

# Rosemère

## Express

### NOUVELLES • NEWS



#### 2011 BUDGET

### *A competitive tax bill for an enviable quality of life*



*My fellow Rosemerites,*

*I am quite proud to present the Town of Rosemère's budget projections for 2011, including highlights of our income and expenditures, tax rates, the rate structure for services as well as investments planned within the framework of our Three-Year Capital Expenditures Plan.*

*This is our administration's sixth budget, and the second for the current mandate. As we have strived to do since we were first elected, we prepared the 2011 budget with considerable stringency, both in terms of expenditures and income, ensuring that we invested responsibly while maintaining a fair and competitive tax rate.*

*The challenges facing any municipal administration and its managers over the past two years have been considerable, given the impact of the global economic slow-down.*

*Compounding this situation is the slow pace of the economic recovery as well as the postponement of projects planned for 2011, which some experts expect.*

*Last November, I presented an overview of Rosemère's financial situation, which I would not hesitate to qualify as enviable. While governments are dealing with major cuts and tax increases to balance budgets, our administration's efficient planning has sought to protect our excellent financial health.*

*Among the indicators of our financial situation, we note the budget surplus reported for the 2010 year, which will be in the neighbourhood of \$925,000. Other revealing factors will come up over the following pages. But overall, Rosemère's financial situation is quite sound and provided a strong foundation for the preparation of the new budget.*

*Héléne Daneault*

**Héléne Daneault**

Mayor

Expenditures and Investments .....	2
The 2011 Tax Bill .....	3
The 2011 Part of the Three-Year Capital Expenditures Plan .....	4
Debt Management .....	5
Conclusion .....	5
Appendix 1 .....	6

#### YOUR COUNCILLORS



**Normand Bleau**  
Seat 1



**Pierre Roussel**  
Seat 2



**Madeleine Leduc**  
Seat 3



**Normand Corriveau**  
Seat 4



**Eric Westram**  
Seat 5



**Claude Roy**  
Seat 6

## Expenditures and Investments

The 2011 budget projects expenditures in the order of \$24,115,400, which represents an increase of 4.69% over 2010. It should be noted that all sectors of activity are on the rise, with the exception of financing charges, which, thanks to a drop in interest rates, will be down by \$150,400. The most significant increase relates to the requirement to amortize the pension fund's actuarial deficit. Finally, in addition to the indexation of core expenditures, the Town of Rosemère, like all Québec municipalities, must absorb the 1% increase in the Québec sales tax.

The following highlights expenditures and investments by sector of activity.

### • General administration

Expenditures under this heading will increase by 12.23% over 2010, going from \$3,233,200 to \$3,628,400. This rise is attributed to the increase in the employer's contributions to the employees' pension fund, professional fees related to litigious and legal files, as well as investments for the updating of our website and computer equipment.

### • Public safety

Expenses will increase by 4.27% in 2011, rising from \$4,721,200 to \$4,922,800. This is due to a 5.54% increase in our contribution to the Régie intermunicipale de police Thérèse-De Blainville (Police Board), which will be \$3,255,900 in 2011. In addition, the Rosemère-Lorraine Fire Department must also continue to invest as required by the new Fire Safety Cover Plans.

### • Transportation and Roads

Spending under this heading will grow by 6.77%, from \$4,825,800 to \$5,152,500, because of higher employer's contributions as well as a rise in contributions to the CIT Laurentides, which will grow to \$1,485,200, and the cost of maintaining landscaping.

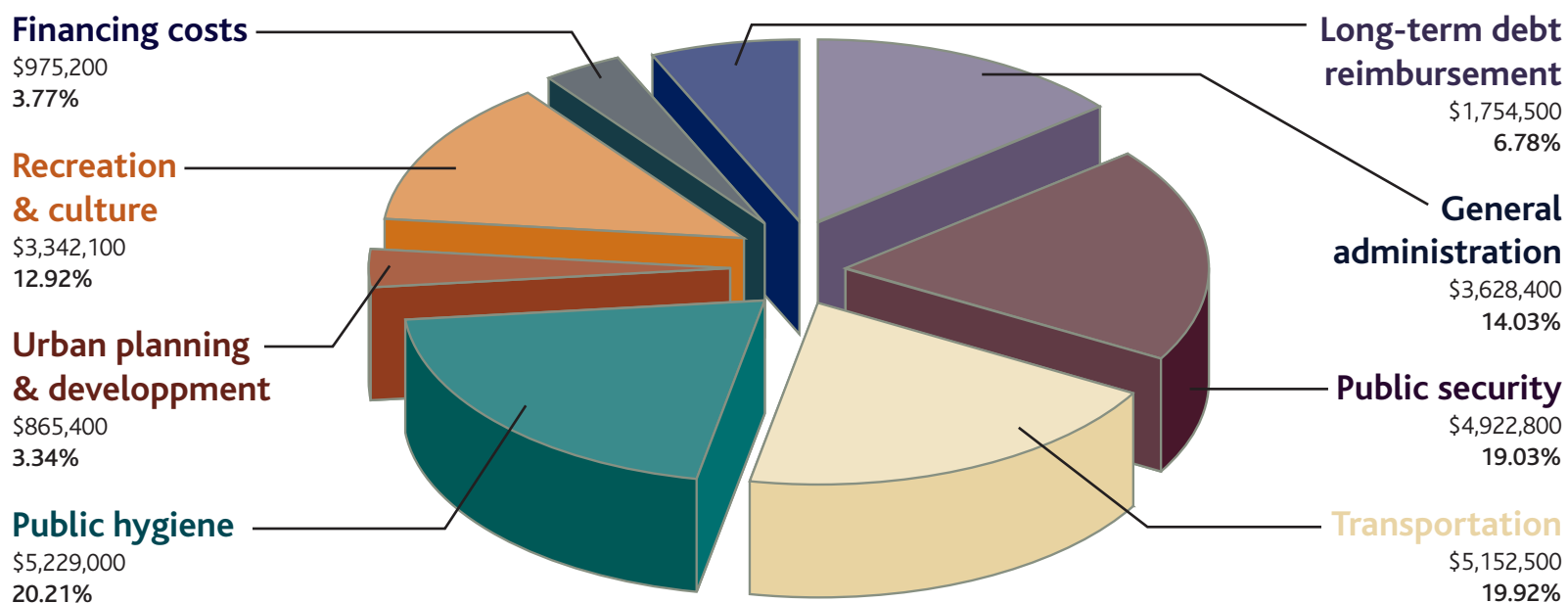
### • Public hygiene

Expenditures will increase by 3.46%, going from \$5,054,200 to \$5,229,000. This rise results from the increase in the employer's contributions and the cost of contracts for the pick-up of household waste, recyclables and green waste as well as the acquisition of rainwater barrels, and the awarding of a contract to produce a status report on greenhouse gases. With regards to this contract, it should be noted that its fees will be covered by financial assistance from the government.

### • Recreation and culture

Finally, the increase for recreation and culture will be 3.78%, which represents a rise from \$3,220,300 to \$3,342,100. This hike is attributed to the new increase in the employer's contributions, a 2% increase in the ice-time leasing contract, improved winter carnival activities, and the addition of a new cultural symposium.

## Breakdown of 2011 Expenditures





## The 2011 Tax Bill

As in December 2009, when it comes to explaining the tax bill, it should be noted that the new three-year real estate valuation roll, which went into effect on January 1<sup>st</sup>, 2009, called for an average 27% increase in valuations listed. To mitigate the impact on the tax bills, we resorted to the averaging process that made it possible to spread variations in real estate assessments over three years, as permitted by the Act respecting municipal taxation.

Since we have now come to the third and final year of this taxation process, the value used to establish the 2011 tax bill corresponds to the total value of the property listed on the roll.

Despite the difficult economic situation, the increase in core expenditures and our continued investments, that in 2011, we will once again be reducing the real estate tax rate.

For residential taxpayers, the rate will drop from \$0.658 per \$100 valuation to \$0.625, while commercial taxpayers will see their rate drop again from \$2.008 to \$1.898 per \$100 valuation.

Furthermore, as in the 2010 fiscal year, our administration has ensured that various rates listed on the 2011 tax bill accurately reflect the true cost of services. Further to this, the drinking water rate will remain \$125 per

property while the rate for garbage pick-ups will increase by \$15 for residential property owners and \$20 for commercial owners. These increases result from a rise in landfill costs.

In short, for both residential and commercial property owners, the average tax bill before special rates will increase by barely 2% in 2011, which is under the 2.4% variation in the consumer price index.

Again this year, the increase in commercial taxes is below the 4.75% level that had been forecast in the five-year plan, which we adopted in 2007. Having taken into account the actual economic difficulties for our merchants and their important role in the prosperity of our living environment and the creation of jobs, we have reduced the tax rate increase that had originally been projected by more than 50%.

The rates announced for 2011 will then generate a \$2,260 tax bill for a residential evaluation of \$303,000 (average value), and a \$3,635 tax bill for a commercial evaluation of \$166,000 (reference value).

## Summary of 2011 Taxes

Real estate tax rates by category, per \$100 assessment

Category	2011 REAL ESTATE TAX RATES			2010 Rate 2010 Total	2009 Rate 2009 Total	2008 Rate 2008 Total
	General	Special	2011 Total			
Residential	0.5624	0.0631	<b>0.6255</b>	0.65790	0.68830	0.72500
Commercial and industrial	1.7064	0.1914	<b>1.8978</b>	2.00850	2.11990	2.30540
Serviced vacant lots	1.1248	0.1262	<b>1.2510</b>	1.31580	1.37650	1.44990

Service taxes by housing units

	2011	2010	2009	2008
Water	\$125	\$125	\$125	\$125
<b>Waste management</b>				
Residential waste	\$240	\$225	\$212	\$198
Commercial waste	\$360	\$340	\$321	\$300

Your 2011 RESIDENTIAL tax bill  
(excluding water surplus and local improvements)

Roll value 2009-2011	General taxes (rate: \$0.6255)	Special rates (water, waste)	2011 Total
\$184,500	\$1,154.05	\$365	\$1,519.05
\$246,000	\$1,538.73	\$365	\$1,903.73
\$369,000	\$2,308.10	\$365	\$2,673.10
\$615,000	\$3,846.83	\$365	\$4,211.83

## The 2011 Part of the Three-Year Capital Expenditures Plan

The Three-Year Capital Expenditures Plan is an excellent planning exercise, which allows citizens to know what projects its Municipal Council plans to carry out. In the case of our administration, this plan allows us to effectively plan our investments. It is important to note that projects contained in this plan will only be carried out if the financial situation of the Town and its citizens allows.

In 2011, we would like to pursue the rehabilitation and improvement of our networks, whether they relate to our roads, sewers or waterworks. As we have done since 2005, we keep abreast of different grant programs in order to reduce our taxpayers' financial contribution.

Grande-Côte Road will be 2011's largest work site. In fact, \$1,950,000 have been earmarked for restoring the pavement and rehabilitating part of the waterworks system between Place Bleury and Montée Sanche. Repairs to the pavement on Lorraine Street are also among our planned investments, as is the replacement of the storm sewer in the Cedar Street sector.

In addition, we will be pursuing our investments at the water treatment plant. Projects call for completing the modernization of the electrical inlet, replacing the powdered carbon feeder and taking measures to replace the gravity filters.

In fact, these projects will be entirely financed by the amount allocated to the Town of Rosemère under the Federal Excise Gasoline Tax Refund Program.

We will also be investing \$250,000 for the acquisition of a new loader tractor to replace an obsolete vehicle, to ensure reliable snow clearing operations and other road work.

As well, \$226,000 will be injected in the upgrading of computer hardware and software to improve the efficiency and effectiveness of our data processing.

Finally, we will be carrying out various redevelopment projects at Charbonneau Park, in order to better meet the needs of users and open a new window on the magnificent Mille Îles River. And to further improve our sports facilities, we will be investing \$51,000 in repairs to the roof of the municipal chalet as well as sports fields at Bourbonnière Park.

### 2011-2013 Three-Year Capital Expenditures Plan

Our budget calls for overall investments of \$9,930,100 within the 2010-2011-2012 three-year capital expenditures plan. Of this amount, \$4,660,800 are earmarked for 2011.

Projects covered in this plan were retained primarily in line with three major objectives:

- Improving services to our citizens
- Preserving and improving the quality of our infrastructures to protect our assets
- Ensuring strict control of the municipal debt.

### 2011-2012-2013 Capital Expenditures Plan

EXPENDITURES BY ASSET SECTOR	2011	2012	2013	TOTAL
Engineering works	\$3,964,800	\$2,781,900	\$2,125,900	\$8,872,600
Buildings	35,000	45,000	80,000	160,000
Materials, vehicles, equipment and tools	661,000	47,000	189,500	897,500
<b>TOTAL</b>	<b>\$4,660,800</b>	<b>\$2,873,900</b>	<b>\$2,395,400</b>	<b>\$9,930,100</b>

FINANCING				
Administration fund	\$279,000	-	-	\$279,000
Working capital fund	158,000	75,000	189,500	489,500
Long-term loan	2,500,000	1,755,000	1,089,000	5,344,000
Allocation of accumulated surplus	-	115,000	255,000	370,000
Gouvernement and other grants	1,723,800	861,900	861,900	3,447,600
<b>ANNUAL TOTAL</b>	<b>\$4,660,800</b>	<b>\$2,873,900</b>	<b>\$2,395,400</b>	<b>\$9,930,100</b>
<b>2011-2012-2013 TOTAL</b>	<b>\$9,930,100</b>			





## Debt Management

Over the past five years, considerable efforts have been expended to ensure that the Town of Rosemère and its citizens benefit from financial assistance offered by various government programs; these efforts have had an impact on our investments. As a result, it is expected that our debt at December 31, 2011 will be \$27,541,873 as compared to \$24,614,743 projected in our five-year plan. This difference can basically be attributed to the following two facts: firstly, our investments totalled \$25,243,817 while the amount projected in the five-year plan had been \$18,801,535 and, secondly, some projects were paid cash while others were subsidized by governments.

It should be recalled that the Town of Rosemère's consolidated debt – including its obligations relating to the debts of the Régie intermunicipale de police Thérèse-De Blainville (Police Board), the Wastewater Treatment Board and the CIT Laurentides – stood at \$30,471,140 at December 31, 2009. It is necessary to subtract from this debt amounts granted by various levels of government within the framework of some projects, as well as amounts assumed by outside organizations.

Therefore, the net debt assumed by Rosemère taxpayers was \$24,072,768 at December 31, 2009, or 1.26% of our standardized real estate wealth. This represented a drop from December 2008 when it accounted for 1.34% of our standardized real estate wealth. Overall, our real estate values have therefore grown more quickly than our debt. For comparative purposes, it should be noted that the average debt rate of other municipalities in the Thérèse-De Blainville RCM stood at 3.18% on December 31, 2009.

This excellent financial performance results from our strict management and strategic planning, which also allows us to respect our budgetary framework and our taxpayers' ability to pay.

## Conclusion

The preparation of the 2011 budget, which is an extension of previous ones, held its share of challenges.

Financial rigour, improved recreational facilities, investments in our drinking water and work on infrastructures, remain some of our key priorities.

My colleagues and I are proud of having exceeded our budgetary targets as well as the objectives targeted by our five-year plan. The average tax bills of our residential and commercial residents are highly competitive. They respect our citizens' ability to pay while allowing us to offer our residents a most enviable range of services and infrastructures. All the while, we have succeeded in upholding the high standards of quality of our services and investments, enabling Rosemerites to continue enjoying an excellent quality of life.

The Municipal Council, along with the management of our various municipal departments, will continue to review the Town of Rosemère's financial situation in order to identify avenues for optimization and keep the tax load at the lowest possible level.

I would like to thank my colleagues on the Municipal Council for the time and effort devoted to the preparation of the 2011 budget as well as all of our municipal employees involved in this process.

In closing, on behalf of the Town of Rosemère, I would like to extend our best wishes for the year that is beginning, with happiness and prosperity for all!

Thank you for your attention.



**Hélène Daneault**  
Mayor

## APPENDIX 1

### Summary of 2011 budget

	BUDGET 2011	BUDGET 2010	DIFFERENCE \$ 2011/2010	DIFFERENCE % 2011/2010	
<b>INCOME</b>					
Taxes	20,541,500	20,260,700	280,800	1%	
Payments in lieu of taxes	515,200	406,400	108,800	27%	
Transfers	940,500	756,300	184,200	24%	
Services rendered	2,331,000	2,356,300	(25,300)	-1%	
Duties	929,500	765,000	164,500	22%	
Fines and penalties	722,300	586,400	135,900	23%	
Interest	220,000	168,900	51,100	30%	
Others					
<b>TOTAL INCOME</b>	<b>26,200,000</b>	<b>25,300,000</b>	<b>900,000</b>	<b>3.56%</b>	
<b>EXPENDITURES</b>					
General administration	3,628,400	3,233,200	395,200	12%	
Public security	4,922,800	4,721,200	201,600	4%	
Transportation	5,152,500	4,825,800	326,700	7%	
Public hygiene	5,229,000	5,054,200	174,800	3%	
Urban planning and development	865,400	854,000	11,400	1%	
Recreation and culture	3,342,100	3,220,300	121,800	4%	
Financing costs	975,200	1,125,600	(150,400)	-13%	
<b>TOTAL EXPENDITURES</b>	<b>24,115,400</b>	<b>23,034,300</b>	<b>1,081,100</b>	<b>4.69%</b>	
<b>FINANCING</b>					
Long-term debt reimbursement	1,754,500	1,887,400	(132,900)	-7.04%	
<b>TOTAL EXPENDITURES BEFORE ALLOCATIONS</b>	<b>25,869,900</b>	<b>24,921,700</b>	<b>948,200</b>	<b>3.8%</b>	(1)
<b>ALLOCATIONS</b>					
Investment activities	279,000	540,700	(261,700)		
Non affected accumulated surplus (deficit)		(247,500)	247,500		
Financial reserves and reserved funds	51,100	85,100	(34,000)		
<b>TOTAL ALLOCATIONS</b>	<b>330,100</b>	<b>378,300</b>	<b>(48,200)</b>	<b>-12.7%</b>	(2)
<b>TOTAL</b>	<b>26,200,000</b>	<b>25,300,000</b>	<b>900,000</b>	<b>3.56%</b>	(1+2)

Rosemère News is published by the Town of Rosemère and distributed free of charge to every household. In some instances, the masculine gender has been used for reading ease.

Produced by the Communication Department  
Communications Director Michel Girouard

Graphic design Robert Devost Graphiste Inc. (Cynthia Leclerc)  
Writing Muriel Dérogis  
Translation Marie-Andrée Gouin  
Printing JB Deschamps  
Distribution Canada Post  
Legal deposit Bibliothèque et Archives nationales du Québec  
Library and Archives Canada

Town Hall  
100 Charbonneau Street  
Rosemère, Québec, J7A 3W1

Schedule: Monday to Thursday,  
from 8:30 a.m. to noon and 1 to 5 p.m.;  
Friday, from 8 a.m. to noon.

Tel.: 450 621-3500  
Fax: 450 621-7601

E-mail: info@ville.rosemere.qc.ca  
www.ville.rosemere.qc.ca

This newsletter is printed on recycled paper.