

Township of North Dundas 2008 Budget & Tax Analysis

It is useful to realize that there has actually been a downward trend in the municipal portion of your residential tax rate over the last four years. For example, in 2003 the municipal tax rate for a residential taxpayer was .583159 and in 2004 this rate was reduced to 0.568192, representing a **decrease in the municipal tax rate of 2.57%**. The rate continued to decrease and in 2006 the municipal tax rate was set at 0.535841, representing a decrease of 8.11% from the rate used in the 2003 year and a decrease from the 2005 year of **5.69%**. This rate was maintained for the 2007 budget year and was only increased in 2008 to .549237/1000 or an increase of 2.5% since the 2006 fiscal year. This represents an annualized increase of .83% - or less than 1% per year.

The following chart depicts typical tax bills for various classes of ratepayers on an assumed assessment of \$150,000. Comparing this year's rate to last year's and ignoring any changes in assessment values, would result in the following estimated tax bills for the 2008 taxation year:

Taxation Levy	2008	2007	\$ Incr (Decr)	%age Incr (Decr)	Components of Your Tax Bill for 2008			
					Municipal	County	Education	Total
69.93% 3,094,293 Residential	\$ 2,272.41	\$ 2,234.01	\$ 38.39	1.72%	\$ 823.86	\$ 1,052.55	\$ 396.00	\$ 2,272.41
6.75% 298,727 Farmland	\$ 568.06	\$ 558.69	\$ 9.37	1.68%	\$ 205.96	\$ 263.10	\$ 99.00	\$ 568.06
8.44% 373,535 Commercial	\$ 5,919.18	\$ 5,873.16	\$ 46.02	0.78%	\$ 1,266.93	\$ 1,618.65	\$ 3,033.60	\$ 5,919.18
1.46% 64,526 Industrial	\$ 6,948.84	\$ 6,876.92	\$ 71.91	1.05%	\$ 1,546.29	\$ 1,975.50	\$ 3,427.04	\$ 6,948.84
2.71% 119,796 Large Industrial	\$ 13,952.90	\$ 13,808.62	\$ 144.28	1.04%	\$ 3,104.86	\$ 3,966.75	\$ 6,881.29	\$ 13,952.90
3.42% 151,301 Multi-residential	\$ 5,248.47	\$ 5,149.56	\$ 98.92	1.92%	\$ 2,130.57	\$ 2,721.90	\$ 396.00	\$ 5,248.47
7.29% 322,556 Pipeline	\$ 4,620.03	\$ 4,568.92	\$ 51.11	1.12%	\$ 1,099.02	\$ 1,404.15	\$ 2,116.85	\$ 4,620.03
100.00% \$ 4,424,734								

Your individual tax bill may vary depending on your actual assessment. Although assessed values were frozen for 2006/07 and 2008 and the tax rates were only increased by 2.5% in 2008, individual assessed values may have increased or decreased depending on changes to your own particular property. Our municipal budget needs have increased over the previous year due to inflationary pressures and correspondingly, to keep our taxation rates as low as possible, while still providing the township with the necessary amount of dollars to carry out our budgeted expenditures, we are looking at a taxation levy in the amount of \$4,424,734. This represents an increase in our tax levy of \$157,230 over the previous year. It has also been necessary to draw down reserves by a net requirement of \$291,502.

Insurance premiums alone have increased 101.4% in the years since 2001. These dramatic increases are due at least in part, to the events surrounding September 11th, but nonetheless they must be dealt with. The premium for 2008 is \$171,444 compared to \$85,131 in 2001.

Gravel, calcium and petroleum product costs have all increased dramatically and they make up a large portion of our roads budget, which in turn makes up a significant portion of our overall annual budget.

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The table below shows the residential tax rates since amalgamation - from all three levying bodies.

**Comparison of Tax Rates Since Amalgamation
Impact on Residential Taxpayers**

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Cumulative Incr (Decr) To Date
Township	0.431403	0.418361	0.418335	0.427304	0.504964	0.583159	0.568192	0.568192	0.535841	0.535841	0.549237	27.31%
County	0.623400	0.604500	0.604800	0.706500	0.741850	0.800180	0.737030	0.737030	0.689500	0.689500	0.701700	12.56%
Education	0.460000	0.414000	0.414000	0.373000	0.373000	0.335000	0.296000	0.296000	0.264000	0.264000	0.264000	-42.61%
Total	1.514803	1.436861	1.437135	1.506804	1.619814	1.718339	1.601222	1.601222	1.489341	1.489341	1.514937	0.0088%
%age increase (decrease) over previous year		-5.15%	0.02%	4.85%	7.50%	6.08%	-6.82%	0.00%	-6.99%	0.00%	1.72%	

Therefore, as can be seen, there has been an overall increase in the combined tax rates for a residential taxpayer of 0.0088% since amalgamation in 1998. The municipal portion of your tax bill approximates **36% of the total rate** being levied; for example for every \$1 received from a ratepayer, the municipality retains \$0.36 cents, the United Counties of SD&G receives \$0.46 cents and the School Boards receive \$0.18 cents. We will levy and collect on behalf of the Counties a sum of \$5,652,961. In addition, the Province has dictated that we must levy and collect on behalf of the School Boards a further sum of \$3,555,756. We collect these funds and remit them to the respective bodies requesting them without any financial benefits accruing to the Township from our collection efforts.

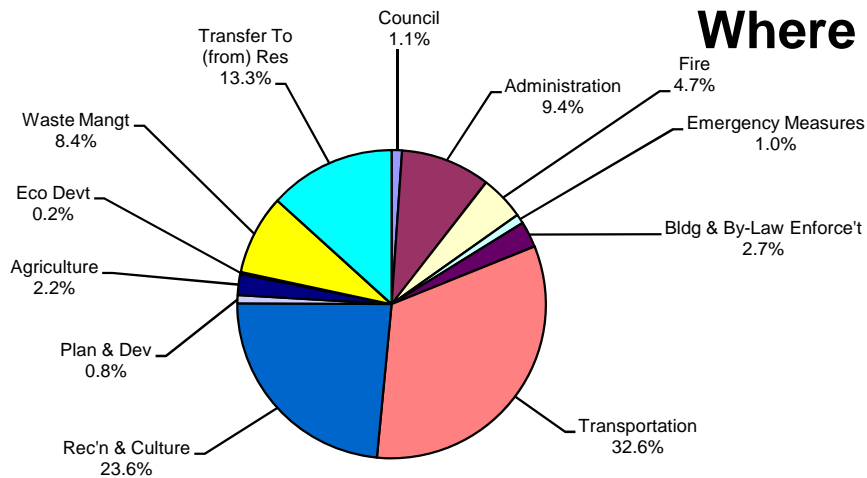
TOWNSHIP OF NORTH DUNDAS

2008 BUDGET

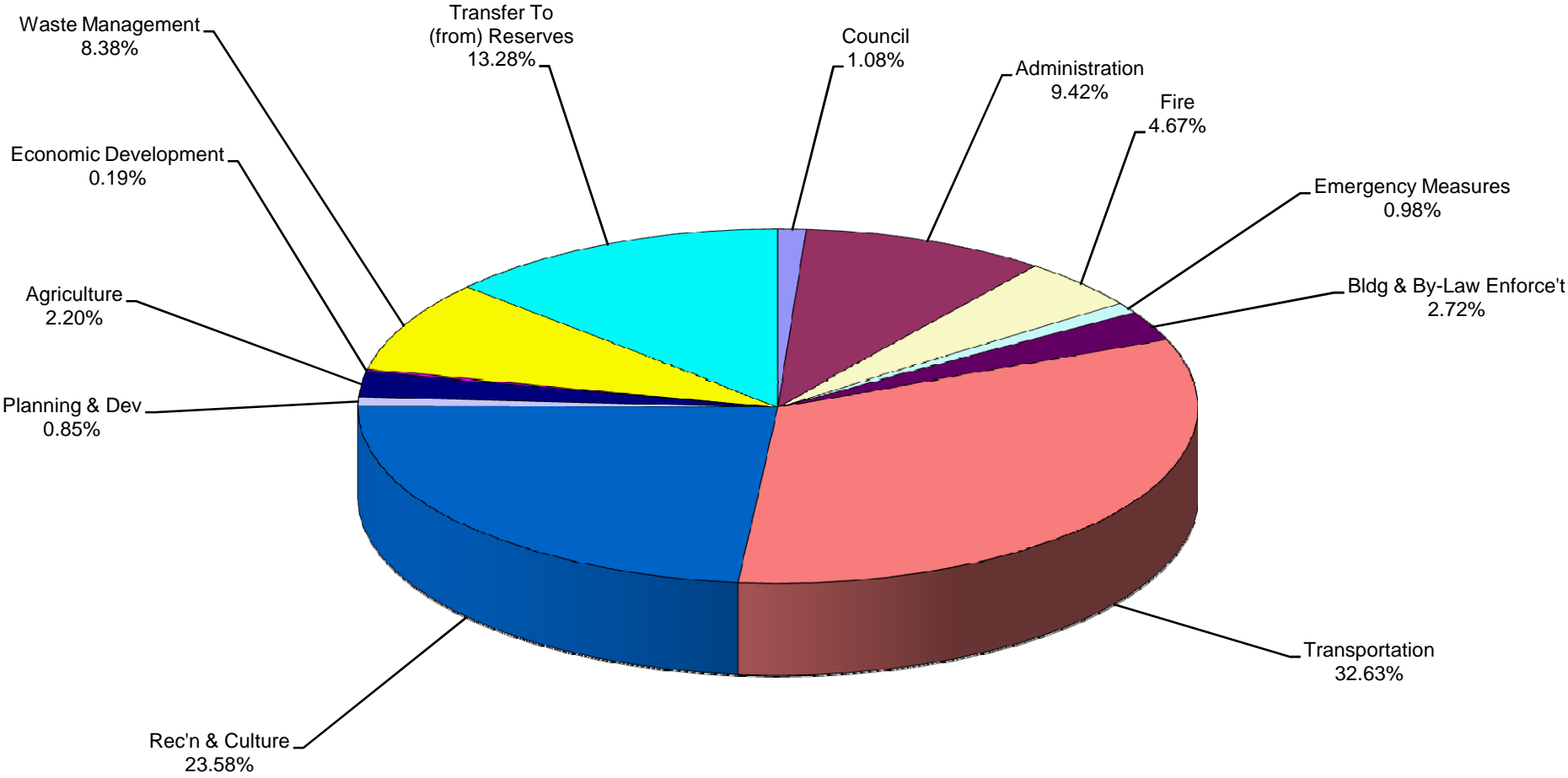
Analysis of Amounts to be raised through taxation by Department

Department	Gross Revenues (excl OMPF Funding)	Gross Expenditures	Department % Share Of Gross Expenditures	Net Department Dollars (excl OMPF Funding)	Departmental \$ Share Of OMPF	Net Dept \$'s To Be Raised From Taxation	Net Department % Share of Expenditures
Council	-	112,384	1.08%	112,384	21,154	91,230	2.06%
Administration	452,083	977,780	9.42%	525,697	98,953	426,744	9.64%
Fire	13,900	484,934	4.67%	471,034	88,663	382,371	8.64%
Emergency Measures	2,650	101,903	0.98%	99,253	18,683	80,570	1.82%
Bldg & By-Law Enforce't	135,500	282,011	2.72%	146,511	27,578	118,933	2.69%
Transportation	1,071,317	3,385,185	32.63%	2,313,868	435,543	1,878,325	42.45%
Rec'n & Culture	926,049	2,446,802	23.58%	1,520,753	286,254	1,234,499	27.90%
Planning & Dev	24,150	87,900	0.85%	63,750	12,000	51,750	1.17%
Agriculture	207,300	228,715	2.20%	21,415	4,031	17,384	0.39%
Economic Development	1,184	20,000	0.19%	18,816	3,542	15,274	0.35%
Waste Management	307,070	869,615	8.38%	562,545	105,889	456,656	10.32%
Transfer To (from) Reserves	1,655,919	1,378,127	13.28%	(277,792)	(52,289)	(225,503)	-5.10%
Sale of Assets	127,500	-	0.00%	(127,500)	(24,000)	(103,500)	-2.34%
	\$ 4,924,622	\$ 10,375,356	100.00%	\$ 5,450,734	\$ 1,026,000	\$ 4,424,734	100.00%

Where Your Tax Dollars Go



**Township of North Dundas
Where Your Tax Dollars Go**



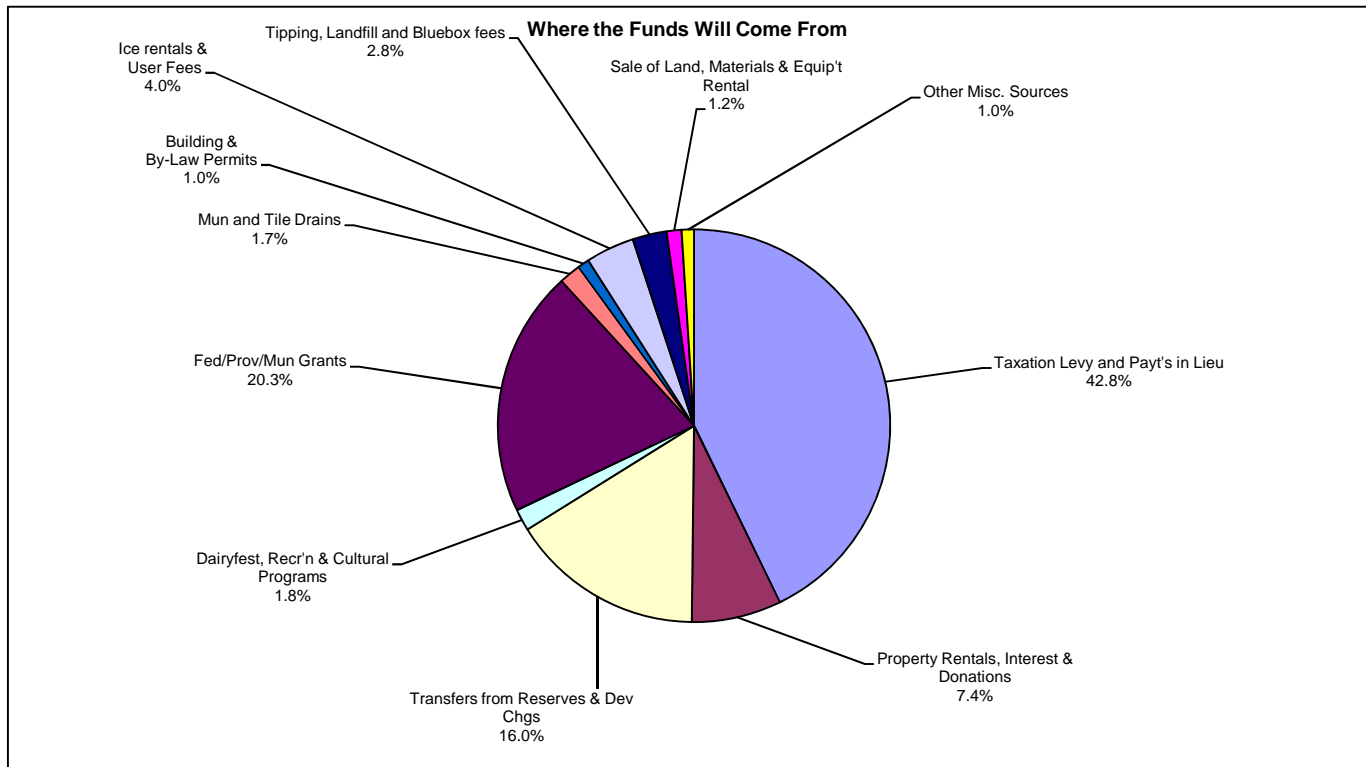
**TOWNSHIP OF NORTH DUNDAS
2008 BUDGET**

Where the Funds Will Come From

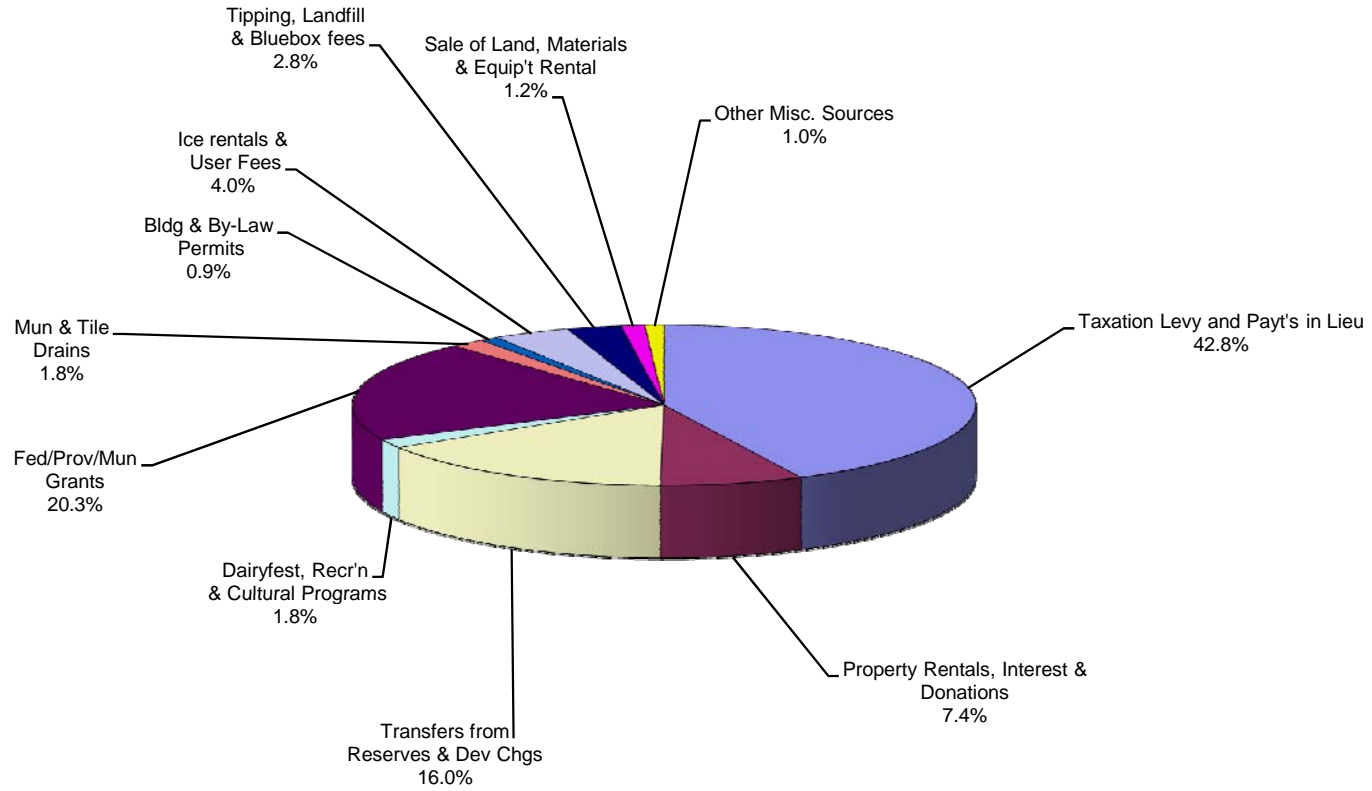
	Amount	Percentage
Taxation Levy and Payt's in Lieu	4,438,691	42.78%
Property Rentals, Interest & Donations	768,163	7.40%
Transfers from Reserves & Dev Chgs	1,655,919	15.96%
Dairyfest, Recr'n & Cultural Programs	185,246	1.79%
Fed/Prov/Mun Grants	2,103,893	20.28%
Mun and Tile Drains	184,100	1.77%
Building and By-Law Permits	101,000	0.97%
Ice rentals and User Fees	415,240	4.00%
Tipping, Landfill and Bluebox fees	291,070	2.81%
Sale of Land, Materials & Equip't Rental	127,500	1.23%
Other Misc. Sources	104,534	1.01%
Agrees to Budgeted Gross Expenditures	\$ 10,375,356	100.00%

Total Budgeted Revenues

Excluding water and sewer depts.	10,375,356
Water & Sewer Depts	4,539,776
SD&G County Levy	5,652,961
School Board Levy	3,555,756
Total overall budget	\$ 24,123,849



Where the Funds Will Come From



**TOWNSHIP OF NORTH DUNDAS
2008 BUDGET
Analysis of Taxation Revenue By Class**

	Amount	%age
Residential	3,094,293	69.93%
Farmland	298,727	6.75%
Commercial	373,535	8.44%
Industrial	64,526	1.46%
Large Industrial	119,796	2.71%
Multi-residential	151,301	3.42%
Pipeline	322,556	7.29%
Total Taxation Levy - 2008	\$ 4,424,734	100.00%

