THE CORPORATION OF THE TOWN OF KEARNEY

By-law No. 2026-30

Being a By-law to provide for the Adoption of the 2026 Budget

WHEREAS the *Municipal Act* Chapter 25 S.O. 2001 Section 290 provides that for each year, a local municipality shall, in the year or the immediately preceding year, prepare and adopt a budget including estimates of all sums required during the year for the purposes of the municipality, including

(a) amounts sufficient to pay all debts of the municipality falling due within the year;
(b) amounts required to be raised for sinking funds or retirement funds; and
(c) amounts required for any board, commission or other body;

NOW THEREFORE the Council of the Corporation of the Town of Kearney hereby enacts as follows:

1. That Appendix 'A' being the Operating Budget and Capital Budget attached hereto be hereby adopted as the Budget for 2026;

2. That this 2026 Budget may be amended from time to time by a Resolution of Council with appropriate Notice having been given;

3. That this By-law shall come into full force and effect on the date of final passing.

READ A FIRST AND SECOND AND THIRD TIME, passed, signed and the Corporate Seal attached hereto, this 11th day of June, 2026.

THE CORPORATION OF THE
TOWN OF KEARNEY

Mayor

Clerk

Appendix 'A'
to By-law 2026-XX

The Corporation of the Town of Kearney

2026 Budget Package

See attached

Town of Kearney

MEMO

Date: June 11, 2026
To: Mayor, Deputy Mayor and Members of Council
From: Jenny Leblond, Treasurer
Subject: 2026 Budget Highlights – Final

Please find attached the following documents as part of the final draft of the budget.

- 2026 Operating Budget
- Amended 2026 Capital Budget
- Summary of Reserves
- Summary of Tax Rates and Assessment Values

The Town of Kearney had a 1.54% increase in assessment value over 2025. For reference, if Council decided to keep the same tax rate as 2025 it would generate an increase in levy of $67,392. This would be the levy being paid by the rate payers who built new houses/cottages, garages and storage buildings, plus major renovations and would not affect the rate payer who didn't have any assessment change.

Obviously, it is not fiscally responsible to keep the tax rate at a zero percent increase as the cost of everything keeps rising. The final draft has an increase in the tax rate of 3.89%. Figure 1 below shows that the average assessment value in Kearney for different categories. Using the 3.89% tax rate figure, the average assessment of a single-family home is $144,000 and would see an increase of $66.50 per year. Seasonal Recreation properties have a higher average assessment value of $262,000 so these properties would see an increase of $121.00.

Figure 1:

Tax Tools, 2026 Tax Impact on Median/Typical Property

Using Actual rates on May 28, 2026 2:50PM EST

Kearney Town, 4918

Select Tax Purpose: Total Taxes

Include Special Area Levies

OK

User Parameters | Close | Export to Excel

Rollnum	RTC	RTQ	Description	Prop Code	Prop Count	2025 CVA	2026 CVA	% CVA Change	2025 Total CVA Taxes	2026 Total CVA Taxes	$ Tax Change	% Tax Change
4918010001142000000	R	T	Single Family Home	301	216	144,000	144,000	0.00%	1,708.33	1,774.83	66.50	3.89%
4918030001118010000	R	T	Seasonal Recreational Dwelling	391	850	262,000	262,000	0.00%	3,108.21	3,229.21	121.00	3.89%
4918030001083050000	R	T	Farm House	211	7	124,300	124,300	0.00%	1,474.62	1,532.03	57.41	3.89%
4918030005078009801	F	T	Farmland	211	4	34,100	34,100	0.00%	101.13	105.07	3.94	3.90%
4918020005066000000	T	T	Managed Forest	240	114	55,000	55,000	0.00%	163.12	169.47	6.35	3.89%
4918030001398059801	C	T	Small Retail Commercial Property	410	2	325,000	325,000	0.00%	5,653.27	5,818.37	165.10	2.92%
4918010001120409601	I	T	Standard Industrial Property	520	1	163,000	163,000	0.00%	2,770.17	2,836.46	66.29	2.39%

Please note that Figure 1 does not include all the property codes/counts, just the typical, more common ones.

Figure 2 breaks down the number of residential properties and how each would see a similar average increase.

Figure 2:

Tax Tools, 2026 Frequency Distribution of Tax Impact by Pro

Using Actual rates on May 28, 2026 3:11PM EST

Kearney Town, 4918

Residential

Click on any range to see property listing

Properties with Increases

Dollar Increase	Number of Properties	% of Total	% of Grand Total	Average Change	Total Dollar Increase
0 -100	1273	62.68	62.68	41	51,687
100 -200	552	27.18	27.18	141	77,657
200 -300	157	7.73	7.73	237	37,202
300 -500	44	2.17	2.17	351	15,444
500 -700	3	0.15	0.15	606	1,819
700 -1,000	2	0.10	0.10	738	1,475
1,000 -1,500	0	0.00	0.00		0
1,500 -2,000	0	0.00	0.00		0
2,000 -3,000	0	0.00	0.00		0
3,000 -Over	0	0.00	0.00		0
Total	2031	100	100.00	91	185,285
Grand Total	2031			91	185,285

Just over 62% of the residential properties in Kearney would see an average increase of $41. Another 27% of residential properties would see an average increase of $141 with just over 10% of residential properties paying an average of $237 to $738.

Capital and Reserves:

Council has already approved a very aggressive Capital Budget for 2026. The capital budget figures are mixed into the operating budget and are highlighted in light orange. We should always be looking at Capital budgets and Reserves together as to always be thinking about how we are managing our assets/infrastructure and debt. Since we are contributing more to capital in 2026, it does make sense that maybe we don't contribute as much to reserves. In the final draft, there are only reserve contributions for the Muskoka hospital of $108,750 and $800 for Regatta band shelter (Trillium grant requirement).

See details of the Capital budget further pages into this document.

Revenues:

- OMPF grant has a one time increase of $117,000 to a total of $917,300
- The NORDS funding was a 5-year funding pot that ended in 2025
- Fire Department was successful with the Fire Protection grant for 2026
- User Fees and License/Permits stayed very similar to 2025

- The first quarter of 2026 saw an increase in rentals of the gym so projecting more revenue here
- Council discussed attaching more of the interest revenue to reserves but decided to slowly work at that over the next few years
- Miscellaneous Revenue includes the tax registration fees and recovered legal fees

Expenses:

General Government

- Council remains close to the same as 2025 but obviously there are election expenses for 2026
- Administration has an increase in Wages and Benefits with the addition of the Community Engagement and Recreation position
- Overall, Administration remains about the same as last year

Protective Services

- Fire Department remain consist over last year
- Policing increased by $34,699
- Building wages down due to vacancy

Public Works

- Significant lower grader expenses
- Significantly higher capital costs for 2026

Environmental Services

- Savings in recycling because of provincial program taking over residential recycling
- No capital items in 2026

Health Services and Social/Family Services

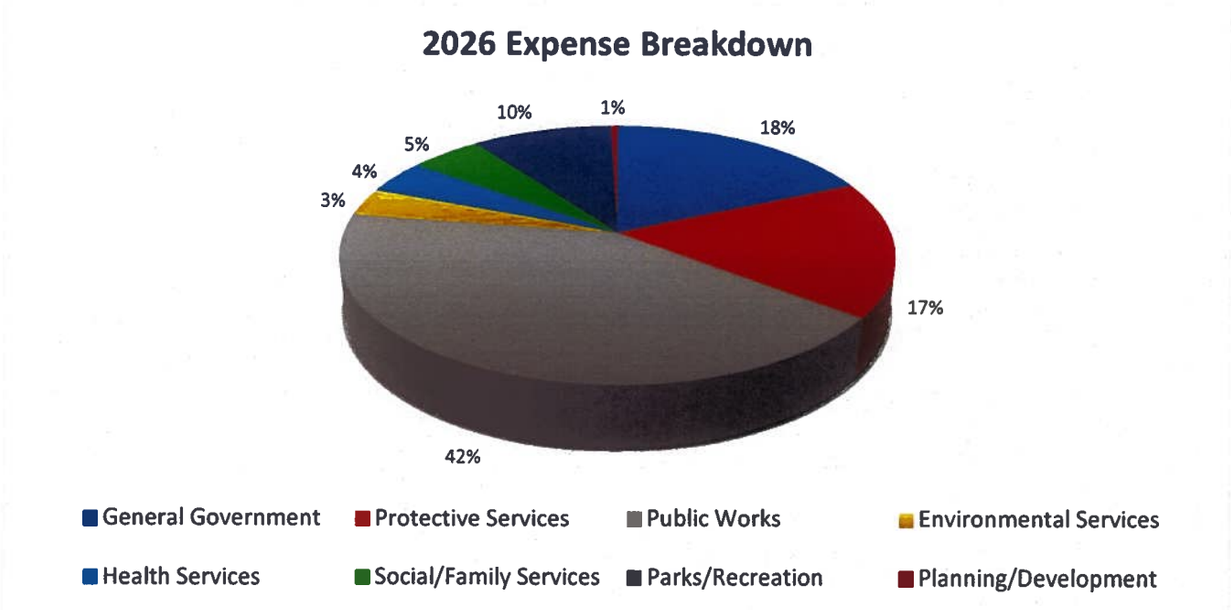
- There is a 5.6% increase in levies for health/social/family services or $29,952

Parks and Recreation

- Wages and Benefits are increased for part of the Deputy CBO/Facilities Manager position and an additional seasonal worker (June to October)
- Construction of the Lions Pavilion to start in 2027 but administrative tasks, such as engineering, drawings, permits will start in 2026
- Library levy increase

Planning and Development

- Official Plan and Zoning By-law project will finish in 2026



Town of Kearney

2026 Operating Budget - Final Draft

		2025 Unaudited Actuals	2026 Proposed Budget	2026 Actuals to April 27th 2026	Comments
Revenues					
Taxation and Payments in Lieu					
020-001	Tax Levy-Set Up Taxes	4,756,305.32	5,048,008.12	2,377,592.12	
020-002	Supplementaries	72,083.33	12,000.00	3,920.07	MPAC projections
020-003	Pay-in-Lieu/Canada Post/Ont Graphite	1,235.02	0.00	0.00	
020-201	Education Req - EP	-588,667.21	-600,475.00	-149,750.00	from OPTA
020-202	Education Req - FP	-11,238.67	-2,520.00	-711.00	from OPTA
020-203	Education Req - ES	-27,289.02	-34,381.00	-8,914.00	from OPTA
020-204	Education Req - FS	-7,285.67	-7,009.00	-1,817.00	from OPTA
	Total Taxation and Payments in Lieu:	**4,195,143.10**	**4,415,623.12**	**2,220,320.19**	
Grants					
021-001	OMPF Grant	800,300.00	917,300.00	229,325.00	2026 increase of $117,000 over 2025
021-002	CCBF (formerly gas tax)	0.00	156,814.00	0.00	as per Capital Budget
021-005	NORDS Funding (Prev.Main Street)	114,259.04	0.00	0.00	funding complete in 2025
021-006	PROVINCIAL FUNDING	38,000.00	0.00	0.00	as per amended Capital Budget
021-009	Donations: Lions Pavilion Project (2026)	0.00	0.00	24,355.60	reserves
021-023	OPP Detachment Revenue	2,720.20	2,500.00	767.06	
021-401	Fire Protection Grant	8,164.00	17,118.00	0.00	qualified for 2026 grant
021-403	Emergency Preparedness Grant	41,272.00	0.00	0.00	no grant opportunity in 2026
021-421	Provincial Offences Act (P.O.A.)	1,860.00	2,500.00	0.00	moving to AMPs and away from POAs
021-422	CSPT-Court Security Prisoner Transpor	333.00	397.00	397.00	
021-423	OCLIF (Cannabis)	1,582.20	1,500.00	0.00	
021-502	Aggregate Resources Trust	4,287.41	4,000.00	5.45	
021-504	OCIF Formula Based Funding	269,307.14	239,732.00	0.00	as per Capital Budget
021-601	Recycling/Hazardous Waste Grants (EF	66,616.89	15,400.00	0.00	new provincial recycling program, added electronics recycling
021-711	Elderly Persons Operating Grant (SALC	22,940.00	0.00	0.00	waiting for grant approval
021-712	Elderly Persons Special Grant	1,137.00	0.00	0.00	waiting for grant approval
021-715	WSIB Rebate Revenue	0.00	26,190.24	26,190.24	one time WSIB rebate
	Total Grants:	**1,372,778.88**	**1,383,451.24**	**281,040.35**	
User Fees					
022-321	Tax Certificates	2,592.52	2,500.00	1,040.00	
022-322	Photocopy & Fax Services Revenue	47.16	50.00	11.36	
022-401	Fire Dept Misc. Revenue	18,294.22	12,000.00	0.00	
022-441	Zoning Compliance Letter	12,500.00	1,000.00	200.00	
022-491	911 Civic Number Signs	969.91	1,000.00	245.00	
022-601	Tipping Fees / Other	27,506.43	27,000.00	962.00	
022-811	Kearney Dog Sled Revenue	25,497.35	17,148.00	17,148.00	
022-812	Regatta Revenue	30,992.75	30,000.00	2,226.00	
022-813	Recreation Programs (Fitness & Other)	18,779.79	26,000.00	7,626.78	
022-821	KCC Committee Revenue	1,057.20	1,000.00	35.00	
022-841	Art Show Revenue	9,457.90	8,500.00	65.34	
022-901	Planning Revenue	12,467.00	10,000.00	1,350.00	
	Total User Fees:	**161,909.44**	**136,198.00**	**30,909.48**	
License and Permits					
023-001	Lottery Licence. Revenue	754.75	800.00	421.50	
023-002	Trailer Annual Permit	4,200.00	4,000.00	1,400.00	
023-003	Marriage License Revenue	600.00	600.00	0.00	
023-401	Fire Permits & Inspection Revenue	5,819.00	5,000.00	0.00	
023-441	Building Permits Revenue	87,917.81	60,000.00	6,744.00	
023-461	Dog Tags	382.00	400.00	60.00	
023-501	Driveway/Entrance/Oversize/Permits	3,850.00	3,500.00	0.00	
	Total License and Permits:	**103,523.56**	**74,300.00**	**8,625.50**	
Rental Income					
024-821	Gym Rentals (Community Hall)	675.00	3,000.00	1,200.00	increased

024-822	Seniors' Lounge Rental	110.62	200.00	0.00	
	Total Rental Income:	**785.62**	**3,200.00**	**1,200.00**	
Other Revenue					
025-501	SOES-Scarborough School Brd Rd Mair	12,161.52	12,500.00	0.00	
026-001	Bank Interest	104,423.84	75,000.00	20,774.64	will be attaching more interest to reserves
026-002	Interest On Taxes	59,791.33	45,000.00	15,380.98	
027-001	By-Law Enforcement Revenue (Fines)	4,145.00	4,000.00	0.00	
027-811	Centennial Committee Revenue	140.00	0.00	0.00	
028-001	Miscellaneous Revenues	41,501.34	40,000.00	841.96	includes Tax registration fees and recovered legal fees
	Total Other Revenue:	**222,163.03**	**176,500.00**	**36,997.58**	
Transfer from Reserve					
029-001	Transfer from Reserves	354,679.08	407,892.84	0.00	as per amended Capital Budget plus Ralph Bice, union negotiations & Elections, swimming and recreation events
	Loan proceeds for Tandum truck		390,000.00		as per Capital Budget
	Total Transfer from Reserve:	**354,679.08**	**797,892.84**	**0.00**	
	Total Revenues:	**6,410,982.71**	**6,987,165.20**	**2,579,093.10**	
Expenses					
General Government Expenses					
030-001	Council Honorariums	69,100.00	76,800.00	19,200.00	as per By-Law 2025-35
030-010	Council EHT & CPP	3,751.91	3,450.00	860.85	
030-020	Council Sundry Expenses	502.46	2,000.00	508.80	
030-035	Council Insurance	1,135.08	1,135.08	0.00	
030-040	Council Training, Dues & Mileage	675.81	6,500.00	438.37	2X FONOM, 5X DPSMA, mileage, 2X AMO
030-050	Council Donations	715.00	1,500.00	0.00	Wreath, Lions Telethon, etc
031-020	Election Expenses	1,549.64	18,500.00	1,424.64	election costs plus training costs
031-900	Transfer to Election Reserve	4,075.00	0.00	0.00	No contribution in year of the election
032-001	Administration - Wages & Benefits	580,046.29	657,351.28	182,764.55	New Community Engagement &Rec position
032-002	Staff Appreciation/Service Awards	5,539.33	1,000.00	0.00	2025 is gift cards at Christmas that was not budgeted
032-020	Office Postage, Supplies and Sundries	17,470.22	17,500.00	5,497.48	
032-023	Computer and Equipment Maint	48,842.51	48,000.00	14,565.18	
032-025	CGIS Expenses / SCOOP	9,188.98	9,463.64	6,045.59	Cost of Living increase
032-026	Advertising	1,173.55	1,000.00	0.00	
032-027	Association Dues	3,975.99	4,000.00	3,071.40	MFOA, FCM, AMCTO, AMO, DPSMA,Amazon Business
032-030	Telephone	3,152.26	3,800.00	1,120.43	
032-031	Hydro	14,274.23	14,000.00	2,797.34	
032-035	Insurance-Administration	61,897.61	64,195.14	198,154.08	Actual was not split out by department at time of report
032-040	Training & Professional Development	10,966.03	14,500.00	3,001.12	increased budget by $2000 over 2025 for additional position
032-045	Community Engagement/Events	0.00	5,000.00	288.49	New account
032-050	MPAC - Property Assessment	58,349.56	60,437.12	30,218.56	
032-051	Contracted General Legal/Title Searche	167,053.97	75,000.00	28,059.94	
032-053	Auditor	32,843.75	28,052.00	0.00	
032-054	Contracted Accounting	9,990.21	0.00	0.00	
032-056	Human Resources Consultant	-10.00	0.00	0.00	
032-057	CUPE Negotiation Costs-Legal/other	26,424.54	45,000.00	13,994.05	
032-058	UFCW Negotiation Costs-Legal/other	5,272.71	0.00	0.00	
032-065	Bank Charges & Interest	3,435.09	3,000.00	731.43	
032-100	Mileage Expenses	49.83	350.00	72.83	
032-800	General Government Capital	9,417.91	122,000.00	2,025.03	as per capital budget
032-890	GG contra capital	-14,802.51	0.00	0.00	
032-891	Amortization - General Government	22,571.01	0.00	0.00	
	Total General Government Expenses:	**1,161,127.97**	**1,283,534.26**	**514,840.16**	
Protective Services Expenses					
040-001	KVFD - Fire Wages & Benefits	138,851.95	130,734.60	46,314.15	
040-003	KVFD - Volunteer Pay/Training/Health S	116,057.86	122,500.00	-14,292.31	Increase for wellness benefit

040-010	KVFD - Volunteer WSIB, EHT	1,684.37	1,600.00	0.00	
040-020	KVFD - Administrative Expenses	7,445.16	7,800.00	5,768.59	
040-022	KVFD - Public Education	5,674.79	7,000.00	623.15	
040-023	KVFD-Repeater Tower/PS Dispatch	8,696.88	9,800.00	2,936.18	
040-024	Emergency Preparedness Grant Expens	45,178.83	0.00	0.00	
040-025	KVFD - Equipment Maintenance	6,910.15	7,000.00	243.76	
040-026	KVFD - Small Equipment Purchases	11,005.13	10,000.00	0.00	
040-027	KVFD Bunker Gear Testing & Repairs	0.00	3,400.00	3,392.45	new budget line
040-030	KVFD - Telephone	905.01	1,200.00	786.78	
040-031	KVFD - Hydro/Heat	8,122.59	9,000.00	2,892.53	
040-032	KVFD - Building Expenses	11,642.88	15,000.00	6,258.71	
040-035	KVFD - General & Firefighters Insuranc	45,294.88	48,816.10	0.00	
040-041	KVFD - Joint Training Officer (Ryerson)	16,681.60	16,682.00	4,270.40	
040-042	KVFD - Uniforms	6,185.96	6,000.00	1,507.04	
040-060	MNR Fire Agreement	7,981.15	8,190.00	0.00	
040-100	KVFD - Vehicle Expenses	34,220.70	25,000.00	9,401.62	
040-101	Fire Protection Grant Expenses	8,149.19	17,118.00	17,076.22	
040-723	2007 E-One Pumper/Tanker Principal	10,244.18	10,750.19	0.00	
040-724	2007 E-one Pumper/Tanker Interest	2,949.82	2,443.81	0.00	
040-800	KVFD - Capital Purchases Equipment	58,267.39	163,851.00	102,281.53	as per capital budget
040-890	Fire CONTRA CAPITAL	-77,447.22	0.00	0.00	
040-891	KVFD - Amortization - Fire Department	77,375.56	0.00	0.00	
040-901	Fire & 1st Resp donations to reserve	339,303.00	0.00	0.00	
041-021	1st Response - Medical Supplies	1,316.88	2,500.00	1,207.44	
042-020	Policing (Realignment)	315,480.00	350,179.00	58,364.00	
042-021	Police Services Board	723.41	1,000.00	0.00	
044-001	Building Dpt Wages & Benefits	199,497.36	89,700.82	19,186.86	Deputy CBO/Facilities Mgr partial year
044-020	Bldg Dept Office Expense	7,494.85	7,500.00	814.66	reduced
044-027	Bldg Dept Memberships	1,690.39	2,000.00	25.00	
044-040	Bldg Dept Training & Misc	6,278.12	6,000.00	992.55	reduced
044-058	Bldg Dept Legal	6,337.16	5,000.00	0.00	
044-100	Bldg Dept Mileage&Vehicle exp	9,480.66	7,000.00	1,016.92	inludes insurance
044-891	Building Dpt Amortization	7,707.78	0.00	0.00	
045-020	By-Law Exps / Mileage (Monthly Invoice	64,034.48	78,500.00	11,082.13	
045-021	B/L Enfor-Prop. Cleanup/Impound/Legal	61.06	2,000.00	0.00	
046-020	Animal Control Costs	3,410.00	3,500.00	0.00	
049-019	CEMC/Emergency Plan Expenses	2,346.51	2,700.00	0.00	
049-020	Emergency Measures Expenses/911	805.29	1,200.00	546.41	
	Total Protective Services Expenses:	**1,518,040.76**	**1,182,665.52**	**282,696.77**	
Public Works Expenses					
050-020	PW Garage - Bldg & Equip Supplies/R&	49,170.52	49,000.00	12,813.41	
050-030	PW Telephone/Radio	4,768.10	6,200.00	555.33	
050-031	PW Garage - Hydro/Heat	24,183.81	15,700.00	9,179.03	
050-035	Municpal Insurance - Roads	45,371.89	45,782.32	602.64	
050-040	Employee Expenses & Training	8,207.71	12,000.00	1,729.97	
050-100	PW All Vehicles - Fuel&Fluids	66,548.13	70,000.00	37,531.06	
050-111	2024 Dodge Ram 2500 Licence/Repair	5,293.34	3,000.00	259.84	
050-113	Trk 13 (Tom)Dodge Ram - Lic/Repairs/F	3,605.73	3,000.00	2,757.85	
050-121	2016 Freightliner Plow Truck	11,874.68	14,000.00	10,993.90	
050-122	2019 Ford 550 - License and repairs	7,161.88	7,500.00	444.29	
050-123	2020 Freightliner License and Repairs	15,259.84	8,500.00	69.90	
050-124	2024 Freightliner Licence and Repairs	16,783.55	10,000.00	635.64	
050-125	1 Ton Ford 550 Sanding Unit/Repairs	3,427.08	1,000.00	341.74	
050-135	Cat Excavator	3,185.39	5,000.00	0.00	
050-145	Equip#5 Steamer propane/repairs	0.00	500.00	0.00	
050-155	Equip # 6 - Grader Repairs	89,766.41	23,000.00	2,906.73	
050-160	CAT Backhoe Repairs/Lic (420F2IT)	19,004.85	16,000.00	5,191.10	
050-164	Case 621 Loader Licence & Repairs	0.00	5,000.00	1,684.56	New line for Loader expenses
050-166	Sweeper	2,133.15	1,000.00	0.00	reduced if buying a used unit
050-170	Public Works Trailer (Float)	1,647.15	1,500.00	0.00	
050-801	PW Capital Building & Equipment	15,461.71	640,000.00	200,976.39	as per capital budget
050-802	Capital Road Construction	647,442.09	1,124,180.00	24,536.37	as per capital budget
050-803	Bridges & Culvert Capital	0.00	25,000.00	0.00	as per capital budget
050-890	Roads Contra Capital	-626,812.33	0.00	0.00	

050-891	Amortization - Transportation Services	656,347.73	0.00	0.00	
050-900	PW - Transfer to Reserve	500,000.00	0.00	0.00	
051-020	Cold Patch/Patching (Paved Road)	13,871.65	10,500.00	0.00	
051-022	Line Painting (Paved Road)	21,184.44	23,000.00	0.00	
052-020	Gravel - Unpaved Roads / Shanty	56,969.58	20,000.00	0.00	purchased gravel - washouts/little repair jobs
052-021	Calcium Dust Control (Unpaved Roads)	34,184.07	72,000.00	0.00	increased to cover all municipal maintained roads
052-023	Armour/Joly Road Mtce Agreements	3,663.37	3,670.00	3,663.37	
053-021	Culverts and Bridges	11,376.81	4,000.00	0.00	
054-020	Roadside - Mowing/Brushing	8,633.01	8,000.00	0.00	
054-021	Roadside - Signs	3,131.92	4,500.00	622.94	increase for 911 signs - moved from fire dept.
054-022	Roadside Beaver Trapping	2,200.00	2,500.00	0.00	
054-023	Roadside - Guardrails	465.50	2,000.00	0.00	
055-020	Materials - Winter Sand & Salt	113,710.12	95,000.00	0.00	increase to 3500 tonnes
055-021	Carillion/Fowler Winter Road Agmts	6,446.35	12,500.00	2,733.93	estimate as there are now variable costs
056-020	Street Lights	5,513.10	6,500.00	960.84	
059-001	PW-Wages & Benefits Holding Account	590,874.62	579,411.93	160,762.85	
	Total Public Works Expenses:	**2,447,609.51**	**2,930,444.25**	**482,534.34**	
Environmental Services					
060-001	Transfer Station Wages & Benefits	33,396.17	80,334.89	11,163.55	
060-002	PW and Facilitities Wages-transfer stn	-1,583.76	0.00	0.00	
060-021	Joint Waste Management	105,604.71	109,311.66	0.00	
060-022	BFI - Recycling	106,877.13	5,000.00	1,269.05	only commercial recycling for 2025
060-023	BFI - Shingles & Metal	30.54	5,000.00	0.00	
060-024	Trans. Stn Operating Expense	8,289.78	10,500.00	2,194.35	
060-026	Hazardous Waste Days	12,941.15	13,869.00	0.00	
060-031	Trans. Stns - Hydro & Phones	4,188.15	5,040.00	1,035.76	
060-061	Dodge Ram Operating Costs	2,309.43	5,000.00	2,630.44	includes insurance
060-100	Landfill Closure and Post-Closure	17,947.95	8,000.00	2,098.81	
060-800	Transfer Station Capital	55,454.09	0.00	0.00	
	Total Environmental Services:	**345,455.34**	**242,055.55**	**20,391.96**	
Health Services					
070-020	North Bay/Parry Sound Dist. Health Unit	29,794.00	30,957.00	12,763.02	
070-021	Ambulance Levy	139,095.35	148,764.17	148,764.17	
070-022	V of B Almaguin Hlnds Health Ctre Con	6,007.00	7,007.00	7,007.00	
070-900	To Reserve - Muskoka Hospital	108,750.00	108,750.00	0.00	
	Total Health Services:	**283,646.35**	**295,478.17**	**168,534.19**	
Social and Family Service Expenses					
071-022	Eastholme - Levy	142,834.00	148,269.00	37,067.25	
071-025	DSSAB (Social Service Admin Board)	184,610.75	197,296.00	49,324.04	
071-032	Seniors Grant - Kearney Maint./Exp.	24.85	0.00	0.00	
071-033	Seniors One Time Grant Expenses	4,995.14	0.00	0.00	
	Total Social and Family Service Expenses:	**332,464.74**	**345,565.00**	**86,391.29**	
Parks and Recreation					
080-001	Parks Wages & Benefits	11,112.29	0.00	0.00	
080-002	PW and Facilities wages - Parks	101.76	0.00	0.00	
080-020	Parks & Trails Maintenance and Supplie	8,579.46	8,000.00	359.24	
080-024	Boat Ramps and Docks Maintenance	102.25	1,000.00	0.00	
080-025	Parks - Town Dock Hydro	355.05	500.00	49.48	
080-027	R.Bice Sust.Ctre & Wilderness Experier	1,000.00	1,000.00	0.00	
080-035	Parks & Recreation Insurance	17,261.34	22,114.94	0.00	
080-090	Parks - Lions Park/Rink	6,921.12	7,000.00	1,079.49	
080-100	Parks veh. 2021 Dodge Operating Expe	5,359.50	5,000.00	1,004.63	
080-801	Boat RampsDocks Capital (Incls 080-80	12,144.00	0.00	0.00	
080-802	Parks Capital	0.00	150,500.00	0.00	as per amended capital budget
080-890	Parks Contra Capital	-216,063.83	0.00	0.00	
080-891	Parks Amortization	36,822.85	0.00	0.00	
081-020	Recreation Program Expenses	19,817.09	26,000.00	6,032.39	Increased fitness classes over last year
081-021	Swimming Program Expenses	1,508.41	1,500.00	0.00	
081-035	Municipal Insurance-Volunteers	810.00	1,144.00	0.00	
081-050	KCC Committee Expenses	122.10	500.00	0.00	

081-051	Recreation Special Events	8,602.27	12,800.00	1,403.01	added Canada day, increase for baseball,
081-501	Dog Sled Races Expenses	35,569.43	24,327.32	24,327.32	
081-502	Regatta/Fireworks Expenses	35,400.22	38,180.00	13,673.27	as committee requests
081-891	Rec Programs Amortization	1,603.13	0.00	0.00	
081-902	Regatta band shelter transfer to reserve	800.00	800.00	0.00	
082-001	KCC - Wages & Benefits	128,587.79	203,362.10	40,210.89	CBO/Facilities manager
082-020	KCC - Supplies & Maintenance	20,086.81	20,000.00	5,930.41	
082-021	KCC - Water Operations & Maint.	3,413.37	3,500.00	311.93	
082-031	KCC - Hydro/Heat	36,859.63	38,000.00	8,139.70	
082-035	KCC - Insurance	11,517.51	12,158.10	0.00	
082-040	KCC - Employee Expenses and Training	1,127.43	1,500.00	494.10	
082-800	KCC - Capital Expenses	188,382.05	7,500.00	0.00	as per capital budget
082-891	KCC - Amortization	78,920.90	0.00	0.00	
083-020	Library Levy	57,200.96	75,036.00	28,600.00	
083-021	Library - Operating Expenses	5,786.08	2,500.00	745.95	
083-891	Library Amortization	2,500.13	0.00	0.00	
084-020	Art Show Expenses	8,534.96	8,500.00	0.00	
	Total Parks and Recreation:	**530,846.06**	**672,422.46**	**132,361.81**	
Planning and Development					
090-020	Planning Misc. Expenses	1,531.85	7,500.00	0.00	increased
090-021	Official Plan & Zoning	144,719.92	25,000.00	0.00	
091-020	Economic Development Misc. Expenses	2,259.08	2,500.00	0.00	
	Total Planning and Development:	**148,510.85**	**35,000.00**	**0.00**	
	Total Expenses:	**6,767,701.58**	**6,987,165.20**	**1,687,750.52**	
Net Income		-338,050.75	0.00	891,342.58	

TOWN OF KEARNEY
2026 5 year Capital Budget - AMENDED FINAL

Account #	Description	2026	2027	2028	2029	2030
Capital Costs						
Fire Department						
	Ambulance 317 (First Response Vehicle)	120,000				
	Tanker					650,000
	New Fire Hall construction (7200 sqft)			3,000,000	750,000	
	Radios	7,600				
	Bunker gear	20,000	9,000	18,000		
	Cylinders for SCBA	8,680	8,680	8,680	8,680	
	Defibrillators			2,700		
	Thermal Imaging Camera	7,571				
	Replace hose in back beds of Trucks		31,178			
	Replace 4 nozzles		6,405			
Parks and Recreation						
	Lions Park Pavilion (professional services only in 2026)	127,000	1,873,000			
	Resurface Ball Diamond - Limestone etc		15,000			
	Downtown Beautification (Seasonal Banners)	5,300				
	McManus Beach (swim line)	3,200				
	Docking systems at mirror bay		50,000		70,000	
	Ball Diamond Storage or Old Community centre		380,000			
	Boardwalk repairs	5,000				
	Storage in Fitness room (build mezzanine/tall ceilings)	7,500				
	Zero Turn mower	10,000				
Public Works Equipment/Building						
	Tandem Plow Truck	390,000				430,000
	Grader			490,000		
	Loader (Used)	250,000				
	1 ton truck				175,000	
	Sweeper			300,000		
	Backhoe					350,000
	Sand/Salt shed					
Administration						
	Increase function in office, create lunch room and meeting space	65,000				
	Strategic Plan Initiative 3.2 Way finding signage	10,000				
	Strategic Plan Initiative 2.5 Facilities Masterplan	35,000	15,000			
	Strategic Plan Initiative 4.3 Parks and Trails Plan		35,000	15,000		
	Computers (replace and new one for Comm Engagement/Rec	5,000				
	Office/Lunch room Furniture	7,000				
Transfer Station						
	Garbage Compactor					
	Back up Generator					
	Installation/Power requirements (estimate)					
Bridges and Culverts	as per 2024 OSIM report					
	#2 Allister Johnston Bridge - replace rail post connections and broken post	25,000			500,000	
	#7 Cashman Creek Bridge - maintenance		45,000			
	#3 Boundary Bridge (518 East) - maintenance					98,000
Roads						
	Granite gravel application - Island Lake Road (no surface treat.)	100,000				
	Removing Berms from Hwy 518	150,000				
	Culvert Replacements/Base repairs to roads prior to surface treat.	25,000				
	Surface Treatment - Ostick Road	36,680				
	Surface Treatment - Clam Lake Road	100,380				
	Surface Treatment - Echo Ridge	162,120				
	Project to bring 7 roads to municipal standard	550,000	700,000			
	Surface Treatment - decided by need and AMP				300,000	
	Base Repairs for future surface treated roads		389,320			
	Gravel Application - various roads - no inventory at this time		150,000	150,000	150,000	150,000
	New Sidewalks, municipal building to bridge, corner to beach, end to Lions park		280,000			
Total Capital Costs		**2,233,031**	**3,987,583**	**3,984,380**	**1,953,680**	**1,678,000**

Contribution to Reserves for Future (move to operating budget for 2026)						
Working Funds						
PW Equipment						
Bridges and Culverts						
Capital Purchases						
Total Contribution to Reserves		-	-	-	-	-
Revenues						
Reserves						
Working Funds		94,485	50,000	1,000,000		
Roads Equipment		250,000		300,000		331,275
Bridges Reserve		25,000	45,000		500,000	98,000
Capital Purchases						
Lions Reserves	based on donations, Lions contributions	-	500,000			
Grants						
CCBF (aka Gas Tax)		156,814	63,797			12,364
OCIF		239,732	239,732			
Grant for Lions Pavilion - assumption		-	1,000,000			
Transfer from Operating Budget		1,077,000	1,200,000	1,212,000	1,224,120	1,236,361
Total Revenues		**1,843,031**	**3,098,529**	**2,512,000**	**1,724,120**	**1,678,000**
Capital Costs minus Revenues		**390,000**	**889,054**	**1,472,380**	**229,560**	**(0)**
Long Term Loan needed		390,000	216,054	1,472,380	229,560	
Balanced to zero		0	673000	0	0	(0)

Summary of Long Term Borrowing 2026
$390,000 borrowing for Tandum Plow truck

Approved by Council January 22, 2026 by Resolution 2026-021
Amended Capital Budget approved by Council _____, 2026 by Resolution 2026- _____

Corporation of the Town of Kearney
Summary of Reserves, Reserve Funds and Deferred Revenue

Acct	Description	Balance at December 31, 2025	Projected (+) Transfers in / Received in Year	Projected (+) Interest	Projected (-) Transfers out- account 029-001	Balance at December 31, 2026	Comments
Reserves							
018-100	Reserve-Working Funds	306,562.05			(94,485.00)	212,077.05	as per capital budget
018-105	Reserve-Election Purposes	12,225.00			(12,225.00)	-	Annual contribution in non-election years, based on cost of previous election.
018-106	Reserve-Municipal Capital Purposes	154,240.83				154,240.83	
018-107	Reserve-CUPE	-				-	
018-108	Reserve - Buildings	400,612.00				400,612.00	
018-109	Reserve - Bridges and Culverts	1,462,405.00	-		(25,000.00)	1,437,405.00	as per capital budget
018-110	Reserve-Fire/1st Response Equipment	292,727.99				292,727.99	
018-116	Reserve-UFCW	10,882.84			(10,882.84)	-	Union Dissolved, use for CUPE negotiations
018-120	Reserve-Roads Equipment	498,676.00			(250,000.00)	248,676.00	as per capital budget
018-130	Reserve-Sick Leave	24,348.00				24,348.00	Annually adjust to = estimated sick leave liability at the end of the previous year.
018-135	Reserve - Muskoka Hospital	326,250.00	108,750.00			435,000.00	Annual contribution for 12 years (2023-2034) to meet proposed commitment of 1,305,000
018-145	Reserve-Recreation Ball Diamond	2,033.53				2,033.53	
018-146	Reserve-Recreation and Culture Purposes (SRA land sale proceeds)	222,427.47			(14,300.00)	208,127.47	Utilized to produce net recreation/swim program and special events costs to zero.
018-147	Reserve-Boat Launch	60,344.33				60,344.33	
018-155	Reserve-Dog Sled Races	9,271.49				9,271.49	Budget revenue = expense. Reserve adjusted at year-end so net revenue/expense = 0
018-160	Reserve-Regatta	10,344.28				10,344.28	Budget revenue = expense. Reserve adjusted at year-end so net revenue/expense = 0
018-161	Reserve-Regatta band shelter (Trillium grant requirement)	8,800.00	800.00			9,600.00	Annual contribution of 800 from the Regatta reserve until balance reaches 10,400.
018-165	Reserve-KCC committee	15,396.86				15,396.86	Budget revenue = expense. Reserve adjusted at year-end so net revenue/expense = 0
018-170	Lions Park Reserve	64,366.69			-	64,366.69	These funds belong to the Lion's Club. - include Town fundraised dollars.
		3,881,914.36	**109,550.00**	**-**	**(406,892.84)**	**3,584,571.52**	
Reserve Funds							
018-175	Reserve-Ralph Bice Centre	9,405.21			(1,000.00)	8,405.21	Annual bursary of 1,000 until funds exhausted per resolution 324-23.
Total Reserves & Reserve Funds - Town		**3,891,319.57**	**109,550.00**	**-**	**(407,892.84)**	**3,592,976.73**	

Acct	Description	Balance at December 31, 2025	Cash in Lieu/Gas Tax/OCIF	Interest	2026 Income-re obligatory reserve usage	Balance at December 31, 2026
Deferred Revenue - Obligatory Reserve Funds						
016-001	Reserve-Gas Tax Funds	95,362.48	61,451.52		(156,814.00)	-
016-002	Reserve-Parks	48,929.45				48,929.45
016-003	Reserve-OCIF formula-based grant	2,375.72	239,732.00		(239,732.00)	2,375.72
		146,667.65	**301,183.52**	**-**	**(396,546.00)**	**51,305.17**

Corporation of the Town of Kearney
Summary of Tax Rates and Assessment Values

Year	Tax Rate	School Rate	Total Tax Rate	% increase (decrease) over prior year	Assessment Value at time of roll	% increase over prior year
2019	0.00842397	0.00161	0.01003397		374,006,335	
2020	0.00848813	0.00153	0.01001813	-0.16%	386,316,609	3.29%
2021	0.00862417	0.00153	0.01015417	1.36%	388,481,509	0.56%
2022	0.00896348	0.00153	0.01049348	3.34%	394,303,509	1.50%
2023	0.0094276	0.00153	0.0109576	4.42%	399,691,309	1.37%
2024	0.01008823	0.00153	0.01161823	6.03%	407,045,509	1.84%
2025	0.01033339	0.00153	0.01186339	2.11%	414,626,000	1.86%
Proposed 2026	0.01079523	0.00153	0.01232523	3.89%	420,991,900	1.54%

Category	Category Description	2025 Roll For Tax Year 2026	Tax Ratio	Weighted Assessment
CF	Commercial Payment in Lieu: Full	118,000	1.1	129,800
CQ	Commercial Payment in Lieu: Full, Excess Land, Taxable Tenant of Provir	120,000	0.77	92,400
CT	Commercial Taxable: Full	2,789,200	1.1	3,068,120
CX	Commercial Taxable: Vacant Land	58,500	0.77	45,045
FT	Farm Taxable: Full	685,200	0.25	171,300
HF	Landfill Payment in Lieu: Full	15,000	1.1	16,500
IP	Industrial Payment in Lieu: Full, Taxable Tenant of Province	639,200	0.8805	562,816
IQ	Industrial Payment in Lieu: Full, Excess Land, Taxable Tenant of Province	69,800	0.8805	61,459
IT	Industrial Taxable: Full	348,800	0.8805	307,118
IX	Industrial Taxable: Vacant Land	40,000	0.8805	35,220
MT	Multi-Residential Taxable: Full	634,000	1	634,000
RP	Residential Payment in Lieu: Full, Taxable Tenant of Province	980,300	1	980,300
RT	Residential Taxable: Full	400,207,200	1	400,207,200
TT	Managed Forests Taxable: Full	6,397,400	0.25	1,599,350
VT	Aggregate Extraction Taxable: Full	64,500	0.716468	46,212
		413,167,100		407,956,840

	Tax Ratio X Residential Rate = Tax Rate			
CF	Commercial Payment in Lieu: Full	1.1	0.01079523	0.011874753
CQ	Commercial Payment in Lieu: Full, Excess Land,	0.77	0.01079523	0.008312327
CT	Commercial Taxable: Full	1.1	0.01079523	0.011874753
CX	Commercial Taxable: Vacant Land	0.77	0.01079523	0.008312327
FT	Farm Taxable: Full	0.25	0.01079523	0.002698808
HF	Landfill Payment in Lieu: Full	1.1	0.01079523	0.011874753
IP	Industrial Payment in Lieu: Full, Taxable Tenant of Province	0.8805	0.01079523	0.0095052
IQ	Industrial Payment in Lieu: Full, Excess Land,	0.8805	0.01079523	0.0095052
IT	Industrial Taxable: Full	0.8805	0.01079523	0.0095052
IX	Industrial Taxable: Vacant Land	0.8805	0.01079523	0.0095052
MT	Multi-Residential Taxable: Full	1	0.01079523	0.01079523
RP	Residential Payment in Lieu: Full, Taxable Tenant of Province	1	0.01079523	0.01079523
RT	Residential Taxable: Full	1	0.01079523	0.01079523
TT	Managed Forests Taxable: Full	0.25	0.01079523	0.002698808
VT	Aggregate Extraction Taxable: Full	0.716468	0.01079523	0.007734437
E-	EXEMPT	7,824,800		
	Total	420,991,900		

	Levy Calculation	Roll	X	Tax Rate	LEVY
CF	Commercial Payment in Lieu: Full	118,000		0.011874753	1,401
CQ	Commercial Payment in Lieu: Full, Excess Land,	120,000		0.008312327	997
CT	Commercial Taxable: Full	2,789,200		0.011874753	33,121
CX	Commercial Taxable: Vacant Land	58,500		0.008312327	486
FT	Farm Taxable: Full	685,200		0.002698808	1,849
HF	Landfill Payment in Lieu: Full	15,000		0.011874753	178
IP	Industrial Payment in Lieu: Full, Taxable Tenant of Province	639,200		0.0095052	6,076
IQ	Industrial Payment in Lieu: Full, Excess Land,	69,800		0.00617838	431
IT	Industrial Taxable: Full	348,800		0.0095052	3,315
IX	Industrial Taxable: Vacant Land	40,000		0.00617838	247
MT	Multi-Residential Taxable: Full	634,000		0.01079523	6,844
RP	Residential Payment in Lieu: Full, Taxable Tenant of Province	980,300		0.01079523	10,583
RT	Residential Taxable: Full	400,207,200		0.01079523	4,320,329
TT	Managed Forests Taxable: Full	6,397,400		0.002698808	17,265
VT	Aggregate Extraction Taxable: Full	64,500		0.007734437	499
		413,167,100		2026 Levy	4,403,623
				2025 Levy	4,147,815
				Increase of	255,808