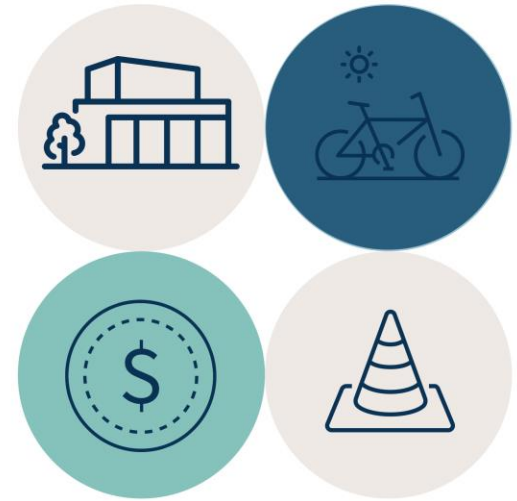


# 2025 Budget

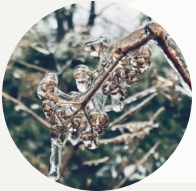
Naturally responsible



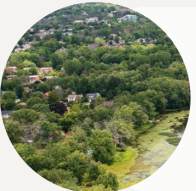
# Clearly defined aspirations



Be an employer of choice



Take action on climate and biodiversity issues



Consolidate and adapt our territory



Modernize our infrastructures



Optimize our offer of services



Increase community engagement



Ensure sound financial management

# Major budgetary issues



Tax transfer stemming from the tabling of the assessment roll for 2024-2025-2026



New collective agreement to negotiate



Completion of high-benefit projects set out in the Strategic Plan



Disparity between the subsidies available and the infrastructure needs



Increase in quota-shares

# Naturally responsible decisions

To ensure sound financial management



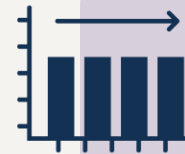
Annual budget of \$100,000  
for the climate resilience fund



Use of our funds and financial  
reserves to stabilize expenditures



Capital plan over five years instead  
of three years



Stabilization of indebtedness  
thanks to the infrastructure tax



Limited tax transfer thanks to the  
tax strategy adopted by the Town



Charges that encourage  
eco-responsible behaviour



# Operating budget

# Highlights



Operating budget of  
\$43,011,100



Contribution to the  
infrastructure fund of \$0.03  
per \$100 of assessment for  
the residential sector



Increase of 3% in the  
general tax and charges



Increase in the public transit  
tax to cover the cost of the  
contribution to the ARTM

# Projects aligned with our aspirations



## Become an employer of choice

Negotiation of the collective agreement expiring on December 31, 2024

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Development of the employer brand

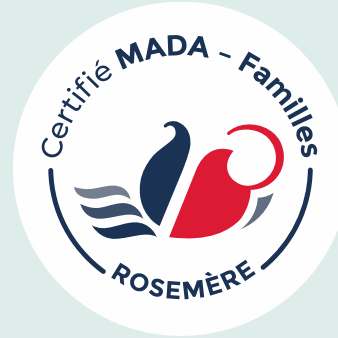


## Take action on climate and biodiversity issues

Development of a plan to combat and adapt to climate change

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Implementation of the urban forestry plan



## Optimize our offer of service

Implementation of our age- and family-friendly plan (MADA)



## Increase community engagement

Establishment of an online consultation platform

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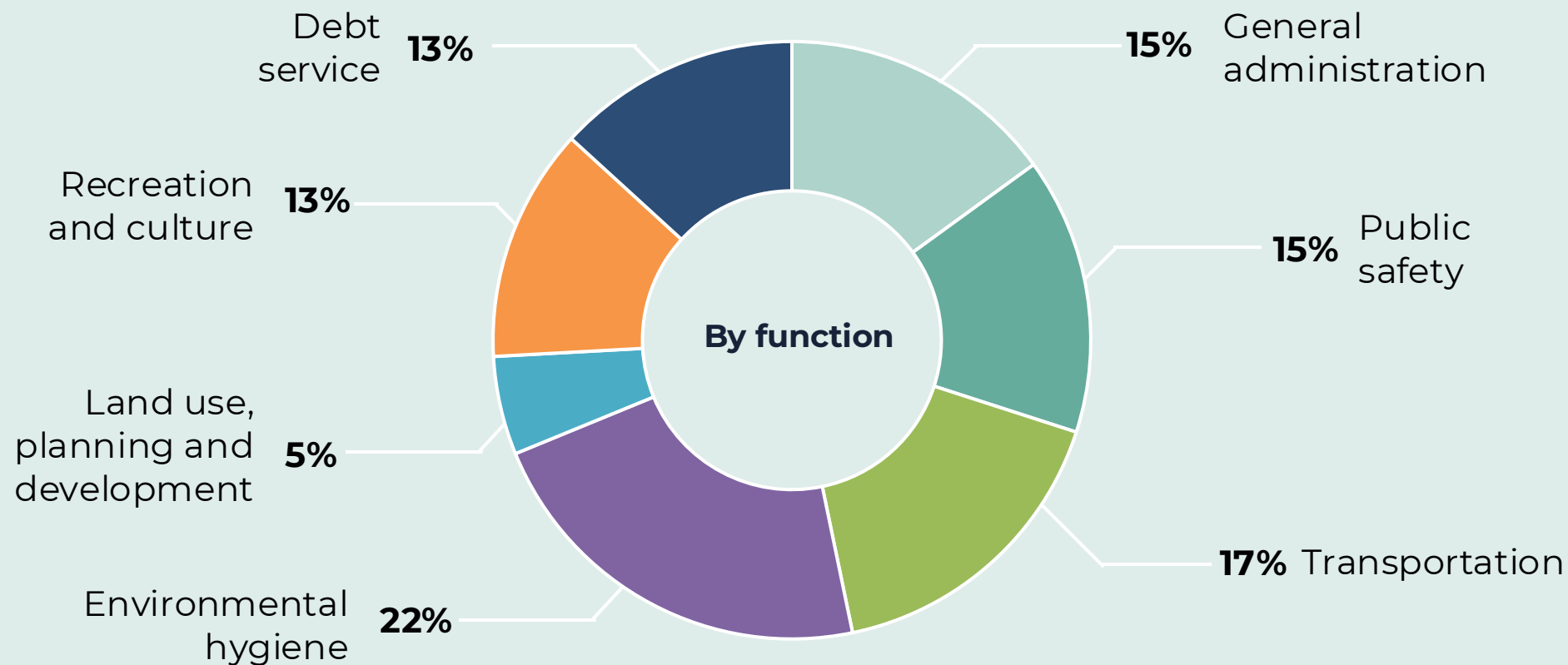
Return of the "Honoured Citizen" event



## Consolidate and adapt our territory

Detailed planning of the regional commercial hub

# Distribution of operating expenditures

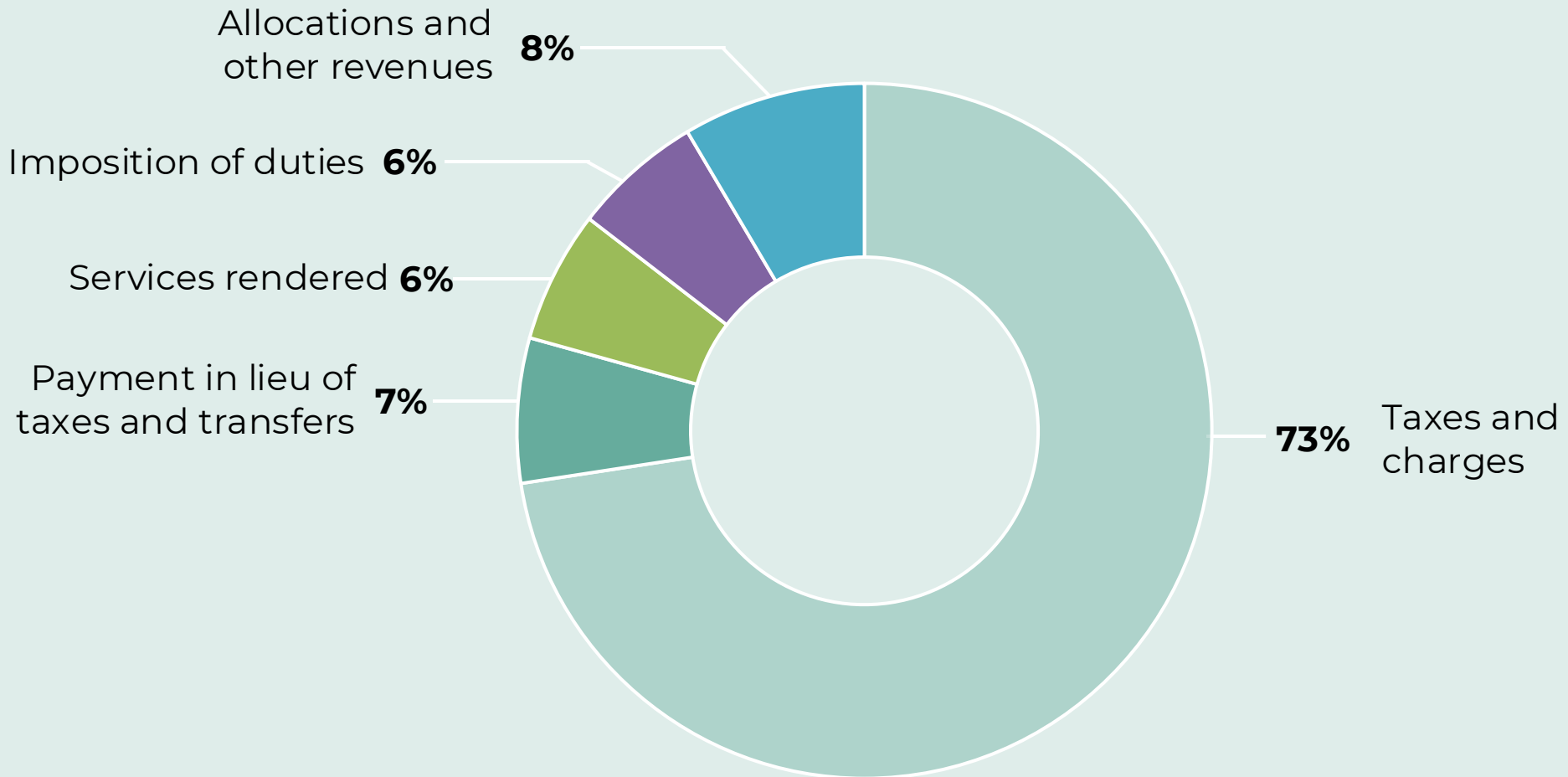




# Operating expenditures

Expenditures based on function	2025		2024	
General administration	\$6,578,700	15%	\$5,982,500	15%
Public safety	\$6,572,300	15%	\$6,083,600	15%
Transportation	\$7,356,900	17%	\$6,687,800	17%
Environmental hygiene	\$9,675,300	22%	\$9,211,900	23%
Land use, planning and development	\$2,339,700	5%	\$1,583,200	4%
Recreation and culture	\$5,121,400	13%	\$4,938,700	13%
Debt service	\$5,366,800	13%	\$5,076,200	13%
Total expenditures	\$43,011,100		\$39,563,900	
	including		including	
Quota-shares and agreements	\$11,097,300	26%	\$10,238,900	26%

# Distribution of operating revenues



# Operating revenues

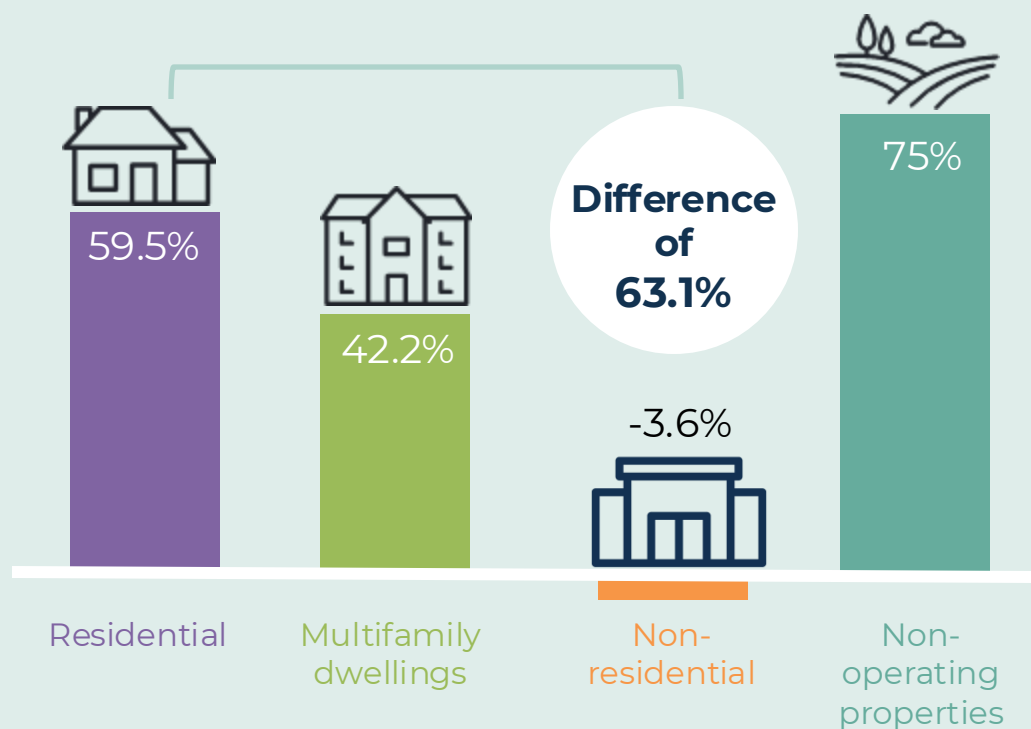
Operating revenues	2025		2024	
Taxes and charges	\$31,218,200	73%	\$30,170,100	76%
Payment in lieu of taxes and transfers	\$2,897,300	7%	\$2,275,000	6%
Services rendered	\$2,636,900	6%	\$2,540,200	6%
Imposition of duties	\$2,600,000	6%	\$2,383,200	6%
Reserves and other revenues	\$3,658,700	8%	\$2,195,400	6%
Total revenues and allocations	\$43,011,100		\$39,563,900	



# Impact on the tax bill

# Tax transfer

The 2024-2025-2026 assessment roll is marked by a significant **disparity in the growth of values between the residential and the commercial markets:**



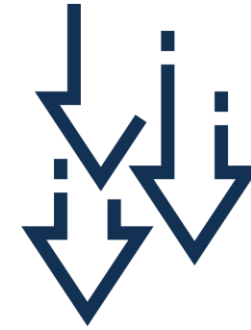
**The loss of value in the non-residential sector and the distortion between the residential and commercial markets have prompted a tax shift toward smaller residential homeowners.**

To reduce the annual impact of this tax shift on the residential sector, the Town has adopted a tax strategy.

# Tax transfer



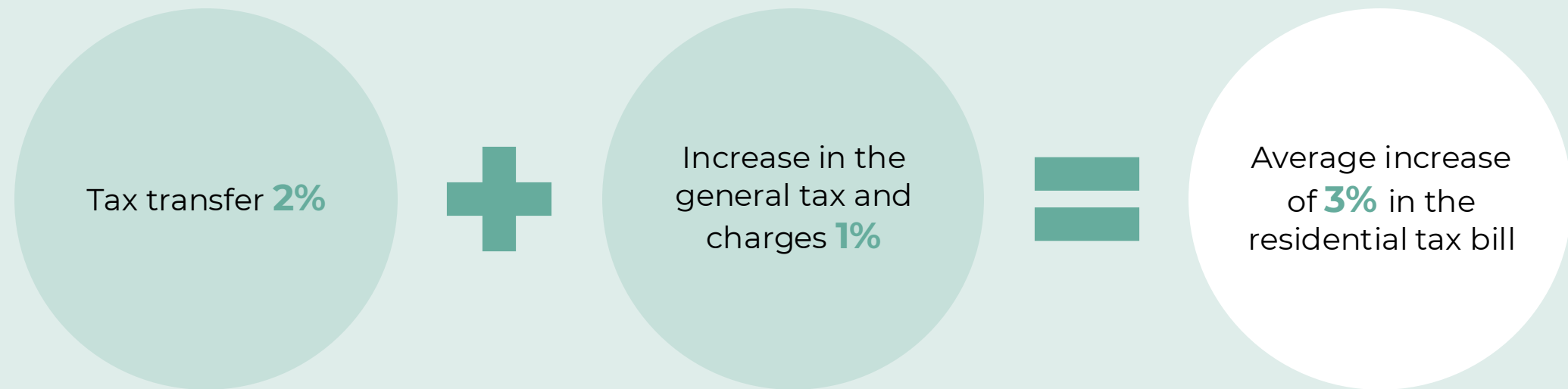
The impact of the tax transfer for the year 2025 represents an average increase of 4.3% in residential property taxes, before any other increase.



Thanks to its tax strategy, the Town has reduced the impact to 2%.

# Increase in the general tax and charges

The increase in the general tax and charges must be added to the tax transfer to finance the increase in operating expenditures. In 2025, the Town is limiting this increase to 1%.



# Special infrastructure tax

The need to maintain our infrastructures requires considerable investments, which will increase the Town's indebtedness and the debt servicing cost covered by residents.

The infrastructure tax thus allows us create a fund to finance part of these investments and thereby stabilize indebtedness and debt servicing.



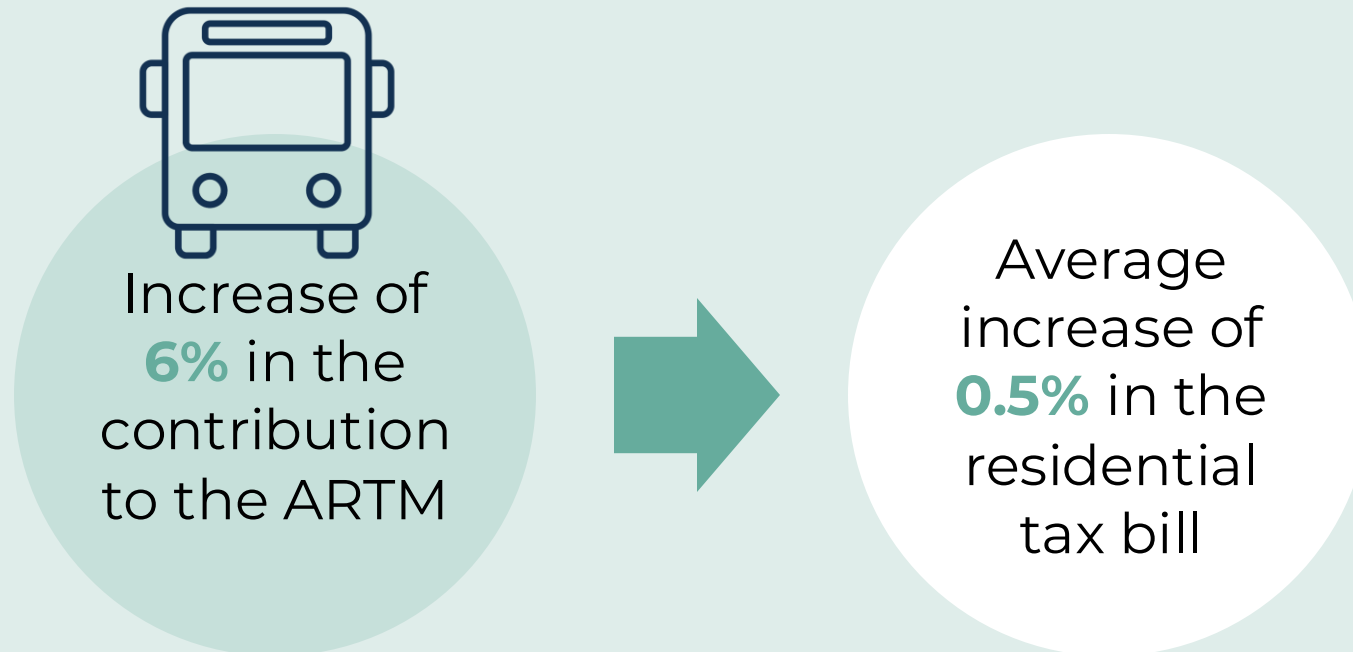
**For 2025, a 1.5% increase in the average residential tax bill is required to create a sufficient reserve to meet our needs.**

2025	►	1.5%
2024	►	1.5%
2023	►	1%
2022	►	1%
2021	►	0%
2020	►	0.65%



# Special public transit tax

Since 2024, the Town's contribution to the ARTM is taxed separately on the tax bill.  
In 2025, the contribution for public transit is \$2,035,300, an increase of 6%. This represents an increase of 0.5% on the average tax bill.



# Charges



Waste management	Residential	Non-residential
Garbage	\$123	\$210

Water	
Basic rate	\$179
Surplus of 181.3 m <sup>3</sup>	1,1483/m <sup>3</sup>

## Détail des taxes / Taxes detail

Description de la taxe / Tax description	Référence / Reference	Base d'imposition / Tax Base	Valeur Taxab
GÉNÉRALE RÉSIDENTIEL			
SPÉC INFRASTRUCTURES RÉ			
SPÉC TRANSPORT COLLECTIF RÉ			
ORDURES RÉSIDENTIEL			
<del>RECYCLAGE RÉSIDENTIEL</del>			
<del>COMPOST RÉSIDENTIEL</del>			
EAU - TARIF DE BASE			

# Tax strategy



Action	Objective	Implementation
Separate charge for garbage	Increase sorting (compost and recycling) to the detriment of waste	2025
Progressive pricing for drinking water	Reward residents for practicing responsible consumption and raise awareness of water use among major users	2026

## Strategic Plan

Build accountability among residents regarding sustainable development issues

Establish eco-taxation measures

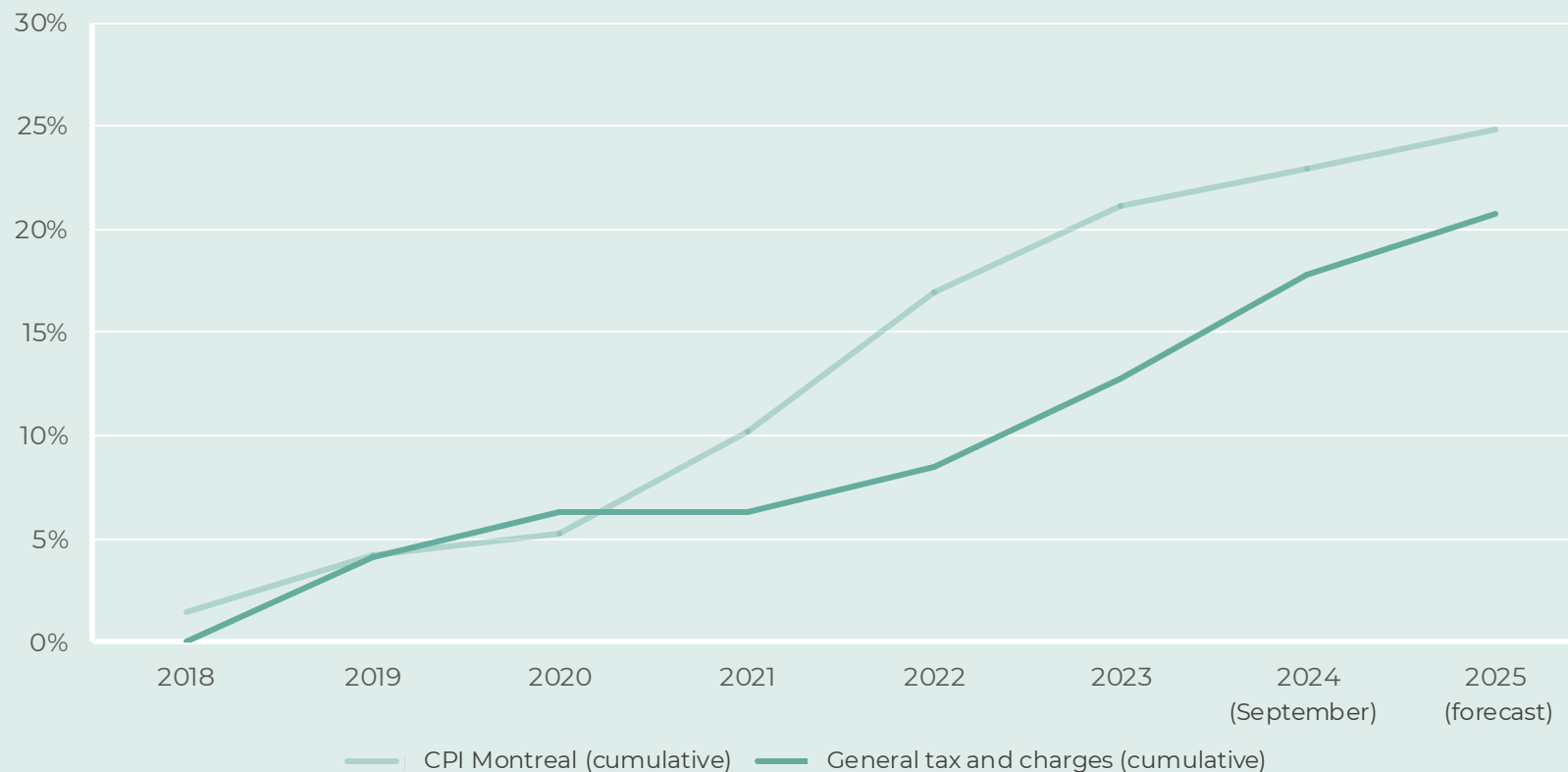


# Impact on the tax bill

Average house worth \$753,900

2024 tax bill	\$3,403	
Impact of the tax transfer (2%)	\$78	
Increase in the general tax and charges (1%)	\$25	
	<b>\$103</b>	<b>+ 3%</b>
Increase in the special infrastructure tax	<b>\$50</b>	<b>+ 1.5%</b>
Increase in the public transit tax	<b>\$16</b>	<b>+ 0.5%</b>
2025 tax bill	<b>\$3,572</b>	

# Increase in the general tax and charges vs CPI since 2018





# Investment budget

# Highlights

## 5 years

Adoption of a five-year capital plan rather than a three-year capital plan



## \$126.9 M

Total investments in the 2025-2029 Five-year Capital Plan



## 58%

Financed other than by incurring debt



2025	➤	\$20,079,800
2026	➤	\$27,951,800
2027	➤	\$31,502,400
2028	➤	\$25,106,100
2029	➤	\$22,241,700

# Projects aligned with our aspirations



Update our water treatment and supply facilities



Upgrade our street infrastructures



Adapt our municipal buildings to users



# Repairs to stormwater systems Cerisiers area

**Repairs to stormwater systems will be conducted at various locations in the area of des Cerisiers Street and will consist of:**

- Building trenches, bioswales and a retention basin.
- Carrying out street foundation repair work and paving.

These work operations will help improve drainage in this area.



**Did you know that** vegetated drainage bioswales are shallow trenches placed alongside streets? Under the vegetated surface lie successive layers of drainage and filtering materials. This system controls the quality and flow of water discharged toward the Rivière aux Chiens.



## Budget

\$4,680,000



## Schedule

2025-2026

## Potential subsidies

DMAF 2 and PRAFI

# Repair and paving work on Northcote Street

**In 2025, work operations on Northcote Street between Poplar Street and Montée Lesage will consist of:**

- Rebuilding the street foundation and repaving the street.
- Replacing the fire hydrant connections to the water main.
- Adding a multi-purpose path.



## Budget

\$1,055,000



## Schedule

2025

# Repair work on the library

The Rosemère Library was built in 1978.  
The following work operations will be carried out to keep the library in good condition:

- Complete roof replacement
- Insulation
- Electrical work, plumbing, ventilation, etc.



**Attention!** The Rosemère Library will be closed during the work operations. Please view our platforms for details.



## Budget

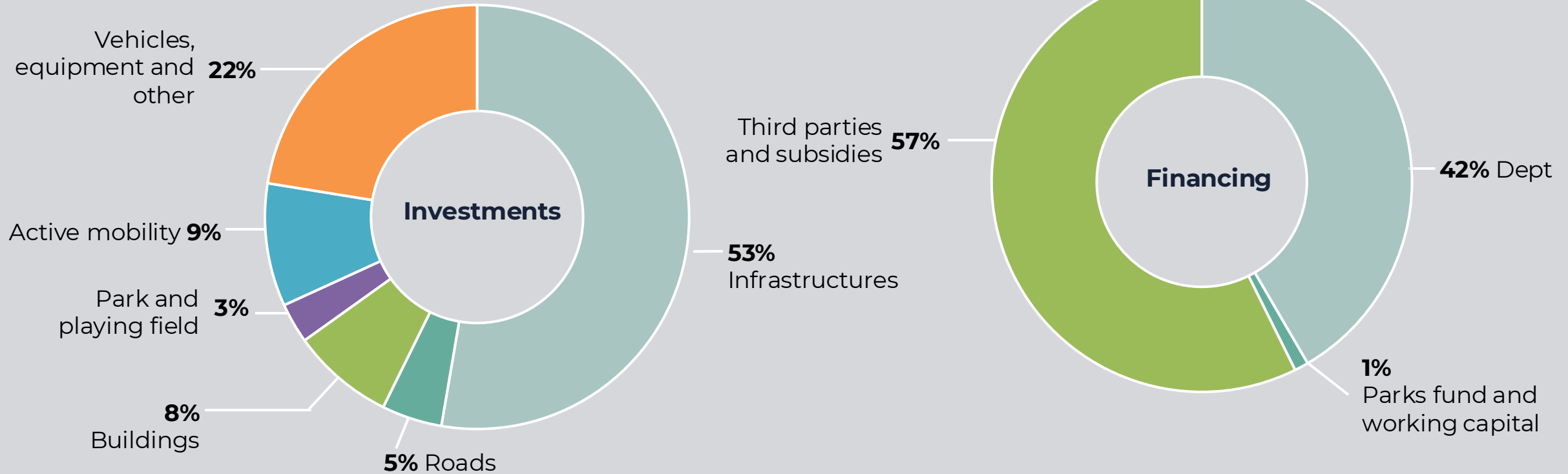
\$2,564,000



## Schedule

2025

# Financing of investments



# Indebtedness

It is possible to invest on an annual basis without increasing indebtedness by considering:

- The reimbursement of the current debt.
- The annual increase in the infrastructure tax.

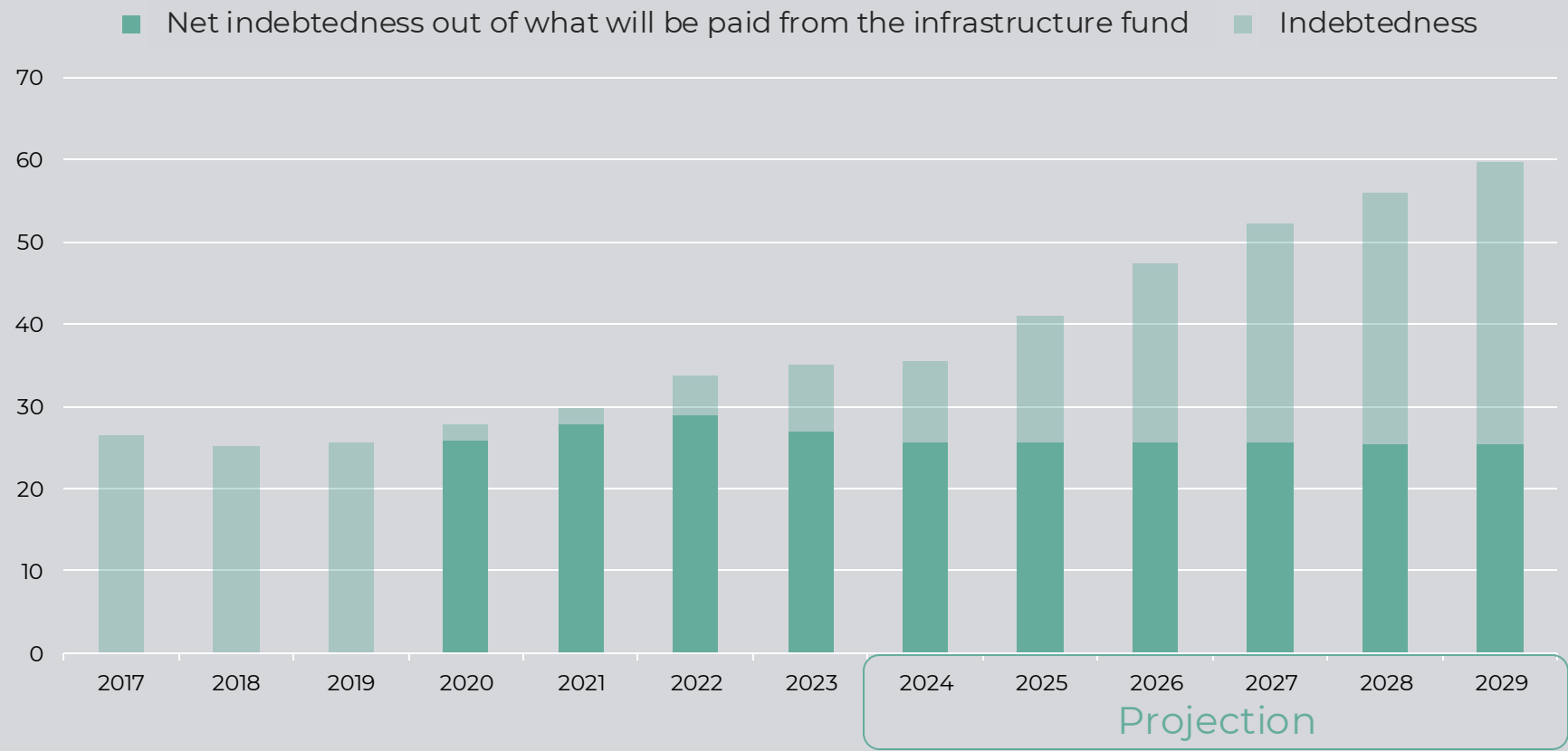
## Indebtedness (continued)

Additional revenues generated via an increase in the infrastructure tax make it possible to service the debt incurred for new investments.



This tax is therefore maintained for the duration of the debt redemption.

# Indebtedness (in \$M)



Hypotheses:

- Completion of 75% of the Five-year Capital Plan
- Annual indexation of the infrastructure tax at 1.5%



# Conclusion

To ensure sound financial management :

Clearly defined aspirations

Major budgetary issues

Naturally responsible decisions

