

Budget at a Glance

Each year, our Council develops a budget that funds strategic initiatives and capital projects that sustain services and service levels for Ramara Township. The 2025 budget outlines investments in capital planning and infrastructure, including road maintenance and water and wastewater upgrades. On November 6, Council endorsed the implementation of a 5.14% increase on the municipal portion of the 2025 tax rate that will go to the November 25, 2024, Council meeting for approval and the passing of the by-law. The combined rate, which is estimated at 4.06%, includes municipal, county and school tax rates. The confirmed combined rate will be posted later when those rates have been finalized.

This document outlines the budgeting process and the challenges of balancing the budget. It will outline expenses, capital and operating, and sources of income to cover all anticipated expenditures.

Revenue

Municipalities use a variety of revenue sources to pay for a wide range of services that residents and businesses depend on and use regularly. The major revenue sources that are typically used to pay for day-to-day services include:

- Property Taxes
- Utility User Fees
- Other User Fees (Recreation, L.C.P.W.C. levy)
- Permits and Licensing Fees (i.e building permits, business licenses)

Municipalities also have access to other forms of funding:

- Grants from Provincial and Federal governments
- Reserve Funds (funds saved up over time for large projects)

Property Taxes

Property tax revenue accounts for approximately 46% of total revenue in 2025. The budget and tax rate information for the County of Simcoe and the associated School Boards are not included in the municipal budget, as they do not affect the municipal tax rate. Ramara Township is responsible for collecting taxes on behalf of the County and the School Boards. The combined tax rate, which includes municipal, county, and school rates, will be published later once those rates are finalized.

The total raised by taxes in 2025 will be
\$16,355,200
compared to
\$15,313,200 in 2024.



Ramara's Portion of the Total Tax Bill

Every time your street is plowed, you visit a Ramara facility or library, or receive assistance from emergency services, you can see your tax dollars at work. Municipal budget decisions determine the funding for the programs and services that residents rely on to maintain their quality of life.

2025 Tax Impact at 5.14%

\$627

PER \$100,000
ASSESSMENT
VALUE

Tax Due Dates



Interim

February 25 and April 25, 2025



Final

June 25* and September 25, 2025

Please be advised that the June 25 date is subject to change

How are your tax dollars spent?

In 2025, the Township of Ramara is responsible for property taxes, and it is distributed in three areas.

Municipal - supports local municipal services (road maintenance, recreation, library, planning, park maintenance and emergency services)

County of Simcoe - supports County services (housing, transportation social services)

School Board - supports the four different School Boards within the County of Simcoe

Did You Know?

Property taxes are calculated using the assessed value of your property and multiplying it by the combined tax rate (municipal, county and school board).

Property Assessment X Total Tax Rate = Total Taxes

Schedule 2 - Explanation of Tax Change

The explanation of tax change is located on the front of your tax bill and provides an explanation of changes to taxes from 2024 to 2025 for the Township, County and Education portions of your taxes



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2297 HIGHWAY 12

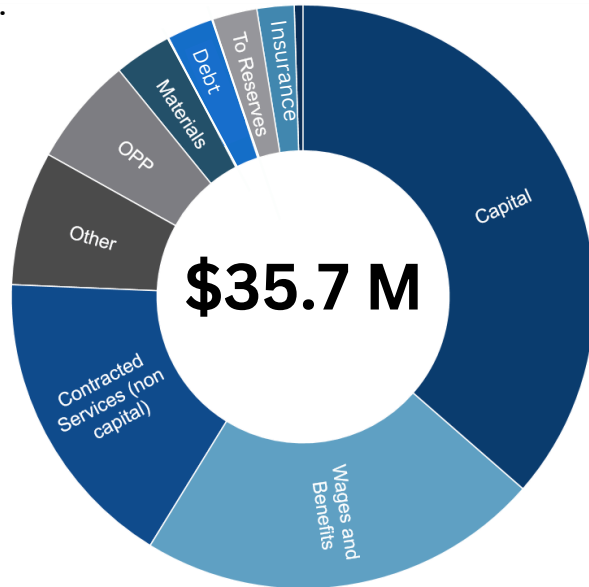


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Expenses

Municipalities are service based organizations and provide a wide variety of services. The challenge is striving to meet the needs of as many of our residents as possible in a fiscally responsible way. In the 2025 Budget, the total expense budget is approximately \$35.7 million and finances all expenses the following services:

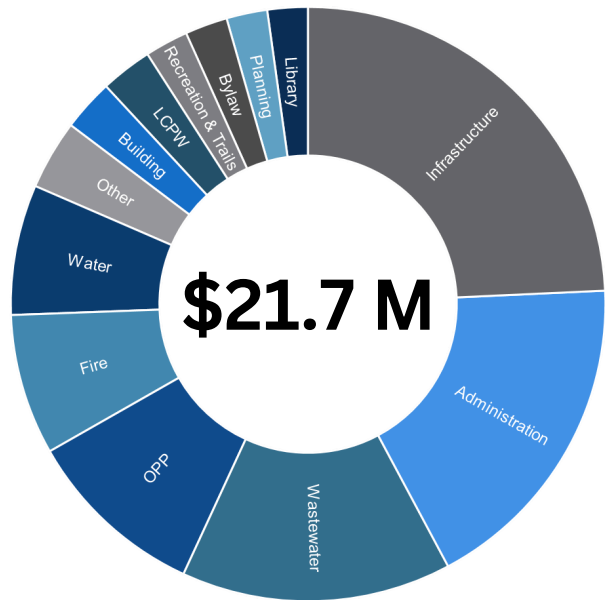
- Administration
- Building and Planning
- Fire and Rescue Services
- Library
- Parks and Recreation
- Road
- Streetlights and Sidewalks
- Water and Sewer



2025 Operating Expenses

The 2025 Operating Budget is approximately \$21.7 million and includes costs to perform routine operations and deliver Council’s approved serviced levels. The money is allocated to the following service areas:

- Administration (18%)
- Building (3%)
- Bylaw (2%)
- Fire (8%)
- Infrastructure (24%)
- Library (2%)
- OPP (10%)
- Planning (2%)
- Recreation & Trails (2%)
- Wastewater (15%)
- Water (7%)



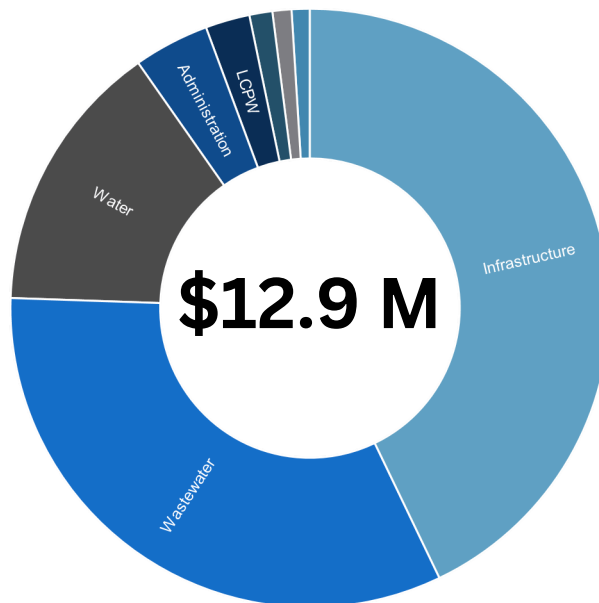
Increase in OPP Costs  **23%**
406K



Capital Budget Highlights

The 2025 Capital Budget is \$12.9M. A Capital Budget provides a forecast to fund the assets that support the delivery of services to the community. The Capital Budget is allocated to the following service areas:

- Administration (4%)
- Fire (1%)
- LCPW (2%)
- Other (1%)
- Recreation & Trails (1%)
- Roads (43%)
- Wastewater (33%)
- Water (15%)



2025 Capital Projects

There are many planned Strategic and Capital Projects for 2025.

Infrastructure - 5.5 M

- Road Construction on various roads (Hotmix/Slurry)
- Lagoon City Bridge Structural Repairs
- Replacement of Tandem
- Site preparation for servicing expansion at Lakeshore Drive, Maple Ave, Ridge Ave, Simcoe Road and Lone Birch.

Water - 1.9 M

- Val Harbour Water Treatment Plant - High Lift Pump replacement
- Hydrant Replacement Program
- Pump refurbishment program
- Servicing expansion at Lakeshore Drive, Maple Ave, Ridge Ave, Simcoe Road and Lone Birch.

Wastewater - 4.2 M

- Bayshore Wastewater Treatment Plant upgrades based on EA
- Lagoon City SPS refurbishment
- Lagoon City SPS new electrical panel
- Inflow & Infiltration (I&I) reduction program

Other - 1.2 M

- Economic Development Strategy Update
- Ramara Centre Building Renovations
- Structural engineering and minor works to St. Andrew's Hall and Standard Bank
- Zoning Bylaw Update

