

Presentation of the 2021 General Taxation Budget

Monday, February 1, 2021



Budget Meeting Agenda

- 2021 Budget Presentation
- Capital Budget
 - Departmental Presentations
 - Capital Projects Removed from Budget (page C-94 to C-97)
- Unfinished Business
 - Locomotive 17
 - Eastern Ontario Agri-Food Network

Presentation Overview

- Council's Strategic Priorities
- Budget Highlights
- Operating Budget Overview
- Staffing Complement
- Capital Budget Overview
- Long-Term Financial Planning
- Asset Management
- Long-Term Borrowing (debt)
- Reserves and Reserve Funds
- Property Assessment and Taxes
- Community Partners
- Proposed Tax Dollars At Work
- COVID-19 Funding
- Questions

Council's Strategic Priorities

Alignment to Strategic Plan

The 2021 Budget aligns with the City's Strategic Plan in providing services that enable a financially and environmentally sustainable community which will care and provide for the needs and values of its residents.

Vision: The City of Cornwall is recognized as a welcoming and healthy community with a strong municipal government providing effective services and infrastructure.

Priorities:

- Developing waterfront through ownership, partnerships for business, recreational opportunities;
- Attracting, enhancing workforce that meets demands of local employers;
- Growing quality of housing stock, including affordable housing;
- Economic development and pursuing diverse population growth of 50,000;
- Being leaders in sustainability and climate change impact.

**STRATEGIC PRIORITIES
2019-2022**

WE WILL EARN OUR REPUTATION BY:

Developing waterfront through ownership, partnerships for business, recreational opportunities.

1. Pop-up businesses
2. Sports and recreation opportunities
3. Development of Pointe Maligne Park with budgeted funds
4. Sustained pressure to own strategic parts of our waterfront
5. Encourage private sector development (residential, retail, commercial)

Attracting, enhancing workforce that meets demands of local employers.

1. Convene a workforce group
2. Explore short-term affordable housing as way to facilitate relocation of workers
3. Lobby government officials to reverse trends of immigrants to large centres
4. Facilitate liaison activities between job creators, educators, and senior government to define needed skills, improve existing programs

Growing quality of housing stock, including affordable housing.

1. Create a taskforce
2. Create rental licensing registry to enable a database and adherence to applicable by-laws and standards
3. Look at options to increase enforcement of property standards, building & fire codes


Economic development and pursuing diverse population growth of 50,000.


1. Better branding for areas of the City
2. Attract remote workers via incentives
3. Focus on reducing number of vacant commercial spaces
4. Continue to invest in infrastructure
5. Encourage infill project (e.g. Brookdale)

Being leaders in sustainability and climate change impact.


1. Create Environmental & Climate Change Committee
2. Composting
3. Water meters
4. Education on recycling & waste reduction
5. Plastic bag ban
6. Identify what the City could take the lead on

MISSION
To provide services that enable a financially and environmentally sustainable community which will care and provide for the needs and values of its residents.





VISION
The City of Cornwall is recognized as a welcoming and healthy community with a strong municipal government providing effective services and infrastructure.



Budget Highlights

The 2021 budget submission for the City of Cornwall can be summarized as follows:

- ❑ The 2021 budget has been prepared as a normal budget year with no reductions to revenue or increases in expenses due to the COVID-19 pandemic.
- ❑ This document has been prepared with a tax levy of \$76,808,857. A tax levy increase of \$1,477,453 or 1.96%.
- ❑ Also included in the budget is \$830,000 of growth (new assessment from 2020 supplementary taxation) that has been added to the 2021 tax roll; and \$900,000 of supplementary taxation (projected growth added to the tax roll during 2021).
- ❑ Operating budgets funded from the tax base for City departments has increased by \$1,911,433 or 2.58%. Long-term financing and insurance costs have had an impact on the City's 2021 operating budget. Excluding the increase for these two items, the City's operating budget would have increased by \$657,333 or 0.89%.
- ❑ The net capital budgets for City departments funded from the tax base have decrease from \$1,238,750 to \$804,770 (\$433,980 or 35.03%).
- ❑ The City manages an annual operating budget of \$179.3 million and a capital budget of \$37.1 million.

2021 Operating Budget Summary

The operating budget provides resources for the day-to-day costs of delivering municipal programs and services to residents.

	2020 Budget	2021 Submission	\$ Change	% Change
Revenue	\$99,435,575	100,368,801	\$933,226	0.94%
Supplementary Taxation	1,000,000	900,000	(100,000)	-10.00%
Growth	-	830,000	830,000	100.00%
Total Revenue	\$100,435,575	\$102,098,801	\$1,663,226	1.66%
Expenditures				
Salaries and Benefits	\$81,029,030	\$ 82,789,996	\$1,760,966	2.17%
Purchase of Goods	10,463,044	10,646,536	183,492	1.75%
Services and Rents	31,986,223	32,127,088	140,865	0.44%
Debt Charges	4,404,293	5,417,860	1,013,567	23.01%
Insurance	942,427	1,182,960	240,533	25.52%
Financial and Transfers	\$36,473,843	\$37,636,302	1,162,459	3.19%
Total Expenditures	\$165,298,860	\$169,800,742	\$4,501,882	2.72%
Community Partners	\$4,267,963	\$4,097,991	(169,972)	-3.98%
To/From Reserves	4,961,406	4,204,155	(757,251)	-15.26%
Net Operating (Taxation)	\$74,092,654	\$76,004,087	\$1,911,433	2.58%

Increases to both long-term debt (\$1,013,567) and insurance (\$240,533) has had an impact on the operating budget for 2021.

Excluding increases for both, the operating budget would have increased by \$657,333 or 0.89%.



Please see City Overall on page A-2 of the budget book.

Operating Revenue

- Major variances (000s):

- \$ 460 PIL & Supplementary Taxation
 - \$ 830 2020 Growth
 - (\$ 100) Supplemental Taxation
 - (\$ 270) PILs
- \$ 1,056 Provincial / Federal Funding
 - \$ 776 MOH (GSDL/Paramedic Services)
 - \$ 335 OMPF
 - \$ 250 SS/SH/CC Funding
 - (\$ 50) Prov Gas Tax
 - (\$ 128) Provincial Offences
- \$ 534 Other Municipalities
 - \$ 509 Shared Services
- (\$ 122) User Fees
 - \$ 248 Tipping Fees
 - \$ 190 Construction Management Fees
 - \$ 188 Building / Bylaw Permits
 - (\$ 760) Investment Income
- (\$ 265) Internal Revenue
 - \$ 283 City Equipment Rental
 - \$ 150 Police WSIB recoveries
 - (\$ 164) Progress Fund Interest
 - (\$ 537) S&H Services

	2020 Budget	2021 Submission
PIL & Suppl. Taxation	\$2,557,381	\$3,017,671
Provincial / Federal	\$62,687,234	\$63,743,303
Municipal	\$8,939,568	\$9,474,195
User Fees / Other	\$19,713,740	\$19,591,703
Internal Revenue	<u>\$6,537,652</u>	<u>\$6,271,929</u>
Total	<u>\$100,435,575</u>	<u>\$102,098,801</u>
	% increase	1.66%
	\$ increase	\$1,663,226

Operating Expenditures

The departmental requests resulted in a year over year expenditure increase of \$4,188,525. This represents a 2.39% increase in expenditures from the 2020 approved budget.

	<u>2020 Budget</u>	<u>2021 Submission</u>
Salary	\$81,029,030	\$82,789,996
PoG	\$10,463,044	\$10,646,536
S&R	\$31,986,223	\$32,127,088
Debt Charges	\$4,404,293	\$5,417,860
Insurance	\$942,427	\$1,182,960
Financial	<u>\$46,244,847</u>	<u>\$47,093,949</u>
Total	<u>\$175,069,864</u>	<u>\$179,258,389</u>
	% increase	2.39%
	\$ increase	\$4,188,525

- Salaries and Benefits
\$1,760,966 or 2.17%
- Purchase of Goods
\$183,492 or 1.75%
- Services and Rents
\$140,865 or 0.44%
- Debt Charges
\$1,013,567 or 23.01%
- Insurance
\$240,533 or 25.52%
- Financial
\$849,102 or 1.84%

Staffing Complement

Net to the Corporation: ↑ 12 FTE's, ↓ 22,394 PT hours, ↓ 15 Students, ↑ 1 Contract

Clerks Department (-35 PT hrs)

Removed PT hours no longer required.

Social and Housing Services (-2.0 FTE)

Reduced three staff through attrition and added one Project and Asset Management Coordinator.

Glen Stor Dun Lodge

(+1.0 FTE, +1.0 Contract, -2,513 PT hrs)

Added one Recreologist which was offset by a reduction in PT Hours. The Nurse Practitioner, which was historically budgeted in Contracted Services, has been moved to Salaries and Benefits as a contract position.

Cornwall SDG Paramedic and Emergency

Management Services (+4.0 FT, +2,060PT hrs)

An additional 12-hour shift has been added to the 2021 Budget, which represents four FTE's and 2,060PT hours of coverage.

Parks and Landscaping (+2.0 FTE)

Two FTE's were reallocated from Municipal Facilities.

Transit Services (+1.0 FTE)

One FTE was reduced in Operations and replaced with an Assistant Maintenance Supervisor. One additional mechanic has been added to address vehicle maintenance for Fire Services.

Waste Management (+3.0 FTE)

Weigh scale operations have been brought in-house. The increase of three FTE's is to support primary scale operations and the coordination of yard activities.

Recreation Programming (+1.0FTE, -8,986 PT hrs)

One clerk position was added in exchange for a reduction in equivalent PT hours. Further reductions in PT hours represent the proposed cancellation of the Summer Playground program and the Arts in the Park program for the 2021 Summer season.

MW Roads (-1.0 FTE)

One FTE was reallocated to Sewer Collection.

Recreation Facilities (+4.0 FTE, -10,840 PT hrs)

Transition of part-time positions to full-time positions to address frequent part time staff turnover has resulted in an increase of four FTE's and a reduction of 8,320 PT hours. An additional 2,520 PT hours have been removed as a cost saving measure.

Municipal Facilities (-1.0 FTE, -2,080 PT hrs)

Two FTE's were reallocated to Parks and Landscaping. One FTE was added in exchange for equivalent PT hrs.

Students (-15 Positions)

A reduction of 15 student positions is included as a cost saving measure.



Please see Staffing Complement section beginning on page S-1 of the budget book.

Capital Summary

The capital budget funds the City's infrastructure that supports service delivery. Infrastructure is the term that is used to describe essential facilities, services, and structures the City owns which help make Cornwall a safe, convenient and livable community.

	2020 Budget	2021 Submission	Change from 2020 Budget
Debt	\$12,383,200	\$22,105,830	\$9,722,630
Development Charges	\$487,700	\$1,763,900	\$1,276,200
Reserves	\$2,170,500	\$4,419,800	\$2,249,300
SDG	\$129,450	\$64,230	-\$65,220
Federal Gas Tax	\$4,920,000	\$4,088,000	-\$832,000
Government Funding	\$5,355,600	\$3,882,670	-\$1,472,930
Fundraising (Arts Centre)	\$1,000,000	\$0	-\$1,000,000
	\$26,446,450	\$36,324,430	\$9,877,980
Gross Capital Costs	\$27,685,200	\$37,129,200	\$9,444,000
	\$1,238,750	\$804,770	-\$433,980
% change from 2020 budget			-35.03%
\$ change from 2020 budget			-\$433,980

The 2021 capital budget includes \$37.1 million in capital works and asset replacement, including:

- \$8.6 million in roads and transportation (including \$1.5 million for Lemay Street upgrades and extension and \$2 million for the reconstruction and widening of Marleau Avenue – Stage 2).
- \$2.5 million investment in transit projects.
- \$15.1 million for the continuation of the Municipal Works Yard Redevelopment.
- \$1.1 million for capital works at the Glen Stor Dun Lodge.
- \$2.7 million for City facility and park repairs and upgrades.
- \$2.9 million for phase three for the Fire headquarters and training centre.

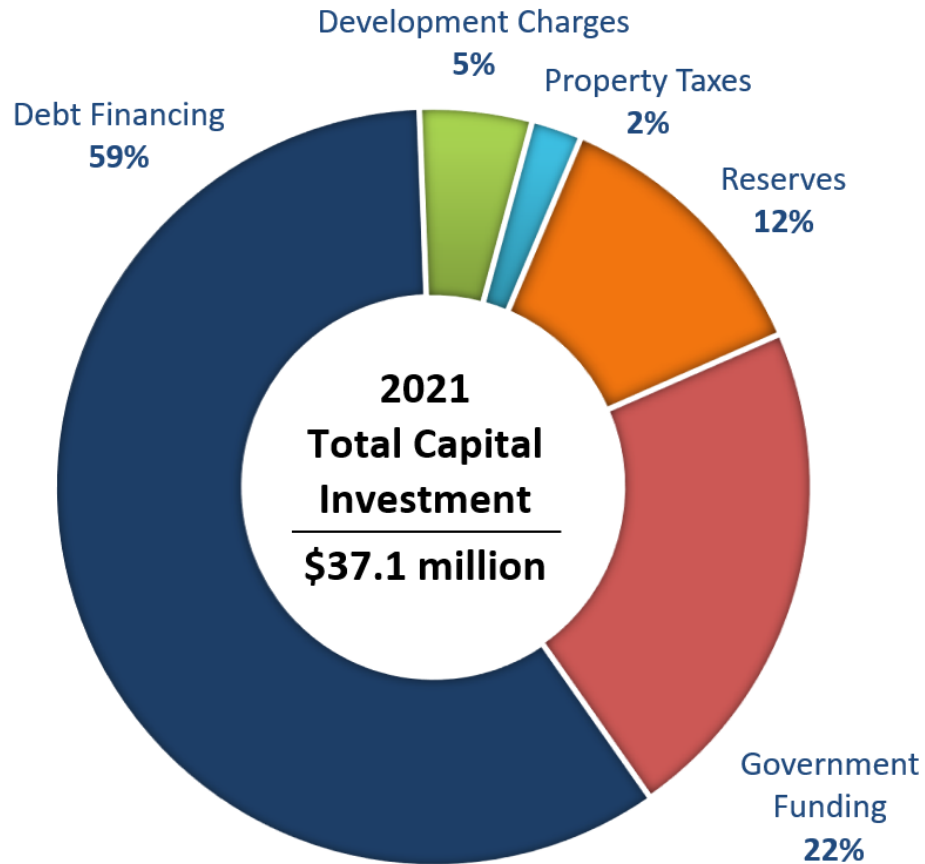
Capital projects funded from the taxation has decreased by \$433,980 or 35.03%.



Further information can be found in the Capital Section beginning on page C-2 of the budget book.

Capital Funding

The 2021 budget includes five major sources of funding for capital projects: government funding, development charges, reserves, debt financing, and property taxes. Projects can receive funding from a single source or through multiple sources.



Capital Summary by Department

Department	2020 Gross Capital	2021 Gross Capital	FUNDING SOURCE						
			GRANTS	SDG	FINANCING	GAS TAX	DCs	RESERVES	TAXATION
Infrastructure Planning	8,815.0	8,230.0	1,572.0		2,755.0	2,998.0	745.0	160.0	
Municipal Works	2,663.0	16,177.0			14,636.5		740.5	800.0	
Traffic	400.0	400.0				300.0			100.0
Transit Services	2,296.0	2,538.3	1,860.8		562.7			114.8	
Waste Management	300.0	400.0						400.0	
Recreation Programming	200.0	55.0							55.0
City Facilities	8,438.0	2,671.5	195.0			500.0		1,785.0	191.5
Financial Services	75.0	290.0				290.0			
Fire Services	2,900.0	3,780.0			3,501.6		278.4		
Paramedic Services	709.5	950.0						950.0	
Glen Stor Dun Lodge	431.5	1,119.0	254.9	64.2	650.0				149.9
Police Services	292.2	385.8						210.0	175.8
Cornwall Public Library	165.0	132.6							132.6
Taxation Subtotal	27,685.2	37,129.2	3,882.7	64.2	22,105.8	4,088.0	1,763.9	4,419.8	804.8



Further information can be found in the Capital Section beginning on page C-3 of the budget book.

Long Term Financial Plan (LTFP)

	Budget 2020	Submission 2021	FORECAST			RE-FORECAST		
			2021	2022	2023	2022	2023	2024
Net Operating Budget	64,726,955	66,382,072	66,819,030	68,436,050	69,859,520	68,008,433	69,436,610	70,964,215
change \$		1,655,117	1,265,189	1,617,020	1,423,470	1,626,361	1,428,177	1,527,605
change %		2.56%	1.95%	2.44%	2.08%	2.45%	2.10%	2.20%
*Debt Payments	4,404,293	5,417,860	4,856,644	6,163,227	6,328,343	6,562,544	7,836,670	7,911,852
Net to/from Reserves	4,961,406	4,204,155	2,976,904	4,526,779	7,761,000	4,311,690	4,017,190	4,443,158
Total Net Operating	74,092,654	76,004,087	74,652,578	79,126,056	83,948,863	78,882,667	81,290,470	83,319,225
Total Net Capital	1,238,750	804,770	3,585,000	2,700,000	1,557,000	1,500,000	2,557,000	4,344,700
Total Levy	75,331,404	76,808,857	78,237,578	81,826,056	85,505,863	80,382,667	83,847,470	87,663,925
Net Levy Change \$		1,477,453	3,346,235	3,588,478	3,679,807	3,573,810	3,464,803	3,816,455
Net Levy Change %		1.96%	4.47%	4.59%	4.50%	4.65%	4.31%	4.55%
Net Levy - LTFP	77,426,968	81,218,959	81,218,959	83,820,697	85,502,516	83,820,697	85,502,516	87,976,797
Net Levy - variance	(2,095,564)	(4,410,102)	(2,981,381)	(1,994,641)	3,347	(3,438,030)	(1,655,046)	(312,872)

The LTFP forecasts revenues, operating expenditures, contributions to/from reserves, and capital requirements (based on the 10-year Asset Management Plan) over the period 2018-2027. The LTFP is one tool that Council can use to identify the impact of current and future decisions when setting priorities for the City.



Further information can be found on page A-3 of the budget book.

Asset Management

Sustainable Service Delivery

The objective of asset management is to maximize benefits, manage risk, and provide satisfactory levels of service to the public in a sustainable manner.

City infrastructure (based on the 2016 AMP):

<u>Assets</u>	<u>2016 Estimated Replacement Value</u>
Buildings	251,498,204
Roads	267,898,000
Bridges and Culverts	45,536,000
Sidewalks and Paths	37,639,000
Traffic Signals/Street Lights	23,008,000
Municipal Fleet	22,736,362
	<hr/> 648,315,566



The next version of the City's AMP (by July 1, 2021) will conform to the O.Reg. 588/17. See page 5 of the Executive Summary of the budget book for more information.

Phase 1:

July 1, 2019

Municipalities to finalize a strategic asset management policy that promotes best practices and links asset management planning with budgeting, operations, maintenance, and other municipal planning activities.



The City adopted its Asset Management Policy (FI-2019-06-24-1) on June 24, 2019 that meets the requirements of this section of the legislation.

Phase 2:

July 1, 2021

Municipalities to approve an AMP for core assets that identifies current levels of service and the cost of maintaining those levels of service.

Phase 3:

July 1, 2023

Municipalities to have an approved AMP for all municipal infrastructure assets that identifies current levels of service and the cost of maintaining those levels of service.

Phase 4:

July 1, 2024

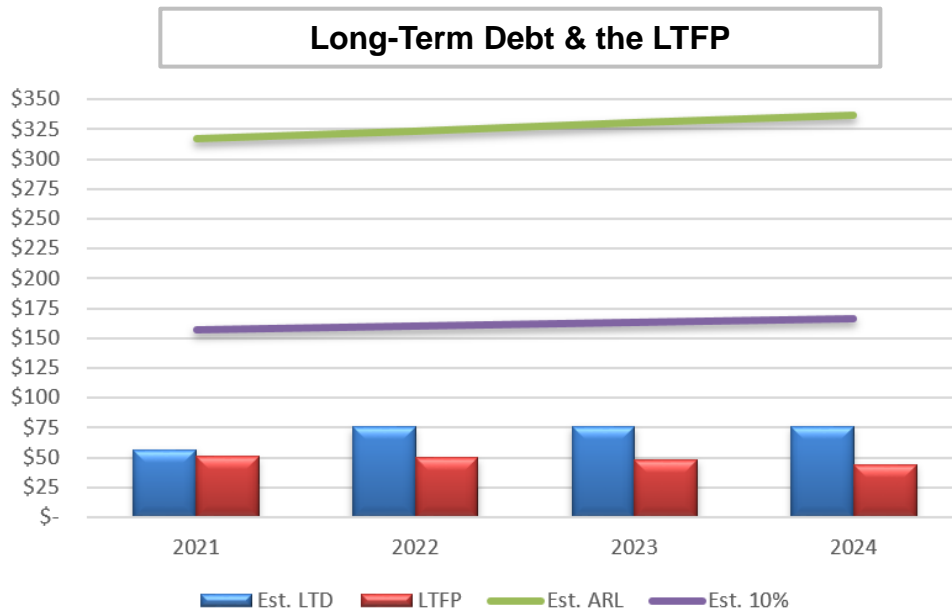
Municipalities to have an approved AMP for all municipal infrastructure assets that builds upon the requirements set out in 2023. This includes the identification of proposed levels of service, the activities required to meet proposed levels of service, and a strategy to fund these activities.

Long-Term Borrowing (debt)

At the beginning of 2021, the City has \$39.8 million of outstanding debt and \$34.3 million of approved borrowing from previous years.

New debt of \$51.0 million is planned for future capital projects over the next ten years, which includes \$22.1 million in the 2021 budget submission.

The chart below illustrates the four-year (2021-2024) forecasted balance (shown in the millions) of long-term debt compared to the LTFP.



The capital budget submission includes borrowing for:

• GSDL Generator	\$ 650,000
• Fire HQ and Pumper 3 Replacement	3,501,600
• Municipal Work Yard Redevelopment	14,336,500
• Emerald Ash Borer	300,000
• Transit Buses and Fareboxes	562,730
• Lemay St. Upgrades	1,500,000
• Marleau Ave. Reconstruction	1,255,000
	<u>\$ 22,105,830</u>

Annual Principal and Interest Payments

Department	Est. Loans @ Jan 1/21	To Borrow in 2021	2021 Principal	2021 Interest	2021 Submission	Debt Repayment is funded by:
Fire Services (Vehicle)	972,600	0	251,168	22,075	273,243	Tax Base
Police Services (Vehicle & Sick Benefit)	688,000	0	221,680	19,523	241,203	
Municipal Works (Vehicle & Equipment)	3,576,700	750,000	876,910	99,355	976,265	
Parks and Landscaping (Emerald Ash)	1,043,000	500,000	314,352	26,409	340,761	
Municipal Works (Yard)	5,058,100	5,000,000	493,900	156,640	650,540	
City Facilities (Equipment, Land, LED Lighting)	300,000	1,150,000	166,020	12,691	178,711	
Waste Management (Flare Replacement)	0	1,600,000	46,000	16,000	62,000	
Infrastructure Planning (LED, Marleau, Culvert, CN Overpass)	3,694,400	3,706,000	810,710	109,563	920,273	
	15,332,800	12,706,000	3,180,740	462,256	3,642,996	
Transit Services (Buses, Fuel Tanks, Equipment)	2,013,000	1,564,000	521,409	72,414	593,823	Provincial Gas Tax and tax base
Paramedic Services (Facility & Vehicles)	1,001,200	0	206,574	27,625	234,199	50% MoH, 30% County, 20% City (tax base)
Benson Centre	7,038,500	0	487,700	231,684	719,384	Progress Fund Int. and tax base
Library (HVAC)	531,500	0	86,719	16,239	102,958	Building Reserve
City Facilities (Justice Bldg HVAC)	0	1,075,000	95,800	28,700	124,500	
Wastewater Capital Projects	13,882,200	7,430,000	1,404,721	445,218	1,849,939	Wastewater Billings
Water Capital Projects	0	0	0	0	0	Water Billings
Total	39,799,200	22,775,000	5,983,663	1,284,136	7,267,799	

Annual Repayment Limit (ARL)

(Under Ontario Regulation 403/02)

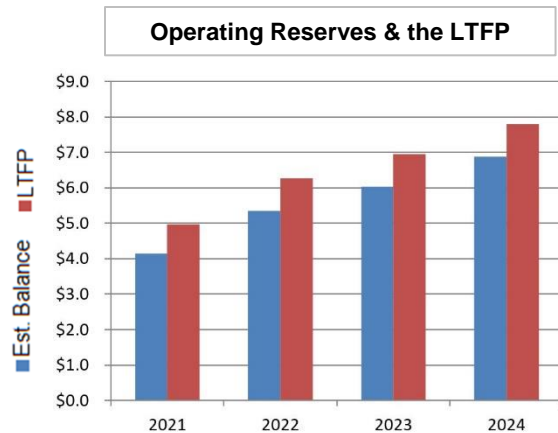
- Each year the City of Cornwall receives a notice from the Ministry of Municipal Affairs summarizing the City's 'Annual Repayment Limit' (ARL).
- The City's ARL effective January 1, 2020 is \$24,966,915.
- This notice also lists the following examples of borrowing for illustration purposes only:

<u>5.0% Interest Rate</u>	<u>Principal</u>
a) 20 years @ 5.0%	\$311,142,944
b) 15 years @ 5.0%	\$259,148,038
c) 10 years @ 5.0%	\$192,787,898
d) 5 years @ 5.0%	\$108,093,675

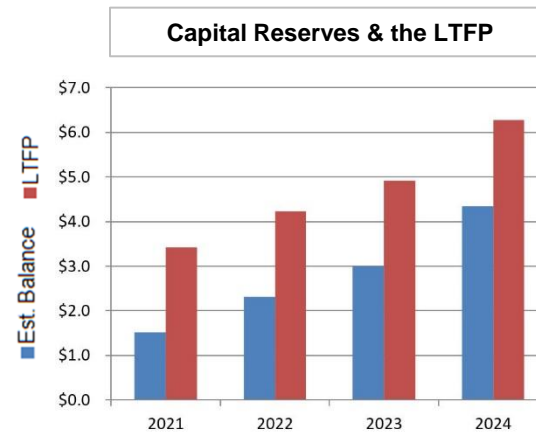
This limit represents the maximum amount which the municipality had available as of December 31, 2019 to commit to payments relating to debt and financial obligation.

Reserves and Reserve Funds

Previously established Reserves can be used to help stabilize rate increases from year to year. The following charts compares the City's current Reserve position (shown in the millions) from 2021 through 2024 with the LTFP.



The Working Reserve is below the LTFP target for 2021. This is primarily due to payments required to cover outstanding tax refunds from previous years related to assessment appeals. The City has committed to repay the Working Reserve over the next several years. A contribution of \$300,000 is included in the 2021 budget.



Over the next four years, the Capital reserves are below the balance projected in the LTFP. The City borrowed (\$2 million) from the Land Reserve to purchase land in the Business Park. When the land is sold, the proceeds will be contributed back to this reserve and the balance will be in-line with the LTFP.



The Building Surplus Reserve, Brownfield Reserve, and the WSIB – Estimated Future Benefit Costs Reserve are above the LTFP balance, though below the City's targeted balances.



Further detail can be found in the Reserves section of the budget book beginning on page R-1.

Contributions to/from Reserves

- Major variances primarily relates to increases/(decreases) in (000's):
 - (\$143K) Variances in Contributions to Reserves
 - \$ 174 Capital Levy
 - \$ 106 Transit Capital Projects
 - \$ 100 Repayment for Beyond 21 Capital Campaign
 - \$ 100 Waste Management
 - \$ 85 Paramedic Services Amortization
 - \$ 67 Pole Replacement Program
 - \$ 54 Small Business Loans
 - (\$ 200) Repayment for Tax Write-Offs
 - (\$ 250) Interest Income
 - (\$ 400) Brownfields
 - \$614K Variances in Contributions from Reserves
 - \$ 150 Offset Winter Control activities
 - \$ 125 Offset LTD for Justice Building HVAC
 - \$ 114 Social Services / Social Housing
 - \$ 87 Unused 2020 Community Grant Funding
 - \$ 62 MW / Facilities Equipment
 - \$ 30 Planning Studies
 - \$ 30 Bi-Annual Structure Improvements

	2020 Budget	2021 Submission
To Reserves	\$5,503,041	\$5,359,656
From Reserves	(541,635)	(1,155,501)
Total	<u>\$4,961,406</u>	<u>\$4,204,155</u>
	% decrease	-15.26%
	\$ decrease	(\$757,251)

The contribution to the Brownfields Reserve was removed from the 2021 budget recognizing the challenges with the current budget and managing the COVID-19 pandemic. The estimated balance of the Brownfields Reserve at December 31, 2021 is \$427,595.

Total Assessed Value by Property Class

Property assessments are updated every four years by MPAC. The 2016 reassessment set the property values for the 2017-2020 property tax years. The year 2020 was the final year of this 4-year phase-in cycle.

In response to the COVID-19 pandemic, the Ontario Government has indicated that property assessments for the 2021 property tax year will continue to be based on the fully phased-in January 1, 2016 current values.

Property Classes	2020 Assessment	2021 Assessment	\$ Change	% Change	MPAC Market Assessment Change	Assessment Growth
Residential	\$2,756,631,909	\$2,805,019,409	\$48,387,500	1.76%	\$16,573,100	\$31,814,400
Multi-Res	194,677,400	185,900,400	-8,777,000	-4.51%	-8,777,000	0
Commercial	884,451,608	878,499,663	-5,951,945	-0.67%	-14,780,045	8,828,100
Landfill	556,155	556,100	-55	-0.01%	-55	0
Industrial	86,572,500	86,309,300	-263,200	-0.30%	-443,700	180,500
Pipeline	12,196,000	12,290,000	94,000	0.77%	94,000	0
Farm	8,918,800	9,949,600	1,030,800	11.56%	208,300	822,500
Total Assessment	\$3,944,004,372	\$3,978,524,472	\$34,520,100	0.88%	-\$7,125,400	\$41,645,500

Over the last few years, the City has seen property assessment decreases to both the multi-residential and commercial property classes. Changes in assessment will shift the tax burden between the classes.

Allocation of Property Taxes between Classes

Property Classes	2020 Taxes	2021 Taxes	\$ Change	% of Total 2020	% of Total 2021
Residential	\$40,756,877	\$42,668,657	\$1,911,780	54.12%	54.96%
Multi-Res	\$5,909,015	\$5,638,396	-\$270,619	7.84%	7.26%
Commercial	\$25,124,305	\$25,694,206	\$569,901	33.35%	33.09%
Landfill	\$14,449	\$14,867	\$418	0.02%	0.02%
Industrial	\$3,219,285	\$3,300,215	\$80,930	4.27%	4.25%
Pipeline	\$274,494	\$284,656	\$10,162	0.36%	0.37%
Farm	\$32,979	\$37,860	\$4,881	0.04%	0.05%
Total Taxes	\$75,331,404	\$77,638,857	\$2,307,453	100.00%	100.00%

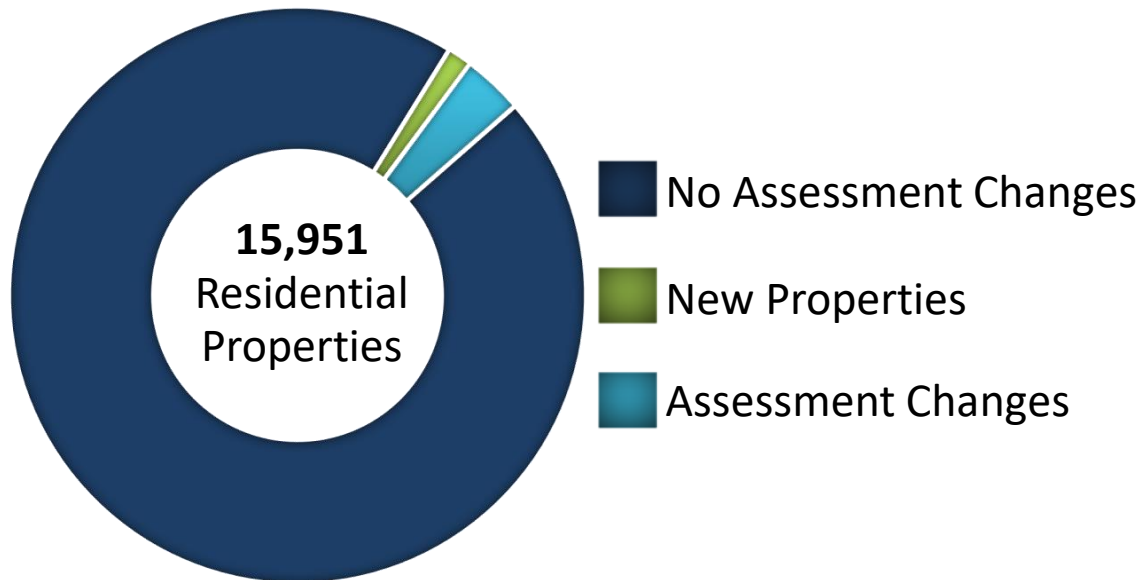


Includes growth of \$830,000 from 2020 which has been added to the roll in 2021.

Summary of 15,186 Residential Properties					
2020 Average Assessment	2021 Average Assessment	2020 Average Taxes	2021 Average Taxes	\$ Change	% Change
\$173,860	\$173,860	\$2,571.66	\$2,646.30	\$74.64	2.90%

Analysis of Residential Properties

In response to the COVID-19 pandemic, the Ontario Government has indicated that property assessments for the 2021 property tax year will continue to be based on the fully phased-in January 1, 2016 current values.



- 15,186 residential properties did not have an assessment change when compared to the 2020 tax roll. These properties represent over 95.2% of the residential class.
- 205 new residential properties were added to the 2021 tax roll, representing 1.3% of the residential tax class.
- 560 residential properties had an assessment change, representing 3.5% of the residential tax class. These assessment changes are a result of renovations to existing properties, building additions, or market adjustments.

Analysis of Residential Properties

Properties with no assessment change

Residential Property Type	Properties		Assessment			Taxes			
	Number	%	2020 Average	2021 Average	% Change	2020 Average	2021 Average	\$ Change	% Change
Single family detached	9,937	65.4%	\$ 177,189	\$ 177,189	0.00%	\$ 2,621	\$ 2,697	\$ 76.07	2.90%
Semi-detached (Separate ownership)	1,436	9.5%	\$ 167,374	\$ 167,374	0.00%	\$ 2,476	\$ 2,548	\$ 71.86	2.90%
Duplex	793	5.2%	\$ 126,753	\$ 126,753	0.00%	\$ 1,875	\$ 1,929	\$ 54.42	2.90%
Condominium Unit	899	5.9%	\$ 163,820	\$ 163,820	0.00%	\$ 2,423	\$ 2,493	\$ 70.33	2.90%
Semi-detached (Single ownership)	390	2.6%	\$ 164,338	\$ 164,338	0.00%	\$ 2,431	\$ 2,501	\$ 70.56	2.90%
Freehold Townhouse/Row house	363	2.4%	\$ 133,229	\$ 133,229	0.00%	\$ 1,971	\$ 2,028	\$ 57.20	2.90%
Property with three self-contained units	291	1.9%	\$ 167,616	\$ 167,616	0.00%	\$ 2,479	\$ 2,551	\$ 71.96	2.90%
Property with four self-contained units	231	1.5%	\$ 239,749	\$ 239,749	0.00%	\$ 3,546	\$ 3,649	\$ 102.93	2.90%
Other	846	5.6%	\$ 206,568	\$ 206,568	0.00%	\$ 3,049	\$ 3,138	\$ 88.50	2.90%
Total Residential Properties	15,186	100.0%	\$ 173,860	\$ 173,860	0.00%	\$ 2,571	\$ 2,646	\$ 74.63	2.90%

Single family detached and semi-detached (separated ownership) homes with no change in assessed value represents 74.9% of the portfolio of residential properties. The estimated increase in taxes is \$72-\$76 (2.9%).

The average municipal tax increase based on 15,186 residential properties is \$74.63 or 2.9%.

Community Partners

The City supports many organizations who provide programs and services to our community. Funding is provided to Community Partners (detailed in the chart below) and through the Municipal Grants Program (budget \$200,000).

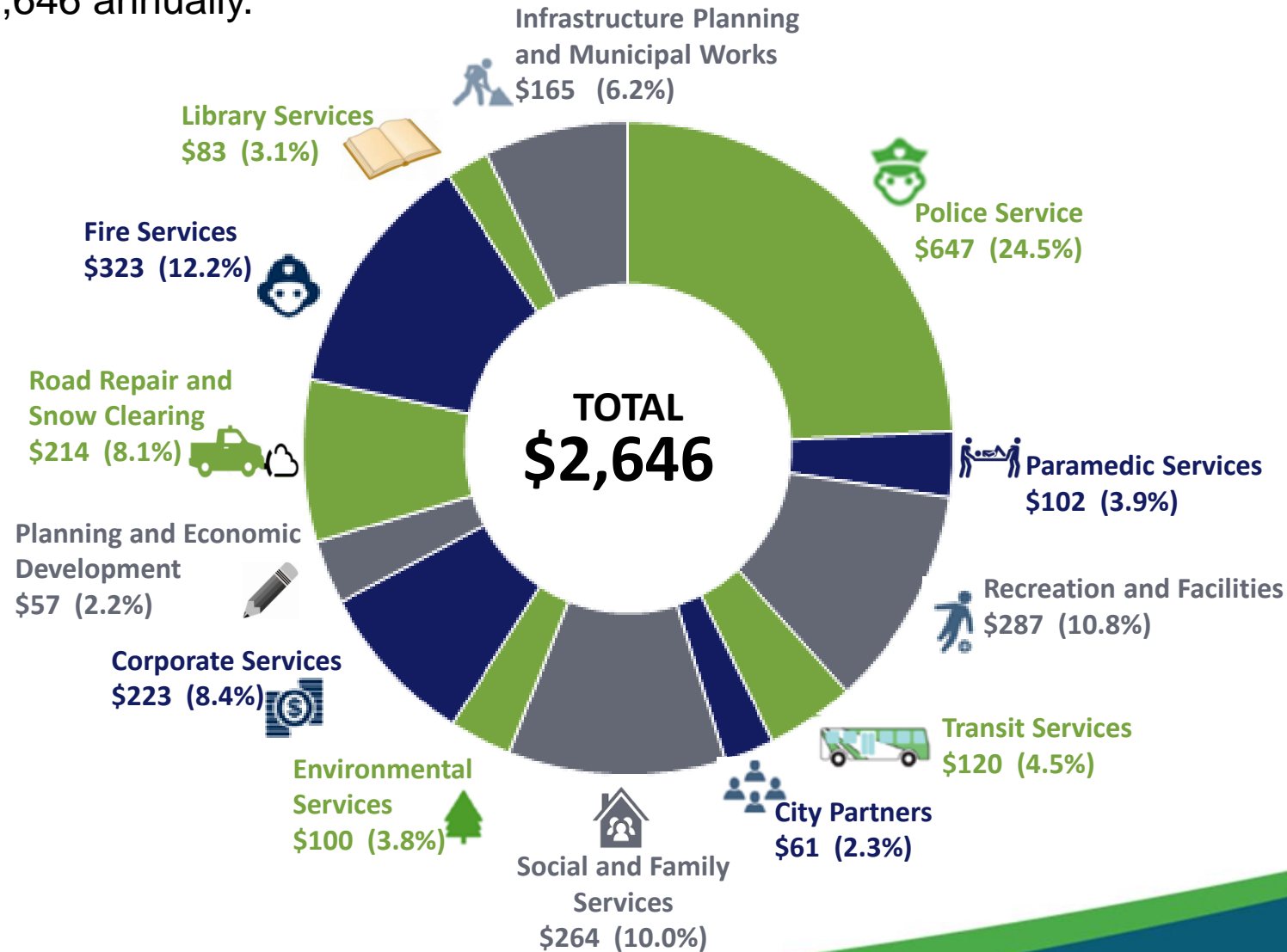
Community Partners	2018 Approved	2019 Approved	2020 Approved	2021 Submission
Eastern Ontario Health Unit (EOHU)	\$734,962	\$749,661	\$817,138	\$728,413
Raisin Region Conservation Authority (RRCA)	\$492,489	\$508,666	\$537,600	\$548,352
Cornwall Regional Airport	\$98,558	\$85,000	\$103,049	\$103,049
Heritage Cornwall	\$10,615	\$6,360	\$5,475	\$0
SD&G Historical Society	\$70,000	\$70,000	\$100,000	\$100,000
Eastern Ontario Regional Network (EORN)	\$25,858	\$25,858	\$54,225	\$54,225
Heart of the City	\$30,000	\$30,000	\$30,000	\$0
Cornwall Innovation Centre (CIC)	\$50,000	\$50,000	\$50,000	\$0
Aultsville Theatre	\$97,000	\$97,000	\$127,000	\$127,000
St Lawrence College (SLC)	\$100,000	\$100,000	\$0	\$0
Total	\$1,709,482	\$1,722,545	\$1,824,487	\$1,661,039



Further detail can be found in the Community Partners section of the budget book beginning on page P-1.

Proposed Tax Dollars At Work

The municipal taxes for the average home assessed at \$173,860 would be \$2,646 annually.



COVID-19 Funding

Safe Restart Funding (SRF)

\$2,686,300 - For the purpose of addressing priority COVID-19 operating costs and pressures.

\$538,000 - To assist with 2021 COVID-related operating pressures.

Glen Stor Dun Lodge

MOHLTC monthly funding of \$37,500-\$88,000 - To support the necessary incremental expenditures of LTC homes to prevent and contain COVID-19.

\$526,041 - Temporary pandemic pay for LTC frontline and support workers.

\$21,853 LHIN funding – OutReach Services

To support the continuation and expansion of community services and one-time expenditures related to COVID-19 response

\$39,359 LHIN funding – For Infection Prevention and Control (IPAC) - To hire additional IPAC personnel, as well as funding for training of new and existing support staff in enhancing their understanding of, and skills related to IPAC practices and protocols.

\$8,500 MOHLTC funding – To address IPAC minor capital expenditures (included in the 2021 budget).

\$3,650 OCSA funding – Meals on Wheels
Emergency relief funding for the expansion of the Meals on Wheels program.

Social and Housing Services

Social Services Relief Fund (SSRF)

Phase 1: \$4,342,100 - To expand a wide range of services and supports for vulnerable populations, based on local need, so they can better respond to this emergency.

Phase 2: \$2,701,055 (an initial \$1,886,455, plus an additional \$814,600) – Application based; approved housing development.

\$1,256,204 Child Care – MOE funding for PPE, enhanced cleaning, additional staff to meet health and safety requirements, support for short term vacancies as operators transition to return to full capacity, and minor capital.

\$235,949 – MMAH funding for temporary pandemic pay for staff working in the supportive housing and emergency shelter sectors.

Paramedic Services

\$525,000 – Temporary pandemic pay one-time funding for 2020-21.

\$348,951 – One-time funding for the 2020 calendar year to support paramedic services as part of the COVID-19 response in the emergency health services sector.

Transit Services

\$687,352 – SRF for the purpose of addressing loss revenue and expenses incurred in response to the COVID-19 outbreak.

\$27,440 – MTO funding for enhanced cleaning.

Tourism

\$180,142 – TIAO (FedDev ON) - Regional Relief & Recovery funding to support tourism initiatives.

Cornwall Business Enterprise Centre

\$32,000 – MEDJCT funding - To offer the Digital Consult program.

As part of the ICIP, the government of Canada created a new funding stream to respond to the impacts of COVID-19. The Resilience Program is application based, though every municipality has been given its funding allocation. The City should receive \$684,733 and has included this amount in the 2021 capital budget.



Thank You.
Questions?