



# Sustaining Momentum Shaping YOUR Legacy

quietly building a full-service community that works today and is ready for tomorrow

*2026 Budget Presentation*

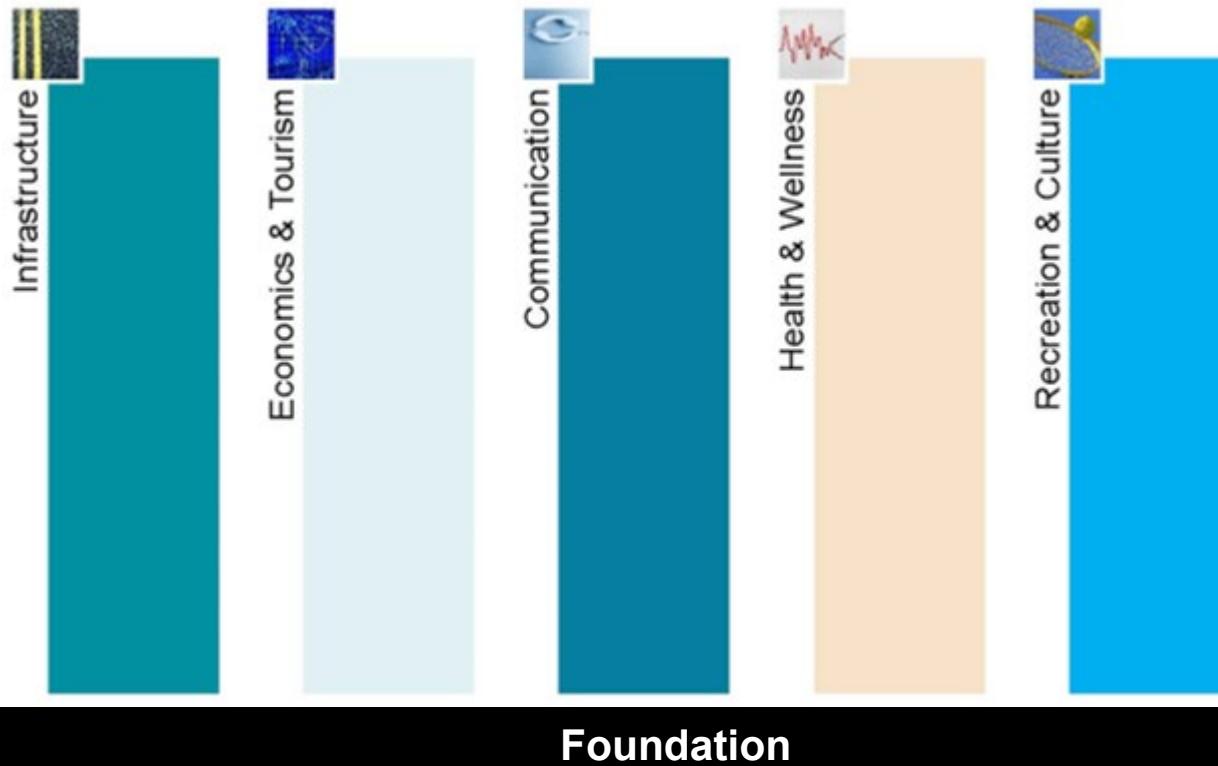
# Presentation Content

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- **Council's Bold Direction**
- **This Term's Accomplishments**
- **Gore Bay's Momentum**
- **How the Municipal Budget Works**
- **Capital Investments**
- **Service Improvements**
- **Infrastructure Gap**
- **Risks**
- **Tax Levy and Assessment**
- **Overview**
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- **Summary**

# Council's Vision

*A living example of a thriving full-service community in which we live, work, and play*



# Accomplishments (2023 – 2025)

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## Major Community Investments Over This Council Term

2023

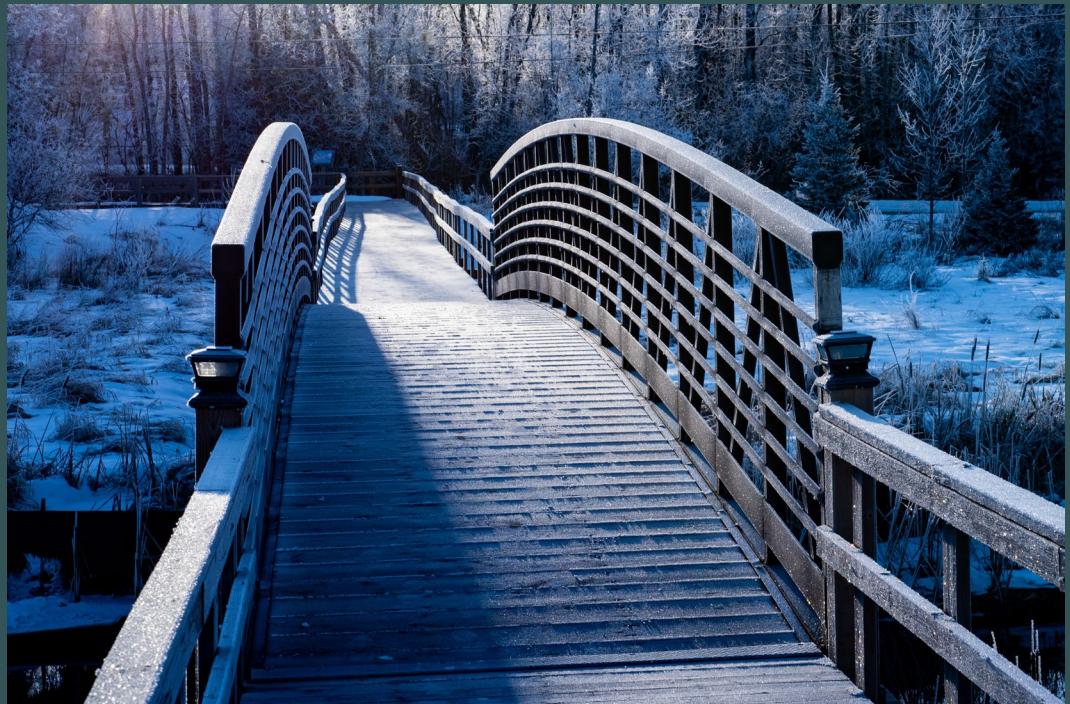
- Boardwalk improvements and lighting
- Marina infrastructure upgrades
- Trail enhancements and connectivity

2024

- Gore Bay Airport (municipal partnership investment)
- Watermain and storm sewer improvements
- Harbour View Pavilion and public washrooms  
*(including preservation of the Ron McQuarrie Pavilion)*

2025

- Downtown Revitalization Project
- Long-term care / Nursing Home transition
- Fitness Centre renewal





# Community Services & Recreation

## *Building Capacity for Community Life*

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### Our Approach

- Plan intentionally rather than reactively
- Coordinate programs, spaces and partners
- Focus on inclusion and year-round engagement

### What This Enables

- Consistent leadership and planning across recreation, culture, and events
- Better use of existing facilities and community assets
- Reduced reliance on ad-hoc volunteer coordination
- Programs that reflect community needs across age groups

### Looking Ahead

- Build on what is working
- Strengthen connections and participation
- Focus on sustainability over expansion



# Sound Financial Practices

## *Delivering Results Through Careful Management*

### What Was Achieved

- Major capital projects delivered responsibly
- External funding used to reduce local impact
- Balanced budgets maintained throughout

### How It Was Done

- Careful evaluation before committing resources
- Conservative assumptions and strong controls
- Ongoing monitoring and course correction

### Where This Leaves the Town

- Stable financial position entering 2026
- Flexibility to address infrastructure needs
- Confidence to proceed with a deliberate final-year budget



*Focused on execution, stability, and long-term responsibility.*



# Customer Service & Operational Excellence

## *From Improvement to Reliability*

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### Our Focus

- Clear, consistent service for residents and users
- Reliable day-to-day operations across departments
- Decisions guided by policy, process, and accountability

### What This Has Strengthened

- Public confidence in Town services
- Internal coordination and staff effectiveness
- Faster, more consistent responses to community needs

### Where Are We Today

- Stable systems that function without disruption
- Improved continuity regardless of staffing or Council changes
- An organization positioned to sustain service levels into the future



*Operational excellence measured by consistency, not visibility.*

# Investing in People: Results Over Time

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## What We Invested In

- Stable staffing and succession awareness
- Training, support, and clear expectations
- A culture of trust and professionalism

## What This Has Produced

- Low staff turnover and retained institutional knowledge
- Stronger recruitment outcomes in a competitive environment
- Improved morale and internal collaboration

## Why This Matters

- Continuity of service for residents
- Reduced organizational risk
- Capacity to sustain performance into the next term





# Downtown Revitalization

## *Investing in the Heart of the Community*

### Financial Stewardship

- Leveraged external funding to maximize community benefit
- Strengthened the long-term commercial tax base
- Created conditions for reinvestment without overextending the Town

### Community Impact

- Reinforced downtown as a shared civic space
- Improved accessibility, safety, and everyday usability
- Renewed community pride and confidence in the Town's future

### Long-Term Perspective

- Aligns with the Town's long-term strategic direction
- Supports economic resilience, not short-term gains
- Ensures future Councils have options.

*An investment made not just for today, but for those who come after us.*







# Long-Term Care: Transition and Opportunity

## New Long-Term Care Facility

- A modern long-term care facility is under construction
- Represents a significant investment in community health and aging
- Will influence future infrastructure, access, and servicing
- Keeps family and jobs close to home



## Existing Facility: Future Opportunity

- Ownership transition creates a potential future municipal asset
- Opportunity for redevelopment or repurposing aligned with community needs
- Long-term implications for land use, infrastructure, and capital planning

*Both elements will inform future capital planning beyond 2026*

# Keeping the Town Running

## **EXTERNAL SERVICES**

Manitoulin-Sudbury District Services Board

- Ontario Works
- Assistance to Children
- Ambulance
- Social Housing

Manitoulin Centennial Manor

Sudbury District Health Services

Physician Recruitment (Island)

Ontario Provincial Police

MPAC

## **SHARED SERVICES**

Transfer Station Board

Landfill Board

Fire

Cemetery Board

Planning Board

LAMBAC

Library

POA Board

Airport

## **TOWN SERVICES**

Health and Wellness

- Medical Centre
- Physician Recruitment (Local)
- Fitness Centre

Recreation, Parks, and Culture

- Parks
- Harbour Days
- Community Hall
- Programs and Events
- Theatre
- Seniors Centre
- Marina
- Arena
- Museums
- Playgrounds
- Splash Pad
- Trails
- Swim Beach
- Tennis Courts
- Basketball Court
- Boardwalks
- Baseball Diamond
- Soccer

- Gazebos

- Picnic Tables
- Harbourview Pavilion
- Town Decorations
- Vandalism/repairs

Infrastructure

- Vehicles
- Roads
- Environmentals
- Winter Maintenance
- Bridges
- Street Sweeping
- Water & Sewer

Administration

- By-law Enforcement
- Building Inspection & Safety
- Marriages, Lottery Licenses, etc.
- Emergency Management

Facilities

- Public Washrooms
- 1 Purvis Drive
- Harbour Centre
- Red Roof Pavilion
- Fish Hatchery

# What is a Budget?

*The budget is a means to an end, an enabler*

**There are two separate and distinct budgets that Council approves**

**There are two components that make up a budget**

## Operating Budget

- Consists of the day-to-day activities
  - Salaries and wages
  - Utilities
  - Insurance
  - Fuel
  - Etc.

## Capital Budget

- Consists of multi-year expenses such as the investment in:
  - New Equipment
  - New Buildings
  - Renovations/Rehabilitation of existing

*The Municipal Act of Ontario prohibits Municipalities from approving a deficit budget*

# What is a Budget?

## Operating Budget

- Revenue
- Expenses
- Reserve Fund Contributions
- Contribution to Capital

Grants

## Reserves

## Capital Budget

- Buildings
- Vehicles
- Parks & Recreation
- Roads
- Bridges & Culverts

# Operating Budget – External/Internal Levies

45.93% of Operating Budget is tied up in levies that we have no or minimal influence over, leaving 54.07% in our control

External Levies	Budget (\$)	2026 % of Levy	2025 % of Levy
Policing	187,590	12.34%	11.37%
DSSAB Costs	172,254	11.33%	11.11%
Health Unit	52,468	3.45%	3.53%
Long-Term Care (Manor)	27,236	1.79%	1.83%
MPAC	13,652	0.90%	0.86%
Planning Board	8,000	0.53%	0.50%
Airport	16,261	1.07%	1.09%
<b>TOTAL</b>	<b>450,336</b>	<b>31.40%</b>	<b>30.29%</b>

Internal Levies	Budget (\$)	2026 % of Levy	2025 % of Levy
Museum	12,000	0.79%	0.81%
Library	27,003	1.78%	1.76%
Fire Department	69,226	4.55%	4.52%
Cemetery	9,371	0.62%	0.60%
CBO	7,500	0.49%	0.50%
Transfer Station	100,736	6.63%	8.61%
Landfill	12,000	0.79%	0.43%
<b>TOTAL</b>	<b>225,837</b>	<b>15.64%</b>	<b>17.24%</b>

2026 Budget Data

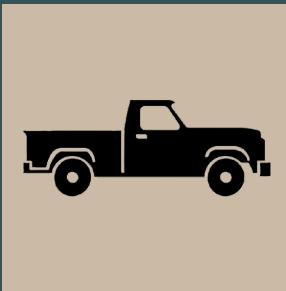
# Assessment on Manitoulin Island

Municipality	2025	2026	Change Y/Y	Change %
NEMI	562,097,007	565,544,517	3,447,510	0.61%
Central Manitoulin	420,407,332	427,009,156	6,601,824	1.55%
Assiginack	196,592,436	199,945,561	3,353,125	1.68%
Tehkummah	80,375,732	81,864,767	1,489,035	1.82%
Billings	188,832,425	193,238,306	4,405,881	2.28%
Gordon & Barrie Island	151,537,036	155,177,529	3,640,493	2.35%
Burpee & Mills	77,543,866	79,408,748	1,864,882	2.35%
Gore Bay	75,325,165	75,970,748	645,525	0.85%
Gore Bay (actual)	75,325,165	73,795,850	(1,529,315)	-2.07%

\*1% of assessment growth would represent ~\$14,400 in new tax revenue.



# 2026/2027 Projects



Truck  
Replacement



Medical Centre  
Renovation



Visitor Information  
Booth



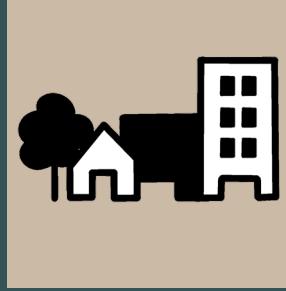
Community  
Facilities and  
Safety



Housing  
Strategy



Assessment  
Implications



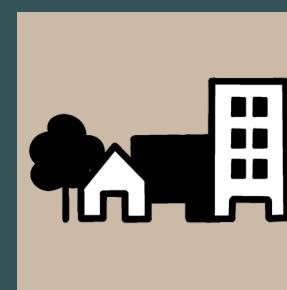
Infrastructure



Economics  
and Tourism



Kinney Street  
Bridge



Borron St  
Pumping Station



Splash Pad  
Washrooms



Recreation  
and Culture

# Fleet Modernization Reliability and Capability

Budget Impact:  
\$0

## What We Invested In

- Three new vehicles added in 2024 and 2025
- A fourth vehicle planned for 2026 through insurance replacement
- No net cost to the Town for the 2026 addition

## Why This Matters

- Improved reliability of frontline equipment
- Reduced downtime and maintenance risk
- Enhanced capacity to deliver services safely and efficiently

## The Result

- A more resilient and dependable municipal fleet
- Lower operational disruption
- Better value over the lifecycle of Town assets



# Medical Centre Renovations

**Budget Impact:**  
\$0

## Medical Centre Renovations (2026)

- Renovations underway in 2026
- Modernizing space to support care delivery
- Improving functionality and long-term viability of the facility
- Expanding capabilities to support expanded health care team.
- Fully funded by donations



# Kinney St Bridge Replacement

**Budget Impact:**  
\$0

## Maintaining a Critical Access Route

- 2026 funding supports preventative caretaking and monitoring activities,
- Advances design work to ensure the project is shovel-ready when funding becomes available, and
- Supports continued safe access for residents, service vehicles, and regional traffic

## Funding:

- \$30,000 funded through OCIF



# Pumping Station

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**Budget Impact:**  
\$0

## Support to St. Joseph's Lodge and Fraser St

- Improves water pressure and service reliability for existing residents on Fraser Street
- Strengthens system capacity servicing St. Joseph's Lodge
- Reduces operational risk within the existing water distribution network

## Enabling Future Residential Development

- Increases available water capacity in the Fraser Street area
- Removes infrastructure constraints on new housing development
- Establishes foundational servicing for future residential growth

# Gore Bay Information Booth at the Harbour Centre

**Budget Impact:**  
\$5,000

## What This Is

- A dedicated visitor information point for Gore Bay
- Located at the Harbour Centre
- Staffed by summer students already working in the facility

## What It's Designed to Do

- Provide a clear, visible place for visitors to get information
- Give local businesses a simple way to share information
- Increase awareness and use of the Harbour Centre

## Why This Makes Sense

- Builds on existing space and staffing
- Minimal impact on the operating budget
- Supports tourism, local business, and community visibility



# Splash Pad Washrooms

Budget Impact:  
\$0

## What This Project Is

- A permanent seasonal public washroom facility at the splash pad
- Designed to support families, visitors, and seasonal use
- Located on Town property adjacent to existing recreation amenities

## What This Project Does

- Provide reliable, accessible washroom facilities for splash pad and park users
- Reduce reliance on temporary solutions
- Improve safety, cleanliness, and overall user experience

## Why This Matters

- Addresses a long-standing service gap at a well used facility
- Supports families, tourism, and community recreation
- Contained project with no anticipated road or service disruptions

## Funded by Donations



# Community Facilities and Safety

**Budget Impact:**  
\$33,500

## Arena Safety Netting (\$23,500)

- Improves spectator and participant safety
- Reduces risk of injury and facility damage
- Targeted upgrade within existing arena space

## Marina Ramps (Main Dock) (\$36,000)

- Improves access and safety for marina users
- Addresses significant slope issues due to water levels
- Focused upgrade to existing marina infrastructure
- Funding from Marina Reserves

## Community Hall Lighting (\$10,000)

- Improves visibility and energy efficiency
- Enhances safety and usability of the facility
- Replacement of aging lighting infrastructure



# Housing Strategy

**Tax-Payer Impact:**  
\$15,000

## Long-Term Care Transition

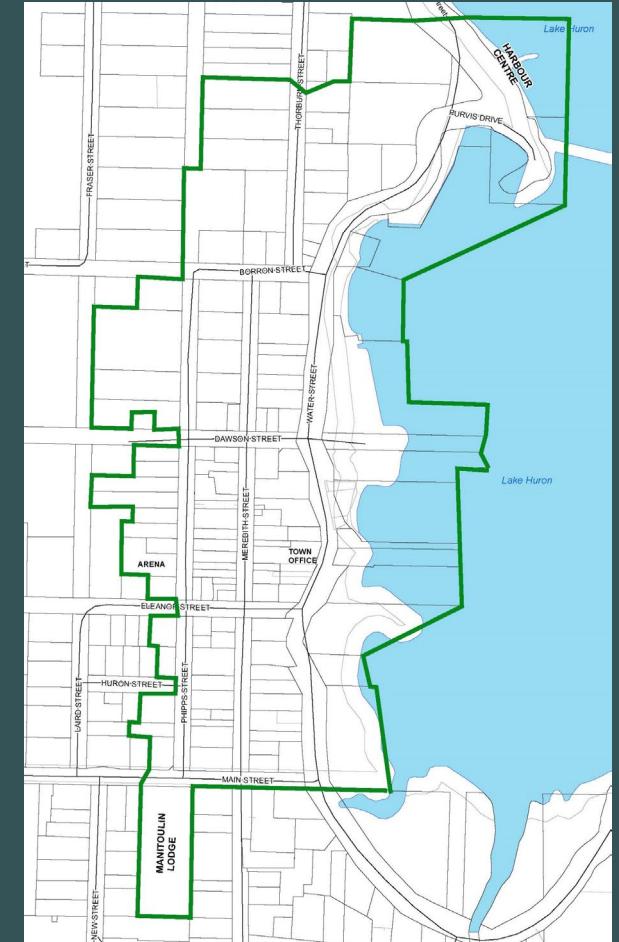
- Removal of nursing home assessment from the municipal tax base
- Result of ownership and operational transition, not new spending
- Impact not a cost to the Town budgets but is a realization of redistribution of the approximately \$36,000 tax levy among all other tax-payers.
- This tax assessment will not be recovered when new facility is operational

## Housing Strategy and CIP

- Community Improvement Plan incentives affect taxable assessment
- Some participating properties temporarily excluded from full taxation
- Intended to support housing development and future assessment growth

## Land Use Study (\$15,000)

- Establishes a framework for future residential and mixed-use development
- Supports informed decisions on servicing, density, and growth areas
- Positions the Town to expand the assessment base over time



# Façade Improvement Program

## *Planning & Consultation Phase*

**Tax-Payer Impact:**  
\$0

The Town is developing a facade improvement program to support private reinvestment in the downtown core.

The program is intended to support improvements to building exteriors, signage, and other street-facing features that contribute to a stronger downtown.

Program design is underway and will be informed through consultation with local business owners to ensure it meets real needs.

The Town will explore external funding opportunities and partnership models to reduce municipal financial exposure.

It is proposed that this program could be funded and launched in 2026, subject to program design and funding availability.



# Community Services Manager Recreation & Culture

Budget Impact:  
\$0

## Community Services Coordinator

- New position at the Town of Gore Bay; starting in Q3 of 2025
- Responsible for the promotion and programming of the:
  - Gore Bay Memorial Arena
  - Community Hall
  - Gore Bay Marina
  - Gore Bay Fitness Centre
  - Gore Bay Museum (incl Harbour Centre)
  - Gore Bay Theatre
- Liaison for the Service Club Committee and the Community Spirit & Events group
- Funded through administrative cost offsets



# Service Improvements Infrastructure and Asset Stewardship

**Budget Impact:**  
\$9,000

## Quiet Investments That Keep the Town Working

- 15 Water Street - General repairs – doors
- Public Works lighting upgrades
- Buoy's bathrooms (minor repairs)
- Harbour View Pavilion exhaust fan

*Focused maintenance that protects assets, improves safety, and avoids larger costs down the road.*

# Service Improvements Recreation and Culture

**Budget Impact:**  
\$16,000

## Taking Care of the Places People Use

- Ball Diamond - upgrades
- Swim Beach – upgrades and equipment
- Tennis Court net replacement
- Playground and Basketball upgrades
- Trail signage and garbage cans
- Fitness Centre upgrades

*Practical upgrades that improve usability and extend the life of recreation assets*

# Service Improvements Economics and Tourism

**Budget Impact:**  
\$7,500

## Details that Shape First Impressions

- Downtown garbage can baskets and butt cans
- Marina upgrades

*Low-cost improvements that support cleanliness, visitor experience, and local business activity.*

# OPERATIONAL AND CAPITAL ENHANCEMENTS

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Capital Investments – Net Cost to Levy	38,500
Housing Study	15,000
Infrastructure	9,000
Recreation and Culture	16,000
Economics and Tourism	7,500
Subtotal	86,000
Efficiencies found in 2025 base	(66,666)
<b>Net Levy Change 2025 to 2026</b>	<b>19,334</b>

# Infrastructure Gap Preservation of Existing Assets

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**\$145M of Existing Assets**

2024 Asset Management Plan indicated a need to invest **\$3.2 million** of Capital each year for the next 20 years, which would require:

- Property Tax Levy increase of **3.6%** annually
- Water & Sewer Rate increase of **6.2%** annually

**BUILDING ON PROGRESS**  
**Protecting Our Infrastructure for the Future**

# Infrastructure Gap Property Overview



35 Years Old



98 Years Old



76 Years Old

- The Town owns and operates a number of properties:
  - Harbour Centre
  - Gore Bay Memorial Arena
  - Gore Bay Marina
  - Town Office / Public Work Operations Centre
  - Manitoulin Lodge
  - Trails
  - Roadways
  - 1 Purvis Drive (Buoy's Restaurant)
  - Gore Bay Museum
  - Boardwalk, parks, splash pad, tennis court, and basketball court
  - Ron McQuarrie Gazebo and Harbour View Pavilion



# RESERVES

- Reserves and Reserve Funds

<b>\$66,304</b>	<b>\$17,250</b>	<b>\$10,977</b>	<b>\$9,615</b>	<b>\$74,633</b>	<b>\$96,978</b>	<b>\$183,215</b>
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*General Capital*

*Community Programming and Recreation*

*Roads*

*Arena*

*General Vehicle and Equipment*

*Marina*

*Medical Centre*

<b>\$262,288</b>	<b>\$71,815</b>	<b>\$320,259</b>	<b>\$62,565</b>	<b>\$440,933</b>	<b>\$541,979</b>	<b>\$600,000</b>
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*Ontario Community Infr Fund*

*Canadian Community Building Fund*

*Working Capital Reserve*

*Building Department*

*Water / Wastewater Reserve*

*Marina Divestiture Fund*

*Medical Centre Renovations*

- Funds Held for Other Entities

<b>\$7,412</b>	<b>\$28,735</b>	<b>\$35,625</b>	<b>\$36,000</b>	<b>\$14,492</b>	<b>\$4,279</b>
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*Transfer Station*

*Fish Hatchery*

*Theatre*

*Landfill*

*Harbour Days*

*Vendor Market*

# RISKS (2025 / 2026)

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- St. Josephs Lodge
- Infrastructure
- Kinney Street Bridge
- Attraction and Retention of Staff



# TAX LEVY EDUCATION

## (What the Town must raise)

The Municipal Tax Levy is the total amount of money the Town must raise to operate and maintain municipal services for the year.

Council determines this amount through approval of the operating and capital budgets. Together, these budgets establish the total cost required for the Town to function and meet its obligations.

The tax levy is set before considering property values or assessments and represents the cost to exist for the year and does not change based on how property values rise or fall.

2026 Municipal Levy	1,520,533
2025 Municipal Levy	1,501,199
Increase in Levy (Annual Cost to Exist)	19,334



# PROPERTY ASSESSMENT CHANGES

## (How the levy is distributed)

MPAC determines the assessed value of all taxable properties within the Town.

The total assessment is used to distribute the municipal levy approved by Council

Assessment does not consider:

- the operating budget, or
- the capital budget.

It serves only determines how the approved levy is shared among properties.

In 2026:

- New construction increased residential assessment by **\$571,000**
- New construction increased commercial assessment by **\$67,000**

However:

- The destruction of 66 Meredith Street, and
- The change of 3 Main Street to exempt status reduced total assessment by **\$2,379,000**.

2025 Taxable Assessment	77,132,200
2026 Taxable Assessment	75,446,300
Change in Assessment	(1,685,900)
<b>Revenue Shortfall at 2025 Tax Rates</b>	<b>32,127</b>

If tax rates were not changed, the Town would raise only **\$1,469,072** - \$32,127 less than required.

# PUTTING THE PIECES TOGETHER

## (Why tax rates must change)

Two things happened between 2025 and 2026:

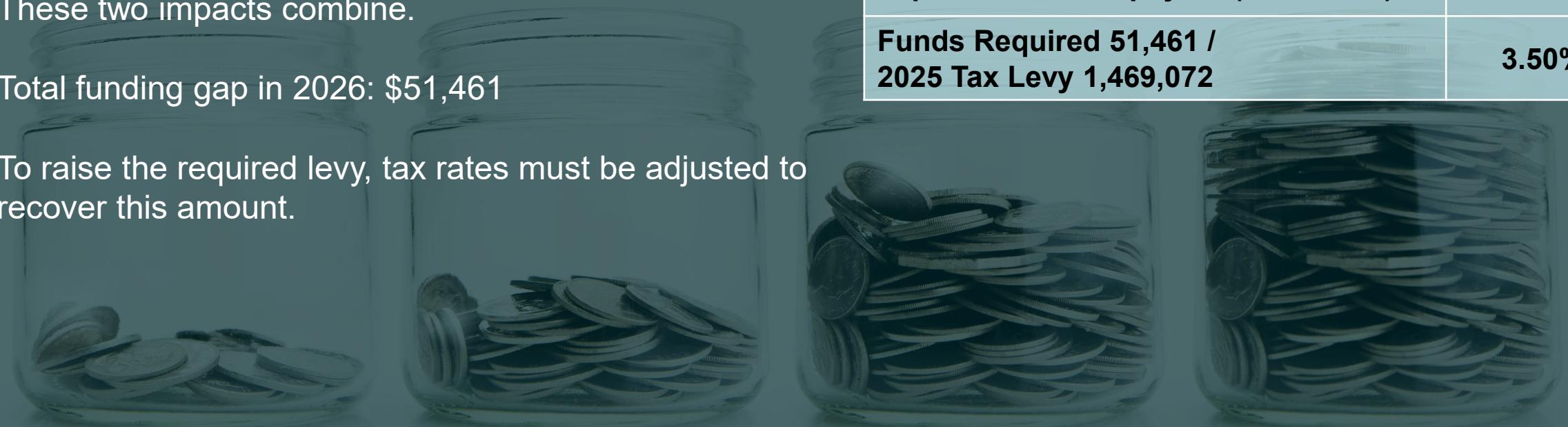
- The annual cost to exist increased by \$19,334
- The tax assessment declined, creating a \$32,127 revenue shortfall

These two impacts combine.

Total funding gap in 2026: \$51,461

To raise the required levy, tax rates must be adjusted to recover this amount.

Change in Tax Levy	\$19,334
Loss of Revenue from 2025	\$32,127
Net change in funds to be redistributed	\$51,461
<b>Impact on the tax-payers (in Percent)</b>	
<b>Funds Required 51,461 / 2025 Tax Levy 1,469,072</b>	<b>3.50%</b>



# OVERVIEW

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2026 Municipal Levy	1,520,533
2025 Municipal Levy	1,501,199
Change in Municipal Levy	19,334
2026 Change in MPAC assessment	32,127
<b>Funds Required</b>	<b>51,461</b>

**Impact to  
Residential = 2.74%  
Commercial = 8.44%**

2% investment to address the infrastructure gap would bring the impact to taxpayers to 5.5%  
1% is equal to \$15,012 - the total contribution would be \$30,024

# IMPACT TO HOUSEHOLDS

	2025	2026	Change
Municipal Tax	3,185.16	3,272.33	87.17
Educational Tax	244.80	244.80	0
<b>TOTAL</b>	<b>\$3,429.96</b>	<b>\$3,541.53</b>	<b>87.17</b>

*Based on the Median Property Value (2026 MPAC Assessment)*

*Median Property Value \$160,000*

**This works out to an increase of \$7.26 per month**

# IMPACT TO COMMERCIAL / INDUSTRIAL

	2025	2026	Change
Municipal Tax	2,633.94	2,856.36	222.42
Educational Tax	1,293.71	1,293.71	0
<b>TOTAL</b>	<b>\$4,150.07</b>	<b>\$3,927.65</b>	<b>222.42</b>

*Based on the Average Property Value (2026 MPAC Assessment)*

*Average Property Value \$147,012*

**This works out to an increase of \$18.53 per month**

# Summary

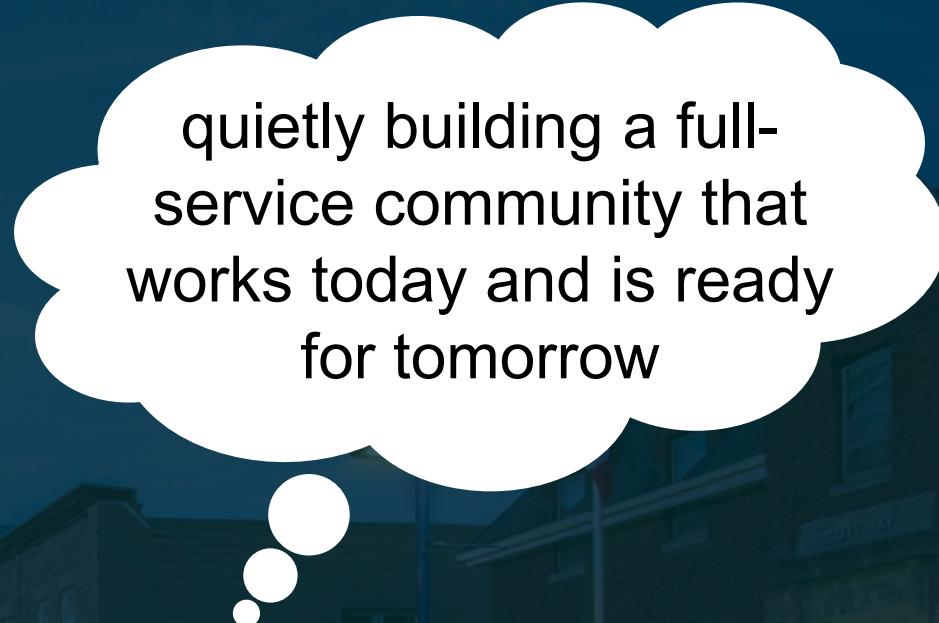
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## Legacy Through Stewardship

**The 2026 Budget is about stewardship.**

It sustains the momentum built over this term of Council by protecting assets, strengthening systems, and supporting long-term stability.

This budget reflects a commitment to leaving the organization stronger, more resilient, and better prepared for the future.



quietly building a full-service community that works today and is ready for tomorrow

# RECOMMENDATIONS (DRAFT)

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1. *BE IT RESOLVED THAT Council adopts the 2026 Budget as presented.*
2. *BE IT RESOLVED THAT Council establishes the 2026 Budget Levy at \$1,520,533*