

An aerial photograph of a park area. In the foreground, there is a large number of flags on tall poles, arranged in rows. To the left, there is a gazebo-like structure. The background shows a line of trees and a clear sky. A large blue semi-transparent rectangle is overlaid on the right side of the image, containing the title text. A yellow triangle is visible at the bottom right corner of the blue rectangle.

MUNICIPALITY OF DELORAIN-WINCHESTER **2025 FINANCIAL PLAN**

Financial Plan Public Hearing Presentation
Wednesday, May 14th, 2025



Public Hearing Purpose

Pursuant to subsection 162(2) of *The Municipal Act*

- The Public Hearing provides a general overview of the 2025 Financial Situation and Plan.
- To assist the public to understand how their tax dollars are being spent.
- Provides an opportunity for public participation and input.
- Provides an understanding of the relationship between services and taxes and the difficult decisions that must be made by Council to determine a balance between the two.
- Presentation, Financial Plan and By-Law No. 25-010 will be available online @ www.delowin.ca.

Legislated Requirements

The Municipal Act – Section 162

- (1) Every council must adopt a financial plan for each fiscal year consisting of:
 - (a) an operating budget
 - (b) a capital budget
 - (c) an estimate of revenues/expenditures for the following year
 - (d) a 5-year capital expenditures program.
- (2) Before adopting the financial plan, the council must give public notice, and hold a public hearing, in respect of the plan.



WHAT TO EXPECT IN 2025

- EPTCA and School Tax Rebate on residential properties is being replaced by Homeowner Affordability Tax Credit for 2025. Up to \$1,500 rebate on education portion of taxes on residential properties designated as principal residence.
- Farm properties will continue to receive the 50% school tax rebate in 2025.

MUNICIPAL MILL RATE

- As of January 1st, 2025, municipalities can no longer apply differential mill rates in their financial plans.
- Municipalities must now use a single uniform mill rate, aligning with the province's emphasis on transparency and consistency.

2025 REASSESSMENT YEAR

- 2024 - \$151,778,510
- 2025 - \$180,517,970

1 mill rate will raise approx. \$180,518

2025 TOTAL EXPENSES

- \$5,536,911

IMPACT OF REASSESSMENT 2025

Changes in the Municipality of Deloraine-Winchester Assessment (2024 to 2025)

Property Class	2024 (\$)	2025 (\$)	Change (\$)	Change (%)
Single Family Residential	60,046,490	61,683,790	1,637,300	2.7
Apartment	762,310	816,490	54,180	7.1
Condo / Co-op	324,560	337,740	13,180	4.1
Total Residential	\$61,133,360	\$62,838,020	\$1,704,660	2.8%
Farm	75,540,780	100,673,060	25,132,280	33.3
Commercial / Industrial	12,723,370	14,298,350	1,574,980	12.4
Institutional	1,737,010	1,930,390	193,380	11.1
Pipeline	303,100	366,850	63,750	21.0
Railway	284,910	348,890	63,980	22.5
Designated Recreational	55,980	62,410	6,430	11.5
Total	\$151,778,510	\$180,517,970	\$28,739,460	18.9%

- Properties with an assessment increase less than 18.9% should see a municipal tax decrease.
- Properties with an assessment increase greater than 18.9% should see a municipal tax increase.

Other Revenue, Transfers and Taxes

	2025	
Taxes Added & Penalties	\$ 62,500	Additions or removal of assets between bi-annual assessment period and penalties for late payments.
Licenses, Permits & Fines	12,616	Building & Development Permits, Forage Leases & Fines
Sale of Goods & Services	334,835	User Fees, Sale of Land
Rentals, Fees & Rebates	65,603	Building Rentals, Administrative Fees, Insurance Rebates
Return from Investments	10,000	Interest on Investments
Unconditional Grants	220,000	Municipal Operating
Conditional Grants	289,432	Provincial Funding, Recycling Programs, RCMP, Green Team etc.
Transfer from Acc. Surplus/Deferred Revenue	411,644	
Transfer from Reserves	1,025,298	
Sub-Total	\$ 2,431,928	
Taxes & Grant-in-lieu of Taxes	3,104,983	
Total Municipal Revenue	\$ 5,536,911	

GENERAL OPERATING EXPENDITURES

SERVICES	2025	
General Government	\$ 848,675	Legislative, Administration, Offices, Legal, Audit, Assessment, Taxation, Elections, Conventions, Liability Insurance and Grants
Protective	291,111	Policing, Fire Protection, Emergency Services, By-Law Enforcement
Transportation	1,618,830	Public Works, Equipment Repairs & Maintenance, Road Maintenance, Signage, Sidewalks, Boulevards, Drainage, Snow Removal and Street Lighting
Environmental Health	193,107	Transfer Stations
Public Health & Welfare	128,876	Handi-transit, Cemeteries, Health Care, Social Welfare, Age Friendly and Senior's Programs
Environmental Development	13,204	Planning and Zoning
Economic Development	154,750	Veterinary Boards, Economic Development, Public Reception and Tourism
Recreation & Culture	671,985	Recreation, Community Halls, Skating Rinks, Swimming Pools, Lake Metigoshe, Library, Parks & Playgrounds and Campgrounds
Fiscal	1,173,598	Capital Projects, Utility Levies, and Debenture Debt Charges
Transfer to Reserves	426,539	Reserve Provisions
Total Municipal Expenditures	\$ 5,536,911	

Funding Sources For Municipal Expenditures

	2024	2025	Variance	% change
Operating Expenditures	\$ 4,514,855	\$ 5,536,911	\$ 1,022,056	18.7%
Other Revenues & Transfers	963,000	1,922,496	959,496	49.9%
Conditional Grants	502,600	509,432	6,832	1.3%
Municipal Taxes & Grants-in-Lieu of Taxes	\$ 3,049,255	\$ 3,104,983	\$55,728	1.8%
Debenture Debt Charges (Water Plant, Complex & Pool)	138,733	183,904	45,171	24.7%
Special Service Levies (Souris River Watershed)	21,383	22,296	913	4.1%
General Municipal At Large Total	\$ 2,889,139	\$ 2,898,783	\$ 9,644	0.3%

Capital Budget

Capital Expenditure	Estimated Cost	Provincial Funding or Other Revenue	General Operating Expenditure	Transfer From Reserve
Grader	\$ 383,285			\$ 383,285
New Mower	\$ 29,693			\$ 29,693
Airport Project	\$ 43,000			\$ 43,000
Cemetery Mower	\$ 12,296	\$ 12,296		
Theatre Marquie	\$ 48,000			\$ 48,000
Paving – Lovette St. Block	\$ 58,320			\$ 58,320
Pool Vacuum	\$ 5,600		\$ 5,600	
Lake Lagoon – Phase 2 & 3	\$ 125,000			\$ 125,000
Office Program Upgrades	\$ 55,000			\$ 55,000
Computer Upgrades	\$ 2,500		\$ 2,500	
Weed Truck	\$ 5,000		\$ 5,000	
Sidewalk – 1 Block	\$ 80,000			\$ 80,000
WTP Membranes	\$ 16,712	\$ 8,356		\$ 8,356
WTP Scada	\$ 53,944	\$ 26,972		\$ 26,972
TOTALS:	\$ 913,350	\$ 47,624	\$ 13,100	\$ 857,626

Utility – Operating Budget

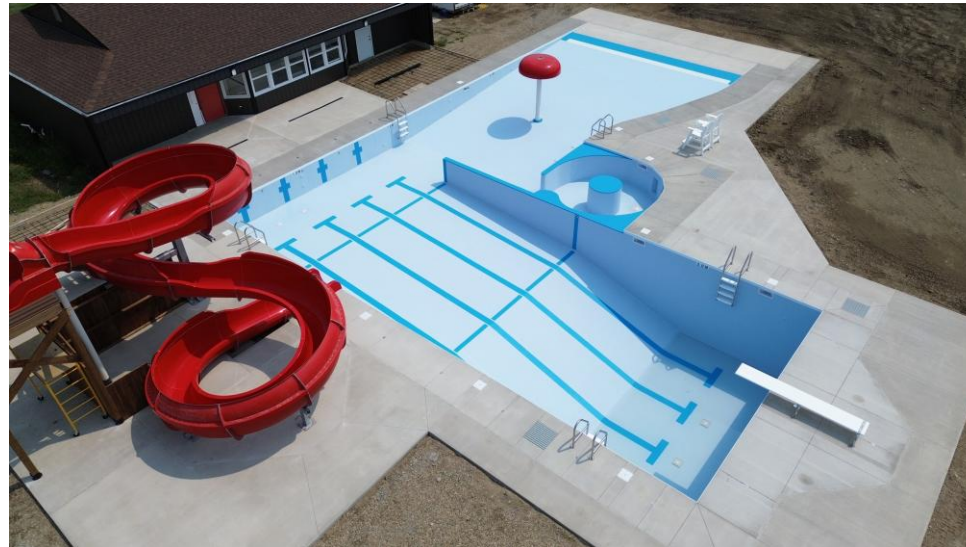


Operations	2025
Water Consumer Sales	\$ 550,000
Transfer from Revenue Fund	119,196
Transfer from Utility Reserve	35,328
Other Revenues	65,113
Total Operating Revenue	\$ 769,637
Water Supply	\$ 480,503
Sewage Collection & Disposal	49,282
Capital	70,656
Debenture Debt Charges	119,196
Transfer to Reserves	50,000
Total Operating Expenditures	\$ 769,637

2025 Debt & Debentures

Project	By-Law No.	Maturity Year	2025 Payment	Closing Balance
Community Complex	21-001	2039	\$ 139,537	\$ 1,545,514
New Water Plant	21-002	2040	\$ 119,196	\$ 1,436,423
New Aquatic Facility*	25-001	2029	\$ 45,171	\$ 162,812

** By-Law 25-001 is waiting for Municipal Board Approval before Loan funds can be released.*



Education Levies

- ❖ Ratepayers should recognize that their annual property tax bill consists of both municipal and education taxes.
- ❖ Education taxes are not established by the Municipality; they are collected on behalf of and remitted directly to the Province and School Division.
- ❖ If you have a question or concern regarding education tax, please contact the Southwest Horizon School Division @ (204) 483-6294.



	2024		2025	
	Mill Rate	Requisition	Mill Rate	Requisition
Education Support Levy	8.128	\$ 108,656	7.117	\$ 108,644
Southwest Horizon School Division	10.468	\$ 1,570,584	9.222	\$ 1,664,204

Municipal Reserve Funds

Reserve	Opening Balance	Proposed Contribution	Proposed Expenditure	Closing Balance*
General	\$898,732	100,000	193,320	\$805,412
Machinery	\$526,939	175,000	412,978	\$288,961
Recreation	\$169,308	40,000	68,000	\$141,308
Gas Tax	\$ 404,356	82,189	205,000	\$281,545
Fire Equipment	\$86,090	10,000		\$96,090
Airport	\$44,658	1,000	43,000	\$2,658
Cemetery	\$10,860	1,000		\$11,860
Medical	\$43,268	2,350		\$45,618
Past Service Pension	\$93,076	10,000	93,000	\$10,076
Lake Metigoshe	\$42,169	5,000		\$47,169
Planning District	\$71,604		10,000	\$61,604
Utility	\$79,999	50,000	35,328	\$94,671

** Closing Balance does not include any interest earned*

PROPOSED TAX CHANGE

- As of January 1st, 2025, municipalities can no longer apply differential mill rates in their financial plans.
- Municipalities must now use a single uniform mill rate, aligning with the province's emphasis on transparency and consistency.
- The Municipality of Deloraine-Winchester held a public hearing on February 19th, 2025, to present and hear feedback on Special Services Plan #01/25, proposing new special service taxes for the 2025–2029 period.
- The proposed services include:
 - Municipality-wide: Police & fire protection, EMO, health care incentives, streetlighting (wells/resort), waste disposal, recreation.
 - Urban Deloraine: Garbage & recycling, transfer station, snow removal, dust control, grass/weeds, road paving, streetlighting.
- This plan was designed to maintain fair service cost allocation following the end of differential mill rate authority (Dec 31, 2024).
- However, due to the municipality's application not being approved in time for the 2025 provincial financial plan deadlines, these special service levies cannot be applied in 2025.
- **As a result, the municipality must use a single uniform mill rate for the 2025 Financial Plan.**

Important Dates & Information

PROPERTY TAX PAYMENTS

- **2025 Property Taxes are due and payable on Friday, October 31st, 2025.**
- Payments can be made in-office by cash, cheque or debit and online via online banking or e-Transfer.
- Partial payments are accepted throughout the year.

DISCOUNT RATE

- Discounts will be allowed on the prepayment of real property taxes at a rate of 1.75% until June 30th

PENALTIES

- A penalty of 1.25% per month will be added as of November 1st, 2025 on all unpaid taxes.

TAX SALE

- All lands in arrears for more than two years on December 31st, 2024 will be liable to be sold for arrears of taxes.