

## Budget Perspectives 2026 : A Budget Marked by Rigour

The 2026 budget marks an important turning point in the way the Municipality of Mille-Isles plans and manages its finances. This year, the approach stands out for being proactive and creative, focused on transparency and with a clear desire to diversify our revenue sources in order to reduce our reliance on property taxes. Our ambition: to maximize the value of every tax dollar invested by our taxpayers.

The sustained growth of our territory presents an opportunity but also demands careful planning to adapt our services and adequately meet the emerging needs of the community.

### Major Investments Planned for 2026

In 2026, several major investments are planned:

- Large-scale roadwork: Rehabilitation of Riddell Road and De L'Église Road, conditional upon obtaining grants;
- Replacement of the fire tanker truck: A crucial investment to ensure everyone's safety;
- Development of the Tamaracouta Conservation Park: A priority project for preserving and enhancing our natural areas

At the same time, 2026 will allow us to plan some major projects for the coming years, including:

- Construction of a new fire station at 400 Mille-Isles Road;
- Reorganization and expansion of municipal facilities to keep up with growth.

More information on these projects can be found in the section dedicated to the 2026-2028 Three-Year Capital Program.

### 2026 Budget Highlights

For operating activities, we have managed to reduce expenses by 1.54% in 2026 budget, despite a challenging economic context. This reduction is the result of sustained efforts by all municipal departments. It should be noted, however, that for several years, in order to balance the budgets, the Municipality has drawn from its accumulated surplus, which allowed us to limit reflected spending increases. In 2026, we have chosen to no longer use this surplus for ongoing operations: all expenses will now have to be covered by annual revenues.

From an accounting perspective, when comparing total spending (including the allocation of surplus in 2025), we thus see a real increase of 7.58% in total expenditures. Surpluses and reserves will now be used solely for strategic investments, and the balanced budget will be achieved entirely through current year's revenues, as part of prudent management and a commitment to transparency.

One of the main areas of increased spending concerns payroll. A review of comparable salaries revealed that Mille-Isles staff and officials lagged significantly in terms of compensation. Investing in our teams is essential for ensuring the stability and resilience of municipal administration. This decision comes as the administration continues to contain overall spending growth.

# EXPLANATORY DOCUMENT 2026 BUDGET

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## Breakdown of Expenses by Department

Public works department represents the largest share of spending, accounting for 31% of the 2026 budget. This department mainly covers the maintenance of the road network and infrastructure: signage, lighting, snow removal, road sweeping, and the spreading of dust suppressant on gravel roads. Major works, such as significant road reconstruction, are included in the capital investment budget. For 2026, expenses in this department decrease by 5.3%, thanks to the acquisition of a backhoe, which reduces machinery rental costs, and increased handling of vehicle repairs in-house.

The Environmental Services' budget increases by 6.94% this year, primarily due to rising costs at the Les Bons Voisins eco-centre. This increase is attributed to higher usage, the hiring of new supervisors, and the addition of containers for bulky items and recycling to better meet residents' occasional needs during peak periods.

The share attributable to the department of Urban Planning and Development has decreased by 2.84%, representing 6% of total expenses, due to the conclusion of a legal case that previously required an additional budget for legal fees.

The Administration budget increases by 10.21%, mainly due to pay adjustments for employees and elected officials following the salary comparatives study carried out in 2025. Added to this are higher costs for certain contracts (insurance, printing, municipal assessment, etc.), which are often rising above the rate of inflation. The 4.06% increase in the Recreation and Culture department's budget is also mainly caused by salary catch-up.

The Public safety's budget sees a significant increase of 10.20%. This is explained by a 3.5% rise in the mandatory rates for the Sûreté du Québec, and the need to plan for 70 annual interventions by our firefighters (compared to 60 previously). The cost of specialized equipment and its maintenance also continues to rise faster than inflation.

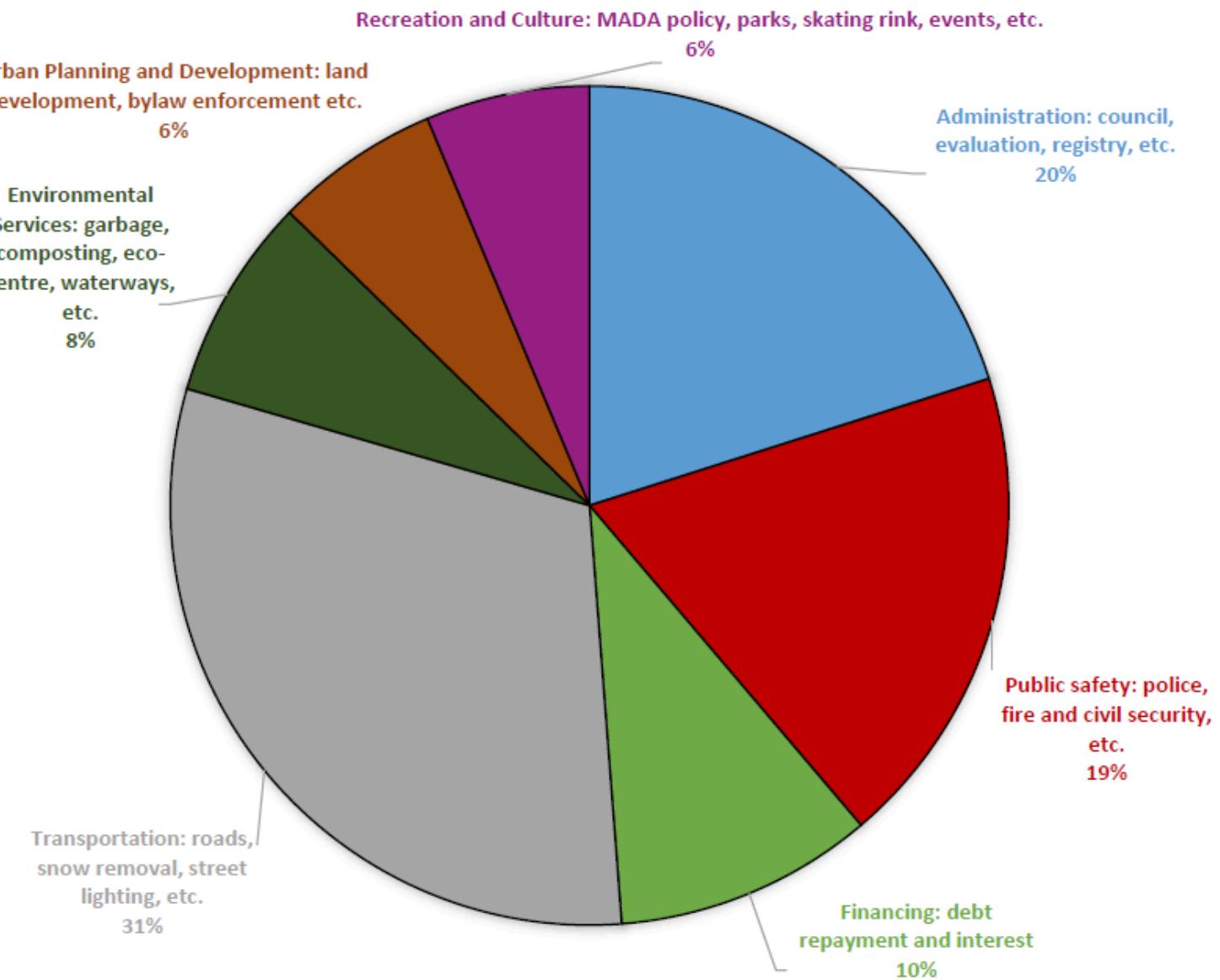
Finally, it is important to highlight the major reduction in financing costs. Two factors explain this: the municipality's strong financial health, which offers more flexibility without the need for urgent borrowing, and the new terms of the Local Road Assistance Program. From now on, this program pays out 80% of the financial assistance in advance for major road projects, sparing the municipality from having to take out a temporary loan. Loans are therefore only required at the very end of the work.

Expenses by Department	2025	2026	Variation
Administration	855 810 \$	943 091 \$	10,21 %
Public Safety	795 059 \$	876 130 \$	10,20 %
Transportation/Public Works	1 521 455 \$	1 440 804 \$	- 5,30 %
Environmental Services	342 758 \$	366 547 \$	6,94 %
Urban Planning and Development	307 606 \$	298 862 \$	- 2,84 %
Recreation and Culture	284 840 \$	296 388 \$	4,06 %
Financing	582 217 \$	468 390 \$	- 19,55 %
Amortization <sup>1</sup>	(354 404) \$	(419 917) \$	18,49 %
Allocations	(368 023) \$	0 \$	- 100 %
<b>TOTAL</b>	<b>3 969 317 \$</b>	<b>4 270 295 \$</b>	<b>7,58 %</b>

<sup>1</sup> The increase in amortization reflects the commissioning of new municipal assets and does not result in any cash outflow.

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## Breakdown of Revenues

As in previous years, the Municipality benefits from several financial assistance programs, particularly for public safety and improvements to the road network. For example, funds from the Quebec Water and Community Infrastructure Transfer Program (TECQ 2024-2028) will be used to continue the Côte Saint-Joseph stabilization project, while the PPA-CE program will support the replacement of a culvert. These government subsidies are essential for maintaining and upgrading our infrastructure.

The “other revenues” category (which mainly includes permit fees, transfer duties, and various grants) will see a significant increase of \$105,427 in 2026. This increase is primarily due to a new measure setting the transfer duty rate (welcome tax) at 3% for amounts exceeding \$500,000. This measure is being implemented by several municipalities to help reduce reliance on property taxes to fund activities. Revenues in this category account for 18% of the operating budget, thanks notably to the confirmed allocation of \$132,880 under the “fiscal pact” with the Quebec government.

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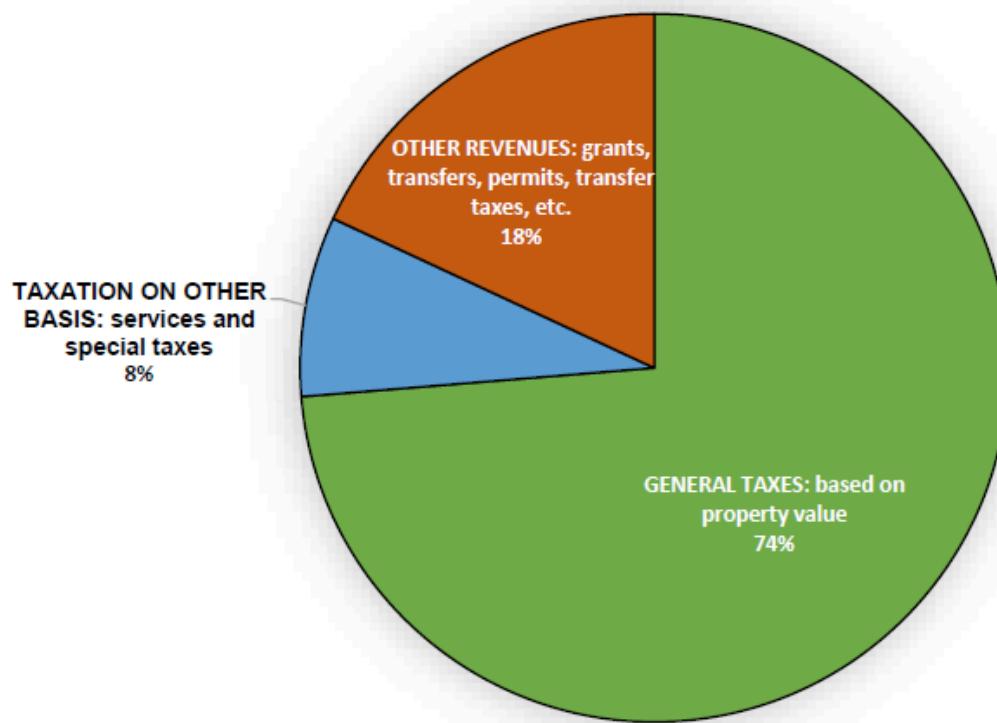
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The Municipality submitted two applications in 2025 for financial assistance under the “Restoration” component of the Local Road Assistance Program (PAVL) to carry out the rehabilitation of Riddell Road and De L’Église roads. The municipal contributions for these projects, estimated at 25% of total costs, would be financed through long-term borrowing. If financial assistance is not obtained, palliative work will be carried out to improve the quality and longevity of the infrastructure while minimizing the impact on the Municipality’s financial health.

Moreover, the 1.52% increase in service taxes is mainly due to the rising costs related to the eco-centre, which are distributed per dwelling, as well as the adjustment of the environmental fee in proportion to the increase in the environment department’s budget.

Finally, the Municipality manages three main reserve funds: the fund from growth-related contributions, the parks fund, and the working capital fund. Each has its own purpose, but all share the same objective: providing the Municipality with additional financial levers to diversify its sources of revenue, manage territorial growth, and enable the realization of key projects for the community.

Breakdown of Revenues	2025	2026	Variation
<b>GENERAL TAXES</b> : on residual or non-residential property value	2 957 089 \$	3 147 388 \$	6,44 %
<b>TAXATION ON OTHER BASIS</b> : services and special taxes	345 871 \$	351 122 \$	1,52 %
<b>OTHER REVENUES</b> : grants, transfers, permits, transfer taxes, etc.	666 358 \$	771 785 \$	15,82 %
<b>TOTAL</b>	<b>3 969 317 \$</b>	<b>4 270 295 \$</b>	<b>7,58 %</b>



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## The 2026-2028 Three-Year Investment Plan

The Three-Year Investment Plan outlines the Municipality's major investments for the next three years (2026, 2027, and 2028). For each project, it specifies the chosen method of financing and the timelines required for completion.

For 2026, Mille-Isles is planning a total investment of \$3,193,713. The largest portion—\$1,717,981—will be allocated to improving the road network: the complete reconstruction of Riddell Road (if the grant is confirmed), continued stabilization of Côte Saint-Joseph, and replacement of an aging culvert. A budget of \$40,000 is also earmarked for the purchase of an all-terrain vehicle and additional equipment for the backhoe—the former becoming essential with the acquisition of part of the Tamaracouta Reserve, and the latter intended to increase the autonomy of public works operations. The reconstruction of Montée de l'Église is scheduled for 2027 in the Plan, but a grant application has been submitted and the project could be completed in 2026 if an opportunity presents itself.

For Public safety, \$37,700 will be used to modernize the firefighters' equipment, along with a major investment of \$850,000 to replace the tanker truck. Initially, repairs had been considered, but analysis determined that the expense was not justified given the vehicle's condition and remaining lifespan. After several months of searching for a used truck that would meet requirements, the Municipality ultimately decided to issue a public tender for a new, used, or demonstrator vehicle, depending on which option provides the best value.

For Administration, \$79,500 is included in the Plan, of which \$65,600 would come from grants (not all yet confirmed). This will allow for the purchase of equipment to broadcast municipal council meetings and to carry out improvements at Town Hall.

In the area of Recreation and Culture, planned investments total \$468,532. The first major project results from the partnership with Nature Conservancy of Canada, making it possible to acquire over 80% of the Tamaracouta Reserve for the creation of a large conservation park. To advance this project in 2026, an investment of \$332,190 is planned, including \$260,000 in confirmed grants from PAFIRSPA and the Fondation de la Faune. The remaining portion will be funded by the municipal parks fund, which is financed through contributions from development projects. Other recreation investments include continued improvements to the Maple Grove building (\$10,000), as well as the redevelopment of the multi-sport surface at the Hammond-Rodgers Park skating rink for a budget of \$126,342. This latter project also benefits from a PAFIRSPA grant, while the un-subsidized share will be covered by the parks fund.

The 2027 and 2028 years of the Plan outline major projects that will shape the future of Mille-Isles:

- Modernization of Public Works Services : This process, already under way, will require ongoing monitoring and regular investment but will result in long-term savings. As illustrated by the 2026 decrease in the public works budget, acquiring new machinery will reduce dependency on private contractors and renting equipment.
- New Fire Station at 400 Mille-Isles Road : With the announced end of the Bellefeuille fire station lease, it has become necessary to establish a new facility to ensure safety in the eastern part of the municipality. The site at 400 Mille-Isles Road, strategically identified, will become the location for this future project, with planning beginning as early as 2026.
- Town Hall : The strong growth in Mille-Isles puts pressure on municipal teams and requires more suitable facilities. Discussion is already underway to address this essential need, with the project to be developed in the coming years.

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These projects will require several planning stages before they are realized. The Municipality remains committed to transparency and to keeping citizens informed of progress in a timely manner.

## PROGRAMME TRIENNAL D'IMMOBILISATIONS - 2026-2028 THREE-YEAR INVESTMENT PLAN

PROGRAMME TRIENNAL/ THREE-YEAR PROGRAM	2026	2027	2028	TOTAL 2026-2027-2028			
	Dépenses / Expenses	Dépenses / Expenses	Dépenses / Expenses	Dépenses totales / Total Expenses	Subvention - Surplus / Grant - Surplus	Financement / Financing	TAXE FONCIÈRE / GENERAL TAX
<b>IMMOBILISATIONS / FIXED ASSETS</b>							
<b>ADMINISTRATION</b>							
Parc informatique et équipement de bureau / Computer and office equipment	\$22 500	\$8 500	\$2 500	\$33 500	\$20 000		\$13 500
Acquisition de terrain / Purchase of Land							
Hôtel de Ville / City Hall	\$57 000	\$350 000	\$1 403 870	\$1 810 870	\$1 056 696	\$600 000	\$154 174
<b>TOTAL</b>	<b>\$79 500</b>	<b>\$358 500</b>	<b>\$1 406 370</b>	<b>\$1 844 370</b>	<b>\$1 076 696</b>	<b>\$600 000</b>	<b>\$167 674</b>
<b>SÉCURITÉ PUBLIQUE / PUBLIC SAFETY</b>							
400, chemin de Mille-Îles / 400, Mille-Îles Road			\$4 000 000	\$4 000 000	\$2 000 000	\$2 000 000	
Caserne du 12, chemin Black / Fire station at 12, Black Road							
Bornes sèches / Dry hydrants							
Machinerie - véhicule / Machinery - Vehicle	\$850 000			\$850 000		\$850 000	
Appareils respiratoires/ Breathing apparatus							
Équipement de sauvetage / Fire rescue equipment	\$37 700	\$15 000	\$15 000	\$67 700			\$67 700
Équipement de communication / communications equipment							
<b>TOTAL</b>	<b>\$887 700</b>	<b>\$15 000</b>	<b>\$4 015 000</b>	<b>\$4 917 700</b>	<b>\$2 000 000</b>	<b>\$2 850 000</b>	<b>\$67 700</b>
<b>TRANSPORT</b>							
Réfection majeure de chemins (TECQ) / Major repair of roads (TECQ)	\$10 000	\$164 500	\$81 840	\$256 340	\$217 889		\$38 451
Réfection majeure de chemins (PIIRL) / Major repair of roads (PIIRL)	\$1 687 981	\$1 053 824		\$2 741 805	\$1 919 264	\$822 542	
Ponceaux et travaux mineurs / Culverts and minor repairs	\$20 000	\$20 000	\$20 000	\$60 000	\$60 000		
Garage municipal / Municipal garage							
Véhicules / Vehicles	\$25 000	\$300 000	\$400 000	\$725 000	\$25 000	\$600 000	
Machinerie, équipement et outillage / Machinery, equipment and tools	\$15 000	\$40 000		\$55 000			\$55 000
<b>TOTAL</b>	<b>\$1 757 981</b>	<b>\$1 578 324</b>	<b>\$501 840</b>	<b>\$3 838 145</b>	<b>\$2 222 152</b>	<b>\$1 422 542</b>	<b>\$93 451</b>
<b>HYGIÈNE DU MILIEU</b>							
Travaux de cours d'eau / Watercourse work							
Investissements concernant le PGMR / Investments concerning the PGMR							
<b>TOTAL</b>							
<b>URBANISME / URBAN PLANNING</b>							
Machinerie et outillage / Machinery and tools							
Ameublement bureau / Office furniture							
<b>TOTAL</b>							
<b>LOISIR &amp; CULTURE / LEISURE &amp; CULTURE</b>							
Infrastructures de loisirs / Recreational infrastructure		\$150 000		\$150 000	\$150 000		
Maple Grove - 1253, chemin de Mille-Îles / Maple Grove - 1253, Mille-Îles Road	\$10 000	\$10 000	\$10 000	\$30 000	\$30 000		
Parc de conservation Tamaracouta / Tamaracouta Conservation Park	\$332 190	\$211 195		\$543 385	\$543 385		
Parc Hammond-Rodgers / Hammond-Rodgers Park		\$10 000		\$10 000	\$10 000		
Patinoire extérieure / Outdoor skating rink	\$126 342		\$1 000 000	\$1 126 342	\$876 342	\$250 000	
Projet d'habitation / Lodging project							
<b>TOTAL</b>	<b>\$468 532</b>	<b>\$381 195</b>	<b>\$1 010 000</b>	<b>\$1 859 727</b>	<b>\$1 609 727</b>	<b>\$250 000</b>	
<b>GRAND TOTAL</b>	<b>\$3 193 713</b>	<b>\$2 333 019</b>	<b>\$6 933 210</b>	<b>\$12 459 942</b>	<b>\$6 908 575</b>	<b>\$5 122 542</b>	<b>\$328 825</b>

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## The Impact on Your Taxes

The 2026 budget includes a 3.25% increase to the property tax rate for the residual (base) category and a \$14.32 per dwelling increase for the fee related to environment, waste collection, eco-centre, and composting services. The table below provides estimated tax simulations for various property assessments (excluding non-residential properties). As a result, the total increase in municipal taxes will be 3.53% for the average Mille-Isles property with an assessed value of \$450,000.

A more significant increase will apply to non-residential properties (NRP). Since these properties generally make greater use of municipal services compared to residual properties, their tax rate will be set 7.25% higher than that of residual properties. The gap between the two rates is therefore increased by 5% to better reflect the reality of municipal services provided to non-residential properties.

SIMULATION DE TAXES 2026 / TAX SIMULATION 2026											
	Taux / Rate	2025			Taux / Rate	2026			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	0.4384 \$				0.4587 \$						
Sécurité publique / Public Safety	0.0558 \$				0.0563 \$						
QP MRC & évaluation / MRC & Evaluation	0.0627 \$				0.0600 \$						
<b>TOTAL DU TAUX / TOTAL RATE</b>	<b>0.5569 \$</b>	Environnement / Environment	Déchets & recyclage / Garbage & Recycling	Total	<b>0.5750 \$</b>	Environnement / Environment	Déchets & composte / Garbage & compost	Total			
<b>Evaluation municipale/ Municipal Assessment</b>											
100 000	557 \$	25 \$	196 \$	778 \$	575 \$	26.62 \$	209.17 \$	811 \$	33 \$	4.23%	3.25%
200 000	1 114 \$	25 \$	196 \$	1 335 \$	1 150 \$	26.62 \$	209.17 \$	1 386 \$	51 \$	3.82%	3.25%
300 000	1 671 \$	25 \$	196 \$	1 892 \$	1 725 \$	26.62 \$	209.17 \$	1 961 \$	69 \$	3.65%	3.25%
350 000	1 949 \$	25 \$	196 \$	2 170 \$	2 013 \$	26.62 \$	209.17 \$	2 248 \$	78 \$	3.60%	3.25%
400 000	2 228 \$	25 \$	196 \$	2 449 \$	2 300 \$	26.62 \$	209.17 \$	2 536 \$	87 \$	3.56%	3.25%
425 000	2 367 \$	25 \$	196 \$	2 588 \$	2 444 \$	26.62 \$	209.17 \$	2 680 \$	92 \$	3.54%	3.25%
450 000	2 506 \$	25 \$	196 \$	2 727 \$	2 588 \$	26.62 \$	209.17 \$	2 823 \$	96 \$	3.53%	3.25%
475 000	2 645 \$	25 \$	196 \$	2 866 \$	2 731 \$	26.62 \$	209.17 \$	2 967 \$	101 \$	3.52%	3.25%
500 000	2 785 \$	25 \$	196 \$	3 006 \$	2 875 \$	26.62 \$	209.17 \$	3 111 \$	105 \$	3.50%	3.25%
525 000	2 924 \$	25 \$	196 \$	3 145 \$	3 019 \$	26.62 \$	209.17 \$	3 255 \$	110 \$	3.49%	3.25%
550 000	3 063 \$	25 \$	196 \$	3 284 \$	3 163 \$	26.62 \$	209.17 \$	3 398 \$	114 \$	3.48%	3.25%
600 000	3 341 \$	25 \$	196 \$	3 562 \$	3 450 \$	26.62 \$	209.17 \$	3 686 \$	123 \$	3.46%	3.25%
650 000	3 620 \$	25 \$	196 \$	3 841 \$	3 738 \$	26.62 \$	209.17 \$	3 973 \$	132 \$	3.45%	3.25%
700 000	3 898 \$	25 \$	196 \$	4 119 \$	4 025 \$	26.62 \$	209.17 \$	4 261 \$	141 \$	3.43%	3.25%
750 000	4 177 \$	25 \$	196 \$	4 398 \$	4 313 \$	26.62 \$	209.17 \$	4 548 \$	151 \$	3.42%	3.25%
800 000	4 455 \$	25 \$	196 \$	4 676 \$	4 600 \$	26.62 \$	209.17 \$	4 836 \$	160 \$	3.41%	3.25%
850 000	4 734 \$	25 \$	196 \$	4 955 \$	4 888 \$	26.62 \$	209.17 \$	5 123 \$	169 \$	3.40%	3.25%
900 000	5 012 \$	25 \$	196 \$	5 233 \$	5 175 \$	26.62 \$	209.17 \$	5 411 \$	178 \$	3.40%	3.25%
950 000	5 291 \$	25 \$	196 \$	5 512 \$	5 463 \$	26.62 \$	209.17 \$	5 698 \$	187 \$	3.39%	3.25%
1 000 000	5 569 \$	25 \$	196 \$	5 790 \$	5 750 \$	26.62 \$	209.17 \$	5 986 \$	196 \$	3.38%	3.25%
1 100 000	6 126 \$	25 \$	196 \$	6 347 \$	6 325 \$	26.62 \$	209.17 \$	6 561 \$	214 \$	3.37%	3.25%
1 250 000	6 961 \$	25 \$	196 \$	7 182 \$	7 188 \$	26.62 \$	209.17 \$	7 423 \$	241 \$	3.36%	3.25%

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## In conclusion

The 2026 budget was developed with the goal of minimizing, as much as possible, the impact of rising expenses on taxpayers, while maintaining quality service delivery and supporting the achievement of major projects for our community. Sustained growth in our territory is a source of opportunities but also brings significant challenges that require careful planning.

The municipal council reaffirms its commitment to providing a high quality of life for all citizens. It is actively working to diversify revenue sources with the aim of reducing tax pressure.

Any questions regarding the budget are welcome and can be sent by email to the General Management of the Municipality at [gtherrien@mille-isles.ca](mailto:gtherrien@mille-isles.ca).

## 2026 Tax Payments

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

- Through a financial institution;
- By post-dated cheque;
- By credit card or debit;
- In person at the municipal office.

Please note that you can schedule your payments by completing the credit card authorization form available on the municipality's website. For more information on this, please contact Chrystine Slight, administrative technician, at [cslight@mille-isles.ca](mailto:cslight@mille-isles.ca) or at 450 438-2958, extension 2600.

Several financial institutions offer online payment services. You must use the reference number for payment shown on your tax bill, also referred to as the roll number. This number is 16 digits long, excluding the letter F and spaces. However, it is important to follow the instructions provided by your financial institution. ATTENTION: The roll number is different for each tax account received. Each account must be identified by its respective roll number. It is also your responsibility to verify that we have received your payment(s).

In 2026, the number of installments remains at six (6) equal payments, distributed as follows:

**First installment : February 25, 2026**  
**Second installment : April 22, 2026**  
**Third installment : June 17, 2026**

**Fourth installment : August 12, 2026**  
**Fifth installment : October 7, 2026**  
**Final installment : December 2, 2026**

A \$5 fee will be charged for each late notice



### Municipal office hours

The municipal office is now open starting at **8 a.m.**,  
Monday through Friday