



The 2022 municipal budget outlook

This year, in the context of economic recovery, the Municipal Council's goals were to prepare a realistic budget that would allow for improved or additional services and limit the increase in property taxes. The challenges to achieving these objectives were once again numerous, starting with the excessively high costs of snow removal on municipal roads, which still accounts for a large portion of the budgeted expenses at 13%. We are also expecting significant increases from our suppliers with an increase in the Consumer Price Index (CPI) of 5.1% in October 2021 for the greater Montreal area. In addition, the Municipality will have to start repaying the loan by-law estimated at \$980,000 for the Tamaracouta Road rehabilitation project next year. This therefore represents an additional amount of approximately \$85,000 in capital and interest that will have to be disbursed annually for the next fifteen (15) years.

The Municipality has also suffered an increase of 2.39% in the Sûreté du Québec's mandatory rate, as well as the MRC d'Argenteuil's with 11.81%, due to a major increase in the standardized property value, which is attributable to a comparative factor of 1.25 for Mille-Isles in 2022. Briefly, this comparative factor indicates that the properties in Mille-Isles have, on average, a market value that is 25% higher than the taxable property assessment on which the Municipality bases its taxation. Thus, we can already foresee that the balancing of the next three-year roll, starting in 2024, will bring a sharp increase in property values.

For 2021, the Municipality had succeeded in maintaining the same base tax rate as in 2020 by receiving financial assistance of \$137,868 from the Quebec government to mitigate the impacts of the COVID-19 pandemic on municipal finances. However, this financial assistance is non-recurring and represents a significant reduction in revenue compared to last year.

During 2020, Municipal Council decided to introduce various tax rates based on two categories of buildings: residual buildings and non-residential buildings (INR). The non-residential category is essentially made up of businesses, while the residual category includes all other buildings, as well as residential buildings, vacant lots and agricultural and forestry sectors. A building may fall into both categories, depending on its activities. INRs, which generally require more municipal services than residual buildings, will have a 2% higher rate than the residual category in 2022.

In the coming year, we will continue our work to upgrade municipal infrastructure and improve the services offered, without affecting the Municipality's financial situation. This is a challenge that all rural municipalities in Quebec face as they deal with the increased responsibilities that have been conferred upon them since the provincial government entrusted them with the role of "local government". As a result, we are committed to remaining proactive and creative in taking advantage of financial assistance programs and other funding opportunities to increase the purchasing power of every tax dollar invested.

What to remember about the 2022 budget

By contextualizing these different perspectives, it is understandable that the Municipality's expenses increased considerably in 2022, particularly because the CPI set at 5.1% and the increase in quotas at the MRC. Despite this, all departments have made the necessary efforts to curb their spending in the 2022 budget. The addition of specialized resources in urban planning and environment justifies the only significant budgetary increase, while the administration department shows a decrease attributable to a possible reorganization of the administrative structure.

Allocations from the financial reserves that allow us to balance the budget have also decreased with a 6.87% reduction, totaling \$25,055 less than last year. Mainly composed of working capital and accumulated surpluses, these financial reserves no longer include financial assistance from the Quebec government, which was allocated in 2021. Consequently, this clearly demonstrates that we remain vigilant and realistic about our financial situation.

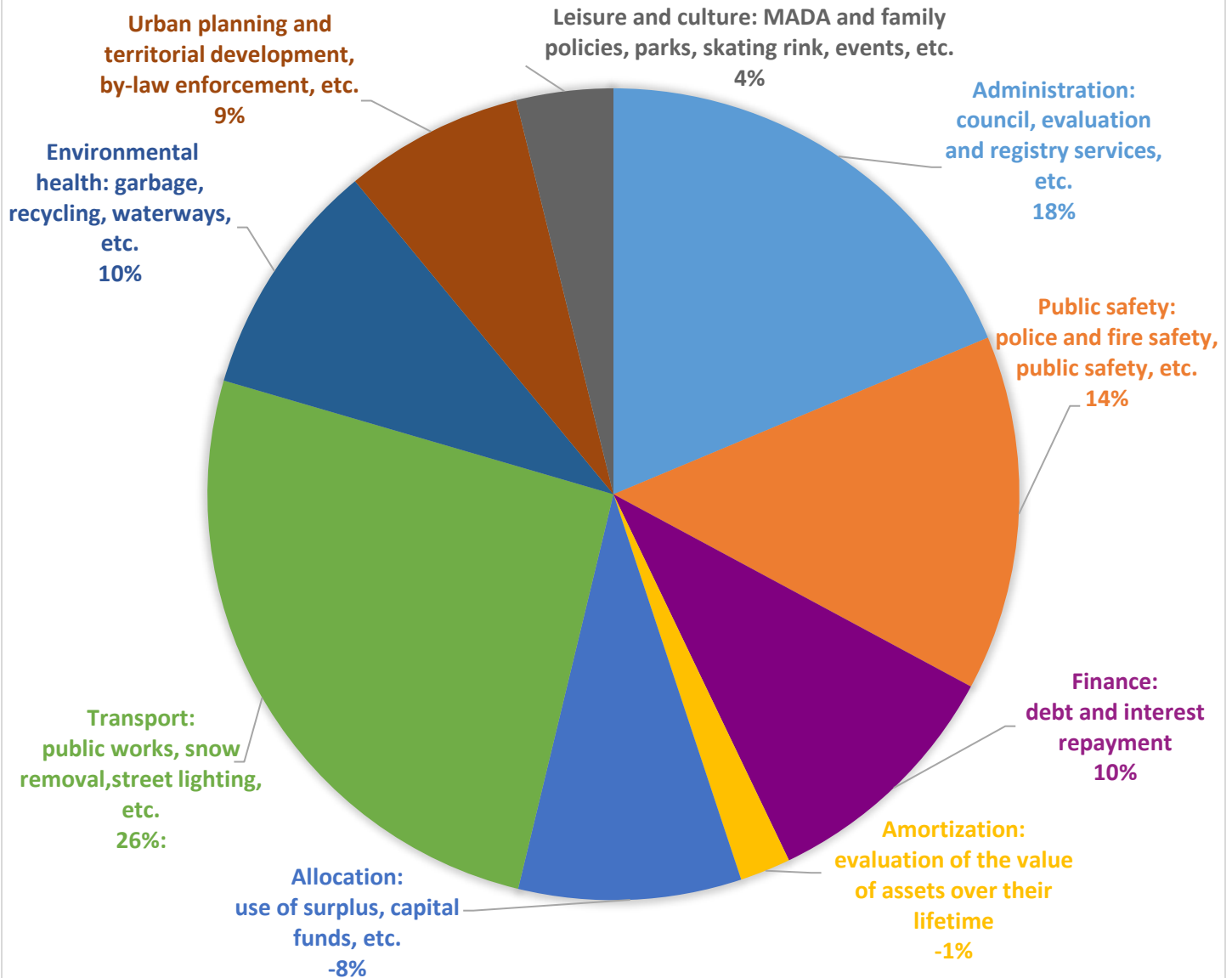
In terms of expenditure breakdown, the public works budget continues to be the largest with 26% of projected expenses foreseen in 2022. This budget associated with the transport service

includes costs related to the maintenance of the road network and municipal infrastructure. Also included are signage, lighting and contracts for snow removal, road sweeping and dust control on gravel surfaces. Infrastructure upgrades, such as major repairs that are required annually, are included in the capital budget and are not included in the operating budget. Both the environmental health and urban planning budgets have increased significantly in 2022, so that the urban planning budget now represents 9% of total expenses and the environmental health budget now represents 10% of total expenses. At the same time, these increases illustrate the council's commitment to do more for the environment in the immediate future.

EXPENSES BY SERVICE	BUDGET	
	2021	2022
Administration: council, evaluation services and registry services, etc.	\$768,787	\$748,779
Public safety: police and fire safety, public safety, etc.	\$582,283	\$593,970
Transport: public works, snow removal, street lighting, etc.	\$1,058,743	\$1,070,858
Environmental health: garbage, recycling and composting, ecocenter, waterways, etc.	\$390,583	\$400,085
Urban planning and development: territorial development, by-law enforcement, etc.	\$293,118	\$379,598
Leisure and culture: MADA and family policy, parks, skating rink, events, etc.	\$158,510	\$153,448
Financing: repayment debt and interest.	\$412,411	\$403,323
Amortization: evaluation of the value of assets over time.	(\$83,131)	(\$56,682)
Allocations: use of surplus, capital funds, etc.	(\$364,757)	(\$339,702)
TOTAL	\$3,216,547	\$3,353,678



BREAKDOWN OF EXPENDITURE BY DEPARTMENT



Also, an increase in the public safety budget can be explained by the MRC d'Argenteuil's public safety quota, which has risen from \$11,576 in 2021 to \$19,271 in 2022, i.e. 66% higher than last year, as well as a larger budget for firefighters' salaries. It should be noted that the 31.82% decrease from last year in the depreciation budget is due to the fact that we have fewer investment projects planned for 2022, which has no impact on the operating budgets.



BUDGET 2022

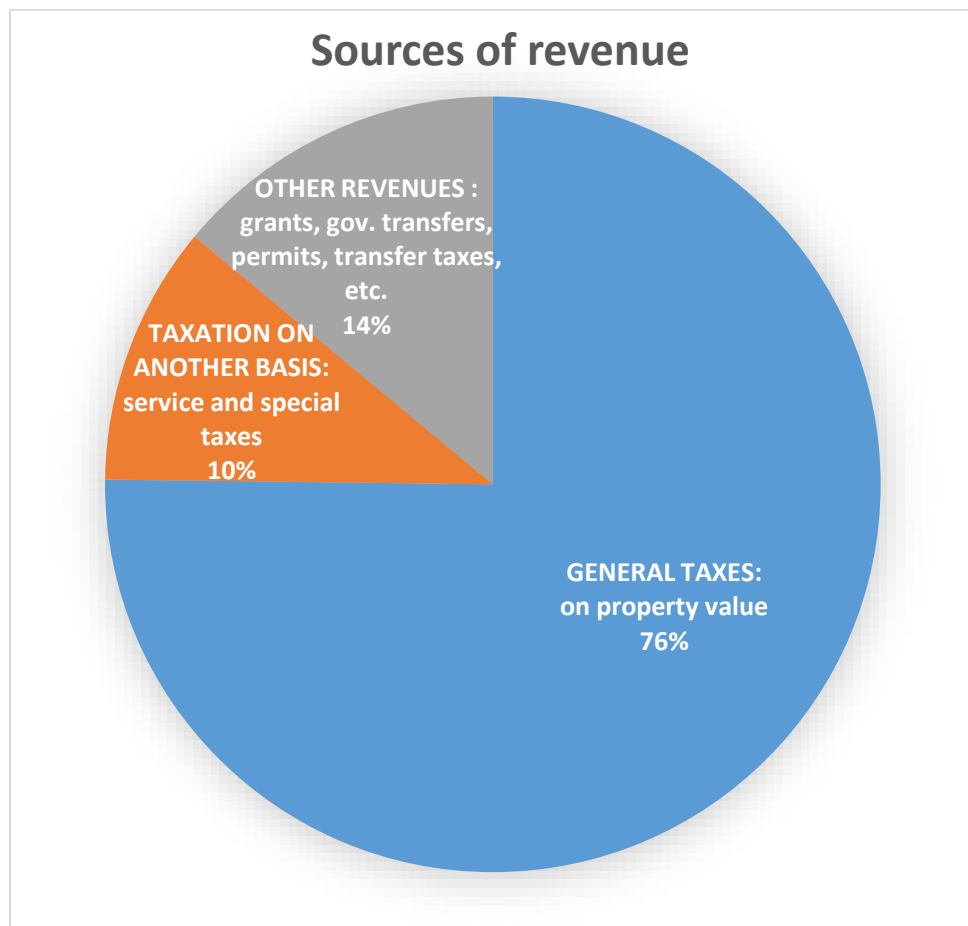
EXPLANATORY DOCUMENT

While trying to limit expenses as much as possible, the Municipality is also looking for opportunities to increase its revenues and minimize its losses.

As in previous years, the Municipality will benefit from financial assistance programs for public safety and for the improvement of the road network. The financial assistance from the Quebec Gas Tax and Contribution Program (TECQ) will be used to repair several local roads that have been neglected in recent years due to major rehabilitation projects, thereby significantly improving their lifespan. Revenues from financial assistance programs, government transfers and other sources account for 14% of total revenues.

REVENUES	BUDGET	
	2021	2022
GENERAL TAXES : based on property value (residual and non-residential)	\$2,418,726	\$2,544,090
TAXATION ON OTHER BASIS: services and special taxes	\$348,725	\$334,826
OTHER REVENUE.S: grants, gov. transfers, permits, transfer taxes, etc.	\$449,097	\$474,762
TOTAL	\$3,216,547	\$3,353,678

The recovery of unpaid taxes is also important. In 2021, the Municipality was able to recover nearly \$50,000 in unpaid taxes and will continue to work with taxpayers to ensure that everyone has the opportunity to pay their taxes due. Finally, the introduction of various rates of taxation based on the categories of real property allows for the recovery of approximately \$5,800 for 2022.





The triennial budget

The triennial budget identifies the infrastructural projects over a period of three year (2022, 2023 and 2024). It also specifies how each projects will be funded and the number of years required to complete the most important projects.

In 2022, the Municipality plans to invest \$750,491 of which \$502,641 is dedicated to improving the road network to bring several municipal roads up to standard and to pave the new roads of the Montée du Pont-Bleu extension project, which should be financed by a sector tax for new residents. The remaining \$247,850 is for computer equipment renewal, essential equipment for the Fire Department, remodeling of the Maple Grove building and grounds, proper reorganization of Hammond-Rodgers Park, and repairing the cracks and drain in the outdoor rink by adding a multi-season surface. Of these investments, \$361,798 will be subsidized, \$175,000 will be financed by long-term borrowing via a sectoral tax, \$109,687 will come from the operations budget and \$104,006 will come from allocations from financial reserves and reserved funds.



BUDGET TRIENNAL POUR LES ANNÉES 2022, 2023 & 2024 TRIENNIAL BUDGET

BUDGET TRIENNAL/ TRIENNIAL BUDGET	2022	2023	2024	TOTAL 2022-2023-2024			
IMMOBILISATIONS / FIXED ASSETS	Dépenses / Expenses	Dépenses / Expenses	Dépenses / Expenses	Dépenses totales / Total Expenses	Subvention - Surplus / Grant - Surplus	Financement / Financing	Taxe foncière / General tax
ADMINISTRATION							
Parc informatique / Computer equipment	12 650 \$	6 000 \$	6 130 \$	24 780 \$			24 780 \$
Aménagement du 1262, chemin de Mille-Isles (borne de recharge, aménagement extérieur, étagères, meubles d'entreposage) / Landscaping of 1262 Mille-Isles Road (charging station, landscaping, shelves and storage furniture)		6 000 \$		6 000 \$	1 200 \$		4 800 \$
Acquisition de terrain vente pour taxes / Land acquisition sale for taxes							
Hôtel de Ville / Town Hall							
TOTAL	12 650 \$	12 000 \$	6 130 \$	30 780 \$	1 200 \$		29 580 \$
SÉCURITÉ PUBLIQUE / PUBLIC SAFETY							
Aménagement du 400, chemin de Mille-Isles / Landscaping of 400 Mille-Isles Road		400 000 \$	800 000 \$	1 200 000 \$	600 000 \$	600 000 \$	
Parc informatique (réseau et poste informatique) / Computer equipment (network and computer equipment)							
Bornes sèches / Dry hydrants							
Machinerie - véhicule / Machinery - Vehicle							
Appareils respiratoires / Breathing apparatus							
Équipement de sauvetage (tenue de protection, défibrillateur, panier de sauvetage) et génératrice / Fire rescue equipment (protective gear, defibrillator, rescue basket) and generator	20 200 \$	10 000 \$	10 000 \$	40 200 \$			40 200 \$
Équipement de communication / Communication equipment							
TOTAL	20 200 \$	410 000 \$	810 000 \$	1 240 200 \$	600 000 \$	600 000 \$	40 200 \$
TRANSPORT							
Réfection majeure de différents chemins (TECQ) / Major repair of various roads (TECQ)	327 641 \$	171 734 \$	450 000 \$	949 375 \$	746 875 \$		202 501 \$
Réfection majeure de différents chemins (PIIRL) / Major repair of various roads (PIIRL)		489 854 \$	950 000 \$	1 439 854 \$	1 079 891 \$	359 964 \$	
Pavage du prolongement de la Montée du Pont Bleu (taxe sectorielle) / Paving of the Montée du Pont Bleu extension (sector tax)	175 000 \$			175 000 \$		175 000 \$	
Améliorations du garage municipal / Improvements to the municipal garage							
Parc informatique et communication (radios et réseau informatique garage) / Computer and communication equipment (radios and network equipment garage)							
Véhicules / Vehicles		75 000 \$		75 000 \$	12 000 \$		63 000 \$
Machinerie, équipement et outillage / Machinery, equipment and tools							
TOTAL	502 641 \$	736 588 \$	1 400 000 \$	2 639 229 \$	1 838 766 \$	534 964 \$	265 501 \$
HYGIÈNE DU MILIEU							
Travaux aux cours d'eau sans nom / Work on unnamed watercourse							
PGMR - Investissements / PGMR - Investments							
TOTAL							
URBANISME / Urbanism							
Machinerie et outillage / Machinery and tools							
Ameublement bureau / Office furniture							
TOTAL							
LOISIRS & CULTURE / LEISURE & CULTURE							
Infrastructure loisirs & culture et salle communautaire (bancs, balançoires et tables) / Leisure and culture infrastructure & community hall (benches, swings and tables)							
Maple Grove - Mise à niveau / Maple Grove - Upgrade	150 000 \$			150 000 \$	150 000 \$		
Sentiers forestiers récréatifs / Recreational forest trails		550 000 \$		550 000 \$	550 000 \$		
Parc Hammond-Rodgers / Hammond-Rodgers Park	10 000 \$			10 000 \$	10 000 \$		
Patinoire extérieure (réparations et surface multisaison) / Outdoor ice rink (repairs and multi-season surface)	55 000 \$			55 000 \$	55 000 \$		
Projet d'habitation pour personnes en perte d'autonomie / Housing project for persons in loss of autonomy							
TOTAL	215 000 \$	550 000 \$		765 000 \$	765 000 \$		
GRAND TOTAL	750 491 \$	1 708 588 \$	2 216 130 \$	4 675 209 \$	3 204 966 \$	1 134 964 \$	335 281 \$



IMPACT ON YOUR TAXES

The 2022 budget presents a 3.91% increase in the residual property tax rate (prime rate), and a 4.41% increase in the recently introduced non-residential tax rate. Also included is a ten (10) dollar reduction per dwelling unit under the column "Garbage & recycling", mainly due to the growth of compensations from RECYC-QUÉBEC. For the average property in Mille-Isles, the total increase in municipal taxes is therefore between 3.05% and 3.18%. The following table simulates the tax estimates for various property assessments, however, excluding INRs.

SIMULATION DE TAXES 2022 / TAX SIMULATION											
	Taux / Rate	2021			Taux / Rate	2022			Augmentation en \$ / Increase in \$	Augmentation totale en pourcentage / Total percentage increase	Augmentation au niveau de la taxe foncière seulement / increase in property tax only
Taxes foncières générales / General tax rate	0.6482 \$				0.6723 \$						
Sécurité publique / Public Safety	0.0837 \$				0.0847 \$						
QP MRC & évaluation / MRC & Evaluation	0.0988 \$				0.1061 \$						
TOTAL DU TAUX / TOTAL RATE	0.8306 \$	Environnement / Environment	Déchets & recyclage / Garbage & Recycling	Total	0.8631 \$	Environnement / Environment	Déchets & recyclage / Garbage & Recycling	Total			
Évaluation municipale/ Municipal Assessment											
80 000	664 \$	25 \$	225 \$	914 \$	690 \$	25 \$	215 \$	930 \$	16 \$	1.73%	3.91%
100 000	831 \$	25 \$	225 \$	1 081 \$	863 \$	25 \$	215 \$	1 103 \$	22 \$	2.06%	3.91%
124 700	1 036 \$	25 \$	225 \$	1 286 \$	1 076 \$	25 \$	215 \$	1 316 \$	30 \$	2.36%	3.91%
150 000	1 246 \$	25 \$	225 \$	1 496 \$	1 295 \$	25 \$	215 \$	1 534 \$	39 \$	2.58%	3.91%
200 000	1 661 \$	25 \$	225 \$	1 911 \$	1 726 \$	25 \$	215 \$	1 966 \$	55 \$	2.87%	3.91%
250 000	2 077 \$	25 \$	225 \$	2 327 \$	2 158 \$	25 \$	215 \$	2 398 \$	71 \$	3.05%	3.91%
300 000	2 492 \$	25 \$	225 \$	2 742 \$	2 589 \$	25 \$	215 \$	2 829 \$	87 \$	3.18%	3.91%
350 000	2 907 \$	25 \$	225 \$	3 157 \$	3 021 \$	25 \$	215 \$	3 261 \$	103 \$	3.28%	3.91%
371 200	3 083 \$	25 \$	225 \$	3 333 \$	3 204 \$	25 \$	215 \$	3 444 \$	110 \$	3.31%	3.91%
400 000	3 322 \$	25 \$	225 \$	3 572 \$	3 452 \$	25 \$	215 \$	3 692 \$	120 \$	3.35%	3.91%
450 000	3 738 \$	25 \$	225 \$	3 988 \$	3 884 \$	25 \$	215 \$	4 124 \$	136 \$	3.41%	3.91%
500 000	4 153 \$	25 \$	225 \$	4 403 \$	4 315 \$	25 \$	215 \$	4 555 \$	152 \$	3.46%	3.91%
550 000	4 568 \$	25 \$	225 \$	4 818 \$	4 747 \$	25 \$	215 \$	4 987 \$	168 \$	3.49%	3.91%
600 000	4 984 \$	25 \$	225 \$	5 234 \$	5 178 \$	25 \$	215 \$	5 418 \$	185 \$	3.53%	3.91%
650 000	5 399 \$	25 \$	225 \$	5 649 \$	5 610 \$	25 \$	215 \$	5 850 \$	201 \$	3.56%	3.91%
700 000	5 814 \$	25 \$	225 \$	6 064 \$	6 042 \$	25 \$	215 \$	6 281 \$	217 \$	3.58%	3.91%
750 000	6 230 \$	25 \$	225 \$	6 480 \$	6 473 \$	25 \$	215 \$	6 713 \$	233 \$	3.60%	3.91%
800 000	6 645 \$	25 \$	225 \$	6 895 \$	6 905 \$	25 \$	215 \$	7 144 \$	250 \$	3.62%	3.91%
850 000	7 060 \$	25 \$	225 \$	7 310 \$	7 336 \$	25 \$	215 \$	7 576 \$	266 \$	3.64%	3.91%
900 000	7 476 \$	25 \$	225 \$	7 726 \$	7 768 \$	25 \$	215 \$	8 007 \$	282 \$	3.65%	3.91%
950 000	7 891 \$	25 \$	225 \$	8 141 \$	8 199 \$	25 \$	215 \$	8 439 \$	298 \$	3.66%	3.91%
1 000 000	8 306 \$	25 \$	225 \$	8 556 \$	8 631 \$	25 \$	215 \$	8 871 \$	314 \$	3.67%	3.91%



IN CONCLUSION

The 2022 budget was established to minimise the impact of increased spending on the taxpayer while ensuring quality services. The Council has clearly indicated its desire to maintain an affordable quality of life for all taxpayers and continues to seek opportunities to optimize revenues in order to reduce the tax burden on citizens.

All questions concerning the budget are welcome and can be sent by e-mail to the Municipality's general management at questions@mille-isles.ca.

PAYMENT OF 2022 TAXES

Mille-Isles taxpayers can pay their taxes in several ways:

- at the municipal office;
- by post-dated checks;
- by Interac debit;
- by credit card.

Please note that Visa, MasterCard and Discovery cards are accepted. To pay by phone with a credit card, the Municipality must have received the appropriate authorization form for each payment date. Taxpayers can also pay their taxes at the ATM and through banking, telephone or Internet transactions. For more information on this subject or on how to obtain the authorization form, contact us at 450-438-2958.

Payment services may differ depending on the financial institution. Use the "ROLL NO." number located at the top center of your tax statement and be sure to include all zeros. Follow the instructions given by your bank to include or exclude dashes.

In 2022, the number of installments remains at (6) equal payments, broken down as follows:

- | | |
|--|---------------------------------------|
| • First installment: February 25, 2022 | • Fourth installment: August 12, 2022 |
| • Second installment: April 22, 2022 | • Fifth installment: October 7, 2022 |
| • Third installment: June 17, 2022 | • Last installment: December 2, 2022 |

Please note that a \$5 fee will be applied for each late notice.

Payments by Internet

Once you have entered your data, we recommend that you verify that the matricule number is identical to the one on your municipal tax account. This ensures that your payment reaches us correctly. It is your responsibility to verify that we have received your payment.