

Municipal Budget Submission Form For the Calendar Year 2025

The estimates reported in this submission were approved by the Council of the Municipality of

Town of Pouch Cove

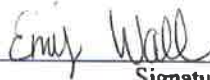
Name of Municipality

at a meeting held on 2 day of December 2025

Day Month Year



Signature of Mayor



Signature of Clerk/Manager

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Deadline for Council Adoption: December 1, 2024

Deadline for Submission: December 31, 2024

Debt Charges Summary

Loan Number	Name of Creditor	Purpose (Water, Roads; etc.)	Original Principal	Maturity Date (dd-month-yyyy)	Council Annual Payment	Provincial Annual Payment
	TD	New Road	\$37,227.79	18/08/2026	\$5,848.92	
	TD	Noseworthy Road	\$27,866.38	18/08/2026	\$7,814.40	
	TD	MOF	\$471,727.05	19/09/2031	\$51,890.28	
	BMO	Fire Truck	\$550,048.00	31/07/2035	\$43,239.36	
	RBC	PW Truck	\$86,817.41	04/04/2028	\$21,355.44	
	RBC	PW Dump Truck	\$150,000.00	02/02/2028	\$20,616.24	
	RBC	Fire Training Facility	\$140,811.94	21/03/2028	\$18,000.36	
	CNH CAPITAL	PW Loaders	\$356,000.00	01/10/2028	\$98,504.88	
Totals					\$267,269.88	

BEFORE CONTINUING:



1. Transcribe **BOTH** the above totals for Council Annual Payment and Provincial Annual Payment to the appropriate boxes in section “7.1 Debt Charges From All Sources” of “7.0 FISCAL SERVICES” on Page 6.

2. Transcribe the above total of “Provincial Annual Payment” to sub-section 4.1.2 “Provincial Portion of Debt Charges” found in the section “4.1 Provincial Government Grants and Subsidies” on Page 11.

Expenditures

1.0 GENERAL GOVERNMENT		
1.1 Council		
1.1.1. Remuneration for Councillors -----	\$52,621.88	
1.1.2. Travel -----	\$7,500.00	
Total 1.1 Council -----		\$60,121.88
1.2 General Administration		
1.2.1. Salaries -----	\$755,000.00	
1.2.2. Employee Benefits -----	\$59,955.00	
1.2.3. Payroll Burden -----	\$69,281.12	
1.2.4. Travel -----	\$7,000.00	
1.2.5. Supplies -----	\$15,000.00	
1.2.6. Purchased Services (other than Insurance) -----	\$152,000.00	
1.2.7. Professional Services -----	\$131,240.17	
1.2.8. Insurance -----	\$59,226.00	
Total 1.2 General Administration -----		\$1,248,702.29
1.3 Municipal Elections & By-elections -----		\$5,500.00
1.4 Property Assessment Services -----		\$36,000.00
1.5 Common Services		
1.5.1 Engineering Services -----	\$5,000.00	
1.5.2 General Maintenance -----	\$50,000.00	
1.5.3 Professional Development and Training -----	\$7,500.00	
1.5.4 Public Relations -----		
Total 1.5 Common Services -----		\$62,500.00
TOTAL 1.0 GENERAL GOVERNMENT -----		\$1,412,824.17

2.0 PROTECTIVE SERVICES	
2.1 Fire Protection	\$139,000.00
2.2 Emergency Preparedness and Response	\$5,000.00
2.3 Animal and Pest Control	\$1,500.00
2.4 Municipal Enforcement	
2.5 Other Protective Services and Inspections	
2.6 Salaries	
TOTAL 2.0 PROTECTIVE SERVICES	\$145,500.00

3.0 TRANSPORTATION SERVICES	
3.1 Vehicle and Fleet Maintenance	\$40,000.00
3.2 Road Transport	
3.2.1 Streets, Roads, Sidewalks, etc.	\$100,000.00
3.2.2 Snow Removal	\$30,000.00
3.2.3 Street Lighting	\$50,000.00
3.2.4 Traffic Services	
Total 3.2 Road Transport	\$180,000.00
3.3 Public Transit	
3.4 Other Transportation Services	
3.5 Salaries	
TOTAL 3.0 TRANSPORTATION SERVICES	\$220,000.00

4.0 ENVIRONMENTAL HEALTH	
4.1 Water Supply	\$50,000.00
4.2 Sewage Collection and Disposal	\$30,000.00
4.3 Garbage and Waste Collection and Disposal	\$225,000.00
4.4 Other Environmental Health Services	\$100,000.00
4.5 Salaries	
TOTAL 4.0 ENVIRONMENTAL HEALTH	\$405,000.00

5.0 PLANNING AND DEVELOPMENT

5.1 Planning and Zoning	\$5,000.00
5.2 Community Improvement and Development	\$10,000.00
5.3 Regional Development	
5.4 Tourism and Marketing	\$7,500.00
5.5 Other Planning and Development	\$1,000.00
5.5 Salaries	
TOTAL 5.0 PLANNING AND DEVELOPMENT	\$23,500.00

6.0 RECREATION AND CULTURAL SERVICES

6.1 Recreation Administration (Salaries)	
6.2 Recreation Facilities	
6.2.1 Recreation and Community Centres	\$14,000.00
6.2.2 Parks, Playgrounds, Trails, etc.	\$10,000.00
6.2.3 Stadium	
6.2.4 Swimming Pool	
Total 6.2 Recreation Facilities	\$24,000.00
6.3 Cultural Facilities	
6.4 Recreation and Cultural Programs, Activities etc.	\$100,000.00
6.5 Other Recreation and Cultural Services	
TOTAL 6.0 RECREATIONAL AND CULTURAL SERVICES	\$124,000.00

7.0 FISCAL SERVICES	
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7.1 Debt Charges From All Sources (from page 2)

7.1.1 Municipal Annual Payment -----	\$267,269.88	(See page 2)
7.1.2 Provincial Annual Payment -----		(See page 2)

Total 7.1 Debt Charges From All Sources -----	\$267,269.88
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7.2 Transfers to Authorized Reserves and other Funds

7.2.1 Provision for Uncollectible Taxes, Fees & Charges -----	\$10,000.00	
7.2.2 Operating Deficit of Prior Year -----		
7.2.3 Accumulated Deficit Reduction Plan -----		
7.2.4 Discounts, Losses, Allowances -----	\$6,000.00	

7.2.5 Capital Expenditure Out of Revenue:

7.2.5.1 Canada Community Building Fund (Gas Tax) -----		
7.2.5.2 All Other (please provide list) -----		
Total 7.2.5 Capital Expenditure Out of Revenue -----	\$0.00	

7.2.6 Authorized Transfers to Reserves & Other Funds:

7.2.6.1 Canada Community Building Fund (Gas Tax) -----		
7.2.6.2 All Other (please provide list) -----		
Total 7.2.6 Authorized Transfers to Reserves & Other Funds -----		

Total 7.2 Transfers to Authorized Reserves and Other Funds -----	\$16,000.00
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7.3 Bank Charges & Other Fiscal Services -----	\$17,000.00
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TOTAL 7.0 FISCAL SERVICES -----	\$300,269.88
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TOTAL EXPENDITURES	\$2,631,094.05
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Revenues

1.0 TAXES AND RELATED REVENUES

1.1 Property Tax Information

1.1.1 Residential Property Info.	Assessed Values	Number of Properties	Tax Rate	Total Tax
1.1.1.1. Mil Rate Method	\$229,285,000	893	6.25	\$1,433,031.25
1.1.1.2. Minimum Tax Method	\$734,700	21	\$400.00	\$8,400.00
1.1.1.3. Residential Grants in Lieu				
1.1.1.4. Residential Exempt Properties				

Total Residential Property Info -----	\$230,019,700	914		\$1,441,431.25
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1.1.2 Commercial/Non-Residential	Assessed Values	Number of Properties	Tax Rate	Total Tax
1.1.2.1. Mil Rate Method	\$4,789,100	21	6.25	\$29,931.88
1.1.2.2. Minimum Tax Method (General)	\$358,200	1	\$400.00	\$400.00
1.1.2.3. Minimum Tax Method (Small Structures)	\$734,700	31	\$100.00	\$3,100.00
1.1.2.4. Non-Residential Grants in Lieu				
1.1.2.5. Tax Agreements				
1.1.2.6. Non-Residential Exempt Property				

Total Commercial/Non-Residential -----	\$5,882,000	53		\$33,431.88
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1.1.3 Vacant Land	Assessed Values	Number of Properties	Tax Rate	Total Tax
1.1.3.1. Minimum Rate Method	\$885,600	88	\$100.00	\$8,800.00

Total Vacant Land -----	\$885,600	88		\$8,800.00
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Total 1.1 Property Tax Information -----	\$236,787,300	1,055		\$1,483,663.13
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BOX A

1.2 Water and Sewage Fee Information

1.2.1 Residential Water and Sewage	# Household Units	Tax (Fee) Rate	Total Tax (Fee)
1.2.1.1. # of Households (Not Connected)	378		
1.2.1.2. Water and Sewage Tax (Fee)	525	850	\$446,250.00
1.2.1.3. Water Tax (Fee) Only (if Separate Tax (Fee))	11	600	\$6,600.00
1.2.1.4. Sewage Tax (Fee) Only (if Separate Tax (Fee))			
1.2.1.5. Other Residential W/S Tax (Fee)			

Total Number of Household Units ----- 914

Total 1.2.1 Residential W/S Tax (Fee) ----- \$452,850.00

1.2.2 Commercial/Non-Residential Water and Sewage	# Comm. / Non-Res. Units	Tax (Fee) Rate	Total Tax (Fee)
1.2.2.1. # of Commercial/Non-Residential Units (Not Connected)	39		
1.2.2.2. Water and Sewage Tax (Fee)	8	850	\$6,800.00
1.2.2.3. Water Tax (Fee) Only (if Separate Tax (Fee))	5	600	\$3,000.00
1.2.2.4. Sewage Tax (Fee) Only (if Separate Tax (Fee))			
1.2.2.5. Other Commercial/Non-Residential W/S Tax (Fee)			
1.2.2.6. Industrial & Institutional W/S (e.g. Fish Plants, Hospitals)			

Total # of Comm./Non-residential Units ----- 52

Total 1.2.2 Commercial/Non-Residential Water and Sewage Tax (Fee) ----- \$9,800.00

Total 1.2 Water and Sewage Tax (Fee) ----- \$462,650.00

BOX B

1.3 Other Tax Information

1.3 Other Taxes	# Assessed the Tax	Tax Rate	Total Tax
1.3.1. Poll Tax (No longer permitted after 2027)			
1.3.2. Business Tax (attach tax structure)			\$107,150.35
1.3.3. Utility Tax		2.5%	\$100,916.61
1.3.4. Municipal Utility (Sales) Tax			
1.3.5. Direct Seller Tax			
1.3.6. Other Authorized Taxes			
1.3.7. Tourist Accomodations Tax (By-Law Required, max 4% daily rate)		4%	

Total 1.3 Other Taxes ----- \$208,066.96

BOX C

Grand Total 1.0 Taxes and Related Revenue ----- \$2,154,380.09

(Total of Boxes A, B and C)

2.0 SALES OF GOODS AND SERVICES

2.1 Garbage Collection Fees	
2.2 Recreation and Cultural Services	\$50,000.00
2.3 Transportation Services	
2.4 Fire Protection Service Fees	\$36,687.65
2.5 Animal and Pest Control Fees	
2.6 Tipping Fees	
2.7 Water Supply	
2.8 Other Sales of Goods and Services	
TOTAL 2.0 SALES OF GOODS AND SERVICES	\$86,687.65

3.0 OTHER REVENUE FROM OWN SOURCES

3.1 Assessments, Levies, Fees and Charges	\$23,000.00
3.2 Rental Income	\$5,000.00
3.3 Interest from Investments	
3.4 Interest Collected on Overdue Accounts	
3.5 Other Revenue From Own Sources	
TOTAL 3.0 OTHER REVENUE FROM OWN SOURCES	\$28,000.00

4.0 GOVERNMENT TRANSFERS

4.1 Provincial Government Grants and Subsidies

4.1.1. Municipal Operating Grant ----- \$231,073.31

4.1.2. Provincial Portion of Debt Charges ----- (See page 2)

4.1.3. Provincial Gas Tax Revenue ----- \$27,153.00

4.1.4. Other Provincial Grants and Subsidies (Please attach list) -----

Total 4.1 Provincial Government Grants and Subsidies ----- \$258,226.31

4.2 Federal Government Grants and Subsidies

4.2.1. Canada Community Building Fund (Gas Tax) ----- \$103,800.00

4.2.2. Other Federal Grants and Subsidies
(please provide list) -----

Total 4.2 Federal Government Grants and Subsidies ----- \$103,800.00

TOTAL 4.0 GOVERNMENT TRANSFERS ----- \$362,026.31

5.0 OTHER TRANSFERS

5.1. Operating Surplus of Prior Year -----

5.2. Transfers from Authorized Reserves

5.2.1. Canada Community Building Fund (Gas Tax) -----

5.2.2. Other (please provide list) -----

TOTAL 5.0 OTHER TRANSFERS -----

TOTAL REVENUE	\$2,631,094.05
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Please Calculate the Debt Servicing Ratio (DSR):

Debt Servicing Ratio (DSR)

Step 1: Fill in the following information

Municipal Annual Debt Payment (7.1.1 - Page 6)		\$267,269.88
Local Revenue 1 Total Taxes and Related Revenue (Page 9).....	\$2,154,380.09	
Local Revenue 2 Total Sales of Goods and Services (Page 10).....	\$86,687.65	
Local Revenue 3 Total Other Revenue from Own Sources (Page 10).....	\$28,000.00	
Total Local Revenue		\$2,269,067.74
Municipal Operating Grant (MOG) (4.1.1. Page 11)		\$231,073.31
Provincial Gas Tax Revenue (4.1.3. Page 11)		\$27,153.00
Debt Servicing Ratio		11%

Step 2: DSR Calculation

\$267,269.88	÷	(\$2,269,067.74	+	\$231,073.31	+	\$27,153.00)
Municipal Debt			<u>Local Revenue</u>		<u>MOG</u>		<u>Provincial Gas Tax Revenue</u>	
						=		
							<u>11%</u>	
							DSR (%)	

Summary of The Municipal Budget Submission Form

Name of Municipality	Town of Pouch Cove	Budget Year	2025
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From The Municipal Budget Submission Form, the totals of the seven expenditure functions, the total expenditures, the totals of the five main revenue sources and the total revenues are found in the appropriate boxes below.

Expenditures

1.0 General Government -----	\$1,412,824.17	
2.0 Protective Services -----	\$145,500.00	
3.0 Transportation Services -----	\$220,000.00	
4.0 Environmental Health -----	\$405,000.00	
5.0 Planning and Development -----	\$23,500.00	
6.0 Recreation and Cultural Services -----	\$124,000.00	
7.0 Fiscal Services -----	\$300,269.88	
Total Expenditures -----		\$2,631,094.05

Revenues

1.0 Taxes -----	\$2,154,380.09	
2.0 Sales of Goods and Services -----	\$86,687.65	
3.0 Other Revenue From Own Sources -----	\$28,000.00	
4.0 Government Transfers -----	\$362,026.31	
5.0 Other Transfers -----		
Total Revenues -----		\$2,631,094.05



2025 FEE STRUCTURE

REAL PROPERTY TAX RATE <u>s.112 s.113</u>		
s.112/s.113	Residential Property	6.25 mils
s.112/s.113	Commercial Property	6.25 mils

MINIMUM PROPERTY TAX	
s.114(a) Residential Property	\$400
s.114(b) Commercial Property	\$400
s.114(c) Vacant Land	\$100
s.114(d) Non-Residential Structure (<100m2)	\$100

RESIDENTIAL DISCOUNTS
Residents in receipt of the Guaranteed Income Supplement may qualify for a discount. Application forms available at the Town Office.

- PAYMENT OPTIONS**
1. Payment in Full by March 31, 2025
 2. Interest free with post-dated payments on file submitted for equal monthly payments to the end of 2025. (Interest-free option is valid only if all payments are made good)
 3. Cash, Cheque, Visa, MasterCard, Interac & online services are available.

INTEREST
Interest is charged on all outstanding accounts at 1% compound interest per month.

BUSINESS TAX <u>s.120, s.123, s124</u>	
General Business	14 mils
<i>General Business includes all categories except the following:</i>	
Cultural & Civic	0 mil – Minimum \$300
Child Care, Bed & Breakfast	10 mils
Agriculture, Forestry	3 mils
Industry Uses (Hazardous, General, Light)	20 mils
<i>Includes Industrial Services, Workshops, Construction, Service Station, Mineral Working, etc.</i>	
Office, Professional, Dealership, Large Retail	20 mils
Commercial Recreation Park	70 mils

Business Based on Gross Revenue
Utility: 2.5% of Gross Revenue as per Taxation of Utilities and Cable Television Companies Act
Other: 2.5% of Gross Revenue as per s.121.1

s.125 Minimum Business Tax (All Classes)	\$300
Direct Seller / Food Truck	Free

WATER & SEWER <u>s.130/s.131</u>	
Class 1 – Residential and Commercial Buildings	
Water Only	\$600/year/unit
Water & Sewer	\$850/year/unit
Class 2 – Separate Improvements and Vacant Land	
Water Only	\$275/year/unit
Water & Sewer	\$400/year/unit

Water Connection Fee	\$1250
Sewer Connection Fee	\$1250
<i>*Fees must be paid prior to connection.</i>	

Water Disconnect/Turn-Off	\$100
<i>*When due to tax arrears</i>	

Water Disconnect/Reconnect by Request	
During Office Business Hours	\$100
Monday to Friday Outside Business Hours	\$110
Saturday or Sunday	\$150

OTHER ASSESSMENTS & FEES	
Tax Certificate	\$150
Zoning & Compliance	\$150
Returned Cheque (NSF Fee)	\$45

DEVELOPMENT	
General Development/Extension	
Application Fee	\$100
Permit Fee	\$2/sq. m.
Occupancy Permit Deposit	\$500/lot
<i>*\$100 refunded when Occupancy Permit is obtained.</i>	

Accessory Building Application Fee	\$50
Accessory Building Permit Fee	\$2/sq. m.
Demolition and Removal Permit	\$50
Subdivide Land Application Fee	\$50
Subdivision Development Application Fee	\$200/lot
- Additional Fees Apply in Subdivision Agreement	

Business Application Fee	\$50
Business Permit Fee	\$50
Discretionary Use Application Fee*	\$50 + Ad
Variance Application Fee*	\$50 + Ad
Non-Conforming Use Application Fee*	\$50 + Ad

Pavement Cut (Refunded Upon Inspection)	\$2000
Culvert (Refunded Upon Inspection)	\$1500
Town Plan & Zoning Amendments*	\$5000

**Applicant responsible for full cost recovery in the event that the real cost exceeds the deposit.*

- No Cost Development Permits**
- **General Repairs/Fence/Fixtures**
 - **Site Clearing, Landscaping, Driveways, Excavation**
 - **Temporary Structure**
 - **Commercial Vehicle and Parking Lot Permit**

WASTE COLLECTION <u>s.177</u>	
Residential Property (1st Service Unit)	Free
Additional Service Units	\$225/unit
Commercial Property	\$225/unit