



The 2025 municipal budget outlook

For 2025, as the economic context progressively returns to normal, the municipal council has developed a responsible budget aimed at maintaining services, limiting the increase in property tax rates, and advancing major municipal projects. Despite a slowdown in inflation, which averaged 2.8% between January and October 2024, the Municipality had to draft the 2025 budget while managing significant cost increases for essential services such as the snow removal contract, the waste collection contract, and mandatory expenses for the Sûreté du Québec. In addition to these rising costs, substantial and necessary investments are planned for 2025 to ensure the sustainability of municipal infrastructure and equipment. These include major roadwork, repairs to the tanker truck, and the purchase of a backhoe.

The freeze on contributions to the MRC d'Argenteuil resulted in a 1.19% cost reduction, despite a sharp increase in the standardized property value in Mille-Isles.

Once again in 2025, the municipal council decided to maintain the differentiated property tax rates based on two major property categories:

- **Residual properties**, including residences, vacant lots, and agricultural and forestry sectors.
- **Non-residential properties (NRP)**, primarily composed of businesses.

A property can fall into both categories depending on its activities. NRPs, which typically require more municipal services than residual properties, will have a tax rate that is 2.25% higher than that of residual properties.

In the coming year, the Municipality will continue its efforts to modernize municipal infrastructure and improve services to citizens while maintaining its financial health. This challenge is shared by all rural Quebec municipalities, which must take on increased responsibilities as they fulfill their role as “local governments.”

Although additional revenue from the “fiscal pact” helps mitigate the impact on citizens, it remains insufficient to cover all the responsibilities transferred by the provincial government. As a reminder, the “fiscal pact” redistributes a portion of the growth in the Quebec Sales Tax (QST) among municipalities. In 2025, the Municipality of Mille-Isles will receive \$127,985 through this pact.

Consequently, the Municipality is committed to staying proactive and creative, leveraging financial assistance programs and other funding opportunities to maximize the purchasing power of each tax dollar invested by taxpayers.



Key takeaways from the 2025 Budget

Municipal expenses will continue to rise in 2025, largely due to major investment projects and significant increases in the costs of certain essential service contracts. For example, snow removal and waste collection contracts have increased by 13%. However, it is important to note that most of the expenses related to investment projects are linked to capital asset amortization—accounting entries that increase expenses but do not affect taxation.

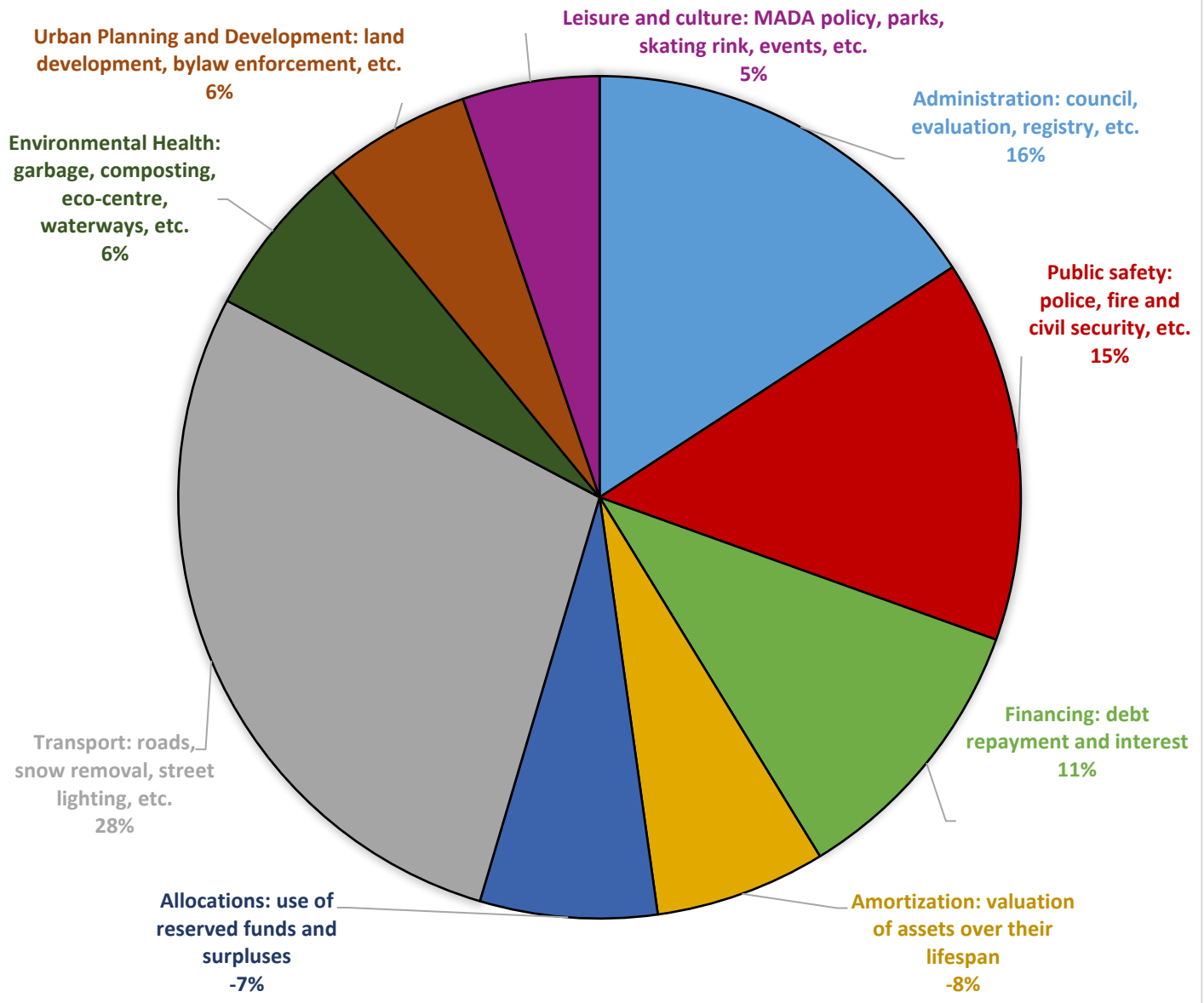
The use of financial reserves to balance the budget has decreased by 9.54% compared to last year, amounting to \$17,630 less. However, in practical terms, the amount of financial reserves allocated to the 2025 budget remains the same as in 2024 and directly contributes to reducing the tax rate. Primarily consisting of accumulated surpluses and the available balance from closed borrowing bylaws, these financial reserves have steadily grown over the past few years. This strong financial health ensures the ability to support major projects while respecting citizens' capacity to pay.

EXPENSE BY SERVICE	BUDGET	
	2024	2025
Administration: council, evaluation, registry, etc.	\$816 325	\$855 807
Public safety: police, fire and civil security, etc.	\$711 623	\$795 060
Transport: roads, snow removal, street lighting, etc.	\$1 425 665	\$1 523 955
Environmental health: garbage, composting, eco-centre, waterways, etc.	\$423 359	\$342 758
Urban planning and development: land development, bylaw enforcement, etc.	\$332 792	\$307 606
Recreation and culture: MADA policy, parks, skating rink, events, etc.	\$257 361	\$284 840
Financing: debt repayment and interests.	\$584 731	\$582 217
Amortization: valuation of assets over their lifespan.	\$(320 620)	\$(354 904)
Allocations: use of reserved funds and surpluses.	\$(385 653)	\$(368 023)
TOTAL	\$3 845 585	\$3 969 317

In terms of expenditure distribution, the public works budget remains the largest, accounting for 28% of projected expenses in 2025. This transportation-related budget includes costs associated with maintaining the road network and municipal infrastructure, as well as expenses for signage, lighting, and contracts for snow removal, street sweeping, and dust control on gravel surfaces. Infrastructure improvement projects, such as annual major repairs and renovations, are included in the investment budget rather than the operating budget.



BREAKDOWN OF EXPENSES BY SERVICE



The environmental health budget decreased by 19% in 2025, thanks to the modernization of selective waste collection. Following a partnership between the Municipality of Mille-Isles, the Township of Gore, the Township of Wentworth, and the Village of Grenville, the MRC d'Argenteuil now assumes the costs for the collection and processing of recyclable materials. The environmental budget now represents 6.3% of total expenses.

The urban planning budget also decreased by 7.50%, now accounting for 5.7% of the Municipality's total expenses. This reduction is primarily due to structural adjustments that do not affect total expenses, including salary reallocations following changes in the Municipality's general management and the distribution of contributions to the MRC d'Argenteuil.



These structural adjustments also explain the 4.83% increase in the administration budget. Although the Municipality’s overall payroll remains stable, the allocation of salaries across the different services shifted significantly following an organizational chart revision in September 2024. Additionally, planned expenses of \$36,050 for the municipal evaluation contract related to inventory have contributed significantly to increased administrative costs.

The public safety budget shows a significant increase, partly due to a 5.84% rise in mandatory fees for Sûreté du Québec services and the creation of a permanent Assistant-Director position within the Fire Safety Service.

Financing costs and debt repayments remain stable in 2025, despite new large-scale projects financed through long-term loans. The stability is supported by the end of the repayment period for a major loan used to purchase a firetruck. These financing costs enable the Municipality to provide necessary down payments for major investment projects, which are typically subsidized at nearly 75%.

To achieve its goals, the Municipality is also actively seeking opportunities to increase revenues and minimize losses in all projects.

As in previous years, the Municipality will benefit from financial assistance programs for public safety and road network improvements. Funding from the Gas Tax and Quebec Contribution Program (TECQ) will be used to initiate the rehabilitation of a Côte Saint-Joseph segment and to replace several culverts nearing the end of their useful life. Revenue from financial assistance

REVENUES	BUDGET	
	2024	2025
GENERAL TAXES: based on property value (residual and non-residential)	\$2 860 601	\$2 957 089
TAXATION ON OTHER BASIS: services and special taxes	\$418 711	\$345 871
OTHER REVENUES: grants, transfers, permits, transfer taxes, etc.	\$566 271	\$666 358
TOTAL	\$3 845 583	\$3 969 317

Revenue from financial assistance programs and government transfers accounts for 17.67% of total operating budget revenues. The marked increase in this revenue is due to the confirmation of a \$127,985 transfer under the “fiscal pact.”

The “volet Redressement” of the Local Road Assistance Program (PAVL) will also be utilized in 2025. In September 2024, the Municipality submitted two financial assistance requests for the rehabilitation of Riddell and De l’Église roads. However, as of December 11, no confirmation of this funding has been received. Municipal contributions, estimated at 25% of the total project costs, will be financed through borrowing bylaws. These projects remain contingent upon receiving the financial assistance. If the requests are denied, interim repairs will be planned to improve infrastructure conditions without compromising the Municipality’s financial health.

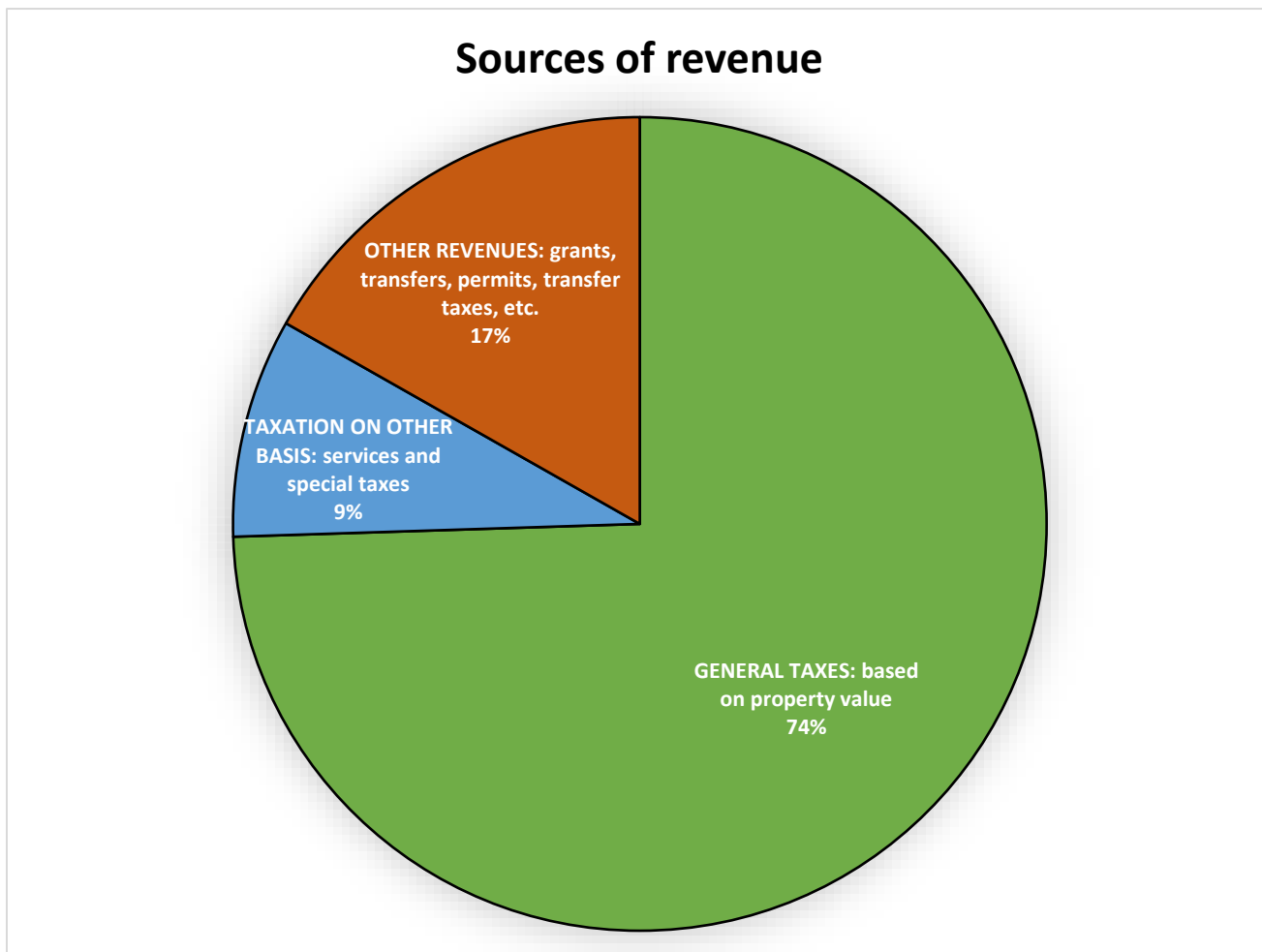
A notable 17.39% reduction in service taxes is due to the MRC d’Argenteuil taking over activities related to the collection, transportation, and processing of recyclable materials. This reduction will be directly reflected in citizens' tax bills.

Efforts to recover unpaid taxes and the property sales for tax arrears conducted by the MRC d’Argenteuil are also critical in reducing the overdue account receivables. In 2022, the Municipality recovered more than \$80,000



in unpaid taxes and will continue working with taxpayers to ensure everyone has the opportunity to settle their outstanding taxes.

To proactively and creatively increase revenues, the municipal council adopted Bylaw No. 2022-05 on September 7, 2022, establishing a growth contribution fee when issuing a permit for new construction. This bylaw generated approximately \$25,000 for the Municipality in 2024. Under the terms of this bylaw, the contribution is reserved for financing the addition, expansion, or modification of municipal infrastructure or equipment required to support increased municipal services resulting from the construction project for which the permit was issued. In 2024, these funds were used to continue upgrading the municipal road network.



The three-year capital expenditure program

The three-year capital expenditure program identifies infrastructure projects over a three-year period (2025, 2026, and 2027). It also specifies the financing method for each project and the duration needed for the completion of larger projects.



For 2025, the Municipality plans a total investment of \$3,618,053, of which \$2,551,671 will be allocated to improving the road network. This includes the complete rehabilitation of Riddell Road (subject to receiving financial assistance), partial renovations of Côte Saint-Joseph Road, and the replacement of culverts that have reached the end of their useful life. An amount of \$300,000 is planned for the acquisition of a new pick-up truck and a backhoe for the Public Works Department. These investments aim to enhance the department's autonomy while reducing reliance on private contractors and machinery rentals, which will lead to significant savings and more efficient operations.

The public lighting network, acquired from Hydro-Québec in 2022, will be converted to LED technology in 2025, resulting in substantial energy savings.

For public safety, \$353,430 is allocated to modernizing firefighter equipment. This includes \$325,000 for the repair of the tanker truck, \$12,350 for improving the multifunctional room at the fire station located at 12 Black Road, and \$16,080 for updating equipment.

The remaining \$387,952 will be dedicated to renewing computer equipment, acquiring furniture, and developing the outdoor space at Maple Grove, as well as creating a multi-sport surface on the skating rink at Hammond-Rodgers Park and the development of the De Volpi-Walker Conservation Park.

In total, of these investments, \$2,060,199 will be subsidized, \$1,257,701 will be financed through long-term loans, \$104,130 will come from the operating budget, and \$196,023 will be drawn from financial reserves and reserved funds.



PROGRAMME TRIENNAL D'IMMOBILISATIONS - 2025, 2026 & 2027 THREE-YEAR CAPITAL WORKS PROGRAM

PROGRAMME TRIENNAL / THREE-YEAR PROGRAM	2025	2026	2027	TOTAL 2025-2026-2027			
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	\$5 500	\$18 500	\$6 500	\$30 500			\$30 500
Aménagement 1262 chemin Mille-Isles (Borne de recharge, aménagement extérieur, étagères, meubles d'entreposage / Charging point, fencing, shelving and storage)			\$8 000	\$8 000	\$4 000		\$4 000
Acquisition de terrain vente pour taxes / Purchase of Land - sales tax							
Hôtel de Ville / City Hall			\$40 000	\$40 000			\$40 000
TOTAL	\$5 500	\$18 500	\$54 500	\$78 500	\$4 000		\$74 500
SÉCURITÉ PUBLIQUE / PUBLIC SAFETY							
Aménagement du 400 chemin de Mille-Isles / Landscaping at 400 chemin de Mille-Isles		\$550 000	\$2 500 000	\$3 050 000	\$1 450 000	\$1 600 000	
Caserne du 12, chemin Black / Fire station at 12, Black Road	\$12 350			\$12 350			\$12 350
Bornes sèches / Dry hydrants							
Machinerie - véhicule / Machinery - Vehicle	\$325 000			\$325 000		\$325 000	
Appareils respiratoires / Breathing apparatus							
Équipement de sauvetage (tenues de protection & autres) et génératrice / Fire rescue equipment (Bunker suits & others) and generator	\$16 080	\$10 000	\$10 000	\$36 080			\$36 080
Équipement de communication / communications equipment							
TOTAL	\$353 430	\$560 000	\$2 510 000	\$3 423 430	\$1 450 000	\$1 925 000	\$48 430
TRANSPORT							
Réfection majeure de différents chemins (TECQ) / Major repair of various roads (TECQ)	\$176 000	\$176 000	\$176 000	\$528 000	\$422 400		\$105 600
Réfection majeure de différents chemins (PIIRL) / Major repair of various roads (PIIRL)	\$2 375 671	\$952 745		\$3 328 416	\$2 329 892	\$998 524	
Pavage du prolongement de la montée du Pont Bleu (taxe sectorielle) / Paving of the extension of the Montée du Pont Bleu (sector tax)							
Amélioration du garage municipal / Improvements to the municipal garage							
Parc informatique et communication / Computer and communication equipment							
Véhicules / Vehicles	\$300 000	\$220 000	\$250 000	\$770 000	\$220 000	\$550 000	
Machinerie, équipement et outillage / Machinery, equipment and tools	\$25 000	\$40 000		\$65 000			\$65 000
TOTAL	\$2 876 671	\$1 388 745	\$426 000	\$4 691 416	\$2 972 292	\$1 548 524	\$170 600
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)		\$150 000		\$150 000	\$150 000		
Maple Grove - 1253, chemin de Mille-Isles / Maple Grove - 1253, Mille-Isles Road	\$10 000	\$10 000	\$5 000	\$25 000			\$25 000
Parc de conservation DeVolpi Walker / DeVolpi Walker Conservation Park	\$211 195	\$211 195		\$422 390	\$422 390		
Parc Hammond-Rodgers / Hammond-Rodgers Park		\$10 000		\$10 000	\$10 000		
Patinoire extérieure (réparations et surface pickelball) / Outdoor ice rink (repairs and pickelball surface)	\$161 257		\$1 000 000	\$1 161 257	\$911 257	\$250 000	
Projet d'habitation / Lodging project							
TOTAL	\$382 452	\$381 195	\$1 005 000	\$1 768 647	\$1 493 647	\$250 000	\$25 000
GRAND TOTAL	\$3 618 053	\$2 348 440	\$3 995 500	\$9 961 993	\$5 919 939	\$3 723 524	\$318 530



Impact on your taxes

The 2025 budget shows a modest increase of 2.20% in the property tax rate for the residual category (base rate) and a reduction of forty-nine (49) dollars per housing unit under the "Waste & Recycling" column, which is now named "Waste & Compost" since the collection, transportation, and processing of recyclable materials will no longer be charged to the residents of Mille-Isles. The table below simulates tax estimates for various property assessments (excluding INR). As a result, the total increase in municipal taxes would be approximately 0.2% for the average Mille-Isles property with a property value of \$450,000.

SIMULATION DE TAXES 2025 / TAX SIMULATION 2025											
	Taux / Rate	2024			Taux / Rate	2025			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	0.4334 \$				0.4384 \$						
Sécurité publique / Public Safety	0.0523 \$				0.0558 \$						
QP MRC & évaluation / MRC & Evaluation	0.0592 \$				0.0627 \$						
TOTAL DU TAUX / TOTAL RATE	0.5449 \$	Environnement / Environment	Déchets & recyclage / Garbage & Recycling	Total	0.5569 \$	Environnement / Environment	Déchets & composte / Garbage & compost	Total			
Évaluation municipale / Municipal Assessment											
100 000	545 \$	25 \$	245 \$	815 \$	557 \$	25 \$	196 \$	778 \$	(37) \$	-4.48%	2.20%
125 000	681 \$	25 \$	245 \$	951 \$	696 \$	25 \$	196 \$	918 \$	(34) \$	-3.52%	2.20%
150 000	817 \$	25 \$	245 \$	1 087 \$	835 \$	25 \$	196 \$	1 057 \$	(31) \$	-2.81%	2.20%
200 000	1 090 \$	25 \$	245 \$	1 360 \$	1 114 \$	25 \$	196 \$	1 335 \$	(25) \$	-1.80%	2.20%
250 000	1 362 \$	25 \$	245 \$	1 632 \$	1 392 \$	25 \$	196 \$	1 614 \$	(19) \$	-1.13%	2.20%
300 000	1 635 \$	25 \$	245 \$	1 905 \$	1 671 \$	25 \$	196 \$	1 892 \$	(13) \$	-0.66%	2.20%
350 000	1 907 \$	25 \$	245 \$	2 177 \$	1 949 \$	25 \$	196 \$	2 171 \$	(7) \$	-0.30%	2.20%
400 000	2 180 \$	25 \$	245 \$	2 450 \$	2 228 \$	25 \$	196 \$	2 449 \$	(1) \$	-0.02%	2.20%
425 000	2 316 \$	25 \$	245 \$	2 586 \$	2 367 \$	25 \$	196 \$	2 588 \$	2 \$	0.10%	2.20%
450 000	2 452 \$	25 \$	245 \$	2 722 \$	2 506 \$	25 \$	196 \$	2 728 \$	5 \$	0.20%	2.20%
475 000	2 588 \$	25 \$	245 \$	2 858 \$	2 645 \$	25 \$	196 \$	2 867 \$	8 \$	0.30%	2.20%
500 000	2 725 \$	25 \$	245 \$	2 995 \$	2 785 \$	25 \$	196 \$	3 006 \$	11 \$	0.38%	2.20%
550 000	2 997 \$	25 \$	245 \$	3 267 \$	3 063 \$	25 \$	196 \$	3 284 \$	17 \$	0.54%	2.20%
600 000	3 269 \$	25 \$	245 \$	3 539 \$	3 341 \$	25 \$	196 \$	3 563 \$	23 \$	0.66%	2.20%
650 000	3 542 \$	25 \$	245 \$	3 812 \$	3 620 \$	25 \$	196 \$	3 841 \$	29 \$	0.77%	2.20%
700 000	3 814 \$	25 \$	245 \$	4 084 \$	3 898 \$	25 \$	196 \$	4 120 \$	35 \$	0.87%	2.20%
750 000	4 087 \$	25 \$	245 \$	4 357 \$	4 177 \$	25 \$	196 \$	4 398 \$	41 \$	0.95%	2.20%
800 000	4 359 \$	25 \$	245 \$	4 629 \$	4 455 \$	25 \$	196 \$	4 677 \$	47 \$	1.03%	2.20%
850 000	4 632 \$	25 \$	245 \$	4 902 \$	4 734 \$	25 \$	196 \$	4 955 \$	53 \$	1.09%	2.20%
900 000	4 904 \$	25 \$	245 \$	5 174 \$	5 012 \$	25 \$	196 \$	5 234 \$	59 \$	1.15%	2.20%
950 000	5 177 \$	25 \$	245 \$	5 447 \$	5 291 \$	25 \$	196 \$	5 512 \$	65 \$	1.20%	2.20%
1 000 000	5 449 \$	25 \$	245 \$	5 719 \$	5 569 \$	25 \$	196 \$	5 790 \$	71 \$	1.25%	2.20%



In conclusion

The 2025 budget has been established to minimize the impact of increased expenses on taxpayers while ensuring the delivery of quality services and the progress of key projects for our community. The council has clearly expressed its desire to maintain an accessible quality of life for all taxpayers and continues to seek opportunities to enhance revenue in order to reduce the tax burden on citizens.

All questions regarding the budget are welcome and can be addressed by email to the Municipality's general management at questions@mille-isles.ca.

2025 tax payment

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

- Through a financial institution;
- by postdated check;
- By credit card;
- In person at the municipal office.

Please note that you can schedule your payments by filing out the credit card authorization form available on the municipality's website (www.mille-isles.ca). For more information, please contact Chrystine Slight 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 number consists of 16 digits, excluding the "F" and spaces. However, it is important to follow the instructions provided by your financial institution.

CAUTION: 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 whether we have received the payment(s).

In 2025, the number of installments remains at six (6) equal installments, distributed as follows:

- First payment: March 7, 2025
- Second payment: May 2, 2025
- Third payment: June 27, 2025
- Fourth payment: August 22, 2025
- Fifth payment: October 17, 2025
- Final payment: December 12, 2025

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