

**Subject: 2019 Operating Budget Report – City Wide**

**Reference:**

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**To:** Mayor and Members of City Council

**Recommendation:**

That City Council **RECEIVE** the 2019 recommended budget documents that are reflective of a \$6,499,061 (or 1.6% increase to the property tax levy) for requirements related to City departments; and,

That City Council **CONSIDER** the \$6,881,194 (or 1.7% impact on the property tax levy) in requests from City funded Agencies, Boards and Committees (ABC's); and,

That City Council **PROVIDE DIRECTION** with respect to whether it wishes to approve further reductions to offset the City Departments' recommended increase and/or the Agencies, Boards and Committees requested/estimated increases, or whether it wishes to approve additional initiatives that have not been recommended by administration; and,

That contingent upon approval of the 2019 Recommended Budget, one-time funding estimated at \$4,169,029 (plus or minus any amounts related to Council changes to the recommended budget) **BE APPROVED** from the specific Reserve Funds as detailed in this report; and,

That the updated Long Term Debt Forecast of the report (Section G of the Introduction) **BE RECEIVED** for information; and,

That the 2019 Schedule of Fees detailed in Section 14 of the budget document, Schedule C: 2019 User Fee Schedule, **BE APPROVED**; and,

That the Fees & Charges Bylaw of record **BE AMENDED** to reflect the 2019 Schedule of Fees; and,

That the necessary by laws **BE PRESENTED** for Council's approval in support of the adoption of the 2019 Operating Budget; and,

That Council **APPROVE** the required transfers to and from various funds in accordance with the 2019 Approved Budget; and,

That the CFO & City Treasurer **BE AUTHORIZED** to process budget adjustments during the fiscal year, which do not change the overall approved property tax levy;

## **Executive Summary:**

Administration is recommending a 2019 operating budget property tax levy increase totalling \$6,499,061 for City departments, which is reflective of a 1.6% increase to the overall tax levy. However, in keeping with Council's directive, the 2019 budget documents, as submitted, also provide options (not recommended by Administration) which would allow Council to hold the line on the property tax levy for the City Departments that fall within City Administration's direct control.

The request from the ABCs reflected in the submitted budget documents reflect a requested/estimated increase of \$6,881,194 (which has a further impact of 1.7% to the overall property tax levy) compared to the 2018 budget. This increase includes both requested amounts, and estimated increases still subject to board approval. It is noted that the overall increase based on the submissions from all ABC's is a year over year increase of 6% of their combined budgets.

Notwithstanding any changes, Council may choose to make to the proposed Administrative recommendations for City departments, should City Council wish to achieve an overall zero property tax levy increase, an additional \$6,881,194 in reductions will need to be identified to offset the increases submitted by the ABCs. Administration has provided options for council consideration; however budget reductions to city departments to fund the ABC's increases is NOT recommended.

It is noted that, notwithstanding increased funding requests from various city-funded ABCs over the past number of years, that the annual budget was approved without a total property tax levy increase for many years over the last decade followed by modest below-inflation increases of 1.3% and 0.9% in 2017 and 2018 (once final Education Tax rates released by the Province were included). In essence, the approved increases to the various ABC budgets in those years were offset within the City's overall budget. Given the efficiencies already reflected in the various City departmental budgets and the increased requests from the ABCs, this option could not be recommended for 2019.

Should Council accept the 2019 Operating Budget as recommended by Administration, this would result in a 1.6% increase to the required property tax levy, which is less than the level of inflation 2.3% (*Consumer Price Index, Canada, All Items for December 2018*) even though there are significant service enhancements reflected in the recommended budget. If Council were to also want to approve all of the ABC funding requests (some of which are statutory agencies over which Council has little control), it would result in an additional 1.7% increase, for a total 2019 property tax levy impact of 3.3% or an estimated \$90 for a residential property assessed at \$150,000.

It is not the intention, through this budget report, to bring forward for consideration any changes in tax burden as a result of assessment changes or tax policy decisions. Those changes will be separately reported to Council at a later date. As such, it is emphasized that the estimated increase in property taxes for the average homeowner noted above are subject to change. Additionally, it is further emphasized that, due to reassessment phase-in changes, even keeping the total tax levy at the same amount as last year does not provide assurance that there will not be an increase for the average residential property owner. The reason for this is the shifts between the tax classes and between individual properties that inevitably arise from the re-assessment increase phase-in changes.

If it should be Council's wish to avoid a property tax levy increase, it is noted that after many years without a levy increase, and modest below inflation levy increases in 2017 and 2018, service levels will no doubt deteriorate as inflationary pressures erode purchasing power.

As has been previously communicated to City Council, the multiple years of holding the line on property taxes resulted in significant cumulative savings accruing to taxpayers and has provided for ongoing and continued future annual savings. Even with the modest increases approved in 2017 and 2018 those cumulative savings have still continued and are now estimated to approximate \$659M in total (2008-2018) with ongoing annual future savings expected to be in the range of \$98M. Essentially this continues to illustrate that even with modest increases, that after multiple years of holding the line on taxes, the overall Property Tax Levy remains below many of our peers and hence results in continued savings to our taxpayers.

Put in more practical terms, had the annual property tax levy increases since 2008 averaged 2% (generally around inflation), property taxes in the City of Windsor would be approximately 25% higher than current levels. A property owner with a home assessed at \$150,000 would therefore be paying approximately \$650 more annually than what they currently pay.

It is Administration's view that the 2019 recommended budget achieves a reasonable balance between fiscal restraint and the desire to maintain or improve the levels and quality of services to our citizens.

## Background:

### Operating Budget Process

At its meeting of July 23, 2018, City Council received a report from the CFO & City Treasurer as it relates to the 2019 City of Windsor Proposed Budget Process and Timelines. In that report, City Council was asked to provide direction to Administration with respect to Council's priorities relative to the development of the 2019 Budget, including fiscal goals and any desired increases or decreases to service levels.

Through Decision Number CR386/2018, City Council provided the following direction:

*That the report of the Chief Financial Officer & City Treasurer dated July 23, 2018 regarding the 2019 Proposed Budget Process & Timeline **BE RECEIVED** for information; and,*

Following this, the Chief Financial Officer and City Treasurer provided the following direction to City Departments and ABC's:

### City Departments

*"City Departments are being asked to develop a status quo budget to carry on existing service levels for the 2019 budget year. As always, you are encouraged to bring forward your recommended service enhancements and necessary related budget increases to allow for due consideration by the Corporate Leadership Team & City Council.*

*As a result of preliminary estimates of anticipated pressures for the upcoming year, City Departments are being asked to develop reduction options that will maintain 2018 net budget levels and also provide further reduction scenarios totaling **10% of your department's 2018 net operating funding levels**. These additional reduction scenarios are required to ensure that sufficient options are available to minimize the property tax levy requirement and possibly to attempt to hold the line on property taxes."*

Under the direction and guidance of their Corporate Leadership Team member, and with the support of their Executive Directors and Managers who once again strived to find reductions in their Operating Budgets, **all City Departments were successful in submitting options to achieve 10% reductions in their service areas in compliance with the CFO's directive.**

### City Funded Agencies, Boards & Committees (ABC's)

*"The City of Windsor has commenced its 2019 Budget Development Process and is asking that you provide your budget request. As in prior years, the City's administrative team has endeavoured to develop a budget, which minimizes an increase to the current tax levy requirement and as such, is requesting that your organization assist in meeting this goal.*

*In order to assist the City of Windsor in this effort, we ask that your 2019 budget request from the City of Windsor for the next fiscal year be for an amount no greater than your approved 2018 amount.”*

In the case of City Funded ABC’s, all complied with administration’s direction to hold the line on their budget request except for the following:

Agency, Board or Committee	Request / Estimate	\$ Increase	% Increase Over Prior Year Budget
Windsor Police Services	Requested Increase	\$5,538,228	6.6%
Land Ambulance	Requested Increase	\$580,640	5.1%
Community Housing Corp. <sup>Note 1</sup>	Requested Increase	\$469,845	3.9%
Health Unit	Requested Increase	\$147,451	4.9%
Handi Transit	Requested Increase	\$81,636	8.4%
Conservation Authority (ERCA)	Estimated Increase	\$38,394	2.4%
Windsor Symphony	Requested Increase	\$25,000	20.0%

**Note 1:** The total WECHC 2019 budget increase request was \$705,150 gross, resulting in a net City amount of \$469,845. Housing & Children’s Services is recommending a gross amount of \$396,150, resulting in a net City increase of \$262,468. This represents a \$207,377 decrease to WECHC’s request. It is noted that the budget documents still reflect WECHC’s original request.

The total increases for the above-noted ABC’s total \$6,881,194. All ABCs were requested to provide financial information, including details with respect to any surplus or reserve funds and the intended use of such funds. This information can be found in each ABCs respective submission in the Agencies, Boards, & Committees document.

**Discussion:**

The 2019 Recommended Operating Budget will be available to the public through the internet and will include the following documents:

**2019 Operating Budget Book:**

**Section 1: 2019 Operating Budget Report**

**Section 2: Introduction**

- a) City of Windsor Organizational Overview (2018 Approved Budgeted FTE)
- b) 2019 Net Property Tax Levy by Department
- c) 2019 Net Property Tax Levy by Major Function
- d) 2019 Summary of Major Tax Levy Drivers
- e) 2019 Gross Budget Summary by Major Revenues / Expense Accounts

- f) 2020 - 2022 Budget Projections Prior to Mitigations
- g) Long Term Debt Summary

### **Sections 3 - 11: Departmental Detail**

- a) Departmental Overview
- b) Budgeted Full Time Equivalentents (FTE's)
- c) Budget Summary by Division
- d) Budget Summary by Major Revenues / Expenditures
- e) Budget Issue Summary

### **Section 12: A - 2019 Operating Budget Summary (Recommended Issues)**

### **Section 13: B – 2019 Operating Budget Summary (Not Recommended Issues)**

### **Section 14: C – 2019 User Fee Schedule**

### **Section 15: D – 2018 Program & Service Based Budget**

#### **Budget Issue Detail Book:**

Includes information outlining the details of each budget issue including financial impacts, assessment of risks, FTE impacts, etc...

#### **Agency, Board and Committee Book:**

Includes the budget details relative to various Agencies, Boards and Committees including organizational mission, organizational chart, budget line item details, prior year accomplishments, etc....

Additionally, City Council will note the following key items as they relate to the 2019 budget development process that was undertaken:

#### **Operating Budget Report - Executive Summary (Appendix A)**

In an effort to summarize the recommended changes to the 2019 Operating Budget, Administration has provided, as in prior years, an **Appendix A – Executive Summary** that outlines in a summarized manner the increases and decreases that were considered in the development of the budget and acts as a guide to reviewing the Budget Issue Details. This appendix will also provide a priority listing of Administration's recommended and not recommended budget changes along with a brief description of the associated impact of accepting or not accepting the proposed budget change. Additional details on the various sections of Appendix A are provided later in this report.

#### **Supplementary Budget Reports on the 2019 Budget Agenda**

As in previous years, the 2019 Budget Agenda will contain Council reports that have been referred to the 2019 Budget Deliberations by either City Council or a Standing Committee. In addition, the agenda will also include other reports that supplement the budget documents. These reports should be reviewed in conjunction with the full budget documents.

## **Public Consultation Process**

The 2019 budget process provided the opportunity for public input sessions at the beginning of the process on July 23, 2018 when the Budget Process and Timelines document was brought before Council.

The process will also allow the public to provide input to their councillors and administration for a 3-week period after the recommended budget is released publicly and also during Council's 2019 budget deliberations on April 1<sup>st</sup> and 2<sup>nd</sup>. To facilitate the review of the documents prior to the budget deliberations, the budget will be publicly released the week of March 11, 2019. Once released, the 2019 Budget Documents will be available for viewing at every branch of the Windsor Public Library and at City Hall (Main Lobby). The documents will also be available on the City's web site.

It is noted that the budget process is also informed by public consultations from annual Ward Meetings, residents communication with elected officials which are relayed to administration, and the issues raised by the public in communications with the 311 call centre.

## **Administrative Review Process**

Following the direction of the CAO, and in conjunction with their Corporate Leader, each city department prepared preliminary budget options based on Council's direction to maintain a status quo tax levy. In late September of 2018, the Executive Directors & Senior Managers then met with the members of the Corporate Leadership Team and the Financial Planning team, in what is now an annual week-long meeting chaired by the CAO, to fully discuss the impacts of the various budget options put forth with a focus to providing a draft recommended budget to Council.

***Consistent with Council's direction to present options to hold the line on taxes, Administration has prepared and provides a 2019 Operating Budget, which is consistent with the 2018 Property Tax Levy for those City Departments, which fall under the direction and control of the CAO. While Administration recommends a 1.6% increase relative to those City Departments, options are also put forth to allow Council to reduce the increase to zero. It is noted, however, that after many years of fiscal constraint, the reductions that would be required to avoid a property tax increase would, in administration's opinion, negatively impact the quality and level of services.***

## **Appendix A – Executive Summary Overview**

The budget increases and reductions have been summarized, categorized and presented in a priority order format, for Council's consideration. Referencing the chart above, the categories are as follows:

- **Section A – Recommended Preapprovals & Pressures With Little or No Council Discretion**

This section outlines increases that are either Council pre-approvals or pressures where there exists little to no Council discretion. These increases include items that were previously approved by Council as corporate priorities, or represent increases

that must be funded in order to continue municipal operations at existing service levels. In many cases, these increases are contractual or legislative in nature.

- **Section B – Highest Priority Budget Increases Recommended by Administration**

These increases are considered by Administration to be the highest priority budget items. They are recommended and strongly supported by Administration in order to achieve efficiencies identified by the Departments as part of their annual budget review and/or to avoid significant deterioration to services. In the majority of cases the increases have been identified as priorities that are required to maintain existing services at current levels such that without these priority increases, services would be impacted. In addition, recognizing a changing and increased workload being faced throughout the organization, there are a number of positions being proposed in this section; many of these expenditures have dedicated recoveries that result in a net zero impact to the property tax levy but provide significant gains in terms of efficiency and service output to the public.

- **Section C – Priority Budget Increases Recommended by Administration to Maintain or Improve Service Levels**

Increases identified in this section are priority budget items that are recommended by Administration in order to not only maintain, but also stabilize and improve key core services to the public. The budget and staffing increases in this section serve to provide dedicated funding for existing services or are intended to fund new initiatives that would provide a net benefit to the Corporation.

- **Section D – Reductions Recommended by Administration**

This section outlines reductions that are recommended by Administration. These reductions have been thoroughly assessed to ensure that they will have **no or very little impact** on existing services if accepted. In some cases, the reductions represent new or increased revenues/fees, either from internal recoveries or from user pay increases, or from higher expected volumes. The full details of all fee adjustments/introductions being proposed for 2019 are detailed in the budget binder, Section 14: Schedule C – 2019 User Fee Schedule.

***Together, Sections A through D represent Administration’s 2019 Recommended Operating Budget for City departments to City Council. It is Administration’s opinion that the Recommended Budget, as presented with a 1.6% increase to the levy, achieves the appropriate budget level required to manage the day-to-day operations and activities of the Corporation in the most efficient manner, without compromising existing service levels or expectations.***

Notwithstanding the recommended budget above, given City Council’s direction to receive options to hold the line on taxes, Administration examined and prioritized various reduction options presented by each City Department in an effort to provide Council with options to achieve a 0% tax levy increase. It should be noted, that due to the many years of fiscal restraint, the easier reductions have already been actioned and, therefore, some of the remaining more onerous reduction options may result in significant increases in fees, significantly reduced services, or in some cases, service elimination. To be clear, administration does not recommend these reductions. However, they are provided based on Council’ direction to present options to potentially avoid a property tax levy increase.

- First consideration was given to the **Removal of Section C** increases (Priority Budget Increases Recommended by Administration to Maintain or Improve Service Levels). Despite being identified as priority items, these reductions were the first to be brought forward for consideration in an effort to reach zero, as they are currently not in the City's base operating budget. As noted, the option is provided for Council's consideration given its mandate, but is not recommended by administration.
- **Section E – Additional Reduction Options Available to Achieve 0% Tax Levy Increase for City Departments**  
The issues identified in this section provide further reduction options totalling \$2,771,064 available to City Council. Despite resulting in significant service reductions, and in some cases service eliminations, the options presented in Section E are prioritized over those that follow. Again, the option is provided for Council's consideration given its mandate, but is not recommended by administration.
- **Section F – Other Reduction Options Identified That Could be Used to Achieve 0% Overall Tax Levy Increase**  
Given the increases requested by some city-funded ABC's, Section F includes additional reduction options for City Council to consider if there is a desire to offset the requested increases related to these organizations. Totalling \$16,578,360, these reduction options more than offset the requested ABC increases. As such, these options can be considered should Council wish to reinstate a program or service reduction from Section E. City department's budgets have been impacted over the years by the need to offset increases in the ABC's budgets. Administration does **not** recommend the reduction of City departmental budgets to offset the ABC's requested/estimated increases. Additionally, Council may wish to consider reductions brought forward under this category in order to offset any additional items not in the recommended budget that Council may choose to bring forward as service enhancements to the 2019 Operating Budget.
- **Section G – Worthwhile Enhancements Brought Forward by Departments - Not Recommended by Administration Due to Council's Directives Relative to Fiscal Restraint**  
Additional Service Enhancements can be found in Section G. Despite the connotation surrounding 'enhancement', many of these funding requests reflect increases that are being requested by Administration in order to properly and adequately provide services that are expected of the departments. As the service enhancement requests represent new funding requirements, and given the limited flexibility related to funding, they were unable to be funded in the current budget recommendations; however, they are being provided to Council for information and further consideration as council may deem appropriate.
- **Section H – Increase Requested/Estimated for Agencies, Boards & Committees**  
This section outlines the increases requested and/or estimated using prior year requests by various ABC's. As noted above, despite a request to return a 2019 budget submission that was equal to 2018 funding levels, a number of agencies were unable to do so. In total, the ABC increases total \$6,881,194.

**Impact Summary – 2019 Recommended Operating Budget  
(Property Tax Levy Supported Operating Budget)**

	\$ Impact	Municipal Property Tax Levy	Cumulative % Property Tax Levy Impact	Cumulative \$ Impact on \$150,000 Home
<b>2018 Total Property Tax Levy (Including Education Levy) Approved by Council</b>		<b>\$403,606,666</b>		
<b>Section A: Recommended Preapprovals &amp; Pressures With Little or No Council Discretion</b>	<b>\$8,747,292</b>	<b>\$412,353,958</b>	<b>2.2%</b>	<b>\$59</b>
<b>Section B: Highest Priority Budget Increases Recommended by Administration</b>	<b>\$6,110,550</b>	<b>\$418,464,508</b>	<b>3.7%</b>	<b>\$100</b>
<b>Section C: Priority Budget Increases Recommended by Administration to Maintain or Improve Service Levels</b>	<b>\$6,499,061</b>	<b>\$424,963,569</b>	<b>5.3%</b>	<b>\$144</b>
<b>Section D: Reductions Recommended by Administration</b>	<b>(\$14,857,842)</b>	<b>\$410,105,727</b>	<b>1.6%</b>	<b>\$44</b>
<b>Removal of C (Not Recommended): Priority Budget Increases Recommended by Administration to Maintain or Improve Service Levels</b>	<b>(\$6,499,061)</b>	<b>\$403,606,666</b>	<b>0.0%</b>	<b>\$0</b>
<b>Section E: Additional Reduction Options Required to Achieve 0% Tax Levy Increase for City Departments</b>	<b>(\$2,771,064)</b>			
<b>Section F: Other Reduction Options Identified That Could be Used to Achieve 0% Overall Tax Levy Increase</b>	<b>(\$16,578,360)</b>			
<b>Section G: Worthwhile Enhancements Brought Forward by Departments - Not Recommended by Administration Due to Council's Directives Relative to Fiscal Restraint</b>	<b>\$13,189,513</b>			
<b>Section H: Increase Requested / Estimated for Agencies, Boards &amp; Committees</b>	<b>\$6,881,194</b>	<b>\$410,487,860</b>	<b>1.7%</b>	<b>\$46</b>

As noted in the highlighted cells of the above chart, the 2019 Operating Budget being recommended to City Council reflects a net municipal property tax levy requirement of \$410,105,727 including the estimated status quo education amount. This represents a \$6,499,061 or 1.6% increase to the levy requirements related to City departments only. An additional increase of \$6,881,194 has been requested / estimated from city-funded Agencies, Boards, and Committees (ABCs) which are beyond the control of City Administration. If left unmitigated, the total required tax levy for 2019 would be \$416,986,921 reflective of a \$13.4 million increase (or 3.3%).

The recommended 1.6% increase in the levy for City Departments would translate to an estimated \$44 year over year increase in property taxes for a home valued at \$150,000 under a **status quo** scenario relative to assessment values, the education levy and

Council's tax policies. If Council were to also approve the requested / estimated increase for the ABC's, the total impact for the same residential property would be approximately \$90 year over year.

It should be noted that the final change in property taxes for individual taxpayers will not be known until City Council has made a decision as it relates to the 2019 tax policies, which is typically completed after the budget has been approved and the levy requirements are known for both the municipal and education purposes. Inevitably, due to the overall change in assessment values, there is a shifting of the tax burden between property classes and as well, amongst individual property owners within each property class. Further, there are many other decisions in consideration of provincial tax policies, which are to be made by Council that can impact the distribution of the tax levy. Additionally, the taxes paid by taxpayers include an Education amount, which is mandated by the Province of Ontario. The 2019 education tax levy and accompanying tax rates have not yet been announced by the Minister. It should be noted that the recommended property tax levy increase as presented in this report is based on a status quo education levy for 2019. Any increases or decreases to the 2019 education tax levy that will ultimately be set by the Province could impact the final amount. Based on recent trends, a small decrease is possible.

It is not the intention, through this budget report, to bring forward for consideration any changes in tax burden as a result of assessment changes or tax policy decisions. Those changes will be separately reported to Council at a later date. As such, it is emphasized that the estimated increase in property taxes noted above are subject to change.

In addition to the Municipal Property Tax Levy, the City budgets for three separate and distinct operations under segregated funds – Building Permit Operations, Off-Street Parking Operations and Sewer Surcharge Operations. The recommended budget changes and related financial impact, along with the budget issue detail outlining service impacts and risk, are detailed in the accompanying budget documents. Additional information on the Sewer Surcharge, including additional funding requirements and rate information, will be provided to Council in a separate budget report. Summary information for both Building Permit and Off-Street Parking Operations is provided below for Council's information.

### **Building Permit Operations**

The recommended budget issues for the Building Permit Operations Budget would result in an overall reduction in the reserve's deficit, as the annual draw from the Building Permit Reserve would decrease by \$106,412, bringing the total annual draw from the reserve to \$792,261. The Building permit reserve is currently in a deficit of (\$10.2 million) of which almost the full amount is offset by a separate dedicated reserve totalling \$10.1 million. Should the positive economic trends being experienced in the City continue, it is possible that building fees revenue would increase, thereby further reducing the deficit.

### **Off-Street Parking Operations**

The recommended budget issues for Off-Street Parking Operations would decrease the annual budget for Off-Street Parking from \$2,920,660 to \$2,814,152, which represents a decrease of \$106,508. The reserve is currently in a surplus of approximately \$919,000. The Off Street Parking Reserve, after many years in a deficit balance, has recently returned to a positive position as a result of increased revenue.

## Summary of Major Financial Impacts on the 2019 Operating Budget

Administration's recommended budget for City Departments is based on the objective of continued fiscal restraint while avoiding or minimizing negative impacts on services. The Corporation has faced a number of years in which budgets were reduced and realigned, and where service efficiencies were maximized in order to continue providing core services in the most efficient and fiscally responsible manner possible.

The Introduction Section of the 2019 Budget Document (Section 2, page 5) contains the Summary of Major Budget Drivers that will assist the reader in understanding the key issues that have affected the 2019 Operating Budget. A more detailed listing for each department's increases & decreases as compared to the prior year's budget can also be found in each department's budget submission (Section E of each Departmental Submission) or in total in Section 12: Schedule A - 2019 Operating Budget Summary (Recommended Issues).

While Section 12 details the full list of budget drivers, the primary drivers for this year's budget are summarized as follows (in 000's):

### Expenditure Increases:

Increase in Contingency Budget	\$4,000
Pre-Approved Salary, Wages & Fringe Benefit Increases	\$3,360
Net Staffing Adjustments to Address Service Demands	\$2,253
Contribution from Operating to Capital to Help Maintain Current Purchasing Power	\$1,500
Firefighters WSIB Occupational Illness and Disease Projected Cost Increases	\$1,000
Various Pre-Approvals / Contractual Obligations	\$451
Various Inflationary Pressures	\$421
Various Miscellaneous Expenditure Increases	\$397
Transit Windsor Service Enhancements Related to St. Clair College	\$277
Fleet and Facility Maintenance	\$277
Phased-In Increase Related to the Corporate Radio System	\$275
Holiday Light Displays	\$236
Insurance Premiums	\$215
Contract Costs for the Winter Maintenance of Municipal Roads	\$211
Fuel Costs and Consumption	\$203
Security Guard Service Contract Costs Across Multiple Departments	\$191
Annual Reserve Contributions for Off-Road Equipment Replacements	\$150

Waste and Recycling Collection Contract Costs	\$146
<b>Total Expenditure Increases</b>	<b>\$15,563</b>

**Revenue Decreases:**

Ontario Municipal Partnership Fund (OMPF) Estimated Reduction	\$375
Revenues Related to Interest and Penalties on Taxes	\$200
Various Miscellaneous Revenue Decreases	\$191
Provincial Offences Act (POA) Fines Revenue	\$101
<b>Total Revenue Decreases</b>	<b>\$867</b>

**Expenditure Decreases:**

Utility Costs	(\$567)
Net Tax Additions / Reductions	(\$500)
Various Miscellaneous Expenditure Decreases	(\$133)
<b>Total Expenditure Decreases</b>	<b>(\$1,200)</b>

**Revenue Increases:**

Property Taxes Resulting From New Assessment Growth	(\$4,550)
Capital Interest Income	(\$600)
Various Miscellaneous Revenue Increases	(\$568)
Interest Income Resulting from Cash Flow Projections	(\$500)
Ontario Lottery & Gaming (OLG) Contribution	(\$500)
Adjustments Related to Public Works Recoverable Staff	(\$381)
Transit Windsor Recoveries for Ontario Works Transportation Passes	(\$271)
Sewer Surcharge Recovery Adjustment (Engineering)	(\$261)
Ministry of Health & Long Term Care (MOHLTC) Funding	(\$186)
Capital Projects Recovery Adjustment (Engineering)	(\$179)
New User Fee - Dirty Yard Work Order	(\$169)
Parks User Fee Adjustments	(\$146)

County Revenue for Ontario Works Program Delivery	(\$115)
Fleet Recovery Revenue for New Vehicles	(\$103)
County Revenue for Social Housing	(\$101)
Provincial & County Revenue for Ontario Works Program Delivery	(\$101)
<b>Total Revenue Increases</b>	<b>(\$8,731)</b>
<b>Total Net Impact (City Departments)</b>	<b>\$6,499</b>

### Taxation Comparisons with Other Municipalities

The table that follows is taken from the 2018 BMA Management Inc. Municipal Study and compares Windsor's taxes to similar cities across the province for 12 types of properties in the various assessment classes.

The table shows that in 2018 Windsor's property taxes rank **below** the comparative provincial average in 9 of the 12 assessment classes reported (it is noted that in 2004 only two of Windsor's assessment classes had taxes below the provincial average):

- Residential property taxes are below average for typical average residential properties, but above average for high value (2,000 sq. ft. two storey & 3,000 sq. ft. senior executive) homes. This is attributable to Windsor's comparatively very low average residential property assessment values (approximately \$163,000) that require comparatively higher tax rates. The higher tax rates combined with the higher assessment values at the top end of the housing market result in relatively higher taxes on those properties. In other words, the higher end homes in Windsor, which as an established older municipality has a large stock of smaller homes, are outliers in terms of assessment value to a greater extent than in newer municipalities which have a greater percentage of newer, larger homes and, therefore, the split of the total taxes among the individual properties is more homogeneous.
- Multi residential property taxes for both walk-up apartments and mid/high-rise apartments rank well below the provincial average.
- Commercial properties generally rank well below average, except for Motels, which are slightly above the average.
- Property taxes on industrial properties now rank well below average in all categories.

As a direct result of the fiscally responsible budgets and various tax policy decisions of the last decade, very significant progress has been made in recent years with regards to Windsor's relative rankings.

## Comparison of Relative Tax Rates – 2018

Tax Class Comparisons – Typical Properties	Low	High	Average	Windsor
<b>Residential – Detached Bungalow</b> Based on a detached 3 bedroom, single storey home with 1.5 bathrooms and 1 car garage.	\$3,093	\$5,974	\$3,963	\$3,244
<b>Residential – Two Storey Home</b> Based on 2 storeys, 3-bedroom home with 2.5 bathrooms, two-car garage. Total area of the house is approximately 2,000 sq. ft. of living space.	\$3,878	\$7,530	\$5,019	\$5,596
<b>Residential – Senior Executive</b> Based on a detached 2 storey, 4-5 bedrooms, 3 baths, 2-car garage with approximately 3,000 sq. ft. of living space.	\$4,715	\$13,066	\$6,852	\$7,004
<b>Multi-Residential – Walk-Up Apartments</b> Multi-residential apartments containing more than 6 self-contained units, 2-4 storeys high.	\$781	\$2,130	\$1,642	\$1,228
<b>Multi-residential – Mid / High-Rise Apartment</b> Based on a multi-residential property of more than 6 self-contained units and over 4 stories high. Comparison of taxes is based on a per unit basis.	\$919	\$2,394	\$1,833	\$1,611
<b>Commercial – Neighbourhood Shopping</b> Typically, the smallest type of centre comprised of retail tenants that cater to everyday needs such as drug stores, variety stores and hardware stores. Can vary in size from 4,000 to 10,000 sq. ft. Comparison of taxes is based on a per square foot of floor area.	\$3.41	\$5.98	\$4.64	\$3.41
<b>Commercial – Office Building</b> Per square foot of gross leasable area.	\$2.64	\$4.95	\$3.55	\$3.05
<b>Commercial – Hotels</b> Taxes per suite	\$1,033	\$2,848	\$1,628	\$1,219
<b>Commercial – Motels</b> Taxes per suite	\$1,048	\$2,715	\$1,499	\$1,677
<b>Standard Industrial</b> Under 125,000 sq. ft. in size. Comparison of taxes based on a per square foot of floor area.	\$1.05	\$3.41	\$2.11	\$1.83
<b>Large Industrial</b> Greater than 125,000 sq. ft. Comparison of taxes based on a per square foot of floor area.	\$0.60	\$2.78	\$1.32	\$0.87
<b>Industrial Vacant Land</b> Based on taxes per acre.	\$848	\$15,888	\$7,779	\$3,120

*Source: 2018 BMA Management Consulting Inc. (Ontario Municipalities with Populations > 100,000)*

## **Service Levels**

In order to bring in a budget with the option to avoid a property tax levy increase for City Departments, administration had to make many difficult choices. The 2019 budget seeks to balance competing fiscal and service delivery priorities. It should be noted however that many years of continued reductions in operating budgets have resulted in a much “leaner” organization, making this objective much more difficult to achieve.

While not recommended by administration, this objective resulted in a number of potential reductions options, which are detailed in Section 13: Schedule B – 2018 Operating Budget Summary (Not Recommended Issues). These issues are also highlighted in the Executive Summary to this report under **Sections E and F**.

**Where service levels are recommended to change, details are provided in the individual issue descriptions outlined in the ‘Budget Issue Detail’ document.**

## **2019 City of Windsor User Fee Schedule**

Traditionally, most user fees have been monitored and adjusted for price changes through the annual budget process. The budget process prompts an assessment of existing fees that are subject to change. It also provides an opportunity to identify to Council where new fees are introduced, and allows the public the opportunity to provide feedback or appear as delegations during Council’s deliberation of the operating budget.

The User Fee Schedule, included in the annual budget document, has been reviewed by the Financial Planning area in conjunction with the respective operating departments. As part of the annual budget development process, administration ensures that all user fee changes have been included and explained in the departmental budget documents.

It is being recommended that the Fee & Charges Bylaw of record be amended to reflect the 2019 Schedule of Fees as detailed in Section 14: Schedule C – 2019 User Fee Schedule of the 2019 Budget Binder.

It should be noted that City Council at its meeting of Feb 25<sup>th</sup>, 2019 approved the 2019 User Fee schedule for the Parks & Recreation department in order to facilitate timely publishing of the Recreation Program Guide. These approved fees are also reflected in the schedule.

## **One Time Funding**

There are many departmental budget issues that are more appropriately funded from one-time funds rather than included as an annual base budget amount. Additionally, there are also various budget reductions that take some time to implement and therefore, will not produce savings until later in 2019. As well, certain one-time expenditures are required in order to facilitate ongoing operating budget savings.

The **estimated** one time funding required for the various administrative recommendations in the budget documents is expected to be \$4,169,029. Funding available and projected within the BSR is sufficient to address the recommendations put forth by administration. It should be noted that if Council accepts further reductions not recommended by Administration there could be additional one-time funding requirements as outlined in the respective

budget issue details. Recommendation D seeks Council's approval for the required transfers from the Reserve Funds.

The specific issues requiring one-time funding are itemized in the table below:

**2019 Operating Budget Issues Requiring One-Time Funding**

Exec. Sum. Ref. #	Issue Detail Page #	Budget Issue Ref. #	Department	Issue Description	One-Time \$ Required
A 48	329	2019-0272	Corporate Accounts	Corporate Payroll Process Project	\$1,126,636
B 106	301	2019-0387	Housing & Children	Increased Demand for Emergency Shelter Services & Potential Deficit in 2019	\$500,000
B 57	201	2019-0100	Transit Windsor	Transit Windsor Fuel Market Rate Increase	\$392,400
B 102	206	2019-0365	Transit Windsor	Increase to Fleet Vehicle Maintenance Parts and Materials	\$250,000
B 80	162	2019-0149	Public Works	Increase in Fuel Costs and Consumption, All Types	\$242,649
A 44	298	2019-0184	Housing & Children	Federal Block Funding Loss	\$216,000
C 114	49	2019-0063	Council Services	Conversion of One Corporate Marketing and Communications Officer Position	\$103,550
D 164	174	2019-0204	Public Works	[IN-CAMERA]	\$92,939
B 103	35	2019-0382	Information Technology	Implementation of Two Factor Authentication	\$90,000
D 157	47	2019-0286	Council Services	New User Fee - Dirty Yard Work Order	\$84,000
A 46	126	2019-0218	Engineering	Addition of Temporary CEP Project Administrator Position	\$82,828
C 142	25	2019-0322	Finance	One-Time Funding for a Financial Analyst (Taxation & Financial Projects Division)	\$82,508
C 138	90	2019-0226	Public Library	Temporary Funding for a Financial Analyst Position	\$74,838
C 139	15	2019-0246	Finance	One-Time Funding for Financial Analyst – Tangible Capital Assets (TCA)	\$72,154
C 135	187	2019-0178	Public Works	Addition of a Temporary Fleet Systems Analyst Position	\$71,533
C 132	69	2019-0019	Human Resources	One-Time Funding for Health & Safety Coordinator	\$69,425

B 74	304	2019-0180	Housing & Children	Funding to Expand Street Outreach Services	\$67,210
C 141	148	2019-0312	Engineering	[IN-CAMERA]	\$65,916
D 166	133	2019-0355	Engineering	[IN-CAMERA]	\$65,912
B 100	9	2019-0287	Finance	Reduction in Subsidized Salary Funding Related to Supervisor of Energy Contract Positions (2)	\$60,000
A 45	310	2019-0216	Huron Lodge	One-Time Temporary Salary Dollars for Legislated Health and Safety Training Requirements	\$58,000
B 98	262	2019-0245	Parks & Facilities	Bench Replacement Program	\$52,500
B 104	37	2019-0383	Information Technology	Mobile Media Encryption	\$50,000
A 43	285	2019-0148	Recreation & Culture	Windsor Water World Operations	\$50,000
C 140	19	2019-0283	Finance	One-Time Funding for Temporary General Accounts Payable Clerk	\$49,699
D 171	98	2019-0115	Fire & Rescue	Increase in Fire Prevention & Fire Communication User Fee Rates	\$38,500
C 134	176	2019-0130	Public Works	Conversion of Two Temporary Operations/Asset Analyst (OAA) Positions to Permanent Positions	\$27,832
B 105	276	2019-0385	Parks & Facilities	Replacement of Security Cameras at 400 City Hall Square	\$27,000
<b>Total Operating Budget Issues Requiring One-Time Funding</b>					<b>\$4,169,029</b>

## Debt Management Update

This recommended budget is consistent with the debt reduction initiatives previously approved by Council. It is important to note the significant progress that has been made on reducing the City's long-term debt. It should be noted that without the Pay-As-You-Go and Debt Reduction Policies, and assuming all the same projects had been undertaken, the current debt level would be over \$500 million compared to the actual \$78 million for 2018 (projected to decline to \$46 million by 2022). **These projections assume the status quo with respect to the issuance of debt and do not take into account any additional debt that could be issued by the various Consolidated City Boards or Corporations.** A detailed schedule of the City's long-term debt can be found as Schedule G of the Budget Introduction Section.

## 2019 - Increasingly Difficult Budgeting

Although **not recommended** and difficult to achieve without some significant service reductions, Administration has been able to once again provide Council with options that

could achieve a zero budget levy increase relative to City Departments, which directly fall under the City's administrative control.

In past years, the city was also able to recommend additional savings brought forward by City Departments in order to offset the increases for those ABC's that were not able to adhere to the general direction to deliver their budget without an increase to the tax levy. This year, similar to 2018, the city department reductions required to continue this practice are not recommended by administration given the severe implications that such offsetting reductions would have relative to risks and service levels. Nonetheless, further reduction options are presented in Section 13: Schedule B – 2019 Operating Budget Summary (Not Recommended Issues) should city council wish to further reduce the city department budgets to offset the ABC increases. These issues are also highlighted in the Executive Summary to this report under Sections E and F.

Unfortunately, with continued annual inflationary pressures and after many years of fiscal constraint, it is extremely difficult to find sufficient additional savings within the City controlled budgets to offset increases in the ABC budgets to achieve an overall zero tax levy increase **without a significant impact to existing City services.**

**It is the strong recommendation of the CAO and CFO that the reductions shown in Sections E and F of the Executive Summary and also detailed in Section 13: Schedule B – 2019 Operating Budget Summary (Not Recommended Issues) not be accepted by City Council, as they were only included in the budget documents to provide Council with options to achieve a 0% tax levy increase.**

### **Budgets – Looking at the Future**

As one looks forward, it is extremely difficult to project future year budget requirements with a high level of certainty. This is due to the fact that the significant cost drivers that will impact those future years are unknown or difficult to estimate more than one year into the future. Examples of these constraints include the impact of the future state of the local economy, provincial grant levels (OMPF as well as other grants), legislated changes impacting municipal costs, changes to Council priorities or residents' service expectations, interest rates, utilities rate changes, fuel prices, legal related claims and outcomes of litigation and many other significant uncertainties.

If considered together with the limitations noted above however, multi-year projections can help Council approach current year budgeting with a more strategic and realistic long-term view. To facilitate these important discussions, administration has developed a preliminary estimate of the drivers that may impact the budgets over the next three years. These estimates are detailed on page 8 of the Introduction section of the main budget book.

Generally, and certainly not unexpectedly, the projections indicate that significant challenges will continue to be faced in future years' budgets. Current projections indicate potential increased levy requirements of approximately 3.2% per year over the next few years, prior to reduction options that typically materialize each year, but importantly also **prior to any consideration of increased funding for capital expenditures on aging infrastructure that may be required under Asset Management Plan as well as other major capital projects or initiatives that may require funding.** Therefore, generally speaking, over the next several years, Council can expect the continuation of very difficult

decisions relative to balancing fiscal restraint goals and objectives with the desired service levels goals.

The fiscal restraint over the past number of years was largely unprecedented. As a result, Windsor's property taxes are now lower than those of its peer municipalities in most assessment categories, and as a result of these measures, taxpayers accrued cumulative savings in excess of \$659 million. This multiyear fiscal plan has essentially realigned the property tax profile of the City resulting in below average taxes in nine of the twelve tax classes, which is materially different than what the City faced in 2004 where the City was only below average in two classes. As well, those savings will continue indefinitely into future years through the carry forward of a much lower base budget than would have otherwise been the case.

Put in more practical terms, had the annual property tax levy increases since 2008 averaged 2% (generally around inflation), property taxes in the City of Windsor would be approximately 25% higher than current levels. A property owner with a home assessed at \$150,000 would therefore be paying approximately \$650 more annually than what they currently pay.

The noted constraints also apply to the operating budget contribution levels towards the capital projects that build and maintain our infrastructure, which is valued in the billions of dollars. Funding for capital projects has actually increased significantly over the last dozen years. But, as noted, this funding source will also face a decrease in purchasing power without continual and regular increases to combat the impacts of inflation. Administration has been advised that "senior level of government" funding programs will also require, going forward, strong asset planning methodologies to be in place as well as a local financial commitment in order to receive much needed grant funding. Therefore, in order to keep existing infrastructure at sustainable condition ratings, property tax levy increases will no doubt be required. This is reflected in the Administrative recommendation to increase the contribution to the capital fund by an additional \$1,500,000 in 2019 in order to assist to **maintain** (not increase) the purchasing power of the annual capital contribution, and is further supported by recommendations for the permanent addition of staff in various departments to support and oversee a comprehensive asset management plan throughout the corporation. While this \$1.5 million investment will assist to preserve the purchasing power for the existing capital program, it does not address the future requirements that will be presented with the upcoming Asset Management Plan. At that time, council will be presented with increased funding requirements for the express purpose of sustaining our current assets, thereby combatting against further deterioration and service level reductions. It is noted that in the recent 2019 Strategic Planning Session of City Council that the implementation of the Asset Management Plan was deemed one of the highest priority initiatives by City Council.

Administration will of course always continue to look for ways of minimizing any required levy increase in the future. It is possible that as each budget year is reviewed, options that are currently not apparent will be found to hold the line on taxes in that particular year. However, it is clear based on the foregoing analysis and administration's experience of the past decade that it is becoming increasingly difficult to identify service neutral savings targets within existing base budgets.

Based on the 2019 budget as presented, administration is recommending a modest tax increase for 2019 in order to sustain operations. It is also likely that, in order to continue

avoiding significant impacts on services and to achieve the goals set by Council in its 20-year strategic vision document that future budgets will need to continue to reflect, at minimum, the inflationary pressures that can be expected on an annual basis. Furthermore, should council wish to add services or enhance existing services, it would be necessary for dedicated additional funding to be identified.

## **Risk Analysis:**

At its core, a municipal budget is a projection of inflows and outflows for the coming year. Due to the timing of the budget preparation and approval, many of these projections need to be made with less than complete information. Additionally, these projections need to take into account future events and circumstances, which are often out of the control of the municipality. Therefore, as with any budget, there are risk factors associated with the recommended 2019 City of Windsor operating budget. The following is a list of some of the most important of those risks along with related mitigating measures.

1. Impacts of Provincial changes to municipal grants such as OMPF and Social Services could have significant impacts to municipalities and result in significant lost revenue. As such, budget impacts cannot be accurately predicted and this issue is mitigated by the inclusion of a \$4M increase to the contingency amount within the 2019 recommended budget to assist in offsetting to some degree the potential effects of the changes resulting from provincial grant revenue reductions and other contingent liabilities. It is important to note that this amount may not be sufficient to fully offset the cost impacts and that future budgets may require additional funding to address this matter. Council may also wish to consider increasing this contingency allocation in order to further reduce risk.
2. Tax Appeals is a difficult account to budget accurately as it is impossible to predict which taxpayers will appeal assessments and the eventual outcome of those appeals. Multimillion dollar swings are not unusual in these matters. The likelihood of this risk materializing is likely or almost certain; the likely impact of the consequences is moderate. Therefore, this should be considered a significant risk. To mitigate this risk, the City has set up a dedicated reserve fund (current balance of \$7.4 million), which is currently replenished each year by inflows of approximately \$4 million. Additional mitigation could come from the \$1.5 million existing contingency provision within the annual operating budget or the Budget Stabilization Reserve (BSR).
3. Negotiations leading to new wage settlements across various collective bargaining groups, with some wage settlements well above the rate of inflation being awarded by arbitrators to the public safety groups (Police, Fire & Ambulance), will have a significant impact on the municipal budget. This is especially important as public safety services account for the largest share of the property tax levy. The likelihood of this risk materializing is rated as likely to almost certain; the likely impact of the consequences is rated as high. Therefore, this should be considered a significant risk. Mitigation for this risk can come from successful collective bargaining. Additional mitigation is provided by reasonable provisions included in the recommended budget for this line item as well as the BSR. Continued advocacy for an improvement to the arbitration process is also an additional longer-term mitigation strategy.

4. Fuel related costs have been extremely volatile over the last several years. While average fuel prices increased slightly in 2018, they have come back down in recent months. There remains the risk that prices could spike again in 2019. The current fuel prices have been reflected in the 2019 budget. Furthermore, there is always the risk that global crisis may increase fuel costs in the future. The likelihood of this risk materializing is rated as possible; the likely impact of the consequences is rated as moderate. Therefore, this should be considered a moderate risk. Mitigation for this risk comes from the BSR and the \$1.5 million existing contingency provision in the operating budget.
5. Pension funding is another risk area. Over the last several years, the global market has largely recovered from the collapse that negatively impacted the value of assets contained in the pension funds. Any future market correction may put additional pressure in the value of these pension funds, causing an increased contribution requirement from the corporation or special funding contributions. The likelihood of this risk materializing is rated as possible; the likely impact of the consequences is rated as moderate. Therefore this should be considered a moderate risk. Mitigation for this risk comes by way of the \$1.5 million existing budget contingency, the Fringe Rate Stabilization reserve and the BSR.
6. Winter control costs have been generally lower than average in the last couple of years. The potential does exist for significant negative variances if a particularly severe winter season is experienced. The likelihood of this risk materializing is rated as possible; the likely impact of the consequences is rated as moderate. Therefore, this should be considered a moderate risk. Mitigation could come from the \$1.5 million existing contingency and the BSR.
7. Increasing utility costs, especially for the provincial portion of the hydro bill. All utility costs are estimated at the start of the year. The likelihood of this risk materializing is rated as likely; the likely impact of the consequences is rated as moderate. Therefore, this should be considered a moderate risk. This risk is mitigated by conservation efforts and reasonable budgets. As well, further mitigation can come from the \$1.5 million existing contingency and the BSR.
8. General inflationary pressures that may continue to increase as the economy continues to improve. The likelihood of this risk materializing is rated as possible; the likely impact of the consequences is rated as moderate. Therefore, this should be considered a moderate risk. Mitigation comes from increased allocations in many budget line items relative to known increased costs, as well as the \$1.5 million existing contingency and the BSR.
9. Over the last several years, the program funding for Employment Services has allowed the City the ability to recover corporate overhead charges applicable to these programs. Should these provincial funding envelopes change, we would need to absorb the significant revenue reductions elsewhere by cutting services or by raising fees or taxes. The likelihood of this risk materializing in the coming year is rated as rare to unlikely; the likely impact of the consequences is rated as moderate. Therefore, this should be considered a moderate risk. Mitigation comes from continued advocacy for the program and the \$1.5 million existing contingency as well as the BSR.

## **Financial Matters:**

Financial matters are discussed in detail throughout this report.

While Administration is recommending a modest municipal levy increase of 1.6%, in adhering to Council's direction to provide options to hold the line on taxes, reduction options to achieve a zero percent levy increase for City Department's under the control of City Administration have been presented for consideration. Should Council wish to reject any of the proposed reduction options, then additional or substitute options will need to be identified. This would hold true with respect to the addition of any service enhancements Council wishes to implement as well.

Additionally, if City Council wishes to achieve an overall zero tax increase including Agencies, Boards & Committees, \$6,881,194 in additional savings will need to be identified to offset the increase submitted by the noted entities. As noted earlier in the report, **Sections E & F** of the Executive Summary includes additional reduction options for Council's consideration in order to offset this increase.

At this time, it is not known if a decrease in education taxes will serve to offset a portion of the recommended budget increase.

## **Consultations:**

The 2019 Recommended Operating Budget was developed in consultation with City Departments and City Funded Agencies, Boards & Committees.

## **Conclusion:**

The 2019 Operating Budget being recommended to City Council reflects a net municipal property tax levy requirement of \$410,105,727 including the status quo education amount. This represents a \$6,499,061 or 1.6% increase to the levy requirements related to City departments.

Administration believes that the proposed budget achieves a responsible and reasonable balance between fiscal restraint and the desire to maintain or improve the levels and quality of services.

Council is asked to consider an additional increase of \$6,881,194 that has been requested from various city-funded Agencies, Boards, and Committees (ABCs). If left unmitigated, inclusive of the ABCs budget requests, the 2019 increased levy requirement will result in a total cumulative tax levy increase of 3.3% and a 2019 municipal property tax levy requirement of \$416,986,921.

As with any budget, there are significant risks relative to the projections that underlie this budget. The major ones have been outlined in this report with further detailed risks contained within the budget documents. The budget is presented for council consideration.

**Planning Act Matters: N/A**

**Approvals:**

Name	Title
David Soave	Manager, Operating Budget Development & Financial Administration
Tony Ardovini	Deputy Treasurer - Financial Planning
Tony Ardovini for Joe Mancina	Chief Financial Officer & City Treasurer
Onorio Colucci	Chief Administrative Officer

**Notifications:**

Name	Address	Email

**Appendices:**

1. Appendix A: Executive Summary provided to Mayor and Members of Council only (Separate Bound Document).  
Members of the general public can view this document at [www.citywindsor.ca](http://www.citywindsor.ca)