



**BY-LAW NO 2025-15**

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**BEING A BY-LAW TO AUTHORIZE THE LEVYING OF TAX RATES AND  
COLLECTION OF TAXES FOR THE YEAR 2025**

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**WHEREAS** the Municipal Act S.O. 2001, c 25, Section 5(1), as amended, provides that the powers of a municipal corporation are to be exercised by its Council;

**AND WHEREAS** Section 312 of the Municipal Act, 2001, S.O. 2001, c. 25, as amended, provides that the Council of a local Municipality shall, after the adoption of estimates for each year, pass a by-law to levy a separate tax rate on the assessment in each property class, including any adjustments made under the Assessment Act for the purposes of raising the general local municipal levy;

**AND WHEREAS** the Council of the Corporation of the Township of Billings has, in accordance with the Municipal Act, 2001, considered the estimates of the municipality and it is necessary that the following sums be raised by means of taxation for the year 2025;

Municipal Purposes:           \$ 2,409,849.54  
 Education Purposes:         \$ 311,217.75

**NOW THEREFORE THE COUNCIL OF THE CORPORATION OF THE TOWNSHIP OF BILLINGS ENACTS AS FOLLOWS:**

1.0        **THAT** for the 2025 taxation year the following tax rates shall apply:

Tax Class	Municipal	Education
Residential	0.01269057	0.001530
Commercial	0.01307129	0.00644236
Industrial	0.01319819	0.008800
Farm	0.00317217	0.0003825
Managed Forest	0.00317217	0.0003825
PIL Residential	0.01269057	0.001530
PIL Commercial	0.01307129	0.00644236
PIL Landfill	0.00317217	0.0003825

2.0        **THAT** every owner shall be taxed according to the tax rates of this by-law and such tax shall become due and payable in two instalments as follows: 50% of the previous year's levy shall become due and payable on March 31, or the last working day in March; and that the balance of the final levy shall become due and payable on September 30, or the last working day in September.

3.0        **THAT** non-payment of this amount, as noted on the dates stated in accordance with this by-law constitutes default. On all taxes of the levy, which are in default after March 31, 2025 and after September 30, 2025, a penalty of 1.25 percent shall be added on the first day of each and every month, for each month or fraction thereof which arrears continues, until December 31, 2025.

- 4.0 THAT all taxes unpaid as of December 31, 2025 interest shall be added at the rate of 1.25 percent per month or fraction thereof in which arrears continue.
- 5.0 THAT the Treasurer is hereby authorized to mail or cause to be mailed the notice of taxes due to the address of the residence or place of residence of the person to whom such notice is required to be given, on or before September 8, 2025.
- 6.0 THAT the Treasurer shall proceed to collect the amount to be raised by the by-law together with all other sums on the tax roll in the manner as set forth in the Assessment Act and the Municipal Act and all other by-laws in force.
- 7.0 THAT this By-Law shall come into effect upon final passage.
- 8.0 THIS By-Law may be cited as "2025-15 Tax Rate By-law"

**READ a FIRST and SECOND TIME** this 18<sup>th</sup> day of March, 2025

**READ a THIRD TIME and FINALLY PASSED** this 18<sup>th</sup> day of March, 2025



Bryan Barker, Mayor



Véronique Dion, CAO/Clerk



*Township of*  
**BILLINGS**

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# 2025 Budget

About the Township of Billings .....	3
Township of Billings Council 2022-2026 .....	3
Message from the Mayor .....	4
Message from Chief Administrative Officer / Clerk .....	4
Tax Rate Effect .....	5
Assessment.....	5
Asset Management Plan.....	5
2025 Goals and Objectives .....	6
Reserves .....	6
Current Long Term Debt Commitments .....	6
Provincial Funding .....	7
Grant Funding Ontario Municipal Partnership Fund (OMPF) .....	7
Ontario Community Infrastructure Fund (OCIF) .....	7
Northern Ontario Resource Development Support Fund (NORDS) .....	7
Ontario Arts Council – Library .....	8
Federal Funding .....	8
HRDC Canada Summer Jobs Grant / Grants in Lieu .....	8
Canada Community-Building Fund (CCBF)former AMO Gas Tax .....	8
Total Revenue- Operating .....	8
Expenses - Operating.....	9
Capital Budget.....	10

## About the Township of Billings

### The Heart of Manitoulin Island

The Township of Billings is formed from Billings Township and the Eastern half of adjacent Allan Township and occupies the north central portion of Manitoulin Island. It contains part of Lake Kagawong, Lake Manitou, Otter Lake and Lake Mindemoya, and its northern boundary is Lake Huron. The extensive lake frontage explains the residence distribution, and the large portion of seasonal residences. The Kagawong River drains Lake Kagawong, flows over Bridal Veil Falls, and reaches Lake Huron in the Hamlet of Kagawong. The Harbour at Kagawong is directly south of the Benjamin Islands cruising grounds on the North Channel, and between the harbour towns of Little Current to the east, and Gore Bay to the west. The M'Chigeeng First Nation reserve is within the boundaries of Billings, with Mindemoya directly to the south.

The economy of Billings is driven more by tourism and service industries than by agriculture or logging as in the past.

Thousands of tourists annually visit the township and take in the natural beauty of the area as well as visiting one of Manitoulin's premier sites, Bridal Veil Falls.

### Billings Township Boundaries



## Township of Billings Council 2022-2026

The Township of Billings is governed by an elected Council of five members, the Mayor, Deputy Mayor and three Councillors who serve a four-year term.

The Mayor and Council are responsible for developing a long-range vision for the future of the community. Council establishes policies that affect the overall operation of the municipal services and are responsive to the needs and wishes of residents.

**Top L-R, Councillor Michael Hunt, Councillor Ian Anderson, Councillor Vince Grogan Bottom L-R, Mayor Bryan Barker, Deputy Mayor Dave Hillyard**



## Message from the Mayor

The draft budget presented to council called for an 8% increase. Staff was asked to review the budget to see if the overall increase could be reduced. Following that review staff were able to reduce the original draft budget and recommended a 6.5% increase. Council will pass the 2025 budget with a breakout of operating and capital. The 6.5% increase was based on inflation and cost of living, our strategic plan, to be able to maintain our level of service and a modest increase for improvements within the community. The budget takes into consideration the challenges of maintaining affordable services within the community. A 6.5% increase would equate to a \$22.81 increase, per \$100,000.00 of property assessment per year.

There are similar budgetary challenges in 2025 as there were last year, such as higher than normal inflation, the aging infrastructure, and keeping the tax rate low. Some of those challenges are areas over which Council does not have control, such as increased costs to Emergency Services, insurance, Public Health, schools levies and increased costs of materials. The cost of providing services, amenities and facilities is increasing, and it will be up to Council to determine the fiscally responsible path forward.

We all understand that there is an expectation to maintain services that our residents rely on, while prioritizing key investments to replace our aging infrastructure. Council must also look forward to the opportunities for growth and future development. There is no doubt that there are many challenges facing Council in how best to deal with maintaining our current service levels, including the issues associated with deferred maintenance and capital investments.

The public needs services from the Township and other levels of government but, have limited resources for tax increases to cover increased servicing. Municipal staff have provided council with an excellent document that will guide our budget deliberations. It will provide information that will help Council establish a foundation to move forward for next year and beyond. On behalf of Council and staff, I wish you the best in the year 2025.

Mayor Bryan Barker

## Message from Chief Administrative Officer / Clerk

Council and staff have worked hard to put forward a strong but fair budget that will set the township up for future success while reinvesting into its residents. This year's budget took into consideration the need for capital reinvestments, the need to provide services at reasonable rates, and the need to complete past projects, all while ensuring the municipality is protected from unexpected events.

With the current economic challenges, Council wants to ensure the Township is set for success in the years to come, we can accomplish this by protecting our assets. Our current asset management plan recommends we reinvest into our assets at a certain rate to ensure we get the most out of our assets before we need to do costly replacements. Prioritizing current assets that need attention will ensure future budget stability by addressing issues before replacement becomes necessary. For this year's reinvestment, we've set aside funds to complete engineering on 2 of our roads which have been identified as priorities. Funding often has short timeline so by having engineering ready, we will be better equipped to access provincial and federal funding opportunities when they come out. As part of our efforts to protect our assets, we've completed a comprehensive insurance review readjusting replacement costs for many of our assets to ensure we have a proper level of insurance, protecting the taxbase from those potential losses.

This year's budget included a comprehensive fees review. With the initial review, we were able to identify areas where the fees set at the time were no longer sufficient to maintain the service without subsidizing it through taxation. Certain individual services should be provided with full cost recovery, such as building fees. Throughout 2025, Council will be adopting an appropriate level of fees on a variety of services. The addition

of these fees will help to provide some relief to the taxbase as we continue to see increasing costs from our major non-discretionary service providers such as policing, social services and public health.

One ongoing project that Council wishes to move forward with in 2025 is to get better at our waste management which has been an ongoing concern for the community for some years. Council has made a considerable commitment to waste management by expanding an existing part time position to full time, adding the role of waste management coordinator as part of their responsibilities. This year's review of our landfill and waste management practices will hopefully help extend the life of our landfill and find new ways of dealing with municipal waste which could potentially lead to new revenues. Another ongoing project that will see some progress is the Waterfront Redevelopment Project which has been an ongoing investment into the community. The allocation of some reserves will ensure that we will be moving forward is the new washroom facilities for which septic has already been provided for. We will be looking at how we can secure additional provincial/federal funding for this project in the coming months.

The Township is investing in a healthy community by now providing Active living programing, look for events and updates on our website, our Facebook page and now on our new app, you can download it for free on your app store by looking for TownApp, once downloaded, look for Billings.

Véronique Dion, CAO/Clerk

## Tax Rate Effect

With increased operating costs and aging infrastructure both requiring additional funds, it has been challenging to continue to offer the same high level of services, address emergency infrastructure issues and include new projects.

During the previous term of Council, the Township of Billings continued to provide quality services to residents with as minor impact on the tax rate as possible, but the investment in infrastructure was limited. During the 2022-2026 Council term, Council will be looking ahead and focusing on infrastructure needs; and strive to adopt budgets with a feasible tax rate increase to maintain services and infrastructure. This will put the Township in a better position moving forward as we have significant investments needed towards infrastructure in adopted asset management plan.

**For 2025, a 1% increase on the municipal tax rate equals approximately \$22,635.50.**

## Assessment

Property assessments are based on the current value of properties as of a legislated valuation date, which is currently January 1, 2016. The Ontario government has extended the current property assessment cycle and the valuation date through to the end of the 2024 taxation year. The Ontario government has announced its intention to conduct a review of the property taxation system, and therefore property reassessment will be deferred until this work has been completed.

Assessment growth results from property taxes are primarily due to the phased in assessment which is determined by MPAC as well as increases stemming from new development within Billings.

## Asset Management Plan

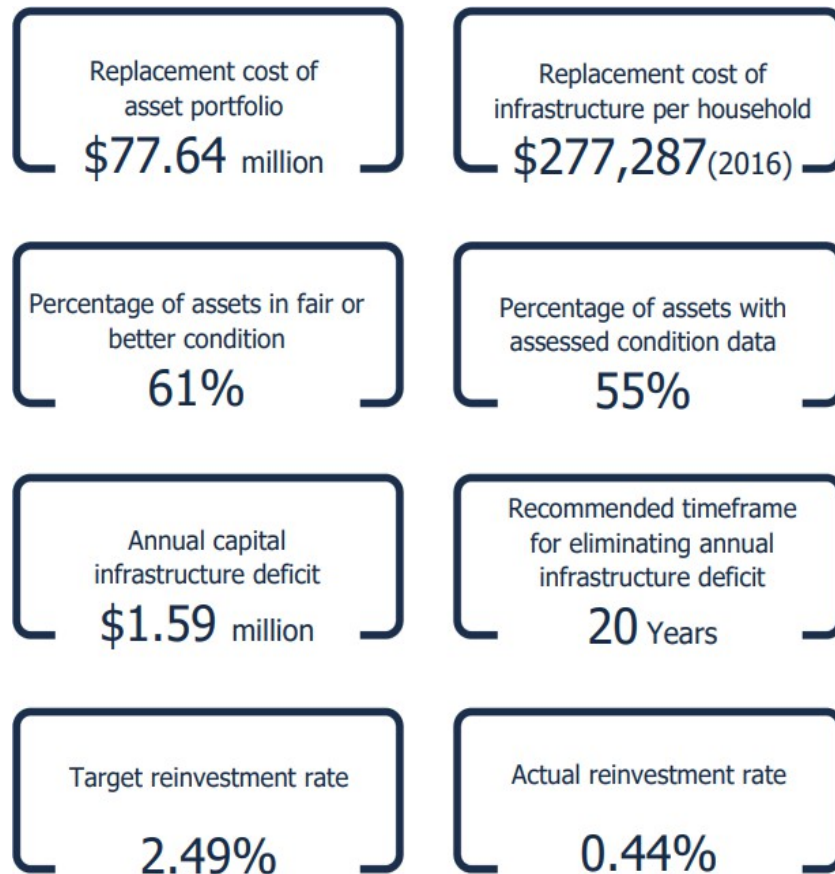
Municipal infrastructure provides the foundation for the economic, social, and environmental health and growth of a community through the delivery of critical services. The goal of asset management is to deliver an adequate level of service in the most cost-effective manner. This involves the development and implementation of asset management strategies and long-term financial planning.



As part of the Infrastructure for Jobs and Prosperity Act, 2015, the Ontario government introduced Regulation 588/17 - Asset Management Planning for Municipal Infrastructure (O. Reg 588/17). Following this regulation, every municipality shall prepare an Asset Management Plan (AMP) in respect of its core municipal infrastructure assets by July 1, 2021, the municipalities shall report on specific current levels of service being provided by core municipal infrastructure assets, determined in accordance with qualitative descriptions and technical metrics defined by the regulation. The data reported should be from at most the two calendar years prior to the year in which all information required is included in the asset management plan.

The Township of Billings has achieved compliance with O. Reg. 588/17 to the extent of the requirements that must be completed by July 1, 2022. There are additional requirements concerning proposed levels of service and growth that must be met by July 1, 2024, and 2025.

The 2021 Asset Management Plan identified the following key statistics, specifically that the target reinvestment rate for the replacement and maintenance of our core infrastructure is 2.49% and Billings is only investing 0.44%.



## 2025 Goals and Objectives

The overall objective of the 2025 budget is to present Council with a budget that maintains the current service levels of the Township, recognizes the need to invest and plan for infrastructure projects. It leverages grant funding opportunities, identifies modernization initiatives, and considers the capacity of staff and current resources.



## Reserves

Reserves and Reserve Funds are an essential part of the Township of Billings finances. The purpose of the reserves is to save for future infrastructure needs to avoid spikes and dips in the overall tax levy. By setting aside funds each year, we can spread out the cost for the maintenance or replacement of our assets.

## Current Long/Short- -Term Debt Commitments

Debt financing is one mechanism used for funding large capital projects, along with a capital levy and reserve funds. Capital projects provide benefits to residents over a number of years and therefore, it is appropriate to spread the cost over the benefit period to achieve “intergenerational equity.”

In the Province of Ontario, municipalities have the authorization to incur long-term debt for municipal infrastructure if annual debt repayments do not exceed 25% of net revenues. The Province provides an annual statement for municipalities known as the Annual Repayment Limit (ARL) statement, outlining the revenue and debt servicing calculations. Billings’ 2023 ARL statement from the Province indicates an ARL of \$764,319 based on the FIR (Financial Information Return).

The Township of Billings has used debt financing sparingly in the past; however, with aging infrastructure and end of life assets, the Township has had to rely on infrastructure debentures to assist in off-setting the significant costs to replace assets. In 2024, Council approved applying to Infrastructure Ontario for short-term debenture financing. Council entered a debenture in the amount of \$425,000, at an interest rate of 3.44% p.a. (compounded semi-annually) for a term of 5 years for the Old Mill Road Bridge project.

## Provincial Funding

### Grant Funding Ontario Municipal Partnership Fund (OMPF)

The OMPF is the Province's main general assistance grant to municipalities. The program primarily supports northern and rural municipalities across the province. Its objectives are to:

- recognize the challenges of northern and rural municipalities, while targeting funding to those with more challenging fiscal circumstances.
- support areas with limited property assessment; and
- assist municipalities that are adjusting to year-over-year funding changes.

For 2025, the Township of Billings **OMPF funding is \$620,000** and increase of \$76,425 over 2024 of \$544,275.

### Ontario Community Infrastructure Fund (OCIF)

OCIF supports local infrastructure projects by providing stable and predictable funding for communities with populations under 100,000 along with all rural and northern communities. For 2025, the Township of Billings will receive **OCIF funding in the amount of \$121,669** a decrease of \$6,435 over 2024 of \$128,104.

### Northern Ontario Resource Development Support Fund (NORDS)

Ontario’s Northern Ontario Resource Development Support (NORDS) Fund provides annual funding over five years (2021-2022 -2025-2026) to municipalities in Northern Ontario to support investments in local infrastructure.

**For 2025, the Township of Billings will receive \$74,557.52.** This is a reduction of \$2,275.75 to account for interest gained on the funding as the Township has saved the funds over the years for the Old Mill Road Bridge project. (Originally assigned to the Mud Creek Bridge).

## Ontario Arts Council – Library

The Ontario Arts Council (OAC) provides an operating grant for the Billings Library. For 2025 the library will receive a grant in the amount of **\$10,000**.

## Federal Funding

### HRDC Canada Summer Jobs Grant / Grants in Lieu

Canada Summer Jobs (CSJ) provides wage subsidies to employers from not-for-profit organizations, the public sector, and private sector organizations with 50 or fewer full-time employees, to create quality summer work experiences for young people aged 15 to 30 years.

The Township of Billings anticipates approximately \$5,600 for student positions.

### Canada Community-Building Fund (CCBF)former AMO Gas Tax

The Canada Community-Building Fund (CCBF) is a permanent source of funding provided up front, twice a year, to provinces and territories, who in turn flow this funding to their municipalities to support local infrastructure priorities.

The Township of Billings will receive 47,349 in 2025 for a total accumulated revenue of 197,079 in CCBF Funding to use toward capital improvements to roads.

## Total Revenue- Operating

<b>Revenue</b>	<b>2025 Proposed</b>
Municipal & School Board Tax	2,726,040
Payments in LIEU	5,993
Federal Funding	5,600
Provincial Funding	646,337
Water Usage Revenue	300,587
Fees, Charges & Donation Revenue	289,613
License & Permit Revenue	48,579
Investment Income	178,000
Penalties & Interest Revenue	23,350
Other Revenue	50,000
<b>Total Revenue</b>	<b>4,274,099</b>

## Expenses- Operating

<b>Expense</b>	<b>2025 Proposed</b>
Wages & Benefits	1,122,180
Admin Expense	1,098,724
Building & Equipment	257,550
Other Services	289,373
Public Services	1,088,222
Roads	163,000
Supplies & Equipment	166,125
Utilities	88,925
<b>Total</b>	<b>4,274,099</b>

## Capital Budget

Capital Funding Sources		2025 New Capital Projects	
EV Charging Station	22,500	Museum - Mariner's Park	12,000
Community Emergency Preparedness Grant	18,500	PW Generator	18,500
CCBF - formerly AMO Gas Tax	197,079	Lakeshore & Mud Creek Road Engineering	97,079
OCIF Capital Funding	121,669	Mud Creek & Lakeshore Road Work Reserve	162,470
Water Reserve	100,600	Modular Toilets	326,598
Deferred Revenue	160,500	Hard Surfacing	155,000
Current Year Budgeted Surplus	563,899	Water Treatment Plant (new equip.)	100,600
<b>Total Funding Sources</b>	<b>1,184,747</b>	Landfill Post Closure Cost	73,500
<b>Capital Expenditures</b>		OMR Bridge Guardrail	6,000
Buildings	211,500	Park Centre Parking Lot	30,000
Water Infrastructure	100,600	Accessibility Projects	20,000
Roads & Bridges	288,079	<b>Total New Capital Projects</b>	<b>1,001,747</b>
Recreation - Cedar Maze	10,000	<b>2024 Carry Forward Projects</b>	
Recreation - Mariner's Park	12,000	EV Charging Station	30,000
Road Reserve	489,068	Park Centre Flooring	43,000
Landfill Reserve	73,500	Cedar Maze	10,000
		Accessibility Grant	100,000
		<b>Total Carry Forward Projects</b>	<b>183,000</b>
<b>Total Expenses</b>	<b>1,184,747</b>	<b>Total New &amp; Carry Forward Projects</b>	<b>1,184,747</b>
<b>Net Capital Budget</b>		<b>0</b>	