



THE 2024 MUNICIPAL BUDGET OUTLOOK

Once again this year, in an economic context dictated by instability, the municipal council set itself the goal of preparing a responsible budget that would limit the impact of the historic rise in property values on the municipal territory with the arrival of a new three-year roll. The challenges to be overcome in order to achieve this objective were once again numerous, starting with a Consumer Price Index (CPI) of 5% in September 2023 for the Greater Montreal region. In 2024, significant but necessary expenditures are also in the cards due to several essential investments, including the complete reconstruction of Hammond Road, the acquisition of new breathing apparatus for firefighters and the purchase of a dedicated snow removal truck for public works.

The Municipality also suffered a 5.84% increase for Sûreté du Québec services, but experienced a 6.3% decrease in MRC d'Argenteuil co-payments, despite a sharp increase in standardized property values due to the balancing of the assessment roll, which had not been done for six years now. Thus, the balancing of the three-year roll brings an average increase of 68% in the property assessment of all Mille-Isles properties, which represents an enormous impact for a small municipality like ours. The main issue with this historic increase is the disparity between the municipality's various assessment sectors, which are highly irregular. Most sectors have received increases in their property values of between 50% and 90%, very wide variations for such a small tax pool.

Faced with this exceptional situation, the Municipality had no choice but to reduce its tax rate by approximately 40%, as much as possible under the circumstances, and to increase its other revenues (grants, financing, surpluses, etc.) to mitigate the sharp increase in the tax bill that will affect homeowners with the highest property values.

Again in 2024, the municipal council has decided to maintain varied tax rates based on two property categories: residual properties and non-residential properties (INR). The INR category is essentially made up of commercial properties, while the residual property category includes all other properties, including residential buildings, vacant lots and agricultural and forestry sectors. A building may belong to both categories, depending on its activities. NRIs, which generally require more municipal services than residual buildings, will have a rate 2.25% higher than the residual category in 2024.

In the coming year, we will continue our work to upgrade municipal infrastructures and improve the services offered, without affecting the Municipality's financial situation. This is a challenge faced by all rural municipalities in Quebec, as they must cope with the increased responsibilities conferred on them since the provincial government entrusted them with the role of "local government". Consequently, the Municipality is 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 by taxpayers.

TAXES 2024

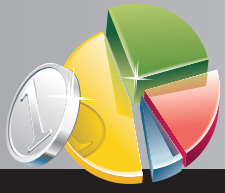
In 2024, the number of installments remains at (6) equal payments, broken down as follows

- First installement: March 1, 2024
- Second installement: April 26, 2024
- Third installement: June 21, 2024
- Fourth installement: August 16, 2024
- Fifth installement: October 11, 2024
- Last installement: December 6, 2024

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 schedule your payments by completing the credit card authorization form available on the municipal website. For more information, contact Chrystine Slight, administrative technician, at cslight@mille-isles.ca or 450 438-2958, ext. 2600.



2024 BUDGET PRESENTATION

January 2024 Edition

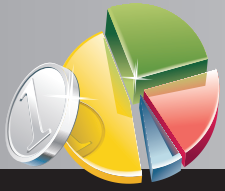
WHAT TO REMEMBER ABOUT THE 2024 BUDGET

Putting these different perspectives into context, we can understand that the Municipality's expenses have also increased in 2024, notably with the numerous investment projects, but also due to the CPI set at 5% and the exaggerated post-COVID price rise among many contractors and suppliers. However, it is important to note that most of the expenditure associated with investment projects is related to depreciation of fixed assets, i.e. accounting entries that increase expenses but do not affect the tax rate.

Allocations from the financial reserves that enable us to balance the budget are also up, with 15.87% more than last year, totalling an additional \$52,809, which contributes directly to lowering the tax rate. Mainly made up of accumulated surpluses and the available balance of closed by-laws, these financial reserves have grown steadily over the past five years, so that today the Municipality enjoys an enviable financial health that enables it to carry out major projects. This approach demonstrates that we remain vigilant and realistic about our financial situation.

EXPENSE BY SERVICE	BUDGET	
	2023	2024
Administration: council, evaluation services and registry services, etc.	\$815 714	\$816 325
Public safety: police and fire safety, public safety, etc.	\$638 597	\$711 623
Transport: public works, snow removal, street lighting, etc.	\$1 095 529	\$1 425 665
Environmental health: garbage, recycling and composting, ecocenter, waterways, etc	\$368 865	\$423 359
Urban planning and development: territorial development, by-law enforcement, etc.	\$378 603	\$332 792
Leisure and culture: MADA and family policy, parks, skating rink, events, etc.	\$241 751	\$257 361
Financing: repayment debt and interest.	\$415 904	\$584 731
Amortization: evaluation of the value of assets over time.	\$(54 981)	\$(320 620)
Allocations: use of surplus, capital funds, etc.	\$(332 844)	\$(385 653)
TOTAL	\$3 567 138	\$3 845 583

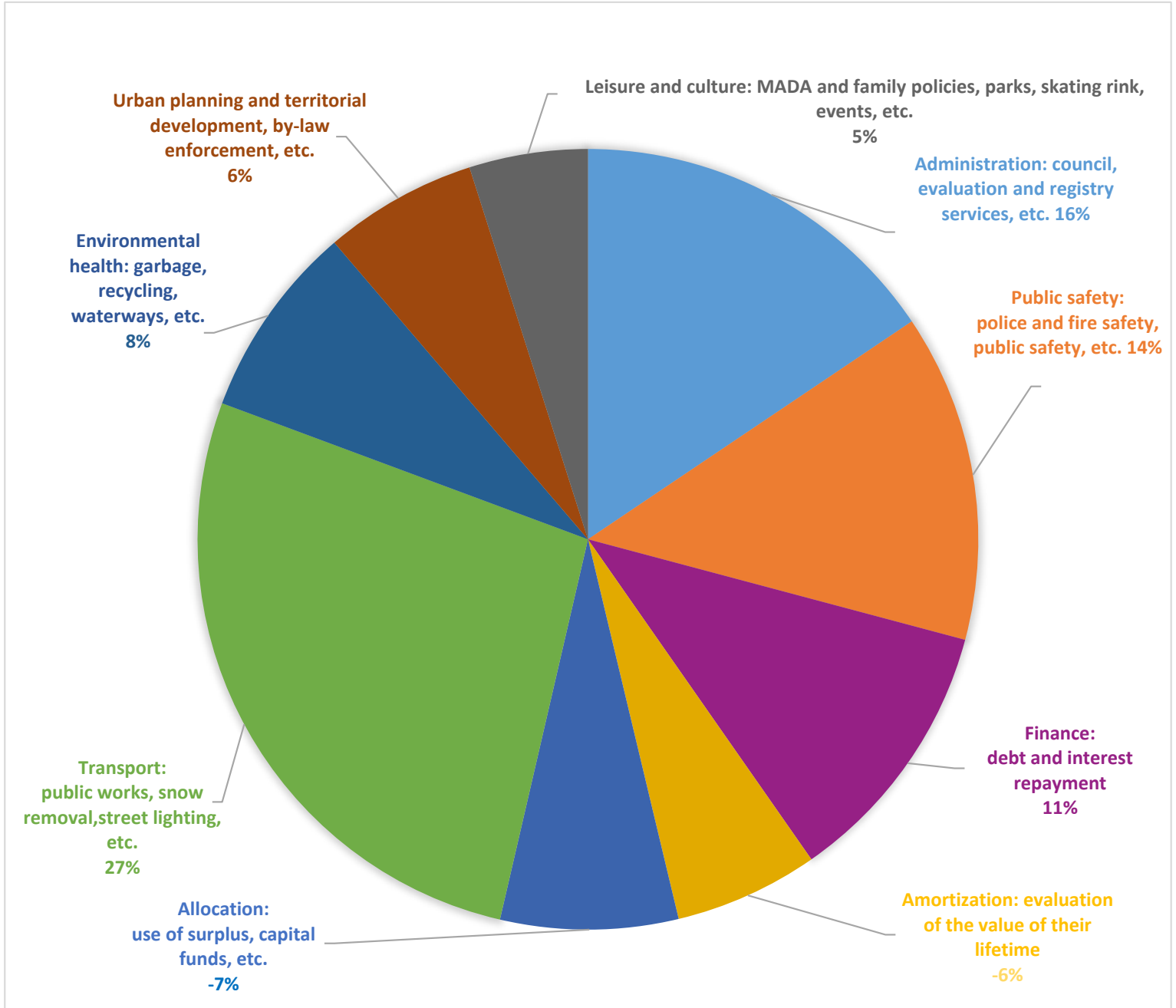
In terms of expenditure breakdown, the public works (transportation) budget is still the highest, accounting for 27% of projected expenses in 2024. However, a large part of the 23.16% increase in public works is explained by the \$256,132 amortization of all the department's capital projects in 2024. The transportation budget includes the costs of maintaining the road network and municipal infrastructure. Also included are signage and lighting, as well as contracts for snow removal, road sweeping and dust control on gravel surfaces. Infrastructure upgrades, such as major repairs required annually, are included in the capital budget and are not included in the operating budget. The environment (environmental health) budget increased considerably in 2024, to 12.87%, while the town planning budget decreased by almost the same proportion (13.77%), so that the town planning budget now represents 6% of total expenses, while the environment budget still accounts for 8% of overall expenditure.



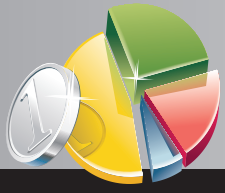
2024 BUDGET PRESENTATION

January Edition 2024

BREAKDOWN OF EXPENDITURE BY DEPARTMENT



Also, a significant increase in the public safety budget can be partly explained by the 5.84% rise in mandatory fees for Sûreté du Québec services, and by a projected depreciation of \$28,023 relating to this department's capital acquisitions in 2024. However, it is financing costs (43.69%) and repayment of long-term debt (29.23%) that will see the biggest increase in 2024, with an additional \$168,828 over 2023. These costs will enable the Municipality to make the necessary capital outlays to finance major investment projects, which are subsidized by nearly 75%.



2024 BUDGET PRESENTATION

January 2024 Edition

In order to carry out all its projects, the Municipality is also looking for opportunities to increase its revenues and minimize its losses.

REVENUES	BUDGET	
	2023	2024
GENERAL TAXES: based on property value (residual and non-residential)	\$2 696 329	\$2 860 601
TAXATION ON OTHER BASIS: services and special taxes	\$342 850	\$ 418 711
OTHER REVENUE.S: grants, gov. transfers, permits, transfer taxes, etc.	\$ 527 959	\$566 271
	\$3 567 138	\$3 845 583

As in previous years, the Municipality will benefit from financial assistance programs for public safety and road network improvements. In particular, financial assistance from the Québec Gas Tax and Contribution Program (TECQ) will be used to pave several sections of public roads, considerably improving their lifespan. Revenues from financial assistance programs and government transfers account for 14.80% of the total operating budget.

The Volet Redressement du Programme d'aide à la voirie locale (PAVL) will also be put to work in 2024, as the Municipality has obtained confirmation of maximum financial assistance approaching three million dollars for the Hammond Road rehabilitation project and for the Tamaracouta Lake outlet culvert replacement project on Tamaracouta Road. Municipal contributions, estimated at 25% of the total cost of these projects, will be financed by borrowing by-laws.

The recovery of unpaid taxes and the tax sale held by the MRC d'Argenteuil are also important in reducing bad debts. In 2022, the Municipality was able to recover over \$80,000 in unpaid taxes, and will continue to work with taxpayers to ensure that everyone has the opportunity to pay their outstanding taxes. Finally, the introduction of varying tax rates according to property category will enable us to recover approximately \$7,660 in 2024.

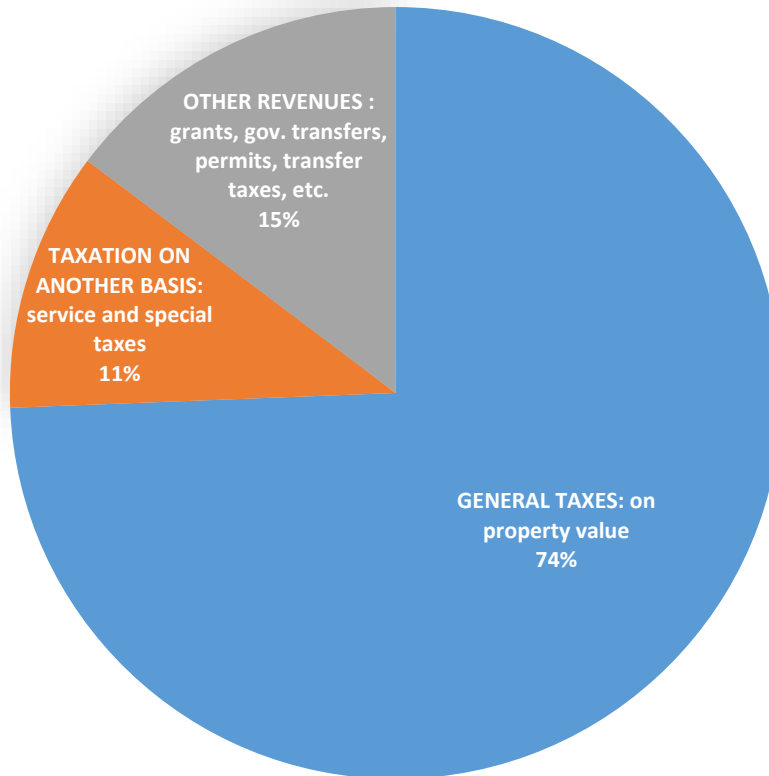
Still with a view to increasing revenues by remaining proactive and creative, on September 7, 2022, the Municipal Council adopted By-law No. 2022-05 establishing the payment of a growth contribution upon issuance of a new construction permit, enabling the Municipality to benefit from an approximate amount of \$34,000 in 2023. Under the terms of the by-law, this contribution is intended to finance the addition, enlargement or modification of municipal infrastructure or equipment required to ensure the increased provision of municipal services arising from the intervention covered by the permit application. For the year 2024, this amount will therefore enable us to continue upgrading the municipal road network.



2024 BUDGET PRESENTATION

January 2024 Edition

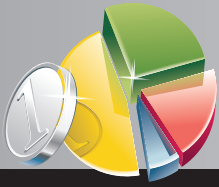
SOURCES OF REVENUE



THE THREE-YEAR CAPITAL WORKS PROGRAM

The three-year capital works program identifies infrastructure projects over a three-year period (2024, 2025 and 2026). It also specifies how each project will be financed, and the number of years required to complete the most important projects.

In 2024, the Municipality plans to invest \$5,200,794, of which \$4,438,895 is earmarked for road improvements, including the complete rebuilding of chemin Hammond, the replacement of culverts at the outlet of Lac Tamaracouta, the replacement of a culvert on chemin Mille-Isles Ouest, the paving of various municipal roads, and the paving of chemin des Huards and chemin du Vallon, to be financed by a sector tax for new residents. The purchase of a new snow removal truck is also planned for the Public Works Department. In terms of public safety, \$280,230 is earmarked for the modernization of firefighters' equipment, of which \$260,000 will be dedicated to the acquisition of new breathing apparatus. The remaining \$381,669 will be used to renew computer equipment, to finalize the Maple Grove restoration project, to improve Hammond-Rodgers Park, to repair the outdoor skating rink by adding a pickleball surface, and to develop De Volpi Walker Conservation Park. Of all these investments, \$3,377,068 will be subsidized, \$1,382,795 will be financed by long-term borrowing (including \$175,000 via a sectoral tax), \$86,500 will come from the operations budget and \$354,431 from allocations of financial reserves and reserved funds.

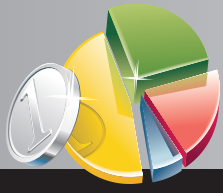


2024 BUDGET PRESENTATION

January 2024 Edition

PROGRAMME TRIENNAL D'IMMOBILISATIONS - 2024, 2025 & 2026 THREE-YEAR CAPITAL WORKS PROGRAM

PROGRAMME TRIENNAL/ THREE-YEAR PROGRAM	2024	2025	2026	TOTAL 2024-2025-2026			
				Dépenses / Expenses	Dépenses / Expenses	Dépenses / Expenses	Dépenses totales / Total Expenses
IMMOBILISATIONS / FIXED ASSETS							
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	\$1 800 000	\$2 200 000	\$1 100 000	\$1 100 000	
Parc informatique (réseau et poste informatique) / Computer equipment (network and computer equipment)							
Bornes sèches / Dry hydrants							
Machinerie - véhicule / Machinery - Vehicle							
Appareils respiratoires/ Breathing apparatus	\$260 000			\$260 000		\$260 000	
Équipement de sauvetage (tenues de protection & autres) et génératrice / Fire rescue equipment (Bunker suits & others) and generator	\$20 230	\$20 000	\$10 000	\$50 230			\$50 230
Équipement de communication / communications equipment							
TOTAL	\$280 230	\$420 000	\$1 810 000	\$2 510 230	\$1 100 000	\$1 360 000	\$50 230
TRANSPORT							
Réfection majeure de différents chemins (TECQ) / Major repair of various roads (TECQ)	\$308 750	\$175 000	\$450 000	\$933 750	\$780 130		\$153 620
Réfection majeure de différents chemins (PIIRL) / Major repair of various roads (PIIRL)	\$3 955 145	\$1 800 000	\$1 200 000	\$6 955 145	\$5 257 350	\$1 697 795	
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 / Computer and communication equipment							
Véhicules / Vehicles	\$100 000	\$220 000		\$320 000	\$210 000	\$110 000	
Machinerie, équipement et outillage / Machinery, equipment and tools							
TOTAL	\$4 538 895	\$2 195 000	\$1 650 000	\$8 383 895	\$6 247 480	\$1 982 795	\$153 620
HYGIÈNE DU MILIEU							
Travaux cours d'eau sans nom / Work within the unnammed 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 - Restauration / Maple Grove - Restoration	\$50 000			\$50 000	\$50 000		
Parc de conservation DeVolpi Walker / DeVolpi Walker Conservation Park	\$254 019	\$300 000		\$554 019	\$554 019		
Parc Hammond-Rodgers / Hammond-Rodgers Park	\$10 000			\$10 000	\$10 000		
Patinoire extérieure (réparations et surface pickleball) / Outdoor ice rink (repairs and pickleball surface)	\$55 000			\$55 000	\$55 000		
Projet d'habitation / Lodging project							
TOTAL	\$369 019	\$300 000		\$669 019	\$669 019		
GRAND TOTAL	\$5 200 794	\$2 927 000	\$3 466 130	\$11 593 924	\$8 017 699	\$3 342 795	\$233 430



2024 BUDGET PRESENTATION

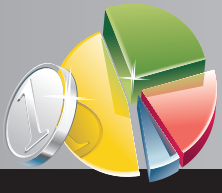
January 2024 Edition

IMPACT ON YOUR TAXES

The 2024 budget presents a major decrease of 39.25% in the property tax rate for the residual category (prime rate) and an increase of twenty-two (22) dollars per housing unit included under the "Waste & recycling" column, mainly due to the exceptional contribution required by the Tricentris cooperative from its members and estimated at \$31,130 for Mille-Isles in 2024. The table below simulates tax estimates for various property assessments (excluding INR), taking into account an average property value increase of 68% for calculation purposes. As a result, the total increase in municipal taxes would be around 2.5% for the average Mille-Isles property with a 68% increase in property value.

SIMULATION DE TAXES 2024 / TAX SIMULATION

	Taux / Rate	2023			Taux / Rate	2024			Réduction des taxes en pourcentage (selon la même valeur foncière) / Percentage reduction in taxes (based on same property value)	Taxes totales (en \$) en fonction d'une augmentation moyenne de la valeur foncière de 68% / Total taxes (in \$) based on an average 68% increase in property value	Augmentation des taxes (en %) en fonction d'une augmentation moyenne de la valeur foncière de 68% / Tax increase (in %) based on an average 68% increase in property value
		Environnement / Environment	Déchets & recyclage / Garbage & Recycling	Total		Environnement / Environment	Déchets & recyclage / Garbage & Recycling	Total			
Taxes foncières générales / General tax rate	0.7015 \$				0.4334 \$						
Sécurité publique / Public Safety	0.0862 \$				0.0523 \$						
QP MRC & évaluation / MRC & Evaluation	0.1092 \$				0.0592 \$						
TOTAL DU TAUX / TOTAL RATE	0.8969 \$				0.5449 \$						
Évaluation municipale / Municipal Assessment											
80 000	718 \$	25 \$	223 \$	966 \$	436 \$	25 \$	245 \$	706 \$	-26.87%	1 003 \$	3.83%
100 000	897 \$	25 \$	223 \$	1 145 \$	545 \$	25 \$	245 \$	815 \$	-28.81%	1 186 \$	3.55%
125 000	1 121 \$	25 \$	223 \$	1 369 \$	681 \$	25 \$	245 \$	951 \$	-30.52%	1 414 \$	3.31%
150 000	1 345 \$	25 \$	223 \$	1 593 \$	817 \$	25 \$	245 \$	1 088 \$	-31.75%	1 643 \$	3.13%
200 000	1 794 \$	25 \$	223 \$	2 042 \$	1 090 \$	25 \$	245 \$	1 360 \$	-33.40%	2 101 \$	2.89%
250 000	2 242 \$	25 \$	223 \$	2 490 \$	1 362 \$	25 \$	245 \$	1 632 \$	-34.45%	2 559 \$	2.74%
300 000	2 691 \$	25 \$	223 \$	2 939 \$	1 635 \$	25 \$	245 \$	1 905 \$	-35.18%	3 016 \$	2.64%
350 000	3 139 \$	25 \$	223 \$	3 387 \$	1 907 \$	25 \$	245 \$	2 177 \$	-35.72%	3 474 \$	2.56%
375 000	3 364 \$	25 \$	223 \$	3 612 \$	2 043 \$	25 \$	245 \$	2 313 \$	-35.94%	3 703 \$	2.53%
400 000	3 588 \$	25 \$	223 \$	3 836 \$	2 179 \$	25 \$	245 \$	2 450 \$	-36.14%	3 932 \$	2.50%
450 000	4 036 \$	25 \$	223 \$	4 284 \$	2 452 \$	25 \$	245 \$	2 722 \$	-36.46%	4 389 \$	2.45%
500 000	4 485 \$	25 \$	223 \$	4 733 \$	2 724 \$	25 \$	245 \$	2 995 \$	-36.73%	4 847 \$	2.42%
550 000	4 933 \$	25 \$	223 \$	5 181 \$	2 997 \$	25 \$	245 \$	3 267 \$	-36.94%	5 305 \$	2.39%
600 000	5 382 \$	25 \$	223 \$	5 630 \$	3 269 \$	25 \$	245 \$	3 539 \$	-37.13%	5 763 \$	2.36%
650 000	5 830 \$	25 \$	223 \$	6 078 \$	3 542 \$	25 \$	245 \$	3 812 \$	-37.29%	6 220 \$	2.34%
700 000	6 279 \$	25 \$	223 \$	6 527 \$	3 814 \$	25 \$	245 \$	4 084 \$	-37.42%	6 678 \$	2.32%
750 000	6 727 \$	25 \$	223 \$	6 975 \$	4 087 \$	25 \$	245 \$	4 357 \$	-37.54%	7 136 \$	2.30%
800 000	7 176 \$	25 \$	223 \$	7 424 \$	4 359 \$	25 \$	245 \$	4 629 \$	-37.64%	7 593 \$	2.29%
850 000	7 624 \$	25 \$	223 \$	7 872 \$	4 631 \$	25 \$	245 \$	4 902 \$	-37.73%	8 051 \$	2.27%
900 000	8 073 \$	25 \$	223 \$	8 321 \$	4 904 \$	25 \$	245 \$	5 174 \$	-37.82%	8 509 \$	2.26%
950 000	8 521 \$	25 \$	223 \$	8 769 \$	5 176 \$	25 \$	245 \$	5 446 \$	-37.89%	8 966 \$	2.25%
1 000 000	8 969 \$	25 \$	223 \$	9 217 \$	5 449 \$	25 \$	245 \$	5 719 \$	-37.96%	9 424 \$	2.24%



2024 BUDGET PRESENTATION

January 2024 Edition

IN CONCLUSION

The 2024 budget has been drawn up to minimize the impact of the historic increase in property assessment on the taxpayer, while guaranteeing quality services. Council has clearly stated its desire to maintain an affordable quality of life for all taxpayers and continues to look for revenue enhancement opportunities to reduce the tax burden on citizens.

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

TO PLAN YOUR PAYMENTS - REMINDER OF YOUR OPTIONS

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 schedule your payments by completing the credit card authorization form available on the municipal website. For more information, contact Chrystine Slight, administrative technician, at cslight@mille-isles.ca or 450 438-2958, ext. 2600.

Several financial institutions offer Internet payment services. You must use the payment reference number, also known as the matricule number, that appears on your tax account. This is a 16-digit number, excluding the F and spaces. However, it is important to follow the instructions provided by your financial institution. **ATTENTION:** The matricule number is different for each account received. Each account must be identified by its matricule number. It is also your responsibility to check that we have received your payment(s).

In 2024, the number of installments remains at six (6) equal installments, distributed as follows:

First payment: March 1, 2024
Second payment: April 26, 2024
Third payment: June 21, 2024
Fourth payment: August 16, 2024
Fifth payment: October 11, 2024
Final payment: December 6, 2024

A \$5 fee will be applied for each late notice.



PATROUILLE CANINE A. ROY
1 800 950-4280
patrouillecanine@hotmail.com

PUBLIC WORKS
(outside business hours)
1 855 960-0699

