



## Office of the Lord Mayor

Town of Niagara-on-the-Lake

1593 Four Mile Creek Road, P.O. Box 100, Virgil, ON L0S 1T0

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# A Message from Lord Mayor Gary Zalepa 2025 Budget Update

November 26, 2024

Town Council began the 2025 budget process on October 10, 2024. To date, no final decisions on the 2025 budget have been made. The process includes several next steps, including:

- Reviewing the [Capital Budget Report](#)
- Holding workshops with Staff and Councillors to discuss the budget in detail
- Conducting additional Budget Review Committee Meetings
- Receiving and reviewing a proposed Operating Budget

Council has tentatively approved the 2025 Capital Budget in principle, with further discussions planned for tonight's Council Meeting. Once all workshops, meetings, discussions, and Staff presentations are complete, Staff will compile the input received and present a final 2025 budget to Council for review and approval in the new year.

This is an iterative process that involves significant collaboration to ensure the budget reflects Council's priorities and the community's needs.

For a full list of upcoming meetings and to view agendas, please visit [Meetings, Agendas & Minutes | Town of Niagara-on-the-Lake](#).

## Municipal Budget

A municipal budget is comprised of a few different components:

- **Capital** budget costs refer to funds used for infrastructure and assets
- **Operating** budget costs are related to day-to-day expenses
- **Rate-related** expenses refer to costs associated with services funded through user fees or rates, such as water and wastewater services

Understanding the budget process and property tax breakdown can feel complicated with all the factors involved. To help clarify, I've worked with Staff to provide an overview below.

## Property Taxes

Property taxes are calculated based on property assessments determined by the Municipal Property Assessment Corporation (MPAC). It's important to note that these



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assessments, currently based on 2016 values, do not reflect current market values or what you might sell your property for today.

## Tax Rates

Tax rates are set by taking the Town's annual budget, subtracting other sources of revenue, and dividing the remainder by the total property value assessments across the municipality. While there are different tax rates for various property types, we'll focus on residential properties here.

## How Property Taxes Are Billed

The property taxes you pay are determined by combining MPAC assessments with the tax rate. In Niagara-on-the-Lake, property taxes are split into several components. The portion allocated to the Town covers services such as:

- Local roads, bridges, and stormwater management
- Parks and recreation facilities
- General government and administration
- Fire and emergency services
- By-law enforcement and community development
- Cemeteries

For 2025, the Town's proposed levy-supported budget is approximately \$39 million (excluding water and wastewater). Of this, about \$18 million will come from property taxes, with the remainder funded through other revenue sources like government grants, user fees, and reserves.

## Other Parts of Your Tax Bill

Your property tax bill also includes amounts for:

- Regional services (e.g., public health, housing, and police services)
- Local school board funding
- The Niagara Transit levy

These components are calculated in a similar way to the Town's portion and together make up your total tax bill.

## Example of an Average Home



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For a typical home in Niagara-on-the-Lake with an MPAC-assessed value of \$546,000, the proposed Town portion of the property tax bill is \$1,746. This represents roughly 25% of the total tax bill. It's important to remember that any increase from the Town applies only to this portion, not the full bill.

### Learn More

To stay connected, visit the [Town's website](#) for detailed information, attend upcoming budget meetings, and feel free to reach out to Staff if you have questions or need clarification. Staff are available to help explain the process, address your concerns, and support your understanding of the budget and how it impacts you. Your questions and feedback are always welcome as we work together on this important process.

You can contact Town Staff by emailing [info@notl.com](mailto:info@notl.com) or calling 905-468-3266.

Thank you. As always, it is a pleasure to serve the Niagara-on-the-Lake community.

Sincerely,

Gary Zalepa  
Lord Mayor