



2022 ANNUAL BUDGET

Presented By: Paul Tilley, Chair of Finance and Administration

Contents

- 2022 Budget Highlights
- Introduction: A plan for challenging times
- Budget Highlights from 2021 - Year in Review
 - Navigating Slowed Growth
 - Town-Sponsored Projects
 - Private Sponsored Capital Developments
 - Partnerships in Development
- The Fiscal Plan for 2022
- 2022 Budget
- Planned Operating Expenditures
 - General Administration - The administrative costs associated with running the Town
 - Fire and Protective Services - The Clarendville Fire Department and Enforcement
 - Transportation Services - Infrastructure & Public Works
 - Environmental Health - Water and Waste
 - Planning and Development - All Planning and Community/Economic Development
 - Recreation and Cultural Services - Arts and Recreation
 - Fiscal Services - Financials/Borrowing Costs
- Capital Projects
 - Shoal Harbour Causeway Bridge
 - Roads
 - Equipment
 - Recreation
- Planned Revenues
 - Residential Taxes
 - Commercial Taxes
 - Other Financial Considerations
- The View of 2022 and beyond
- Recommendations
- Enabling Motions

2022 Budget Highlights

- 2021 marked the 70th anniversary of the municipality of Clarendville.
- Clarendville's business and residential growth has increased beyond that of 2020
- Up to the end of November 2021, 31 new permits were issued for residential dwellings compared to 4 in 2020. 2 new Commercial permits were issued compared to zero permits in 2020.
- 31 new residential dwellings, residential renovations, accessory buildings and subsidiary apartments, there were a total of 243 permits issued for a value of \$21,817,437.
- Commercially there were 32 permits issued which included building extensions, accessory buildings and renovations for a total increased value of \$6,034,792.
- Council's overall budget for 2022 has matching revenues and expenditures in the amount of \$10,426,399, a decrease of less than 1% from the 2021 budget.
- The residential tax rate in Clarendville will remain at 7.8 mills.
- The Town will implement an annual fee for solid waste management of \$25 for all residential properties to be added to the Water and Sewer fee.
- Commercial values across the province have significantly decreased. There will be some adjustments to the mill rate of commercial property tax, business tax, as well as water and sewer tax. The commercial property tax will increase from 8.0 mills to 8.5 mills. This may mean that some businesses may see a small increase/decrease or remain the same.
- The business tax rates will all increase by 1 mill with the exception of personal care homes/nursing homes, professional services, banks and large retail over 13,000 square feet.
- Professional services will remain unchanged due to the Town's commitment to attracting medical professionals to our Town.
- Personal care homes/nursing homes business mill rate will remain unchanged at 6 mills due to no significant change in the assessed value for this type of business.
- The rate for banks will increase from 110 mills to 115 mills to absorb the decreases from the most recent assessments.
- The retail sector (over 13,000 square feet) will have an increase of 2 mills.
- For many commercial classes, the increase may still result in a lower business tax bill due to property value reductions. This will be the case for hotels, for example, who have been particularly impacted by Covid 19 restrictions.
- Commercial vacant property water and sewer fees will increase from 1.25 mills to 1.5 mills.
- Properties exempt from commercial property tax who are subject to water and sewer fees will see an increase in mill rate from 4.5 mills to 5 mills.
- There will not be an increase to the Poll tax in 2022.
- The Town is committing to a complete review of the Poll Tax in 2022 to find a way to reduce or eliminate this tax in the future.
- A \$25 administration fee will be applied to prepare various documentation associated with some permits and other public works requests.
- Clarendville will offer low-income tax reductions for those who qualify. The income threshold for this discount has increased from \$25,000 to \$30,000.

Introduction: A plan for challenging times

2021 marked the 70th anniversary of the municipality of Clarendville. Over the Town's history, we have seen periods of great growth and opportunity, as well as our share of challenging times. Through it all we have always moved forward.



Though the pandemic has relaxed and resurfaced throughout the year, economic uncertainty, anxiety, and concern for our collective health and wellness remain. That said, there are definite signs that things have bottomed out and a recovery is beginning. By 2021, Clarendville's business and residential growth has increased beyond that of 2020, though not to pre-pandemic levels. The Come By Chance refinery, as well as many other businesses, are beginning to look ahead to explore proceeding through a pandemic for a positive future. Through public health measures and creativity, people and businesses are adapting, becoming more innovative, and capitalizing on the opportunities that inevitably emerge with change.

Looking towards 2022, the newly elected Council is focused on continuing to ensure that the community will have the necessary infrastructure and human resources to grow our Town to reach its full potential. The 2022 Budget was prepared with that in mind.

Good evening Mayor Pickett, Fellow Councillors, Staff & Citizens of Clarendville. I stand before you in these temporary Council Chambers as the Chair of the Finance and Administration Committee, to present to you our Town's budgetary plan for 2022.

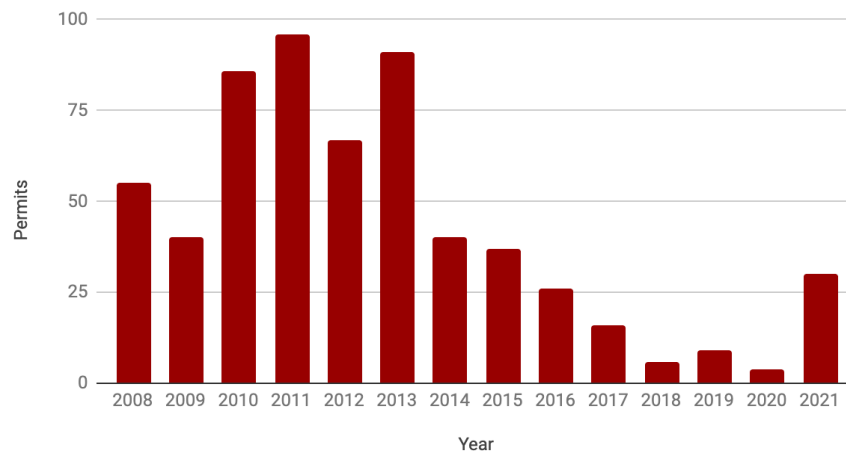
This presentation will first reflect on the year past, followed by an outline of our current situation, finishing with an overview of the plans that Council has put in place to better manage our town through 2022.

Budget Highlights from 2021 - Year in Review

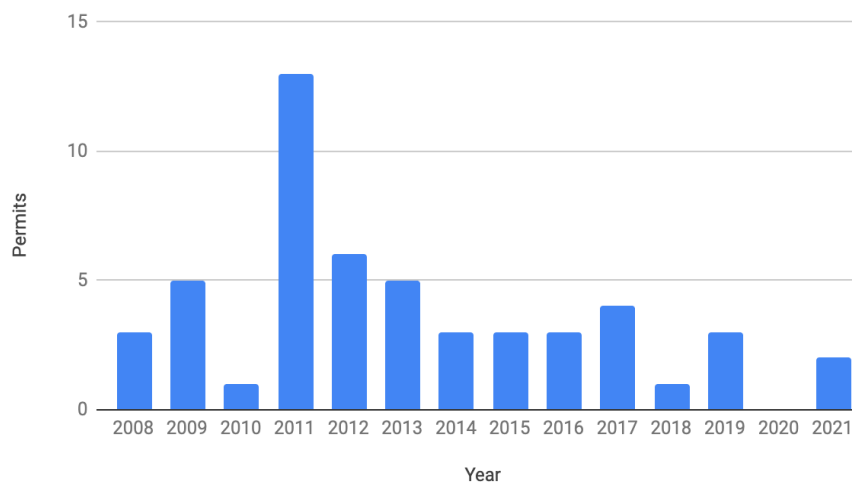
Navigating Slowed Growth

In the past number of years, the Town has seen a decline in the level of growth that we had become accustomed to in the early part of the 2010's. Up to the end of November 2021, 31 new permits were issued for residential dwellings compared to 4 in 2020. 2 new permits were issued for new commercial developments in 2021, versus no commercial permits being issued in 2020.

Town of Clarendville - Residential Permits



Town of Clarendville - Commercial Permits



Many residents and businesses continued to proceed with improvements and expansions to their properties. The Town did continue to see many permits for other types of renovations. Including the 31 new residential dwellings, residential renovations, accessory buildings and subsidiary apartments, there were a total of 243 permits issued for a value of \$21,817,437.

Commercially there were 32 permits issued which included building extensions, accessory buildings and renovations for a total increased value of \$6,034,792.

Town-Sponsored Projects

The Town is currently commissioning its newly renovated Town Hall on Pleasant Street. This project is on budget and, though there have been some delays, the Project is almost complete with a move-in date scheduled for early 2022.



2021 was also a busy year for the Town of Clarendville's Public Works Department as work was completed on key town infrastructure. This past year saw road improvements to Drakes Head Road, Cabot Place and Pleasant Street, as well as road surface improvements to Balbo Drive, Manitoba Drive and Marine Drive. In addition, the Town completed a water/sewer and road replacement project on Random Crescent, through the Investing in Canada Infrastructure Funding.



The Town also completed its Municipal Plan. This is a legal document that guides physical development and land use in the community and addresses what the Town should look like in the future, with respect to the facilities required, how Town land is used, the Town's cultural and social qualities as well as the type of infrastructure the Town provides.



Privately Sponsored Developments

Private developers have continued the construction of several senior-focused housing projects. Russell Place, Regiment Road, and Beaumont Hamel Drive have seen many new residents move into modern newly constructed units, with other units currently under construction for accommodation in 2022. Discussions are also continuing with another developer who has expressed interest in a new seniors living facility in the Town, as Council continues to address the need for affordable seniors living.



Partnerships in Development

This past year the Town has worked with several groups on projects that will help contribute to increased economic activity in the Town. Notably, the Town has provided a significant amount of in-kind assistance to the Discovery Trail Snowmobile Association in improvements to the multi-use trail network within the Town boundaries. As well, the Town continues to partner with the Clarendville Rotary Club and the Sole Sisters organizations towards improved lighting of trails in Elizabeth Swan Park and Rotary Trail.



The Fiscal Plan for 2022

The 2022 Budget presents a plan for the Town's revenue and expenditures in the year ahead. This planning has been a consultative effort. The Finance Committee sought input internally from the various departments of the Town. Each of the Departments was asked to prioritize their requirements for the year ahead, keeping in mind that we continue to operate in a period of fiscal restraint.

I want to first express my appreciation on behalf of our Committee (Councillor Heber Smith, Councillor Deidra Strowbridge and myself), to our management staff for their dedication and commitment to starting this budgetary process. A special thanks to Angela Giles, our Director of Corporate Services/Town Clerk, and David Harris, our CAO, who spent many hours evaluating the various scenarios that brought us to this presentation. Additionally, I want to extend a big thank you to our Director of Public Works - Rick Wells, Fire Chief - Cory Feltham and Recreation Manager - Brandon Reardon as well as our outstanding office staff who gathered the information for the Committee.

Council and staff put a great deal of effort into strategic spending which we know will support Clarendville's continued growth.

Council's overall budget for 2022 has matching revenues and expenditures in the amount of \$10,426,399, a decrease of less than 1% from the 2021 budget.

In 2021, the Town was fortunate to be able to avail of approximately \$369,000 in its Budget through the Federal Government Safe Start Grant. This had allowed savings in 2021 to be passed on to residential taxpayers. In the 2022 Budget it was important to replace this loss of revenue while ensuring that costs were kept as low as possible.

The 2022 Budget - Planned Operating Expenditures

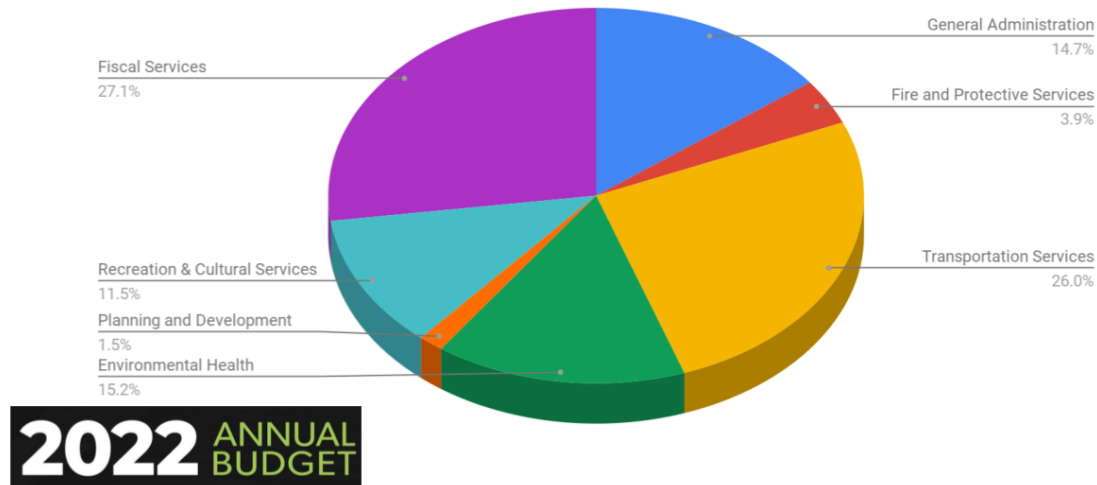
Clareville classifies its annual operating expenditures into seven departmental categories. These categories include

1. General Administration – The administrative costs associated with running the Town
2. Fire and Protective Services - The Clareville Fire Department and Enforcement
3. Transportation Services - Infrastructure & Public Works
4. Environmental Health - Water and Waste
5. Planning and Development - All Planning and Community/Economic Development
6. Recreation and Cultural Services - Arts and Recreation
7. Fiscal Services - Financials/Borrowing Costs

Town of Clareville				
Expenditures (Thousands of Dollars)	2022	2022	2021	2021
General Administration	\$1,533.57	14.71%	\$1,520.15	14.52%
Fire and Protective Services	\$407.98	3.91%	\$396.76	3.79%
Transportation Services	\$2,714.64	26.04%	\$2,688.67	25.67%
Environmental Health	\$1,579.92	15.15%	\$1,533.97	14.65%
Planning and Development	\$158.80	1.52%	\$113.60	1.08%
Recreation & Cultural Services	\$1,200.96	11.52%	\$1,086.60	10.38%
Fiscal Services	\$2,830.53	27.15%	\$3,132.68	29.91%
Total Planned Expenditures	\$10,426.40		\$10,472.43	
Increase (Decrease) over previous year	-0.44%			

2022 ANNUAL BUDGET

2022 Clarendville Planned Expenditures



General Administration

The general administration budget will see minimal change over the 2022 budget. The basic inflationary changes are offset by savings from funds that were allocated for the municipal election in 2021.

Through this Budget, there are provisions for community grants to various non-profit organizations that offer valuable contributions within our community. One of the organizations that will receive a grant this year is Alpine Development Alliance Corporation (ADAC). This \$25,000 contribution will be provided to ADAC for their annual loan payment of \$12,500 as well as \$12,500 to be used as a capital infusion for the 2021-2022 season. These monies, coupled with the significant investments by the Federal and Provincial governments will help



ensure the sustainability of the Town-owned not-for-profit Resort in its role as a keystone in the Town's winter tourism development strategy. The Town will also budget \$5,000 for 2022 and 2023 to assist the Clarendville Nordic Ski Club should they be successful with their ACOA application. Again this year

the Town will continue to support Random Age-Friendly (Crest Bus), the Heritage Society and many other non-profit organizations.

Fire and Protective Services

The Clarendville Fire Department and Enforcement Budget will see an increase of 2.8% in 2022. This is mostly attributable to an additional \$25 per person for weekend on-call firefighters as well as inflationary costs. The Town's volunteer fire department provides such a valuable service for our residents and therefore Council would like to express sincere gratitude for the work that they do.



Transportation Services

The Town's transportation Budget, which includes public works operations, street lighting and snow removal, will see an increase of approximately 1%. This increase is due to inflationary costs.



Environmental Health

This environmental health department, which includes water and sewer operations, chemical supplies and waste management, will see an increase of 3% mostly due to an increase in waste management costs. The Town tendered the Waste Management Contract this year to ensure that the lowest cost possible would be available to the Town, however, increases at the Provincial level have to be passed on to waste collection companies and ultimately become an additional cost to the Town.



Planning and Development

The Planning and Development department, which includes Beautification/Environmental and Community Development and Communications, will see an increase of 40%. This is attributable to funds being

allocated for a human resource analysis to ensure that staffing levels are met and are allocated efficiently and effectively for the needs of a growing Town.



The 2022 Budget for Planning and Development also includes the monies for Town tourism initiatives, economic development and funds to allow a Doctor Retention Committee to work toward ensuring new doctors are attracted to the area and the current physicians have reasons to remain here.

This Budget will also continue to include funds for website hosting and Town signage and communications.

Recreation and Cultural Services

This department continues to endure challenges due to the impact of COVID-19 as many recreational and theater-related events face capacity reductions and cancellation of tournaments. Overall the expenses for this department have increased by 10.5% mainly due to inflationary costs as well as funds for additional community programs to expand the Active Living Program.



Fiscal Services

This department, which includes the Town's loan payments, debt charges, and also funding for the Town's own Capital Works program, will have the largest decrease of 9.5% compared to last year. Much of this saving is due to the reduction of the Provincial Loan payments and other loans that have now been retired. It also reflects the capital expenditures from revenue which reduced significantly as all furniture and office equipment purchases for the new Town Hall have been completed in 2021. The Town did not add any significant costs to the debt level as the projects announced in this year's Budget will not have principal payments in 2022. The Town continues to use cost-saving initiatives through products that are available for borrowing.

Capital Projects Budget

Shoal Harbour Causeway Bridge

Council is very pleased to advise the residents of Clarendville and the region that the Shoal Harbour Causeway Bridge replacement is approved with an approximate cost of \$3.8 million. The funding, through the Investing in Infrastructure Program, will provide a 33% contribution from each of the Federal and Provincial governments. The Town will also contribute 33% to the Project in the amount of \$1,166,499. The Town is working to have construction start in the

spring of 2022. This structure will not have a large impact on the 2022 Budget as the first loan payment for the Bridge will take place in 2023.



Roads

Mr. Mayor, I am pleased to announce again this year that the Town has provided funding in the Budget in the amount of \$500,000 for the Road Improvement Program. This is to improve local roads and is in addition to the Town's portion of any Government related road funding.

In 2022, the Town was approved for the Multi-Year Capital Works Program in the amount of \$5,016,959 with a contribution by the Town of approximately \$900,000. Through this program, the Town will see road and water/sewer upgrades for Gilbert St, Balsom St, Emerald Avenue, Summerville Heights and Shoal Harbour Drive. The Town has therefore budgeted for its portion of this project in the form of a loan. Like the Causeway, it will not impact the 2022 Budget significantly as the project will take approximately two to three years to complete. This will be a great addition to the recent capital infusion for the community

The Town will also receive its annual Federal Gas Tax funding for 2022-2023 in the amount of \$284,344. This funding will also be used to carry out local infrastructure improvements.

Equipment

Council will also borrow for the purchase of a new loader in 2022 in the approximate amount of \$350,000, as well as a new pickup truck for the water plant.

Public works will also purchase some smaller equipment such as a water storage tank mixer and an isolation valve between the storage tank and the chlorination building for a combined cost of \$40,000.

Recreation

In Recreation, monies will be provided for Events Centre and Recreation Capital Projects such as door repairs and replacement as well as a rebuild of compressor #1 and improvements to some rafters and at the Events Centre. The EEC will also receive new security cameras and fencing due to recent concerning activity in the area. The Town has allocated funds to lease a truck for the Recreation Department for the summer season when students are hired.

This Department will also receive monies for designs for the Age-Friendly Park as well as the Shoal Harbour Playground near the ballfield.



Funds are also allocated for CARA for a new utility trailer, dugouts for the High School softball field and GPS coordinate mapping for the trail network.

This, Mr. Mayor, represents our plans for the expense side of the Budget. Now for the revenue side.

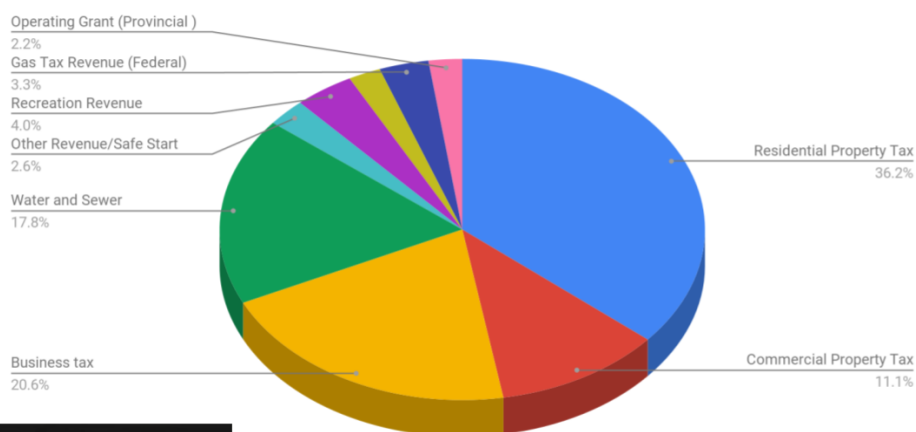
2022 Budget - Planned Revenues

Mr. Mayor, the projected revenues required for this budget are \$10,426,399, a decrease of less than 1% from the 2021 budget. Clarenville's two major sources of revenue come from Residential and Commercial taxation. I will now elaborate on these:

Town of Clarenville				
Revenue (Thousands of Dollars)	2022	2022	2021	2021
Residential Property Tax	\$3,770.00	36.16%	\$3,715.81	35.48%
Commercial Property Tax	\$1,160.50	11.13%	\$1,159.00	11.07%
Business tax	\$2,152.10	20.64%	\$2,131.80	20.36%
Water and Sewer	\$1,858.00	17.82%	\$1,727.62	16.49%
Provincial Contribution to Debt Servicing	\$0.00	0.00%	\$5.36	0.05%
Other Revenue/Safe Start Funding 2021	\$270.30	2.59%	\$580.49	5.54%
Recreation Revenue	\$413.60	3.97%	\$350.45	3.35%
Poll Tax revenue	\$225.00	2.16%	\$225.00	2.15%
Gas Tax Revenue (Federal)	\$343.64	3.30%	\$343.64	3.28%
Operating Grant (Provincial)	\$233.26	2.24%	\$233.26	2.23%
Total Planned Revenue	\$10,426.40	100.00%	\$10,472.43	100.00%
	-0.44%		-8.80%	

2022 ANNUAL BUDGET

Clarenville 2022 Planned Revenues



2022 ANNUAL BUDGET

Residential Taxes

I would like to reiterate that, as a Council, we are committed to a continued & concerted effort to further build our community while getting the best possible value for our tax dollars and emphasizing affordability as this past couple of years has been so difficult on so many. Council and staff have focused their efforts on cost savings to ensure that residents can benefit from the same services without any major tax increases.

Mr. Mayor, this year the residential tax rate in Clarendville will remain at 7.8 mills. Earlier I noted that there has been an increase in the waste management costs due to provincial costs being passed on to the contractor and ultimately to the Town. This has continued to happen for several years due to waste collection measures imposed by the Province. Therefore to continue to provide this service the Town will implement an annual fee of \$25 for all residential properties to be added to the Water and Sewer fee.

Commercial Taxes

The business community is a key contributor to Clarendville's tax base.

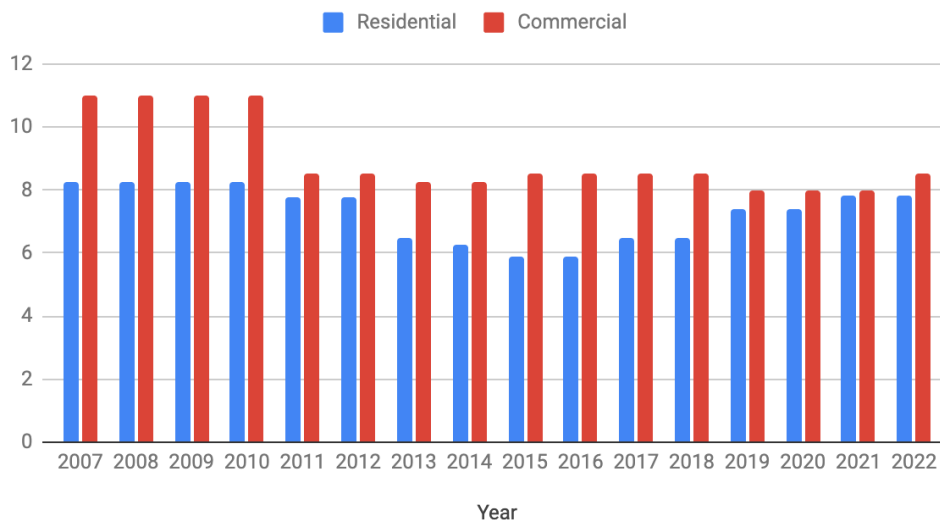
As previously mentioned in the expenditure highlights, we continue to work with our business community and are taking steps to assist and grow our business sector through investment in recreational activities and other tourism initiatives. Investments in communications, promotion and economic development are positive steps in highlighting the business potential of our town.

Mr. Mayor, this year the commercial portion of the Town's Budget was difficult as commercial values across the province have significantly decreased. Therefore, to continue to maintain the services that the Town provides, there will be some adjustments to the mill rate of commercial property tax, business tax, as well as water and sewer tax. The commercial property tax will increase from 8.0 mills to 8.5 mills. As not all properties have decreased at the same rate this may mean that some businesses may see a small increase/decrease or remain the same.

The business tax rates will all increase by 1 mill with the exception of personal care homes/nursing homes, professional services, banks and large retail over 13,000 square feet. Professional services will remain unchanged due to the

Town's commitment to attracting medical professionals to our Town. Personal care homes/nursing homes business mill rate will remain unchanged at 6 mills due to no significant change in the assessed value for this type of business. The rate for banks will increase from 110 mills to 115 mills to absorb the decreases from the most recent assessments. The retail sector (over 13,000 square feet) will have an increase of 2 mills, which continues to remain low compared to other similar-sized Towns and again is mostly to offset losses from the decrease in assessed values. For many classes, the increase may still result in a lower business tax bill due to property value reductions. This will be the case for hotels, for example, who have been particularly impacted by Covid 19 restrictions.

Clareville's Historic Residential and Commercial Tax Rates



Water and sewer fees for commercial businesses are also impacted by property tax decreases and therefore the mill rate for commercial business will increase from 2.5 mills to 3.0 mills, Commercial vacant property water and sewer fees will increase from 1.25 mills to 1.5 mills. Properties exempt from commercial property tax who are subject to water and sewer fees will see an increase in mill rate from 4.5 mills to 5 mills. Again, as not all properties have decreased at the same rate this may mean that some businesses may see a small increase/decrease in taxes or for most they will remain the same.

Other Financial Consideration

Finally, Mr. Mayor, we recognize the people and families in our community who are exceptionally financially challenged. Residents who do not own property are charged a usage tax known as Poll tax. Although we would like to eliminate this tax, it does contribute approximately a quarter of a million dollars a year to the town to help provide services that we all benefit from. There will not be an increase to Poll tax in 2022. The Town is committing to a complete review of the Poll Tax in 2022 to find a way to reduce or eliminate this tax in the future.

This year we will also implement a \$25 application fee for the administration to prepare various documentation associated with some permits and other public works requests.

Additionally, to ease the burden of taxation for low-income property owners, we will continue to offer low-income tax reductions for those who qualify, however the income threshold for this discount has increased from \$25,000 to \$30,000.

Discounts will apply as follows:

Annual Income	Reduction
0.00 - \$30,000	40%
\$30,001 - \$31,500	30%
\$31,501 - \$33,000	20%
\$33,001 - \$35,000	10%

A view to 2022 and beyond

Looking forward, this budget is a commitment to continued investment in Clarendville by developing positive partnerships, working with the community, the business sector and government to keep the momentum growing.

This budget Mr. Mayor, we believe, is a budget that strikes the right tone for the challenging times that we live in. We are restricting our spending and at the same time planning for a growth period that will inevitably follow.

Last but not least Mr. Mayor, I am very pleased to report that this Budget leaves us with a Debt Ratio that of approximately 16.0%, which is well under the 30% threshold permitted by the Provincial Government. This provides us with a sound financial foundation to take our Town into the future.

This low debt ratio will certainly keep us in good standing with the Department of Municipal and Provincial Affairs and will give us the ability to borrow money should the need arise for any emergencies that may occur.

Recommendation:

Be it resolved that the Municipality of Clarendville accepts the balanced budget tabled for the fiscal year 2022 in the amount of \$10,426,399 and that this document be submitted to the Minister of Municipal and Provincial Affairs for review and acceptance.

Tax Structure for 2022 - Town of Clarendville

PROPERTY TAX

Residential Property Tax 7.8 mills of assessed value or a minimum of \$300 per year.

Taxpayers are eligible for the following reduction in their annual residential property taxes on their primary residence only provided that the Total Income into the household is less than that shown. Income is deemed to be income from all sources and includes basement apartment rental income, interest income and also includes the income of both spouses:

Annual Income	Reduction
0.00 - \$30,000	40%
\$30,001 - \$31,500	30%
\$31,501 - \$33,000	20%
\$33,001 - \$35,000	10%

For first time applicants, the reduction will be based on their current year's income. The first-time applicant will complete a form indicating their estimated household income for the current year. They will receive a provisional tax credit based on the estimated income. The property owner will then be responsible for verifying their estimated income with the Town by providing copies of Canada Revenue Agency Assessment Notices for the year in question when it becomes available. After the income is confirmed, the credit amount will be adjusted out of the taxpayer's account.

Applications for this reduction are available at the Town Office.

Commercial Property Tax 8.5 mills of assessed value or a minimum of \$300 / year.

This includes apartment buildings that have more than 4 units and buildings that contain both commercial and residential units.

WATER & SEWER TAX

Residential

Properties with full water and sewer \$385.00 per unit

Properties with No Water & Sewer Connection

- | | |
|----------------------------|----------------|
| 1. both services available | \$205 per unit |
| 2. water only available | \$139 per unit |
| 3. sewer only available | \$ 91 per unit |

Properties with Water Connection only

- | | |
|----------------------------|----------------|
| 1. both services available | \$319 per unit |
| 2. water only available | \$253 per unit |

Properties with Sewer Connection only

- | | |
|----------------------------|----------------|
| 1, both services available | \$271 per unit |
| 2. sewer only available | \$157 per unit |

Apartment Buildings (4 units or less) \$385.00 per unit

Boarding Rooms \$100.00 per room per year

Vacant Land and Properties with

No Water & Sewer Connection \$180.00 per year

Commercial

Commercial Buildings (includes \$360.00 base rate + 3.0
properties that are mixed (commercial mills
of assessed value and residential)

Apartment Buildings (more than 4 units)	\$360.00 per unit per year
Tax-Exempt Buildings	\$360.00 base rate + 5.0 mills of assessed value
Home Based Beauty Salons, Bed & Breakfasts, Churches, Dog Grooming and Not-For-Profit Organizations	\$385.00 base rate
Commercial vacant land	\$180.00 base rate + 1.5 mills of assessed value

WATER METERS/SEWER

Hotels, Laundromats, Rest Homes & Industrial Businesses	\$1.80 per 1000 gal
Fish Plants	\$1.80 per 1000 gals up to 5 million gal used in a calendar month. \$2.30 per 1000 gals used in excess of 5 million gal in a calendar month.
Minimum Monthly Charge	\$60.00
Sewer Charge	Buildings with meters to be charged an amount equivalent to water charge
Turn Off & Hookup Fee	\$50.00

POLL TAX

\$325.00 per year

BUSINESS TAX

(1) Where a business has a fixed place of business:

Class B	12 mills/\$300 minimum - Bed & Breakfasts, Caterers, Daycare Facilities, Boarding Homes, Funeral Homes, Lounges, Restaurants, Night Clubs
Class C	6 mills/\$400 minimum - Nursing Homes, Personal Care Homes
Class D	20.5 mills/\$400 minimum - Drydocks, Shipyards
Class E	14 mills/\$1,000 minimum - Excavation Contractors, Mining or Quarrying (Stone, Shale or Gravel), Paving Companies
Class F	115 mills/\$400 minimum - Banks, Finance and Trust Companies
Class G	14 mills/\$400 minimum - Garages, Car Sales, Service Stations, Gas Bars with and without Convenience Stores, Machine Shops, Recreation Vehicle Sales
Class H	17.5 mills/\$400 minimum - Hotels, Motels and Conference Centres
Class I	41 mills/\$400 minimum - Industrial, Fish Plants
Class J	101 mills/\$400 minimum - Mail Order Outlets, Oil Companies, Bulk Storage Plants
Class P	28 mills/\$400 minimum - Professional Services

- Council reserves the right to take action on all current years' taxes not paid by June 30th of each year, with the exception of water and sewer taxes which may be paid monthly.

- Compound interest will be charged on arrears at 5% above prime on January 1, 2022.

- Interest on 2022 taxes effective April 1, 2022

- Poll Tax July 1, 2022.

- Seniors/Pensioners & Low-Income Families will be exempt from an interest in place of residence only for current taxes until November 30, 2022, upon application to the Town and subject to criteria as set out in the "Exemption From Interest" policy.