

THE 2023 MUNICIPAL BUDGET OUTLOOK

This year, in the context of widespread inflation, City Council's goals were to prepare a realistic budget that would maintain services and limit property tax increases. The challenges to achieving these goals were once again numerous, starting with the high cost of snow removal on municipal roads, which still accounts for a large portion of the budgeted expenses at 12%. We are also expecting significant increases from our suppliers with a 6.8% increase in the Consumer Price Index (CPI) in September 2022 for the Greater Montreal area.

The Municipality also suffered a 3.82% increase in the Sûreté du Québec's compulsory rate, as did the MRC d'Argenteuil's with 2.21%, despite a strong increase in the standardized property value caused by a comparative factor of 1.52 for Mille-Isles in 2023. In summary, this comparative factor indicates that properties in Mille-Isles have sold, on average, for amounts 52% higher than the assessed value on which the Municipality bases its taxation. Thus, we can already foresee that the balancing of the next triennial roll, starting in 2024, will bring a historic increase in property values, especially since the triennial roll currently in effect has been renewed and not balanced.

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 grant was not recurring and the financial assistance provided by the Ministère des Affaires municipales et de l'Habitation (MAMH) under the *Partnership 2020-2024: Building Stronger Municipalities and Regions* is clearly not sufficient to make up for the shortfall caused by the alarming inflation. In concrete terms, this assistance represents less than \$15,000 per year for the Municipality since its inception.

For 2023, Municipal Council has made de decision to maintain 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 2.21% higher rate than the residual category in 2023.

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.

TAXES 2023

In 2023, the number of installments remains at (6) equal payments, broken down as follows:

- First installment: February 24, 2023
- Second installment: April 21, 2023
- Third installment: June 16, 2023
- Fourth installment: August 11, 2023
- Fifth installment: October 6, 2023
- Last installment: December 1, 2023

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

- by financial institution;
- by post-dated checks;
- by credit card;
- in person at the municipal office.

Please note that you can plan your payments by filling out the credit card authorization form available on the municipality's website. For more information, please contact Chrystine Slight, administrative technician, at cslight@mille-isles.ca or at 450-438-2958, ext. 2600.



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WHAT TO REMEMBER ABOUT THE 2023 BUDGET

Contextualizing these different perspectives, one can understand that the Municipality's expenses have increased significantly in 2023, notably due to the CPI set at 6.8% and, by the same token, to the exaggerated increase in prices of most suppliers. Despite this, all departments have made the necessary efforts to curb their spending in the 2023 budget. The addition of a recreation technician position accounts for the largest budget increase, while the administration department has seen an increase due to municipal insurance, computer costs and additional legal fees, among other things.

Allocations from the financial reserves that allow us to balance the budget have also decreased with a 2.06% decrease, totaling \$6,858 less than we used last year. Our financial reserves are composed mainly of accumulated surpluses and the available balance of closed settlements. Our financial reserves have steadily increased over the past three years. This clearly demonstrates that we have remained vigilant and realistic about our financial situation.

In terms of expenditure breakdown, the public works and transportation budget continues to be the largest, accounting for 25% of projected expenses in 2023. This budget 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 (environmental health) and urban planning budgets have decreased in 2023, so that the Urban planning budget is still 9% of total expenses and the environmental health budget is now 8% of overall expenses.

Also, an increase in the public safety budget can be explained by the increase in the forecast for firefighters' salaries due to the new mutual aid agreements that the Municipality has concluded with the City of Saint-Colomban and the City of Saint-Jérôme in 2022. It should be noted that the budgets associated with depreciation are attributable to capital projects planned for 2023, but have no direct impact on operating budgets and tax rates.

EXPENSES BY SERVICE	BUDGET	
	2022	2023
Administration: council, evaluation services and registry services, etc.	\$748,779	\$815,714
Public safety: police and fire safety, public safety, etc.	\$593,970	\$638,597
Transport: public works, snow removal, street lighting, etc.	\$1,070,858	\$1,095,529
Environmental health: garbage, recycling and composting, ecocenter, waterways, etc.	\$400,085	\$368,865
Urban planning and development: territorial development, by-law enforcement, etc.	\$379,598	\$378,603
Leisure and culture: MADA and family policy, parks, skating rink, events, etc.	\$153,448	\$241,751
Financing: repayment debt and interest.	\$403,323	\$415,904
Amortization: evaluation of the value of assets over time.	(\$56,682)	(\$54,981)
Allocations: use of surplus, capital funds, etc.	(\$339,702)	(\$332,844)
TOTAL	\$3,353,678	\$3,567,138

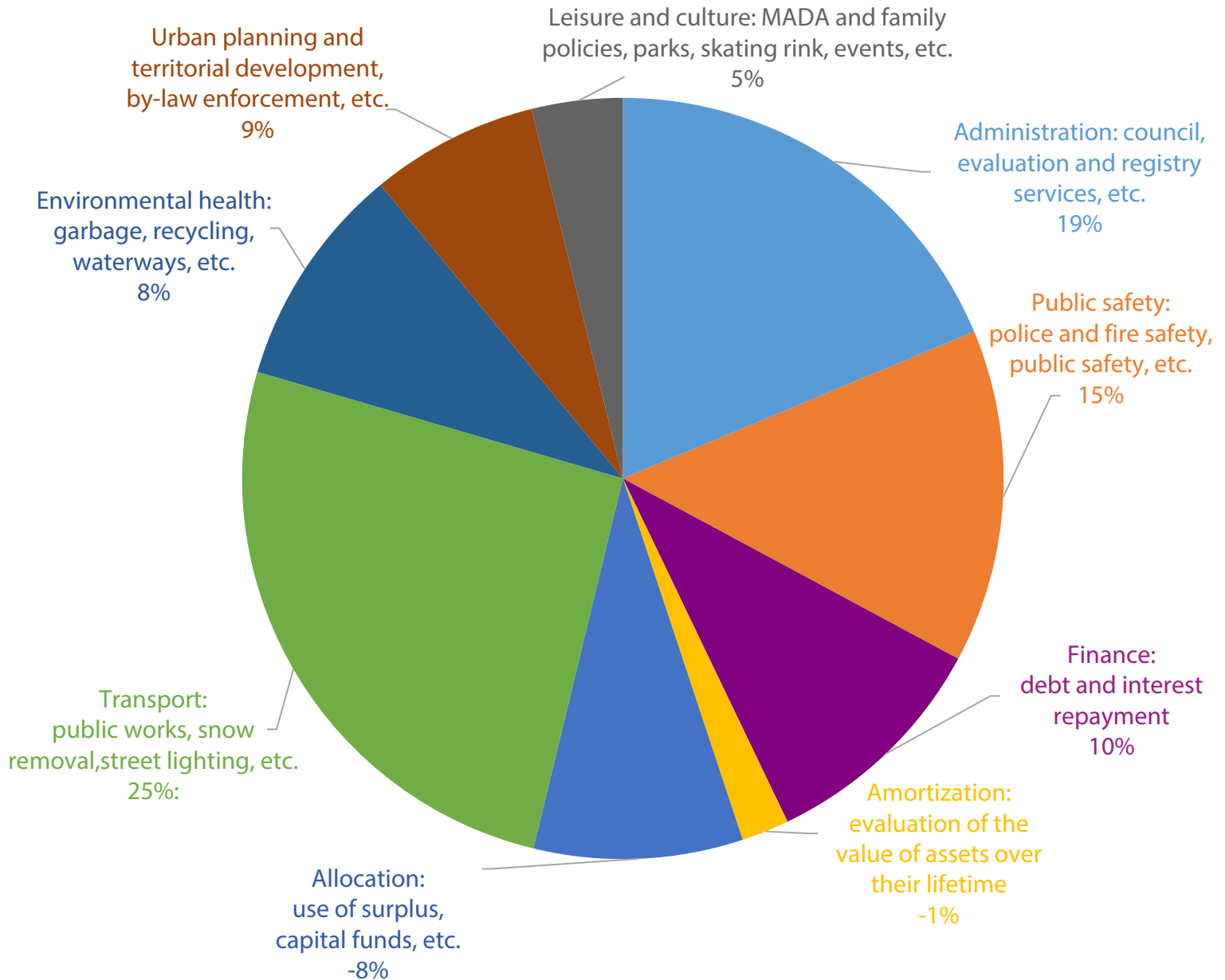




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BREAKDOWN OF EXPENDITURE BY DEPARTMENT



While trying to limit expenses, 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 pave 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 14.8% of total revenues.





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The recovery of unpaid taxes and the sale for non-payment of taxes held by the MRC d'Argenteuil are also important. In 2022, the Municipality was able to recover nearly \$80,000 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 will allow the recovery of approximately \$6,750 for 2023.

In order to increase its revenues by remaining proactive and creative, on September 7, 2022, Municipal Council adopted By-law No. 2022-05 establishing the payment of a growth contribution upon issuance of a new construction permit, which

will allow the Municipality to benefit from an amount of approximately \$20,000 in 2023. According to the terms of this By-law, this contribution is intended to finance the addition, expansion or modification of municipal infrastructures or equipment required to ensure the increased provision of municipal services resulting from the intervention covered by the permit application.

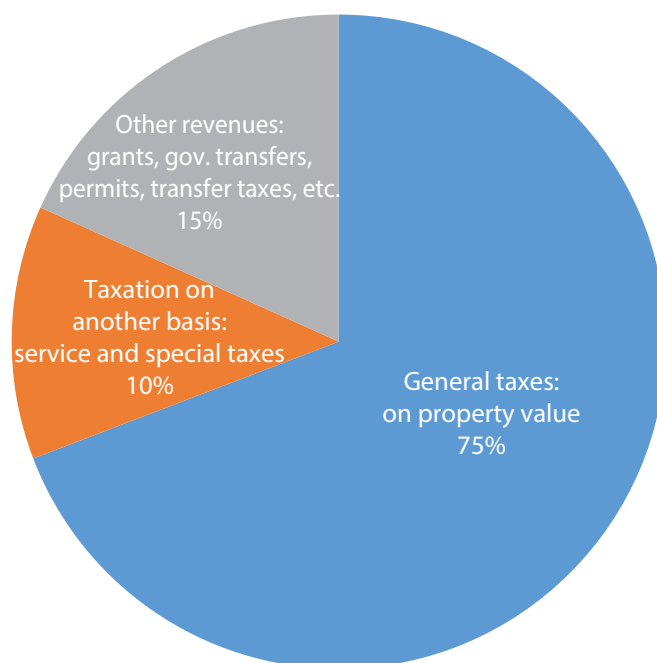
REVENUES	BUDGET	
	2022	2023
General taxes: based on property value (residual and non-residential)	\$2,544,090	\$2,696,329
Taxation on other basis: services and special taxes	\$334,826	\$342,850
Other revenues: grants, gov. transfers, permits, transfer taxes, etc.	\$474,762	\$527,959
TOTAL	\$3,353,678	\$3,567,138

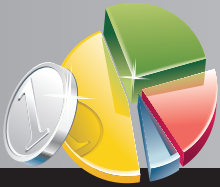
THE TRIENNIAL BUDGET

The triennial budget identifies the infrastructural projects over a period of three year (2023, 2024 and 2025). It also specifies how each projects will be funded and the number of years required to complete the most important projects.

In 2023, the Municipality plans to invest \$705,689 of which \$447,049 is dedicated to improving the road network in order to continue upgrading several municipal roads in the Lac Paul sector and to proceed with the paving of the new roads of the Montée du Pont-Bleu extension project, which should be financed by a sectorial tax for new residents. The remaining \$258,640 is for computer equipment renewal, essential equipment for the Fire Department, continuation of the Maple Grove restoration project, 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, \$288,880 will be subsidized, \$175,000 will be financed by long-term borrowing via a sectorial tax, \$139,309 will come from the operations budget and \$102,500 will come from allocations from financial reserves and reserved funds.

SOURCES OF REVENUE





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TRIENNIAL BUDGET FOR THE YEARS 2023, 2024 AND 2025

BUDGET TRIENNIAL/ TRIENNIAL BUDGET	2023	2024	2025	TOTAL 2023-2024-2025			
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 1262 chemin Mille-Isles (Borne de recharge, aménagement extérieur, étagères, meubles d'entreposage / Charging point, fencing, shelving and storage)		\$6 000		\$6 000	\$1 200		\$4 800
Acquisition de terrain vente pour taxes / Purchase of Land - sales tax							
Hôtel de Ville / City 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 at 400 chemin de Mille-Isles		\$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 (Bunker suits, defibrillator, rescue basket) and generator	\$30 990	\$10 000	\$10 000	\$50 990			\$50 990
Équipement de communication / communications equipment							
TOTAL	\$30 990	\$410 000	\$810 000	\$1 250 990	\$600 000	\$600 000	\$50 990
TRANSPORT							
Réfection majeure de différents chemins (TECQ) / Major repair of various roads (TECQ)	\$272 049	\$171 734	\$450 000	\$893 783	\$672 451		\$221 333
Réfection majeure de différents chemins (PIIRL) / Major repair of various roads (PIIRL)		\$1 689 854	\$1 200 000	\$2 889 854	\$2 167 391	\$722 464	
Pavage du prolongement de la montée du Pont Bleu (taxe sectorielle) / Paving of the extension of the Montée du Pont Bleu (sector tax)	\$175 000			\$175 000		\$175 000	
Amélioration du garage municipal / Improvements to the municipal garage							
Parc informatique et communication (radios et réseau informatique garage) / Computer and communication equipment (radios network equipment garage)							
Véhicules / Vehicles		\$100 000	\$220 000	\$320 000		\$320 000	
Machinerie, équipement et outillage / Machinery, equipment and tools							
TOTAL	\$447 049	\$1 961 588	\$1 870 000	\$4 278 637	\$2 839 842	\$1 217 464	\$221 333
HYGIÈNE DU MILIEU							
Travaux cours d'eau sans nom / Work within the unnamed watercourse							
PGMR - Investissements / Investments concerning the PGMR							
TOTAL							
URBANISME / Urbanism							
Machinerie et outillage / Machinery and tools							
Ameublement bureau / Office furniture							
TOTAL							
LOISIR & CULTURE / LEISURE & CULTURE							
Infrastructures loisirs & culture et salle communautaire (bancs, balançoires et tables) / Infrastructure leisure and culture & Community hall (benches, swings and tables)							
Maple Grove - Réaménagement / Maple Grove - Redevelopment	\$150 000			\$150 000	\$150 000		
Sentiers forestiers récréatifs / Recreation and 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 / Lodging project for those experiencing loss of autonomy							
TOTAL	\$215 000	\$550 000		\$765 000	\$765 000		
GRAND TOTAL	\$705 689	\$2 933 588	\$2 686 130	\$6 325 407	\$4 206 042	\$1 817 464	\$301 903

IMPACT ON YOUR TAXES

The 2023 budget presents a 3.92% increase in the residual property tax rate (prime rate), and a 4.28% increase in the recently introduced non-residential tax rate. Also included is an increase of eight (8) dollar per dwelling unit under the column "Garbage & recycling", mainly due to the reduction in compensations from RECYC- QUÉBEC and the new contract for the collection and transportation of residual materials. For the average property in Mille-Isles, the total increase in municipal taxes would be 3.88%.



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The following table simulates the tax estimates for various property assessments, however, excluding INRs.

SIMULATION DE TAXES 2023 / TAX SIMULATION											
	Taux / Rate	2022			Taux / Rate	2023			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 / <i>General tax rate</i>	0.6723 \$				0.7014 \$						
Sécurité publique / <i>Public Safety</i>	0.0847 \$				0.0862 \$						
QP MRC & évaluation / <i>MRC & Evaluation</i>	0.1061 \$				0.1092 \$						
TOTAL DU TAUX / <i>TOTAL RATE</i>	0.8631 \$	Environnement / <i>Environment</i>	Déchets & recyclage / <i>Garbage & Recycling</i>	Total	0.8969 \$	Environnement / <i>Environment</i>	Déchets & recyclage / <i>Garbage & Recycling</i>	Total			
Évaluation municipale/ <i>Municipal Assessment</i>											
80 000	690 \$	25 \$	215 \$	930 \$	718 \$	25 \$	223 \$	966 \$	35 \$	3.79%	3.92%
100 000	863 \$	25 \$	215 \$	1 103 \$	897 \$	25 \$	223 \$	1 145 \$	42 \$	3.81%	3.92%
124 700	1 076 \$	25 \$	215 \$	1 316 \$	1 118 \$	25 \$	223 \$	1 367 \$	50 \$	3.83%	3.92%
150 000	1 295 \$	25 \$	215 \$	1 535 \$	1 345 \$	25 \$	223 \$	1 594 \$	59 \$	3.84%	3.92%
200 000	1 726 \$	25 \$	215 \$	1 966 \$	1 794 \$	25 \$	223 \$	2 042 \$	76 \$	3.86%	3.92%
250 000	2 158 \$	25 \$	215 \$	2 398 \$	2 242 \$	25 \$	223 \$	2 490 \$	93 \$	3.87%	3.92%
300 000	2 589 \$	25 \$	215 \$	2 829 \$	2 691 \$	25 \$	223 \$	2 939 \$	110 \$	3.88%	3.92%
350 000	3 021 \$	25 \$	215 \$	3 261 \$	3 139 \$	25 \$	223 \$	3 387 \$	127 \$	3.88%	3.92%
371 200	3 204 \$	25 \$	215 \$	3 444 \$	3 329 \$	25 \$	223 \$	3 577 \$	134 \$	3.88%	3.92%
400 000	3 452 \$	25 \$	215 \$	3 692 \$	3 588 \$	25 \$	223 \$	3 836 \$	143 \$	3.89%	3.92%
450 000	3 884 \$	25 \$	215 \$	4 124 \$	4 036 \$	25 \$	223 \$	4 284 \$	160 \$	3.89%	3.92%
500 000	4 315 \$	25 \$	215 \$	4 555 \$	4 484 \$	25 \$	223 \$	4 733 \$	177 \$	3.89%	3.92%
550 000	4 747 \$	25 \$	215 \$	4 987 \$	4 933 \$	25 \$	223 \$	5 181 \$	194 \$	3.89%	3.92%
600 000	5 178 \$	25 \$	215 \$	5 418 \$	5 381 \$	25 \$	223 \$	5 630 \$	211 \$	3.90%	3.92%
650 000	5 610 \$	25 \$	215 \$	5 850 \$	5 830 \$	25 \$	223 \$	6 078 \$	228 \$	3.90%	3.92%
700 000	6 042 \$	25 \$	215 \$	6 282 \$	6 278 \$	25 \$	223 \$	6 526 \$	245 \$	3.90%	3.92%
750 000	6 473 \$	25 \$	215 \$	6 713 \$	6 727 \$	25 \$	223 \$	6 975 \$	262 \$	3.90%	3.92%
800 000	6 905 \$	25 \$	215 \$	7 145 \$	7 175 \$	25 \$	223 \$	7 423 \$	279 \$	3.90%	3.92%
850 000	7 336 \$	25 \$	215 \$	7 576 \$	7 624 \$	25 \$	223 \$	7 872 \$	296 \$	3.90%	3.92%
900 000	7 768 \$	25 \$	215 \$	8 008 \$	8 072 \$	25 \$	223 \$	8 320 \$	313 \$	3.90%	3.92%
950 000	8 199 \$	25 \$	215 \$	8 439 \$	8 520 \$	25 \$	223 \$	8 769 \$	330 \$	3.90%	3.92%
1 000 000	8 631 \$	25 \$	215 \$	8 871 \$	8 969 \$	25 \$	223 \$	9 217 \$	346 \$	3.91%	3.92%

IN CONCLUSION

The 2023 budget was established to minimise the impact of increased spending on the taxpayer while ensuring quality services. Council has clearly indicated its desire to maintain an affordable quality of life for all taxpayers and continues to seek opportunities to increase 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.



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