating streetlights throughout the year.

² Allowance for repairs to sidewalks as needed. Not typically used in the past few years though Public Works have identified sidewalk segments in the village which may need repairs.

³Streetlight maintenance includes repairs or replacements to streetlight components such as photocells, or repairs to crosswalks.

⁴ Multi-year sidewalk plowing contract include machine hours and daily standby rate. Budget decreased to reflect actuals.

⁵ Springfield special area levy charges to residents for a portion of operating and capital costs associated with streetlights and sidewalks in the village. Associated costs to be funded through general tax base, if approved by Council. Also includes charges to Avon residents for streetlights.

⁶ Transfer from special levy reserves to fund operations of streetlights and sidewalks.

⁷ Transfer to special levy reserves to fund infrastructure replacement of eligible streetlights and sidewalks.

WASTE MANAGEMENT

The Township provides waste management services through its contract Miller Waste Systems. The waste management budget accounts for the collection and diversion costs for collection and diversion of garbage, recycling and yard waste.

STRATEGIC PRIORITIES

On January 1, 2026, Ontario will have finished transitioning to a fully producer-funded and producer-operated recycling system under Ontario Regulation 391 21 (Blue Box Regulation). Producers will now be responsible for residential curbside recycling collection and the contract administration thereof. As a result, Circular Materials Ontario (CMO) will no longer be providing relief for those associated costs. This will result in a funding gap, as CMO recoveries have exceeded costs in previous years, offsetting other operation costs. An increase in tax levy funding will be required to maintain services.

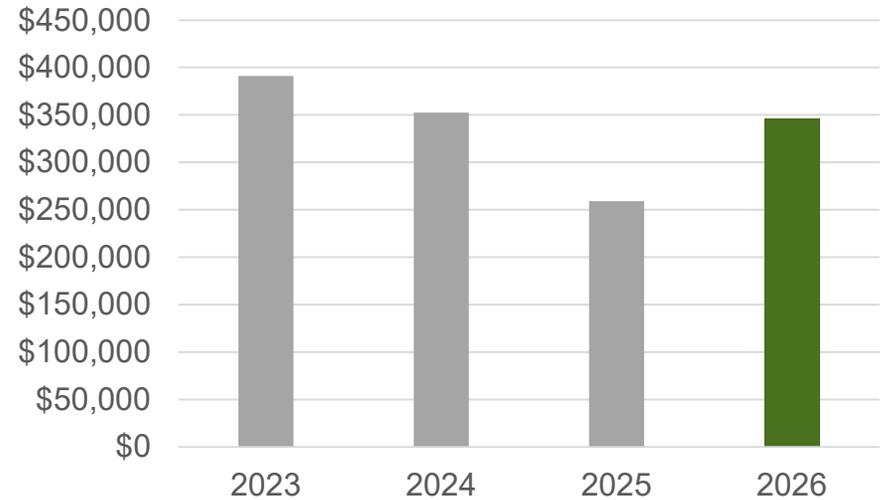
BUDGET SUMMARY

2025	2026	CHANGE	LEVY IMPACT (%)
\$259,150	\$346,234	\$87,084	0.93%

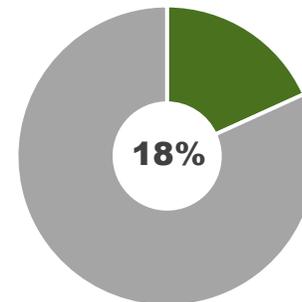
2026 BUDGET DRIVERS

DESCRIPTION	COST
Recoveries From Circular Materials Ontario	315,700
Contracted Curbside Recycling Collection	(231,770)
Other Inflationary Adjustments And Estimates	3,154
	\$87,084

COMPARISON TO PRIOR YEARS



2026 PROPORTION OF TOWNSHIP TAX LEVY



BUDGET DETAILS

Waste Management	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
¹ Wages & Benefits	\$13,945	\$12,241	\$14,306	\$14,133	\$14,500	\$14,500	\$15,654	\$1,154
² Postage & Courier	\$5,500	\$10,727	\$5,500	\$6,469	\$5,500	\$0	\$5,500	\$0
³ Advertising	\$250	\$427	\$550	\$1,513	\$550	\$509	\$550	\$0
⁴ Bag Tag Costs	\$6,850	\$7,530	\$7,500	\$13,416	\$7,500	\$7,912	\$8,000	\$500
⁵ Blue Boxes & Composters	\$0	\$0	\$0	\$1,762	\$2,000	\$1,656	\$2,000	\$0
⁶ Miscellaneous	\$0	\$239	\$0	\$2,290	\$0	\$2,386	\$2,500	\$2,500
⁷ Garbage – Collection Costs	\$300,200	\$306,787	\$299,875	\$305,148	\$297,500	\$312,250	\$309,130	\$11,630
⁸ Garbage – Disposal Fees	\$123,000	\$121,060	\$125,258	\$122,962	\$127,700	\$127,500	\$127,700	\$0
⁹ Recycling – Collection Costs	\$233,700	\$242,687	\$244,968	\$251,224	\$243,400	\$258,073	\$0	-\$243,400
¹⁰ Recycling – Disposal Fees	\$28,815	\$30,003	\$31,503	\$0	\$0	\$0	\$0	\$0
¹¹ St. Thomas Transfer Station	\$11,285	\$23,904	\$24,741	\$25,410	\$26,000	\$27,490	\$28,000	\$2,000

¹ Full time equivalents: (0.08) Director of Public Works

² Postage and courier costs contracted for the delivery of the annual bag tag packages.

³ Advertising cost contracted for the printing of the flyer insert in the annual bag tag packages.

⁴ Contracted cost of printing and packaging the annual bag tag packages.

⁵ Purchases of blue boxes, composters, and kitchen catcher green bins, for sale at Township Office.

⁶ Miscellaneous costs such as purchasing industry reports.

⁷ Contracted garbage collection costs set in multi-year contract with Miller Waste, annual increases based on CPI. Adjusted forecast based on recent trends.

⁸ Garbage disposal tonnage fees set by the City of Toronto.

⁹ Contracted Recycling collection costs ending in 2025, with full transition to producer responsibility. No change to service.

¹⁰ Producers retained responsibility for disposal of recyclables material therefore these costs are no longer incurred after the July 1, 2023, transition date through O.Reg. 391/21.

¹¹ Quarterly fee allowing facility usage by Township of Malahide residents.

¹ Leaf & Yard Waste Collection	\$34,800	\$10,674	\$22,095	\$20,227	\$41,200	\$34,546	\$41,200	\$0
Total Expenses	\$758,345	\$766,279	\$776,296	\$764,554	\$765,850	\$786,821	\$540,234	-\$225,616
² Blue Box Grant	\$46,362	\$77,031	\$0	\$3,178	\$0	\$2,112	\$0	\$0
³ Recoveries from CMO	\$111,007	\$156,177	\$229,784	\$315,942	\$315,700	\$314,190	\$0	-\$315,700
⁴ Revenue from Marketed Recyclables - MRF	\$25,000	\$11,722	\$0	\$0	\$0	\$0	\$0	\$0
⁵ Blue Boxes & Composter Sales	\$625	\$1,610	\$1,000	\$1,751	\$2,000	\$2,000	\$2,000	\$0
⁶ Garbage Bag Tags	\$20,000	\$30,750	\$27,000	\$27,733	\$25,000	\$25,000	\$25,000	\$0
⁷ Garbage Collection Levy	\$164,000	\$166,950	\$166,000	\$163,850	\$164,000	\$167,260	\$167,000	\$3,000
Total Revenue	\$366,994	\$444,240	\$423,784	\$512,454	\$506,700	\$510,562	\$194,000	-\$312,700
Net from Taxes	\$391,351	\$322,039	\$352,512	\$252,100	\$259,150	\$276,259	\$346,234	\$87,084

¹ Contracted Leaf & Yard Waste collection costs for Spring and Fall collection by Miller Waste, for the villages of Springfield, Copenhagen, and Lyons.

² Blue Box Grant ending in 2024 with transition to full producer responsibility.

³ Recoveries from Circular Materials Ontario ending in 2025 with transition to full producer responsibility through O.Reg. 391/21

⁴ Sales of recyclable material to Material Recovery Facility (City of London). Recoveries discontinued with shift of recycling responsibility to producers in July of 2023.

⁵ Sale of blue bins to residents at cost in accordance with user fee by-law.

⁶ Projected garbage bag tag revenue to increase as a reflection of actual sales in recent years.

⁷ Forecasted increase to collection levy due to new residences, no increase to flat fee.

DRAINAGE

The Drainage Department budget accounts for the administrative costs associated with enforcing The Drainage Act, 1990. This includes the coordination and administration of drainage maintenance activities, new drain construction, and improvements to existing drains. In addition to coordinating the physical work on municipal drains, the maintenance and updating of drainage records, including drainage reports from engineers, municipal bylaws, provincial legislation, property tax assessments, and severance documentation, is also the responsibility of the drainage services department.

STRATEGIC PRIORITIES

In 2026, the main strategic driver of budgetary change for the Drainage department budget was the adjustment made to wages. Wage market check adjustments and cost-of-living adjustments align the budget with the Strategic Plan 2023-2032 priority of maximizing the utilization of resources, including staff retention.

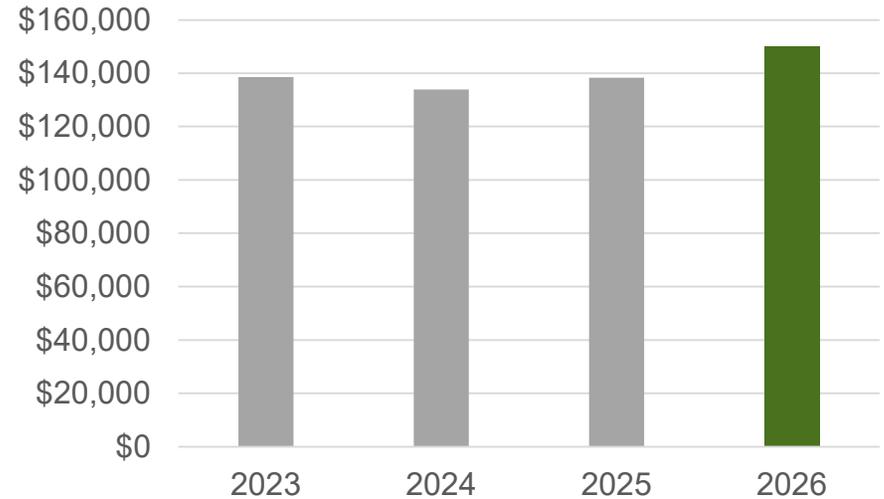
BUDGET SUMMARY

2025	2026	CHANGE	LEVY IMPACT (%)
\$138,250	\$150,129	\$11,879	0.13%

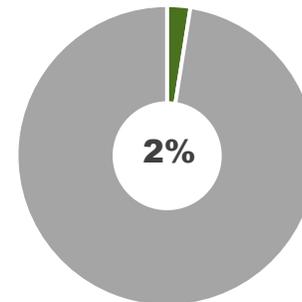
2026 BUDGET DRIVERS

DESCRIPTION	COST
Adjustments To Wages	\$11,879
Other Changes In Estimates	0
	\$11,879

COMPARISON TO PRIOR YEARS



2026 PROPORTION OF TOWNSHIP TAX LEVY



BUDGET DETAILS

Drainage	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
¹ Wages & Benefits	\$143,606	\$136,771	\$147,630	\$140,495	\$150,700	\$150,700	\$162,579	\$11,879
² Training & Conferences	\$2,000	\$2,050	\$1,500	\$1,037	\$1,700	\$2,217	\$1,700	\$0
³ Dues & Memberships	\$500	\$427	\$500	\$974	\$750	\$750	\$750	\$0
⁴ Health & Safety	\$100	\$22	\$0	\$0	\$0	\$0	\$0	\$0
⁵ Phone & Internet	\$750	\$1,154	\$900	\$690	\$500	\$500	\$500	\$0
⁶ Computer Licences, Support	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
⁷ Supplies	\$1,000	\$1,022	\$1,000	\$398	\$1,000	\$1,000	\$1,000	\$0
⁸ Uniforms & Clothing	\$0	\$284	\$600	\$471	\$500	\$314	\$500	\$0
⁹ Legal	\$1,500	\$366	\$0	\$15,028	\$0	\$0	\$0	\$0
¹⁰ Fuel	\$3,402	\$2,484	\$2,500	\$2,218	\$2,500	\$2,500	\$2,500	\$0
¹¹ Vehicle Maintenance	\$1,100	\$699	\$1,100	\$7,269	\$1,100	\$1,100	\$1,100	\$0

¹ Full time equivalents: (1) Drainage Superintendent, (0.25) Administrative Clerk.

² Continuing professional development costs required for drainage services staff, and participation in annual Drainage Conference.

³Memberships include the Ontario Association of Certified Engineering Technicians & Technologists, the Land Improvement Contractors of Ontario, and the Drainage Supervisors Association of Ontario.

⁴ Budget reduced as health and safety costs related to drainage operations pertain to equipment located in department vehicle, such as a fire extinguisher, first aid kit, and tick kit, which do not require replacement in 2026.

⁵ Monthly cell phone and internet services plus allowance for replacements of cell phones as needed.

⁶ Computer software specific to department is no longer supported by a supplier and therefore has no recurring costs.

⁷ Supplies may include small tools or office supplies that are used for the general administration of the drainage services department.

⁸ Annual clothing allowance includes safety shoes, etc.

⁹ Legal budgetary line has been consolidated with the administration legal budgetary line.

¹⁰ Fuel used in Township vehicle for staff to perform drainage inspection services and to supervise drainage construction and repair projects.

¹¹ Vehicle maintenance allowance for the department's truck.

¹ Vehicle Insurance	\$1,130	\$1,117	\$1,214	\$1,177	\$1,300	\$1,300	\$1,300	\$0
² Misc. Drainage Repairs	\$1,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
³ Drainage Locates	\$0	\$0	\$0	\$1,666	\$1,700	\$500	\$1,700	\$0
⁴ Tile Drain Loan Payment	\$6,372	\$361	\$6,372	\$0	\$0	\$0	\$0	\$0
Total Expenses	\$162,460	\$146,757	\$163,316	\$171,423	\$161,750	\$160,881	\$173,629	\$11,879
⁵ Drainage Superintendent Grant	\$17,500	\$23,519	\$23,000	\$16,981	\$23,500	\$23,500	\$23,500	\$0
⁶ Miscellaneous Drain Charge outs	\$0	\$0	\$0	-\$1,140	\$0	\$0	\$0	\$0
⁷ Debenture – Payments In	\$6,372	\$361	\$6,372	\$0	\$0	\$0	\$0	\$0
Total Revenue	\$23,872	\$23,880	\$29,372	\$15,841	\$23,500	\$23,500	\$23,500	\$0
Net from Taxes	\$138,588	\$122,877	\$133,944	\$155,582	\$138,250	\$137,381	\$150,129	\$11,879

¹ Annual insurance costs for the department's truck.

² Cost of repairs carried out as a result of damages incurred on municipal drains by third party, non-landowning entities, such as utility service providers, that are directly billed back to the third-party entity responsible for the damage. These costs are unbudgeted as they are unforeseen and are 100% recoverable.

³ Cost of locating municipal drainage infrastructure.

⁴ Tile Drain Loan Payment: All tile loans have 10-year terms, and repayments are made annually.

⁵ The Drainage Superintendent Grant increase is a result of forecasted increases in relevant activities being performed by the appointed Drainage Superintendent.

⁶ Revenue posted to this line is intended to offset the Miscellaneous Drain Repair Costs expenses line. As there are no budgeted expenses forecasted in 2026, there is no budgeted revenue forecasted in 2026.

⁷ Tile Drain Loan Debentures: All tile loans have 10-year terms, and repayments are made annually.

PARKS

The Township owns and operates seven parks throughout the municipality. All parks require season-specific operations and maintenance planning, including the administration of various maintenance contracts.

There are additional parks operations for maintenance of the Provincially owned portion of the beach and Provincially owned parks and washroom facilities.

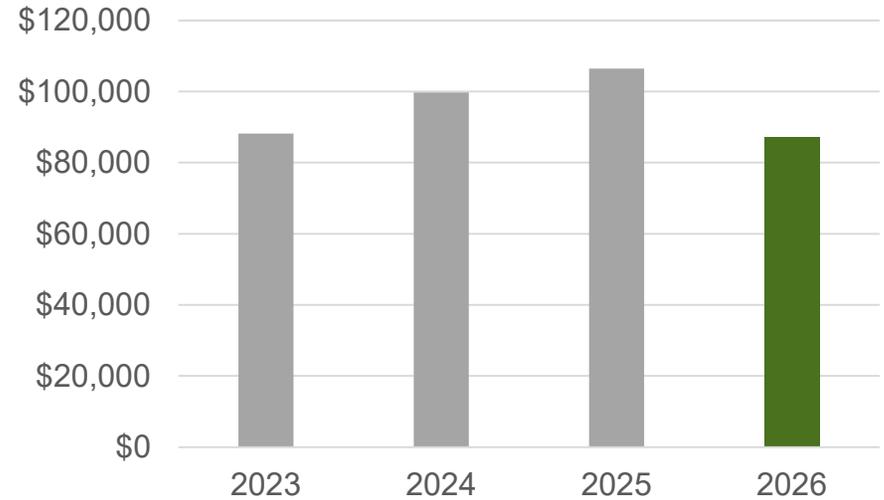
BUDGET SUMMARY

2025	2026	CHANGE	LEVY IMPACT (%)
\$106,435	\$87,310	-\$19,125	(0.21%)

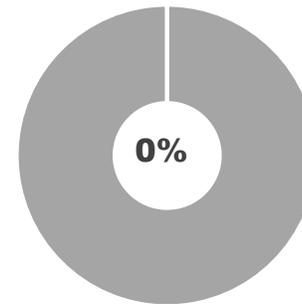
2026 BUDGET DRIVERS

DESCRIPTION	COST
Adjustments To Wages	(\$17,127)
Other Inflationary or Estimate Adjustments	(1,998)
	(\$19,125)

COMPARISON TO PRIOR YEARS



2026 PROPORTION OF TOWNSHIP TAX LEVY



BUDGET DETAILS

Township Parks	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
¹ Wages & Benefits	\$29,942	\$26,780	\$31,563	\$27,177	\$16,600	\$16,600	\$7,587	-\$9,014
² Dues & Memberships	\$1,300	\$1,089	\$1,300	\$1,089	\$1,300	\$1,017	\$1,300	\$0
³ Utilities	\$7,200	\$9,774	\$8,500	\$9,130	\$8,500	\$8,500	\$8,500	\$0
⁴ Washroom Cleaning & Supplies	\$5,200	\$4,961	\$5,200	\$6,545	\$5,200	\$9,300	\$9,000	\$3,800
⁵ Building Maintenance	\$7,000	\$7,140	\$7,000	\$6,811	\$7,000	\$5,368	\$7,000	\$0
⁶ Grounds Maintenance	\$17,637	\$18,433	\$15,396	\$13,694	\$17,935	\$17,935	\$27,935	\$10,000
⁷ Miscellaneous Supplies	\$1,000	\$670	\$500	\$2,405	\$500	\$500	\$500	\$0
⁸ Beach Maintenance	\$0	\$0	\$10,000	\$0	\$10,000	\$994	\$0	-\$10,000
⁹ Phone & Internet	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
¹⁰ Insurance	\$1,040	\$1,028	\$1,117	\$1,083	\$1,285	\$1,200	\$1,200	\$0
¹¹ Vehicle Maintenance	\$2,000	\$1,287	\$1,500	\$3,015	\$1,500	\$1,716	\$1,500	\$0

¹ Full time equivalents: (0.5) Parks Summer Student.

² Memberships include an Ontario Recreation Facilities membership, and a Parks and Recreation Ontario membership.

³Hydro and water usage fees at Township parks.

⁴ Materials and supplies to maintain the cleanliness of park washrooms including cleaning products, etc., and the cost of portable washroom rentals in the off seasons.

⁵ Garbage bin emptying services in Wannocott Park, and allowance for building related repairs.

⁶ Grounds maintenance includes multi-year contracts for grass cutting subject to CPI increase, and an allowance for grounds related costs such as grass seed, mulch, gravel, etc.

⁷ Miscellaneous supplies such as flags, small tools, protective equipment, etc.

⁸ Beach Maintenance budget increased to reflect actual spending after COVID, a return to pre-COVID levels of service. Includes maintenance on the Township of Malahide owned beach.

⁹ Monthly cell phone usage consolidated with recreation budget.

¹⁰ Insurance annual renewal to provide liability, property, auto and cyber security coverage.

¹¹ Regular vehicle maintenance and small repairs for departmental truck.

¹ Vehicle Insurance	\$1,126	\$1,113	\$1,209	\$1,173	\$3,258	\$1,300	\$1,300	\$0
² Equipment Maintenance	\$1,000	\$183	\$500	\$0	\$500	\$1,000	\$1,000	\$0
³ Fuel	\$6,000	\$9,400	\$8,500	\$8,710	\$6,000	\$6,000	\$6,000	\$0
Total Expenses	\$80,445	\$81,858	\$91,785	\$80,832	\$77,035	\$71,430	\$72,822	-\$5,214
⁴ Student Grants	\$2,200	\$0	\$1,500	\$0	\$1,500	\$0	\$1,500	\$0
⁵ Donations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Revenue	\$2,200	\$0	\$1,500	\$0	\$1,500	\$0	\$1,500	\$0
Net from Taxes	\$78,245	\$81,858	\$90,285	\$80,832	\$75,535	\$71,430	\$71,322	-\$5,214

Provincial Park	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
⁶ Wages & Benefits	\$0	\$0	\$0	\$0	\$20,100	\$20,100	\$11,987	-\$8,114
⁷ Utilities	\$0	\$0	\$500	\$0	\$500	\$500	\$500	\$0
⁸ Washroom Cleaning & Supplies	\$0	\$0	\$0	\$7,429	\$8,000	\$6,000	\$6,000	-\$2,000
⁹ Building Maintenance	\$0	\$0	\$0	\$8,323	\$8,000	\$6,000	\$6,000	-\$2,000
¹⁰ Grounds Maintenance	\$0	\$0	\$2,500	\$1,567	\$2,800	\$2,800	\$2,800	\$0

¹ Annual insurance costs for the department's truck.

² Playground equipment maintenance allowance for repairs.

³ Fuel for departmental truck, increased to reflect actual spending in recent years.

⁴ Canada Summer Jobs wage subsidies - (1) Parks Student.

⁵ No anticipated donations.

⁶ Full time equivalents: (0.5) Parks Summer Student.

⁷Hydro and water usage fees at Township parks.

⁸ Materials and supplies to maintain the cleanliness of park washrooms including cleaning products, etc., and the cost of portable washroom rentals in the off seasons.

⁹ Garbage bin emptying services in Provincial Park, and allowance for building related repairs.

¹⁰ Grounds maintenance includes multi-year contracts for grass cutting subject to CPI increase, and an allowance for grounds related costs such as grass seed, mulch, gravel, etc.

¹ Miscellaneous Supplies	\$0	\$0	\$500	\$0	\$500	\$500	\$500	\$0
² Beach Maintenance	\$10,000	\$0	\$5,000	\$0	\$5,000	\$5,000	\$5,000	\$0
Total Expenses	\$10,000	\$0	\$5,000	\$17,319	\$44,900	\$40,900	\$32,787	-\$12,114
³ Provincial Cost Recovery	\$0	\$0	\$0	\$0	\$15,000	\$13,067	\$16,798	\$1,798
Total Revenue	\$0	\$0	\$0	\$0	\$15,000	\$13,067	\$16,798	\$1,798
Net from Taxes	\$10,000	\$0	\$9,500	\$17,319	\$29,900	\$27,833	\$15,988	-\$13,912

Summary	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
Township Parks	\$78,245	\$81,858	\$90,285	\$80,832	\$75,535	\$71,430	\$71,322	-\$5,214
Provincial Park	\$10,000	\$0	\$9,500	\$17,319	\$29,900	\$27,833	\$15,988	-\$13,912
Net from Taxes	\$88,245	\$81,858	\$99,785	\$98,151	\$106,435	\$99,263	\$87,310	-\$19,125

¹ Miscellaneous supplies such as small tools, protective equipment, etc.

² Beach Maintenance budget increased to reflect actual spending after COVID, a return to pre-COVID levels of service. Includes maintenance and clean-up on the Provincially owned beach.

³ Provincial Park cost recovery expected to begin in 2024 and continue at the agreed upon amount.

RECREATION

The Township of Malahide owns and operates two community halls: the Malahide Community Place and the South Dorchester Community Hall. Administration of these facilities includes maintenance activities, advertisement and rental management, and ensuring facilities are accessible for all visitors.

Malahide Community Place, located in the village of Springfield, provides a community rental space for events up to 250 people. Malahide Community Place is home to three ball diamonds with professional clay infields and lighting. All diamonds have designated player benches and bleachers for spectators, and there is also a concession booth, operated under contract. South Dorchester Community Hall, located in the village of Lyons, features a community rental hall with a seating capacity of 60.

STRATEGIC PRIORITIES

In 2026, the main strategic driver of budgetary change for the Recreation department budget was the adjustment made to facility and grounds maintenance at both recreational facilities. This increase represents the priority of maintaining consistent customer service standards in how the facilities are maintained.

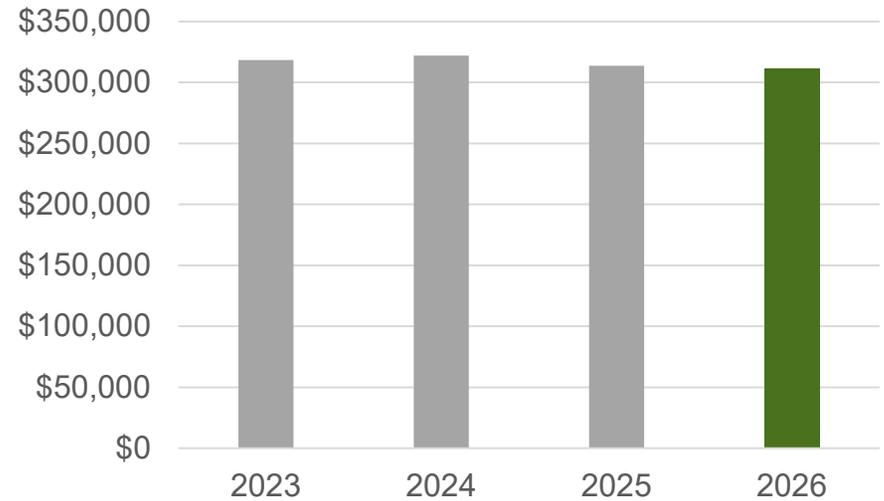
2026 BUDGET DRIVERS

DESCRIPTION	COST
Adjustments To Wages	(\$9,860)
Facility & Grounds Maintenance	10,500
Other Inflationary Adjustments And Estimates	(1,300)
	(\$660)

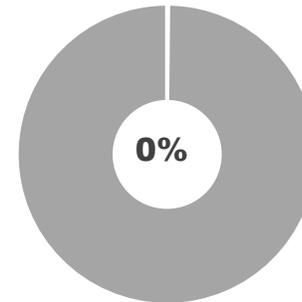
BUDGET SUMMARY

2025	2026	CHANGE	LEVY IMPACT (%)
\$312,100	\$311,441	(\$660)	(0.01%)

COMPARISON TO PRIOR YEARS



2026 PROPORTION OF TOWNSHIP TAX LEVY



BUDGET DETAILS

Recreation - MCP	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
¹ Wages & Benefits	\$227,718	\$226,929	\$236,878	\$214,447	\$232,500	\$232,500	\$222,003	-\$10,497
² Mileage	\$750	\$771	\$750	\$10,720	\$750	\$750	\$750	\$0
³ Training & Conferences	\$1,250	\$0	\$1,250	\$603	\$1,050	\$1,050	\$1,050	\$0
⁴ Memberships	\$0	\$0	\$0	\$0	\$200	\$326	\$200	\$0
⁵ Uniforms	\$563	\$250	\$563	\$492	\$550	\$562	\$650	\$100
⁶ Health & Safety	\$150	\$663	\$150	\$125	\$150	\$420	\$150	\$0
⁷ Computer Licences, Support	\$0	\$0	\$0	\$0	\$5,500	\$5,500	\$5,900	\$400
⁸ Phone & Internet	\$6,419	\$5,711	\$4,500	\$4,851	\$4,500	\$4,500	\$4,500	\$0
⁹ Copier Lease	\$250	\$369	\$400	\$400	\$400	\$400	\$400	\$0
¹⁰ Transaction Fees	\$1,050	\$899	\$850	\$883	\$0	\$0	\$0	\$0
¹¹ Insurance	\$15,224	\$15,047	\$16,350	\$15,858	\$18,800	\$17,400	\$17,400	\$0
¹² Miscellaneous	\$2,600	\$1,098	\$2,600	\$1,147	\$0	\$0	\$0	\$0
¹³ Advertising	\$4,100	\$3,106	\$4,100	\$4,197	\$4,100	\$2,582	\$3,000	-\$1,100

- ¹ Full time equivalents: (0.95) Facilities Manager, part-time building attendants
- ² Mileage associated with staff, who do not have access to a departmental truck, attending facilities.
- ³ General allowance for professional development of staff, or for health & safety related training.
- ⁴ Membership Fees
- ⁵ General clothing allowance for staff.
- ⁶ General allowance for health & safety related repairs or equipment such as first aid kits, etc.
- ⁷ New department-specific computer software for the booking and scheduling of recreation rentals.
- ⁸ Monthly cell phone and internet services plus allowance for replacements of cell phones as needed.
- ⁹ Copier lease budget is for the monthly rental fees and per copy fees associated with the rental of the photocopier at MCP.
- ¹⁰ Transaction fees for facility bookings (debt machine & banking fees) - consolidated with admin budget.
- ¹¹ Insurance annual renewal increases to provide liability, property, auto and cyber security coverage.
- ¹² Account no longer in use.
- ¹³ Advertising rental or event information, usually through the Aylmer Express plus County of Elgin visitor guide.

¹ Utilities	\$43,432	\$52,709	\$46,600	\$50,674	\$46,600	\$46,600	\$46,600	\$0
² Janitorial Supplies	\$3,944	\$3,496	\$3,720	\$6,120	\$3,750	\$3,750	\$4,000	\$250
³ Building Maintenance	\$18,231	\$19,380	\$18,231	\$22,516	\$18,250	\$25,000	\$25,000	\$6,750
⁴ Grounds Maintenance	\$13,371	\$21,762	\$13,371	\$18,811	\$17,500	\$20,363	\$20,000	\$2,500
⁵ Concession Booth Supplies	\$0	\$1,392	\$0	\$0	\$0	\$0	\$0	\$0
⁶ Equipment Maintenance	\$2,297	\$1,029	\$1,500	\$10,639	\$7,000	\$8,446	\$9,000	\$2,000
⁷ Supplies	\$4,500	\$7,847	\$5,500	\$7,090	\$5,500	\$6,022	\$5,500	\$0
Total Expenses	\$345,849	\$362,458	\$357,313	\$369,573	\$365,700	\$376,171	\$366,103	\$403
⁸ MCP Hall Rentals	\$28,000	\$20,136	\$15,000	\$30,522	\$30,000	\$30,000	\$30,000	\$0
⁹ Concession Booth Rental	\$0	\$3,384	\$5,000	\$5,000	\$0	\$2,400	\$2,400	\$2,400
¹⁰ Lease Revenue - County	\$31,450	\$31,450	\$32,550	\$32,488	\$33,500	\$33,138	\$34,600	\$1,100
¹¹ Ball Diamond Rental	\$12,000	\$13,217	\$13,500	\$15,248	\$13,500	\$8,355	\$13,500	\$0
¹² Sponsorship Boards	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
¹³ Capital Surcharge	\$1,500	\$1,001	\$500	\$1,936	\$500	\$809	\$0	-\$500

¹ Hydro, natural gas, and sanitary sewer charges for MCP.

² Janitorial supplies and materials to maintain the cleanliness of facilities, including hand disinfectant, cleaning products, paper towel, etc.

³ Building maintenance budget includes general building mechanical equipment maintenance such as generators, etc.

⁴ Grounds maintenance includes multi-year contracts for grass cutting and snow removal, as well as supplies for maintenance of ball diamond grounds and for general landscaping upkeep.

⁵ Purchase of goods for resale at the MCP concession booth

⁶ Contingency allowance for kitchen and janitorial equipment repairs and a new maintenance allowance for ball diamond equipment maintenance.

⁷ Supplies associated with facilities such as small tools, batteries, tape, etc.

⁸ MCP rentals revenue budget decreased to reflect net revenues after rental grants have been deducted.

⁹ Based on prior years' expressions of interest, booth may be occupied for 2026.

¹⁰ County library located in MCP, budgeted revenue based on 2022 lease agreement – inflated annually.

¹¹ Baseball diamond rental revenues based on current fee by-law.

¹² No forecasted revenue from sponsorship boards.

¹³ Supplementary charges for the purposes of offsetting facility related capital costs

¹ Transfer from Safe Restart Fund	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Revenue	\$72,950	\$69,188	\$66,550	\$85,194	\$77,500	\$74,702	\$80,500	\$3,00
Net from Taxes	\$272,899	\$293,270	\$290,763	\$284,379	\$288,600	\$301,469	\$285,603	-\$2,597

Recreation - SDCH	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
² Wages & Benefits	\$16,325	\$10,760	\$17,078	\$15,562	\$16,325	\$16,800	\$17,438	\$638
³ Insurance	\$3,127	\$3,091	\$3,358	\$2,728	\$3,127	\$3,600	\$3,600	\$0
⁴ Phone & Internet	\$950	\$927	\$950	\$800	\$950	\$950	\$950	\$0
⁵ Supplies	\$1,000	\$392	\$500	\$192	\$1,000	\$500	\$500	\$0
⁶ Equipment Maintenance	\$500	\$0	\$500	\$356	\$500	\$2,281	\$500	\$0
⁷ Utilities	\$2,750	\$4,386	\$3,100	\$3,969	\$2,750	\$3,961	\$3,100	\$0
⁸ Janitorial Supplies	\$750	\$12	\$750	\$1,192	\$750	\$750	\$750	\$0
⁹ Building Maintenance	\$3,590	\$4,390	\$4,000	\$5,855	\$3,590	\$4,974	\$5,000	\$1,000
¹⁰ Grounds Maintenance	\$7,000	\$4,263	\$7,000	\$5,468	\$7,000	\$7,000	\$7,000	\$0
Total Expenses	\$35,992	\$28,221	\$37,236	\$36,122	\$35,992	\$40,816	\$38,838	\$1,638
¹¹ SDCH Hall Rentals	\$9,000	\$8,107	\$5,500	\$13,436	\$9,000	\$7,000	\$13,000	\$0

¹ Federal funding assistance provided to the Township to offset COVID related costs for such safety supplies, materials, lost revenue, etc. Funding was fully utilized by the end of the pandemic.

² Full time equivalents: (0.05) Facilities Manager, (0.1) part-time building attendants

³ Insurance annual renewal increases to provide liability, property, auto and cyber security coverage.

⁴ Monthly phone and internet services plus allowance for replacements of phones as needed.

⁵ Supplies associated with facilities such as small tools, flags, etc.

⁶ Contingency allowance for kitchen equipment repairs.

⁷ Hydro and natural gas for SDCH.

⁸ Janitorial supplies and materials to maintain the cleanliness of facilities, including hand disinfectant, cleaning products, paper towel, etc.

⁹ Building maintenance budget includes general building mechanical equipment maintenance such as generators, etc.

¹⁰ Grounds maintenance includes multi-year contracts for grass cutting and snow removal.

¹¹ SDCH rentals revenue budget increased to reflect net revenues after rental grants have been deducted.

¹ Capital Surcharge	\$450	\$405	\$300	\$618	\$450	\$0	\$0	-\$300
Total Revenue	\$9,450	\$8,512	\$5,800	\$14,054	\$9,450	\$7,000	\$13,000	-\$300
Net from Taxes	\$26,542	\$19,709	\$31,436	\$22,068	\$26,542	\$33,816	\$25,838	\$1,938

Recreation – Aylmer Pool	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
² Fee Subsidies	\$19,000	\$13,734	\$0	\$0	\$0	\$0	\$0	\$0
Net from Taxes	\$19,000	\$13,734	\$0	\$0	\$0	\$0	\$0	\$0

Summary	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
Malahide Community Place	\$272,899	\$293,270	\$290,763	\$284,379	\$288,200	\$301,469	\$285,603	-\$2,597
South Dorchester Community Hall	\$26,542	\$19,709	\$31,436	\$22,068	\$23,900	\$33,816	\$25,838	\$1,938
Aylmer Swimming Pool	\$19,000	\$13,734	\$0	\$0	\$0	\$0	\$0	\$0
Net from Taxes	\$318,441	\$326,713	\$322,199	\$306,447	\$312,100	\$335,285	\$311,441	-\$660

¹ Supplementary charges for the purposes of offsetting facility related capital costs

² Funding has been reallocated to the Community Grants Program to support swimming services for the community.

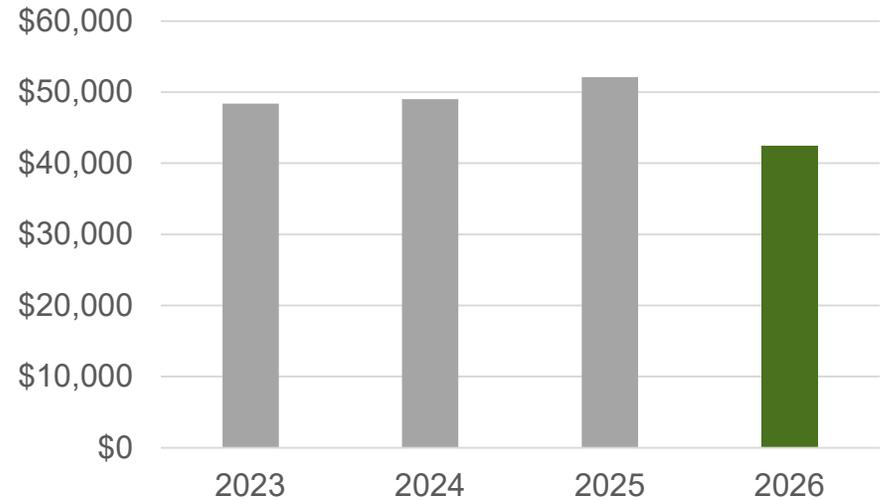
CEMETERIES

The Township of Malahide owns and operates the Trinity and Burdick Cemeteries. The Burdick Cemetery is located at 50971 Talbot Line, east of the Town of Aylmer. The Trinity Cemetery is located at 51996 Glencolin Line.

The Municipality maintains nine other inactive cemeteries throughout the Township. These cemeteries include: the Barnum Cemetery, the Berean Baptist Cemetery, the Grovesend Cemetery, the Jaffa Cemetery, the Lakeview Cemetery, the Rogers Corners Cemetery, the Seville Cemetery, the Springfield Pioneer Cemetery, and the Stewart Cemetery.

The Township of Malahide has nine active cemeteries that serve the Community. These cemeteries operate under their own Boards and the operations of such are not the responsibility of the Township of Malahide.

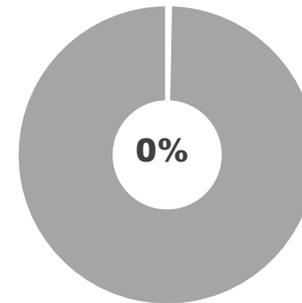
COMPARISON TO PRIOR YEARS



2026 BUDGET DRIVERS

DESCRIPTION	COST
Adjustment To Wages	(\$1,800)
Transfer to Community Grants Program	(8,000)
Other Inflationary Adjustments	200
	(\$9,600)

2026 PROPORTION OF TOWNSHIP TAX LEVY



BUDGET SUMMARY

2025	2026	CHANGE	IMPACT ON LEVY (%)
\$52,100	\$42,500	(\$9,600)	(0.1%)

BUDGET DETAILS

Cemeteries	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
¹ Wages & Benefits	\$1,650	\$1,545	\$1,727	\$1,709	\$1,800	\$1,800	\$0	-\$1,800
² General Maintenance	\$5,000	\$5,159	\$5,000	\$1,886	\$7,500	\$7,500	\$7,500	\$0
³ Grounds Maintenance	\$16,260	\$15,832	\$16,800	\$12,399	\$17,300	\$16,953	\$17,500	\$200
⁴ Miscellaneous	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
⁵ Interments	\$0	\$661	\$0	\$0	\$0	\$312	\$0	\$0
⁶ Operating Grants	\$25,500	\$25,500	\$25,500	\$25,500	\$25,500	\$25,500	\$17,500	-\$8,000
Total Expenses	\$48,410	\$48,697	\$49,027	\$41,494	\$52,100	\$52,065	\$42,500	-\$9,600
⁷ Sale of Plots	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
⁸ Interment Fees	\$0	\$900	\$0	\$0	\$0	\$0	\$0	\$0
Total Revenue	\$0	\$900	\$0	\$0	\$0	\$0	\$0	\$0
Net from Taxes	\$48,410	\$47,797	\$49,027	\$41,494	\$52,100	\$51,615	\$42,500	-\$9,600

¹ Full time equivalents: (0.05) Clerk

² Funds used for the maintenance or repairs of headstones

³ Grass cutting contract increase per CPI.

⁴ Account no longer in use.

⁵ Costs to bury the deceased - offset through user fee recoveries.

⁶ Operating grant provided through the Township's Community Grants Program for the Aylmer Cemetery, Luton Cemetery, and Springfield Cemetery. Transfer of unused portion of cemetery operating grant to overall Community Grants Program.

⁷ Relates to the sale of plots in the two active cemeteries, there have been no sales since 2015.

⁸ Recoveries to offset the cost of burying the deceased.

DEBT & RESERVES

The Debt & Reserves budget tracks portion of the Township's annual property tax levy that is used to fund past capital projects financed through debt as well as contributions to reserves to fund future projects or events.

STRATEGIC PRIORITIES

Debt Servicing

The Township is only permitted to incur long-term debt for capital projects. Legislation prevents municipalities from using debt financing as an operating funding source though it can be used to temporarily borrow money in circumstances where cashflow is constrained. As such, the Township's existing debt servicing obligations relate exclusively to past capital projects.

The Province of Ontario sets an Annual Debt Repayment limit (ARL) for the Township each year based on "own-source" revenues (meaning based off how much property tax, user fees, etc. it collects each year). Historically, the Township has been judicious in its use of debt having used 11.45% of its 2023 ARL. The Township's Capital Budget explains the circumstances where debt is recommended as a capital financing source.

For 2026, the Township has the following debt servicing obligations:

- South Fire Station: interest rate 3.26%, maturity 2039, \$119,014/year
- Port Bruce Pier: interest rate 2.80%, maturity 2040, \$82,050/year

Development Charges

The Township imposes development charges as one-time fees on land developers and home builders when they build in the Township. These revenues are intended to offset the cost of increased municipal services and infrastructure required due to development that would otherwise be borne by property owners. By-law 21-63, approved on September 2, 2021, authorizes the Township to collect development charges from eligible developments. In accordance with the Development Charges Act, annual development charge collections are transferred to the Township's Development Charges Reserve Fund and allocated to eligible capital projects through the Township's Capital Budget.

Capital Funding

The Township may elect to transfer portions of its annual property tax levy to reserves to be distributed as a whole or in part to purposes of its choosing. The Township's Capital Budget is primarily funded through its Capital Reserve. Contributions to the Capital Reserve directly affect annual taxation and are set an amount which is required to fund its capital project set. Please see the 2026 Capital Budget for more details.

Canada Community Benefit Fund (CCBF)

The Canada-Community Building Fund is a permanent source of funding provided by the Federal government for the purposes of funding local capital projects.

Ontario Community Infrastructure Fund (OCIF)

The Ontario Community Infrastructure Fund (OCIF) is transferred to the Township to offset the cost of capital expenditures on core infrastructure projects such as roads and bridges.

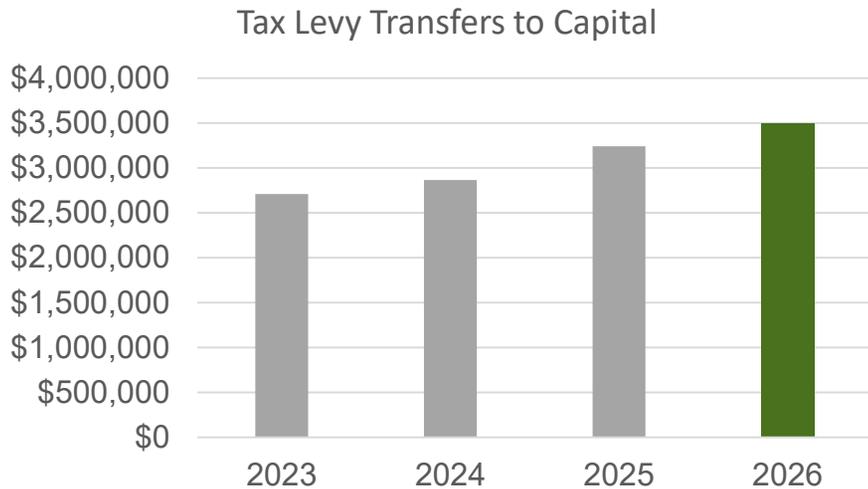
BUDGET SUMMARY

2025	2026	CHANGE	IMPACT LEVY (%)
\$3,241,056	\$3,492,664	\$251,608	2.7%

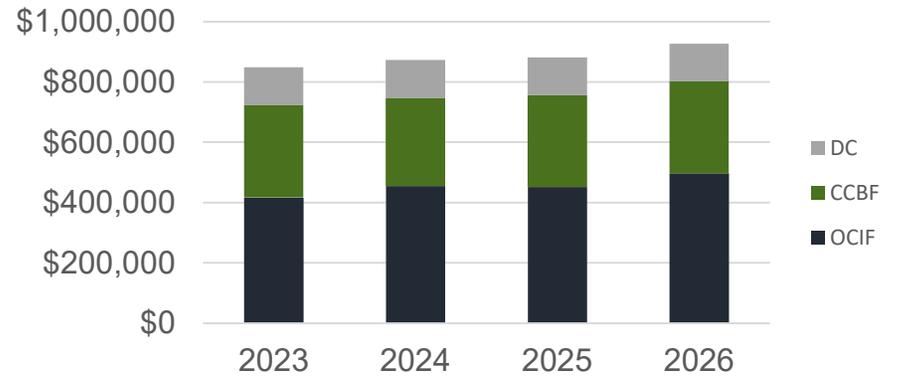
2026 BUDGET DRIVERS

DESCRIPTION	COST
Malahide Community Place Debenture Maturity	(\$98,652)
South Dorchester Community Hall Debenture Maturity	(9,757)
Increase in Capital Funding	360,017
	\$251,608

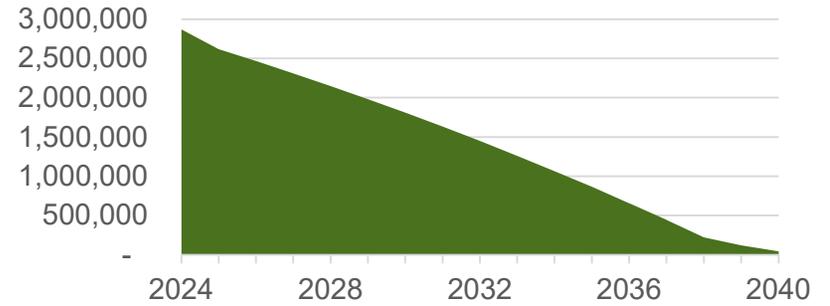
COMPARISON TO PRIOR YEARS



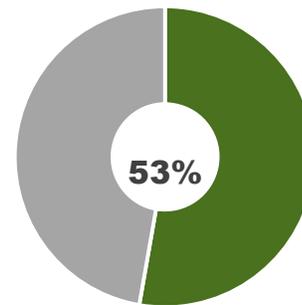
Reserve Transfers - Other Sources



Outstanding Debt



2026 PROPORTION OF TOWNSHIP TAX LEVY



BUDGET DETAILS

Debt Servicing Costs	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
¹ Imperial Road Firehall	\$119,014	\$0	\$119,014	\$119,014	\$119,014	\$119,014	\$119,014	\$0
² Malahide Community Place	\$98,652	\$49,928	\$98,652	\$98,652	\$98,652	\$98,652	\$0	-\$98,652
³ South Dorchester Community Hall	\$9,757	\$0	\$9,757	\$9,757	\$9,757	\$9,757	\$0	-\$9,757
⁴ Streetlight LED Conversion	\$8,626	\$8,625	\$8,626	\$8,626	\$0	\$0	\$0	\$0
⁵ Port Bruce Pier	\$82,050	\$41,025	\$82,050	\$82,050	\$82,050	\$82,050	\$82,050	\$0
Total Expenses	\$318,099	\$99,578	\$318,099	\$318,099	\$309,450	\$309,450	\$201,064	-\$108,409
Net from Taxes	\$318,099	\$99,578	\$318,099	\$318,099	\$309,450	\$309,450	\$201,064	-\$108,409

Contributions To Reserves	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
⁶ Transfer to Capital Reserve	\$2,359,457	\$3,090,645	\$2,548,457	\$2,548,457	\$2,931,583	\$2,931,583	\$3,291,600	\$360,017

¹ South Fire Station debenture: interest rate 3.26%, maturity 2039, \$149,056/year before development charges recoveries.

² Malahide Community Place & South Dorchester Community Hall debenture: interest rate 4.00%, maturity 2025, \$128,771/year before development charges recoveries.

³ Malahide Community Place & South Dorchester Community Hall debenture: interest rate 4.00%, maturity 2025, \$128,771/year before development charges recoveries.

⁴ Streetlight LED replacements debenture: interest rate 2.68%, maturity 2024, \$8,626/year.

⁵ Port Bruce Pier replacement debenture: interest rate 2.80%, maturity 2040, \$82,050/year.

⁶ Property taxes which are used to fund the Township's Capital Budget. Funding that is generated is transferred to the Township's Capital Reserve which in turn is drawn upon to fund capital projects. The financial impact of the Township's capital budget on residents is limited to its "Transfer to Capital Reserve". Capital property tax spending above this amount draws down the Township's Capital Reserve. Increases are required each year in order for the Township to fund its future infrastructure requirements. See the 2026 Capital Budget for further details.

¹ Transfer to Contingency Reserve	\$34,200	\$34,200	\$0	\$0	\$0	\$0	\$0	\$0
Total Reserve Funding	\$2,393,657	\$3,124,845	\$2,548,457	\$2,548,457	\$2,931,583	\$2,931,583	\$3,291,600	\$360,017
Canada Community-Building Fund	\$307,510	\$307,510	\$292,644	\$292,236	\$304,800	\$304,800	\$304,800	\$0
OCIF Funding	\$416,457	\$416,457	\$455,016	\$455,016	\$451,800	\$451,800	\$496,976	\$45,176
One-Time Grants	\$0	\$0	\$0	\$16,041	\$0	\$105,000	\$355,000	\$355,000
Less: Transfers to Reserves	-\$723,967	-\$723,967	-\$747,660	-\$893,982	-\$756,600	-\$861,600	-\$1,156,776	-\$400,176
²Net Grant Funding	\$0	\$0						
³ Development Charges Revenue	\$125,000	\$160,799	\$125,000	\$154,299	\$125,000	\$126,004	\$125,000	\$0
Less: Transfer to Reserves	-\$125,000	-\$160,799	-\$125,000	-\$154,299	-\$125,000	-\$126,004	-\$125,000	\$0
Net Development Charges	\$0	\$0						
Net from Taxes	\$2,353,657	\$3,124,845	\$2,548,457	\$2,548,457	\$2,931,583	\$2,932,587	\$3,291,600	\$360,017

Summary	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
Debt Servicing	\$318,099	\$99,578	\$318,099	\$318,099	\$309,473	\$309,473	\$201,064	-\$108,409
Contributions to Reserves	\$2,353,657	\$3,124,845	\$2,548,457	\$2,548,457	\$2,931,583	\$2,548,457	\$3,291,600	\$360,017
Net from Taxes	\$2,671,756	\$3,224,423	\$2,866,556	\$2,866,556	\$3,241,056	\$3,242,060	\$3,492,664	\$251,608

¹ The Township holds funding in a Contingency Reserve to insulate against unforeseen or difficult to predict fiscal disruptions such as natural disasters, assessment appeals, insurance claims, legal costs, and other budget variances. The Township has achieved its Contingency Reserve funding target as such as contributions to this reserve are being suspended.

² Grant funding received, usually by upper levels of government, by the Township for the express purpose of funding capital projects are transferred to reserves and later applied to eligible capital projects. Retaining such funds in reserves, as opposed to using them to fund operating activities, is contractually required by funding agreements. As such, there is no impact on property taxes as a result of these reserve transfers. One-time grants for 2026 include \$300,000 for the EECC HVAC capital project and \$55,000 for the Extractor/Air Filtration system capital project.

³ As required under the Development Charges Act, development charge collections are required to be retained in the Township's Development Charges Reserve Fund and applied against eligible capital projects identified in the Township's Development Charges Background Study. Debt servicing costs related to growth-related eligible capital costs may also be funded through this Reserve Fund.

OTHER REVENUES

The Township segregates revenues which aren't related to the services or efforts of a specific department into its own budget area entitled "Other Revenues". This practice allows the costs of other service areas to be more accurately represented, rather than netted against corporate revenues, in the Township's budget.

The Other Revenues budget contains four areas which impact property taxation. These include supplemental property taxes, payments in lieu of taxation, the Ontario Municipal Partnership Fund (OMPF) and Provincial Offences Act Fines.

STRATEGIC PRIORITIES

Adjustments made to the 2026 Other Revenues budget reflect recent trends in relief and recoveries and new announcements made by the Province of Ontario. The additional \$74,900 in funding from the province through the Ontario Municipal Partnership Fund is an important source of relief funding that will directly offset additional budget pressures in 2026.

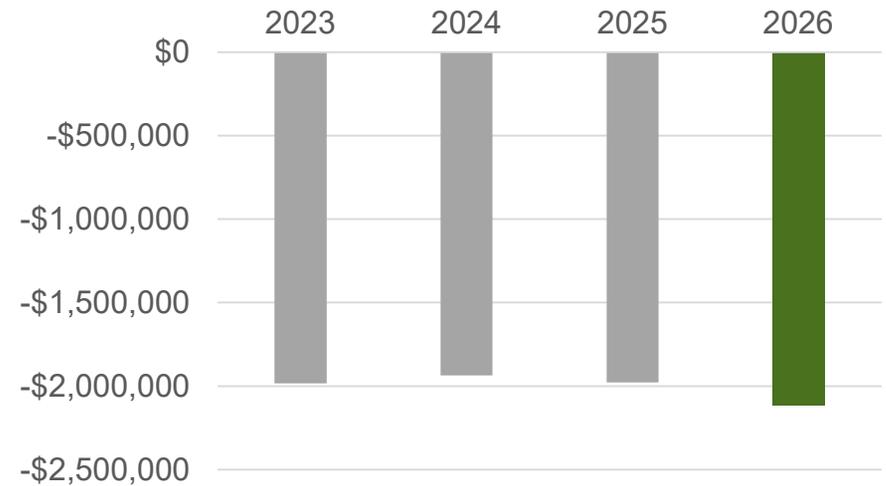
2026 BUDGET DRIVERS

DESCRIPTION	COST
Ontario Municipal Partnership Fund	(\$74,900)
Payments In Lieu of Taxes	(39,300)
Penalties & Interest	(22,000)
	(\$136,200)

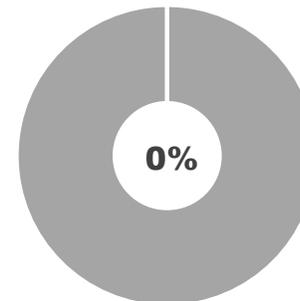
BUDGET SUMMARY

2025	2026	CHANGE	LEVY IMPACT (%)
(\$1,978,100)	(\$2,114,300)	(\$136,200)	(1.46%)

COMPARISON TO PRIOR YEARS



2026 PROPORTION OF TOWNSHIP TAX LEVY



BUDGET DETAILS

Other Revenues	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
¹ Supplementary Property Taxes	\$107,500	\$96,565	\$107,500	\$175,014	\$107,500	\$137,385	\$107,500	\$0
Property Tax Write-Offs	-\$102,500	-\$73,206	-\$102,500	-\$39,585	-\$102,500	-\$101,705	-\$102,500	\$0
² Payments in Lieu of Taxes	\$753,500	\$751,066	\$819,400	\$798,626	\$819,400	\$844,905	\$858,700	\$39,300
Transfer from Contingency Reserve	\$98,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
³ Operating Investment Earnings	\$40,000	\$295,484	\$40,000	\$149,361	0	\$0	\$0	\$0
⁴ Municipal Partnership Fund	\$867,900	\$867,900	\$872,700	\$872,700	\$960,700	\$960,700	\$1,035,600	\$74,900
⁵ Penalties & Interest	\$188,000	\$187,870	\$188,000	\$252,791	\$188,000	\$263,492	\$210,000	\$22,000
⁶ Provincial Offences Act	\$30,000	-\$789	\$10,000	\$4,682	\$5,000	\$17,132	\$5,000	\$0
⁷ Donations	\$0	\$2,000	\$0	\$0	\$0	\$0	\$0	\$0
Total Revenue	\$1,982,400	\$2,126,890	\$1,935,100	\$2,213,589	\$1,978,100	\$2,096,695	\$2,114,300	\$136,200
Net from Taxes	-\$1,982,400	-\$2,126,890	-\$1,935,100	-\$2,213,589	-\$1,978,100	-\$2,096,695	-\$2,114,300	-\$136,200

¹ Additional property taxes collected from assessment values not listed on the Township's assessment roll at the time of budget preparation such as those for new builds. Property tax write-offs are reductions in collectible property taxes as a result of changes to a property's assessment such as through demolitions, class changes or assessment appeals, for example.

² Payments in lieu of taxes are voluntary payments made to the Township by federal, provincial and municipal government and agencies to compensate the Township for the municipal services it delivers to their properties.

³ General interest earnings are allocated to reserves on a proportionate balance basis each year to support long-term capital financing.

⁴ The Ontario Municipal Partnership Fund provides general assistance to municipalities with comparatively difficult fiscal circumstances.

⁵ Late payments of property taxes are subject to a penalty on the first day of each month following a due date and each calendar month thereafter in accordance with section 345 of the Municipal Act.

⁶ Fines for provincial offences charged by local enforcement agencies, such as those for parking and traffic violations, are collected on behalf of the Township by the County of Elgin. Net costs, fine revenues less costs to collect through the court system, are distributed back to the Township each year.

⁷ Unanticipated donation revenue. 2023 includes donation from Community Policing Committee for a speed radar sign.

CONSERVATION

A Conservation Authority is a local, community-based natural resource management agency. Conservation Authorities carry out natural resource management activities within their respective watersheds on behalf of municipalities within their jurisdiction.

STRATEGIC PRIORITIES

Conservation Authorities are funded by imposing levies approved by their boards of directors, being comprised of councillors from member municipalities. Levies are imposed on member municipalities based on proportionate assessment within the watershed. The Township of Malahide’s municipal boundaries contain three different conservation authorities, each of which provide services to their respective watersheds. These include:

- Catfish Creek Conservation Authority (CCCA): 36.85%
- Long Point Region Conservation Authority (LPRCA): 0.73%
- Kettle Creek Conservation Authority (KCCA): 0.71%

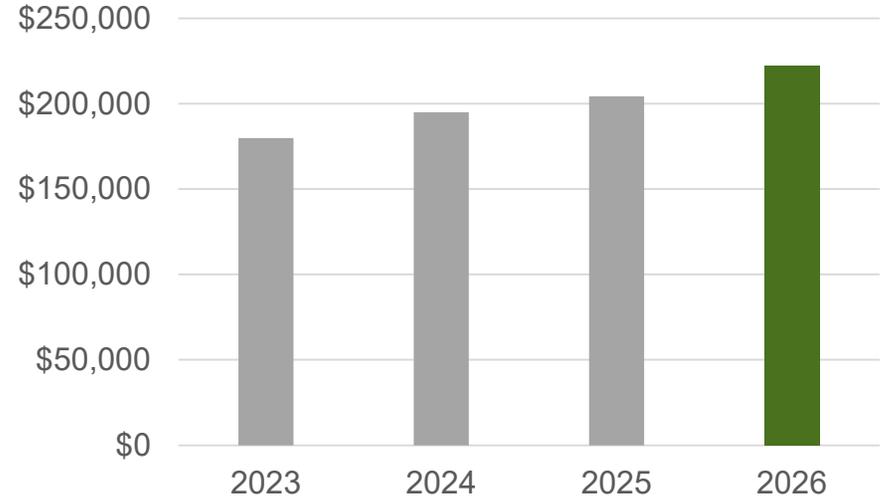
2026 BUDGET DRIVERS

DESCRIPTION	COST
Catfish Creek Conservation Authority Levy	\$17,610
Long Point Region Conservation Authority Levy	0
Kettle Creek Conservation Authority Levy	287
Tree Planting	200
	\$18,097

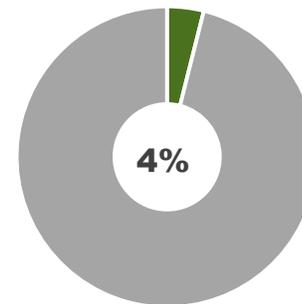
BUDGET SUMMARY

2025	2026	CHANGE	LEVY IMPACT (%)
\$204,400	\$222,497	\$18,097	0.40%

COMPARISON TO PRIOR YEARS



2026 PROPORTION OF TOWNSHIP TAX LEVY



BUDGET DETAILS

Conservation	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
¹ Catfish Creek Conservation Authority	\$154,345	\$149,594	\$168,236	\$163,105	\$176,500	\$176,464	\$194,110	\$17,610
² Long Point Region Conservation Authority	\$16,345	\$16,345	\$16,867	\$16,867	\$17,400	\$17,033	\$17,400	\$0
³ Kettle Creek Conservation Authority	\$7,804	\$7,804	\$8,389	\$8,362	\$9,000	\$8,633	\$9,287	\$287
⁴ Tree Planting	\$1,500	\$1,759	\$1,500	\$1,764	\$1,500	\$1,500	\$1,700	\$200
Total Expenses	\$179,994	\$175,502	\$194,992	\$190,098	\$204,400	\$203,630	\$222,497	\$18,097
Net from Taxes	\$179,994	\$175,502	\$194,992	\$190,098	\$204,400	\$203,630	\$222,497	\$18,097

¹ Council Approved CCCA levy increase is 10% for 2026.

² LPRCA levy increase is 0% for 2026.

³ KCCA levy increase is 3.2% for 2026.

⁴ Additional Conservation Authority programming not included in levy, i.e. the Greening Communities program.

EAST ELGIN COMMUNITY COMPLEX

As a 50% owner of the East Elgin Community Center (EECC), located in the Town of Aylmer, the Township of Malahide is responsible for funding 50% of the operating and capital costs of the facility, administered by the Town of Aylmer.

The EECC includes a multi-purpose community hall for 600 people, which is capable of being divided into three smaller halls, and a hall on the mezzanine level overlooking the Eastlink Arena that accommodates 178 people.

There are two NHL size ice arenas, 13 dressing rooms with the primary arena seating 756 spectators and the secondary arena has bench seating for 366 spectators. There is parking for over 600 vehicles.

The East Elgin Community Complex provides a variety of recreational programming including public skating, shinny, figure skating, shuffleboard, pickleball, and more. Check the EECC website or contact the office directly for information about ice rentals, facility and meeting room rentals, and programming.

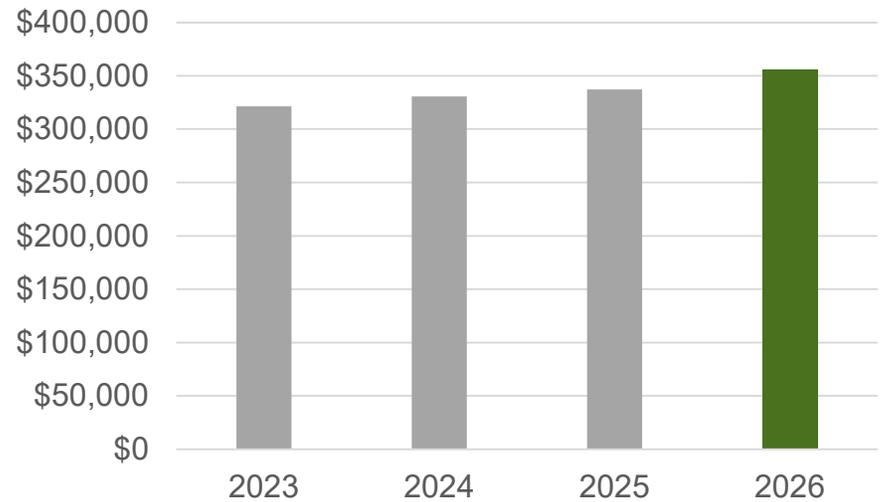
2026 BUDGET DRIVERS

DESCRIPTION	COST
Youth Ice Time Fee Support Estimate	\$9,000
Net Operating Costs	\$9,216
	\$18,216

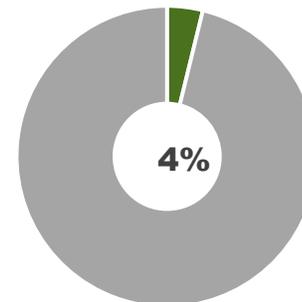
BUDGET SUMMARY

2025	2026	CHANGE	LEVY IMPACT (%)
\$337,160	\$355,376	\$18,216	0.2%

COMPARISON TO PRIOR YEARS



2026 PROPORTION OF TOWNSHIP TAX LEVY



BUDGET DETAILS

EECC	2023 Budget	2023 Actual	2024 Budget	2024 Actual	2025 Budget	2025 Forecast	2026 Budget	Change
¹ 50% of Net Operating Costs	\$305,017	\$209,966	\$313,160	\$194,359	\$313,160	\$313,160	\$322,376	\$9,216
² 50% of Youth Ice Time	\$16,500	\$30,565	\$17,500	\$32,851	\$24,000	\$24,000	\$33,000	\$9,000
Total Expenses	\$321,517	\$240,531	\$330,660	\$227,210	\$337,160	\$337,160	\$355,375	\$18,216
Net from Taxes	\$321,517	\$240,531	\$330,660	\$227,210	\$337,160	\$337,160	\$355,375	\$18,216

¹ Represents the Township's 50% share of net operating costs for the East Elgin Community Centre based on the East Elgin Community Centre's 2026 Draft Budget.

² Subsidization of youth ice rental fees based on the East Elgin Community Centre's 2026 Draft Budget.

CAPITAL BUDGET



**2026
MUNICIPAL
BUDGET
BOOK**

Township of
Malahide

Capital Budget Summary

The Township of Malahide’s capital budget is developed as a six-year financial plan, including the current year plus five additional years. This multi-year budgeting approach provides a strategic framework for planning and prioritizing infrastructure investments, ensuring that projects are timed and funded appropriately to meet long-term goals. This structure allows the Township to anticipate future infrastructure needs, smooth out spending over multiple years, and avoid sudden financial pressures caused by unforeseen capital demands. It also enhances transparency and accountability, as Council and residents are provided with a clear view of how projects progress and how tax dollars are allocated.

For 2026, the Township of Malahide’s Capital Budget proposes \$6,621,490 in spending. This total includes \$4,064,200 for 2026 capital project recommendations. These Township Capital projects focus on maintaining and improving existing infrastructure to support core services. An additional \$1,968,556 is allocated to projects carried forward from prior years, ensuring the completion of previously approved commitments. The East Elgin Community Complex is included in the budget, with \$588,734 earmarked for its continued operations and upgrades.

Current Year Recommendations	\$4,064,200
Prior Year Carryforwards	\$1,968,556
East Elgin Community Complex	\$588,734
2026 Capital Budget	\$6,621,490

Capital Budgeting Approach

The Township of Malahide’s capital budget is a financial plan that allocates funding for major investments in infrastructure, facilities, and long-term projects that support a broad range of municipal services. These investments cover diverse service categories, including transportation infrastructure such as roads and bridges, recreational facilities, emergency services, and other assets essential to the Township’s operations and community well-being. Unlike the operating budget, which funds day-to-day municipal services, the capital budget focuses on long-term projects that ensure the sustainability and functionality of the Township’s assets.

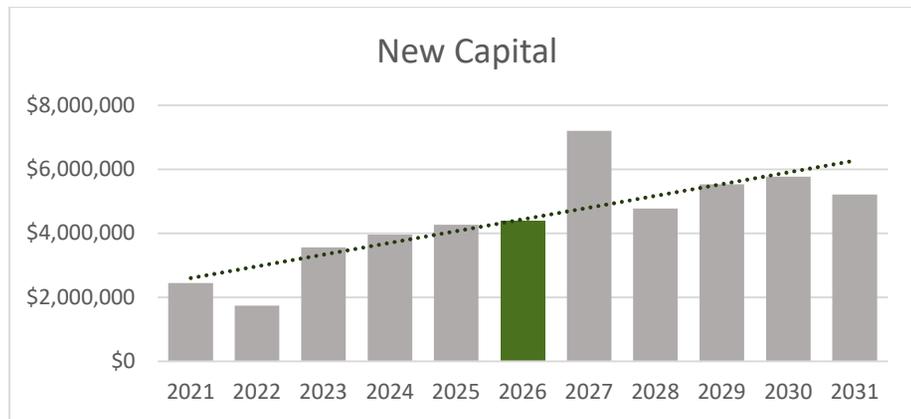
The Township’s Asset Management Plan (AMP) serves as the primary source of guidance for the development of the Capital Budget. The AMP contains comprehensive strategies that outline how the Township intends to manage, operate, maintain and upgrade its asset over time. The current AMP aims to forecast expenditures required to maintain current levels of service. There are many guiding documents that inform the AMP such as corporate and council policies and strategic plans, legislation, consultant assessments, and internal operational plans.

The Asset Management Plan funding strategy is directed toward pre-approved infrastructure maintenance and rehabilitation programs, employing systematic cycles to maintain assets efficiently. These cycles are designed to optimize spending, addressing wear and tear before infrastructure degrades to the point of requiring costly replacement. This proactive philosophy of ongoing investment results in significant cost savings over time and ensures the functionality and reliability of critical infrastructure.

By maintaining infrastructure on a proactive basis, the Township demonstrates respect for taxpayers by using their contributions effectively and ensuring that services remain uninterrupted. This approach benefits current residents by reducing the risk of service disruptions and large-scale repairs while ensuring that future generations inherit well-maintained infrastructure without an undue financial burden.

COMPARISON TO PRIOR YEARS

The 2026 Capital Budget proposes \$4.4 million in new capital projects. From 2021 to 2025, the Township’s average annual capital costs for new projects were \$3.2 million, reflecting a period of more moderate spending. The current year’s proposed budget of \$4.4 million and the projected average of \$5.7 million annually from 2027 to 2031 demonstrate rising costs driven by inflation, market conditions, and an expanded understanding of necessary infrastructure needs.



PAST	2021 - 2025 Avg. Capital Budget	\$3,194,980
CURRENT	2026 New Capital Requests	\$4,364,200
FUTURE	2027 - 2031 Avg. Capital Budget	\$5,696,005

CAPITAL FINANCING SOURCES

The Township’s receives annual capital funding from the following sources to fund its tax-supported budget. These include:

- Property Taxes
- The Canada Community Benefit Fund (CCBF)
- The Ontario Community Infrastructure Fund (OCIF)
- Investment Earnings on Reserves
- Development Charges

Property taxes are the only form of annual capital funding which can be set by Township. The Township’s two other primary forms of capital funding, CCBF and OCIF, are determined by the Federal and Provincial governments respectively.

Other sources of funding, which can be volatile year-to-year, include investment earnings on reserves and development charges for growth-related capital projects. These sources of funding are factored into the Township’s financial planning projections.

2026 BUDGET CAPITAL FUNDING LEVELS	
Property Taxes (subject to approval)	\$3,291,600
Canada Community Building Fund	304,800
OCIF Funding	497,000
Unrestricted Investment Income	607,000
Annual Capital Funding	\$4,700,400
2026 – 2031 New Capital Projects (Avg.)	\$5,477,000

LONG-TERM FINANCIAL PLAN

Where We Left Off

In 2025, the Township presented a multi-year capital budget, forecasting annual expenditures of \$5 million from 2025 to 2030, a significant increase compared to the historical average of \$2.7 million between 2020 and 2024. This rise in projected spending was driven by inflation during the pandemic and anticipated projects for the East Elgin Community Complex identified through a facility condition assessment.

The Township's capital funding plan, set at \$3.6 million annually through property taxes and government grants, revealed a significant funding gap that would lead to reserve depletion and the deferral of critical capital projects. The Asset Management Plan emphasized that timely investments in infrastructure would lower long-term costs by extending asset lifespans and preventing costly replacements, though these strategies often required short-term property tax increases.

To address this gap, the 2025 Budget proposed a phased-in strategy involving 2.5% levy increases annually from 2026 to 2030. These dedicated levy increases are designed to incrementally raise the Township's annual funding capacity, ensuring long-term sustainability and aligning available funding with projected infrastructure spending.

What's Changed?

1) Increases to Multi-Year Expenditure Forecast

The 2026–2031 capital budget incorporates updates based on improved forecasting and planning. The Township's continued focus on asset management initiatives has led to more accurate

projections of infrastructure needs and pricing estimates. This enhanced capability reflects progress in integrating robust infrastructure planning practices and more precise cost assessments into long-term financial strategies. For 2026–2031, staff have identified the following adjustments:

a) Escalating Road Construction Costs:

Rising prices for road construction materials, including asphalt, aggregates, and fuel, have significantly increased infrastructure costs.

- Roads \$150,000 / year on average

b) Proactive Facility Infrastructure Investment Philosophy:

The Township emphasizes ongoing maintenance and rehabilitation to extend the life of its infrastructure. This approach reduces long-term costs by preventing assets from deteriorating to the point of requiring expensive replacements. The Parks & Recreation Master Plan implementation has been put on pause until a more in-depth analysis can be made on the optimization of recreational facilities. This also demonstrates fiscal responsibility, ensuring that taxpayer contributions are used efficiently to maintain reliable services.

- Facility Condition Assessment Recommendations: \$220,000 / year on average
- Parks & Recreation Master Plan Implementation Pause: (\$50,000) / year on average

These updates result in an additional \$1.9 million from previous forecasts for the 2026–2031 workplan, reflecting the Township's commitment to addressing infrastructure needs while improving forecasting accuracy.

2) Higher Than Expected Reserve Balances

The Township's reserves remain strong due to operating and capital surpluses in 2023 and in 2024, combined with deferred projects and delays in vehicle acquisitions. Surpluses are projected to be minimized in 2026 with stronger financial forecasting, however there will still be capital surpluses seen in 2025. Of the total \$6.9 million worth of capital expenditures planned for 2025, only approximately \$4.3 million will be completed. Deferred projects, amounting to approximately \$2.1 million, are expected to be completed in 2026, while a surplus of \$460,000 will further contribute to robust reserves. This surplus was largely the result of roads construction and rehabilitation project over-planning, which has been corrected for the 2026 budget and 2027-2031 capital plan. New figures in this draft capital plan should reflect more accurate project forecasts.

While these balances provide flexibility and time to address the funding gap, they do not eliminate it. The Township will still require annual funding increases to align its financial strategy with long-term capital needs.

RECOMMENDED ADJUSTMENTS

1) Extend Phased-in 2.5% Levy Increase to 2031

The Township's infrastructure funding gap, originally calculated in 2025, remains at the same level for 2026 due to the changes outlined above. This increase necessitates an adjustment to the Township's long-term financial plan to ensure sufficient funding is available to meet the updated cost projections.

Previously, the Township's plan involved annual property tax levy increases of 2.5% from 2025 to 2030. To account for the additional annual costs, it is recommended that the Township extend these 2.5% annual levy increases by one additional year,

ending in 2031 instead of 2030. This extension is made possible by utilizing the Township's operating and capital surpluses, which will lengthen the period during which reserves remain healthy.

This adjustment to the financial plan factors in all the changes identified through staff analysis while maintaining Council's direction to ensure annual tax increases remain predictable and manageable for residents. By extending the timeline of levy increases, the Township can address the expanded funding gap responsibly while continuing to demonstrate fiscal prudence and long-term sustainability.

2) Early Adoption of 2027's Increase

The Township's 2025 tax levy was \$9,318,030, meaning a 2.5% property levy increase dedicated to capital funding would equate to \$233,000 for 2026. However, the Township's 2026 Draft Budget is instead recommending an increase of 2.7%, \$251,600.

There are several compelling factors supporting the early adoption of a portion of 2027's planned increase in capital funding as part of the 2026 budget, reducing the need for the full increase to be implemented in 2027 if this strategy is approved.

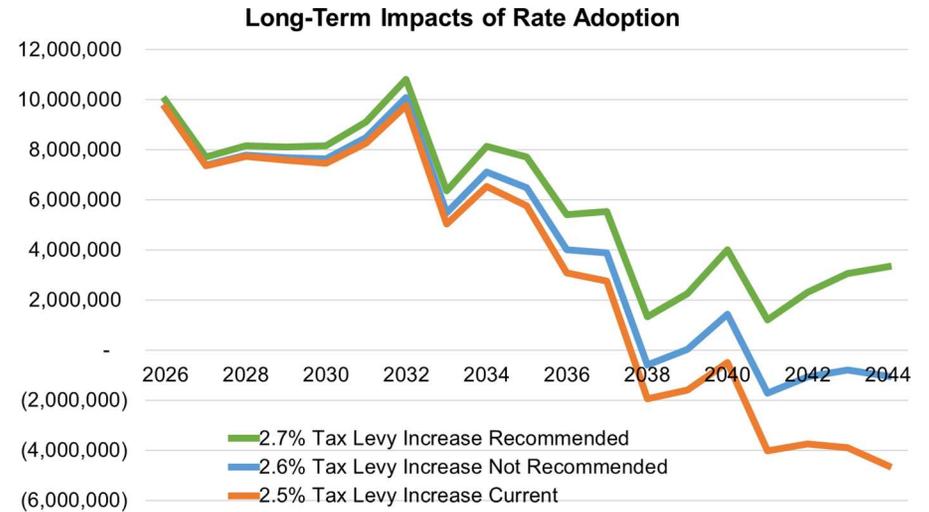
The 2026 Budget benefits from several favorable factors that are exerting downward pressure on property taxes. The main factor is an increase in Ontario Municipal Partnership Fund (OMPF) allocations. The increased OMPF funding directly reduces the impact of operating costs on the tax levy for 2026 by (0.8%). It is not guaranteed that future adjustments to the OMPF allocation will have as great an impact.

The 2026 operational budget has several identified priorities that align with the Township's Strategic Plan. While this year primarily involves staff time, as the plan progresses, additional financial requirements may be identified for enhanced services. These

potential costs could impact the 2027 Budget, further compounding budget pressures and potentially contributing to a spiking the tax rate for 2027 and onward.

As the primary goal of the Township's phased-in financial strategy is to prevent tax rate spikes, adapting the strategy by early adopting much of 2027's planned capital increase in 2026 is a prudent course of action. This approach takes advantage of the favorable conditions in 2026 to mitigate the risk of a significant rate spike in 2027. Even with this adjustment, the Township's 2026 tax rate increase would remain reasonable and comparable to those of many neighboring municipalities.

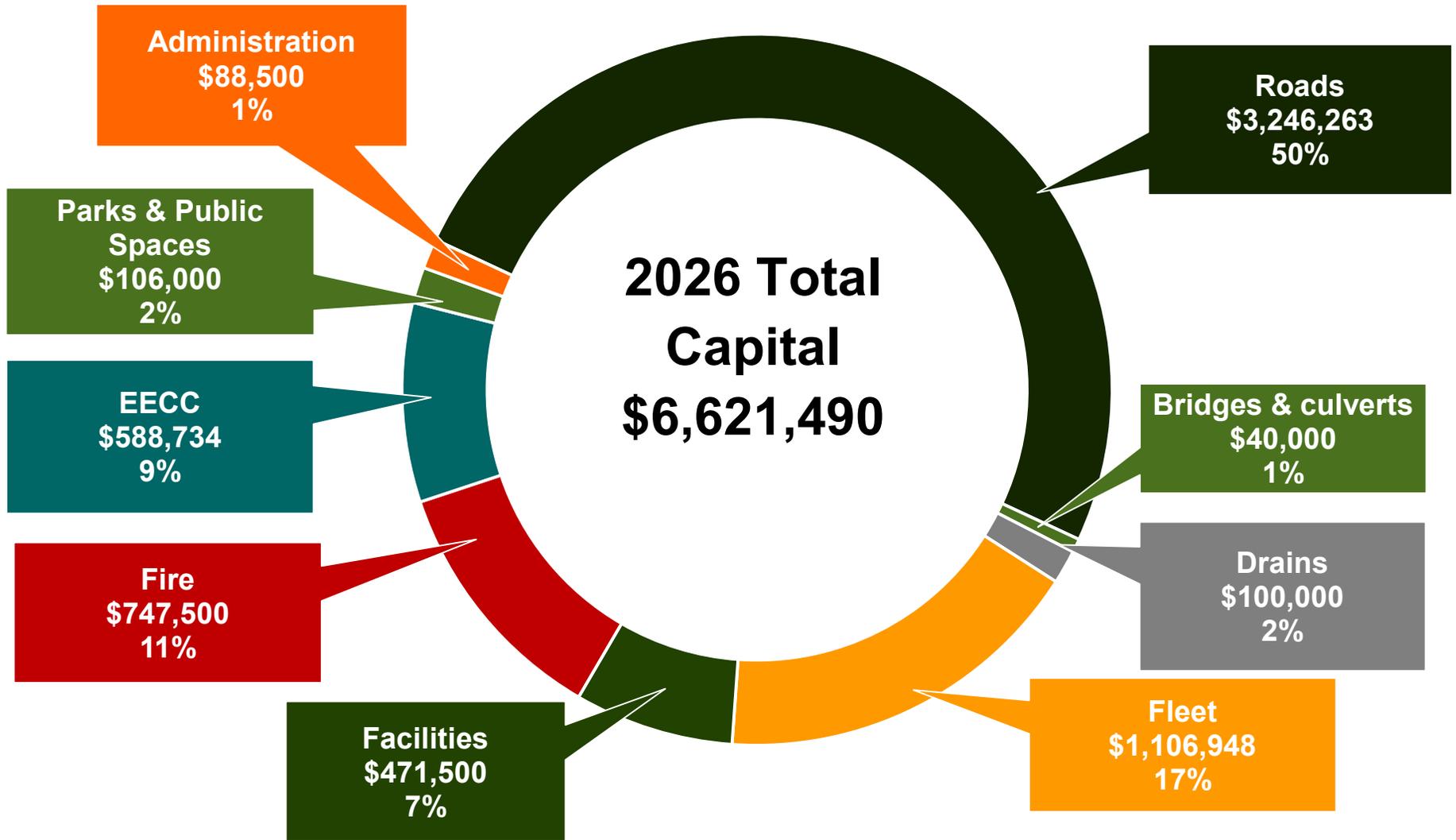
When looking at the short-term impacts of the early adoption of an increase to capital funding, the recommendation is not necessarily best depicted. At the end of the capital planning period within the draft capital budget, the reserve balance is only increased by approximately \$857,500 by 2031. However, when looking at the 20-year forecast, it is better understood how increasing annual capital funding from 2.5% to 2.7% will impact reserves and the Township's ability to fund capital in the future. It is forecasted that by 2038 the Township will exhaust reserves without an increase to annual capital funding.



Long-term financial planning is an ongoing process and is adaptive to the changing environment. This modeling is adjusted annually, incorporating changes to investment earnings, updated capital project costs and timing, changes in annual funding levels from the province, and the acquisition of one-time grants. These other funding sources greatly impact the amount of funding required from the tax levy.

In recent years the recommended increase to annual capital funding has varied. It is expected to continue to vary from year to year as an adaptive strategy. The current recommendation to increase the capital funding from 2.5% in 2025 to 2.7% in 2026 reflects the best recommendation for long-term planning, within the current environment.

Capital Budget Requests by Service Area



New Capital Projects: \$4,064,200

ROADS & DRAINS PROJECTS	AMOUNT	PAGE
Carter Rd Drainage Improvement	\$130,000	84
Rehabilitations	\$660,500	85
Surface Treatment	\$1,550,200	86
Gravel Resurfacing	\$346,400	87
Guiderails	\$100,000	88
Equipment	\$1,300	93
Municipal Drainage	\$100,000	90

BRIDGE PROJECTS	AMOUNT	PAGE
OSIM Inspections	\$15,000	83
Pigram Bridge Engineering	\$40,000	89

FLEET PROJECTS	AMOUNT	PAGE
Tandem	\$490,000	91
Pickup	\$82,000	92

FIRE PROJECTS	AMOUNT	PAGE
SCBA & Bunker Gear	\$50,100	95
Communications Equipment	\$39,000	96
Nozzles & Adaptors	\$8,900	97
Tech Rescue Equipment	\$3,500	98
Defibrillator Replacement	\$2,300	99
Fire Chief Vehicle	\$86,000	94
Extractor & Air Filtration System	\$55,000	100

FACILITY PROJECTS	AMOUNT	PAGE
Admin Renovation	\$40,000	101
MCP Sound Equipment	\$8,000	103
MCP Kitchen Backsplash	\$3,500	102
Fire Suppression Tanks	\$16,000	104
MCP Appliances	\$6,000	105
SDCH Suspended Ceiling	\$4,000	106
Salt Shed Investigation	\$50,000	107
Strategic Plan Implementation	\$10,000	116

PARK PROJECTS	AMOUNT	PAGE
Concrete bench pads	\$6,000	108
Flower Bed Mulch Rehabilitation	\$10,000	111
Ball Diamond Netting Rehabilitation	\$50,000	109
Ball Diamond Chain Link Fence Rehabilitation	\$40,000	110

ADMIN PROJECTS	AMOUNT	PAGE
Development Charges Study	\$25,000	112
Website Platform	\$15,000	113
Council Computers	\$6,500	114
Network Switches	\$12,000	115

OSIM INSPECTIONS: \$15,000

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

All bridges and structural culverts in Ontario are required by the Ministry of Transportation to be inspected every 2 years using the Ontario Structure Inspection Manual (OSIM).

ANALYSIS

The Township of Malahide currently owns 33 bridges and structural culverts, defined as having a span of more than 3 metres. The replacement and rehabilitation requirements of bridges and structural culverts are identified by the bi-annual OSIM inspections and incorporated into the Township's Asset Management Plan.

Without conducting the bi-annual OSIM inspections, the municipality would risk large unforeseen capital costs and possible asset closures. Conducting OSIM inspections is important to ensure compliance with Provincial legislation and for maintaining current services levels. The next OSIM review is due for completion in 2026 which will further advise asset management planning.

TIMELINE

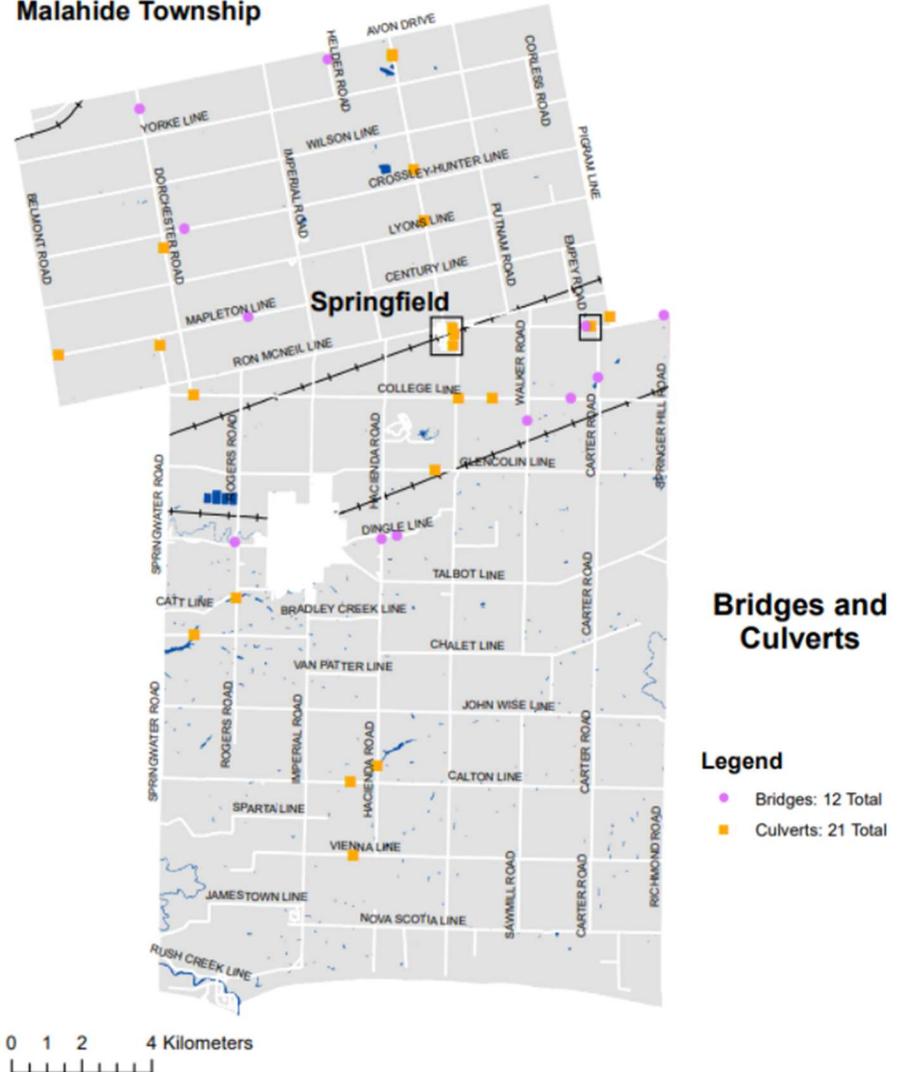
Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH

Capital Reserves

GALLERY

Malahide Township



CARTER ROAD DRAINAGE IMPROVEMENT: \$130,000

TYPE OF NEED

- Legislated
 Service Continuity
 Service Enhancement
 Strategic Initiative

PURPOSE

Roadside drainage is an integral component of the Township’s Asset Management Plan. Maintaining sufficient drainage assures the Township can maintain safety and longevity of roadways by preventing water damage, which leads to issues like potholes, cracking and slope failures.

ANALYSIS

Carter Road between Chalet Line and Talbot Line has historically been prone to slope stability issues predominately do to improper roadside drainage and soil conditions.

Improvements to this section of road include the installation of concrete curb & gutter to collect water runoff from the road surface, catch basins and a suitable outlet down the steep ravine to the creek bank below.

TIMELINE

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH

Capital Reserves

GALLERY



RURAL RECONSTRUCTION/REHABILITATIONS: \$660,500

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

Rural road reconstructions and rehabilitations are an integral component of the Township’s Asset Management Plan. Projects encompass a multi-year schedule: the initial design and engineering phase, the road reconstruction activities phase.

ANALYSIS

The road segments that are scheduled for reconstruction treatments in 2026 are identified in Appendix C. Segments of both College Line & Woolleyville Line are scheduled for rehabilitation in 2026, and a segment of Sparta Line is scheduled for engineering work in 2026 in advance of 2027 rehabilitation activities.

These segments have been identified as requiring rehabilitation treatments as the overall condition of the road has fallen below the level that would benefit from a surface treatment only. Without these rehabilitations, there would be greater annual maintenance costs and service interruptions on these road segments may occur.

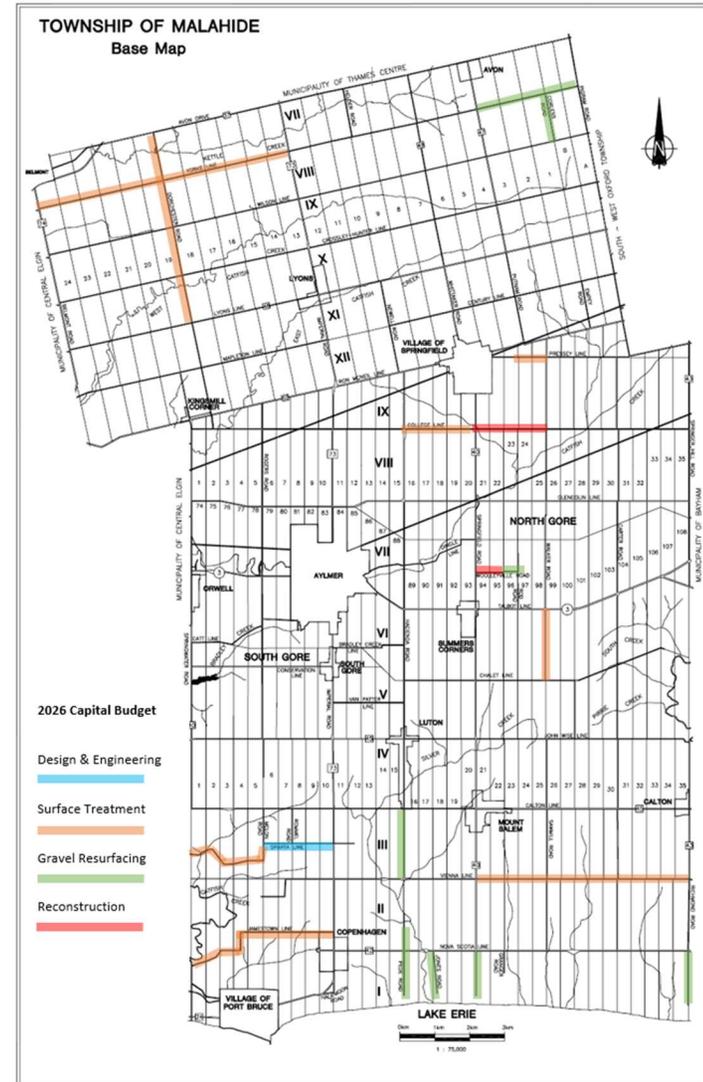
TIMELINE

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH

Canada Community-Building Fund Reserves

GALLERY



SURFACE TREATMENT: \$1,550,200

TYPE OF NEED

- Legislated
 Service Continuity
 Service Enhancement
 Strategic Initiative

PURPOSE

Surface treatment is an integral component of the Township’s Asset Management Plan. Surface treatments on rural, hard surface roads consist of single surface treatments, single surface treatments with edge padding, and double surface treatments. These surface treatments are conducted at specified intervals to rehabilitate surface conditions and prolong the overall life of a road segment.

ANALYSIS

The Township of Malahide currently owns 206 centreline kilometers of hard surface, rural and semi-rural road segment assets. The surface treatment program calls for hard surface road segments to be resurfaced on a 7-year rotating schedule. Organizing hard surface road segments into a rotating schedule is the most efficient way of smoothing annual costs. Without these treatments, there would be greater annual maintenance costs and road segments would require reconstruction on a more frequent basis. The hard road segments that are scheduled for surface treatment in 2026 are identified in Appendix C.

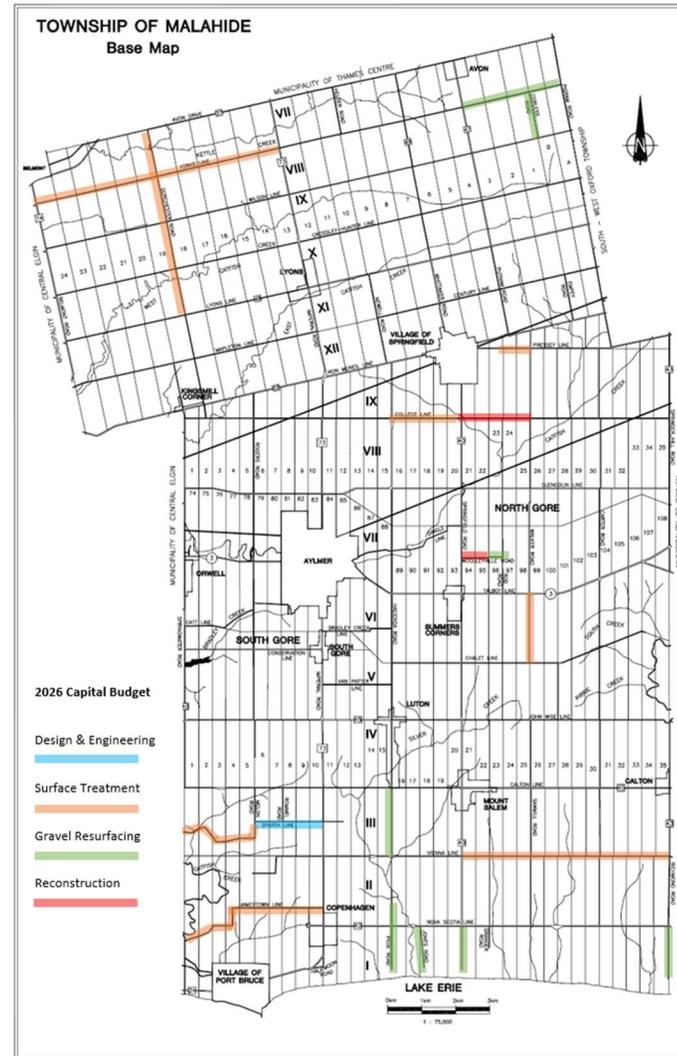
TIMELINE

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH

Capital Reserves

GALLERY



GRAVEL RESURFACING: \$346,400

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

Gravel resurfacing is an integral component of the Township’s Asset Management Plan. Gravel resurfacing consists of the supply and placement of road granulars, graded to road surface standards.

ANALYSIS

The Township of Malahide currently owns 56 centreline kilometers of gravel surface road segment assets. Resurfacing is a lifecycle activity conducted every 5 years to rehabilitate surface conditions and prolong the overall life of a rural, gravel surface road segment. Organizing gravel surface road segments into a rotating schedule is the most efficient way of smoothing annual costs.

Without this treatment, there would be greater annual maintenance costs and gravel road segments would require reconstruction on a more frequent basis. The gravel road segments that are scheduled for gravel resurfacing in 2026 are identified in Appendix C.

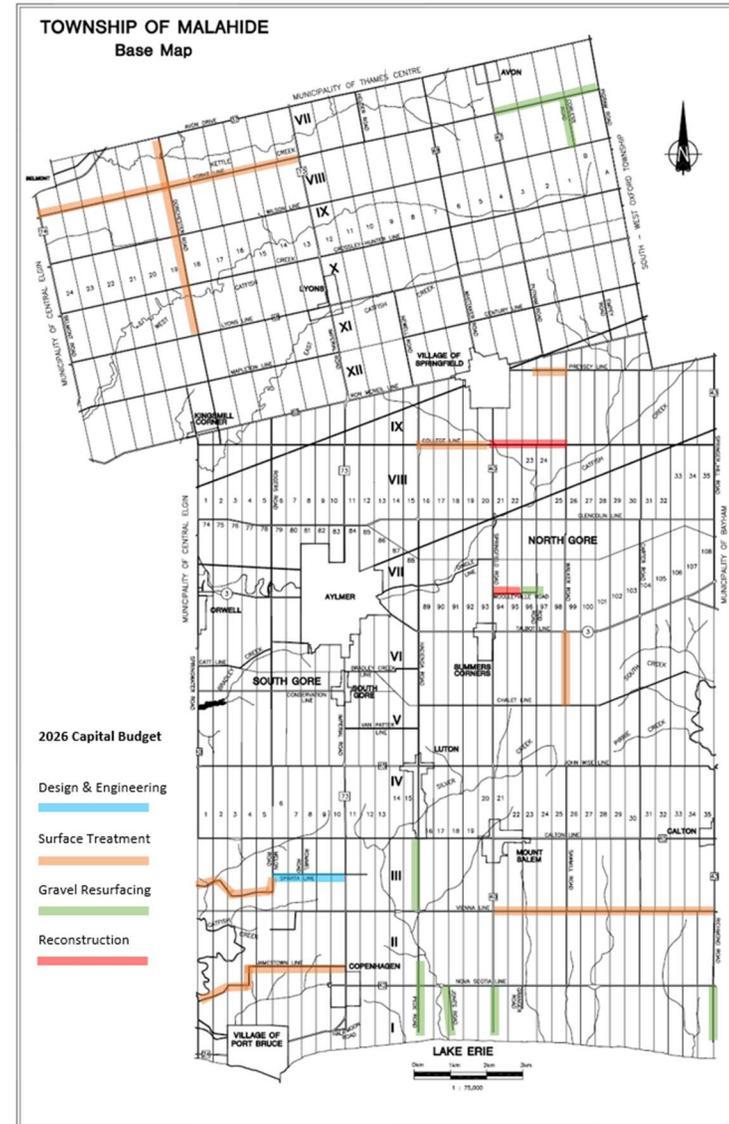
TIMELINE

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH

Ontario Community Infrastructure Fund Reserves

GALLERY



GUIDERAILS: \$100,000

TYPE OF NEED

- Legislated
 Service Continuity
 Service Enhancement
 Strategic Initiative

PURPOSE

Phase 2 of the road safety audit, received by Council in 2022, identified several locations requiring installation of new steel beam guiderail. Staff proposed a phased approach to address the locations requiring guiderail, to be completed over an eight-year period, which was endorsed by Council (Resolution No. 22-203).

ANALYSIS

The Township of Malahide currently owns 2657 metres of steel guiderail and 3785 metres of cable guiderail assets. The phase approach to address the new locations requiring guiderail proposes a \$100,000 annual budget until the requirements have been met. To address the phased-in installation of new guiderails, projects are scheduled on Springerhill Road and Chalet Line, per the recommendations of Phase 2 of the Road Safety Audit.

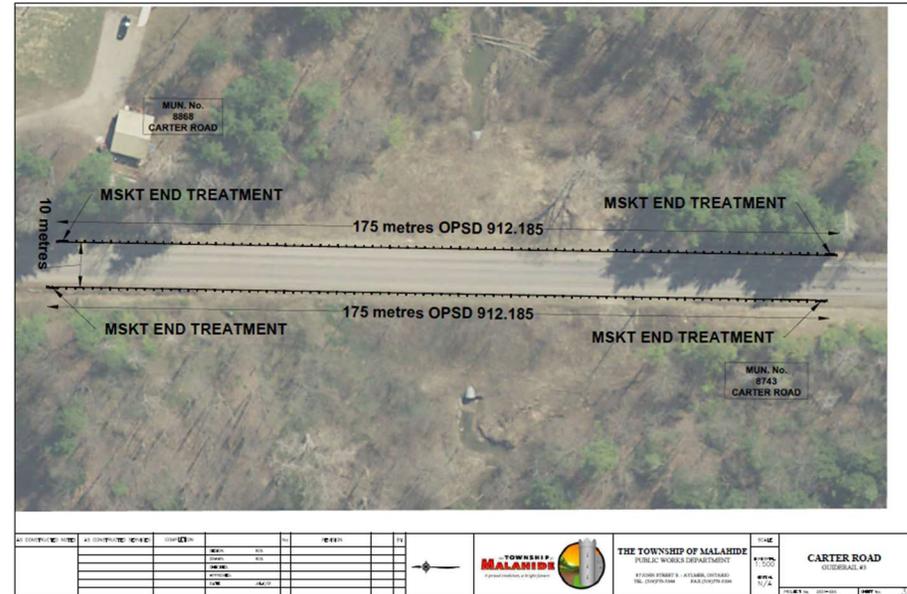
TIMELINE

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH

Capital Reserves

GALLERY



PIGRAM ROAD CULVERT: \$40,000

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

The replacement and rehabilitation requirements of bridges and structural culverts identified by the bi-annual OSIM inspections have been incorporated into the Township’s Asset Management Plan and are recommended to be incorporated into the capital budget forecast.

ANALYSIS

The Pigram Road C-7 culvert is located 010km North of Pressey Line. C-7 was constructed in 1970. C-7 was last inspected in 2024 by Spriet & Associates Consulting Engineers, and the recommendation was to replace the structure. C-7 is in poor condition overall with progressive deterioration. Without this treatment, there would be greater annual maintenance costs and there may be service interruptions for this asset.

The project timeline includes engineering and design in year one in preparation for construction activities in year two. As such, the 2026 budgetary request represents the engineering and design phase of the project.

TIMELINE

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH

Capital Reserves

GALLERY



DRAINAGE PROJECTS: \$100,000

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

The Ontario Drainage Act provides a legal framework for constructing and maintaining drainage systems, enabling property owners to obtain legal and sufficient outlets for surface waters, especially in agricultural areas. This act also ensures the proper management and maintenance of municipal drains.

The Drainage Act is crucial for agricultural productivity, providing benefits such as reduced nutrient loss, improved crop production, flood control, and enhancement of natural habitats

ANALYSIS

The costs of municipal drainage projects are shared with benefitting landowners within the tributary watersheds, as outlined in the engineer’s reports for these drains. The Township of Malahide portion of the total cost of all municipal drainage projects completed each year is estimated at \$100,000. This amount represents an estimate which is based on project volumes in previous years and anticipated project petitions in the current year.

TIMELINE

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH

Capital Reserves

GALLERY



TANDEM: \$490,000

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

The Fleet Management Advisory Committee met and reviewed the capital fleet recommendations for the 2026 capital budget. It is the recommendation of the Fleet Management Advisory Committee that Tandem 23-14, currently used by the Roads department staff as a patrol truck, be replaced in 2026.

ANALYSIS

Originally purchased in 2014, this unit is used for road construction, maintenance and winter control activities. Currently remains in service.

- Winter Control activities include all rural road plow routes
- 2025 Major Maintenance – Radiator, Brakes, DEF system, Air Leaks
- 2024 Major Maintenance – Engine Fan, Air tank, DEF sensor, Tires, Exhaust

TIMELINE

Projected Initiation: 2026 Estimated Completion: 2027

FUNDING APPROACH

Capital Reserves

GALLERY



PICKUP TRUCK: \$82,000

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

GALLERY

PURPOSE

The Fleet Management Advisory Committee met and reviewed the capital fleet recommendations for the 2026 capital budget. It is the recommendation of the Fleet Management Advisory Committee that Truck 75-18, currently used by the Roads department staff as a patrol truck, be replaced in 2026.

ANALYSIS

Originally purchased as a roads Foreman vehicle in 2018, it was transferred to Road Patrol in 2023, and the truck remains in service in this capacity.

- 2025 Major Maintenance – Intake Manifold, Tires, Starter

TIMELINE

Projected Initiation: 2026 Estimated Completion: 2027

FUNDING APPROACH

Capital Reserves



TRANSPORTABLE EQUIPMENT: \$1,300

TYPE OF NEED
 Legislated Service Continuity Service Enhancement
 Strategic Initiative

PURPOSE
 A lifecycle replacement of transportable equipment is recommended when an equipment asset falls into a condition rating of 'Very Poor'. This means the asset is at the end of its useful life and is no longer able to perform the activity for which it is intended.

ANALYSIS
 Transportable equipment is required to complete a variety of Township road maintenance services. These assets are classified as having the ability to be transported to various locations.

There are ten chainsaws currently in service to perform tree and brush maintenance for the Township. The condition of chainsaws has been evaluated, and it has been determined that one unit should be replaced with one new unit to maintain current service levels. Without this treatment, there would be greater annual maintenance costs and there may be service interruptions for this asset.

TIMELINE
 Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH
 Capital Reserves



FIRE CHIEF VEHICLE REPLACEMENT: \$86,000

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

Replacement of the 2016 Dodge Ram, including necessary outfitting such as lights, sirens, and communication equipment.

ANALYSIS

The current vehicle, in service since 2016, has reached the end of its reliable service life as a primary response unit. This vehicle is used daily for emergency response, fire investigations, inspections, training, and administrative duties, and serves as a mobile command platform during major incidents. Given the critical role of this apparatus, maintaining reliability and safety is essential. Industry standards and best practices recommend a replacement cycle of 8–10 years for front-line emergency response vehicles. This guideline is supported by the Fire Underwriters Survey (FUS) and the National Fire Protection Association (NFPA 1912 and 1901 Annex D), which recognize that vehicles operating under emergency conditions experience significantly accelerated wear compared to typical municipal fleet vehicles. After a decade of service, these factors lead to increased mechanical wear, declining reliability, and escalating maintenance costs. Replacement at the 10-year mark aligns with both fiscal responsibility (by avoiding major component failures) and operational readiness standards.

TIMELINE

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH

Capital Reserves

GALLERY



SCBA & BUNKER GEAR REPLACEMENT: \$50,100

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

The Township of Malahide currently employs 1 full-time fire chief, and 75 volunteer firefighters. Fire service staff require specific articles of equipment to ensure safety while responding to emergencies. Personal protective equipment must be customized to fit each fire service personnel to ensure proper protective qualities.

ANALYSIS

Personal protective equipment (PPE) such as SCBA and bunker gear must be retired after 10 years per NFPA 1851. Annual replacement ensures compliance with safety standards and supports cancer prevention initiatives. Approximately eight sets of SCBA and bunker gear are replaced annually, maintaining compliance and protecting firefighter health.

Delaying replacement increases the risk of injury or cancer due to exposure to hazardous substances and may result in non-compliance.

TIMELINE

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH

Capital Reserves

GALLERY



COMMUNICATIONS EQUIPMENT: \$39,000

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

To upgrade communications equipment to meet NFPA 1802 standards and improve operational reliability and safety.

ANALYSIS

There are 75 pagers and 42 portable radios currently in circulation amongst the volunteer and full-time fire staff. These pagers are vital to the communications system of the municipal fire department. The entire pool of 75 pagers as well as 42 portable radios are scheduled for mass replacement in three phases from 2025 to 2027.

Reliable communication is critical in emergency operations. NFPA 1802 outlines standards for two-way RF voice communication devices used in hazardous environments. Current radios are 10–20 years old and discontinued. Continued use poses risks of communication failure and safety hazards.

TIMELINE

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH

Capital Reserves

GALLERY



NOZZLES & ADAPTORS: \$8,900

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

To replace aging nozzles and adaptors in station inventories, ensuring safe and effective fireground operations.

ANALYSIS

This equipment asset category includes a pool of 36 nozzles and adaptors, currently in service, shared amongst the 3 fire halls. Fire hose appliances such as nozzles and adaptors must be regularly inspected and replaced to ensure reliability. NFPA 1962 and 1964 provide standards for care, testing, and performance of these critical firefighting tools.

Failure to replace may result in equipment malfunction and reduced firefighting effectiveness.

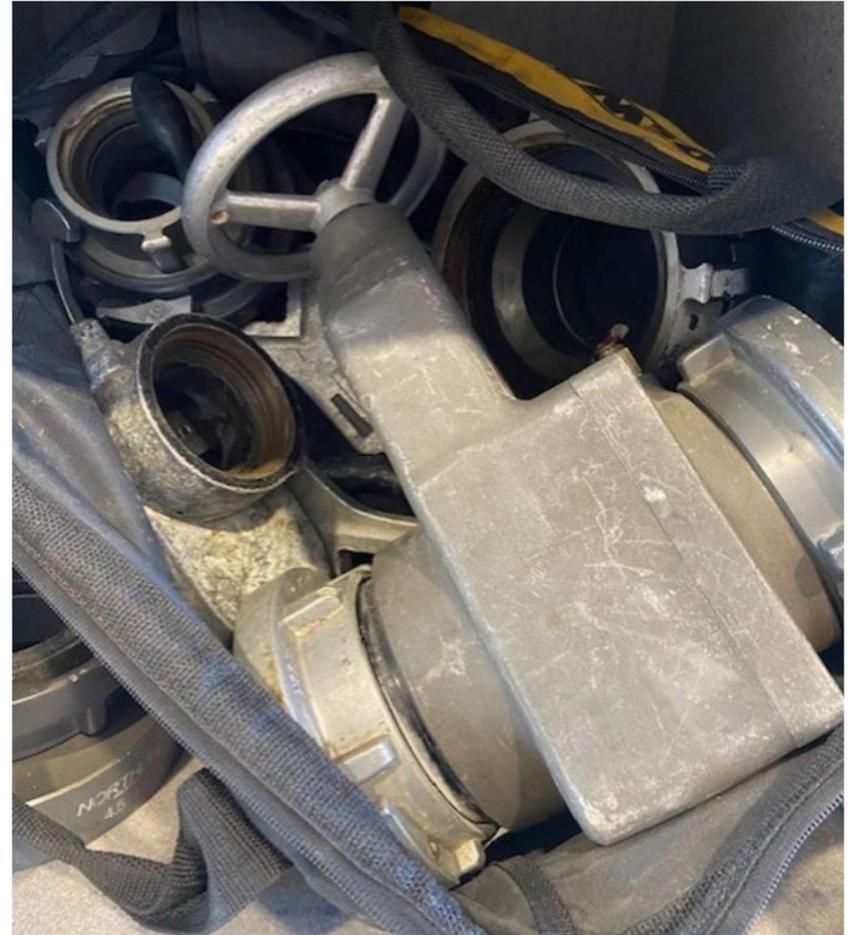
TIMELINE

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH

Capital Reserves

GALLERY



TECHNICAL RESCUE & AUTO EX EQUIPMENT: \$3,500

TYPE OF NEED
 Legislated Service Continuity Service Enhancement
 Strategic Initiative

PURPOSE
 To replace life safety rope and associated equipment on a scheduled basis, minimizing risk during rescue operations.

ANALYSIS
 Technical Rescue and Auto Extrication equipment are essential to providing emergency services. Technical rescues include water rescues, high angle or confined space rescues, and motor vehicle rescues. The Township of Malahide currently owns a life rescue raft, tripod, harnesses, ropes, technical rescue bags, and water rescue suits, for technical recues, as well as Stabilization struts, air pumps, air bags, and auto extrication saws and spreaders for automotive extrications.

NFPA 1983 governs life safety rope and equipment used in technical rescue operations. Annual inspection and scheduled replacement are required to maintain compliance and ensure safety. Failure during rescue operations may result in injury or fatality.

TIMELINE
 Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH
 Capital Reserves

GALLERY



DEFIBRILLATOR REPLACEMENT: \$2,300

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

To replace aging AEDs and ensure readiness during cardiac emergencies, aligning with best practices and manufacturer recommendations.

ANALYSIS

This equipment asset category includes a pool of 5 Automated External Defibrillators (AEDs) currently in service amongst the 3 fire halls. These AEDs are used to help those experiencing sudden cardiac arrest. It's a medical device that can analyze the heart's rhythm and, if necessary, deliver an electrical shock, or defibrillation, to help the heart re-establish an effective rhythm.

Automated External Defibrillators (AEDs) must be maintained per Heart & Stroke guidelines. Most manufacturers recommend replacement after 10 years due to component degradation. The risks of not replacing AEDs include delayed cardiac response and reduced survival rates.

TIMELINE

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH

Capital Reserves

GALLERY



EXTRACTOR & AIR FILTRATION IMPROVEMENTS: \$55,000

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

To install a dedicated gear extractor and air filtration system in all fire stations, improving firefighter health and safety.

ANALYSIS

NFPA 1851 and OSHA Section 21 Cancer Prevention Checklist recommend advanced cleaning and air filtration to reduce carcinogen exposure. Standard washers do not meet NFPA specifications for PPE decontamination.

Increased cancer risk, non-compliance with standards, premature gear degradation, and potential liability for health exposures.

TIMELINE

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH

One-Time Grant Funding

GALLERY



ADMINISTRATIVE OFFICE RENOVATION: \$40,000

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

Create an additional office space and reconfigure front-line office spaces to support current staffing levels and make better use of the available square footage.

ANALYSIS

The current administrative office layout isn't optimized for staffing levels and for the confidential handling of customer requests. The renovation will create one additional office with space-efficient furniture that fits the revised layout. Current furniture is at the end of its lifecycle and doesn't meet ergonomic or accessibility expectations.

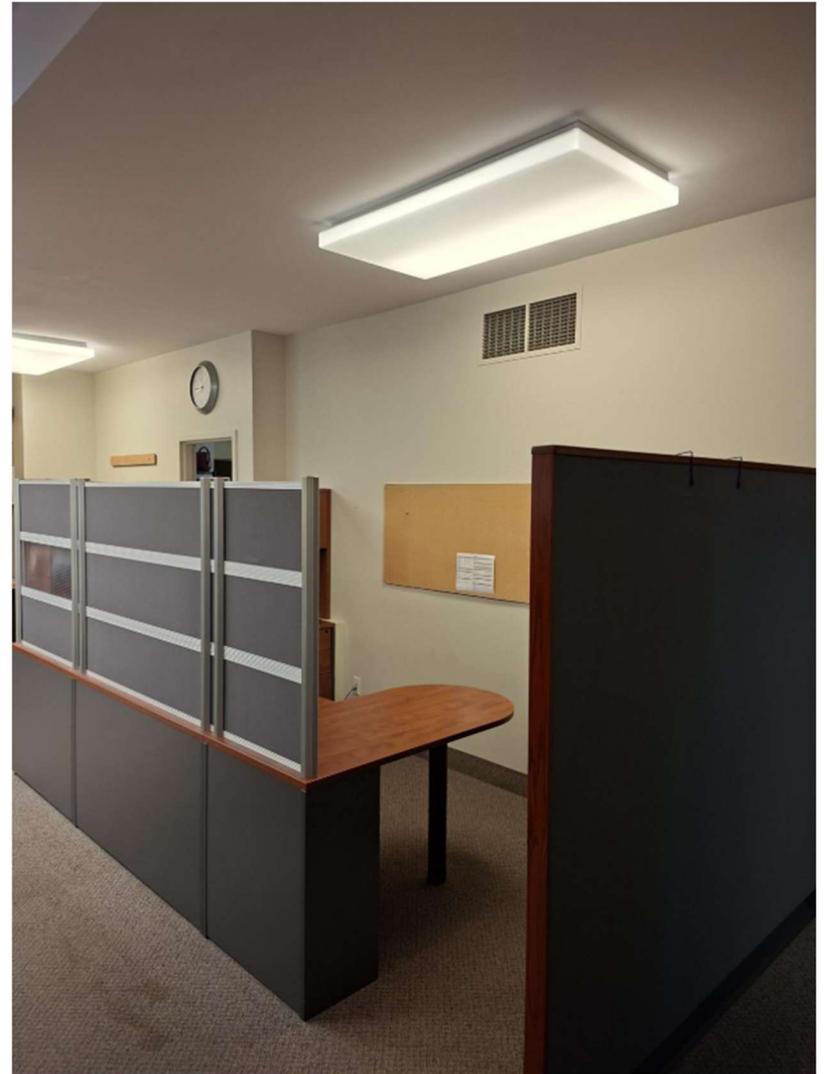
TIMELINE:

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH:

Capital Reserves

GALLERY



MCP KITCHEN BACKSPLASH: \$3,500

TYPE OF NEED

- Legislated
 Service Continuity
 Service Enhancement
 Strategic Initiative

PURPOSE

Protect kitchen walls from moisture, grease, and impact in active prep/serve zones to maintain cleanliness, reduce repeat painting/patching, and meet renter expectations for a professional, easy to clean space.

ANALYSIS

A commercial backsplash will protect high splash kitchen walls from grease, moisture, and impact, making the space faster to clean and more professional for renters. Without this upgrade, walls will continue to stain, peel, chip, and absorb moisture, driving repeat patching/painting, and downtime that disrupts rentals. Over time, recurring repairs will exceed the one-time capital cost, while persistent damage undermines renter satisfaction, and creates a health and safety issue as chips could enter food preparation areas, potentially triggering complaints or refunds. Completing the backsplash now addresses the root cause, stabilizes maintenance, and improves the customer experience.

TIMELINE:

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH:

Capital Reserves

GALLERY



MCP SOUND SYSTEM: \$8,000

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

Provide a new sound system that is reliable and includes modern tech. Will include features such as Bluetooth connectivity to simplify setups, ensure clear audio for events/meetings, and reduce staff troubleshooting.

ANALYSIS

This project upgrades the existing system to current standards. Adding Bluetooth and modern wireless features will shorten setup time and reduce trip hazards from cords. Without the upgrade, the underperforming system will no longer meet rental needs and will continue to require running temporary cabling for each event. The upgrade will deliver reliable, venue-standard sound, improve safety, and support a consistent renter experience.

TIMELINE:

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH:

Capital Reserves

GALLERY



FIRE SUPPRESSION TANKS: \$18,000

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

Replace end of life fire suppression tanks to meet legislative requirements and keep certified commercial kitchen operations compliant at MCP (2) and SDCH (1) Kitchens.

ANALYSIS

The fire suppression tanks are at end of life and must be replaced to keep the kitchens compliant and certifiable with South-West Public Health at both MCP and SDCH. If replacement is deferred, the MCP and SDCH kitchens will fail next year’s certification, forcing the shutdown of kitchen commercial cooking operations. It will also trigger non-compliance/insurance issues and lose of rental revenue.

TIMELINE

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH

Capital Reserves

GALLERY



MCP APPLIANCES: \$6,000

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

Replace the two aging rolling kitchen fridges at MCP so that rentals have reliable and energy efficient equipment that match current service expectations.

ANALYSIS

The two rolling fridges are aging and at the end of their lifecycle, no longer providing reliable service. MCP often needs to move cold storage to different rooms depending on the event setup, so having units that can be rolled and trusted to hold temperature is important for operations. Replacing them now keeps the equipment consistent with standards, avoids potential costly maintenance service calls, and supports a professional appearance for renters.

TIMELINE:

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH:

Capital Reserves

GALLERY



SDCH SUSPENDED CEILING: \$4,000

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

Replace the suspended ceiling in the Kitchen at SDCH as the current ceiling is past its life cycle and creating food safety issues.

ANALYSIS

The SDCH kitchen ceiling requires a full ceiling grid and tile replacement due to the existing very poor condition state. Many tiles are sagging, cracked, or falling down. This creates several issues in a food preparation environment including dropping dust and debris and difficult cleaning and inspections. Since food is being prepared directly below this ceiling, leaving it as is, continues to create potential health and sanitation concerns and lowers the standard of the facility. Replacing the full grid and tiles now restores a cleanable surface, brings the kitchen back to an appropriate presentation level, and reduces ongoing maintenance to repair the existing ceiling.

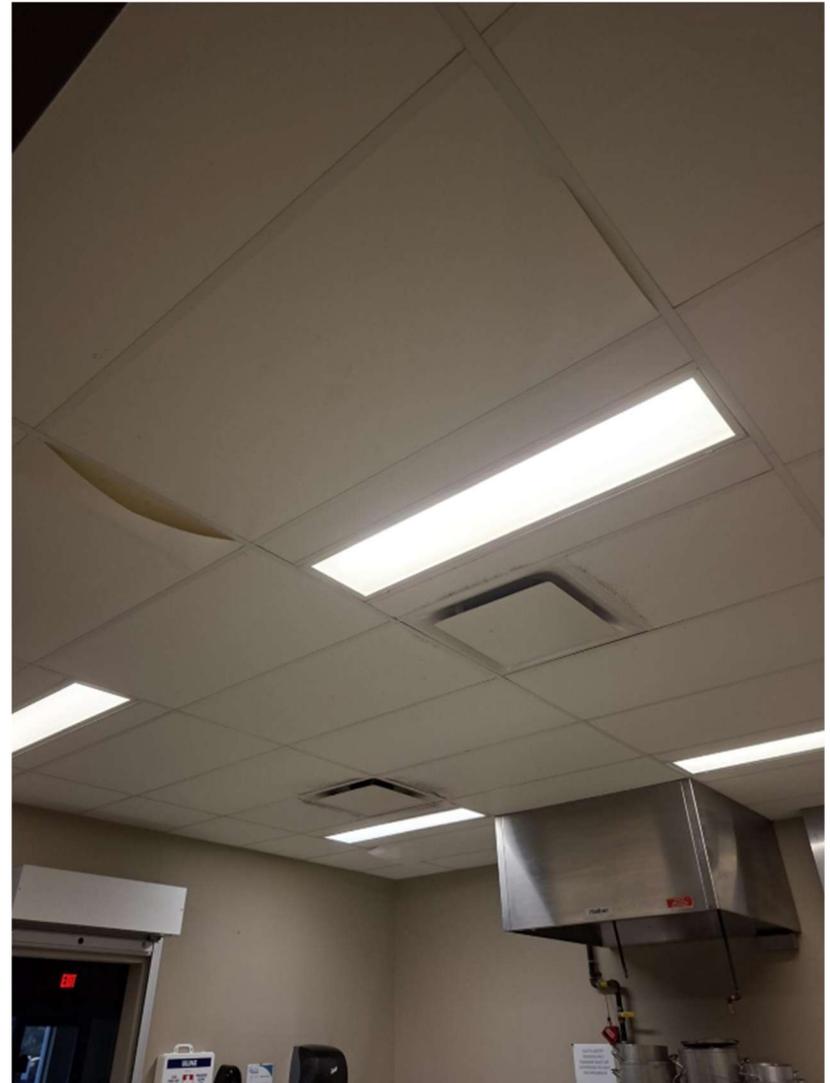
TIMELINE:

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH:

Capital Reserves

GALLERY



WORKS YARD SALT SHED INVESTIGATION: \$50,000

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

Complete a detailed engineering investigation of existing salt storage structures at both Public Works Yards to confirm structural condition, code/compliance status, and replacement/rehabilitation options to ensure reliable winter control operations.

ANALYSIS

The salt sheds are critical asset for winter control and appear to be in very poor condition from visual observations. A higher level of investigation is needed, beyond visual inspections. The investigation would include destructive concrete strength testing and an assessment of the underground foundation and footings, requiring excavation and a formal engineering review. This level of detail is necessary to determine whether the structure can be safely rehabilitated or if it needs full replacement. Without further investigation, the rate and extent of deterioration is unknown increasing the risk of unexpected failure and emergency replacement at premium costs. Unexpected failures may result in winter control service delivery interruptions. This investigation will provide the information required for decision-making on future capital investments.

TIMELINE:

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH:

Capital Reserves

GALLERY



CONCRETE PARK BENCH PADS: \$6,000

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

Install concrete pads under park benches to provide stable and accessible seating areas. The pads also bring park benches to a consistent Township standard across the municipality.

ANALYSIS

Several benches sit directly on grass or on uneven ground, which causes rutting around high-use benches. This makes grass mowing and trimming harder and can create minor trip or mobility issues for users who need a firm surface.

Installing concrete pads at identified locations standardizes the amenity, makes it more accessible for older adults, strollers, and wheelchairs. It also reduces grounds maintenance around each bench. If these pads are not installed, park staff will keep repairing worn grass around benches and users will have an inconsistent experience from park to park.

TIMELINE

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH:

Capital Reserves

GALLERY



BASEBALL DIAMOND NETTING REHABILITATION: \$50,000

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

Replace the existing ball diamond safety netting so it provides reliable protection for spectators, players, and adjacent users during games and practices.

ANALYSIS

The current netting is past its life expectancy and has many holes and worn sections. No longer providing consistent ball containment, this creates a safety issue for people sitting or standing behind the netting areas, and it increases the risk of damage to nearby vehicles, buildings, and park assets.

Replacing the netting restores the intended level of protection, supports continued league and tournament use, and reduces staff time spent on temporary patching. Deferring the work does not solve the safety risk with the current netting and raises the chance of an incident tied directly to known defective materials.

TIMELINE:

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH:

Capital Reserves

GALLERY



BASEBALL DIAMOND CHAINLINK FENCE REHABILITATION: \$40,000

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

Rehabilitate/replace chain link fencing around the ball diamond to restore safety, proper field containment, and durability for ongoing league and community use.

ANALYSIS

The ball diamond fencing is at the end of its life expectancy, and several sections are damaged beyond repair. These failed areas are allowing baseballs to leave the field of play, which is a safety concern for spectators and adjacent park users. In addition, the existing fence is curling at its base, which creates a catch or snag point and increases the chance of personal injury for players, umpires, and staff doing maintenance. Replacing the damaged sections restores proper containment, removes the curled safety risk portions, and brings the fence back to an acceptable standard for organized play.

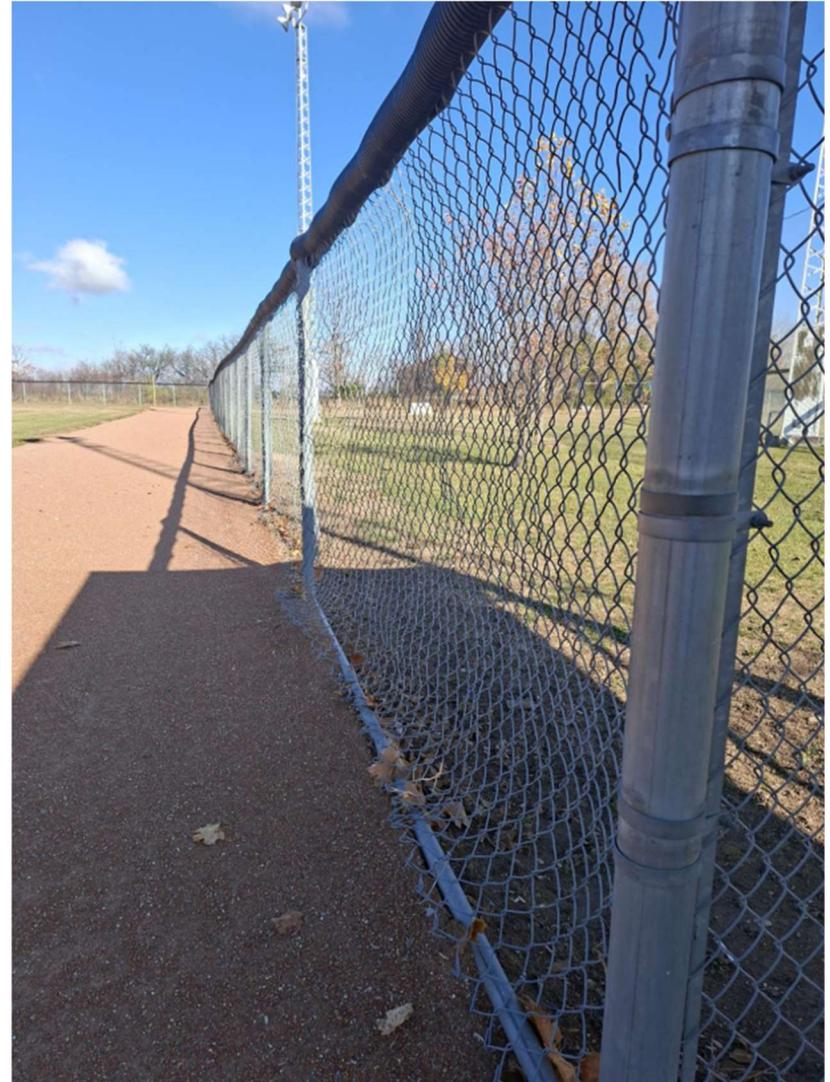
TIMELINE:

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH:

Capital Reserves

GALLERY



FLOWER BEDS MULCH REHABILITATION: \$10,000

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

Re-establish the Township’s flower beds to an acceptable maintenance standard by installing new weed barrier and a thick layer of mulch.

ANALYSIS

Facility flower beds have degraded past the point where normal bi-annual weeding and mulching will bring them back to standard. Weeds have come through the old weed barrier, and the mulch layer is too thin to suppress weed growth. A proper rehabilitation will require pulling back the mulch, installing new weed barrier, and adding a thick, fresh layer of mulch to reset the beds for future lighter maintenance.

TIMELINE:

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH:

Capital Reserves

GALLERY



DEVELOPMENT CHARGES STUDY: \$25,000

TYPE OF NEED

- Legislated
 Service Continuity
 Service Enhancement
 Strategic Initiative

PURPOSE

As required by the Development Charges Act, the Township conducts a development charges background study every five years which forecasts the Township’s future growth and the resulting infrastructure investments required to accommodate it. The current background study was conducted in 2021 by Watson & Associates Economists Ltd. In 2026 this study will be five years old and will require a formal review & update.

ANALYSIS

Municipal development charges are fees imposed by the Township on developers or property owners to help cover the costs associated with infrastructure and services needed to support growth and development. Revenue generated from development charges is earmarked for funding the construction, expansion, or improvement of specific capital projects identified in the Township’s development charges background study.

The risks of not completing this project include underfunding the services and infrastructure needed for responsible growth, which is a priority identified in the Township of Malahide Strategic Plan.

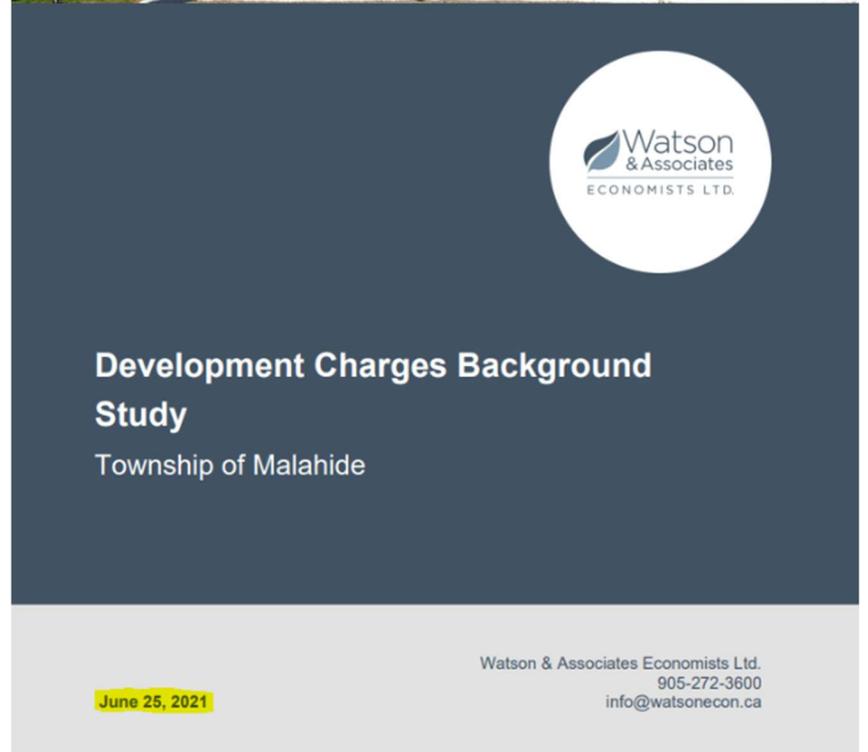
TIMELINE

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH

Capital Reserves

GALLERY



WEBSITE PLATFORM: \$15,000

TYPE OF NEED

- Legislated
 Service Continuity
 Service Enhancement
 Strategic Initiative

PURPOSE

Our current website platform, i:Create, is reaching its end-of-life and will no longer be supported. To modernize and strengthen our web infrastructure, we are accelerating the decommissioning schedule. The updated decommission date is December 31, 2026 (previously June 2027).

ANALYSIS

With i:Create reaching end-of-life, a new platform must be selected. Choosing a replacement ensures:

- Continued Website Functionality: Avoiding downtime or disruptions when the current platform is decommissioned.
- Data Preservation: Protecting existing website content, user data, and backups from potential loss.
- Modernized Infrastructure: Supporting enhanced security, scalability, and integration with other systems.
- Improved Access and Service: Maintaining reliable access to information and supporting user needs.

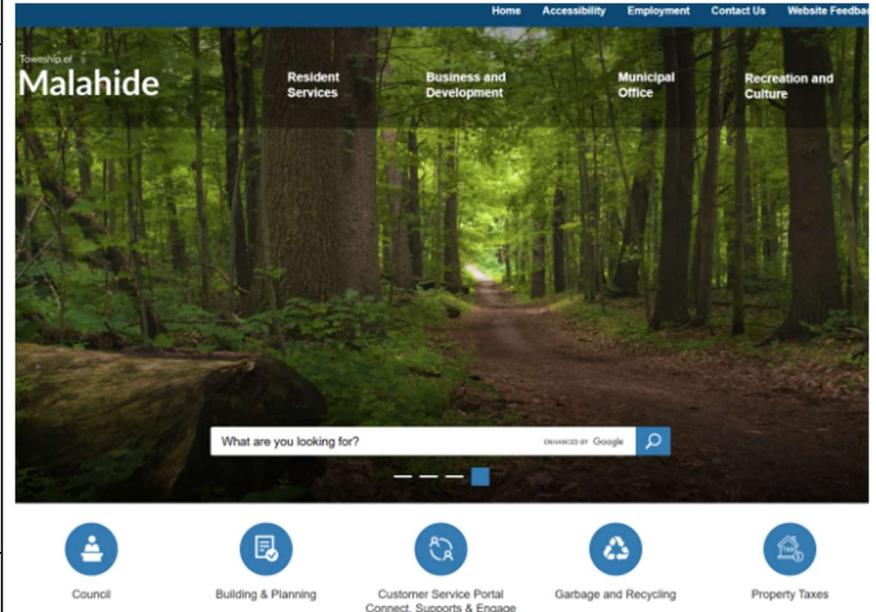
TIMELINE

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH

Modernization Fund Reserves

GALLERY



COUNCIL COMPUTER REPLACEMENTS: \$6,500

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

This request seeks to replace iPads over ten years old with laptops to improve performance, IT support, and compatibility with current applications and security standards. The newer 4-year-old iPads can serve as temporary backups or for remote meetings.

ANALYSIS

The current iPads have been used for the last 3 council terms and are starting to experience performance issues and operational challenges. These devices are increasingly slower, updates are difficult to install, and they often cannot open newer files or application.

Additionally, IT staff are limited in their ability to manage or troubleshoot these devices as they no longer integrate with current support tools and systems. The investment ensures Council have reliable tools and that IT can maintain and secure devices efficiently.

TIMELINE

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH

Modernization Fund Reserves

GALLERY



NETWORK SWITCHES: \$20,500

TYPE OF NEED

- Legislated
 Service Continuity
 Service Enhancement
 Strategic Initiative

PURPOSE

There are two existing network switches that have reached End-of-Life (EOL) and no longer receive firmware updates or security patches. This increases the risk of performance degradation, compatibility issues with newer hardware, and potential security vulnerabilities. To maintain a secure and reliable network infrastructure, replacement of these EOL switches is necessary.

ANALYSIS

The selected switch will provide reliable, enterprise-grade performance and comprehensive support services.

When the final model is chosen, the decision will be guided by:

- Compatibility with existing network infrastructure
- Total cost of ownership and available support packages
- Performance, scalability, and power efficiency
- Alignment with the organization’s long-term IT strategy

Choosing one of these switches will ensure continued network stability, security, and performance, while supporting the organization’s current and future infrastructure needs.

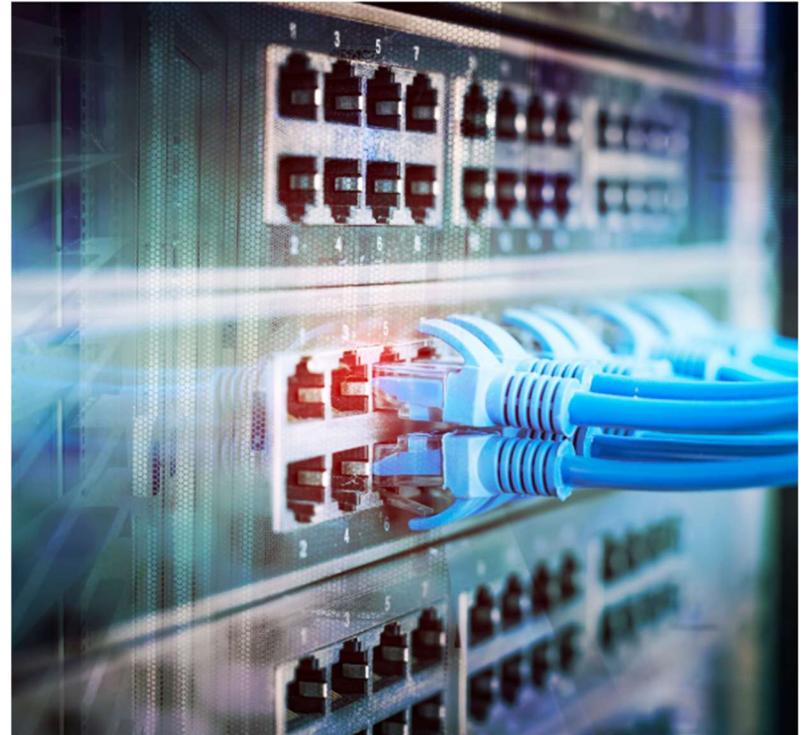
TIMELINE

Projected Initiation: 2026 Estimated Completion: 2026

FUNDING APPROACH

Modernization Fund Reserves

GALLERY



STRATEGIC PLAN IMPLEMENTATION: \$10,000

TYPE OF NEED

- Legislated Service Continuity Service Enhancement
- Strategic Initiative

PURPOSE

To provide the community options for the potential redesign of spaces within Malahide Community Place.

ANALYSIS

The Township’s Strategic Plan 2023-2032 identified the strategic priority of optimizing the use of facility assets. Malahide Community Place (MCP) is the Township’s largest recreational facility. Currently, the main function of the facility is as a rental space. There are three rental hall areas, the commercial kitchen, and the conference room, which can all be rented in combination or as stand-alone rentals.

The rental hall areas can be divided by large accordion walls which are aging and will require significant investment in the next 5 years. Investments are also on the horizon for flooring, painting and other interior elements. An analysis of current facility usage, and a redesign of the rental hall areas for potential repurposing, should be presented to the community for decision-making on future investments in the facility. This will ensure that usage MCP is optimized for community benefit.

TIMELINE

Projected Initiation: 2026 Estimated Completion: 2026

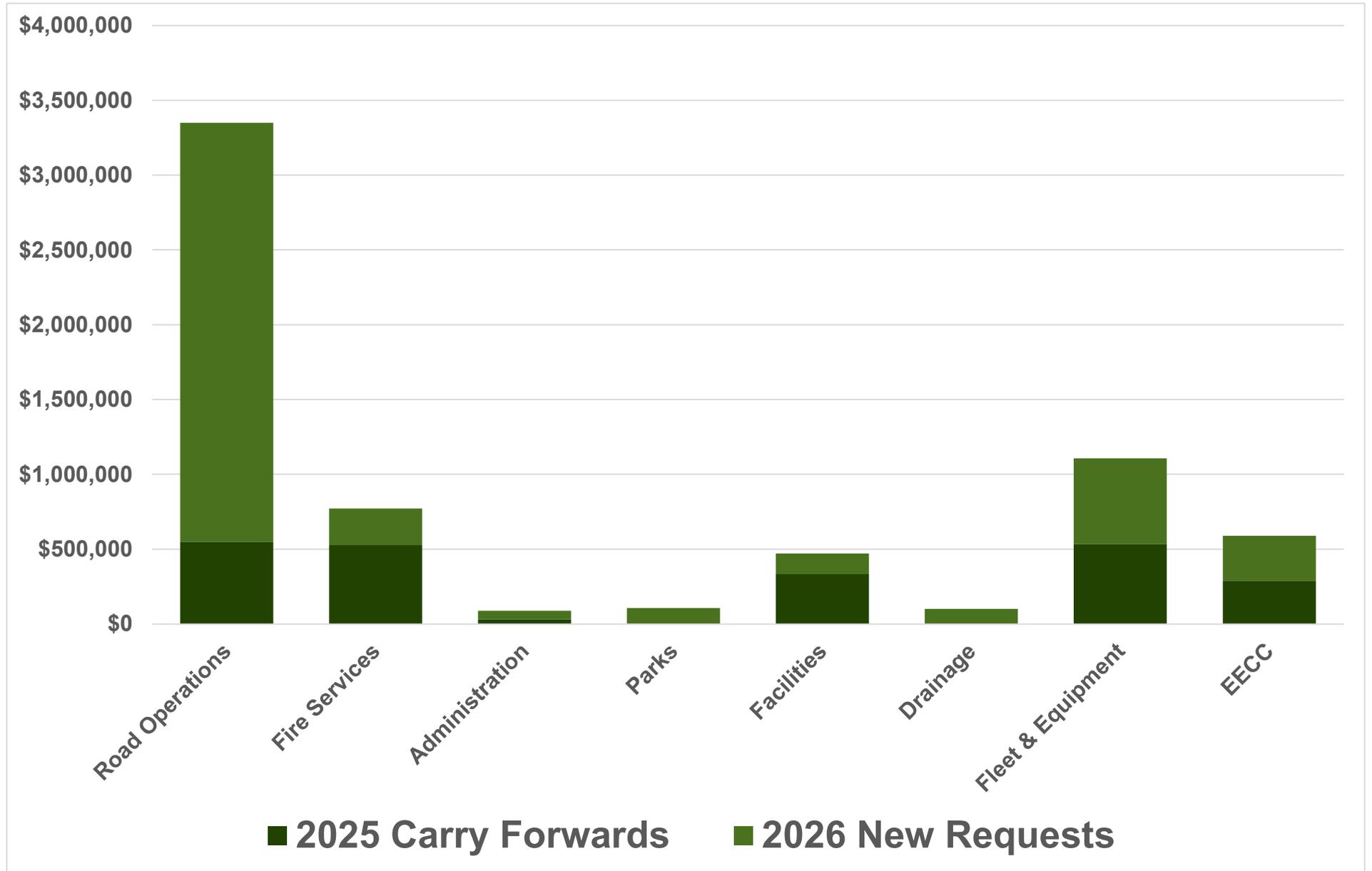
FUNDING APPROACH

Capital Reserves

GALLERY



Capital Project Carry Forward Summary



Roads Projects	2025 Budget	2025 Forecast	Carry Forward	New Requests	2026 Budget
Studies - Road Needs Study Update	\$60,000	\$0	\$60,000	\$0	\$60,000
Studies-Road Safety Audit Phase 3	\$10,000	\$0	\$0	\$0	\$0
Guiderails (p.88)	\$132,838	\$0	\$132,838	\$100,000	\$232,838
Reconstruction - Pressey Line	\$552,588	\$517,219	\$0	\$0	\$0
Reconstruction – Rural DST (p.85)	\$740,806	\$233,434	\$152,600	\$660,500	\$813,100
Crack Sealing & Microsurfacing	\$14,375	\$0	\$14,375	\$0	\$14,375
Pier Condition Assessment	\$50,000	\$0	\$50,000	\$0	\$50,000
Port Bruce Drainage Assessment	\$50,000	\$0	\$50,000	\$0	\$50,000
Communications Equipment	\$87,000	\$0	\$87,000	\$0	\$87,000
Surface Treatment (p.86)	\$1,016,062	\$1,018,664	\$0	\$1,550,200	\$1,550,200
Gravel Resurfacing (p.87)	\$400,679	\$230,070	\$0	\$346,400	\$346,400
OSIM Inspections (p.83)	\$0	\$0	\$0	\$15,000	\$15,000
Carter Road Drainage Improvement (p.84)	\$0	\$0	\$0	\$130,000	\$130,000
Safety Audit – Phase 3 Warning & Speed Reduction Signage	\$0	\$2,137	\$0	\$0	\$0
TOTAL	\$3,114,348	\$2,001,524	\$546,813	\$2,802,100	\$3,348,075

Drainage Projects	2025 Budget	2025 Forecast	Carry Forward	New Requests	2026 Budget
Drainage Project Allowance (p.90)	\$100,000	\$100,000	\$0	\$100,000	\$100,000
TOTAL	\$100,000	\$100,000	\$0	\$100,000	\$100,000

Fleet & Equipment Projects	2025 Budget	2025 Forecast	Carry Forward	New Requests	2026 Budget
Tandem 22-12	\$465,000	\$208,705	\$265,295	\$0	\$265,295
Single 10-11	\$390,000	\$121,148	\$268,852	\$0	\$268,852
Truck 71-09	\$75,000	\$82,503	\$0	\$0	\$0
Truck 74-16	\$85,000	\$85,000	\$0	\$0	\$0
Truck 87-13	\$65,000	\$66,082	\$0	\$0	\$0
Truck 75-18 (p.92)	\$0	\$0	\$0	\$82,000	\$0
Tandem 23-14 (p.91)	\$0	\$0	\$0	\$490,000	\$490,000
Transportable Equipment (p.93)	\$15,800	\$6,000	\$8,500	\$1,300	\$9,800
TOTAL	\$1,095,800	\$569,437	\$533,648	\$573,300	\$1,106,947

Bridge & Culvert Projects	2025 Budget	2025 Forecast	Carry Forward	New Requests	2026 Budget
Pigram Road Culvert (p.89)	\$0	\$0	\$0	\$40,000	\$40,000
TOTAL	\$0	\$0	\$0	\$40,000	\$40,000

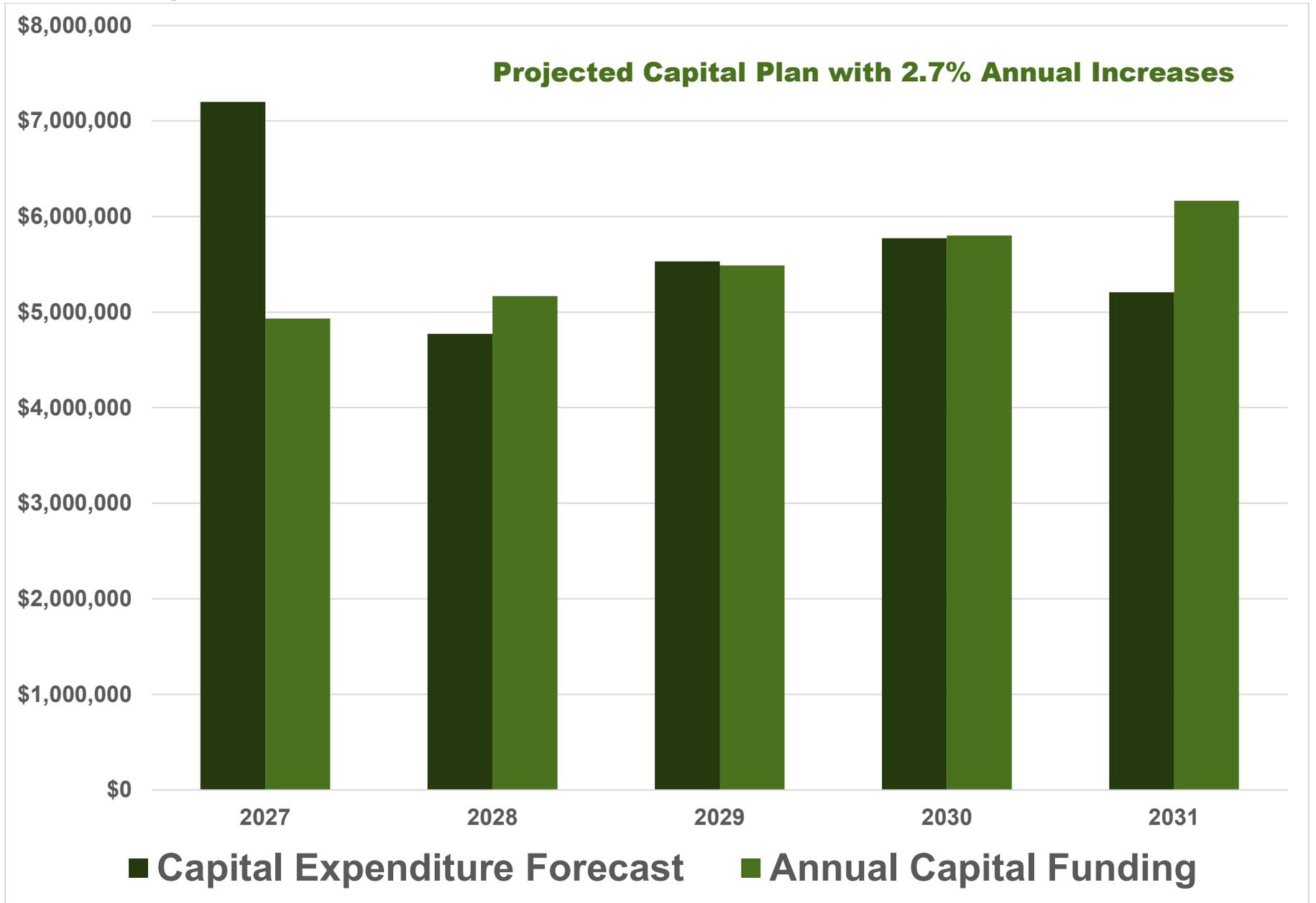
Fire Services Projects	2025 Budget	2025 Forecast	Carry Forward	New Requests	2026 Budget
SCBA & Bunker Gear (p.95)	\$48,500	\$35,000	\$0	\$50,100	\$50,100
Communications Equipment (p.96)	\$35,000	\$35,057	\$0	\$39,000	\$39,000
Nozzles & Adaptors (p.97)	\$8,600	\$8,600	\$0	\$8,900	\$8,900
Tech Rescue Equipment & Auto Ex (p.98)	\$5,550	\$2,624	\$0	\$3,500	\$3,500
Portable Pump	\$7,200	\$8,344	\$0	\$0	\$0
Defibrillators (p.99)	\$0	\$0	\$0	\$2,300	\$2,300
Fleet Equipment - Hoses & Ladders	\$27,500	\$0	\$27,500	\$0	\$27,500
Compressor	\$60,000	\$52,382	\$0	\$0	\$0
ATV Accessories	\$39,042	\$14,808	\$24,234	\$0	\$24,234
Car 1 – Fire Chief’s Vehicle (p.94)	\$0	\$0	\$0	\$86,000	\$86,000
Extractor & Air Filtration System (p.100)	\$0	\$0	\$0	\$55,000	\$55,000
Tanker 3	\$691,200	\$216,000	\$475,200	\$0	\$475,200
TOTAL	\$922,592	\$372,815	\$502,700	\$244,800	\$771,734

EECC Projects	2025 Budget	2025 Forecast	Carry Forward	New Requests	2026 Budget
Township Share of EECC Capital (Appendix B)	\$1,157,953	\$869,220	\$288,734	\$300,000	\$588,734
TOTAL	\$1,157,953	\$869,220	\$288,734	\$300,000	\$588,734

Facility Projects	2025 Budget	2025 Forecast	Carry Forward	New Requests	2026 Budget
Admin Office HVAC	\$106,000	\$0	\$106,000	\$0	\$106,000
Council/FH3 HVAC	\$50,000	\$50,000	\$0	\$0	\$0
FH5 & SDCH Parking Lots	\$15,000	\$0	\$15,000	\$0	\$15,000
Admin Office Upstairs Renovation (p.101)	\$0	\$0	\$0	\$40,000	\$40,000
Admin Office Basement Renovation	\$28,000	\$23,660	\$4,000	\$0	\$4,000
MCP Water Treatment	\$65,000	\$0	\$65,000		\$65,000
MCP Roof - Flat Section	\$40,000	\$0	\$40,000	\$0	\$40,000
MCP Rooftop HVAC Units	\$102,000	\$0	\$102,000	\$0	\$102,000
MCP Kitchen Backsplash (p.102)	\$0	\$0	\$0	\$3,500	\$3,500
MCP Sound Equipment (p.103)	\$0	\$0	\$0	\$8,000	\$8,000
MCP & SDCH Fire Suppression Tanks (p.104)	\$0	\$0	\$0	\$18,000	\$18,000
MCP Appliances (p.105)	\$0	\$0	\$0	\$6,000	\$6,000
SDCH Cardlock System	\$10,000	\$4,801	\$0	\$0	\$0
SDCH Suspended Ceiling (p.106)	\$0	\$0	\$0	\$4,000	\$4,000
Council Furniture / Admin Lobby Renovation	\$7,000	\$6,000	\$0	\$0	\$0
Works Yard Salt Shed Investigation (p.107)	\$0	\$0	\$0	\$50,000	\$50,000
Strategic Plan Implementation (p.116)	\$0	\$0	\$0	\$10,000	\$10,000
TOTAL	\$423,000	\$84,461	\$332,000	\$139,500	\$471,500

Parks Projects	2025 Budget	2025 Forecast	Carry Forward	New Requests	2026 Budget
Concrete Park Bench Pads (p.108)	\$6,000	\$6,000	\$0	\$6,000	\$6,000
Baseball Diamond Drainage Rehab	\$50,000	\$50,000	\$0	\$0	\$0
Baseball Diamond Chain link Fence Rehab (p.110)	\$38,000	\$38,000	\$0	\$40,000	\$40,000
Baseball Diamond Netting Rehab (p.109)	\$0	\$0	\$0	\$50,000	\$50,000
Flower Bed Mulch Rehab (p.111)	\$0	\$0	\$0	\$10,000	\$10,000
TOTAL	\$94,000	\$94,000	\$0	\$106,000	\$106,000
Administrative Projects	2025 Budget	2025 Forecast	Carry Forward	New Requests	2026 Budget
IT Software – Laserfiche Cloud	\$0	\$36,125	\$0	\$0	\$0
Official Plan	\$30,000	\$0	\$30,000	\$0	\$30,000
Development Charges Study (p.112)	\$0	\$0	\$0	\$25,000	\$25,000
Website Platform (p.113)	\$0	\$0	\$0	\$15,000	\$15,000
Computer Replacements (p.114)	\$0	\$0	\$0	\$6,500	\$6,500
Network Switches (p.115)	\$0	\$0	\$0	\$12,000	\$12,000
TOTAL	\$30,000	\$36,125	\$30,000	\$58,500	\$88,500
All Capital Projects	2025 Budget	2025 Forecast	Carry Forward	New Requests	2026 Budget
TOTAL CAPITAL	\$6,937,693	\$4,127,582	\$2,258,128	\$4,364,200	\$6,621,490

Capital Budget 2027-2031 Forecast



Roads Projects	2026	2027	2028	2029	2030	2031
Pier Condition Assessment	\$50,000	\$0	\$0	\$0	\$0	\$0
Port Bruce Drainage Assessment	\$50,000	\$0	\$0	\$0	\$0	\$0
Studies-Road Safety Audit Phase 3	\$0	\$0	\$0	\$0	\$0	\$0
Studies-Road Safety Audit Phase 4	\$0	\$0	\$0	\$0	\$0	\$0
Studies - Road Needs Study Update	\$60,000	\$0	\$0	\$0	\$60,000	\$0
OSIM Inspections	\$15,000	\$0	\$20,000	\$0	\$25,000	\$0
Communications Equipment	\$87,000	\$0	\$0	\$0	\$0	\$0
Reconstruction – Pigram Line	\$0	\$0	\$0	\$0	\$99,994	\$0
Crack Sealing & Microsurfacing	\$14,375	\$42,385	\$0	\$0	\$0	\$26,614
Reconstruction – Rural DST	\$660,500	\$819,000	\$1,135,900	\$780,000	\$1,281,300	\$1,146,790
Surface Treatment	\$1,702,800	\$1,810,331	\$1,678,931	\$1,883,572	\$1,392,330	\$1,132,808
Gravel Resurfacing	\$346,400	\$234,965	\$243,785	\$374,282	\$358,564	\$421,434
Guiderails	\$232,000	\$120,000	\$115,000	\$100,000	\$100,000	\$0
Carter Road Drainage Rehab	\$100,000	\$0	\$0	\$0	\$0	\$0
TOTAL	\$3,348,075	\$3,026,682	\$3,193,616	\$3,137,854	\$3,317,188	\$2,727,646

Bridge & Culvert Projects	2026	2027	2028	2029	2030	2031
C-17 Vienna Culvert	\$0	\$0	\$0	\$0	\$0	\$0
C-7 Pigram Culvert	\$40,000	\$435,000	\$0	\$0	\$0	\$0
TOTAL	\$40,000	\$435,500	\$0	\$0	\$0	\$0

Fleet & Equipment Projects	2026	2027	2028	2029	2030	2031
Tractor Backhoe 40-11	\$0	\$281,000	\$0	\$0	\$0	\$0
Tractor Backhoe 42-11	\$0	\$281,000	\$0	\$0	\$0	\$0
Tandem 22-12	\$256,295	\$0	\$0	\$0	\$0	\$0
Tandem 23-14	\$490,000	\$0	\$0	\$0	\$0	\$0

2026 Municipal Budget Book - Township of Malahide

Tandem 24-16	\$0	\$0	\$522,000	\$0	\$0	\$0
Tandem 25-18	\$0	\$0	\$0	\$0	\$555,000	\$0
Tandem 26-18	\$0	\$0	\$0	\$0	\$555,000	\$0
Single 10-11	\$268,852	\$0	\$0	\$0	\$0	\$0
Truck 71-09	\$0	\$0	\$0	\$0	\$0	\$0
Truck 73-16	\$0	\$0	\$0	\$73,000	\$0	\$0
Truck 74-16	\$0	\$0	\$0	\$0	\$0	\$0
Truck 75-18	\$82,500	\$0	\$0	\$0	\$0	\$0
Truck 76-18	\$0	\$85,000	\$0	\$0	\$0	\$0
Truck 77-20	\$0	\$0	\$87,500	\$0	\$0	\$0
Truck 78-20	\$0	\$0	\$0	\$73,000	\$0	\$0
Truck 79-20	\$0	\$0	\$0	\$73,000	\$0	\$0
Truck 87-13	\$0	\$0	\$0	\$0	\$0	\$86,000
Truck 88-15	\$0	\$145,000	\$0	\$0	\$0	\$0
Truck 83-24	\$0	\$0	\$0	\$0	\$0	\$86,000
Grader 34-11	\$0	\$0	\$0	\$0	\$0	\$685,000
Transportable Equipment	\$9,800	\$1,400	\$1,500	\$11,000	\$1,514	\$1,567
Fleet Attachments - Ditch mower	\$0	\$150,000	\$0	\$0	\$0	\$0
Mobile Equipment - 1998 Chipper	\$0	\$0	\$123,000	\$0	\$0	\$0
TOTAL	\$1,106,948	\$943,400	\$ 734,000	\$230,000	\$1,111,514	\$858,567

Projects	2026	2027	2028	2029	2030	2031
Drainage Project Allowance	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
TOTAL	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000

Fire Services Projects	2026	2027	2028	2029	2030	2031
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SCBA & Bunker Gear	\$50,100	\$51,900	\$53,700	\$55,600	\$57,500	\$59,500
Communications Equipment	\$39,000	\$40,600	\$0	\$0	\$0	\$0
Radio Network	\$0	\$0	\$150,000	\$0	\$0	\$0
Nozzles & Adaptors	\$8,900	\$9,200	\$9,500	\$9,800	\$10,200	\$10,500
Tech Rescue Equipment & Auto Ex	\$3,500	\$50,000	\$4,000	\$2,000	\$50,000	\$6,000
Power Washers	\$0	\$0	\$0	\$9,500	\$0	\$0
Gas Monitoring	\$0	\$0	\$7,500	\$0	\$0	\$0
Portable Pump	\$0	\$0	\$0	\$0	\$0	\$0
Defibrillators	\$2,300	\$0	\$2,500	\$0	\$2,600	\$0
Generators	\$0	\$6,000	\$0	\$6,400	\$0	\$0
Transportable Equipment	\$0	\$22,500	\$13,000	\$4,500	\$0	\$4,000
Fleet Equipment - Hoses & Ladders	\$27,000	\$32,882	\$0	\$30,376	\$0	\$0
Compressor	\$0	\$0	\$0	\$0	\$0	\$0
Car 1	\$86,000	\$0	\$0	\$0	\$0	\$0
Pumper 3	\$0	\$950,000	\$0	\$0	\$0	\$0
Tanker 3	\$475,200	\$0	\$0	\$0	\$0	\$0
Pumper 5	\$0	\$0	\$0	\$980,000	\$0	\$0
Rescue 5	\$40,000	\$0	\$0	\$0	\$0	\$555,000
TOTAL	\$747,500	\$ 1,163,082	\$ 240,200	\$1,098,176	\$120,300	\$ 635,000

Facility Projects	2026	2027	2028	2029	2030	2031
Council/FH3 Parking Lot	\$0	\$0	\$25,000	\$0	\$0	\$0
Admin Office HVAC	\$106,000	\$0	\$0	\$0	\$0	\$0
Council/FH3 Generator Fuel System	\$0	\$0	\$0	\$0	\$0	\$20,000
Council/FH3 Radiant Tube Heaters	\$0	\$0	\$0	\$0	\$0	\$48,000

Council/FH3 Suspended Ceilings	\$0	\$0	\$0	\$0	\$0	\$25,000
Hazardous Materials Inspections	\$0	\$0	\$10,000	\$0	\$0	\$0
FH5 Desks & Chairs	\$0	\$0	\$0	\$20,000	\$0	\$0
FH5 & SDCH Parking Lots	\$15,000	\$0	\$0	\$0	\$0	\$0
FH5 Hot Water Heater	\$0	\$0	\$0	\$0	\$0	\$18,000
Admin Hot Water Heater	\$0	\$0	\$0	\$0	\$0	\$20,000
Admin Office Roof	\$0	\$0	\$0	\$0	\$99,000	\$107,000
Admin Office Renovation	\$44,000	\$0	\$0	\$0	\$0	\$0
Admin Office Flooring	\$0	\$0	\$0	\$0	\$0	\$22,000
Admin Office Main Switch Gear	\$0	\$0	\$0	\$0	\$0	\$2,000
Generator	\$0	\$0	\$0	\$0	\$50,000	\$0
MCP Plumbing	\$0	\$0	\$0	\$0	\$60,000	\$0
MCP Security System	\$0	\$7,500	\$0	\$0	\$0	\$0
MCP Sound System	\$8,000	\$0	\$0	\$0	\$0	\$0
MCP Kitchen Backsplash	\$3,500	\$0	\$0	\$0	\$0	\$0
MCP Water Treatment	\$65,000	\$0	\$0	\$0	\$0	\$0
MCP Roof - Flat Section	\$40,000	\$0	\$0	\$0	\$0	\$0
MCP Rooftop HVAC Units	\$102,000	\$0	\$0	\$0	\$0	\$0
Rental Tables & Chairs	\$0	\$10,000	\$0	\$10,000	\$0	\$10,000
MCP Well Pump	\$0	\$0	\$0	\$0	\$6,500	\$0
MCP Appliances	\$6,000	\$0	\$0	\$0	\$0	\$0
MCP & SDCH Fire Suppression Tanks	\$18,000	\$0	\$0	\$0	\$0	\$0
MCP Painting	\$0	\$0	\$15,000	\$0	\$0	\$0
MCP Library Carpet	\$0	\$0	\$0	\$0	\$0	\$13,000
MCP Roof Access Ladder	\$0	\$0	\$0	\$0	\$0	\$5,000

MCP Fire Alarm Panel	\$0	\$0	\$0	\$0	\$0	\$22,000
SDCH Plumbing	\$0	\$0	\$0	\$0	\$35,000	\$0
SDCH Suspended Ceilings	\$4,000	\$0	\$0	\$0	\$0	\$0
SDCH Water Treatment	\$0	\$6,700	\$0	\$0	\$0	\$0
SDCH Overhead Door Mechanical	\$0	\$11,300	\$0	\$0	\$0	\$0
SDCH Security System	\$0	\$7,500	\$0	\$0	\$0	\$0
SDCH Well Pump	\$0	\$0	\$0	\$0	\$3,000	\$0
SDCH HVAC	\$0	\$0	\$0	\$0	\$0	\$80,000
SDCH Overhead Doors	\$0	\$0	\$0	\$0	\$0	\$20,000
SDCH Signage	\$0	\$0	\$0	\$0	\$0	\$14,000
North Works Exterior Doors	\$0	\$8,500	\$0	\$0	\$0	\$0
North Works Overhead Doors	\$0	\$21,000	\$0	\$0	\$0	\$0
North Works Exterior Restoration	\$0	\$10,000	\$0	\$0	\$0	\$76,000
North Works Roof	\$0	\$0	\$0	\$0	\$320,000	\$0
North Works Flooring & Ceilings	\$0	\$0	\$0	\$0	\$0	\$14,000
North Works Septic Pumps	\$0	\$0	\$0	\$0	\$0	\$8,500
North Works Washrooms/Water Distribution	\$0	\$0	\$0	\$0	\$0	\$11,500
South Works Portable Replacement	\$0	\$40,000	\$0	\$0	\$0	\$0
South Works Salt Shed Investigation	\$50,000	\$0	\$0	\$0	\$0	\$0
South Works Salt Shed Exterior	\$0	\$0	\$0	\$0	\$40,000	\$0
South Works Salt Shed Lighting	\$0	\$20,000	\$0	\$0	\$0	\$0
South Works Salt Shed Concrete Rehabilitation	\$0	\$450,000	\$0	\$0	\$0	\$0
South Works Overhead Doors	\$0	\$65,000	\$0	\$0	\$0	\$0

South Works Septic System	\$0	\$75,000	\$0	\$0	\$0	\$0
South Works Water Treatment	\$0	\$0	\$0	\$85,000	\$0	\$0
South Works Garage Exterior	\$0	\$83,000	\$0	\$0	\$0	\$0
MCP Redesign Options - Strategic	\$10,000	\$0	\$0	\$0	\$0	\$0
TOTAL	\$ 471,500	\$ 815,500	\$ 50,000	\$ 115,000	\$ 613,500	\$ 526,500

Streetlight & Sidewalk Projects	2026	2027	2028	2029	2030	2031
Streetlights	\$0	\$0	\$0	\$0	\$0	\$0
Sidewalks	\$0	\$0	\$0	\$0	\$0	\$0
TOTAL	\$0	\$0	\$0	\$0	\$0	\$0

Parks Projects	2026	2027	2028	2029	2030	2031
PRMP Master Plan Update	\$0	\$0	\$0	\$0	\$0	\$25,000
Accessible Swings	\$0	\$0	\$5,000	\$0	\$0	\$0
Concrete Park Bench Pads	\$6,000	\$0	\$0	\$0	\$0	\$0
Tracey St. Park Accessible Path	\$0	\$0	\$9,800	\$0	\$0	\$0
Tracey St. Park Wood Fiber Surface	\$0	\$0	\$0	\$0	\$0	\$8,000
Flowerbed Mulch	\$10,000	\$0	\$0	\$0	\$0	\$0
MCP Parking Lot/Walking Trail Rehab	\$0	\$0	\$10,000	\$300,000	\$0	\$0
Baseball Diamond 1, 2, & 3 Rehab	\$0	\$41,000	\$0	\$0	\$0	\$0
Baseball Diamond Netting Rehab	\$50,000	\$0	\$0	\$0	\$0	\$0
Baseball Diamond Chain link Fence Rehab	\$40,000	\$0	\$0	\$0	\$0	\$0
TOTAL	\$ 106,000	\$ 41,000	\$ 24,800	\$ 300,000	\$0	\$ 33,000

EECC Projects	2026	2027	2028	2029	2030	2031
Township Share of EECC Capital (Appendix B)	\$588,734	\$674,798	\$370,458	\$549,308	\$509,168	\$326,492
TOTAL	\$588,734	\$674,798	\$370,458	\$549,308	\$509,168	\$326,492

Administrative Projects	2026	2027	2028	2029	2030	2031
Computer Equipment Replacements	\$6,500	\$0	\$0	\$0	\$0	\$0
Development Charge Study	\$25,000	\$0	\$0	\$0	\$0	\$0
Website Platform	\$15,000	\$0	\$0	\$0	\$0	\$0
Official Plan	\$30,000	\$0	\$0	\$0	\$0	\$0
Network Switch Replacements	\$12,000	\$0	\$0	\$0	\$0	\$0
Server Replacement	\$0	\$0	\$57,775	\$0	\$0	\$0
TOTAL	\$88,500	\$0	\$57,775	\$0	\$0	\$0
TOTAL CAPITAL	\$ 6,621,490	\$ 7,199,962	\$ 4,770,849	\$ 5,530,338	\$ 5,771,670	\$5,207,206

RESERVES

Reserve Sources, Uses, & Restrictions

	Reserve Name	Source of Funding	Uses & Restrictions
1	Building Stabilization Reserve Fund	Building permit surplus revenue	Uses are restricted under the Building Code Act to offset the cost of administration and enforcement of the Building Code Act when fee revenues are less than costs for delivering building services, to implement service enhancements, and to purchase capital items required for the building department
2	Development Charges Reserve Fund	Development charges	Growth-related projects in accordance with the Development Charges Act and contemplated as part of the Township's Development Charges Background Study
3	Canada Community Building Fund	Annual grants provided by the Government of Canada	Local infrastructure priorities that adhere to the eligibility criteria contained in the Township's funding agreement with the Government of Canada
4	Ontario Community Infrastructure Fund	Annual funding provided by the Province of Ontario	Local infrastructure priorities that adhere to the eligibility criteria contained in the Township's funding agreement with the Province of Ontario
5	Cash In Lieu of Parkland Reserve Fund	Developer contributions received in lieu of land being conveyed to the Municipality for parkland	Use is restricted under the Planning Act for the purchase and development of parkland and/or to support the upgrading of existing park facilities provided the need to upgrade is due to intensification of the surrounding neighbourhood
6	Ontario Cannabis Legalization Fund	One-time grants from the Province of Ontario	Restricted to expenses incurred as a result of cannabis legalization including legal and planning matters

	Reserve Name	Source of Funding	Uses & Restrictions
7	Restricted Grants & Donations Reserve Fund	One-time grants or donations from varying sources	<p>Restricted to the purpose for which the funds have been received – either through a grant or donation agreement (example: ICIP watermain grant)</p> <p>This fund serves as a temporary holding account for tracking purposes so restricted external funds are not mixed with internal unrestricted funds</p>
8	County Roads Reserve	Funding allocation surpluses from the Elgin County	The Township may only apply these funds against activities relating to the maintenance of County infrastructure as defined in the Township’s Roads Maintenance Agreement
9	Water Reserve	Budgeted water user fee transfers and surplus allocations	Restricted for the use of water system infrastructure projects and unforeseen water operating costs
10	Sewer Reserve	Budgeted sewer fee transfers and surplus allocations	Restricted for the use of sewer system infrastructure projects and unforeseen sewer operating costs
11	Springfield Streetlights	Budgeted special area rate transfers and surplus allocations	Part of the special area levy charged to Springfield residents is retained in this reserve for the future replacement of Springfield streetlight infrastructure. These funds should only be applied against such costs
12	Avon Streetlights	Budgeted special area rate transfers and surplus allocations	Part of the special area levy charged to Avon street residents is retained in this reserve for the future replacement of Avon street streetlight infrastructure. These funds should only be applied against such costs
13	Contingency Reserve	Budgeted property tax transfers and surplus allocations	Used to mitigate fluctuations to the tax property tax rate as a result of unforeseen costs. The amount retained in this reserve and its uses are subject to the discretion of Council

	Reserve Name	Source of Funding	Uses & Restrictions
14	Municipal Elections	Budgeted property tax transfers	Used to spread the cost of municipal elections equally over each term of Council rather than raise all required funds in an election year
15	Planning & Development	Budget allocations from time to time as needed	<p>To be applied against costs relating to planning and development initiatives. Mostly commonly, the non-growth-related portion of Official Plan updates and zoning by-law amendments</p> <p>There are no restrictions that prevent Council from managing this fund at their discretion</p>
16	Capital Reserve	Budgeted property tax transfers and surplus allocations	<p>Used to fund the replacement and rehabilitation of the Township's property tax funded infrastructure. Serves as a primary funding source for the Township's annual capital budget and savings account for high-cost future capital projects as informed by the Township's Asset Management Plan</p> <p>There are no legislative restrictions that prevent Council from allocating these funds as desired</p>
17	Modernization Funds	A one-time grant of \$558,587 provided by the Province of Ontario in 2019	<p>Provided by the Province to modernize and improve the way the Township provides services</p> <p>There are no hard restrictions on the use of this funding though it is encouraged the Township utilize the funds in a way that aligns with the desired objectives of the program</p>

Schedule of Reserves

		Reserve	
<p>Obligatory Reserve Funds</p>	<p>Obligatory reserve funds are established by Council through by-laws, often through approval of funding agreements, or by upper levels of government through legislation. Each reserve fund must be used in accordance with its related source of by-law or agreement.</p> <p>Council has the ability to allocate funds as preferred as long as uses are within the scope of each fund's restrictions. The assistance of the Treasurer is recommended to ensure compliance with fund restrictions.</p>	<p>1 2 3 4 5 6 7 8</p>	<p>Building Stabilization Fund Development Charges Canada Community Building Fund Ontario Community Infrastructure Fund Cash in Lieu of Parkland Ontario Cannabis Legalization Fund Restricted Grants & Donations County Roads</p>
<p>Restricted Fees & Levies</p>	<p>User fees and special area rates are being charged to different subsets of user groups within the Township. Excess funds are kept in these reserves to be used for the future benefit of those who are paying these fees and levies.</p>	<p>9 10 11 12</p>	<p>Water Reserve Sewer Reserve Springfield Streetlights Avon Streetlights</p>
<p>Contingency & Stabilization Reserves</p>	<p>These funds are set aside for uncontrollable but often predictable events like floods and uncollectible taxes. They are used to insulate ratepayers against unfavourable events and conditions and help spread the cost of single-year events over multiple budgets.</p>	<p>13 14 15</p>	<p>Contingency Reserve Municipal Elections Planning & Development</p>
<p>Projects & Initiatives</p>	<p>Are established to set aside funds for the Township's long-term projects and initiatives.</p>	<p>16 17</p>	<p>Capital Reserve Modernization Fund</p>

Reserve Continuity

The Townships consolidated reserves, including water and sewer, are expected to decrease by \$1,312,630 during 2026.

Reserve/Reserve Fund	Opening	Forecasted Contributions	Uses	Closing
Building Stabilization Reserve Fund	\$492,634	\$28,500	(\$137,714)	\$383,420
Development Charges Reserve Fund	\$881,177	\$51,100	\$0	\$932,277
Canada Community Building Fund	\$553,597	\$336,900	(\$660,500)	\$229,997
Ontario Community Infrastructure Fund	\$160,776	\$506,176	(\$346,400)	\$320,552
Cash in Lieu of Parkland	\$153,721	\$8,600	\$0	\$162,321
Ontario Cannabis Legalization Fund	\$14,530	\$0	\$0	\$14,530
Restricted Grants & Donations	\$190,023	\$355,000	(\$465,000)	\$80,023
County Roads	(\$38,839)	\$0	\$0	(\$38,839)
Water	\$510,842	\$252,150	(\$132,500)	\$630,492
Sewer	\$1,453,346	\$225,710	(\$59,500)	\$1,619,556
Springfield Streetlights	\$329,773	\$19,100	\$0	\$348,873
Avon Streetlights	\$2,071	\$0	\$0	\$2,071
Contingency Reserve	\$1,292,238	\$0	\$0	\$1,292,238
Municipal Elections	\$24,000	\$8,000	(\$32,000)	\$0
Planning & Development	\$279,280	\$0	(\$279,280)	\$0
Cemeteries	\$93,891	\$0	\$0	\$93,891
Capital Reserve	\$10,831,135	\$4,160,372	(\$5,118,044)	\$9,873,463
Modernization Fund	\$366,035	\$0	(\$33,500)	\$332,535
Grand Total	\$17,590,230	\$5,951,608	(\$7,264,438)	\$16,277,600

APPENDIX A:
SUPPLEMENTARY BUDGET INFORMATION

HOW SERVICES ARE FUNDED

PROPERTY TAXES

Provincial legislation provides municipalities with limited powers to generate revenue. Municipalities rely primarily on property taxes, government transfers and user fees (including permits) to fund their services. Development charges are also an allowable funding source though their use is restricted to growth-related capital investments. Unlike the federal and provincial governments, municipalities are unable to levy income or sales taxes.

Property taxes are the most important revenue source for the Township. The amount of property taxes paid by a property owner is calculated using two variables: the current value assessment of a property as determined by the Municipal Property Assessment Corporation (MPAC); and, the tax rate as determined by the revenue requirements determined through the Township’s budget.

$$\text{Current Value Assessment} \times \text{Tax Rate} = \text{Property Taxes}$$

Under the current assessment and taxation methodology the Province of Ontario is responsible for establishing legislation, rules and regulations. MPAC is responsible for determining the assessment values and classes of properties. The County of Elgin is responsible for setting property tax policies and the Township of Malahide is responsible for tax billing and collection.

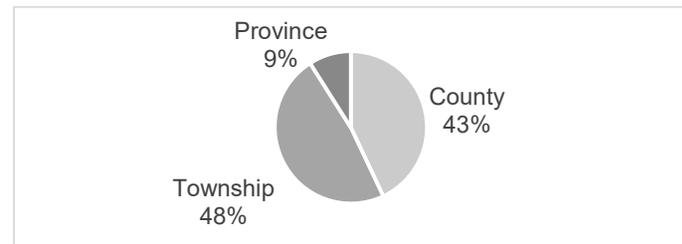
PROPERTY TAX LEVY

Each year, Council approves the amount of expenditures required to support municipal services. From this amount, revenue sources other than property taxes are subtracted. The balance remaining is the property tax levy which is divided amongst the Township’s property owners.



PROPERTY TAX LEVY

In 2025, it is expected that only 48% of property taxes collected in the Township will be directly controllable through the Township’s budget. The remainder is split between the County of Elgin (43%) and the Province to fund education (9%). In a two-tier municipal structure such as Malahide, both service delivery and property tax funding are divided between the local municipality and county.



TAX RATES

The Township’s tax rate is calculated by dividing the property tax levy, as determined through the budget, by the Township’s total taxable property assessment value.

$$\text{Tax Rate} = \frac{\text{Property Tax Levy}}{\text{Weighted Property Assessment}}$$

Properties are categorized into different classes based on their characteristics and use and taxed at different rates. The mechanism used to set a different property class rate relative to the residential property class is referred to as a property tax ratio. A property class with a ratio of 2 means that class’ rate will be taxed double that of a residential property with the same assessment. A “weighted assessment” is calculated by multiplying a property’s assessment by its class’ tax ratio.

The setting of property tax ratios is an important policy decision made by the County of Elgin that can have a profound impact on Township residents. The Province sets allowable ranges for tax ratios. The County’s current ratios and Province’s “ranges of fairness” have been provided for review.

Tax Class	Current Tax Ratio	Range of Fairness
Residential	1.0	1.0
Commercial	1.6376	0.6 – 1.10
Industrial	2.2251	0.6 – 1.10
Pipeline	1.1446	0.6 – 0.7
Farm	0.23	0 – 0.25
Managed Forest	0.25	0.25

Similar to the vast majority of other municipalities within the Province, the County’s ratios for commercial, industrial and pipeline classes exceed the range of fairness due to historical differences before taxation reform. This is allowable under legislation though the Province only allows tax ratios to move towards their established ranges.

It is important to understand that through its annual budget process, the Township determines a set amount of property taxes that it is going to collect. Tax rates adjust to ensure only this set amount, or tax levy, is collected regardless of property reassessments.

A simple tax rate calculation: Tax Levy Determined Through Budget = \$10,000

Property	Class	Assessment (A)	Ratio (B)	Weighted Assessment (A x B)	Taxes Owed	Tax Rate
Property 1	Residential	200,000	1	200,000	5,000	0.025
Property 2	Commercial	100,000	2	200,000	5,000	0.050
Total		200,000		400,000	10,000	

PROPERTY REASSESSMENT

Under the current assessment regime, properties are scheduled to be assessed every four years with any increases being phased in equally each of the four years and all decreases provided in full in the first year. The last reassessment year was 2016 whose values were phased in over the 2017 – 2020 taxation years. Under normal circumstances, the Municipal Property Assessment Corporation (MPAC) would have provided new property assessments for the 2021 taxation year but this process was postponed due to COVID-19. On November 4, 2021, the Province announced that property reassessment would be further postponed until 2025 meaning property assessments will continue to be based on 2016 values.

While property reassessments do not affect total revenue, they do determine how much of the Township's tax levy an individual property owner is responsible to pay. During reassessment years, it is common for most property assessments to increase as real estate historically appreciates over time. However, only properties whose assessment increase is higher than average will be required to pay a larger portion of the Township's tax levy. Properties whose assessment increase is lower than average will pay a smaller portion of the Township's tax levy. This is referred to as a tax shift.

The Township's most recent experience with tax shifts was in 2016 during MPAC's latest assessment update. In the years leading up to the 2016 reassessment, farmland had significantly appreciated in value and was being sold at record high prices. While most property assessments increased, as is usually the case, farmland and managed forest property assessments increased at a much higher rate than other tax classes. This

resulted in a tax shift to these classes from the Township's residential tax class.

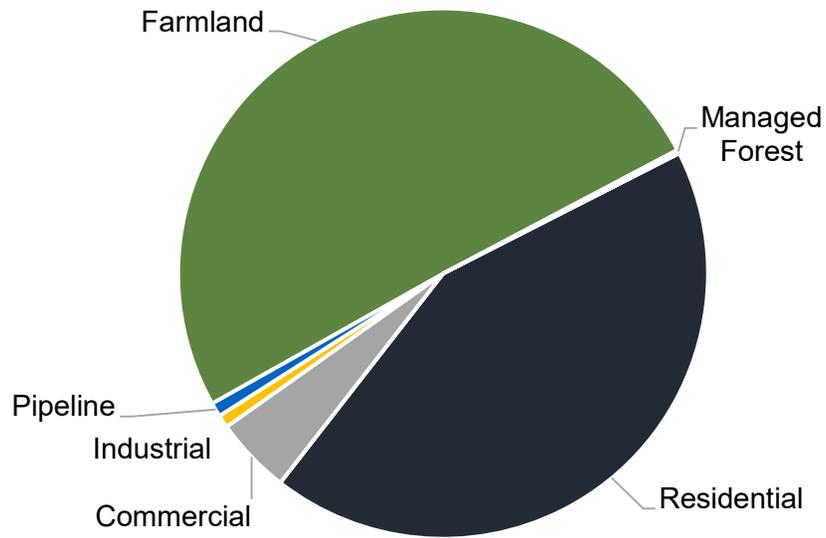
While the exact impact of the upcoming assessment update can only be speculated at this time, recent trends seem to indicate that significant tax shifts will occur. Similar to how farmland sale prices increased in the years leading up to the 2016 assessment update, residential property values have appreciated at an unprecedented rate over the last few years. This will likely result in a significant tax shift to residential properties which would benefit owners of other tax classes.

Some groups have begun to express their displeasure over the Province's decision to once again postpone assessment updates. Assessment postponement is perceived as unfair because non-residential classes will continue to pay higher taxes than otherwise required until the update occurs.

Upper- and single-tier municipalities have the choice to address tax shifts through their selection of tax policies. For example, the County of Elgin approved a reduction in the farm tax ratio which reversed some of the effects of the tax shift in 2016. Some municipalities adopt revenue neutral tax ratios to freeze the amount charged to a tax class thereby preventing unwanted tax shifts.

ASSESSMENT BASE

Property assessment is the basis upon which municipalities raise taxes. A strong assessment base is critical to a municipality's ability to generate revenues. The Township's assessment base mix is represented below.



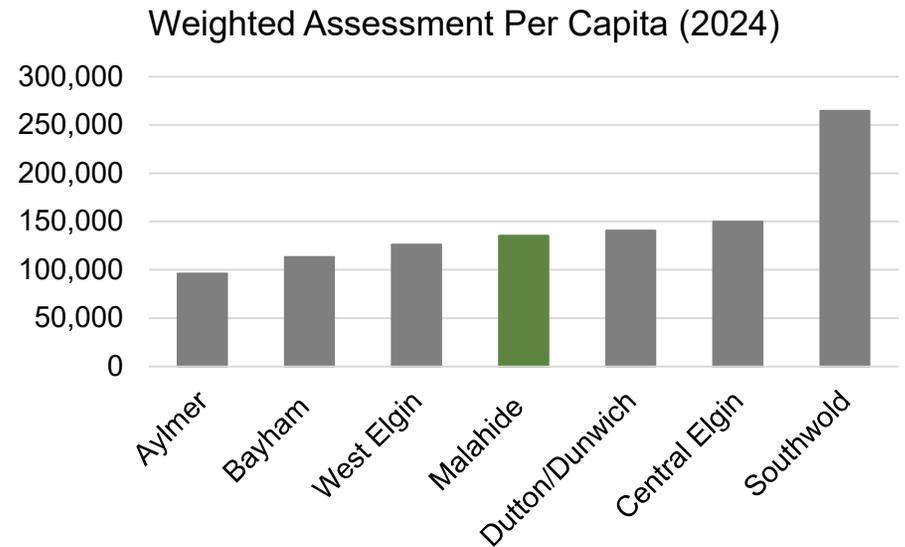
Roughly half of the Township’s assessment base is farmland. This is unsurprising and indeed core to Malahide’s identify. The exact financial impact of such an assessment mix is hard to determine. On one hand, farmland assessment only generates property taxes at 23% of its assessed value. On the other hand, they undoubtedly receive fewer services and are therefore less expensive to the municipality than a typical residential property.

In Malahide’s case, a significant portion of its budget is related to the maintenance of its road network so limited reprieve is provided in this regard. The Province has recognized the financial challenges of having a large farm assessment base and takes

this into consideration when issuing its Municipal Partnership Fund grant.

Conversely, the Township holds the largest commercial and pipeline assessment bases and the second largest industrial base in the County. These property types are taxed at comparatively high rates and help to reduce the tax burden of residential and farmland property.

The weighted assessment per population for each County member are provided below. This is a general measure of the strength of each municipality’s assessment base.



GRANTS

ONTARIO MUNICIPAL PARTNERSHIP FUND

The Ontario Municipal Partnership Fund (OMPF) provides annual financial operating support from the Province to municipal governments. The program primarily supports northern and rural municipalities who tend to face more challenging fiscal circumstances. While funding levels have remained stable, inflation is hampering the effectiveness of the OMPF to balance municipal funding for smaller municipalities. Municipalities continue to call on the provincial government to adjust the fund to better reflect annual rates of inflation.

Ontario Municipal Partnership Fund Allocation

2021	2022	2023	2024	2025	2026
793,300	837,200	867,900	872,700	960,700	1,035,600

In order to be eligible to receive the OMPF, the Township of Malahide prepares a report called the “Financial Information Return”, along with audited financial statements, and its property tax rates for the year. All municipal FIRs can be found online and can be compared.

ONTARIO COMMUNITY INFRASTRUCTURE FUNDS

The Ontario Community Infrastructure Fund (OCIF) is transferred to the Township to offset the cost of capital expenditures on core infrastructure projects such as roads and bridges. The Province has begun to place greater importance on municipal asset

management by basing OCIF funding allocations on current replacement values within asset management plans.

Ontario Community Infrastructure Fund Allocation

2021	2022	2023	2024	2025	2026
238,268	463,384	416,457	455,016	451,796	496,976

CANADA-COMMUNITY BUILDING FUND (FORMERLY GAS TAX)

The Canada-Community Building Fund is a permanent source of funding provided by the Federal government for the purposes of funding local capital projects. In addition to scheduled allocations, municipalities have received top-up payments in 2021, 2019 and 2017. For the Township, this equated to an additional \$579,532. In order to secure funding, the Township is required to submit an Asset Management Plan that demonstrates its progress towards compliance with the Infrastructure for Jobs & Prosperity Act.

Canada-Community Building Fund Allocation

2021	2022	2023	2024	2025	2026
294,697	294,697	307,510	292,644	304,838	304,838

OTHER ONE-TIME GRANTS

The Township is active in submitting proposals for grant opportunities with upper levels of government. Some notable Township proposals that were recently funded include:

- Port Bruce pier \$970,100
- Talbot Street East watermain replacement \$1,157,697
- Tracey Street Park enhancements \$100,000
- Ontario Police College pump station rebuild \$618,614

USER FEES

ONTARIO MUNICIPAL PARTNERSHIP FUND

User fees are intended to be used to recover the cost of services provided by the Township that provide direct and identifiable benefits to individuals, groups, or businesses. The Township updates its user fees annually as part of its budget development process. The Township’s draft user fee by-law is appended to this year’s budget. They are best imposed when specific beneficiaries can be identified, non-users can be excluded, and the quantity of service consumed can be measured. The Township’s primary principle for determining when to charge user fees is based on the Benefits-Received Principle. Subscribers to this philosophy believe that those who benefit from a service should pay in proportion to the benefit they receive. For example, if a service only benefits the user, then the user should usually pay entirely for the service. Alternatively, if the service also benefits the community as a whole, justification exists to invest in the service to some extent with tax support.

BENEFITS-RECEIVED PRINCIPLE



FEE SETTING APPROACH

The Township’s starting point when setting any user fee is to calculate what it costs to provide the service. This ensures the Township doesn’t inadvertently subsidize private services with property tax funding. Performing these calculations affords staff the opportunity to detect when services are financially-inefficient and consider alternative service delivery methods to improve community affordability. Aside from cost recovery, staff recommend user fees based on the following objectives:

1	FEE EQUITY	Ensuring those who receive the benefits of a service pay for them when feasible.
2	MARKET COMPETITIVENESS	Maintain market competitiveness with neighbouring municipalities.
3	AFFORDABILITY OF SERVICES	Setting fees that residents will have the ability to pay.
4	DEMAND RESPONSIVENESS	Considering how to promote desired behaviour and curb undesired behaviour or reduce the consumption of scarce resources.
5	COMMUNITY OUTCOMES	Aligns with council’s strategic goals for the community.

HOW THE CAPITAL BUDGET IS FUNDED

CAPITAL FUNDING METHODS

RESERVES

Reserves are accumulations of surplus set aside to be used in the future; they can be thought of as savings accounts. Contributions are provided for in the annual operating budgets to allow staff to plan for funding future projects by either building up the balance of reserves or counting on the in-year financing of projected contributions. Contributions may also come from other sources of deferred revenue, such as annual Ontario Community Infrastructure Fund (OCIF) and Canada Community-Building Fund (CCBF; formerly Gas Tax) allocations from senior levels of government, which must flow through a reserve fund, and then can be used to finance eligible infrastructure projects.

DEBT

Municipalities are permitted to borrow money to finance capital projects. Debt allows the Township to pay for the entire cost of infrastructure up front and then repay the borrowing agent over time by carrying debt servicing charges in the annual operating budget.

EXTERNAL FINANCING (GRANTS, SUBSIDIES, DONATIONS, ETC.)

The majority of this funding type results from Provincial or Federal government grant opportunities. This type of funding is often one-time, sporadic, or unpredictable. As such, grant and subsidy

funding is only included in the Capital Budget when a project whose grant funding has been confirmed or the project is contingent on receiving grant funding.

DEVELOPMENT CHARGES

Development charges allow for “growth to pay for growth” by applying a surcharge on new developments, which the Township collects over time and uses to fund projects that expand municipal services to additional development. These collections are transferred to Development Charge Reserve Fund which can only be withdrawn to pay for growth-related capital projects provided for in a Development Charges Background Study per the Development Charges Act, 1997. If a development charge reserve fund balance is insufficient to cover a growth-related capital project, debt may be borrowed to pay for the upfront costs, with annual servicing costs (principal and interest) being repaid from the reserve fund in the long-term.

USER FUNDING CAPITAL

Most of the Township’s capital projects are thought to benefit the Township as a whole and therefore are funded through the general tax base less any grants and subsidies. In cases where capital projects benefit specific subsets of property owners, costs may be recovered from specific subsets of property owners who benefit from the project.

Drainage Act Works

As a predominantly rural municipality, the Township heavily relies upon the creation of “Municipal Drains” through the Drainage Act to fund its stormwater conveyance systems. A Municipal Drain is a system to move water and is created pursuant to a bylaw passed by a local municipality under the Drainage Act. The Township is responsible for the construction and future maintenance of Municipal Drains; however, costs are shared by the property owners in the watershed of the drain.

A Municipal Drain is created through a bylaw that adopts an engineer's report which includes how these costs are shared among property owners for both construction and future maintenance. The Township may be considered to be a benefitting landowner under a Municipal Drain and must fund its proportion of costs similar to other users of the drain.

Local Improvements

Local Improvements are owner-initiated construction projects for municipal services administered under the Municipal Act (Ontario Regulation 586/06 local Improvement Charges – Priority Lien Status). A local improvement project is paid, in whole or in part, by the property owners who are benefitting from it. Historically, the Township has not typically received local improvement petitions from residents. Local improvement funding could be used to fund infrastructure specifications beyond service levels recommended by the Township. This could include traffic calming measures, noise abatement works, sidewalks, curbs and gutters, water and sewer connections and more. Costs resulting from local improvement projects are recovered from benefitting landowners

by imposing an equal special charge per metre of frontage, on the lots that abut directly on the work.

Part XII Capital Charges

Part XII of the Municipal Act provides municipalities with broad powers to impose fees and charges via passage of a by-law. The Township evokes this part of the Municipal Act to charge its broad set of user fees from water rates to facility rentals. However, Part XII can also be used to recover the cost of capital works from identifiable beneficiaries under certain circumstances which includes:

- for services or activities provided or done by or on behalf of it
- for costs payable by it for services or activities provided or done by or on behalf of any other municipality or local board
- for the use of its property including property under its control

For Township initiated works, Part XII charges are considered superior to the local improvement process as charges, including deferrals and exemptions, can be generally established at Council's discretion, non-abutting owners can be charged, benefits of the related works can be accrued in the future as opposed to immediately and OLT appeals are restricted.

CAPITAL FINANCING PRINCIPLES

When developing the Capital Budget, the Township generally adheres to the following capital financing principles to ensure fairness among all Township property owners:

Fixed Impact on Property Owners

The Township funds the entirety of its capital budget through reserves which are in turn funded through a variety of sources such as property taxes, user fees, development charges, grants, etc. The financial impact on property owners is therefore set by the Township's property tax contributions to its reserves.

This means regardless of the magnitude of the capital budget, which can vary significantly from year- to-year, property owners are only charged a fixed amount set by Council in the Township's operating budget. When annual capital costs exceed capital funding, reserves are drawn upon and vice versa. This strategy is employed for a variety of reasons including:

- To promote stable rate increases as opposed to irregular rate spikes
- Save for significant projects which would otherwise be too expensive to fund without debt
- Provide a set level of funding which can be used to determine if future capital plans are financially viable

New Assets & Infrastructure

The Township generally considers debt financing for the purchase or construction of new assets or infrastructure with significant associated costs. This is considered an equitable financing strategy as new infrastructure will both benefit and be paid for by future residents. The use of debt for financing asset replacement is often considered a signal of financial stress.

New Assets & Infrastructure Due to Growth

New infrastructure or infrastructure enhancements as a result of growth are funded through development charges, subject to legislative restrictions. Infrastructure may be required to be financed through debt prior to unlocking an area's ability to develop and therefore actually collect development charge revenue. In these instances, debt financing is used to finance the initial cost of the capital works and development charges collections are used thereafter to service the related debt that would otherwise be borne by ratepayers or property owners.

Replacement of Existing Assets & Infrastructure

Replacements of existing assets and infrastructure are typically funded from reserves. Since these assets were only usable by past residents, it is equitable for past residents' property taxes to pay for their replacement. The majority of the Township's capital budget is for the replacement of infrastructure. The Township also supplements these project types using grants from upper levels of government.

Project Deferrals

When recommended capital costs exceed the Township's ability to finance them, the deferral of low priority projects may be considered. This buys the Township's more time to phase-in levy increases to improve its capital financing capability. While this strategy results in short-term savings for property owners, project deferrals tend to cost more in the long-term. For example, much of the Township's Capital Budget is focused on its road resurfacing program which is designed to slow the degradation of road assets thereby reducing the number of costly replacement projects.

Distribution of Annual Grant Funding

Historically, the Township has used the Ontario Community Infrastructure Fund (OCIF) and Canada-Community Benefit Fund (CCBF) to fund road assets, thereby reducing property tax

funding that would be otherwise required. Although this is a common choice amongst municipalities, this funding can also be applied to water and sewer capital. Diverting this funding to the Township's water or sewer rate bases would result in comparatively lower water or sewer rates but cause higher property taxation. The Township's current philosophy is to apply this annual funding to property tax funded services as a means to spread the grants over the largest number of residents possible as opposed to benefitting specific subsets of the Township.

Use of Debt Repayment Limit

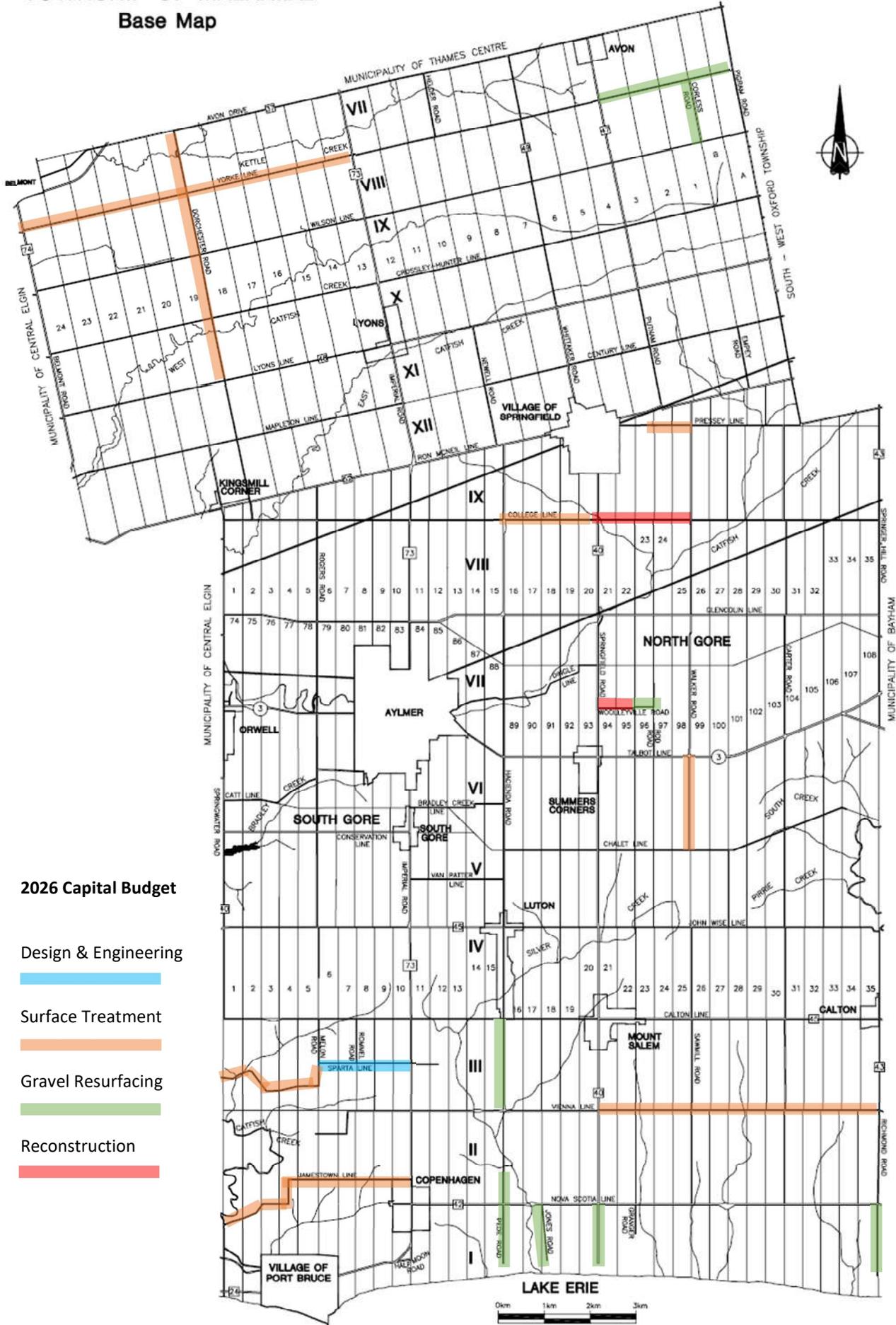
It is assumed the Township will not use 20% of its debt capacity defined by the Annual Repayment Limit set by the Province of Ontario. This provides the Township the flexibility to respond to emergency capital needs that may require debt financing.

APPENDIX B:
EAST ELGIN COMMUNITY CENTRE
CAPITAL BUDGET 2026

APPENDIX C:
2026 CAPITAL ROAD TREATMENT MAP

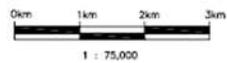
TOWNSHIP OF MALAHIDE

Base Map



2026 Capital Budget

- Design & Engineering
- Surface Treatment
- Gravel Resurfacing
- Reconstruction



1 : 75,000

APPENDIX D:
USER FEE SCHEDULE

USER FEE SCHEDULE

CLERK'S & CORPORATE SERVICES

SECTION 1: Licences

Items are exempt from HST.

Lottery Licences

Minimum fee of \$5.00 or 3% of prize value

Solar Farm Licence
(CPI 2013 = 122.8)

\$5,000.00 annually, to be increased by CPI in years 6, 11, 16
as per agreement (see By-law No. 13-41)

SECTION 2: Vital Statistics, Freedom of Information & Commissioner of Oaths

All items are subject to HST.

ITEM	2021 FEE	2022 FEE	2023 FEE	CURRENT FEE
Burial Permit Fee (non-residents only)	\$15.00	\$15.00	\$15.00	\$15.00
Document Certification/ Commissioner of Oaths (HST included)	\$10.00	\$10.00	\$15.00 (resident) / \$25.00 (non- resident)	\$15.00 (resident) / \$25.00 (non- resident)
Meeting Investigation Fee (HST exempt)	\$25.00 (refundable if deemed valid issue)			
MFIPPA (no HST on initial \$5.00; HST on all other costs/charges)	\$5.00 per request plus cost of copies, staff time and shipping fees	\$5.00 per request plus cost of copies, staff time and shipping fees	\$5.00 per request plus cost of copies, staff time and shipping fees	\$5.00 per request plus cost of copies, staff time and shipping fees

SECTION 3: Mapping and General

All items in this section are subject to HST.

ITEM	2021 FEE	2022 FEE	2023 FEE	CURRENT FEE
GIS Property Map including the property (MPAC) parcels and Road Network only	\$10.00 per 8.5"x11" page \$8.00 per pdf document			
GIS Mapping - each additional pre-existing layer	\$2.00 per layer	\$2.00 per layer	\$2.00 per layer	\$2.00 per layer
GIS Custom Map including mark ups	\$40.00 minimum fee for up to ½ hour GIS Technician's time. Thereafter \$15.00 for minimum of 15 minute intervals. Hard copy of map is extra.	\$40.00 minimum fee for up to ½ hour GIS Technician's time. Thereafter \$15.00 for minimum of 15 minute intervals. Hard copy of map is extra.	\$40.00 minimum fee for up to ½ hour GIS Technician's time. Thereafter \$15.00 for minimum of 15 minute intervals. Hard copy of map is extra.	\$40.00 minimum fee for up to ½ hour GIS Technician's time. Thereafter \$15.00 for minimum of 15 minute intervals. Hard copy of map is extra.
County Road Map	Full cost recovery	Full cost recovery	Full cost recovery	Full cost recovery
Municipal Map	\$1.50	\$1.50	\$1.50	\$1.50
Official Plan Document	\$75.00	\$75.00	\$75.00	\$75.00
Zoning by-law Document	\$75.00	\$75.00	\$75.00	\$75.00
Photocopying/computer print out –black/white	\$.75/page	\$.75/page	\$.75/page	\$.75/page
Photocopying/computer print out – colour copies	\$1.50/page	\$1.50/page	\$1.50/page	\$1.50/page
Fax	\$1.00/page	\$1.00/page	\$1.00/page	\$1.00/page
Township Pin or Spoon	\$2.00	\$2.00	\$2.00	\$2.00
Township Flag	Full cost recovery	Full cost recovery	Full cost recovery	Full cost recovery

**DEVELOPMENT SERVICES DEPARTMENT
SECTION 1: Planning Fees**

The following are Planning Application Deposits used towards the actual costs which shall be incurred by the Township during the review and approval process. The applicant will be invoiced for the difference between the actual cost incurred and the deposit. If the deposit exceeds the actual costs, a refund will be made. Full cost recovery shall be based on municipal staff time and associated costs. Planning deposits and fees are exempt from HST.

ITEM	2021 DEPOSIT	2022 DEPOSIT	2023 DEPOSIT	CURRENT DEPOSIT
Official Plan Amendment Application	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00
Defence of Ontario Municipal Board Appeals	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00
Minor Variance Applications	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00
Site Plan Agreement Application	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00
Temporary Use By-law Applications	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
Temporary Use By-law Renewal Application	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
Plan of Subdivision Application	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00
Plan of Condominium Application	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00
Zoning By-law Application	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00
Development Agreement Fee	\$580.00	\$590.00	\$590.00	\$590.00
Site Evaluation Fee including Private Septic System Verification Fee – required on all severances to confirm the septic system is confined entirely within the property boundaries and conforms to all property line setbacks.	\$165.00	\$170.00	\$170.00	\$170.00
Percolation Test	\$250.00	\$255.00	\$255.00	\$255.00
Ontario Power Authority Review and Response for Feed-In-Tariff (FIT) Applications	\$170.00	\$175.00	\$175.00	\$175.00
Fence Viewing Deposit	\$ 270.00	\$ 280.00	\$ 280.00	\$ 280.00
Fence Viewer Fee – to be deducted from the Fence Viewing Deposit	\$50.00 for each of the 3 Viewers, mileage paid and \$90.00 Administration Fee			

SECTION 2: Municipal By-law Enforcement Fees

Items in this section are exempt from HST.

A surcharge of \$33.00 is applicable for all licence fees paid after March 31st
Effective 2021, permanent (lifetime) dog tags will be issued. Fees will be payable every year.

DOG LICENCES	2021 FEE	2022 FEE	2023 FEE	CURRENT FEE
- first dog	\$34.50	\$35.20	\$17.60	\$17.60
- second dog	\$39.50	\$40.30	\$20.15	\$20.15
- third dog	\$59.50	\$60.70	\$30.35	\$30.35
- kennel licence	\$142.00	\$145.00	\$72.50	\$72.50
- replacement tag	\$5.00	\$5.00	\$5.00	\$5.00
- dangerous dog	\$212.00	\$216.30	\$108.15	\$108.15
- guide dog & service dog	\$0.00	\$0.00	\$0.00	\$0.00

FACILITY SERVICES DEPARTMENT

SECTION 1: Community Building Fees

All items in this section, with the exception of the Damage Deposit, are subject to HST.

MALAHIDE COMMUNITY PLACE	CURRENT FEE
Community Room A, 4 Hour Rental Minimum	\$81.94 Minimum + \$20.49/Additional Hour
Community Room B or C, 4 Hour Rental Minimum	\$140.38 Minimum + \$35.10/Additional Hour
Community Room B or C, 1 Hour Programming Rental	\$35.70/Hour
Community Rooms C & Kitchen, 4 Hour Rental Minimum	\$226.70 Minimum + \$56.68/Additional Hour
Community Rooms A,B,C, & Kitchen, 4 Hour Rental Minimum	\$329.07 Minimum + \$82.27/Additional Hour
Kitchen Only, 4 Hour Rental Minimum	\$63.25 Minimum + \$15.81/Additional Hour
Meeting Room, 4 Hour Rental Minimum	\$45.43 Minimum + \$11.36/Additional Hour
Damage Deposit	\$500.00

BASEBALL DIAMONDS	CURRENT FEE
Diamond #3 Rental – Youth, 2 Hour Game Rate	\$20.98

BASEBALL DIAMONDS	CURRENT FEE
Diamond #1 or #2 Rental – Youth, 2 Hour Game Rate	\$40.75
Diamond #1 or #2 Rental – Adult, 2 Hour Game Rate	\$52.65
Diamond #1 & #2 – Youth, Tournament	\$93.31/Day
Diamond #1 & #2 – Adult, Tournament	\$163.26/Day
Gary Barat Pavilion, Licenced Event	\$124.95

SOUTH DORCHESTER COMMUNITY HALL	CURRENT FEE
Community Room & Kitchen, 4 Hour Rental Minimum	\$116.81 Minimum + \$29.20/Additional Hours
Kitchen Only Rental, 4 Hour Rental Minimum	\$46.20 Minimum + \$11.55/Additional Hours
Damage Deposit	\$500.00

SECTION 2: Cemeteries

All items in this section are subject to HST.

INTERMENT RIGHTS FEES	2021 FEE	2022 FEE	2023 FEE	CURRENT FEE
Regular Lot - 4' x 10' – permits 1 full burial and 1 cremated remains OR up to 3 cremated remains only	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00
Regular Lot – Care & Maintenance Fee	\$ 320.00	\$ 320.00	\$ 320.00	\$ 320.00

INTERMENT FEES	2021 FEE	2022 FEE	2023 FEE	CURRENT FEE
Adult	\$ 725.00	\$ 750.00	\$ 900.00	\$ 900.00
Child	\$ 500.00	\$ 525.00	\$ 600.00	\$ 600.00
Cremated Remains	\$ 400.00	\$ 425.00	\$ 425.00	\$ 425.00
2 Cremated Remains at the same time	\$ 650.00	\$ 675.00	\$ 675.00	\$ 675.00
1 full burial and 1 Cremated remains at the same time	\$ 950.00	\$ 975.00	\$ 975.00	\$ 975.00
Saturday Interment Surcharge	\$ 175.00	\$ 200.00	\$ 200.00	\$ 200.00
Weekday Interment after 4:00 p.m. Surcharge	\$ 150.00	\$ 175.00	\$ 175.00	\$ 175.00

DISINTERMENT FEES	2021 FEE	2022 FEE	2023 FEE	CURRENT FEE
Full Burial	\$ 1,000.00	\$ 1050.00	\$ 1050.00	\$ 1050.00
Cremated Remains	\$ 650.00	\$ 700.00	\$ 700.00	\$ 700.00

MONUMENT/MARKER CARE & MAINTENANCE FEES	2021 FEE	2022 FEE	2023 FEE	CURRENT FEE
Flat Marker	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00
Monument	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00
Large Monument	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00

OTHER FEES	2021 FEE	2022 FEE	2023 FEE	CURRENT FEE
Lots Purchased Prior to 1955 - per lot - Fee required at time of resale/transfer or interment as applicable. Fee will be deposited into the Care and Maintenance Fund.	\$ 300.00	\$ 320.00	\$ 320.00	\$ 320.00
Administration Fee for the Resale/Transfer of Lots - per resale/transfer of lot	\$ 105.00	\$ 120.00	\$ 120.00	\$ 120.00
Genealogical Requests	Photocopying charges as stated under Corporate Services within this By-law	Photocopying charges as stated under Corporate Services within this By-law	Photocopying charges as stated under Corporate Services within this By-law	Photocopying charges as stated under Corporate Services within this By-law

FINANCE DEPARTMENT

Items in this section marked with an * are subject to HST.

ITEM	2021 FEE	2022 FEE	2023 FEE	CURRENT FEE
Tax Certificate New property owners will receive a duplicate copy of the tax bill and statement of tax account history.	\$60.00 less a \$10.00 early payment discount for requests received 5 working days in advance.	\$60.00 less a \$10.00 early payment discount for requests received 5 working days in advance	\$60.00	\$60.00
Zoning Certificate *	\$60.00 less a \$10.00 early payment discount for requests received 5 working days in advance	\$60.00 less a \$10.00 early payment discount for requests received 5 working days in advance	\$60.00 less a \$10.00 early payment discount for requests received 5 working days in advance	\$60.00 less a \$10.00 early payment discount for requests received 5 working days in advance
Engineer's Report including utility arrears *	\$65.00 less a \$10.00 early payment discount for requests received 5 working days in advance	\$65.00 less a \$10.00 early payment discount for requests received 5 working days in advance	\$65.00 less a \$10.00 early payment discount for requests received 5 working days in advance	\$65.00 less a \$10.00 early payment discount for requests received 5 working days in advance
Proof of Septic Certificate *	\$65.00 less a \$10.00 early payment discount for requests received 5 working days in advance	\$65.00 less a \$10.00 early payment discount for requests received 5 working days in advance	\$65.00 less a \$10.00 early payment discount for requests received 5 working days in advance	\$65.00 less a \$10.00 early payment discount for requests received 5 working days in advance
NSF cheque or returned payment	\$30.00	\$30.00	\$40.00	\$40.00
Tax Bill Reprint, Tax or Water Account History Print, or duplicate receipt, Statement of Tax Account (HST included)	\$10.00 each	\$10.00 each	\$0	\$0

ITEM	2021 FEE	2022 FEE	2023 FEE	CURRENT FEE
Transfer to Taxes *	\$25.00 administration fee for all water or waste water accounts left unpaid after the second consecutive billing to be transferred to the corresponding tax account.	\$25.00 administration fee for all water or waste water accounts left unpaid after the second consecutive billing to be transferred to the corresponding tax account	\$25.00 administration fee for all water or waste water accounts left unpaid after the second consecutive billing to be transferred to the corresponding tax account	\$25.00 administration fee for all water or waste water accounts left unpaid after the second consecutive billing to be transferred to the corresponding tax account
Tax Sale Registration Process	Full cost recovery	Full cost recovery	Full cost recovery	Full cost recovery
Account Collection Fee, when sent to Collection Agency *	\$65.00	\$65.00	\$0	\$0
Delivery Fee, when send correspondence by Registered Mail *	\$9.00	\$9.00	\$9.75 + postage	\$9.75 + postage
Penalty on Accounts Receivable 30 days in arrears	2% on the first day of each month	2% on the first day of each month	2% on the first day of each month	2% on the first day of each month
US Exchange Administration Fee *	\$10.00	\$10.00	\$10.00	\$10.00

EMERGENCY SERVICES

All items in this section are subject to HST.

ITEM	2021 FEE	2022 FEE	2023 FEE	CURRENT FEE
Civic Addressing Sign & Post installed-1 only	\$ 127.50	\$ 130.00	\$ 130.00	\$ 130.00
Civic Addressing Sign & Post installed – 2 nd & subsequent	\$ 92.50	\$ 95.00	\$ 95.00	\$ 95.00
Civic Addressing Sign – replacement only	\$ 45.00	\$ 46.00	\$ 46.00	\$ 46.00
Civic Addressing Post – replacement only	\$ 25.50	\$ 26.00	\$ 26.00	\$ 26.00
Civic Addressing Sign & Post only	\$ 70.50	\$ 72.00	\$ 72.00	\$ 72.00

DRAINAGE DEPARTMENT

All items in this section are subject to HST.

ITEM	2021 FEE	2022 FEE	2023 FEE	CURRENT FEE
Municipal Drainage Reports Assessment Split Deposits	\$ 500.00	\$ 500.00	\$ 500.00 per split	\$ 500.00 per split
Tile Drain Loan Processing Fee	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00
Livestock Valuation Fee - \$50.00 for each report + mileage	\$50.00 per report + mileage	\$50.00 per report + mileage	\$100.00 per report + mileage	\$100.00 per report + mileage

WASTE MANAGEMENT DEPARTMENT

Items in this section marked with an * are subject to HST.

ITEM	2021 FEE	2022 FEE	2023 FEE	CURRENT FEE
Waste Management Fee <u>NOTE:</u> The waste management fee entitles each eligible unit/property to the annual allotment of tags decided by Council	\$45.00 annual fee for each assessed unit/property to be billed through annual tax assessment	\$50.00 annual fee for each assessed unit/property to be billed through annual tax assessment	\$50.00 annual fee for each assessed unit/property to be billed through annual tax assessment	\$50.00 annual fee for each assessed unit/property to be billed through annual tax assessment
Bag Tag	\$1.50 each tag	\$1.50 each tag	\$1.50 each tag	\$1.50 each tag
Blue Box Replacement *	\$7.00	\$7.00	\$11.00	\$11.00
Composters *	\$35.00	\$35.00	\$46.75	\$46.75
Processing illegally dumped garbage which is recovered by Municipal Staff and where the offender can be identified. *	\$100.00 or the total cost of the clean-up, whichever is greater	\$100.00 or the total cost of the clean-up, whichever is greater	\$100.00 or the total cost of the clean-up, whichever is greater	\$100.00 or the total cost of the clean-up, whichever is greater

ROADS DEPARTMENT

All items in this section are exempt from HST.

ITEM	2021 FEE	2022 FEE	2023 FEE	CURRENT FEE
Entrance/Encroachment Permit-Twp Road	\$165.00	\$165.00	\$200.00	\$200.00
Rural Entrance Permit Deposit-Twp Road The applicant will be invoiced for the difference between the actual cost incurred and the deposit. If the deposit exceeds the actual costs, a refund will be made. Full cost recovery shall be based on municipal time and associated costs.	\$1,000.00 min. based on estimated restoration and installation costs			
Urban Entrance Permit Deposit-Twp Road (RE: curb/sidewalk damage) The applicant will be invoiced for the difference between the actual cost incurred and the deposit. If the deposit exceeds the actual costs, a refund will be made. Full cost recovery shall be based on municipal time and associated costs.	\$1,500.00 min. based on estimated restoration and installation costs			
Permit to Hard Surface Entrance – Twp Road	\$0	\$0	\$0	\$0
Driveway Culvert Installation Deposit deposit. The applicant will be invoiced for the difference between the actual Township cost incurred and the deposit. If the deposit exceeds the actual costs, a refund will be made. Full cost recovery shall be based on municipal time and associated costs.	\$2,400.00 min. based on estimated installation costs	\$2,400.00 min. based on estimated installation costs	\$2,400.00 min. based on estimated installation costs	\$2,400.00 min. based on estimated installation costs
Road Occupancy Permit Deposit (RE: boring, open cuts to install e.g. private drains, water services). The applicant will be invoiced for the difference between the actual cost incurred and the deposit. If the deposit exceeds the actual costs, a refund will be made. Full cost recovery shall be based on municipal time and associated costs.	\$1,400.00 min based on estimated installation costs	\$1,400.00 min based on estimated installation costs	\$1,400.00 min based on estimated installation costs	\$1,400.00 min based on estimated installation costs
Moving Permit-Twp Road	\$210.00	\$210.00	\$210.00	\$210.00

ITEM	2021 FEE	2022 FEE	2023 FEE	CURRENT FEE
Moving Permit Deposit-Twp Road The applicant will be invoiced for the difference between the actual cost incurred and the deposit. If the deposit exceeds the actual costs, a refund will be made. Full cost recovery shall be based on municipal time and associated costs.	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00

APPENDIX E:
STRATEGIC PLAN 2023-2033



THE VISION

What the community wants:

A Township defined by its rural character, close-knit community, and good quality of life.

THE MISSION

What the community, the province, and other legislative bodies expect to be provided by the Township:

- Essential services that are timely, cost-effective, easy to access and aligned with policies
- Affordable cultural and recreational activities aligned with community needs
- Information that promotes understanding and participation

THE VALUES

How we work with each other includes:

- Being flexible and solution-oriented
- Partnering wherever it makes sense to get things done better
- Taking a long-term view

THE PRIORITIES

What Council expects Staff to focus on:

- Engage the community
- Unlock responsible growth
- Maximize the utilization of all assets: people, facilities, and technology
- Establish, document, and implement service levels

THE TANGIBLE RESULTS

What we can expect to see over the next few years:

- ✓ Easy access to more information relevant to constituents, landowners, businesses
- ✓ New opportunities to participate or contribute to Township activities, services, or initiatives

- ✓ A long-term, affordable solution to water and wastewater infrastructure needs to unlock some growth of tax-base, contribute to housing needs, attract people and businesses
- ✓ Township participation in regional economic development initiatives

- ✓ Consistent use of customer service standards – focused on building, planning and by-law
- ✓ Decrease in service delays
- ✓ Access to a by-law registry and a policy handbook
- ✓ More policy-driven decision-making

- ✓ Optimized use of all facilities, upgrades or changes to align with needs
- ✓ More online, self-serve options to access services in an easy and timely manner
- ✓ Staff development plans for retention and succession

APPENDIX F:
COMMUNITY PROFILE 2025



the **TOWNSHIP** *of*
MALAHIDE
A proud tradition, a bright future.

COMMUNITY PROFILE 2025

Version 1.0

October 2025

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This document contains information that is subject to change without notice. All data is believed to be accurate, but the reader is advised to verify data before reaching decisions based upon information contained within this document. All marks are the property of their respective owners.

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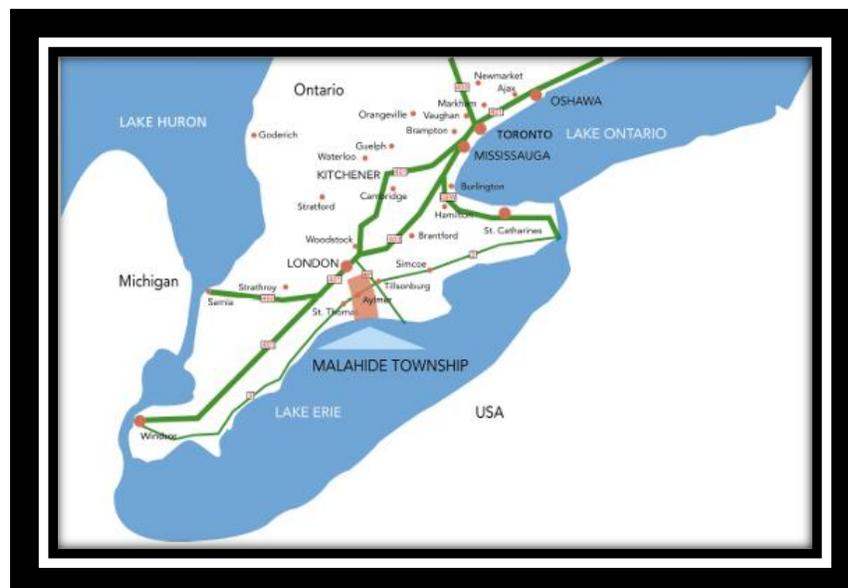
1. Introduction

The Township of Malahide was formed in 1998 through the amalgamation of the former Township of South Dorchester, the former village of Springfield, and the former Township of Malahide. It is the second largest municipality by population of the 7 municipalities that comprise Elgin County. The Township is bordered by Bayham Township and South-West Oxford to the east, Thames Centre to the North, Central Elgin Township to the west, and Lake Erie to the south, surrounding the Town of Aylmer. With a current population of approximately 9,700 residents, the Township covers a large geographical area of 395.05 square kilometers and serves several villages, hamlets, and settlement areas. The Township also enjoys the unique shoreline access to Lake Erie through Port Bruce. The Township is proud to maintain its agricultural base but welcomes new residential and commercial development.

1.1 Location

Malahide Township is strategically located on the north shore of Lake Erie, directly connected to Canada's main transportation artery, Highway 401, through interchanges at Imperial Road (Hwy 73), Belmont Road (Hwy 74), Dorchester Road, and Putnam Road. Talbot Line (Highway 3) links the Township westward to the Windsor–U.S. border crossing and eastward to the Niagara border crossing. Within a two-hour drive, Malahide provides access to over six million customers and four major border crossings to the United States. Covering an area of 395 km² (152.5 square miles), the Township is situated at approximately 42°44' N latitude and 80°54' W longitude, with an elevation of 229 metres (750 feet) above sea level. Malahide operates within the Eastern Standard Time Zone, observing Eastern Daylight Time in the summer months.

Figure 1: Township of Malahide Location in Ontario



1.2 Climate

The Township of Malahide enjoys a year-round moderate climate highlighted by four distinct seasons. The average summer temperature is 77°F (25°C) with the average winter temperature being 35°F (2°C). The winter weather generally lasts from December to March with summer temperatures stretching from May through September.

2. Demographics

Malahide is home to just over 9,300 residents (2021 Census), making it one of the largest rural municipalities by population in Elgin County. The Township's population has grown steadily in recent years, supported by strong agricultural roots, affordable housing, and its proximity to urban areas such as Aylmer, St. Thomas, and London. Malahide's demographic profile reflects a balanced mix of farm families, established rural households, and newcomers seeking a small-town lifestyle, with a median age slightly higher than the provincial average. The community includes a large Mennonite population that contributes significantly to the local agricultural economy and social fabric.

Table 1: Population Count in Malahide & Ontario

	2011	2016	2021	2024 (Estimated)
Malahide Population Count	9,146	9,292	9,308	10,036
% Change Previous Census	-	+1.6	+0.17%	+7.8%
	2011	2016	2021	2024 (Estimated)
Province of Ontario Population Count	12,851,821	13,448,494	14,223,942	16,228,152
% Change Previous Census	-	+4.6%	+5.8%	+14%

Source 1: Statistics Canada, Table 98-10-0459-01, 2021 Census of Population, Profile for Malahide (CSD).

Source 2: Statistics Canada, Table 17-10-0155-01, Population estimates, quarterly.

Source 3: Statistics Canada, Table 17-10-0009-01, Components of population change.



Figure 2: Age Distribution Chart in Malahide & Ontario

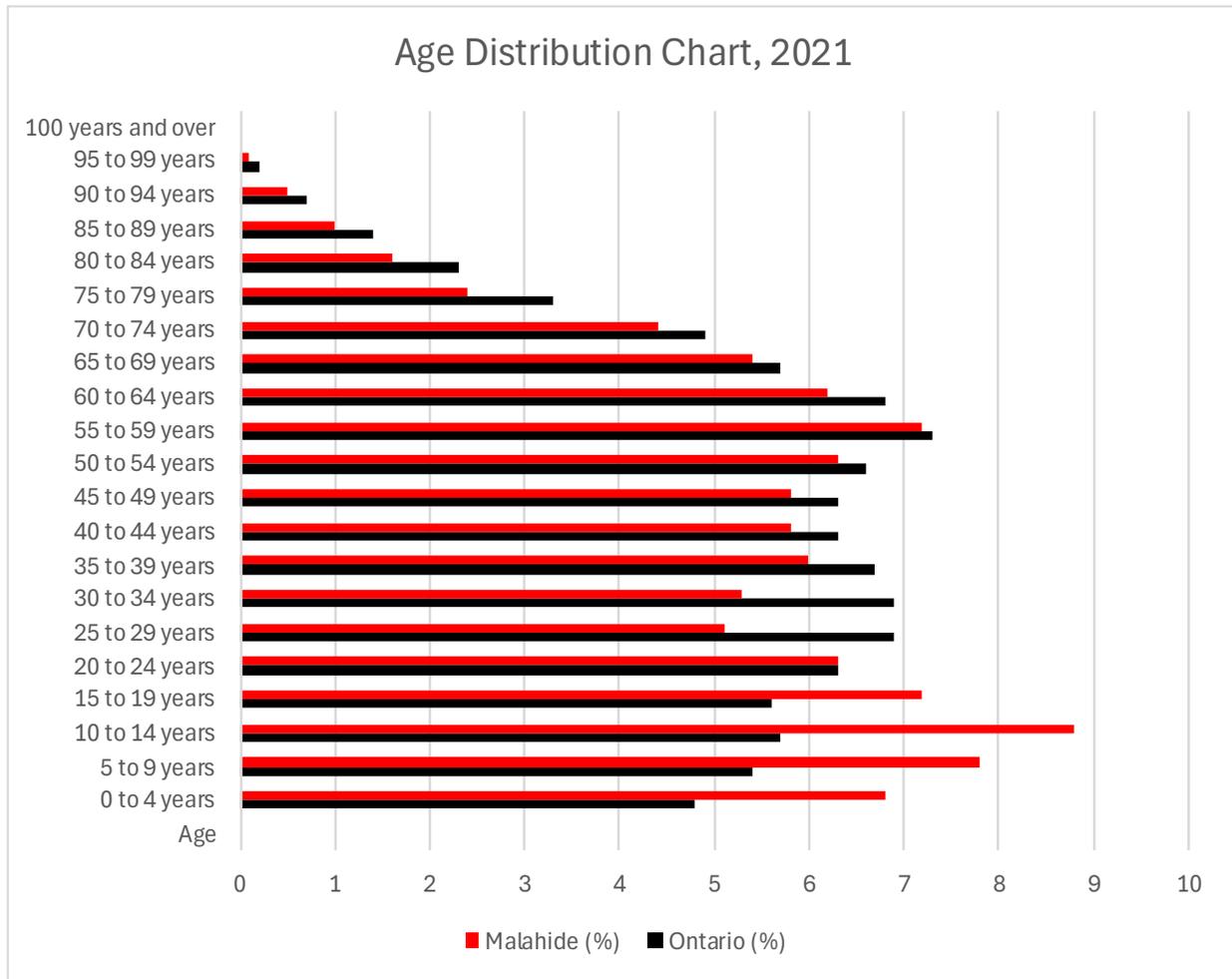


Table 2: Age Distribution in Malahide & Ontario, 2021

Characteristics	Ontario (%)	Elgin County (%)	Malahide (%)
Age			
0 to 4 years	4.8	5.5	6.8
5 to 9 years	5.4	6.0	7.8
10 to 14 years	5.7	6.5	8.8
15 to 19 years	5.6	5.9	7.2
20 to 24 years	6.3	5.2	6.3
25 to 29 years	6.9	5.3	5.1
30 to 34 years	6.9	5.9	5.3
35 to 39 years	6.7	6.0	6.0
40 to 44 years	6.3	5.8	5.8



45 to 49 years	6.3	6.1	5.8
50 to 54 years	6.6	6.4	6.3
55 to 59 years	7.3	7.7	7.2
60 to 64 years	6.8	7.3	6.2
65 to 69 years	5.7	6.4	5.4
70 to 74 years	4.9	5.7	4.4
75 to 79 years	3.3	3.8	2.4
80 to 84 years	2.3	2.4	1.6
85 to 89 years	1.4	1.3	1.0
90 to 94 years	0.7	0.6	0.5
95 to 99 years	0.2	0.2	0.1
100 years and over	0.0	0.0	0.0

Source 4: Statistics Canada, Table 17-10-0009-01, Components of population change.

Table 3: Language Characteristics in Malahide & Ontario

Characteristics (First Languages)	Malahide (%)	Ontario (%)
English Only	96.20%	85.1%
French Only	0.05%	0.31%
English and French	2%	11.7%
Other language(s)	1.75%	2.89%

Non- Official Languages Speakers ("Mother Tongue – first language learned at home")	Malahide (Count)	Malahide (% Population)
Germanic	2,775	30%
Spanish	35	0.4%
Other	125	1.6%
Total	2,935	32%

Source 5: Statistics Canada, Table 98-10-0459-01, 2021 Census of Population, Profile for Malahide (CSD).

Table 4: Mobility Characteristics of Malahide & Ontario

Characteristics	Malahide 2021 (%)	Ontario 2021 (%)
Mobility Status – place of residence one year ago		
Total Population 1 year and under		
Non-movers	90%	88.4%
Movers	10%	11.6%
Non-migrants	41%	6.6%



Migrants	69%	5%
Migrants within Canada	87.5%	82%
Migrants from outside Canada	12.5%	8%
Migrants within Ontario (intra/internal)	88%	90.5%
Migrants from outside of Ontario (inter/internal))	12%	9.5%
Characteristics	Malahide 2021 (%)	Ontario 2021 (%)
Mobility Status – place of residence one year ago		
Total Population 5 year and over		
Non-movers	67.2%	62.6%
Movers	32.8%	37.4%
Non-migrants	6.9%	15.6%
Migrants	25.9%	21.7%
Migrants within Canada	92.3%	74.7%
Migrants from outside Canada	7.7%	25.3%
Migrants within Ontario (intra/internal)	94.6%	89.4%
Migrants from outside of Ontario (interp/internal)	5.4%	10.6%

Source 6: Statistics Canada, Table 98-10-0459-01, 2021 Census of Population, Profile for Malahide (CSD).

Figure 3: Level of Educational Attainment

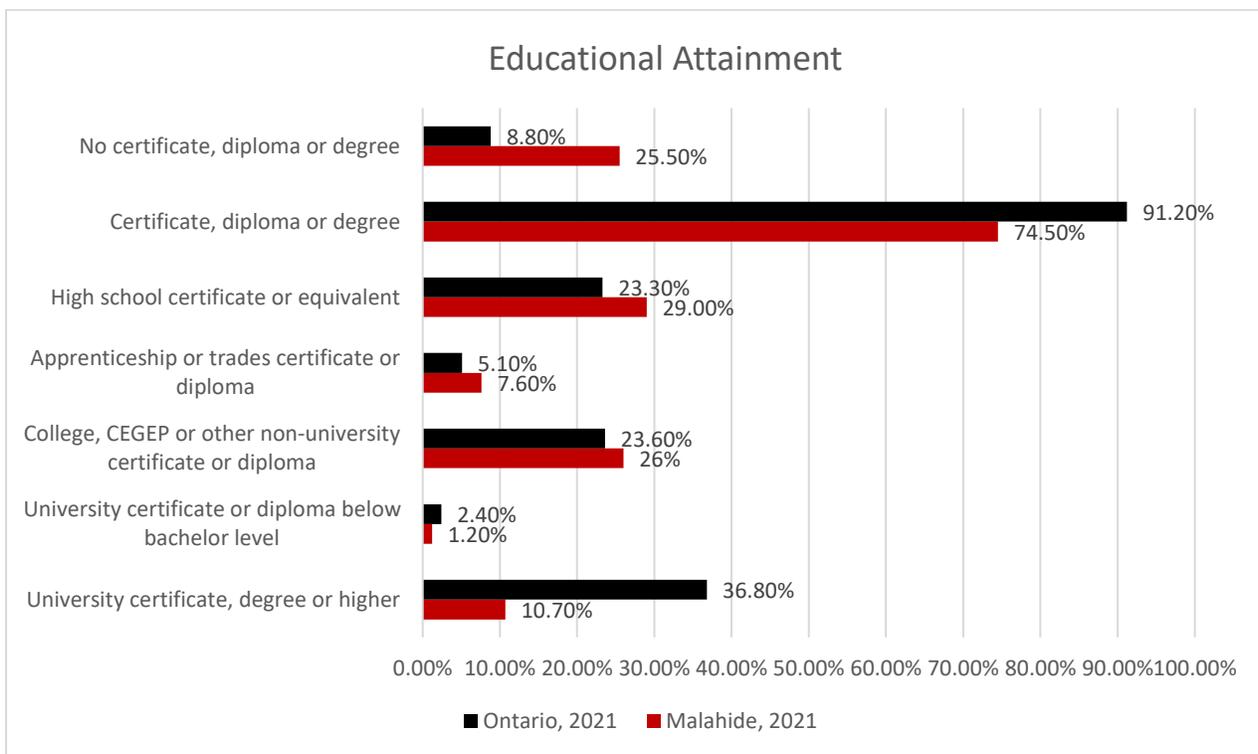


Table 5: Highest Level of Educational Attainment in Malahide & Ontario

Level of Education 25 to 64	Malahide, 2021	Ontario, 2021
Highest Level of Educational Attainment		
No certification, diploma or degree	25.5%	8.8%
Certificate, diploma or degree	45.4%	67.8%
Apprenticeship or trades certificate or diploma	7.6%	5.1%
College, CEGEP or other non-university certificate or diploma	26%	23.6%
University certificate or diploma below bachelor level	1.2%	2.4%
University certificate or degree	10.7%	36.8%
Bachelor's degree	7.9%	23.7%
University certificate or diploma above bachelor level	0.7%	2.3%
Degree in medicine, dentistry, veterinary medicine or optometry	0.3%	0.9%
Master's degree	1.8%	8.7%
Earned doctorate	0.2%	1.2%

Source 7: Statistics Canada, Table 98-10-0459-01, 2021 Census of Population, Profile for Malahide (CSD).

Table 6: Income Distribution in Malahide & Ontario

Characteristic (Total income)	Malahide, 2021	Ontario, 2021
Total Population 15 years+		
Without income	3.2%	4.1%
With income	96.8%	95.9%
Under \$10,000	9.4%	8.7%
\$10,000 to \$19,999	13%	12.2%
\$20,000 to \$29,999	14.2%	15.5%
\$30,000 to \$39,999	12.5%	12.3%
\$40,000 to \$49,999	11.6%	10.5%
\$50,000 to \$59,999	10.3%	8.7%



\$60,000 to \$69,999	8.6%	6.9%
\$70,000 to \$79,999	5.8%	5.4%
\$80,000 to \$89,999	4.0%	4.2%
\$90,000 to \$99,999	3.2%	3.4%
\$100,000 and over	7.5%	12.0%
\$100,000 to \$149,999	5.8%	7.9%
\$150,000 and over	1.6%	4.1%
Characteristic		
Median Total Income	\$40,800	\$41,200
Average Total Income	\$48,840	\$56,350
Standard error of average total income	\$142.40	\$6.53

Source 8: Statistics Canada, Table 98-10-0459-01, 2021 Census of Population, Profile for Malahide (CSD).

Table 7: Family Income Levels in Malahide & Ontario

Characteristic (Total income)	Malahide, 2021	Ontario, 2021
Total number of economic families (by income in 2020)		
Under \$10,000	1.1%	1.7%
\$10,000 to \$19,999	1.6%	4%
\$20,000 to \$29,999	4.7%	6.5%
\$30,000 to \$39,999	5.7%	6.1%
\$40,000 to \$49,999	6.2%	6.6%
\$50,000 to \$59,999	6.5%	6.7%
\$60,000 to \$69,999	6.6%	6.6%
\$70,000 to \$79,999	7.6%	6.4%
\$80,000 to \$89,999	6.8%	6.1%
\$90,000 to \$99,999	6.3%	5.7%
\$100,000 and over	46.9%	44.7%

Source 9: Statistics Canada, Table 98-10-0459-01, 2021 Census of Population, Profile for Malahide (CSD).

Table 8: Family Income Distribution Characteristics in Malahide & Ontario

Characteristic	Malahide, 2021	Ontario, 2021
Median family income	\$106,000	\$111,000
Average family income	\$120,700	\$137,200
Composition of family income in 2020 for all economic families		
Employment Income %	66.2%	67.4%
Government Transfer payments %	17.3%	17.1%



Other %	16.5%	15.5%
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Source 10: Statistics Canada, Table 98-10-0459-01, 2021 Census of Population, Profile for Malahide (CSD).

Table 9: Household Income Levels in Malahide & Ontario

Characteristic (Total income)	Malahide, 2021	Ontario, 2021
Total number of private households (by income in 2020)		
Under \$10,000	9.9%	9.1%
\$10,000 to \$19,999	13.4%	12.8%
\$20,000 to \$29,999	16.3%	17.4%
\$30,000 to \$39,999	14.9%	14.3%
\$40,000 to \$49,999	13.8%	12.3%
\$50,000 to \$59,999	11.5%	9.5%
\$60,000 to \$69,999	7.5%	6.9%
\$70,000 to \$79,999	4.6%	5.1%
\$80,000 to \$89,999	3.4%	4.0%
\$90,000 to \$99,999	1.8%	2.5%
\$100,000 and over	2.9%	6.2%

Source 11: Statistics Canada, Table 98-10-0459-01, 2021 Census of Population, Profile for Malahide (CSD).

Table 10: Median and Average Household Income in Malahide & Ontario

Characteristic	Malahide, 2021	Ontario, 2021
Median household income	\$95,000	\$91,000
Average household income	\$84,000	\$79,500

Source 12: Statistics Canada, Table 98-10-0459-01, 2021 Census of Population, Profile for Malahide (CSD).

3. Labour Force

Malahide's labour force reflects the Township's strong agricultural base and its role within the broader Southwestern Ontario economy. According to the 2021 Census, roughly 4,700 residents are active in the labour force, with a participation rate slightly higher than the provincial average due to the Township's younger farm families and strong work ethic. Agriculture, agri-business, and skilled trades are core drivers of employment, with significant numbers working as farm operators, labourers, transport truck drivers, and in related services. Manufacturing and construction also provide stable employment, supported by local firms and regional employers in nearby urban municipalities. Health care, education, and retail service occupations round out the labour force, reflecting both local demand and commuting patterns. Many residents travel outside the Township daily for work, underscoring Malahide's role as both an employment hub and a residential community linked to larger regional centres



3.1 Key Indicators

Table 11: Labour Force Rates in Malahide

Characteristic	Malahide, 2021	Elgin County, 2021	Ontario, 2021
Working Age population, 15-64 years old.	5,680	58,395	9,334,440
In the labour force	4,760	46,985	7,399,200
Employed	4,400	42,155	6,492,895
Unemployed	365	4,830	906,310
Not in the labour force	2,240	29,425	4,383,620
Participation rate	68%	61.5%	62.8%
Employment rate	63%	55.2%	55.1%
Unemployment rate	7.7%	10.3%	12.2%

3.2 Labour Force by Occupation, 2021

Figure 4: Labour Force by Occupation Graph

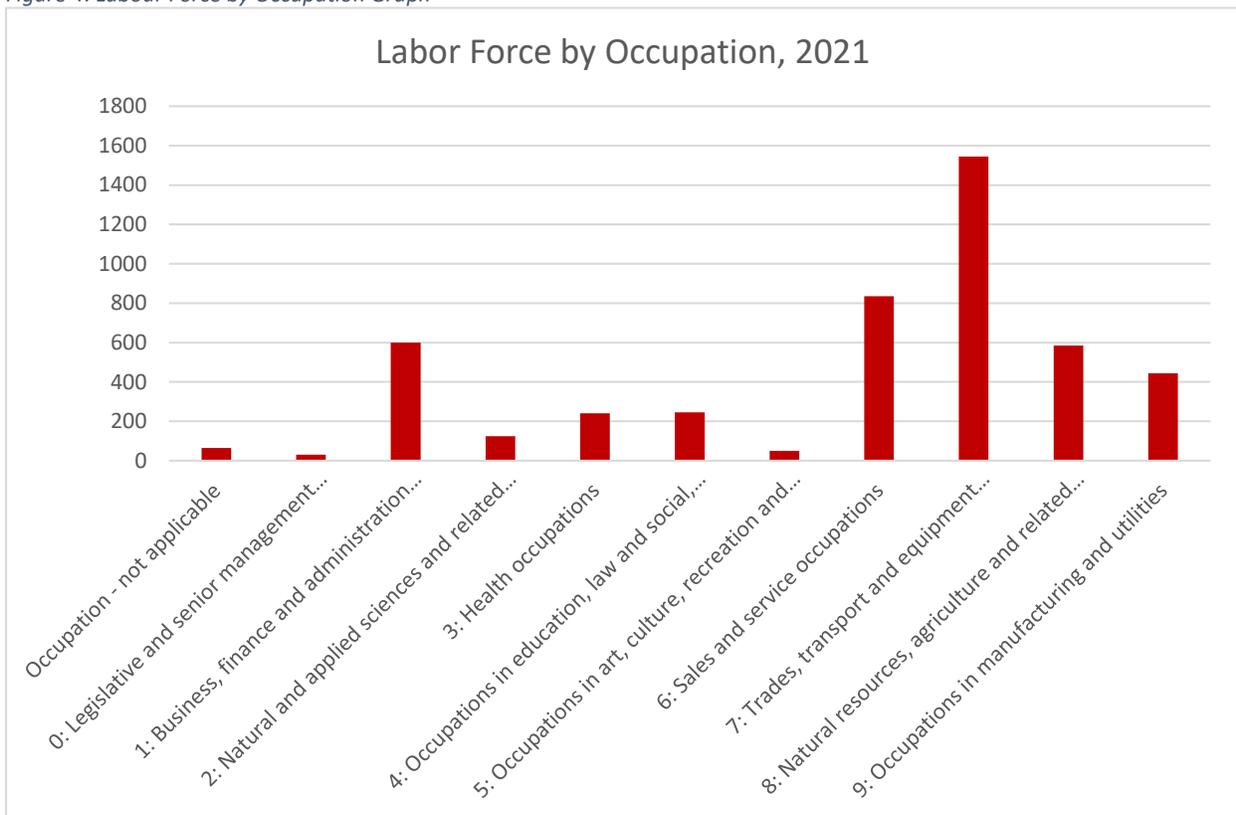


Table 12: Labour Force by Occupation in Malahide, 2021

Labour Force by Occupation	Total
----------------------------	-------



Occupation - not applicable	65
All occupations	4,700
0: Legislative and senior management occupations	30
1: Business, finance and administration occupations	600
2: Natural and applied sciences and related occupations	125
3: Health occupations	240
4: Occupations in education, law and social, community and government services	245
5: Occupations in art, culture, recreation and sport	50
6: Sales and service occupations	835
7: Trades, transport and equipment operators and related occupations	1,545
8: Natural resources, agriculture and related production occupations	585
9: Occupations in manufacturing and utilities	445

Source 13: Statistics Canada, Table 98-10-0459-01, 2021 Census of Population, Profile for Malahide (CSD).

Table 13: Labour Force by Industry (NAICS) in Malahide & Ontario

Labour Force by Industry (NAICS)	Malahide	Malahide (%)	Ontario (%)
Total Labour Force Aged 15 and over	4,760		7,399,205
Industry - not applicable		1.4	2.9
All industries	4,700	98.7	97.1
11: Agriculture, forestry, fishing and hunting	615	12.9	1.4
21: Mining, quarrying, and oil and gas extraction	15	0.3	0.5
22: Utilities	50	1.1	0.7
23: Construction	690	14.5	7.3
31-33: Manufacturing	845	17.8	8.9
41: Wholesale trade	145	3	3.3
44-45: Retail trade	395	8.3	10.8
48-49: Transportation and warehousing	355	7.5	5.1
51: Information and cultural industries	15	0.3	2.3
52: Finance and insurance	90	1.9	5.4
53: Real estate and rental and leasing	75	1.6	2.1
54: Professional, scientific and technical services	135	2.8	9.2
55: Management of companies and enterprises	0	0	0.4
56: Administrative and support, waste management and remediation services	140	2.9	4.4
61: Educational services	215	4.5	7.2
62: Health care and social assistance	365	7.7	11.6



71: Arts, entertainment and recreation	55	1.2	1.8
72: Accommodation and food services	180	3.8	5.3
81: Other services (except public administration)	215	4.5	3.8
91: Public administration	105	2.2	5.8

Source 14: Statistics Canada, Table 98-10-0459-01, 2021 Census of Population, Profile for Malahide (CSD).

3.3 Place of Work

In the 2021 Census, there was a reported 2,885 commutes to work usual place of work out of 4,400 in labour force. 790 worked from home, 10 worked outside of Canada and 715 had no fixed workplace address. Aylmer, London and St. Thomas were the most popular places of work for those commuting outside of Malahide. The most popular inbound commuters were from Aylmer, St. Thomas and Bayham.

Table 14: Labour Force Place of Malahide Resident

Place of Work	Total (worked at home + commuted within census subdivision)	Male	Female
Malahide	1,105	520	590

Source 15: Statistics Canada, Table 98-10-0459-01, Commuting flow from geography of residence to geography of work by gender: Census subdivisions (CSD).

Table 15: Place of Work for Malahide Resident

Place of Residence	Place of Work	Total
Malahide	Norfolk County	65
Malahide	Tillsonburg	190
Malahide	SW Oxford	50
Malahide	Bayham	75
Malahide	Malahide	315
Malahide	Aylmer	855
Malahide	Central Elgin	105
Malahide	St. Thomas	365
Malahide	London	485

Source 16: Statistics Canada, Table 98-10-0459-01, Commuting flow from geography of residence to geography of work by gender: Census subdivisions (CSD).

Table 16: Place of Residence for Malahide Worker

Place of Residence	Place of Work	Total
Aylmer	Malahide	205
Barrie	Malahide	15



Bayham	Malahide	105
Burlington	Malahide	10
Central Elgin	Malahide	70
Clarington	Malahide	15
Ingersoll	Malahide	20
Kawartha Lakes	Malahide	10
London	Malahide	70
Malahide	Malahide	315
Norfolk County	Malahide	40
SW Oxford	Malahide	15
Southwold	Malahide	15
St. Thomas	Malahide	105
Thames Centre	Malahide	15
Tillsonburg	Malahide	20
Toronto	Malahide	10
Zorra	Malahide	10

Source 17: Statistics Canada, Table 98-10-0459-01, Commuting flow from geography of residence to geography of work by gender: Census subdivisions (CSD).

Table 17: Net Import & Export of Labour Force

Industry (NAICS)	Employed in Region	Resident in Region	Net exp (-) / imp (+) of Labour
11: Agriculture, forestry, fishing and hunting	407	567	-160
21: Mining, quarrying, and oil and gas extraction	0	13	-13
22: Utilities	10	28	-18
23: Construction	151	279	-128
31-33: Manufacturing	322	754	-432
41: Wholesale trade	64	120	-56
44-45: Retail trade	90	334	-244
48-49: Transportation and warehousing	70	220	-150
51: Information and cultural industries	2	15	-13
52: Finance and insurance	34	85	-51



53: Real estate and rental and leasing	22	75	-53
54: Professional, scientific and technical services	37	110	-73
55: Management of companies and enterprises	0	1	-1
56: Administrative and support, waste management and remediation services	35	85	-50
61: Educational services	181	199	-18
62: Health care and social assistance	205	333	-128
71: Arts, entertainment and recreation	16	34	-18
72: Accommodation and food services	5	139	-134
81: Other services (except public administration)	79	185	-106
91: Public administration	187	100	87

Source 18: Lightcast Analyst, Industry Table Data, 2025.

4. Key Industries

Malahide’s economy is anchored by a mix of agriculture, manufacturing, construction, health care, and education. Agriculture remains the Township’s cornerstone, with more than 370 farms and nearly 400 local jobs directly tied to crop and livestock production, along with agri-support businesses such as equipment dealers and input suppliers. Manufacturing is another pillar, employing over 700 people in areas like motor vehicle body and trailer manufacturing, fabricated metal products, machinery production, and dairy processing—industries that leverage Malahide’s skilled trades base and proximity to supply chains in Elgin and Oxford County. Construction also plays a growing role, with close to 350 jobs across residential building, specialty trades, and heavy civil works, reflecting steady demand for housing and infrastructure in the region. Health care and social assistance is a rapidly expanding sector, supported by nursing care facilities, home health services, and ambulatory care, together



employing more than 200 people locally. Education services, particularly in elementary and secondary schools as well as trade and technical training, have also grown significantly, adding over 140 jobs since 2018. Together, these sectors underscore Malahide’s unique mix of primary agriculture, value-added manufacturing, skilled trades, and essential services, while highlighting its role as both a rural farming hub and a contributor to the broader Southwestern Ontario economy.

Table 18: Largest Private Sector Employers by Industry

Industry	No. of Jobs (approx.) 2018	No. of Jobs (approx.) 2023	Growth
0: Legislative and senior management occupations	<10	<10	Insufficient Data
1: Business, finance and administration occupations	240	283	18%
2: Natural and applied sciences and related occupations	97	127	30%
3: Health occupations	90	145	61%
4: Occupations in education, law and social, community and government services	184	306	66%
5: Occupations in art, culture, recreation and sport	26	29	13%
6: Sales and service occupations	426	408	-4%
7: Trades, transport and equipment operators and related occupations	731	762	4%
8: Natural resources, agriculture and related production occupations	487	368	-24%
9: Occupations in manufacturing and utilities	237	245	4%
X Unclassified occupation	34	32	-4%

Source 19: Lightcast, Analyst Platform – Highest Ranked Occupations, 2025 Labour Market Dataset.

5. Transportation Facilities

Malahide benefits from strong regional transportation connectivity despite its rural character. Highways are the Township’s primary backbone, with Highway 401, Highway 3, and Highway 73 providing efficient east–west and north–south access to regional markets, the Windsor–Quebec trade corridor, and nearby border crossings into the United States.



5.1 Highways

Malahide is well connected to major markets through an established network of regional and provincial highways. The MacDonald Cartier Freeway (Highway 401) offers express, toll-free delivery of products throughout southern Ontario, with linkages into the Northeastern United States. Talbot Line (Hwy 3) links to the Windsor border crossing to the west and Niagara border crossing to the east. Malahide's proximity to these major networks has allowed many local industries to implement a Just-in-Time delivery system.

Table 19: Distance to Urban Centres

Distance to Major Urban Centres	Kilometres (KM)	Market Size
Kitchener	100	282,375
London	38	448,051
Brantford	80	110,617
Hamilton	110	597,010
Toronto	180	3,026,000
Montreal	710	1,792,000
Cleveland, USA	505	362,656
Pittsburgh, USA	560	303,255
Chicago, USA	679	2,664,000
Boston, USA	960	653,833
New York, USA	864	8,258,000

Table 20: Distance to Major U.S. Border Crossings

Distance to Border Crossing	Kilometres (KM)	Market Size
Niagara Falls	205	94,415
Sarnia	130	72,047
Fort Erie	118	32,901
Buffalo	234	274,678
Windsor	202	236,789
Detroit	205	633,218

5.2 Rail Service

Malahide is well served by regional rail connections through nearby municipalities. Trillium Railway, now operated by GIO Rail Holdings, provides short line freight service on the Cayuga Subdivision between St. Thomas and Tillsonburg, extending toward Delhi. This line handles a



variety of commodities including grain, corn syrup and by-products, fertilizer, agricultural chemicals, and pipe. Through interchange connections with Canadian National (CN) and Norfolk Southern (NS) in St. Thomas, as well as with the Ontario Southland Railway (OSR) and Canadian Pacific (CP) in Tillsonburg, Trillium connects Malahide-area businesses to the wider North American rail network. For passenger travel, residents can access VIA Rail Canada service at London Station, located at 205 York Street in downtown London, approximately 50 kilometres (31 miles) from Malahide’s northern boundary. London Station provides frequent intercity connections along VIA’s Québec City–Windsor Corridor, linking Malahide residents and businesses to major centres such as Toronto, Windsor, Ottawa, and Montréal.

5.3 Airports

The Township of Malahide has close access to both international and regional airports providing a global transportation linkage.

The St. Thomas Municipal Airport is located on Talbot Line (Hwy 3) just 7.2 kilometres from Malahide’s westerly limits and is 6 kilometres west of the City of St. Thomas. The Airport’s 5,050 foot/1,540 metre runway is used by hundreds of international flights annually.

Click for more information: [City of St. Thomas Municipal Airport](#)

The London International Airport is located 27 kilometres from Malahide’s northerly limits. It is located 9.3 kilometres northeast of the city of London, Ontario and is classified as an airport of entry by Transport Canada. In 2023, the airport was listed as the 17th busiest airport in Canada in terms of aircraft movements with 102,122 flights.

Click for more information: [London International Airport](#)

6. Taxes and Utilities

6.1 Tax Delivery and Service Provider Rates and Fees

Malahide’s property taxes are competitive within Elgin County, with farmland making up the largest share of assessment, followed by residential and commercial properties. Annual tax rates are set by Council to balance affordability with service delivery.

Utilities are provided through municipal and regional systems. Water and wastewater services are available in settlement areas, while rural properties rely on wells and septic systems. Natural gas is supplied by EPCOR, electricity by Hydro One, and waste management through Elgin County’s collection and recycling programs.

Table 21: Tax Rates by Property Class in Malahide

Property Class	Total Tax Rates
Residential	0.00767263



Commercial Occupied	0.01256470
Commercial Vacant Land	0.01256470
Commercial Small Scale on Farm Business	0.00314117
Industrial Occupied	0.01707236
Industrial Vacant Land	0.01707236
Industrial Small Scale on Farm Business	0.00426828
Pipeline	0.00878209
Farmland	0.00176470
Managed Forest	0.00191816

6.2 Federal and Provincial Income Tax Rates

Table 22: Corporate Taxes – Non-Canadian Controlled

Combined Federal and Provincial	2025
General/Manufacturing and Processing/Investment	26.5%
General; Active Business Income	26.5%
Investment Income	50.17%

Table 23: Corporate Taxes – Canadian Controlled

Combined Federal and Provincial	2025
General/Manufacturing and Processing/Investment	12.2% up to \$500K, 26.5% above \$500K
General; Active Business Income	12.2% up to \$500K, 26.5% above \$500K
Investment Income	50.17%

Table 24: Personal Income Tax

Taxable Income (\$CDN)	2025 Marginal Rate (Combined Rate)	Capital Gains	Eligible Dividends	Small Business Dividends
\$0 – \$15,705	20.05%	10.03%	-6.86%	9.24%
\$15,706 – \$55,867	24.15%	12.08%	-1.20%	13.95%
\$55,868 – \$90,529	29.65%	14.83%	6.39%	20.28%
\$90,530 – \$106,717	31.48%	15.74%	8.92%	22.38%
\$106,718 – \$111,733	33.89%	16.95%	12.24%	25.16%
\$111,734 – \$150,000	37.91%	18.95%	17.79%	29.78%



\$150,001 – \$173,205	43.41%	21.70%	25.38%	36.10%
\$173,206 – \$220,000	44.97%	22.48%	27.53%	37.90%
\$220,001 – \$246,752	48.29%	24.14%	32.11%	41.72%
\$246,753 – \$307,473	49.85%	24.92%	34.26%	43.51%
Over \$307,473	53.53%	26.76%	39.34%	47.74%

Table 25: Sales Tax

Sales Tax	Malahide, 2025
GST (Federal)	5%
PST (Provincial)	8%
Total: HST (Harmonized)	13%

6.3 Electricity

Table 26: Hydro One Residential Electricity Rates

Electricity Rates effective Nov 1, 2024	Urban High Density	Medium Density	Low Density
1. Electricity:			
Time-of-Use Prices			
Off-Peak	7.4¢	7.4¢	7.4¢
Mid-Peak	10.2¢	10.2¢	10.2¢
On-Peak	15.1¢	15.1¢	15.1¢
Ultra Low Overnight (ULO) Plan			
Ultra-Low Overnight	2.8¢	2.8¢	2.8¢
Weekend Off-Peak	7.4¢	7.4¢	7.4¢
Mid-Peak	10.2¢	10.2¢	10.2¢
On Peak	24.0¢	24.0¢	24.0¢
Tiered Price Plans			
First 600 kWh (adjusted usage - ¢/kWh)	8.7¢	8.7¢	8.7¢
Additional kWh (adjusted usage - ¢/kWh)	10.3¢	10.3¢	10.3¢
2. Delivery			
Distribution service charge: (\$/month)	39.89	68.09	77.65
Distribution volume charge: (metered usage - ¢/kWh)	N/A	N/A	1.27¢
Transmission network charge: (adjusted usage - ¢/kWh)	1.26¢	1.18¢	1.09¢
Transmission connection charge: (adjusted usage - ¢/kWh)	0.93¢	0.87¢	0.82¢
3. Regulatory charges			



Standard Supply Admin charge (\$/month)	\$0.25	\$0.25	\$0.25
Rural or Remote Rate Protection Charge (¢/kWh - adjusted)	0.14¢	0.14¢	0.14¢
IESO Wholesale Market Service Rate (includes capacity-based recovery) (¢/kWh - adjusted)	0.45¢	0.45¢	0.45¢
4. Adjustment Factor	1.057	1.076	1.105

Table 27: Hydro One Small Business Electricity Rates (<50kW/month)

Electricity Rates effective Jan 1, 2024	Urban Demand	Demand
1. Electricity		
Time-of-Use Prices		
Off-Peak	7.6¢	7.6¢
Mid-Peak	12.2¢	12.2¢
On-Peak	15.8¢	15.8¢
Tiered Price Plans		
First 750 kWh (adjusted usage - ¢/kWh)	8.7¢	8.7¢
Additional kWh (adjusted usage - ¢/kWh)	10.3¢	10.3¢
2. Delivery		
Distribution service charge: (\$/month)	25.51	32.78
Distribution volume charge: (metered usage - ¢/kWh)	3.56	7.33
Transmission network charge: (adjusted usage - ¢/kWh)	0.99	0.93
Transmission connection charge: (adjusted usage - ¢/kWh)	0.78	0.74
3. Regulatory charges		
Standard Supply Admin charge (\$/month)	\$0.25	\$0.25
Rural or Remote Rate Protection Charge (¢/kWh - adjusted)	0.14¢	0.14¢
IESO Wholesale Market Service Rate (includes capacity-based recovery) (¢/kWh - adjusted)	0.45¢	0.45¢
4. Adjustment Factor	Range 1.034 - 1.065	Range 1.034 - 1.065



Table 28: Hydro One Small Business Electricity Rate (>50kW/month)

Electricity Rates effective Jan 1, 2024	Urban Demand	Demand
1. Electricity:		
Time-of-Use Prices		
Off-Peak	7.4¢	7.4¢
Mid-Peak	10.2¢	10.2¢
On-Peak	15.1¢	15.1¢
2. Delivery		
Distribution service charge: (\$/month)	96.47	105.55
Distribution volume charge: (metered usage - \$/kWh)	12.3494	20.9529
Transmission network charge: (billed demand - \$/kWh)	3.6705	2.8414
Transmission connection charge: (billed demand - \$/kWh)	2.8252	2.2256
3. Regulatory charges		
Standard Supply Admin charge (\$/month)	\$0.25	\$0.25
Rural or Remote Rate Protection Charge (¢/kWh - adjusted)	0.14¢	0.14¢
IESO Wholesale Market Service Rate (includes capacity-based recovery) (¢/kWh - adjusted)	0.45¢	0.45¢
4. Adjustment Factor	1.050	1.061

For more information, please visit [Hydro One Rates](#).

6.4 Natural Gas

Table 29: Epcor Rates Effective July 1, 2025

Charges	Rates
Monthly Fixed Charges	\$24.50
Delivery Charges	
First 1000m ³ per month	12.0582 ¢/m ³
All over 1000m ³ per month	9.6276 ¢/m ³

Table 30: Special Large Volume Customers

Charges	Rates
Monthly Fixed Charges	\$234-\$260



Firm or interruptible service	\$226.94
Combined (firm and interruptible) service	\$251.83
Monthly Demand Charge - for each cubic metre of daily contracted firm demand	33.9977¢/m ³
Delivery Charges	
Firm delivery charge	1.7539¢/m ³
Interruptible delivery charge (negotiated)	6.4445 – 9.8284¢/m ³
For more information, please visit	<u>Epcor Rates</u>

Table 31: Enbridge Rates

Charges	Rates (effective July 1, 2025)
Monthly Fixed Charges	\$27.91
Delivery Charges	
First 100m ³	13.8868 ¢/m ³
Next 200m ³	13.6014 ¢/m ³
Next 200m ³	13.1489 ¢/m ³
Next 500m ³	12.7338 ¢/m ³
All over 1,000m ³	12.3905 ¢/m ³
Federal carbon charges	
Facility carbon charge	0.0123 ¢/m ³
Transportation to Enbridge	3.1928 ¢/m ³
For more information, please visit	<u>Enbridge Rates</u>

6.5 Waste Management

Waste management services in Malahide are provided through Elgin County's contracted collection system. Residential households receive weekly curbside garbage collection and bi-weekly recycling collection through the Blue Box program, which accepts paper, plastics, metals, and glass. Large-item pick-up days are scheduled periodically, and residents also have access to yard waste depots and household hazardous waste drop-off events coordinated through Elgin County and the City of St. Thomas. Businesses and farms typically arrange for private waste and recycling services to meet their operational needs. The Township continues



to promote waste diversion and recycling education, supporting long-term sustainability goals and compliance with provincial waste reduction initiatives.

For residents of the Township of Malahide, additional information on recycling services can be found on the [Township of Malahide’s website here](#).

Water and Sanitary Sewer By-Law 23-86 (water), 23-87 (sewer)

<https://www.malahide.ca/en/municipal-office/by-laws.aspx>

Table 32: Water and Sewer Service Fees

Service	Charge/Fee - 2025
Repairs	Full Cost Recovery
Base Charge	\$363.04
Consumption Charge	\$5.43/m ³

All other related water fees can be viewed here: <https://www.malahide.ca/en/municipal-office/resources/Bylaws--Policies/25-02.pdf>

6.6 Communications Infrastructure

In Malahide, communications infrastructure is provided mainly by Eastlink and Uplink. Eastlink delivers internet, television, and phone service in settlement areas such as Springfield and Port Bruce. Uplink and extends fixed-wireless internet to rural households and farms. These providers collectively supply reliable communications for residents, businesses, and agricultural operations, though further investment in broadband expansion remains a community priority.

Table 33: Network Service Providers in Malahide

Service	Company
Satellite TV	Eastlink
Local Internet Provider	Eastlink/Uplink
Local Cellphone Tower	Eastlink/Uplink

7. Building and Development Related Fees

7.1 Development-related Application Fees

The following are Planning Application Deposits used towards the actual costs which shall be incurred by the Township during the review and approval process. The applicant will be invoiced for the difference between the actual cost incurred and the deposit. If the deposit exceeds the actual costs, a refund will be made. Full cost recovery shall be based on municipal staff time and associated costs. Planning deposits and fees are exempt from HST.



Table 34: Planning Fees

	2025 Deposit
Official Plan Amendment Application	\$4,000
Defence of Ontario Municipal Board Appeals	\$10,000
Minor Variance Applications	\$2,000
Site Plan Agreement Application	\$2,000
Temporary Use By-law Applications	\$3,000
Temporary Use By-law Renewal Application	\$3,000
Plan of Subdivision Application	\$10,000
Plan of Condominium Application	\$10,000
Zoning By-law Application	\$4,000
Development Agreement Fee	\$590
Site Evaluation Fee including Private Septic System Verification Fee – required on all severances to confirm the septic system is confined entirely within the property boundaries and conforms to all property line setbacks.	\$170
Percolation Test	\$255
Ontario Power Authority Review and Response for Feed In-Tariff (FIT) Applications	\$175
Fence Viewing Deposit	\$280
Fence Viewer Fee – to be deducted from the Fence Viewing Deposit	\$50 for each of the 3 Viewers, mileage paid and \$90 administration fee

For other User Fees and Rate please refer to [2025 Fees and Charges](#).

7.2 Development Charges

Development Charges (DCs) are fees collected by a municipality when new development takes place, such as the construction of homes, commercial buildings, or industrial facilities. The purpose of these charges is to ensure that growth pays for growth—meaning the costs of new infrastructure and services needed to support development are not placed solely on existing taxpayers. DCs help fund things like roads, water and wastewater systems, fire protection facilities, parks, and other municipal services required by the new development.



Table 35: Development Charges 2025-2026

Service	Single and Semi-Detached Dwelling	Other Multiples	Apartments - 2 Bedrooms and Above	Apartments - Bachelor and 1 Bedroom	Special Care/Special Dwelling Units	Non-Residential (per sq. ft. of Gross Floor Area)
Services Related to a Highway	\$4,331	\$3,425	\$2,648	\$1,697	\$1,395	\$1.81
Fire Protection Services	\$4,256	\$3,367	\$2,601	\$1,668	\$1,371	\$1.78
Parks and Recreation Services	\$2,404	\$1,901	\$1,468	\$943	\$774	\$0.42
Library Services	\$59	\$47	\$36	\$23	\$189	\$0.01
Growth Studies	\$584	\$461	\$357	\$229	\$188	\$0.20
Total Municipal-wide Services	\$11,634	\$9,201	\$7,110	\$4,560	\$3,747	\$4.22

8. Business Parks

8.1 Hacienda Industrial Plaza

Figure 5: Hacienda Industrial Plaza located at 10709 Hacienda Rd.



Located at 10709 Hacienda Road, the property currently offers seven rentable units within approximately 36,000 square feet of flexible commercial and industrial space. The facility is well-suited for a variety of tenants, providing adaptable layouts that can accommodate both



light industrial and commercial uses. For information on current occupancy and pricing please contact [Guenther Homes](#).

9. Business Support Programs and Services

The Community Relations & Economic Development (CRED) Department provides strategic leadership for Malahide by driving economic growth, ensuring the Township is investment-ready, and overseeing customer service standards, planning services, and grant management. The role focuses on attracting and retaining businesses, fostering community and regional partnerships, supervising planning processes with a strong customer service lens, and securing external funding to reduce taxpayer burden, while also promoting the Township's brand and enhancing community engagement. Additional support is available through Elgin County Economic Development, offering investment attraction, research, and marketing services. Businesses can also access financing, training, and advisory programs through the Community Futures – Elgin Business Resource Centre, part of Community Futures Southwestern Ontario, which helps entrepreneurs start, grow, and expand their operations.

9.1 Housing Characteristics

Malahide offers primarily single-detached homes and rural farmsteads, with clusters of commercial buildings and multi-unit housing located in Springfield and other settlement areas. Seasonal dwellings are concentrated in Port Bruce, where cottages and recreational units contribute to the Township's lakeside character. Overall, housing in Malahide remains more affordable than in nearby urban centres, making the community attractive to families, farm workers, and retirees, while also supporting its dual role as both a residential base and a seasonal destination.

9.2 Health and Community Services

Residents have access to local family practices, dental offices, and home health care providers, as well as broader services in neighbouring Aylmer, St. Thomas, and London. The nearest hospital is the St. Thomas Elgin General Hospital, approximately 15–20 minutes from most parts of Malahide, providing emergency, surgical, and inpatient services. Community organizations such as Mennonite Community Services enhance social supports, while hospitals and long-term care facilities across the region ensure access to a full continuum of care

9.3 Education

Elementary education is provided by the Thames Valley District School Board and London District Catholic School Board, with secondary students attending schools in Aylmer and St. Thomas. Post-secondary education and training opportunities are close by at Fanshawe College



and Western University, with specialized agricultural and trades programs aligning with Malahide’s economic strengths.

The Township of Malahide is as the home of the Ontario Police College (OPC). This world-class facility dominates the countryside as you approach it on Elgin Road 32 (Hacienda Road). The OPC is one of the largest police training facilities in North America with over 8,000 recruits, police officers, and civilian personnel attending each year.

The campus spans approximately 300 acres, featuring modern classrooms, residence halls, firearms and scenario training facilities, and driver training tracks. In the 2025 Ontario Budget, the provincial government committed \$1 billion to expand and modernize the Ontario Police College facilities, signaling its ongoing importance to public safety and regional infrastructure.

Figure 6: The Ontario Police College located at 10716 Hacienda Rd.



9.4 Protective Services

Protective services are delivered through the Malahide Fire Department, with volunteer stations across the Township's three operating stations: Springfield, Lyons, and South Station. Together, they provide fire suppression, medical response, and specialized rescue services—including water, ice, rope, and confined space rescues—across the Township and policing from the Ontario Provincial Police – Elgin Detachment. Emergency medical services are coordinated through Elgin County EMS, ensuring coverage for both rural and settlement areas.

Figure 7: Malahide South Fire station located at 7355 Imperial Road



9.5 Recreation & Tourism

Malahide's recreation and tourism amenities include the Malahide Community Place in Springfield, sports facilities such as the East Elgin Community Complex, and natural attractions such as Port Bruce. The Township also supports agricultural tourism, seasonal events, and community fairs that celebrate local heritage and rural life, contributing to both quality of life and visitor appeal.

Figure 8: Clovermead Adventure Farm located at 11302 Imperial Road



The Township of Malahide is as the home to the Clovermead Adventure Farm. A family-owned, multi-generational tourism and education destination features over 65 attractions and features Ontario's largest bee display hive, farm animals, pedal carts, play equipment, and themed festivals in summer and fall.



Figure 9: Port Bruce located at 3147 Colin Street



Port Bruce is a small lakeside community located on the north shore of Lake Erie. It is known for its relaxed cottage-country atmosphere, recreational fishing, and beach access. The village developed historically as a fishing and shipping port today serves primarily as a seasonal recreation hub and residential community.



9.6 Restaurants & Food Markets

Malahide offers a unique, eclectic mix of dining experiences that reflect both its rural character and growing cultural diversity. Malahide offers a distinctive mix of restaurants and food markets that highlight both its agricultural heritage and cultural diversity. Local dining reflects a blend of Canadian and international flavors, including influences from the township's strong Mennonite and Mexican communities, creating a unique culinary character not often found in rural Ontario. Farm-to-table offerings are a defining feature, with many establishments sourcing fresh ingredients directly from nearby fields and greenhouses. Seasonal farm markets, roadside vendors, and pick-your-own operations further showcase Malahide's abundance, allowing visitors and residents to enjoy produce, baked goods, and preserves straight from the source. Together, these food experiences make Malahide a community where tradition and diversity meet, offering an authentic taste of rural Ontario with a multicultural twist.

Figure 10: Pinecroft Restaurant, Gallery and Gift Shop located at 8122 Rogers Rd.



Tucked away in a forested setting in Malahide Township, Pinecroft, offers one of the area's most unique dining experiences. Established as part of the historic Pinecroft Pottery studio, the restaurant has become a local landmark where art, heritage, and food come together. Guests enjoy homestyle meals, soups, and baked goods made with fresh ingredients, often inspired by seasonal produce from the surrounding countryside.



Figure 11: Mennomex located at 49919 Talbot Line



Mennomex is a well-known Mexican–Mennonite grocery store and restaurant located in Malahide that has become both a shopping destination and a cultural landmark for the region. The store offers an extensive selection of authentic Mexican products alongside Mennonite and Canadian staples. This unique blend reflects the township’s diverse population and agricultural roots, creating a marketplace where traditions meet and cultures overlap.



Figure 12: Howe Family Farm Market located at 48556 John Wise Line



Established by a farm family with five generations of history in the community, the market offers a wide variety of fresh, seasonal produce grown on-site, along with homemade preserves, baked goods, and specialty items.



9.7 Events

Malahide hosts a variety of community events that reflect its agricultural heritage and strong rural identity. Annual highlights include the Springfield Family Day, Canada Day celebrations, and local farmers' markets, which showcase local producers and artisans. Seasonal gatherings such as holiday parades, community dinners, and cultural festivals bring residents together and strengthen community spirit. Recreational activities, fishing derbies, and programming at conservation areas and community facilities further add to the Township's year-round calendar of events, attracting both residents and visitors.

Figure 13: Springfield Family Fun Day at Malahide Community Place located at 12105 Whittaker Rd



Springfield Family Fun Day, held at Malahide Community Place, is a lively annual event that brings residents together to celebrate community spirit. Featuring activities for all ages, the day typically includes live entertainment, children's games, inflatables, local vendors, and food options that showcase the township's welcoming character.



9.8 Local Media

Local news and information in Malahide is primarily provided through the Aylmer Express, a weekly newspaper covering community events, Council updates, and regional issues. Residents also tune into regional radio stations from St. Thomas, Tillsonburg, and London for broader news and entertainment. Increasingly, digital platforms and community social media groups play an important role in sharing day-to-day updates and promoting local events. The Township itself supports communication through its official website and newsletters, ensuring residents and businesses remain informed about programs, services, and opportunities.



Appendix – Incentives

Commercialization Incentives

- [Southwestern Ontario Development Fund \(SWODF\)](#)
Regional development fund supporting expansions, productivity, and job creation.
- [Ontario Made Manufacturing Investment Tax Credit](#)
10% refundable corporate income tax credit for manufacturers investing in buildings, machinery, and equipment.
- [Business Development Bank of Canada \(BDC\)](#)
Provides business advisory, financing, and commercialization programs for local entrepreneurs.

Export Incentives

- [Global Market Development Fund – Book \(Ontario Creates\)](#)
Ontario Creates – Book Fund
- [Global Market Development Fund – Film & Television \(Ontario Creates\)](#)
Ontario Creates – Film & TV Fund
- [Ontario Food Exports \(OFEX\)](#)
Export support program for Ontario agri-food businesses.
- [Export Development Canada](#)
Financing and insurance solutions will support Canadian companies in managing risk and seizing new global opportunities.

Human Resources & Training

- [Co-operative Education Tax Credit](#)
Refundable tax credit of 25–30% on eligible wages/salaries for co-op students.
- [Canada–Ontario Job Grant \(COJG\)](#)
Covers up to 50–83% of training costs for new or existing employees.
- [Elgin–St. Thomas Small Business Enterprise Centre – Youth/Young Entrepreneur Programs](#)
Accelerate your business growth with our curated selection of resources and tools directed at youth entrepreneurs.
- [Rural Ontario Development Program \(ROD\)](#)
Supports regional training, skills, and workforce readiness.
- [Mennonite Community Services- Integrated Employment Services](#)
Skills training and financial support for unemployed workers.

Research & Development Incentives

- [Ontario Research & Development Tax Credit \(ORDTC\)](#)
3.5% non-refundable tax credit on eligible R&D expenditures.
- [Ontario Business Research Institute Tax Credit \(OBRITC\)](#)
20% refundable tax credit on R&D carried out with eligible Ontario research institutes.



- [Ontario Digital Media Tax Credit](#)
Refundable credit on eligible labour, marketing, and distribution expenses for digital media products.
- [Scientific Research & Experimental Development \(SR&ED\) Tax Incentive Program](#)
Tax incentives are intended to encourage businesses to conduct research and development in Canada.
- [Ontario Made Manufacturing Investment Tax Credit \(R&D Equipment\)](#)
A 10% refundable corporation income tax credit applies to qualifying investments of up to \$20 million per tax year made by eligible corporations, for a maximum credit of \$2 million a year.

Municipal & Community Improvement Incentives

- [Tax Increment Equivalent Grant for Major Projects](#)
50% to 100% of municipal and/or County portion of tax increase because of new development for a period of 5 years.
- [Façade, Signage & Property Improvement Grant](#)
50% of eligible costs for façade, signage and property improvements.
- [Building Improvement / Restoration Grant](#)
50% of eligible costs for a max of \$8,000 or \$10,000.
- [Energy Efficiency Retrofit Grant](#)
Costs to offset retrofitting a building to meet energy efficiency standards.
- [Feasibility, Design & Study Grant](#)
50% of eligible costs of the improvements to a maximum of \$2,000.
- [Application and Permit Fees Grant](#)
50% of the municipal and/or County portion of eligible cost to a maximum of \$2,000.

