

11-05-2025

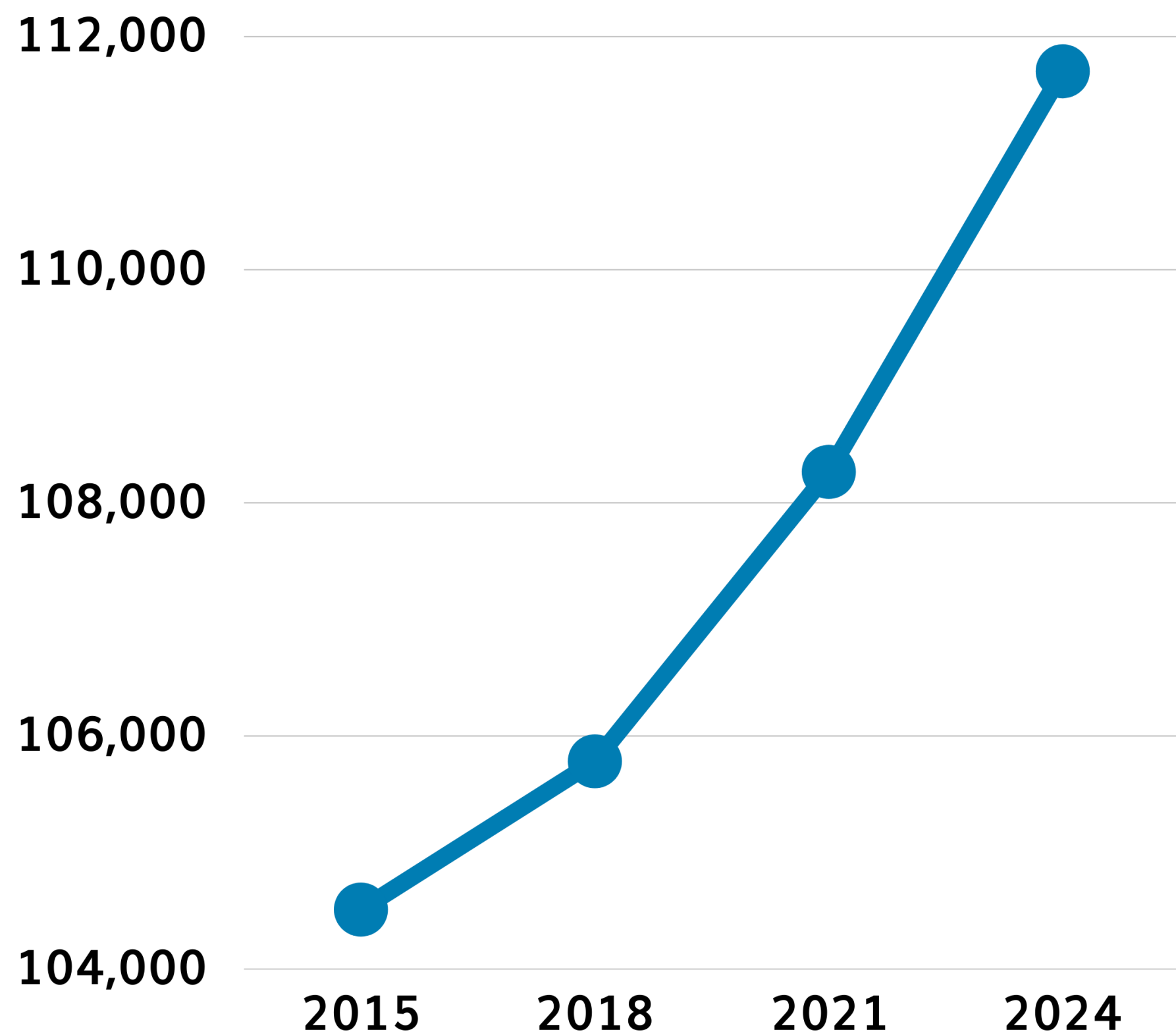
2024-2027 Multi-Year Budget **2026 Budget Update**

Smart decisions today create a
thriving community tomorrow.





As **Canada's 9th largest municipality** and one of the biggest in Ontario, we continue to deliver efficient, high-quality services while keeping taxes among the most competitive in the province.



+6.4%

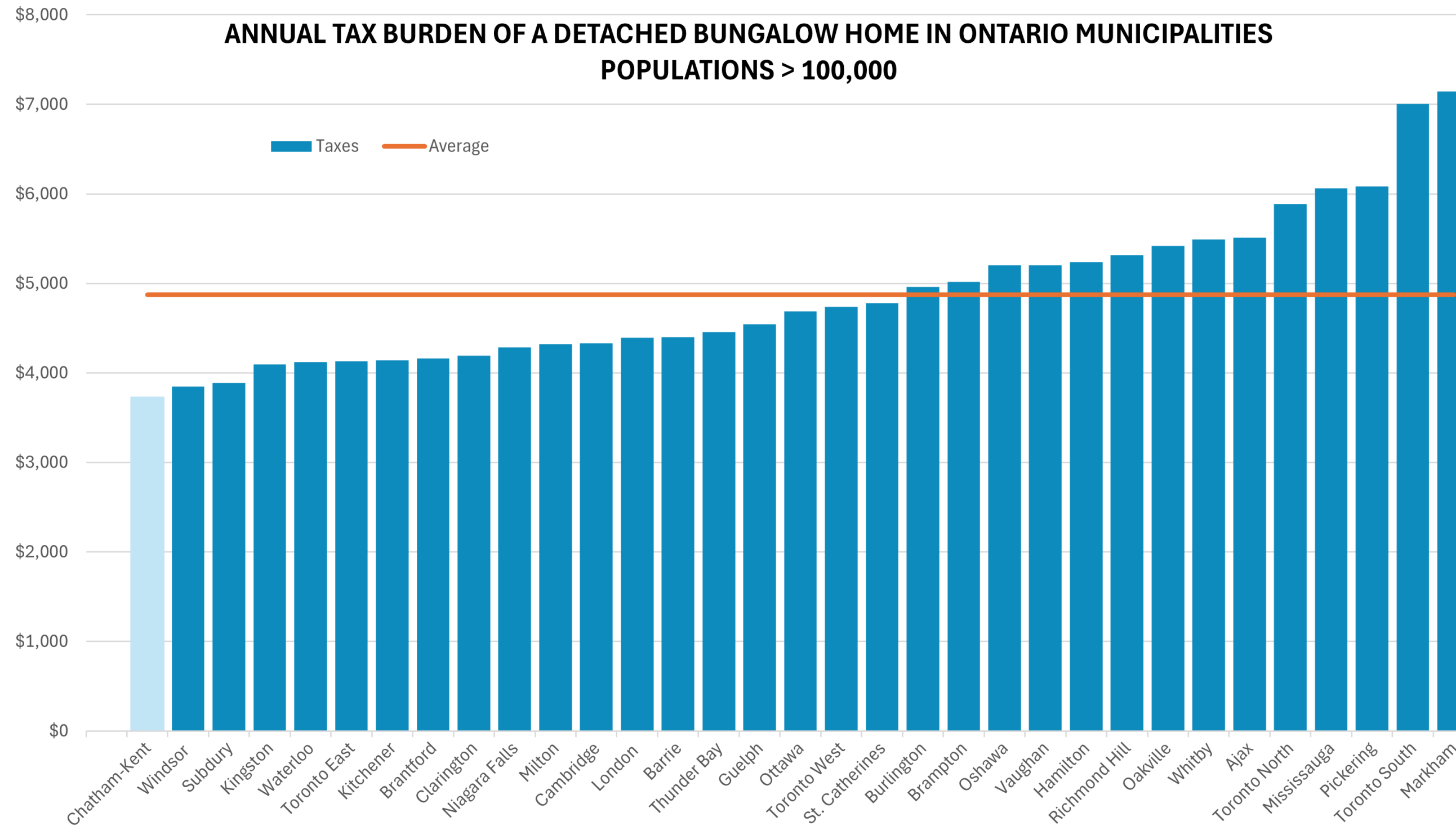
population increase
in Chatham-Kent
since 2015

**We need to plan
for growth, now and
in the future.**

The average Chatham-Kent resident pay the lowest property taxes compared to other municipalities in Ontario with a population over 100,000.

A solid blue square.

2024 BMA Independent
Provincial Study



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 2024 BMA
Independent
Provincial Study

Ontario Community Infrastructure Fund (OCIF)

The OCIF program was designed to help small, rural municipalities build and repair essential infrastructure based on population density and economic conditions.



Ontario Community Infrastructure Fund (OCIF)

- Chatham-Kent is one of three municipalities that have a funding cap.
- We should be receiving \$29.3M in 2026, but we're capped at \$10M.
- In 2026, this funding cap leaves us with a \$19.3M funding imbalance.



Ontario Community Infrastructure Fund (OCIF)

With the OCIF funding cap in place, more infrastructure costs are municipally funded in 2026, resulting in a 2.00% higher tax increase.



With our commitment to efficiency and careful planning, **the increase required to maintain current services is just over 1%**, which is less than inflation (2.01%).

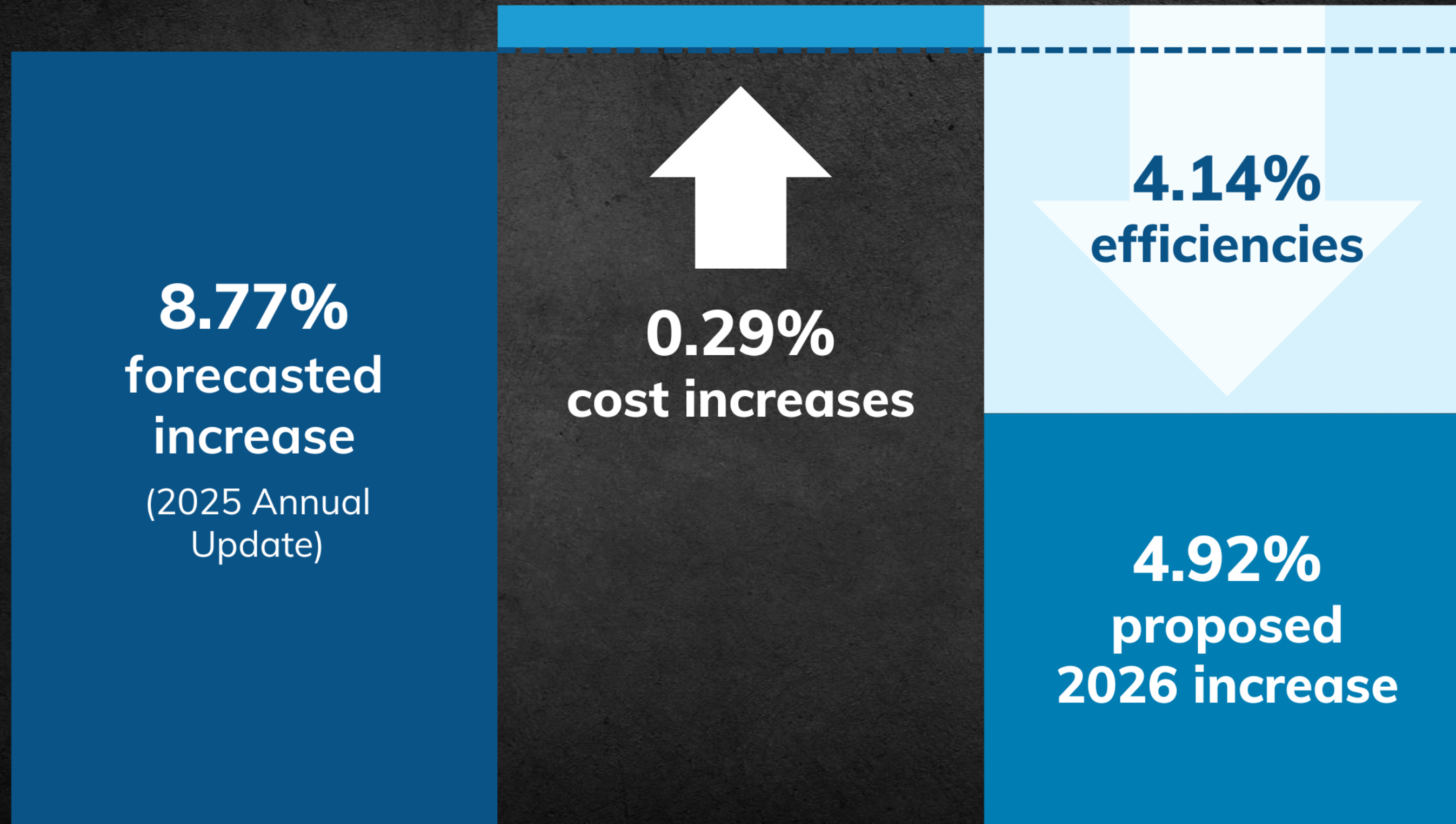


2026 Budget Increases

Maintaining Services	1.12%
Capital (Asset Management)	0.70%
Social Investments	0.62%
Change in Services	0.48%
Municipal Portion	2.92%
OCIF Funding Cap	2.00%
Proposed Budget Increase	4.92%



Budget Update Changes in 2026





Some costs have grown to enhance our services and ensure they remain strong and sustainable.

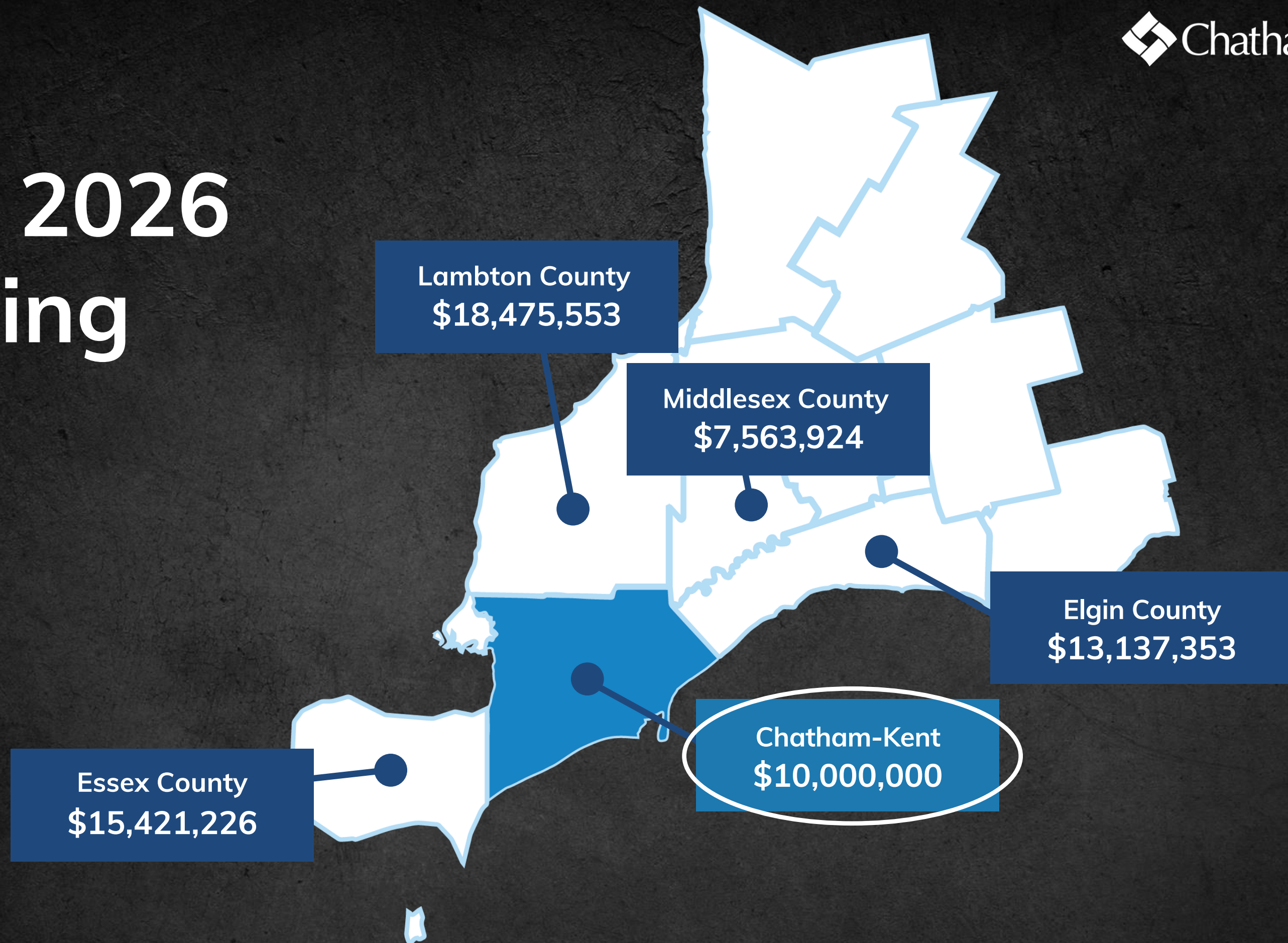
Cost Increases
\$631,271 (0.29%)

Strategic financial management and operational reviews have resulted in measurable efficiencies.

Efficiencies

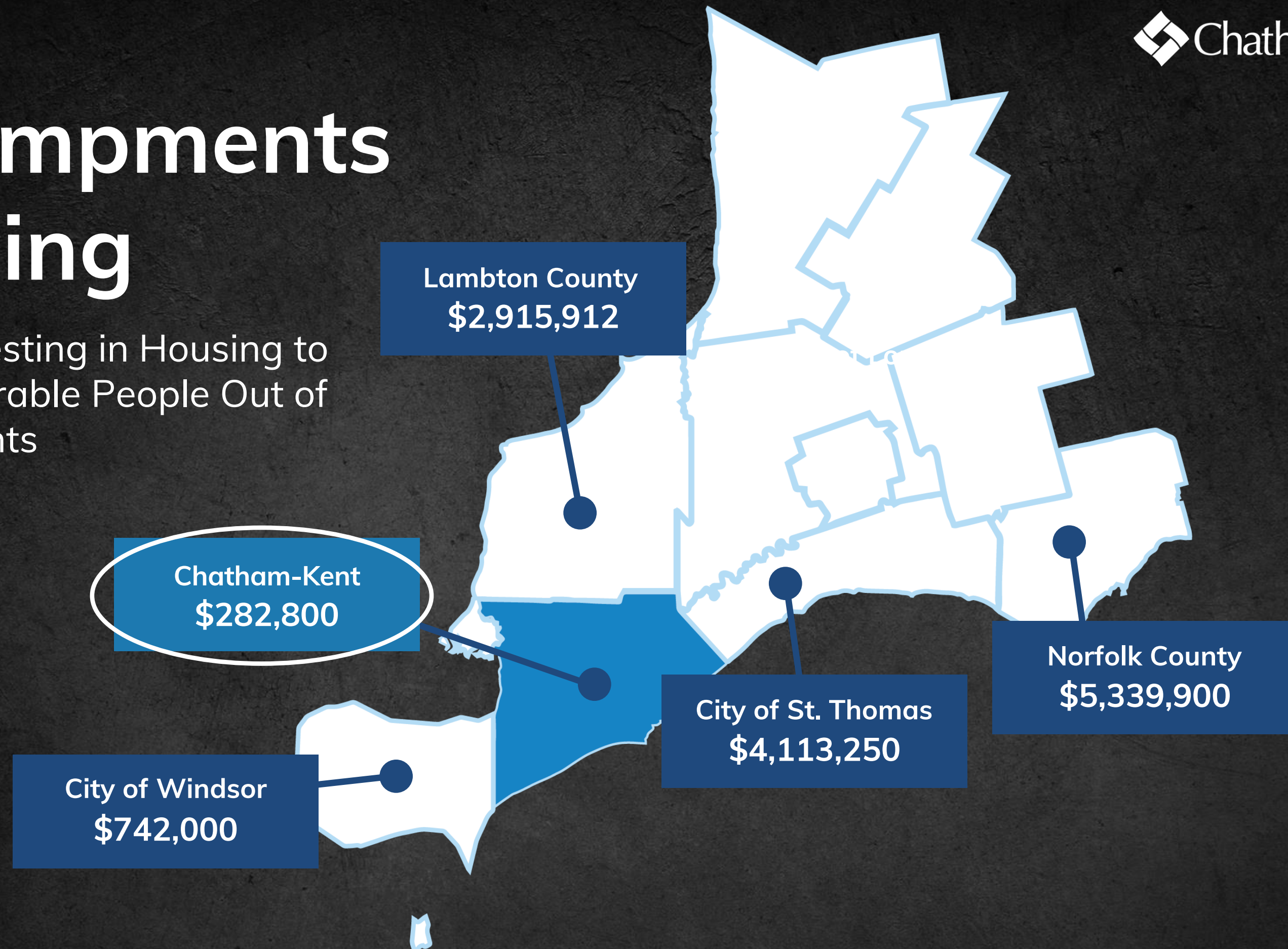
\$9,056,307 (4.14%)

OCIF 2026 Funding



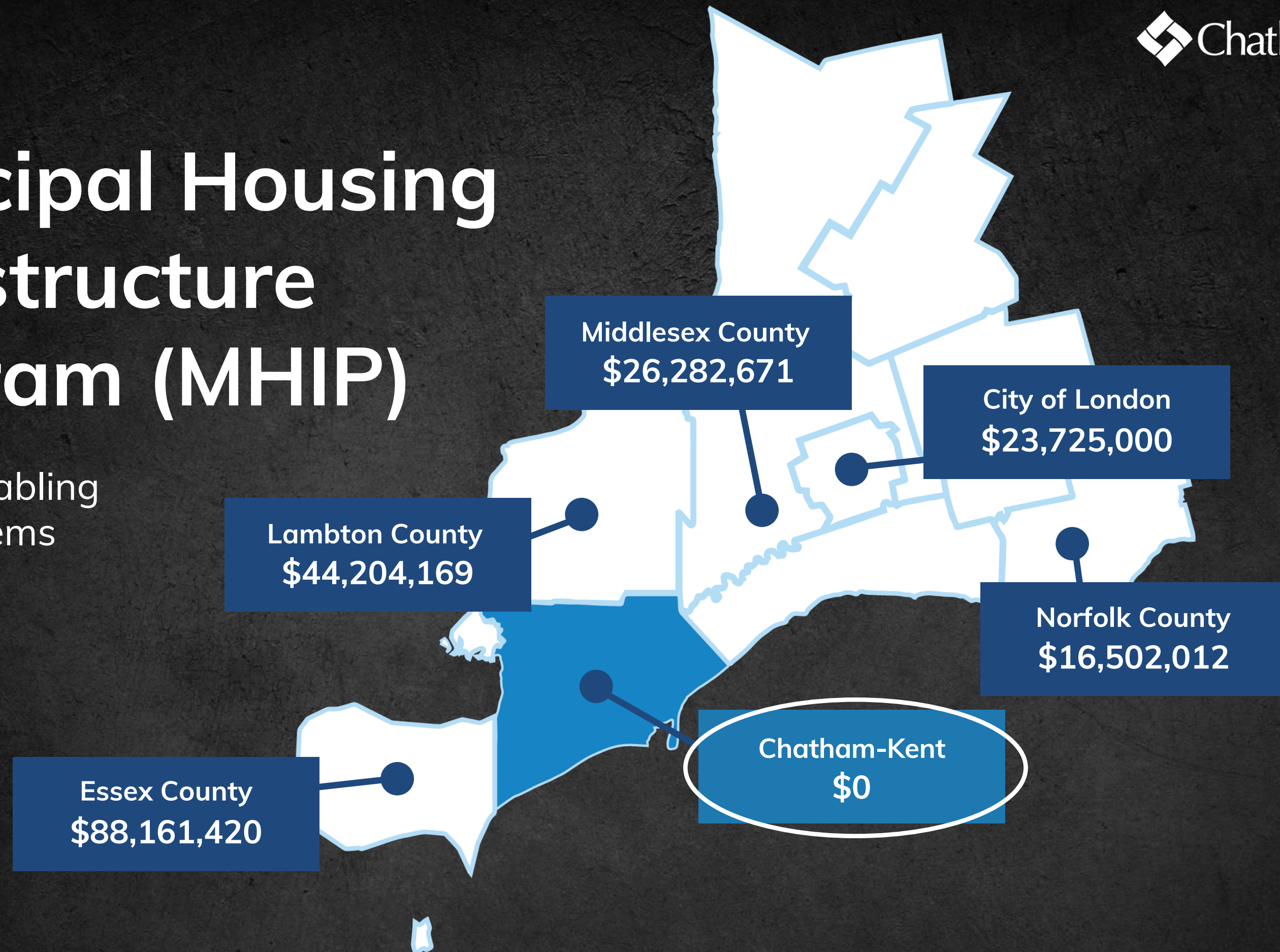
Encampments Funding

Ontario Investing in Housing to
Move Vulnerable People Out of
Encampments



Municipal Housing Infrastructure Program (MHIP)

Housing-Enabling
Water Systems
Fund



Municipal Housing Infrastructure Program (MHIP)

Agriculture & Irrigation
Stream Projects



Multi-Year Budget 2024-2027

Multi-year budgets are used to plan long-term priorities, with annual updates ensuring the budget remains responsive to changing needs.

Purpose

Adjust the multi-year budget for special events, circumstances, or Council priorities.

Requirement

The Municipal Act, 2001 mandates annual review and re-adoption.

Flexibility

Tax Rate Stabilization Reserve addresses unexpected events or new initiatives.

Multi-Year Budget 2024-2027

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Three types of amendments:

New Council Direction

Changes to services or priorities after multi-year budget approval.

Cost Drivers

Budget shortfalls or surpluses from unanticipated economic changes.

New or Changed Regulation

Financial impacts from new or updated legislation.

Multi-Year Budget 2024-2027





Through a community survey, residents had the opportunity to share what matters most to them when it comes to municipal investments and services.

2026 Budget Update Survey

**Let's Talk Chatham-Kent
September 29 – October 15, 2025**

For the average homeowner, the proposed 2026 budget changes result in an **impact of \$104** more in taxes for every \$100,000 of property value.

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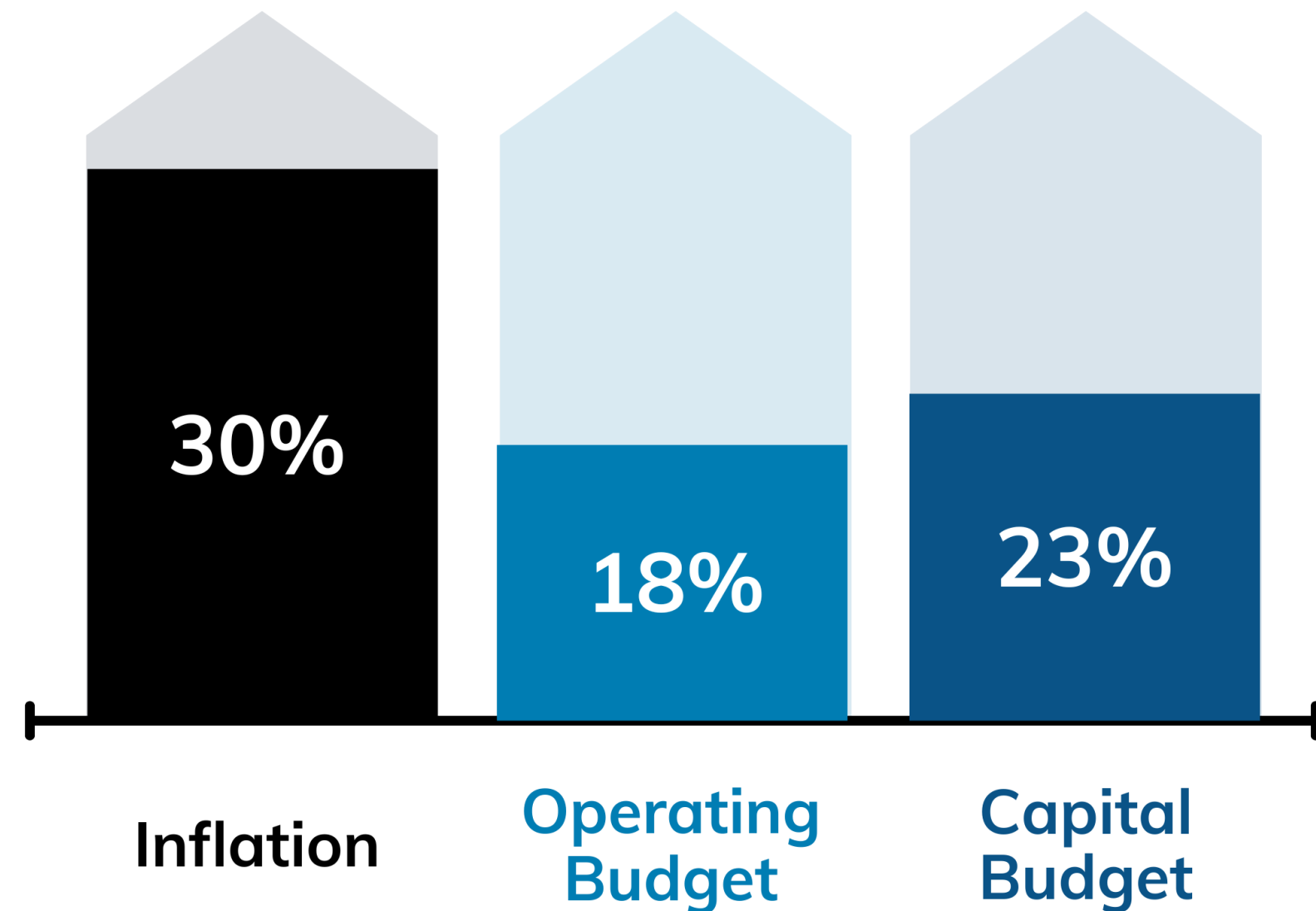
Population and service demands are rising, yet our workforce has grown by **one tax-funded position per year.**

EFFICIENCY GOAL

Adding only 10.34 full-time employees from 2018-2027 excluding Police Services and Pathways on Park staffing.

Even with rising inflation, our efficiency has kept operational costs in check, allowing us to manage capital costs wisely and keep Chatham-Kent moving forward.

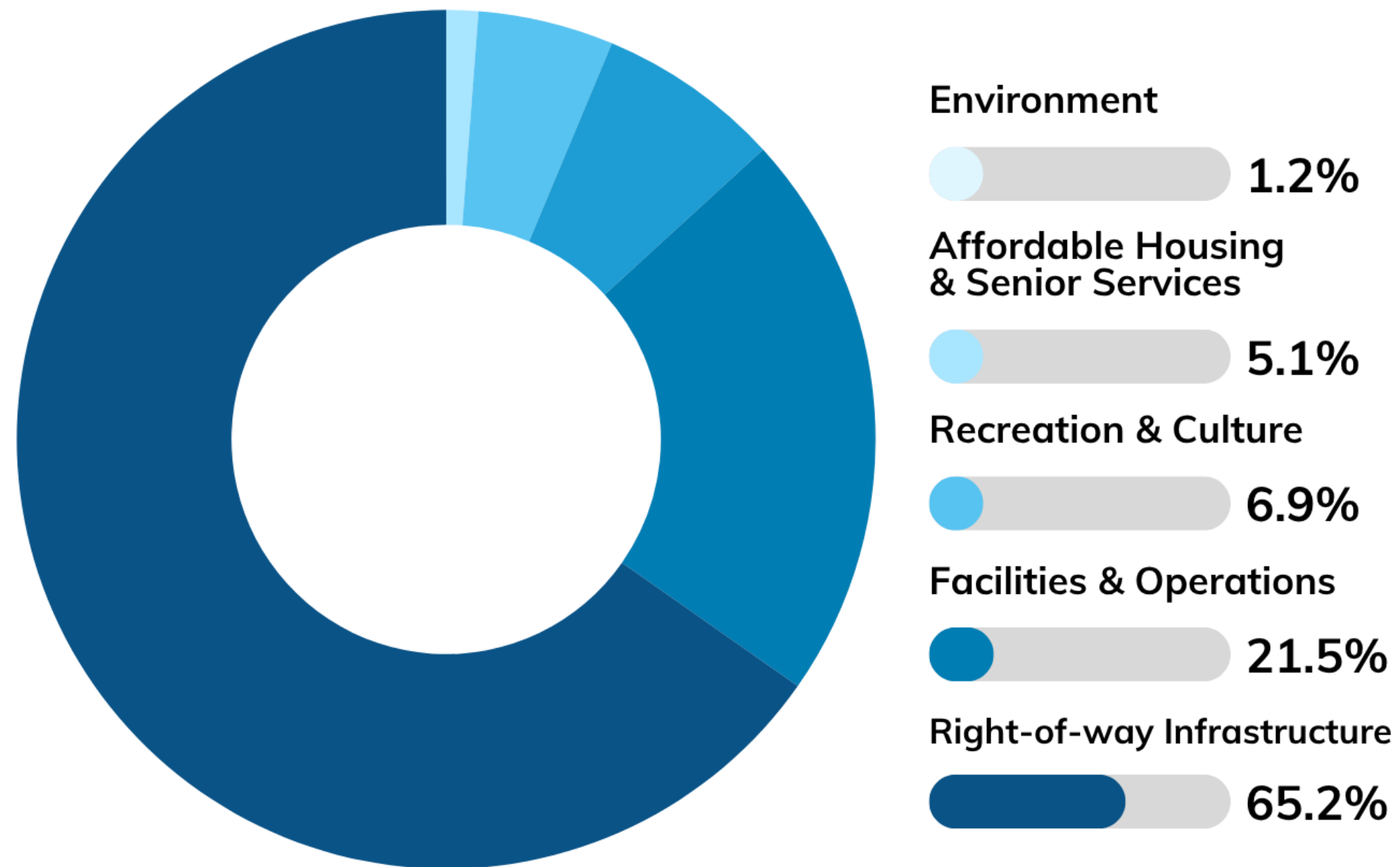
Since 2016, inflation has increased on average 3.0% per year, while the operating budget has only increased by 1.8%.



Total Increase since 2016

2024-2027 Capital Investment

\$573M



Growth requires investment.

We are not just maintaining a community, we are building one.

The **2.70% increase** in our Capital Budget reflects inflationary pressures and the OCIF Funding Cap.

2026 Budget Increases

Maintaining Services 1.12%

Capital (Asset Management) 0.70%

Social Investments 0.62%

Change in Services 0.48%

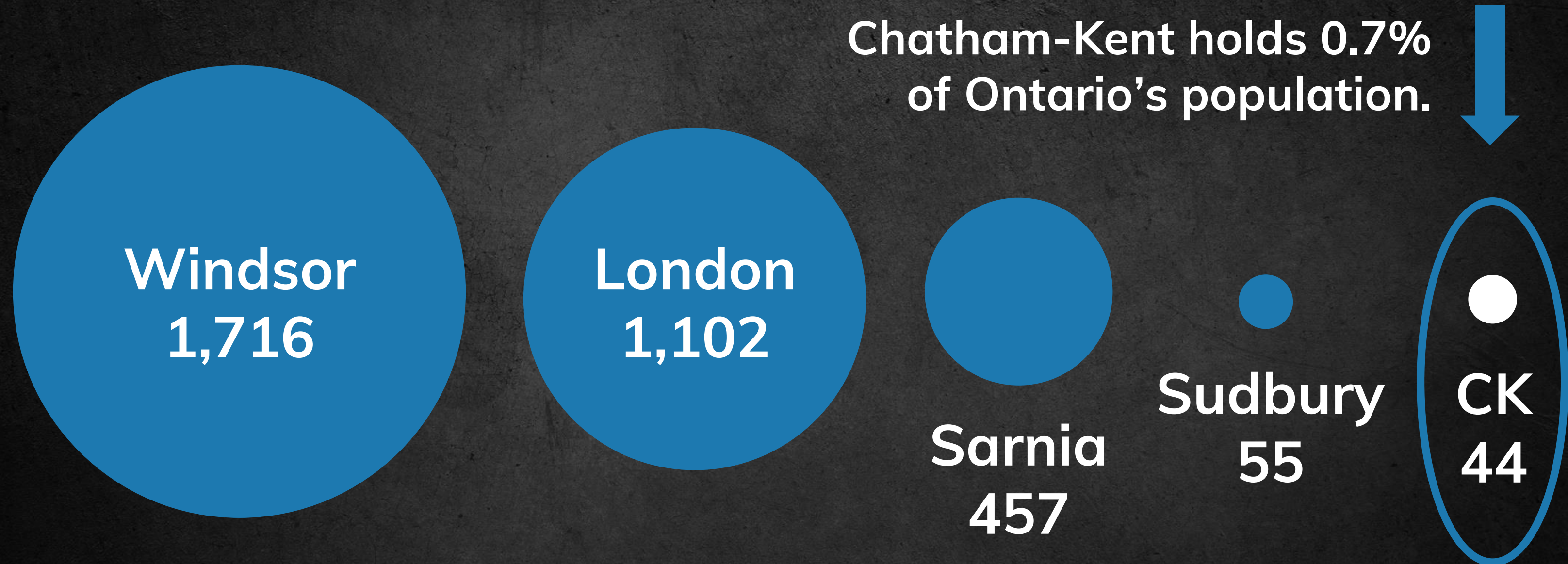
Municipal Portion 2.92%

OCIF Funding Cap 2.00%

Proposed Budget Increase 4.92%



Population Density per sq km





Although our population accounts for only 0.7% of Ontario, we are responsible for maintaining a significant network of infrastructure.

Roads

- 1,533 km paved roads
- 194 km surface-treated roads
- 1,624 km of gravel roads

Bridges – 4.88% of Ontario bridges

- 767 with 3m+ span
- 311 with 2m+ span
- 16,504 minor culvert structures

Drains – 20% of Ontario drains (the most of any other municipality in the province)

- 4,000 km of drains
- 160+ drainage pump stations



Across Chatham-Kent, municipal tax dollars support a wide range of facilities and services that strengthen our community and enhance our quality of life.

11 public works garages
19 fire stations (3 shared with EMS)
6 EMS bases
11 library branches
6 cemeteries (59 inactive)
10 arenas
2 indoor pools and 7 outdoor pools
90+ sports fields

**Our financial
efficiency gives
us the borrowing
power to invest
in our future.**

**Funds available to
borrow for investment
in Chatham-Kent**

\$900 million

**based on Provincial
government policy**



Community Budget Live Q&A

Ask your 2026 CK Budget Update
questions live on Facebook and YouTube.

November 19 – 12:00 pm (noon)

November 20 – 7:00 pm

Council Budget Deliberations

Special 2026 CK Budget Update Council
meetings broadcast on YourTV Chatham.

November 25-27, 6:00 pm



A strong future requires
smart investments today.

**We can afford to invest.
We can't afford to stand still.**

