

2025 BUDGET OVERVIEW





INTRODUCTION

We're pleased to share with you the Municipality of Callander's 2025 Budget Package.

Each year, the development of the municipal budget is one of the most important responsibilities we undertake together as Council and staff. It's about more than numbers—it's about shaping the kind of community we want to live in today, and building a strong foundation for the future.

This year's budget reflects a continued focus on thoughtful investment, responsible planning, and community pride. While the 2025 budget includes a modest 3% tax rate increase, every dollar is working hard to support key priorities—improving infrastructure, beautifying public spaces, strengthening service delivery, and contributing to reserves so we're prepared for what lies ahead.

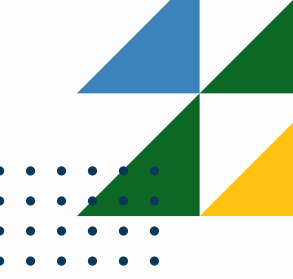
We've included highlights in this package to help make the information more accessible and transparent. You'll see details on capital projects like road resurfacing, the new Operations Building, and exciting beautification efforts such as the Centennial Park Breakwall Replacement, the Callander Mall Retaining Wall and Parkette, and the complete redesign of Swale Street.

Our goal is to continue moving Callander forward in a way that balances growth, care for our natural and built environment, and good financial stewardship. We want to thank the community for your continued trust, feedback, and engagement—it plays a key role in helping us shape decisions that benefit everyone.

If you have any questions about the budget or want to learn more about how these investments impact our community, we invite you to visit our website at www.mycallander.ca, stop by the Municipal Office, or connect with us directly.

Let's continue building a beautiful Callander—together.

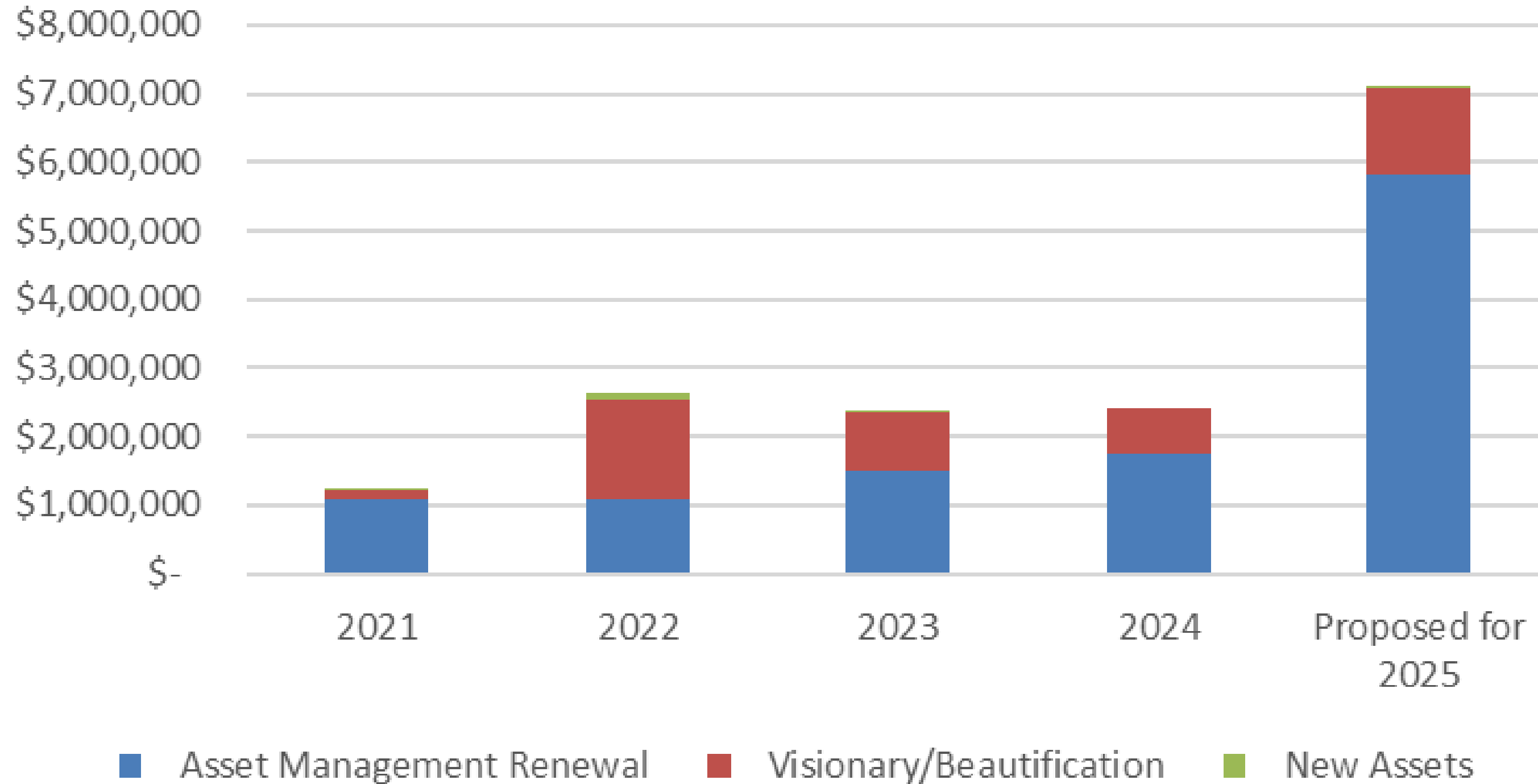
Municipality of Callander



OVERVIEW OF CAPITAL BUDGET



Capital Projects



2025 is a heavy year for capital projects. Much of the cost is attributed to the realignment and resurfacing of Swale Street and the new Operations Buildings

BREAKDOWN OF MAJOR PROJECTS

New Pick-Up Truck
for Fire Department



Road Improvement Projects

Realignment and Resurfacing of Swale Street
Resurfacing of Hart Road, Hazel Glen Road and Hills Siding Road



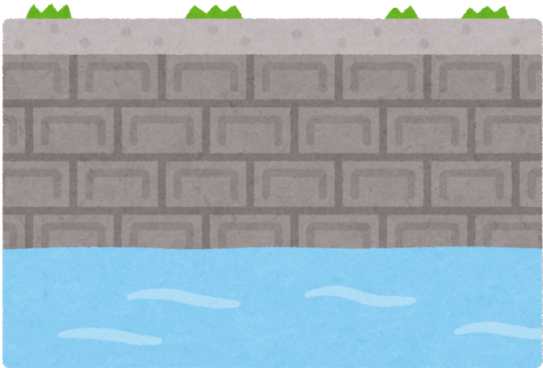
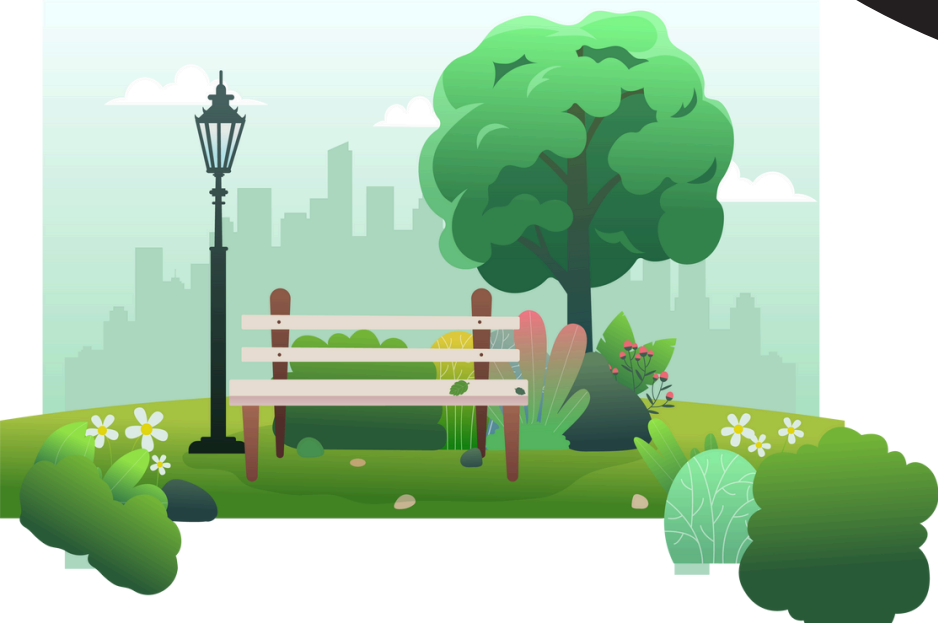
UTV for Park Maintenance

Park Enhancements

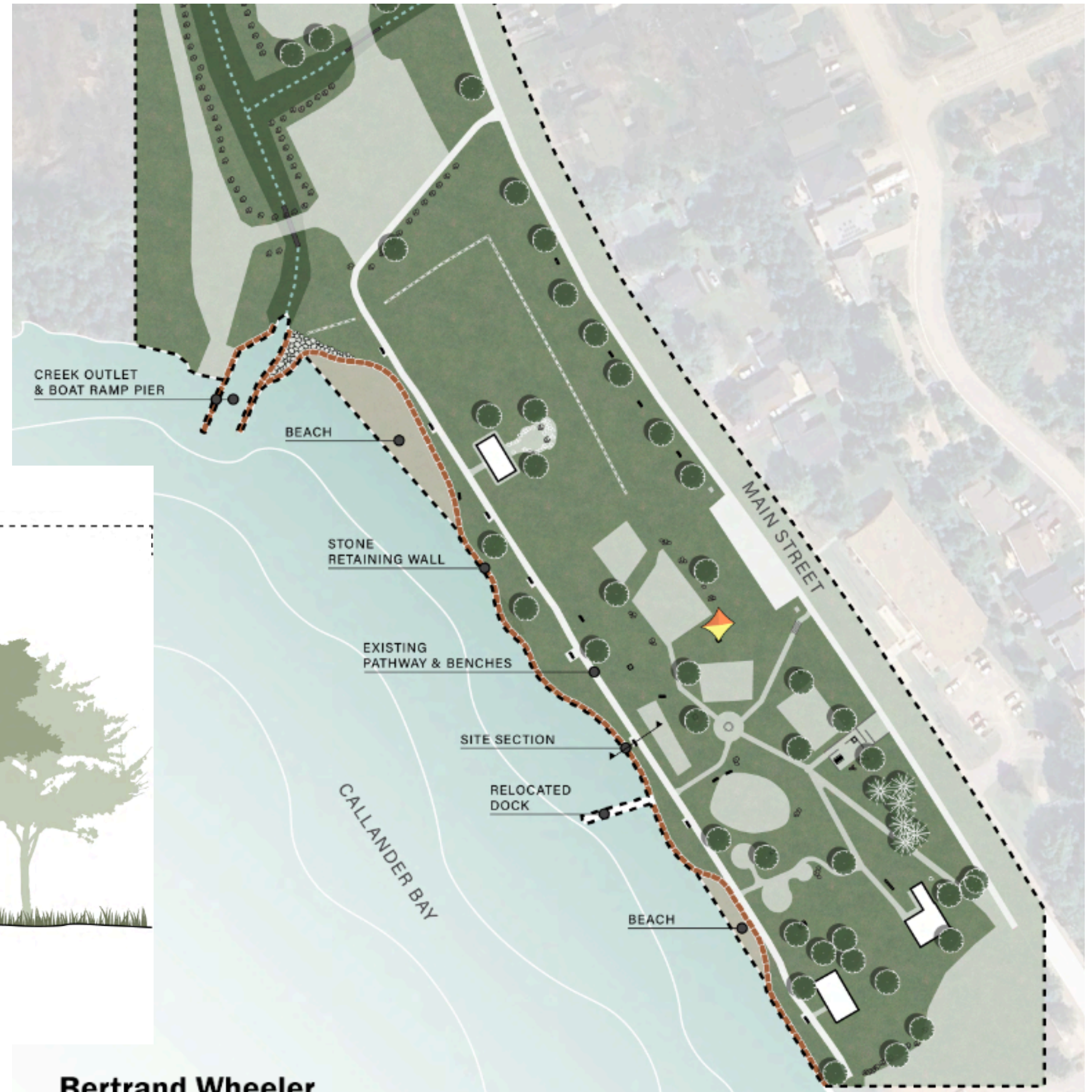
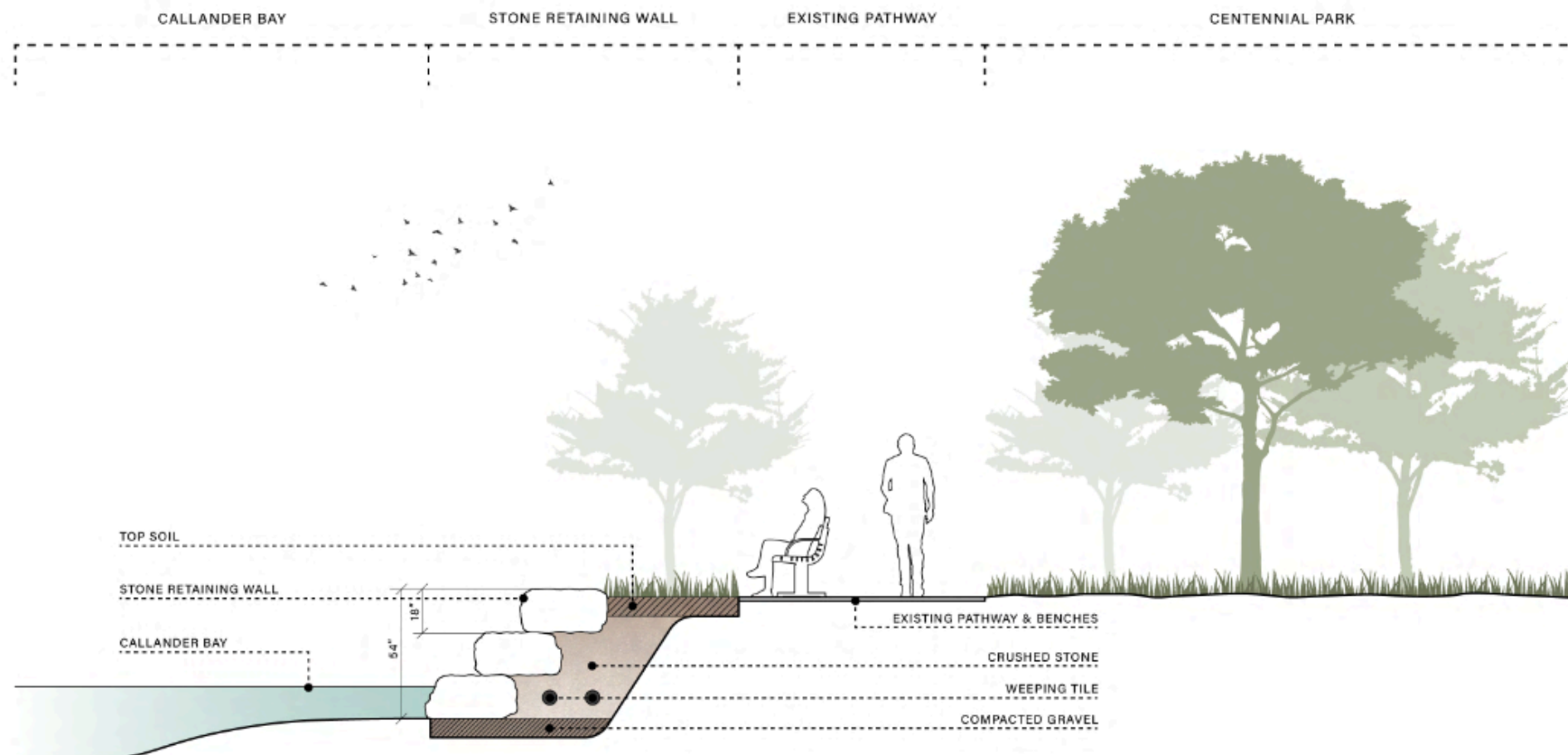
Replacement of Main Street/Lansdowne Retaining Wall
Replacement of Break Wall at Centennial Park



New Operations Buildings



Centennial Park Breakwall Improvements



Bertrand Wheeler

Nipissing Street Operations Yard Rebuild*

*tentative and based on Official Plan Amendment and Zoning By-law Amendment application in front of Council. Subject to changes based on feedback received.





STATUS OF RESERVES & RESERVE FUNDS

JAN 1
\$9,098,840

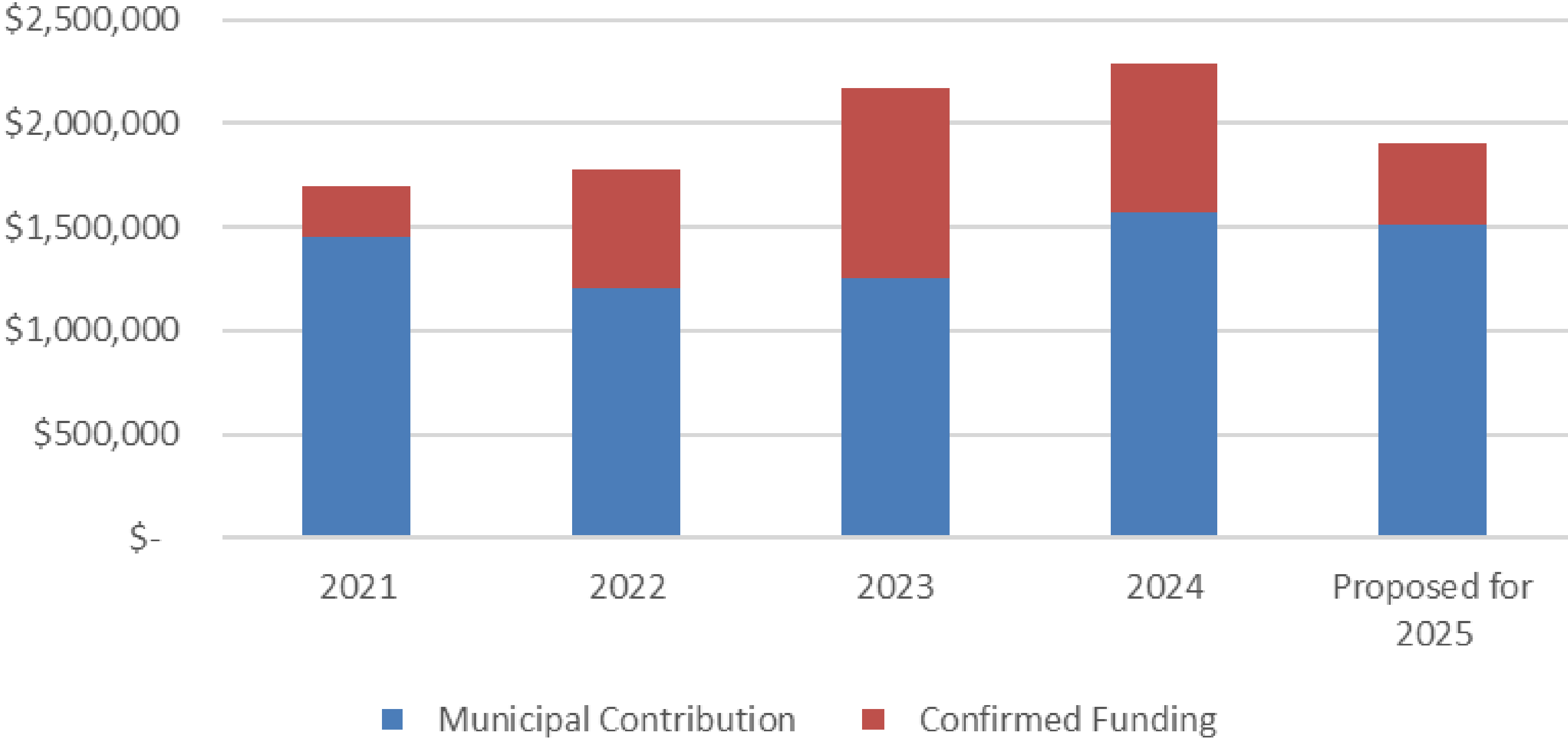
DEC 31
\$6,798,174

RESERVE IMPACT:

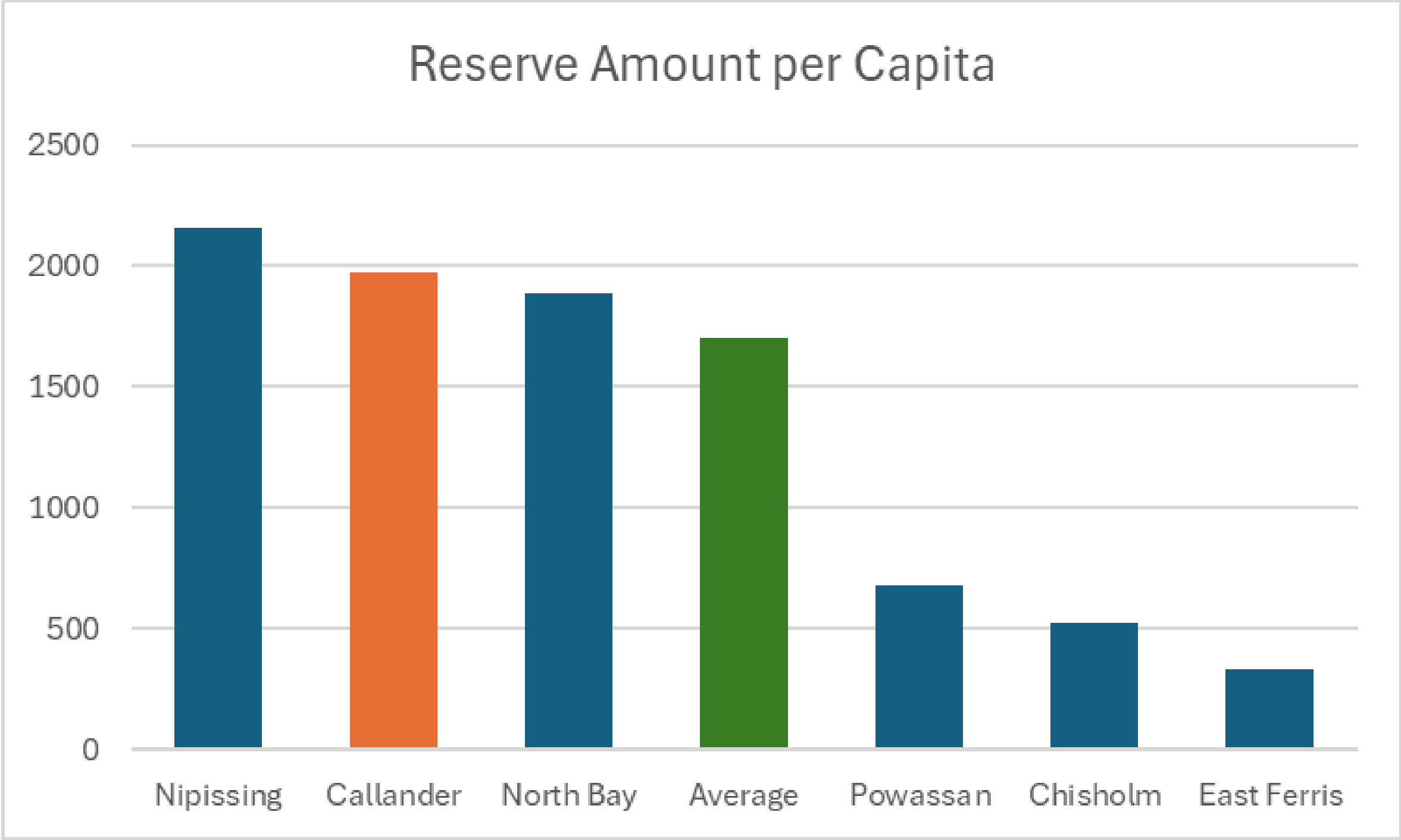
\$2,300,665

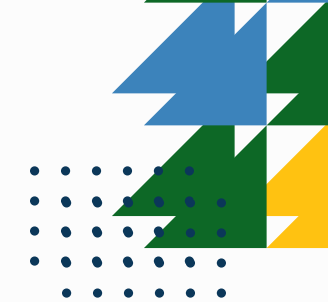
Mostly attributed to Operations Rebuild, which was saved for this purpose.

Annual Allocation to Reserves



TOTAL RESERVES PER CAPITA

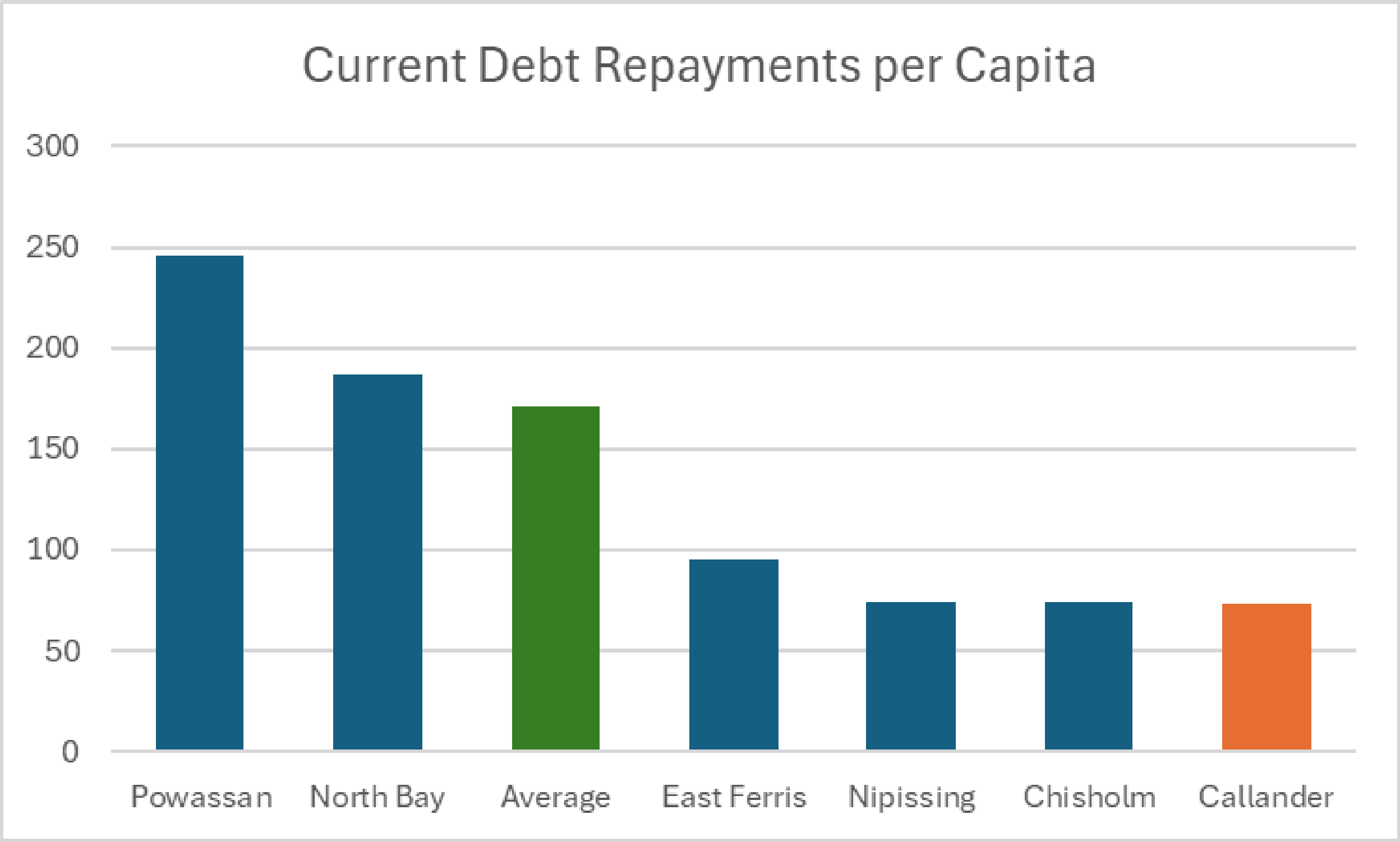




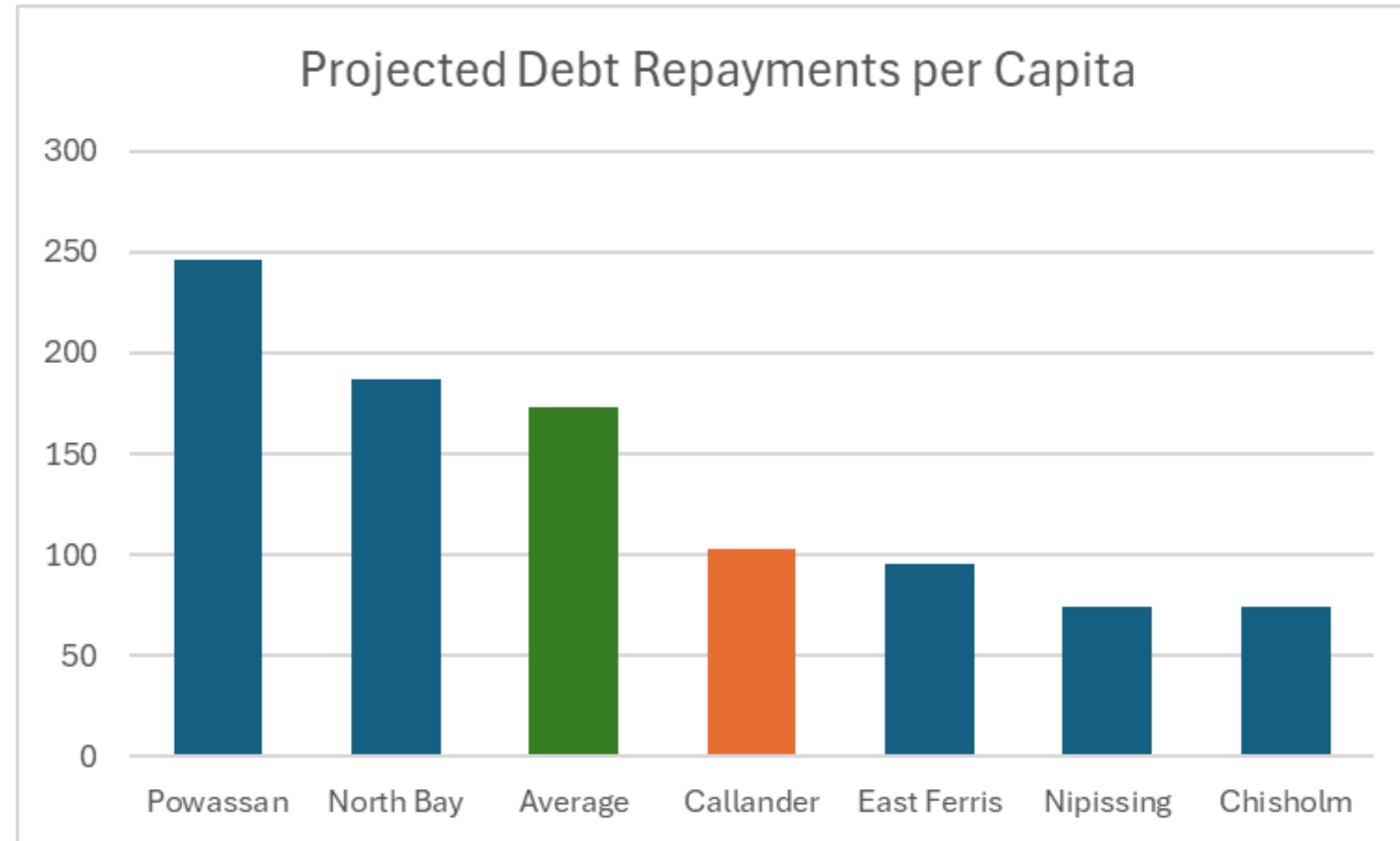
STATUS OF DEBT LOAD



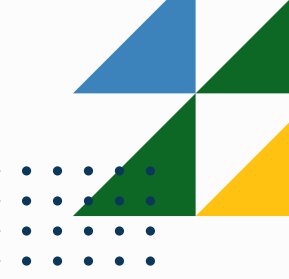
CURRENT DEBT REPAYMENT PER CAPITA



UTILIZING DEBT TO FINANCE PORTION OF OPERATIONS BUILDING



The intention is to go into debt to assist in financing the Operations Buildings, which will leave our projected debt repayment to be higher by the end of 2025, however still within reasonable limits.



OPERATING BUDGET



MAJOR IMPACTS (NON-NEGOTIABLE)



OPP (BILL 124)

Total impact of roughly \$70,000. Provincial grant proposed to offset costs, recommend \$30,000 towards reserves for next year, to reduce impact in 2026.



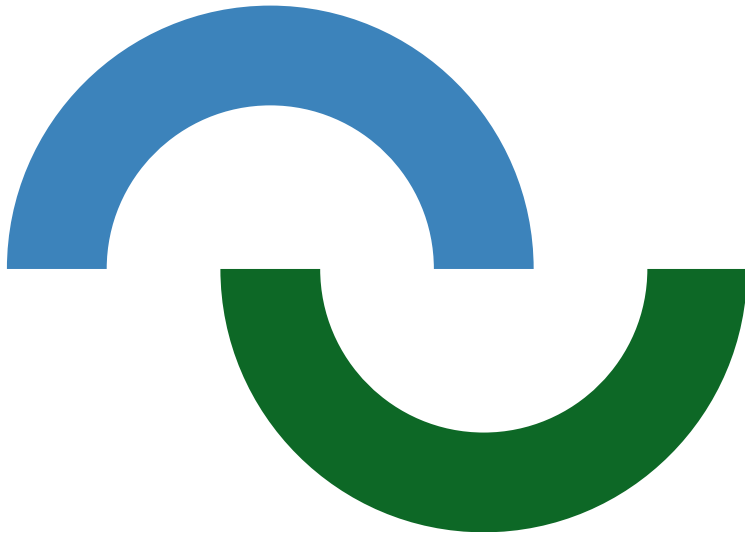
INSURANCE COSTS

12% increase in 2025 based on market trends & existing claims against the Municipality.



RECYCLING CONTRACT

Positive impact as Province taking on this responsibility.



PLANNING DOCUMENTS

Finalize the Official Plan and Begin the Zoning By-law. (\$25,000)



UPDATE TO FINANCIAL STRATEGIES

Provincial requirement for update to Capital Asset Management Plans. (\$50,000)



AGENCIES & BOARDS

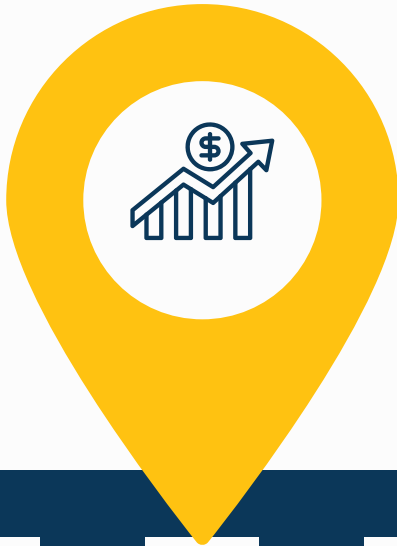
Invoices received are generally non-negotiable.

MAJOR PROJECTS (DISCRETIONARY)



Service Delivery Review (\$40,000)

Overview of services associated with library, museum, art gallery, tourist information centre.



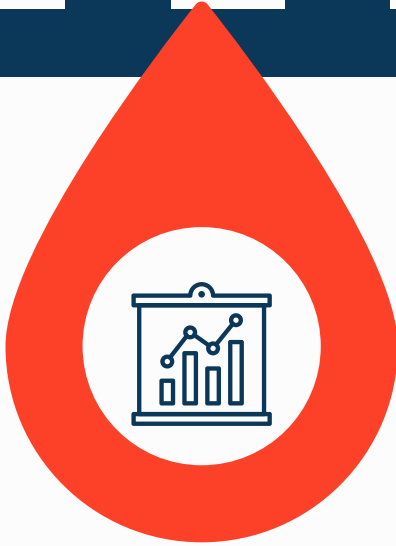
Centennial Floodplain Mapping Project (\$30,000)

Mapping of creeks and tributaries to restrict development in floodplains and collect necessary info to properly size culvert systems for storm management.



Marketing Assistance (\$7,000)

Marketing and advertising assistance on beautification projects + assistance with a sponsorship program for park furniture.



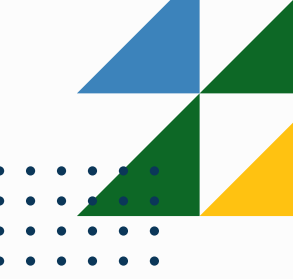
Beautification Initiatives

Roughly \$90,000 attributed



Staffing Changes

Summer on-call (\$9,500)
40-Hour Work Week for CBO (\$9,500)



THANK YOU

For more information or clarification on the information presented, please contact the Municipal Office at 705-752-1410 or by e-mail at info@callander.ca.

