

BUDGET

TOWN OF TEMISCAMING



2025





A BALANCED BUDGET OF \$7,875,748

The budget presents all the expenses and revenues that allow the Town of Temiscaming to provide services to the population, to maintain its infrastructures and to carry out new projects.

BALANCED BUDGET

In accordance with the *Cities and Towns Act*, the Town must submit a balanced budget.

	2024 BUDGET	BUDGET ADJUSTMENT 2024 vs 2025	2025 BUDGET
+ REVENUES			
Taxes and in lieu of taxes	\$6,591,676		\$6,357,143
Other revenues	\$1,336,552		\$1,518,605
TOTAL REVENUES	\$7,928,228	- 0.66%	\$7,875,748
- OPERATING EXPENSES			
General administration	\$ 1,041,313		\$1,051,090
Public safety	\$712,219		\$736,045
Transportation	\$1,395,120		\$1,588,736
Environmental health	\$1,251,776		\$1,571,892
Health and wellness	\$58,251		\$41,818
Planning, urbanism and development	\$326,946		\$292,268
Leisure and culture	\$1,539,426		\$1,735,877
Financing expenses	\$238,188		\$268,122
TOTAL – OPERATING EXPENSES	\$6,563,239	+11.01%	\$7,285,848
- AFFECTATIONS			
Long-term debt repayment	\$641,600		\$427,451
Transfer to the reserve			\$19,600
Transfer to investment activities			\$142,849
- INVESTMENT EXPENSES			
Capital purchases	\$2,364,086		\$2,544,219
+ INVESTMENT REVENUES			
Financing	\$1,089,631		\$1,127,925
Subsidies	\$526,916		\$939,020
Surplus	\$24,150		\$100,000
Reserve	-		\$9,425
Working capital	-		\$225,000
Surplus from operations	-		\$142,849
SURPLUS (DEFICIT) FOR THE YEAR	-		-

1 OPERATIONS

DISTRIBUTION OF OPERATING REVENUES

2025 BUDGET

REVENUES	
Tax	\$6,056,896
In lieu of taxes (schools, hospital, etc.)	\$300,247
Services to municipal organizations	\$207,724
Public services	\$593,227
Legal imposition	\$52,875
Fines and penalties	\$22,800
Interest income	\$40,750
Other income	\$250,000
Transfer of rights	\$187,785
Conditional transfers	\$163,444
TOTAL - REVENUES	\$7,875,748

BREAKDOWN OF OPERATING EXPENSES AND AFFECTATIONS

2025 BUDGET

OPERATING EXPENSES AND AFFECTATIONS	
Administration	\$1,051,090
Public safety	\$736,045
Transportation	\$1,588,736
Environmental health	\$1,571,892
Health and wellness	\$41,818
Planning, urbanism and development	\$292,268
Leisure and culture	\$1,735,876
Financing expenses	\$268,122
Long-term debt repayment	\$427,451
Transfer to the reserve	\$19,600
Immobilisation	\$2,544,219
MINUS Investment revenues	\$2,401,369
TOTAL – EXPENSES AND AFFECTATIONS	\$7,875,748

TAXATION

The funding of municipalities relies primarily on property taxes, which correspond to the tax bill sent to homeowners, payments in lieu of taxes (e.g., schools, hospital, daycares, etc.), services provided to municipal organizations (e.g., fire service agreements), services rendered to citizens, transfer rights (funds from the government), and conditional transfers (various subsidies).

Over time, the cost of municipal expenses continually increases, whether due to collective agreements, purchased goods, renewed service contracts, or organized events.

To preserve essential services for the population, municipal revenues must reflect this reality. However, the recent decline in our revenues demands stricter financial management to ensure the continuity of services.

If taxes are not adjusted, municipal revenues risk stagnation, jeopardizing the Town's ability to sustain services in the long term. This is why prudent and efficient financial management remains a priority to maintain the quality of life for citizens.

Every dollar invested by taxpayers is optimized to deliver the best possible services to residents.

2 TAXATION AND RATES

PROPERTY TAXES

GENERAL PROPERTY TAX – RATE PER \$100 OF ASSESSMENT

The general property tax levied on all property owners is based on the value of their property on the property assessment roll. This tax is the Town's main source of financing.

	2024	2025
Residential	1.4527	1.0050
Non-residential	1.8000	1.9080
Industrial	2.3940	2.5376
Vacant lots served	2.9054	2.0100
Farm	1.4527	1.0050

RATES

ALLOCATION FOR WATER AND SEWER SERVICES - SANITATION

This allocation is designed to cover expenses related to the Town's water and sewer-sanitation services. It is levied on all property owners to whom the service is offered or available, depending on the number and category of users.

	2024	2025
Category 1		
Water	\$311.80	\$500.47
Sewer - Sanitation	\$64.21	\$67.59

There are different categories. Please refer to by-law no.713 for further details.

ALLOCATION FOR EQUALIZED RATE – BY-LAW NO.579 AMENDING BY-LAW NO.565 FOR THE CONSTRUCTION OF A NEW DRINKING WATER FILTERING AND TREATMENT PLANT.

This allocation is used to cover 25% of the expenses related to interest and principal repayment of the annual loan instalments. It is levied on all owners of property for which water service is offered or available.

	2024	2025
Flat rate	\$51.48	\$51.04

ALLOCATION – WASTE COLLECTION, TRANSPORTATION AND DISPOSAL SERVICES

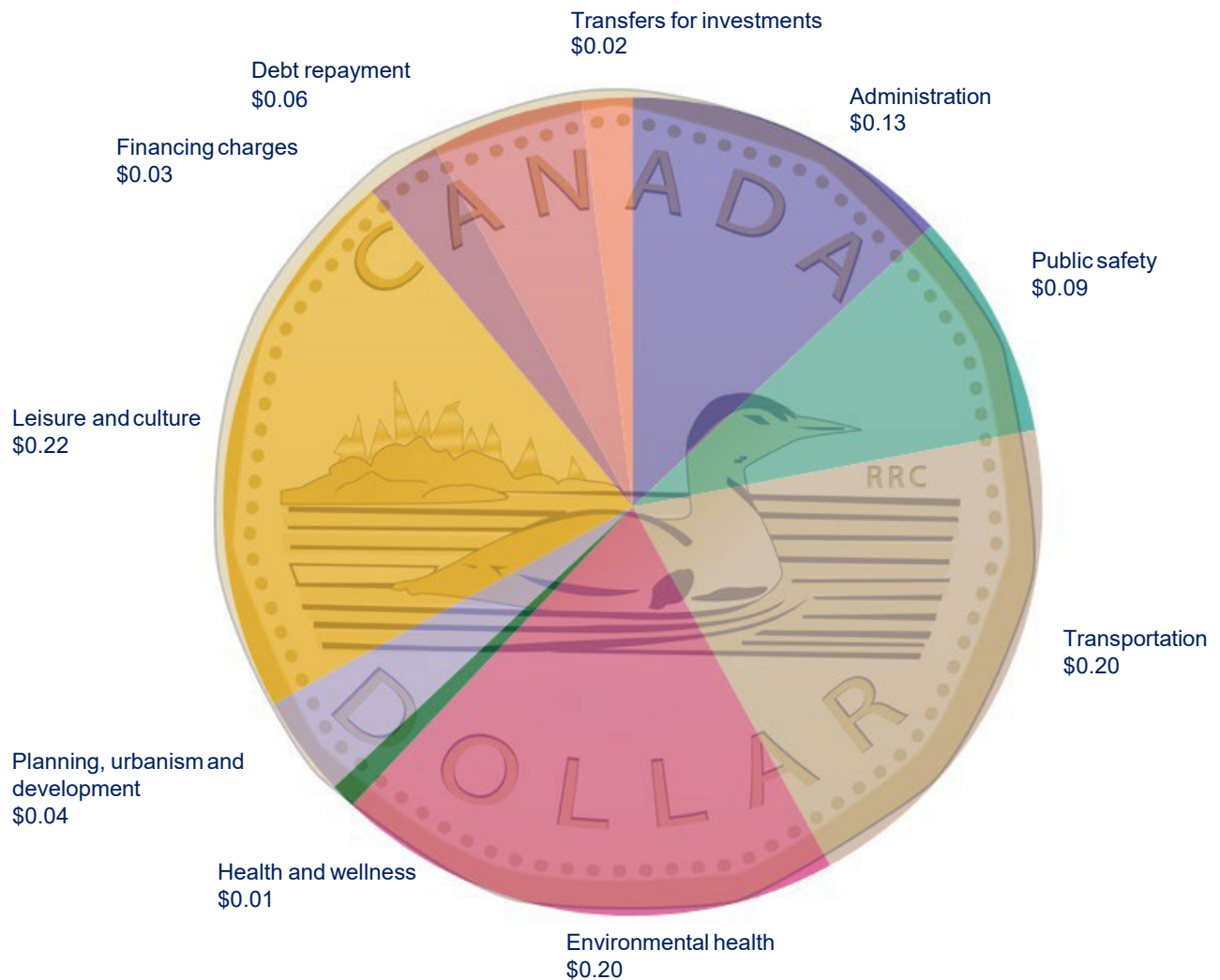
	2025
Residential unit with door-to-door collection service – Flatrate	\$242.75
Residential unit not benefiting from door-to-door collection service, but having <u>access to a collective bin service</u> – Flat rate	\$182.06
Residential unit without door-to-door collection service and without access to a collective bin service, but with <u>access to the ecocenter</u> – Flatrate	\$121.38
Industrial, commercial and institutional occupancyunits – Minimum flat rate	\$242.75
<i>For industrial, commercial and institutional properties, amounts vary according to the number of bins, bin size and frequency of collection (see by-law no.713)</i>	

ALLOCATION FOR SEPTIC TANK EMPTYING SERVICE

	2024	2025
Category 1 (refers to a building listed on the assessment roll under the «1000 units» use code. These tanks will be emptied every 2 years.)	\$170.00	\$170.00
Category 2 (refers to a building listed on the assessment roll under use code «1100 cottages and vacation home». These tanks will be emptied every 4 years.)	\$85.00	\$85.00

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Cost breakdown – For every dollar the taxpayer pays to the Town



Administration	Salaries for administration and municipal council, legal services and professional fees, IT, MRC contributions, general insurance, MRC assessment, grants and donations, etc.
Public safety	Sûreté du Québec, fire safety compensation, civil security, school crossing guard, and vehicle maintenance and repair, etc.
Transportation	Public works salaries, snow removal, street lighting, traffic and parking, adapted transportation, municipal garage, vehicle maintenance and repair, landscaping contract, electricity, etc.
Environmental health	Salaries for UTE and ecocenter, water and sewage, waste management, UTE repair and maintenance, electricity, professional fees, MRC contributions, etc.
Health and wellness	OMH contributions and residences, as well as cemetery maintenance.
Planning, urbanism and development	Salaries, marina, land development, promotion of economic development and tourism, etc.
Leisure and culture	Salaries, electricity, natural gas, indoor and outdoor skating rinks, pool and O'splash, 5 parks, baseball field, tennis court, golf club, library, Dottori Hall, training room, curling, maintenance and repair of the Center, etc.
Financing expenses	Bank fees and interest.
Long-term debt repayment	Repayment of principal on long-term debt.

ASSESSMENT ROLL

The assessment roll reflects the market value of real estate properties, updated every three years to account for market changes. The land values recorded in the assessment roll are used to calculate property taxes.

The Town does not gain additional revenue when a new assessment roll is issued; instead, it adjusts tax rates to reflect the updated values.

Therefore, when property values increase, the Town lowers its tax rates accordingly.

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Comparison of average tax bill

2024



**AVERAGE VALUE OF A
SERVICED HOME IN
TEMISCAMING**

\$107,525

General property tax : \$1,562.02

Residual waste : \$252.38

Water services : \$311.80

Sewers : \$64.21

Snow removal : \$219.35

Debt compensation : \$51.48

YEARLY TOTAL : \$2,461.24

2025



**AVERAGE VALUE OF A
SERVICED HOME IN
TEMISCAMING**

\$172,413

General property tax : \$1,732.75

Residual waste : \$242.75

Water services : \$500.47

Sewers : \$67.59

Debt compensation : \$51.04

YEARLY TOTAL : \$2,594.60

an increase of \$133.36

Comparison of average tax bill

2024



**AVERAGE VALUE OF A
NON-SERVICED HOME IN
TEMISCAMING**

\$126,984

General property tax : \$1,844.70

Residual waste : \$252.38

Snow removal : \$259.05

Septic tank : \$170.00

YEARLY TOTAL : \$2,526.12

2025



**AVERAGE VALUE OF A
NON-SERVICED HOME IN
TEMISCAMING**

\$199,649

General property tax : \$2 006.47

Residual waste : \$242.75

Septic tank : \$170.00

YEARLY TOTAL : \$2,419.22

a diminution of \$106.90

5 Simulation of a 2025 tax bill

A \$50,000 HOUSE WITH SEWER AND WATER SERVICES

For **\$113.70** a month, enjoy all the essential services offered by the Town: drinking water, sewer management, snow removal, waste collection, access to various sports and cultural activities, etc.

General property tax	\$502.50
Residual waste	\$242.75
Water services	\$500.47
Sewers	\$67.59
Debt compensation	\$51.04
YEARLY TOTAL	\$1 364.35

A \$100,000 HOUSE WITH SEWER AND WATER SERVICES

For **\$155.57** a month, enjoy all the essential services offered by the Town: drinking water, sewer management, snow removal, waste collection, access to various sports and cultural activities, etc.

General property tax	\$1,005.00
Residual waste	\$242.75
Water services	\$500.47
Sewers	\$67.59
Debt compensation	\$51.04
YEARLY TOTAL	\$1,866.85

A \$200,000 HOUSE WITH SEWER AND WATER SERVICES

For **\$239.32** a month, enjoy all the essential services offered by the Town: drinking water, sewer management, snow removal, waste collection, access to various sports and cultural activities, etc.

General property tax	\$2,010.00
Residual waste	\$242.75
Water services	\$500.47
Sewers	\$67.59
Debt compensation	\$51.04
YEARLY TOTAL	\$2,871.85

A \$300,000 HOUSE WITH SEWER AND WATER SERVICES

For **\$323.07** a month, enjoy all the essential services offered by the Town: drinking water, sewer management, snow removal, waste collection, access to various sports and cultural activities, etc.

General property tax	\$3,015.00
Residual waste	\$242.75
Water services	\$500.47
Sewers	\$67.59
Debt compensation	\$51.04
YEARLY TOTAL	\$3,876.85

A \$400,000 HOUSE WITH SEWER AND WATER SERVICES

For **\$406.82** a month, enjoy all the essential services offered by the Town: drinking water, sewer management, snow removal, waste collection, access to various sports and cultural activities, etc.

General property tax	\$4,020.00
Residual waste	\$242.75
Water services	\$500.47
Sewers	\$67.59
Debt compensation	\$51.04
YEARLY TOTAL	\$4,881.85

A \$50,000 HOUSE WITHOUT SEWER AND WATER SERVICES

For **\$76.27 per month**, enjoy all the essential services offered by the Town : snow removal, waste collection, access to various sports and cultural activities, and more.

General property tax	\$502.50
Residual waste	\$242.75
Septic tank	\$170.00
YEARLY TOTAL	\$915.25

A \$100,000 HOUSE WITHOUT SEWER AND WATER SERVICES

For **\$118.15 per month**, enjoy all the essential services offered by the Town : snow removal, waste collection, access to various sports and cultural activities, and more.

General property tax	\$1 005.00
Residual waste	\$242.75
Septic tank	\$170.00
YEARLY TOTAL	\$1,417.75

A \$200,000 HOUSE WITHOUT SEWER AND WATER SERVICES

For **\$201.90 per month**, enjoy all the essential services offered by the Town : snow removal, waste collection, access to various sports and cultural activities, and more.

General property tax	\$2,010.00
Residual waste	\$242.75
Septic tank	\$170.00
YEARLY TOTAL	\$2,422.75

A \$300,000 HOUSE WITHOUT SEWER AND WATER SERVICES

For **\$285.65 per month**, enjoy all the essential services offered by the Town : snow removal, waste collection, access to various sports and cultural activities, and more.

General property tax	\$3,015.00
Residual waste	\$242.75
Septic tank	\$170.00
YEARLY TOTAL	\$3,427.75

A \$400,000 HOUSE WITHOUT SEWER AND WATER SERVICES

For **\$369.40 per month**, enjoy all the essential services offered by the Town : snow removal, waste collection, access to various sports and cultural activities, and more.

General property tax	\$4,020.00
Residual waste	\$242.75
Septic tank	\$170.00
YEARLY TOTAL	\$4,432.75

6 Additional information

METHODS OF PAYMENT

TAX ALLOCATION AND FEES

You can pay your taxes at the municipal office by cheque, cash or money order. You can also pay through your financial institution.

1 st instalment	By March 31, 2025
2 nd instalment	By July 31, 2025
3 rd instalment	By October 31, 2025

INTEREST AND PENALTIES ON PAST DUE ACCOUNTS

	2025
Interest	13 % annually
Penalties	0.5 % per complete month up to a maximum of 5% per year

The Town of Temiscaming is committed to the development and vitality of its territory by offering quality services and building a sustainable, dynamic living environment that meets the expectations and needs of its citizens.

We encourage citizens to attend our municipal council meetings. The calendar of meetings, as well as information on services, events, minutes, notices, and more, is available on our website: www.temiscaming.net

We also invite you to sign up for municipal alerts. That way, you'll always stay up to date: <https://temiscaming.alertesmunicipales.com>

We encourage comments and opinions from citizens and promote a respectful approach. We believe they foster open communication, strengthen community involvement, and provide a variety of perspectives that can contribute to the decision-making process. They can also help identify local concerns and find collaborative solutions.

We invite you to share your feedback with us at ville.temiscaming@temiscaming.net or call us at **819 627-3273, ext. 104**.

7

Projets for 2025

2025

Purchase of a portable metal cutter (\$6,500), a tank reservoir and storage boxes for the trailer purchased in 2024 (\$5,000), and upgrades to the training center (\$8,600) for the fire department.	\$20,100
Purchase of a service truck for public works (\$100,000), a brush cutter for the tractor (\$15,000), and a rear blade for the tractor (\$14,212).	\$129,212
Purchase of a flow meter for Poste Gordon (\$23,284) and various works at the UTE(\$47,827).	\$71,111
Purchase of a device for detecting underground leaks.	\$14,382
Purchase of a device for cleaning pipes.	\$6,300
Purchase of antennas for water meters and the implementation of a management platform.	\$36,132
Murer infrastructure project. This project is partially funded.	\$1,759,070
Columbarium at the cemetery.	\$13,500
Development project at Philippe Barette Park. This project is partially funded.	\$148,076
Replacement of rooftop units.	\$125,000
Replacement of the bridge at the Golf Club.	\$25,000
Ice rink project at Adrien Pharand Park. This project is partially funded.	\$121,336
Replacing the O'Splash membrane.	\$30,000
Replacement of facilities at Irwin Park.	\$45,000



VILLE DE TÉMISCAMING
PROGRAMME TRIENNAL D'IMMOBILISATIONS
2025-2026-2027

204-000/2024-12-12-103

DÉPENSES	BUDGET 2025	BUDGET 2026	BUDGET 2027	BUDGET TOTAL
Administration générale	-			-
Sécurité publique	20 100	20 000	20 000	60 100
Transport	129 212	590 368		
Hygiène du milieu	1 886 995	3 128 736	2 783 832	7 799 563
Santé et Bien-être	13 500			13 500
Aménagement, urbanisme & développement	148 076			148 076
Loisirs et Culture	346 336	250 000	250 000	846 336
TOTAL	2 544 219	3 989 104	3 053 832	9 587 155
FINANCEMENT				
Surplus de fonctionnement	142 849	150 000	150 000	442 849
Subvention TECQ	-	1 105 669		1 105 669
Subventions diverses	179 950	120 000	120 000	419 950
Règlement d'emprunt	127 925	740 368		868 293
Affectation du fond réserves	9 425			9 425
Financement émission d'obligations	1 000 000	1 873 067	1 468 908	4 341 975
Subvention Primeau	759 070		1 314 924	2 073 994
Surplus accumulé non affecté	100 000			100 000
Transfert provenant du fonds de roulement	225 000			225 000
TOTAL	2 544 219	3 989 104	3 053 832	9 587 155

Voici quelques uns des projets prévus en 2025	Voici quelques uns des projets prévus en 2026
Projet d'infrastructure Avenue Murer	Projet d'infrastructure avenue Anvik Phase 1
Améliorations UTE et réseau de distribution	Amélioration réseau de distribution d'eau potable
Achat d'un camion de service pour les travaux publics	Amélioration poste Gordon
Amélioration bâtiment du Centre	Amélioration Chalet du golf
Amélioration parc Philippe-Barrette et Adrian Pharand	Amélioration bâtiment du Centre
Achat d'un colombarium	Achat d'un camion de déneigement
Voici un projet prévu en 2027	
Projet d'infrastructure Avenue Anvik phase 2	