

The Budget Process



TOWN OF PORT MCNEILL

2021 – 2025

5 YEAR FINANCIAL PLAN

PUBLIC PRESENTATION

Public comments are appreciated and will be provided to Council in advance of the 2021-2025 Five Year Financial plan bylaw being adopted.

Please forward comments or questions to Claudia Frost, CFO and Laura Evans, DFO via email at finance@portmcneill.ca or mail to Box 728 Port McNeill, BC V0N 2R0 by noon on May 3, 2021.

The Budget Process



Local Government Financial Budgeting

Financial budgeting is a planning tool that enhances local government accountability and service delivery and sets out their legal expenditure authority. Legislation establishes requirements and deadlines for adoption of financial plans and a local government may amend its plan during the year for unexpected expenditures.

Legislated Requirements

Local governments must annually adopt a financial plan in accordance with the *Local Government Act* and the *Community Charter*. The planning period for the financial plan must include the current fiscal year and the next four fiscal years (five year plan). At a minimum, the plan must include:

Proposed expenditures (operating, capital, interest and principal payment on debt), funding sources (for example taxes, fees, grants, new borrowing and debenture debt), and transfer to and from reserve funds and surplus.

Objectives and policies for the fiscal year regarding distribution of funding sources, the distribution of property taxes amongst various property classes, and the use of any permissive tax exemptions.

A local government must not budget for a deficit (planned expenditures and transfers to funds cannot exceed planned revenues, transfers from funds, and other cash contributions). However, if actual expenditures and net transfers from the previous year exceed that year's revenues and contributions, the resulting deficiency must be carried forward to the current years financial plan as an expenditure.

Municipalities must adopt their financial plans before they adopt their annual tax rate bylaws (which must be adopted before May 15th each year).

The Budget Process

Proposed Finances

Proposed expenditures for local government may include the amounts required:

- To pay interest and principal on debt
- For capital purposes
- To cover a prior year deficiency
- For other purposes (all other expenditures that do not fall into one of the prescribed categories)

Proposed revenue sources may include:

- Property taxes
- Parcel taxes
- Fees and charges
- Grants and transfers
- Development cost charges
- Borrowing and liabilities
- Interest earned on investments

Proposed transfers between funds may include the:

- Amount to be transferred to and from each reserve fund
- Aggregate amount to be transferred to and from accumulated surplus

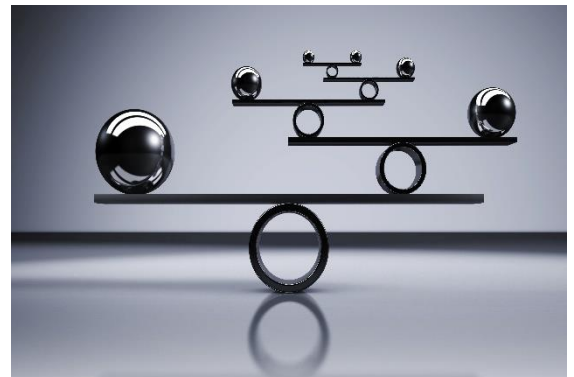
Limit on Expenditures

The financial plan establishes a local government's expense authority. Thus, a local government cannot make an expenditure that is not included in the financial plan. If an unexpected expenditure arises in the year, the financial plan must be amended prior to the expenditure taking place. This amendment requires the local government to undergo public consultation prior to adopting the amendments.

Emergency Expenditures

If an emergency expenditure arises that was not contemplated in the financial plan, a local government may make an expenditure for the emergency but must, as soon as practicable, amend the financial plan to include the expenditure and the funding source for the expenditure.

A local government should have established procedures to authorize emergency expenditure and provide a report for such an expenditure to the municipal council at a regular meeting.



Your Taxes

Total Assessment - Your total property tax assessment is determined by BC Assessment. The Town then applies the approved tax rate to your property's assessed value.

Taxes Collected for Other Agencies - The Town collects taxes for other agencies such as the School Board, Policing, Regional District of Mount Waddington and Mount Waddington Regional Hospital. Although, the Town collects these taxes, the Town does NOT keep the revenues, but rather forwards to the taxing agencies.

Municipal Taxes - The Town collects taxes to cover the necessary costs of general operations.

Tax Distribution and Ratios:

PROPERTY CLASS	ABSOLUTE SHARE \$	TAX SHARE %
Residential	1,039,435	68.00%
Utilities	2,545	0.17%
Major Industry-Rural	18,909	1.24%
Light Industry	130,947	8.57%
Light Industry-Rural	31,958	2.09%
Business and other	287,411	18.80%
Managed Forest	14,352	0.94%
Managed Forest-Rural	2,550	0.17%
Recreation/Non-profit	519	0.03%

Classes	2021 Municipal Tax Rate	2020 Municipal Tax Rate	Tax rate Increase/Decrease per property class
1 - Residential	5.13990	5.08537	0.05%
2 - Utilities	19.99912	23.36500	-3.37%
4 - Major Industry rural	8.12868	7.17523	0.95%
5 - Light Industry	22.36383	22.36340	0.00%
5 - Light Industry rural	3.48507	3.37016	0.11%
6 - Business	9.96028	9.34770	0.61%
7 - Managed Forest	13.04073	12.45790	0.58%
7 - Managed Forest rural	2.45372	1.99043	0.46%
8 - Recreation/Non-Profit	1.54491	1.44577	0.10%

What Do Your Taxes Pay For?

Where does BC Assessment get property information?

Over time, BC Assessment has collected information about each property in British Columbia from many sources, including; the province, your city, site visits, and even homeowners.

- Building permits
- Land title office
- Real estate transaction
- Property owner initiated updates
- Requests sent to property owners
- A visit to the property
- Aerial and street-front imagery

How does BC Assessment determine property values?

Your assessment is based on the market value of your property as of July 1st of the previous year. When determining the assessed value, our appraisers consider your property's unique characteristics, including:

- The location of the home
- The view from the home
- The size of the home
- Garages, carports, decks, pools, etc
- Comparable sales prices and other real estate market information

Appraisers also consider recent sales of properties with similar characteristics to your property.

Why is my assessment based on market value?

Market Value assessment is widely considered the fairest system for distributing the property tax burden.

In any tax area, properties of equal value contribute the same tax. Higher-value properties will contribute more. Assessment Search is available for you to compare your property with recent sales and assessments of similar properties in your neighborhood.



BC ASSESSMENT

What Do Your Taxes Pay For?

Wages	Infrastructure	Equipment	Road/Land	Administration
Administrative	Municipal Office	Backhoe	Sidewalks	Council conferences
Building Inspector	Information Centre	Public Works trucks	Signage	Staff conferences
Bylaw Officer	Public Works Shop	Lawn Mowers	Storm drains	Staff training
Public Works	Public Works Yard	Loader	Dust control	Hydro
Corporate	Old School	Tractor	Paving	Insurance
Finance	Broughton Campground	Water works truck	Crack sealing	Legal Fees
Harbour	Community Hall	Brine Truck	Snow removal	Computers
Tourism	Library	Dump truck	Grading	Software
Emergency	Museum	Portable generators	Sand/salt	Alarm systems
Cemetery	Dog Pound	Equipment attachments	Line painting	Bylaws
Grants	Fire hydrants	Playground equipment	Street lighting	Public correspondence
Planning	Water Tower	Fencing	Cemetery	Government reporting
Communications	Water Wells	Fire Truck	Parks	Human resources
Fire	Underground water pipes	Fire Pumper Truck	Harbour	Meetings
	Underground sewer pipes	Fire Rescue	Brushing	Cemetery admin
	Lift stations	Fire Apparatus		Permits
	Sewer Treatment Plant			Lease agreements
	Harbour Docks			Grants
	Harbour Office			Licensing
	Airport			Communications
	Outdoor Pool			
	Fire Station			
	Ambulance Station			
	Solid Waste Removal			
	Recycling			

Other Revenue Sources

Taxes	Grant Revenue	Sales & User Fees Licenses & Permits	Rentals	Investments & Penalties
Property taxes	Small Communities	Cemetery fees	Health Unit Lease	Investment returns
New construction Taxes	BC Hydro	Business licenses	Old School Lease	Tax interest & penalties
Taxes In lieu	Gas Tax	Bylaw fines	Old School Rental	
Water utility fees	Tourism Grants	Dog licenses	Community Hall rentals	
Sewer utility fees	COVID 19	Permits		
Garbage utility fees	Enabling/Accessibility	<ul style="list-style-type: none">• Building• Zoning• Burning• Street vendor• Sign• Variance• Development		
	Emergency Preparedness	Administration Revenue		
	Visitor Centre	Water sales		
		Sewer sales		
		Harbour Moorage		
		Harbour fees		
		Pool Admissions		
		Campground fees		

Permissive Tax Exemptions

A permissive tax exemption may be provided to an eligible property by bylaw at the discretion of a municipal council, and in some cases, a regional district board. Local governments may provide such exemptions for periods of up to 10 years.

Eligible properties may include:

- Property owned or held by a charitable, philanthropic, and non-profit corporation and used for the purposes of the corporation
- Property owned by a local authority and used for the purposes of that local authority (e.g. property owned by Municipality X but located within the boundaries of Municipality Y)
- Properties owned or held by a public authority that is not statutorily exempt from taxes
- Properties occupied by a public authority or non-profit organization but owned by a different public authority
- Properties owned by a person (including a business, society or corporation) providing a partnering agreement, but only in relation to the provision of the agreement.

Some examples of properties generally eligible for permissive tax exemptions include:

- Public parks owned and held by an athletic or service club
- Art galleries or museums owned by a charitable or philanthropic organization
- Not-for-profit seniors and community housing
- property located around a place of public worship but not eligible for a statutory exemption

The authority to grant permissive exemptions allows municipalities and regional districts to promote or achieve goals, such as:

- Encouraging certain development that are deemed to benefit the community, such as athletic clubs, that will make their fields and facilities available to the general public
- Supporting non-profit groups that provide services to the community that help meet municipal council's objectives such as a non-profit organization that offers programs for at-risk youth
- Supporting heritage properties if conservation has been identified as important to the community's character
- Attracting new residents and businesses and encouraging economic development
- Supporting riparian properties that help meet municipal conservation and environmental goals
- Providing additional exemptions to statutory tax-exempted properties, such as places of worship, to include the ancillary lands surrounding the exempted properties

Permissive Tax Exemptions

Permissive Tax Exemption Bylaw No. 693, 2019

FOLIO	OWNER
893.452	Bishop of Victoria
790.001	Broughton Curling Club
2.000	Broughton Strait Campground
885.626	Church of Jesus Christ of Latter-day Saints
885.256	Full Gospel Church
101.00	Guide / Scout Hall
720.00	North Island Community Services Society (Thrift Store)
885.370	Port McNeill Baptist Church
893.450	Port McNeill Lions Club
886.005	Royal Canadian Legion Branch 281
692.000	United Church of Canada

Debt

Local Government Long-Term Capital Borrowing

Municipalities can enter into long term capital borrowing to finance the purchase or construction of capital assets such as land, emergency vehicles, buildings, water mains and roads.

Local governments may undertake long-term capital borrowing through a loan authorization bylaw. The bylaw must include the purpose of the borrowing, the maximum amount to be borrowed and the maximum duration of the borrowing.

All loan authorization bylaws must receive approval of the Inspector of Municipalities before any borrowing can be done.

Water Infrastructure Loan					
Bylaw	Original Loan	Year	Term	Expires	Balance
589	\$ 500,000.00	2008	20	2029	\$ 247,703.49
Water Infrastructure Loan					
Bylaw	Original Loan	Year	Term	Expires	Balance
614	\$1,400,000.00	2011	20	2031	\$ 902,455.69



TOWN OF PORT MCNEILL

BYLAW NO. 700, 2021

A BYLAW TO ADOPT THE FIVE-YEAR FINANCIAL PLAN
FOR THE YEARS 2021-2025

The Council of the Town of Port McNeill in open meeting assembled enacts as follows:

1. That Schedule "A", Schedule "B", Schedule "C" and Schedule "D" attached hereto and made part of this bylaw is hereby declared to be the five-year financial plan for the Town of Port McNeill for the year commencing January 1, 2021 to the year ending December 31, 2025.
2. That this Bylaw shall be known and cited for all purposes as the "**Town of Port McNeill Financial Plan for the Years 2021-2025 Bylaw No. 700, 2021**".

READ A FIRST TIME THIS 27th DAY OF APRIL 2021.

READ A SECOND TIME THIS 27th DAY OF APRIL 2021.

READ A THIRD TIME THIS xx DAY OF MAY 2021.

RECONSIDERED AND ADOPTED THIS xx DAY OF MAY 2021.

Corporate Officer

Mayor

*Certified a true copy of the
"Town of Port McNeill Financial Plan for the
Years 2021-2025 Bylaw No 700, 2021"
As adopted.*

Town of Port McNeill

2021 Financial Plan Statement Schedule "A" of Bylaw 700, 2021 General Operating Budget

Town of Port McNeill					
Five Year Financial Plan 2021 to 2025					
Revenues	2021 Budget	2022 Budget	2023 Budget	2024 Budget	2025 Budget
Corporate Revenue	21,000	21,000	21,000	21,000	21,000
Fire Department Revenue	10,000	10,000	10,000	10,000	10,000
Facility Rental	78,910	78,910	78,910	78,910	78,910
Pool Revenue	20,950	35,000	35,000	35,000	35,000
Campground Revenue	45,000	45,000	45,000	45,000	45,000
Airport Revenue	4,900	4,900	4,900	4,900	4,900
License & Permit Revenue	41,332	41,332	41,332	41,332	41,332
Cemetery Revenue	3,000	3,000	3,000	3,000	3,000
Public Works Revenue	2,500	2,500	2,500	2,500	2,500
Fiscal Revenues	104,000	106,000	112,000	116,000	120,000
Grants (operating)	3,829,400	716,500	716,500	716,500	716,500
Payments in Lieu of Taxes	54,475	54,589	54,678	54,770	54,863
Tax Revenues	1,528,510	1,559,080	1,590,262	1,622,067	1,654,508
Transfer From Surplus		53,679	-	-	-
Transfer from Reserves	366,634				
Borrowing	452,760				
Revenue Total	6,563,371	2,731,490	2,715,082	2,750,979	2,787,514
Expenses					
Governance	96,196	90,201	91,489	92,803	94,143
Grants	45,200	45,200	45,200	45,200	45,200
Corporate Administration	424,018	400,258	404,692	409,215	413,828
Protective Services - Fire	147,075	139,276	132,276	132,276	132,276
Protective Services ESS/PEP	11,450	11,300	11,300	11,300	11,300
Cemetery	3,550	1,050	1,050	1,050	1,050
Health Unit	1,000	1,000	1,000	1,000	1,000
Bylaw Enforcement	28,910	28,910	29,910	30,910	31,910
Public Works					
PW General	290,502	313,228	319,068	325,024	331,100
PW Yard	59,350	25,700	25,700	25,700	25,700
PW Vehicles	53,675	40,000	40,000	40,000	40,000
PW Roads	186,922	222,300	223,828	225,387	226,976
Parks	68,532	91,303	92,867	94,462	96,090
Public Works Total	658,981	692,531	701,463	710,573	719,866
Recreation & Cultural Services					
Pool	179,367	155,154	157,177	169,241	161,345
Community Hall	23,050	18,700	18,700	18,700	18,700
Old School	102,150	102,460	103,235	104,026	104,832
Library	93,938	94,000	94,000	94,000	94,000
Museum/Visitor Centre/Recreation	89,206	26,900	26,900	26,900	26,900
Campground	46,450	31,150	31,150	31,150	31,150
Subtotal	534,160	428,364	431,162	444,017	436,927
RDMW Hotel Tax Transfer	35,000	35,000	35,000	35,000	35,000
Airport	35,200	11,000	8,000	8,000	8,000
Fiscal Expenditures	50,400	50,400	50,400	50,400	50,400
Transfer to Gas Tax Fund	153,000	153,000	153,000	153,000	165,000
Transfer to Surplus General	179,931	45,000	609,141	626,235	641,613
Transfer to Surplus Harbour	162,206				
Expenses Total	2,566,277	2,132,490	2,705,083	2,750,979	2,787,513
Capital Projects	3,997,094	599,000	10,000		
Surplus (Deficit)	0	0	- 0	(0)	0

Town of Port McNeill

2021 Financial Plan Statement Schedule "B" of Bylaw 700, 2021

Self-Sustaining Department Revenue & Expenditure Budgets

Department	2021 Budget	2022 Budget	2023 Budget	2024 Budget	2025 Budget
<u>Water</u>					
Revenue	299,220	305,204	311,308	317,535	323,885
Water Penalty Fee	3,000	3,000	3,000	3,000	3,000
Miscellaneous	1,000	1,000	1,000	1,000	1,000
Transfer from Reserves					
	303,220	309,204	315,308	321,535	327,885
Operating Expenditure	276,205	277,745	279,316	280,918	282,552
Operating Surplus (Deficit)	27,015	31,459	35,993	40,617	45,333
Capital Purchases					
Transfer to Water Surplus	27,015	31,459	35,993	40,617	45,333
Net Surplus (Deficit)	0	0	(0)	(0)	0
<u>Sewer</u>					
Revenue	384,050	391,731	399,566	407,557	415,708
Sewer Penalty Fee	3,690	3,690	3,690	3,690	3,690
Transfer from Sewer Surplus	70,000				
Transfer from Reserve	310,000				
	767,740	395,421	403,256	411,247	419,398
Operating Expenditure	219,716	220,917	222,143	223,393	224,667
Operating Surplus (Deficit)	548,024	174,504	181,113	187,854	194,731
Capital Purchases	537,000				
Transfer to Sewer Surplus	11,024	174,504	181,113	187,854	194,731
Net Surplus (Deficit)	(0)	(0)	(0)	0	(0)
<u>Solid Waste</u>					
Revenue	171,958	175,397	178,905	182,483	186,133
Recycling	42,100	42,100	42,100	42,100	42,100
Solid Waste Penalty Fee	2,500	2,500	2,500	2,500	2,500
	216,558	219,997	223,505	227,083	230,733
Expenditure	213,494	215,170	216,879	218,623	220,401
Operating Surplus (Deficit)	3,064	4,827	6,626	8,460	10,332
Transfer to Solid Waste Surplus	3,064	4,827	6,626	8,460	10,332
Net Surplus (Deficit)	(0)	0	(0)	0	(0)
<u>Harbour</u>					
Revenue	334,050	437,900	437,900	437,900	437,900
Transfer from Reserves	162,500				
Transfer from Operating Surplus	162,206	287,000			
	658,756	724,900	437,900	437,900	437,900
Operating Expenditure	395,756	399,876	404,079	408,365	412,738
Operating Surplus (Deficit)	263,000	325,024	33,821	29,535	25,162
Capital Expenditures	263,000	325,000			
Transfer to Harbour Surplus		24	33,821	29,535	25,162
Net Surplus (Deficit)	(0)	(0)	0	(0)	0

Town of Port McNeill

2021 Financial Plan Statement Schedule “C” of Bylaw 700, 2021

In accordance with Section 165(3.1) of the Community Charter, the Town of Port McNeill is required to include in the Five Year Financial Plan, information regarding each of the following:

- 1. The proportion of total revenue that comes from each of the funding sources described in Section 165(7) of the Community Charter.*
- 2. The distribution of property taxes among the property classes, and;*
- 3. The use of permissive tax exemptions.*

Revenue

The following table one (1) shows the proportion of total revenue proposed to be raised from each funding source in 2021.

Table 1

Sources of Funds		
Revenue Source	Value	% of Total
Property Taxes	1,528,510	18%
Payments in Lieu of Taxes	54,475	1%
Water Utility	303,220	4%
Sewer Utility	387,740	4%
Solid Waste Utility	216,558	3%
Harbour Fees	334,050	4%
Grants	3,829,400	46%
Sale of Services	227,592	3%
Investment Revenue	104,000	1%
Transfer From Reserves	839,134	10%
Transfer From Surplus	70,000	1%
Borrowing	452,760	5%
Total	8,347,439	100%

- Town of Port McNeill is continually pursuing revenue sources to help reduce the burden on tax payers by looking for available grants and revenue generating programs to assist in offsetting costs to the taxpayers.

Expenditures

The following table two (2) shows the proportion of proposed expenditures for the current year of 2021.

Table 2

Proposed Expenditures		
Category	Value	% of Total
Operating	2,071,140	25%
Water Utility	276,205	3%
Sewer Utility	219,716	3%
Solid Waste Utility	213,494	3%
Harbour	395,756	5%
Transfer to Surplus	221,034	2%
Transfer to Reserve	153,000	1%
Capital Works & Purchases	4,797,094	58%
Total	8,347,439	100%

- Proposed transfer(s) between funds: \$162,206 to be transferred from the General Operating Fund to the Harbour Fund.
- Amount Required to Pay Interest & Principal on Municipal Debt: the amount required to pay the interest and principal on municipal debt is approximately \$135,855.
- Proposed transfers of Reserves: the amount being transferred from reserves is \$839,134.

Property Taxation

The following table three (3) provides the distribution of property tax revenue among the property classes.

Table 3

Property Tax Revenue		
Source	Amount	Percentage
Residential	1,041,010	68%
Utility	1,625	0%
Light Industry 1	130,947	9%
Light Industry 2	31,495	2%
Major Industry	18,636	1%
Business/Other	287,412	19%
Managed Forest 1	14,353	1%
Managed Forest 2	2,513	0%
Recreation/Non-Profit	519	0%
Total	1,528,510	100%

- Over the five year period of this financial plan, Council will attempt to maintain the proportion of tax share as fairly as possible and will endeavour to be in proportion with the provincial ratios of rates.
- Also, Council will be continuously monitoring services provided to the municipality and ensure that costs from services provided are more fairly recovered from user fees and not continually subsidized by taxes.

Permissive Tax Exemptions:

The Annual Municipal Report for the year ending December 31, 2020 contains a list of permissive exemptions granted for the taxation year and the amount of tax revenue forgone. The list demonstrates the policy that Council uses permissive tax exemptions as a means to support local organizations that benefit the community through the enhancement of citizen's quality of life.

Applications for permissive tax exemptions by charitable, philanthropic or other non-profit organizations will be considered by Council for land and/or improvements that are owned or held by such organizations or are ancillary to a statutory exemption under section 220 of the *Community Charter* and are used for a purpose directly related to the overall purpose of the organization.

2021 Financial Plan Statement
Schedule "D" of Bylaw 700,2021
Capital Expenditures

	2021 CAPITAL PROJECTS	2021	2022	2023	2024	2025	2021 Tax or Utility Fees	Funded Reserves or Surplus	Related Reserve/Surplus Account	Funded Gas Tax	Financing	Guaranteed Funding Others	Funder Name	
Admin Council	Ergonomic Office Improvemnets	15,000					15,000							
	Cemetery expansion		65,000						-					
	Town Office repaint		14,000											
	Town office LED lighting conversion		10,000											
	Hoy Bay development		10,000											
	Chamber Reno		80,000											
	Old School	5,000					5,000							
	Waterfront Park Development			?										
Mine Rd. Path			?											
Fire Dept.	Fire - Pumper Truck (Replace #3 by 2022)	552,760						100,000	Fire Dept Reserve		452,760			
	Firehall - back up power	70,000							If no grant - Covid			70,000	Grant Applied - TBA	
	Computers for Officers Room	2,400					2,400							
	Air Bottles	15,000					15,000							
	SCBA Rechargeable Batteries	10,000					10,000							
	Pagers	3,600					3,600							
	Radios	3,000					3,000							
	Compressor	47,634							If no grant - Covid				47,634	Grant Applied - TBA
	Nozzles	4,000					4,000							
	Fire Dept. - TIC Camera	15,000						15,000	Fire Dept Reserve					
	Training Grounds	5,000					5,000							
	Gas Detector	1,100					1,100							
	Wildfire Gear	4,000					4,000							
	Gear Lockers	3,000					3,000							
	Gym Equipment	2,500					2,500							
	Firehall - electrical upgrades	5,000					5,000							
	Officer Jackets	4,200					4,200							
	Firehall - spaceheaters			12,000										
	Firehall - Interior painting				10,000									
	Pumper 1 Display Building				?									
Pool	Swimming pool (mats)	6,000					6,000							
	Pool Upgrade Phase 2	300,000										300,000	Grant Applied - TBA	
Public Works	Sand Spreader	40,000					40,000							
	2 Replacement Pick Up Trucks	40,000						40,000	Equipment Reserve					
	Pioneer Hill sidewalk	20,000						20,000	Roads & Sidewalks					
	Water Tower Painting	10,000					10,000							
	Beach Drive Mitigation	2,812,900										2,812,900	Grant Applied - TBA	
	LED lighting Museum, Pool, Sewage treatment, Ambulance, Fire & Comm Hall			43,000										
	Community hall tables			15,000										
Recreation funds - transfer to reserve			25,000											
Sewer	Haddington Storm Sewer (Approved by Council)	157,000					157,000		Sewer Surplus					
	Alarm System Upgrades Phase 3	20,000						20,000	Sewer Surplus					
	Conditional Assesment for 4-6 shelf ready projects (storm & sanitary sewer)	50,000						50,000	Sewer Surplus					
	Hemlock Streert Sanitary Sewer Upgrade	310,000								310,000				
Harbour	E Dock Replacement (2021 - Engineering Plans 2022 - Build)	40,000	260,000				40,000							
	Harbour shower upgrades	100,000						100,000	Covid					
	Harbour Dock Repairs	45,000					45,000							
	Electrical Schematic	8,000					8,000							
	Parking Lot B	70,000					70,000							
	Bollards on Harbour Front		25,000											
	Accessible Persons Ramp and Concrete Walkway for 2nd Entrance/Exit		20,000											
	Carpets/Flooring for Harbour Office		20,000											
	Total Capital Projects	4,797,094	599,000	10,000	-	-	458,800	345,000	-	310,000	452,760	3,230,534		
	Total Requested by Department													
	Fire Department	748,194						100,000	Covid Reserve					
	Sewer	537,000						115,000	Fire Dept Reserve					
	Pool	306,000						40,000	Equipment Reserve					
	Harbour	263,000						20,000	Roads & Sidewalk Reserve					
	Public Works	2,922,900												
	Council & Admin	20,000						275,000	Total Reserve funds					
		4,797,094						310,000	Gas tax Reserve					
								70,000	Sewer Surplus					