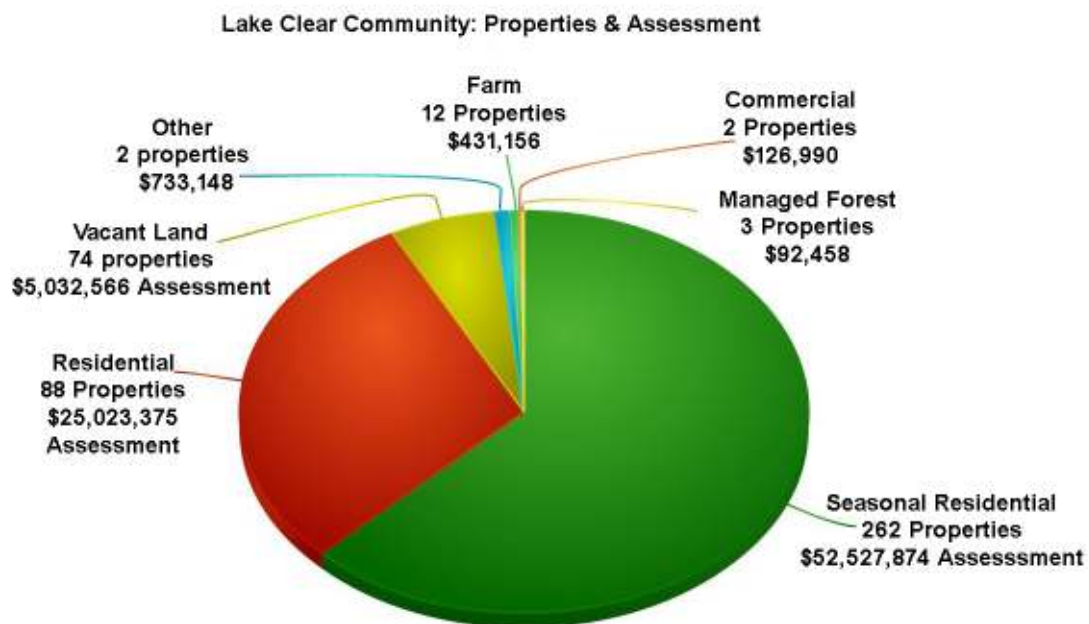


A Report on Municipal Property Taxes and Taxation as it Affects the Lake Clear Community

Presented July 25, 2015 at the Lake Clear Property Owners Association AGM by Council Member Bob Peltzer and Mayor Jennifer Murphy

Every effort has been made to make this report as accurate as possible. Some amounts and percentages may be slightly more or less than audited amounts. However, the overall accuracy is sufficient to provide a solid explanation of how municipal assessment and taxation affects the Lake Clear Community.

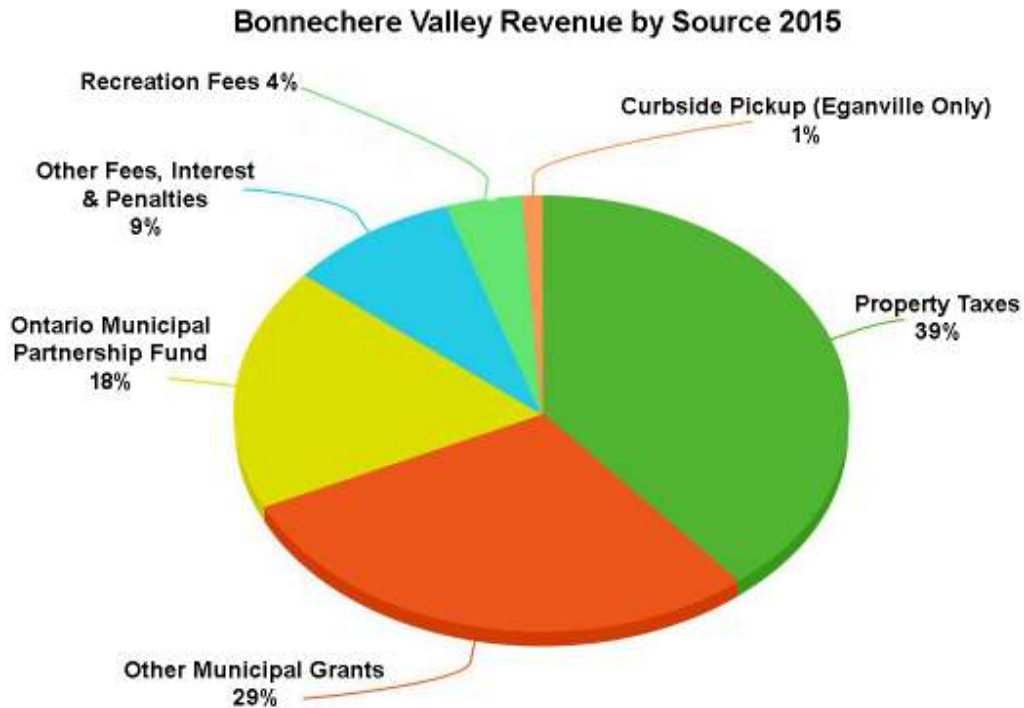
1. There are 443 properties on or very near to Lake Clear in what we have determined that most would consider to be the Lake Clear Community. Not all are on the lake but most are. The rest are either across a roadway or nearby the lake along a roadway leading to it.



The chart above shows the 7 different property classes found in the Lake Clear area. Together these 443 properties contain \$84,967,559 in assessed value. MPAC gives a figure of \$74,592,424 but they did not include just off the lake properties that we feel most would consider part of our community.

2. The 84 million dollars in assessment generates \$1,029,084 in property taxes. This is just over 20% of the \$5,116,638 in property taxes collected by Bonnechere Valley from all areas. However, nearly half of that 5 million dollars is sent on to the school boards and the County of Renfrew. The remaining portion is \$2,831,917 and that money is what we pay for the services provided by Bonnechere Valley.

3. Bonnechere Valley's 2015 budget requires a total spending of \$7,029,968. Of that amount 39% or \$2,831,917 is raised through the property tax. The remaining amounts come from either provincial or federal grants (\$3,164,673) and other payments such as payment in lieu of taxes, gas tax revenue, user fees, penalties and interest. Some of these grants are tied to specific projects such as the work done along Lake Clear Road or as is the case this year, to the street work on highways 41 and 60 going through Eganville. Other grant money can change from year to year and is usually provided by the province to help pay some but not all of the expenses for programs and services downloaded from them to us.



4. The Lake Clear Community contributes just over 1 million dollars in property taxes. Of that million, \$295,000 goes to the County of Renfrew and \$165,687 is paid to the public and separate school boards. The remaining \$567,800 that we pay to Bonnechere Valley becomes our 20% of the \$2,831,917 that Bonnechere Valley raises through property taxes for its own budget of just over 7 million dollars.

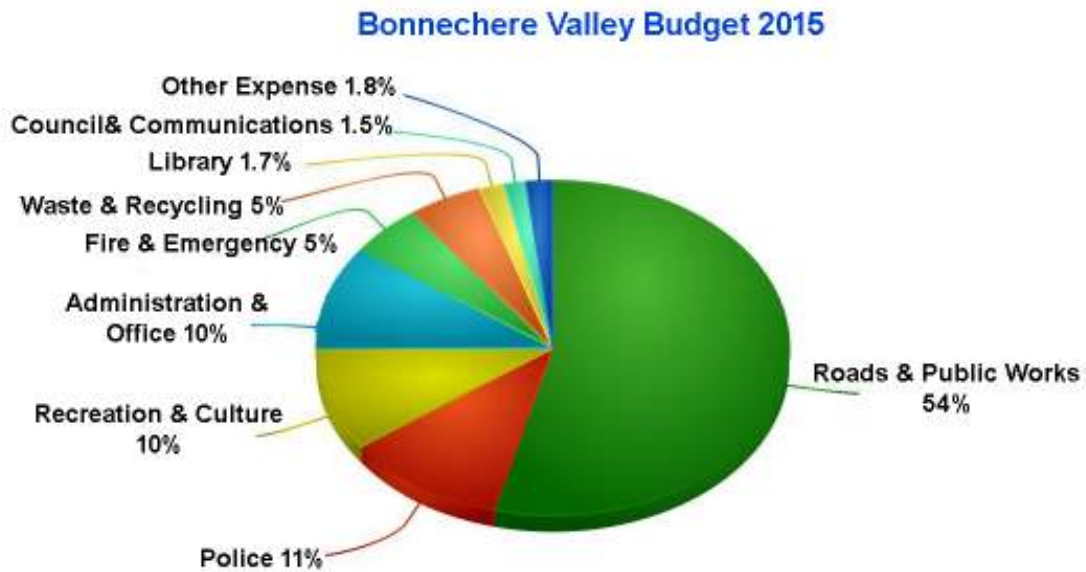
5. Just what do we receive for this money? 443 properties contribute just over a million dollars so what does it buy? Here is a breakdown:

<i>Who Spends</i>	<i>Total Budget</i>	<i>How Much We Pay</i>
School Boards (<i>Total Budget</i>)	\$184,096,431	\$165,687
County of Renfrew (<i>From Taxes & Misc</i>)	42,721,096	295,597
<i>Ambulance & Paramedics</i>	<i>\$6,683,210</i>	
<i>County Roads & Public Works</i>	<i>15,043,880</i>	
<i>Health & Senior Homes</i>	<i>4,153,513</i>	
<i>Debt Retirement</i>	<i>5,120,123</i>	
<i>Social Services</i>	<i>6,825,901</i>	
<i>MPAC</i>	<i>1,514,289</i>	
<i>Planning</i>	<i>633,294</i>	
<i>Economic Development & Tourism</i>	<i>661,092</i>	
<i>Administration</i>	<i>797,757</i>	
<i>Information Technology & HR</i>	<i>646,698</i>	
<i>Members of County Council</i>	<i>403,900</i>	
<i>Other Misc. Expenses</i>	<i>237,439</i>	
Bonnechere Valley (<i>Total Budget</i>)	\$7,241,153	\$567,800
<i>Roads & Public Works</i>	<i>3,902,237</i>	
<i>Police Etc.</i>	<i>808,864</i>	
<i>Recreation, Museum, Arena</i>	<i>694,070</i>	
<i>Administration</i>	<i>692,400</i>	
<i>Fire & Emergency Protection</i>	<i>382,200</i>	
<i>Waste Mgt. (not including curbside)</i>	<i>321,055</i>	
<i>Library</i>	<i>125,311</i>	
<i>Council Expenses</i>	<i>112,500</i>	
<i>By-law and Animal Control</i>	<i>87,000</i>	
<i>Building Inspection</i>	<i>87,800</i>	
<i>Health, Safety & Accessibility</i>	<i>27,716</i>	

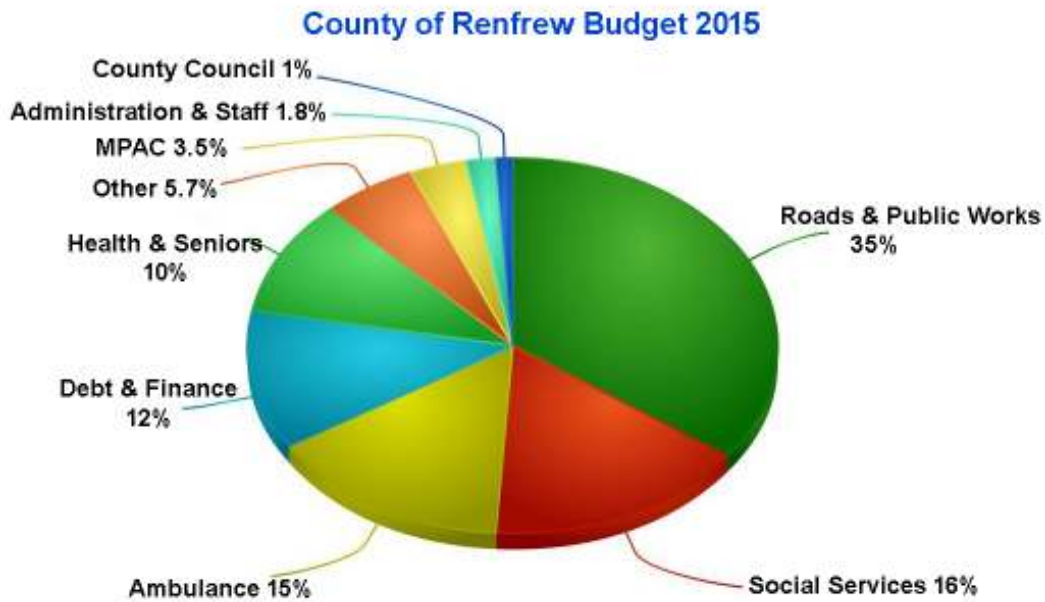
For every \$1,000 in property tax you pay the money is distributed as follows:

- \$550 Bonnechere Valley Township
- \$290 County of Renfrew
- \$160 All school boards

The \$550 per thousand that is paid to Bonnechere Valley is budgeted as shown below.



The \$290 per thousand that is paid for the County of Renfrew is budgeted as shown in this chart:



6. While your municipal council created the budget that will spend 7.2 million dollars this year, we do not have full control over how that money is budgeted. Many items are mandated by provincial legislation and other costs are buried within the expenses such as required maintenance of landfills, road maintenance standards, regulations for wages, health and safety as well as the cost of reporting all our activities back to the province. At the end of the budgeting process there are very few dollars that we have the discretion to spend.

Finally, it is often hard to see what you actually get for your tax dollar. We hope this report gives you a better idea of some of those expenses that may not be apparent but are part of running a municipality. Roads and bridges are obvious but unless you need the police, fire department or use the recreational and other services we must provide you may not be aware that they must exist. They are all a part of running municipal governments in 2015.