



2025 Water and Wastewater Rate Study

Township of Severn

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List of Acronyms and Abbreviations

Acronym	Full Description of Acronym
C.C.B.F.	Canada Community-Building Fund
D.C.A.	<i>Development Charges Act, 1997</i> , as amended
D.C.	Development Charges
E.C.A.	Environmental Compliance Approval
G.F.A.	Gross Floor Area
H.E.W.S.F.	Housing-Enabling Water Systems Fund
I.J.P.A.	<i>Infrastructure for Jobs and Prosperity Act, 2015</i>
I.O.	Infrastructure Ontario
O.C.I.F.	Ontario Community Infrastructure Fund
OLT	Ontario Land Tribunal
O. Reg.	Ontario Regulation
O.S.I.F.A.	Ontario Strategic Infrastructure Financing Authority
sq.ft.	Square Feet
S.W.S.S.A.	<i>Sustainable Water and Sewage Systems Act, 2002</i>



Executive Summary



Executive Summary

The Township of Severn (Township) retained Watson & Associates Economists Ltd. (Watson) to undertake a water and wastewater rate study. This study provides an analysis of the Township's water and wastewater rates based on forecast demands and costs of the services. This includes an assessment of capital and operating expenditure forecasts, costing for lifecycle replacement requirements, current and projected water volumes, and customer demands. The results of this analysis provide updated water and wastewater rates for the Township, comprising base charges and volumetric rates for water consumption. The rate analysis contained herein continues to provide fiscally responsible practices that are in line with current provincial legislation.

Water services are provided to 2,247 customers and wastewater services to 1,961 customers within the Township. The number of customers within the Township is expected to increase to 2,720 for water and 2,434 for wastewater by 2035. Additionally, the Township has a municipal service agreement with the Township of Ramara (Ramara) to provide water services to 17 customers. The forecast consumption and associated revenues under that servicing agreement have been considered in this analysis with Ramara being considered one customer that pays 17 times the annual minimum bill that a customer in Severn would pay.

The analysis presented herein provides the following:

- The capital spending programs were developed based on the Township's Draft 2025 Capital Budget and Forecast, 2024 Development Charges (D.C.) Background Study, and a review of the capital asset lifecycle needs.
- The 2026 to 2035 capital spending program for water totals approximately \$39.21 million (inflated\$). This includes capital expenditures for infrastructure replacement/lifecycle requirements, and future development within the Township.
- The 2026 to 2035 capital spending program for wastewater totals approximately \$76.87 million (inflated\$) and includes similar infrastructure needs as for Township water services.
- The net operating expenditure forecast for 2026 to 2030 is based on the Township's Draft 2026 draft Budget. Building on the Township's forecast, projections for 2027 to 2035 are assumed to increase by 2% annually.
- Operating expenditures, excluding capital-related expenditures, are projected to increase from approximately \$1.91 million in 2026 to approximately \$2.28 million



in 2035 for water services and from approximately \$1.57 million in 2026 to approximately \$1.87 million in 2035 for wastewater services.

- Capital-related operating expenditures which consist of transfers to reserves/reserve funds and debt repayments are projected to increase from \$0.56 million in 2026 to \$3.84 million in 2035 for water services and from \$0.59 million in 2026 to \$6.09 million in 2035 for wastewater services.
- The Township imposes fees to recover the costs of water and wastewater services. The structure of these fees includes a minimum bill and a constant volume rate applied to volumes greater than 68 cubic metres per quarter.

The proposed rate increases will allow the Township to fund the non-growth-related capital program, assist in cash flowing the growth-related capital program, fund asset replacement capital needs as well as fund the operating budget. However, it is noted that the growth-related capital program requires significant funding, and although the growth-related infrastructure is being recovered through Development Charge (D.C.) revenues, the growth that will benefit and pay for the works will take place over a longer forecast than the rate study embraces. This results in negative balances in the D.C. reserve funds that will need to be cash flowed from other sources. For Water Services, the water rates are projected to be sufficient to cash flow the growth-related program until 2033, and the wastewater rates will be sufficient to cash flow the growth-related program until 2029, after which the Township will need to cash flow the growth-needs from other sources and/or work with developing landowners to front-end finance some of the program.

The calculated rate increases for water and wastewater include the following:

- Minimum Bill (including up to 68 cubic metres per quarter) are projected to increase by 3.5% annually for water and 4.5% annually for wastewater;
- Volumetric rates for water services are projected to increase at a rate of 3.5% annually; and
- Volumetric rates for wastewater services are projected to increase at a rate of 4.5% annually.

Tables ES-1 and ES-2 summarize the recommended water and wastewater rates and average annual bill, assuming an annual volume of 120 cubic metres, based on the analysis provided herein over the forecast period. Note that with an annual volume of



120 cubic metres, the volume rates do not apply to the average residential customer. For any volumes less than 272 cubic metres per year (based on 68 cubic metres per quarter), the usage is covered in the annual minimum charge.

**Table ES-1
Township of Severn
Water Rate Forecast**

Description	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Quarterly Base Rate	\$224.23	\$232.08	\$240.20	\$248.61	\$257.31	\$266.31	\$275.64	\$285.28	\$295.27	\$305.60	\$316.30
Constant Rate	\$2.96	\$3.06	\$3.17	\$3.28	\$3.39	\$3.51	\$3.63	\$3.76	\$3.89	\$4.03	\$4.17
Annual Mimimum Bill	\$896.92	\$928.31	\$960.80	\$994.43	\$1,029.24	\$1,065.26	\$1,102.54	\$1,141.13	\$1,181.07	\$1,222.41	\$1,265.19
Volume	120	120	120	120	120	120	120	120	120	120	120
Annual Volume Bill	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Annual Bill	\$896.92	\$928.31	\$960.80	\$994.43	\$1,029.24	\$1,065.26	\$1,102.54	\$1,141.13	\$1,181.07	\$1,222.41	\$1,265.19
% Increase - Base Rate		3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
% Increase - Volume Rate		3.4%	3.6%	3.5%	3.4%	3.5%	3.4%	3.6%	3.5%	3.6%	3.5%
% Increase - Total Annual Bill		3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%

**Table ES-2
Township of Severn
Wastewater Rate Forecast**

Description	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Quarterly Base Rate	\$223.07	\$233.11	\$243.60	\$254.56	\$266.02	\$277.99	\$290.50	\$303.57	\$317.23	\$331.50	\$346.42
Constant Rate	\$3.47	\$3.63	\$3.79	\$3.96	\$4.14	\$4.32	\$4.52	\$4.72	\$4.93	\$5.16	\$5.39
Annual Mimimum Bill	\$892.28	\$932.43	\$974.39	\$1,018.24	\$1,064.06	\$1,111.94	\$1,161.98	\$1,214.27	\$1,268.91	\$1,326.01	\$1,385.68
Volume	130	130	130	130	130	130	130	130	130	130	130
Annual Volume Bill	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Annual Bill	\$892.28	\$932.43	\$974.39	\$1,018.24	\$1,064.06	\$1,111.94	\$1,161.98	\$1,214.27	\$1,268.91	\$1,326.01	\$1,385.68
% Increase - Base Rate		4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%
% Increase - Volume Rate		4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%
% Increase - Total Annual Bill		4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%



Report



Chapter 1

Introduction



1. Introduction

1.1 Background

The Township of Severn currently services 2,247 metered water customers. The Township also provides water services to 17 customers within the Township of Ramara. For the purposes of this analysis, these customers are considered one customer paying 17 times the minimum bill a customer within the Township of Severn would pay. The Township owns and operates six water systems including:

- Bass Lake Woodlands Well Supply and Distribution System;
- Coldwater Water Treatment and Distribution;
- Sandcastle Estates Water Treatment and Distribution;
- Severn Estates Water Treatment and Distribution;
- Washago Water Treatment and Distribution; and
- Westshore Water Treatment and Distribution.

In addition, the Township also services 1,961 wastewater customers within the areas of Washago, Coldwater, and Westshore.

The Township imposes a quarterly minimum bill for water and wastewater services as well as a volume rate for any usage over 68 cubic metres per quarter (or 272 cubic metres annually). Table 1-1 provides the existing rates currently in effect for 2025.



Table 1-1
Township of Severn
2025 Water and Wastewater Rates for Metered Customers

2025 - Water Billing Rates	
Quarterly Minimum Bill per Connection (incl. 68m ³ /quarter)	
All Severn Areas	\$224.23
Ramara	\$3,811.91
Volume Charge	
per m ³ for volume greater than 68 m ³ /quarter	\$ 2.96

Ramara pays for each of its 17 customers based on the same rate charged in Severn per customer

2025 - Wastewater Billing Rates	
Quarterly Minimum Bill per Connection (incl. 68m ³ /quarter)	
Washago, Westshore, Coldwater	\$223.07
Ramara	\$0.00
Volume Charge	
per m ³ for volume greater than 68 m ³ /quarter	\$ 3.47

1.2 Study Process

The Township retained Watson to undertake a water and wastewater rate study to update its 2020 Water and Wastewater Rate Study. Watson has previously completed the Township's previous 2014 and 2020 rate studies. Municipalities periodically undertake water and wastewater studies to ensure rates are reflective of the costs being incurred.

The objectives of the study and the steps involved in carrying out the assignment are summarized below:

- Update water and wastewater service demand assumptions based on analysis of historical consumption and recent trends;
- Estimate future consumption levels by applying demand assumptions to forecast growth identified in the Township's 2024 Development Charges (D.C.) Background Study report and adjusted to reflect the actual historical growth experienced in recent years;
- Identify all current and future water and wastewater system capital needs to assess the immediate and longer-term implications;
- Build a capital program that blends lifecycle needs and specific needs identified by staff;
- Identify potential methods of cost recovery from the capital needs listing. These recovery methods may include other statutory authorities (e.g., *Development*



Charges Act, 1997 (D.C.A.), Municipal Act, etc.) as an offset to recovery through the water and wastewater rates;

- Forecast annual operating costs and rate-based funding requirements;
- Develop a long-term water and wastewater rate forecast;
- Project impacts on rate payers; and
- Present findings to staff and Council for their consideration.

The following analysis is provided in this report:

- Chapter 2 – Forecast Growth and Service Demands
- Chapter 3 – Capital Infrastructure Needs
- Chapter 4 – Lifecycle Costing
- Chapter 5 – Capital Cost Financing Options
- Chapter 6 – Operating Expenditure and Revenue Forecast
- Chapter 7 – Forecast Water and Wastewater Rates
- Chapter 8 – Pricing Structures
- Chapter 9 – Recommendations

1.3 Legislative Context

Significant regulatory changes have taken place in Ontario since the water crisis in Walkerton. These changes result from the Walkerton Commission and the 93 recommendations made in the Walkerton Inquiry Part II report. Areas of recommendation include:

- watershed management and source protection;
- quality management;
- preventative maintenance;
- research and development;
- new performance standards;
- sustainable asset management; and
- lifecycle costing.

The legislation which would have most impacted municipal water and wastewater rates was the *Sustainable Water and Sewage Systems Act, 2002* (S.W.S.S.A.), as it required municipalities to implement full-cost pricing. The legislation was enacted in 2002; however, it had not been implemented pending the approval of its regulations. The Act



was repealed as of January 1, 2013. It is expected that the provisions of the *Water Opportunities Act* will implement the requirements of S.W.S.S.A. Furthermore, on December 27, 2017, O. Reg. 588/17 was released under the *Infrastructure for Jobs and Prosperity Act, 2015* (I.J.P.A.), which outlines the requirements for asset management for municipalities. The results of the asset management review under this Act will need to be considered in light of the recent investments undertaken by the Township and the capital spending plan provided herein.

The following sections describe these various resulting changes.

1.3.1 Safe Drinking Water Act

The *Safe Drinking Water Act* was passed in December 2002. The *Safe Drinking Water Act* provides for 50 of the 93 Walkerton Part II recommendations. It focuses on the administrative and operational aspects of the provision of water.

The purposes of the *Safe Drinking Water Act* are to “recognize that the people of Ontario are entitled to expect their drinking water to be safe and to provide for the protection of human health and the prevention of drinking water health hazards through the control and regulation of drinking water systems and drinking water testing. 2002, c. 32, s. 1.”

The following is a brief summary of the key elements included in the *Safe Drinking Water Act*:

- Mandatory licensing and accreditation of testing laboratories;
- New standards for treatment, distribution quality, and testing;
- Mandatory operator training and certification;
- Mandatory licensing of municipal water providers;
- Stronger enforcement and compliance provisions; and
- “Standard of care” requirements for municipalities.

This legislation impacts the costs of operating a water system with the need for higher skilled operators including increased training costs, increased reporting protocols and requirements, continuing enhancements to quality standards, and the costs to license each water system.



1.3.2 Financial Plans Regulation

On August 16, 2007, the Ministry of Environment, Conservation, and Parks (M.O.E.C.P.) issued O. Reg 453/07, which requires the preparation of financial plans for water (and wastewater) systems. The M.O.E.C.P. has also provided a Financial Plan Guidance Document to assist in preparing the plans. A summary of the key elements of the regulation is provided below:

- The financial plan will represent one of the key elements for the municipality to obtain its Drinking Water Licence;
- The financial plans shall be for a period of at least six years, but longer planning horizons are encouraged;
- As the regulation is under the *Safe Drinking Water Act, 2002*, the preparation of the plan is mandatory for water and encouraged for wastewater;
- The plan is considered a living document (i.e., will be updated as annual budgets are prepared) but will need to be undertaken, at a minimum, every five years;
- The plans generally require the forecasting of capital, operating and reserve fund positions, providing detailed inventories, forecasting future users and volume usage, and corresponding calculation of rates. In addition, Public Sector Accounting Board (P.S.A.B.) information on the system must be provided for each year of the forecast (i.e., total non-financial assets, tangible capital asset acquisitions, tangible capital asset construction, betterments, write-downs, disposals, total liabilities, and net debt);
- The financial plans must be made available to the public (at no charge) upon request and be available on the municipality's website. The availability of this information must also be advertised; and
- The financial plans are to be approved by Resolution of the Council or governing body indicating that the drinking water system is financially viable.

In general, the financial principles of the draft regulations follow the intent of S.W.S.S.A. to move municipalities towards financial sustainability. Many of the prescriptive requirements, however, have been removed (e.g., preparation of two separate documents for provincial approval, auditor opinions, engineer certifications, etc.).

A Guideline ("Towards Financially Sustainable Drinking Shores – Water and Wastewater Systems") had been developed to assist municipalities in understanding the Province's direction and provided a detailed discussion on possible approaches to



sustainability. The Province's Principles of Financially Sustainable Water and Wastewater Services are provided below:

- Principle #1: Ongoing public engagement and transparency can build support for, and confidence in, financial plans, and the system(s) to which they relate.
- Principle #2: An integrated approach to planning for water, wastewater, and stormwater systems is desirable given the inherent relationship of these services.
- Principle #3: Revenues collected for the provision of water and wastewater services should ultimately be used to meet the needs of those services.
- Principle #4: Lifecycle planning with mid-course corrections is preferable to planning over the short term or not planning at all.
- Principle #5: An asset management plan is a key input to the development of a financial plan.
- Principle #6: A sustainable level of revenue allows for reliable service that meets or exceeds environmental protection standards, while providing sufficient resources for future rehabilitation and replacement needs.
- Principle #7: Ensuring users pay for the services they are provided leads to equitable outcomes and can improve conservation. In general, metering and the use of rates can help ensure users pay for services received.
- Principle #8: Financial plans are "living" documents that require continuous improvement. Comparing the accuracy of financial projections with actual results can lead to improved planning in the future.
- Principle #9: Financial plans benefit from the close collaboration of various groups, including engineers, accountants, auditors, utility staff, and municipal Council.

It is noted that this rate study does not include a water or wastewater financial plan, however, it will provide the basis to undertake the required financial plan(s).



1.3.3 Water Opportunities Act, 2010

Since the passage of the *Safe Drinking Water Act, 2002*, further changes and refinements to the legislation have been introduced. Some of these Bills have found their way into law, while others have not been approved. Bill 72, the *Water Opportunities Act, 2010*, was introduced into legislation on May 18, 2010, and received Royal Assent on November 29, 2010.

The Act provides for the following elements:

- The fostering of innovative water, wastewater and stormwater technologies, services, and practices in the private and public sectors;
- Preparation of water conservation plans to achieve water conservation targets established by the regulations; and
- Preparation of sustainability plans for municipal water services, municipal wastewater services, and municipal stormwater services.

Regarding the sustainability plans:

- The Act extends from the water financial plans and requires a more detailed review of the water financial plan and requires a full plan for wastewater and stormwater services; and
- Regulations will provide performance targets for each service – these targets may vary based on the jurisdiction of the regulated entity or the class of entity.

The financial plan shall include:

- An asset management plan for the physical infrastructure;
- A financial plan;
- For water, a water conservation plan;
- An assessment of risks that may interfere with the future delivery of the municipal service, including, if required by the regulations, the risks posed by climate change and a plan to deal with those risks; and
- Strategies for maintaining and improving the municipal service, including strategies to ensure the municipal service can satisfy future demand, consider technologies, services and practices that promote the efficient use of water and reduce negative impacts on Ontario's water resources, and increase co-operation with other municipal service providers.



Performance indicators will be established by service, with the following considerations:

- Financing, operation, or maintenance of a municipal service, or to any other matter in respect of what information may be required to be included in a plan;
- Different municipal service providers or for municipal services in different areas of the Province.

Regulations will prescribe:

- Timing;
- Contents of the plans;
- Which identified portions of the plan will require certification;
- Public consultation process; and
- Limitations, updates, refinements, etc.

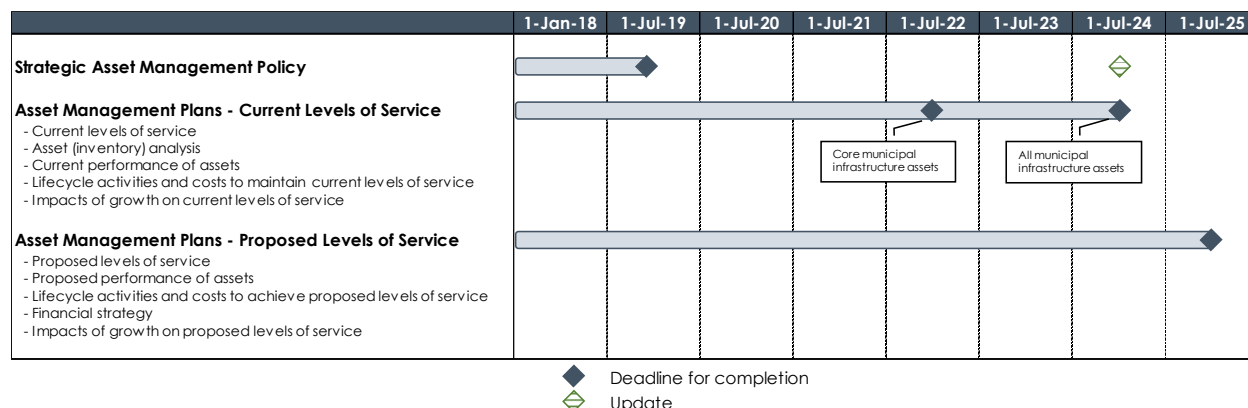
As noted earlier, it is expected that this Act will implement the principles of the S.W.S.S.A. once all regulations are put in place.

1.3.4 Infrastructure for Jobs and Prosperity Act, 2015

On June 4, 2015, the Province passed the *Infrastructure for Jobs and Prosperity Act, 2015* (I.J.P.A.), which, over time, will require municipalities to undertake and implement asset management plans for all infrastructure they own. On December 27, 2017, the Province of Ontario released Ontario Regulation (O. Reg.) 588/17 under I.J.P.A. which has three phases that municipalities must meet. The timelines associated with the three phases were later extended by O. Reg. 193/21, which was filed on March 15, 2021. The timelines are presented in Figure 1-1 below.



Figure 1-1
Legislative Timelines set out by the Jobs and Prosperity Act
Legislation related to Asset Management Plans



Every municipality in Ontario will have to prepare a strategic asset management policy by July 1, 2019. Municipalities will be required to review their strategic asset management policies at least every five years and make updates, as necessary. The subsequent phases are as follows:

- Phase 1 – Asset Management Plan (by July 1, 2022) for core assets, municipalities must have the following:
 - Inventory of assets;
 - Current levels of service, including some prescribed measures; and
 - Lifecycle management strategies and associated costs to maintain current levels of service.
- Phase 2 – Asset Management Plan (by July 1, 2024):
 - Same steps as Phase 1, but for all assets.
- Phase 3 – Asset Management Plan (by July 1, 2025) builds on Phases 1 and 2, adding:
 - Proposed levels of service; and
 - Financial strategy that supports achieving proposed levels of service.

In relation to water and wastewater services (which are considered core assets), municipalities were required to have an asset management plan that addressed the related infrastructure by July 1, 2022 (Phase 1). O. Reg. 588/17 specifies that the Township's asset management plan must include the following for each asset category:



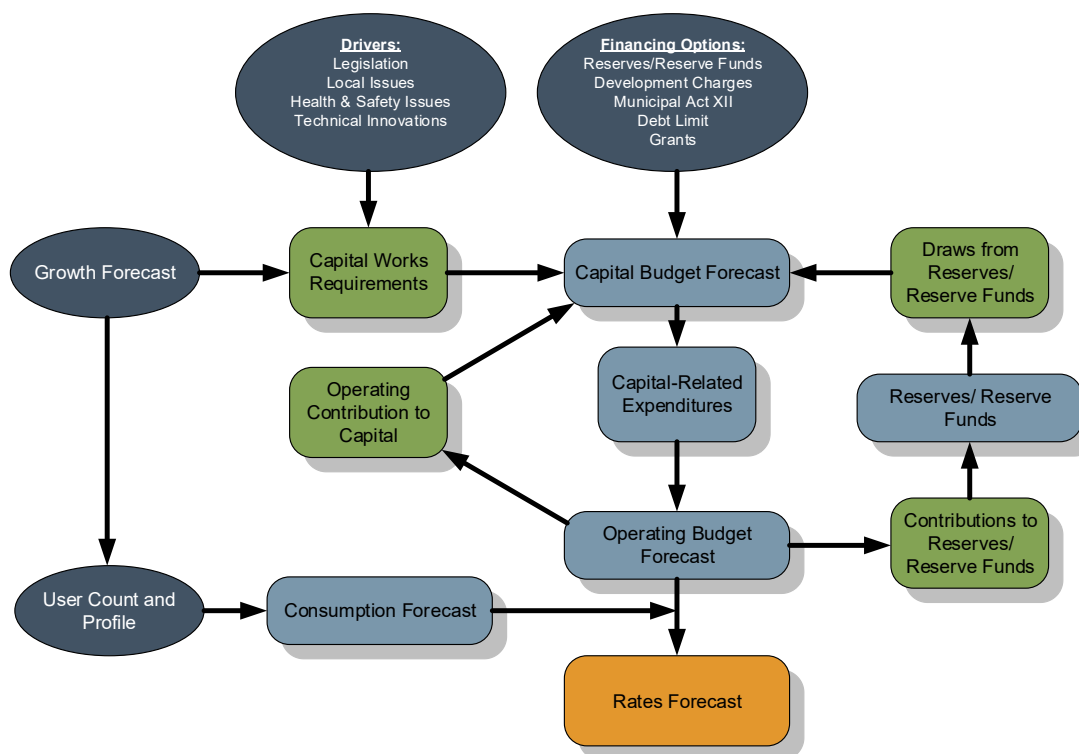
- The current levels of service being provided, determined in accordance with the following qualitative descriptions and technical metrics and based on data from at most the two calendar years prior to the year in which all information required under this section is included in the asset management plan;
- The current performance of each asset category, including:
 - a summary of the assets in the category;
 - the replacement cost of the assets in the category;
 - the average age of the assets in the category, determined by assessing the average age of the components of the assets;
 - the information available on the condition of the assets in the category;
 - a description of the municipality's approach to assessing the condition of the assets in the category, based on recognized and generally accepted good engineering practices where appropriate; and
 - the lifecycle activities that would need to be undertaken to maintain the current levels of service.

1.3.5 Water and Wastewater Rate Calculation Methodology

Figure 1-2 illustrates the general methodology used in determining the full cost recovery of water and wastewater services.



Figure 1-2
Water and Wastewater Rate Calculation Methodology



The methodology employed generally consists of five major elements:

1. Customer Demands and Consumption Forecast

As noted in Section 1.1, the Township employs a rate structure consisting of a quarterly minimum charge and a volumetric rate.

This first step in the analysis is important as it produces the current base revenue by source and assumptions for forecasting purposes. The customer forecast is modelled for the water and wastewater systems independently to identify differences in service demands. The water and wastewater volume forecasts are prepared by applying average annual consumption/flow estimates to future development. Volume estimates were determined based on a review of historical average levels across the Township's water and wastewater systems.



2. Capital Needs Forecast

The capital needs forecasts are developed to measure program/service level adjustments, lifecycle requirements, and growth-related needs. The Township's asset management plan, lifecycle analysis of tangible capital assets, and specific needs identified by Township staff provided the base capital forecast. The capital forecast includes the growth-related needs forecast based on the Township's D.C. Background Study. This is in line with the water and wastewater customer growth forecast assumptions. Capital expenditures are forecast with inflationary adjustments based on capital cost indices.

3. Capital Funding Plan

The capital funding plans consider the potential funding sources available to address the capital needs forecast. The sources of capital funding include rate-based support, reserves/reserve funds, grants, and debt for program/service level improvements. Growth-related sources of funding include D.C.s, if imposed by a municipality, and debt. The use of rate-based funding is measured against the revenue projections and affordability impacts. The reserve/reserve fund sources are measured against the sustainability of these funds, relative to lifecycle demands, revenue projections, and affordability impacts. Debt financing is considered for significant capital expenditures where funding is required beyond long-term lifecycle needs or to facilitate rate transition policies. Debt financing is measured against the municipality's debt policies and annual repayment limits to ensure a practical and sustainable funding mix.

4. Operating Budget Forecast

The operating budget forecast considers adjustments to the municipality's base budget reflecting program/service level changes, operating fund impacts associated with infrastructure, and financing for capital projects. The operating expenditures are forecast with inflationary adjustments and growth in service demand, based on fixed and variable cost characteristics. The operating budget forecast ties the capital funding plan and reserve/reserve fund continuity forecast to the rate-based revenue projections. This ensures sufficient funding for both the ongoing annual operation and maintenance of water and wastewater services, as well as the capital cost requirements to ensure service sustainability. Operating revenues are projected to identify the base charge and volume rate parts, net of other operating revenues. Other operating revenues include



water meter fees, rental fees, revenue expected from other municipalities that buy services from the municipality (where applicable), and other miscellaneous revenues.

5. Rate Forecast and Structure

The rate forecast and rate structure components of the analysis considers various rate structures to recover the forecast rate-based revenue from the projected customer demands. At this stage in the analysis the full costs of service are measured against the customer growth and volume demands to determine full cost recovery rates. The analysis may consider alternative structures, including amalgamating individual systems within a municipality, consistent with municipal policies/strategies, industry practice, and customer affordability. The rate forecasts are applied against a range of customer types, and in relation to other municipalities, to measure the annual water and wastewater bill impacts.



Chapter 2

Forecast Growth and Servicing Requirements



2. Forecast Growth and Servicing Requirements

As previously mentioned, The Township of Severn services 2,247 metered water customers and 1,961 wastewater customers. There are also 17 water only customers within the Township of Ramara (shown as one customer in the following tables). Information on the existing number of customers was obtained from the Township. Table 2-1 provides the breakdown of customers by service area.

Table 2-1
Township of Severn
Existing Customer Profile

Metered	Water	Wastewater
Washago	124	115
Coldwater	690	667
Westshore	1,179	1,179
Sandcastle Estates	66	-
Bass Lake Woodlands	162	-
Severn Estates	26	-
Ramara	1	-
Total	2,248	1,961

Water and wastewater customer growth for over the forecast period to 2035, is based on the Township's 2024 D.C. Background Study, dated June 8, 2024. The number of water customers is expected to increase by 473 new residential customers, with 357 expected in Westshore and 116 in Coldwater.

The Township's 2024 D.C. Background Study also provides a forecast of non-residential gross-floor area (G.F.A.). It is difficult to accurately determine the amount of water and wastewater new non-residential buildings use each year based on the amount of building space they occupy. Two different users with the same amount of building space can use different amounts of water and wastewater. Therefore, to be conservative, the growth in the non-residential sector has not been included in the forecast for new customers or additional anticipated volumes. Where non-residential customers are added to the system, a surplus would be generated from the rate revenues. This surplus would be used to mitigate other fluctuations in costs, assist further in cash-flowing the growth-related capital needs, and/or to assist in building reserves for future asset management needs.

Tables 2-1 and 2-2 provide for the forecast of water and wastewater users and volumes for areas within Severn that are anticipated to experience additional growth. The



average annual volumes for new users have been assumed based on historical trends in the consumption of water as follows:

- Coldwater: 140 cubic metres annually; and
- Westshore: 120 cubic metres annually.

Since these volumes for new customers are all below the annual 272 cubic metres that is included as part of the minimum charge, there are no additional billable water volumes assumed to be generated as a result of growth.

Note that no new customers in Ramara are anticipated to be added over the forecast.

Tables 2-2 through 2-5 provide for the forecast of water and wastewater users and volumes for areas within Severn that are anticipated to experience additional growth. The average annual volumes for new users have been assumed based on historical trends in the consumption of water as follows:

- Coldwater: 140 cubic metres annually; and
- Westshore: 130 cubic metres annually.

Since these volumes for new customers are all below the annual 272 cubic metres that is included as part of the minimum charge, there are no additional billable water volumes assumed to be generated as a result of growth.



Table 2-2
Township of Severn
Water and Wastewater User Forecast - Westshore

Year	Total Users	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
2025	34	17	34	34	34	34	34	34	34	34	34	34
2026	34		17	34	34	34	34	34	34	34	34	34
2027	34			17	34	34	34	34	34	34	34	34
2028	34				17	34	34	34	34	34	34	34
2029	34					17	34	34	34	34	34	34
2030	34						17	34	34	34	34	34
2031	34							17	34	34	34	34
2032	34								17	34	34	34
2033	34									17	34	34
2034	34										17	34
2035	34											17
Total	374	17	51	85	119	153	187	221	255	289	323	357
m ³ /user	120	120	120	120	120	120	120	120	120	120	120	120
Annual Flow		2,040	6,120	10,200	14,280	18,360	22,440	26,520	30,600	34,680	38,760	42,840

Table 2-3
Township of Severn
Water and Wastewater User Forecast – Coldwater

Year	Total Users	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
2025	11	6	11	11	11	11	11	11	11	11	11	11
2026	11		6	11	11	11	11	11	11	11	11	11
2027	11			6	11	11	11	11	11	11	11	11
2028	11				6	11	11	11	11	11	11	11
2029	11					6	11	11	11	11	11	11
2030	11						6	11	11	11	11	11
2031	11							6	11	11	11	11
2032	11								6	11	11	11
2033	11									6	11	11
2034	11										6	11
2035	11											6
Total	121	6	17	28	39	50	61	72	83	94	105	116
m ³ /user	140	140	140	140	140	140	140	140	140	140	140	140
Annual Flow		840	2,380	3,920	5,460	7,000	8,540	10,080	11,620	13,160	14,700	16,240



Table 2-4
Township of Severn
Water System Forecast

Water Customer Forecast		2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Existing		2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247
New - Growth		23	68	113	158	203	248	293	338	383	428	473
Total		2,270	2,315	2,360	2,405	2,450	2,495	2,540	2,585	2,630	2,675	2,720
Billable Water Volume Forecast (m ³)		2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Volumes > 272m³/year/customer												
Existing		52,655	52,655	52,655	52,655	52,655	52,655	52,655	52,655	52,655	52,655	52,655
New		2,880	8,500	14,120	19,740	25,360	30,980	36,600	42,220	47,840	53,460	59,080
<i>Adjustment due to <272 m³ included in minimum bill</i>		<i>2,880</i>	<i>8,500</i>	<i>14,120</i>	<i>19,740</i>	<i>25,360</i>	<i>30,980</i>	<i>36,600</i>	<i>42,220</i>	<i>47,840</i>	<i>53,460</i>	<i>59,080</i>
Total		52,655	52,655	52,655	52,655	52,655	52,655	52,655	52,655	52,655	52,655	52,655

Table 2-5
Township of Severn
Wastewater System Forecast

Wastewater Customer Forecast		2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Existing		1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961
New - Growth		23	68	113	158	203	248	293	338	383	428	473
Total		1,984	2,029	2,074	2,119	2,164	2,209	2,254	2,299	2,344	2,389	2,434
Wastewater Flows Forecast (m ³)		2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Volumes > 272m³/year												
Existing		45,323	45,323	45,323	45,323	45,323	45,323	45,323	45,323	45,323	45,323	45,323
New		2,880	8,500	14,120	19,740	25,360	30,980	36,600	42,220	47,840	53,460	59,080
<i>Adjustment due to <272 m³ included in minimum bill</i>		<i>2,880</i>	<i>8,500</i>	<i>14,120</i>	<i>19,740</i>	<i>25,360</i>	<i>30,980</i>	<i>36,600</i>	<i>42,220</i>	<i>47,840</i>	<i>53,460</i>	<i>59,080</i>
Total Billable Volume		45,323	45,323	45,323	45,323	45,323	45,323	45,323	45,323	45,323	45,323	45,323



Chapter 3

Capital Infrastructure Needs



3. Capital Infrastructure Needs

3.1 Capital Forecast

Capital forecasts have been provided for the water and wastewater systems. These forecasts are presented in Table 3-1 and Tables 3-2, respectively. The capital forecasts are based on the Township's 2025 Capital Budget and Forecast, the Town's 2024 D.C. Background Study, as well as discussion with Township staff related to the timing and costing of projects. These forecasts include lifecycle capital needs, major maintenance, and level of service/capacity improvements, as well as growth-related infrastructure. The timing for capital expenditures was adjusted to reflect the anticipated growth, and cash outflows based on discussions with Township staff.



Table 3-1
Township of Severn
Water Services - 2025 Capital Budget and 2026 to 2035 Capital Forecast Summary
(Uninflated \$)

Description	Budget 2025	Total Forecast 2026-2035	Timing
Capital Expenditures			
Lifecycle:			
Westshore Water Treatment Plant			
GAC Gangway Installation	50,000	-	2025
GAC Media Replacement	75,000	100,000	2025 & 2034
Filter 1&2 Inspection		10,000	2026
Air scour blower		30,000	2026
New alum system		30,000	2026
Chlorine and PH probes		4,500	2026, 2028, 2030
Swabbing		30,000	2026
New monitor and accessories		1,500	2027
Filter 1 Rehab		70,000	2027
Chlorine/PH and raw PH and Raw turbidity analyzers		38,000	2027
Highlift # rebuild		40,000	2027
New surge tank pump		17,500	2027
Intake inspection		9,000	2027, 2030, & 2033
Filter 2 Rehab		70,000	2028
New PC programmed		12,000	2028
Highlift rebuild		80,000	2028 - 2029
New chlorine system		60,000	2028
New flow meters		36,000	2030
Reservoir Inspection		10,000	2030 & 2034
New turbidity analyzers		26,500	2032
Backwash pump rebuild		80,000	2033 - 2034
Roof		150,000	2034
Washago Water Treatment Plant			
GAC Replacement Media	60,000	10,000	2025 & 2035
HighLift Rebuild	50,000	-	2025
4 new air reliefs		12,000	2026 - 2027
High lift #1 Rebuild		40,000	2026 - 2027
New chlorine and PH probes		4,200	2026, 2028, & 2030
New generator transfer switch		15,000	2027
New pressure transducer		2,500	2027
High lift #2 rebuild		40,000	2027
Intake inspection		9,000	2027, 2030, & 2033
High lift rebuild #3		40,000	2028
New UPS x 2		5,000	2028
New milltronics		5,500	2028
Clear well chlorine analyzer		15,000	2029
Distribution chlorine and PH analyzer replacement		15,000	2029
Computer monitor and accessories		1,000	2029
New watermain on Hamilton loop		160,000	2029
New PC and programming		10,000	2030
Reservoir inspection		10,000	2030 & 2035
New Roof		75,000	2030
Watermain upgrades		400,000	2031 - 2034
New Chlorine Dioxide system		60,000	2035



Table 3-1 (continued)
Township of Severn
Water Services - 2025 Capital Budget and 2026 to 2035 Capital Forecast Summary
(Uninflated \$)

Description	Budget 2025	Total Forecast 2026-2035	Timing
Capital Expenditures			
Severn Estates Water Treatment Plant			
Fragmentation	1,000,000	1,000,000	2025 - 2026
Reservoir cleaning		5,000	2026
New iron media		6,500	2026
New UPS		2,500	2026
New chlorine and PH probes		4,200	2026, 2028, & 2030
New PC and accessories		10,000	2027
New heater		3,000	2028
New iron removal system		175,000	2029
Pressure transducer		2,500	2029
New milltronics		5,500	2031
New chlorine and PH analyzer		11,000	2031
New flow meters		6,000	2031
New chlorine system		30,000	2032
New contact tank		3,000	2033 - 2034
Roof replacement		15,000	2035
Coldwater Water Treatment Plant			
GAC Media Replacement	40,000	273,000	2025 - 2035
High Lift Rebuild	40,000	105,000	2029 - 2031
New level probe		1,500	2026
Chlorine and PH probes		7,000	2026 - 2034
Highlift 1 rebuild		35,000	2026
New Milltronics		5,500	2027
New monitor and accessories		1,000	2027
Well inspection		60,000	2027
New UPS		2,500	2028
2 new heaters		12,000	2028 - 2029
New pressure tank x2		3,000	2028
Reservoir inspection/cleaning		20,000	2029
New backwash flow meter		5,000	2029
Swabbing		36,000	2029-2035
Water softener replacement		12,000	2030
New chlorine system		60,000	2031 & 2034
New rotork for filtration line		16,000	2031 & 2034
Driveway upgrades		25,000	2025
New pressure transducer		2,500	2034
Reservoir inspection		20,000	2034
Bass Lake Water Treatment Plant			
Repalce distribution flow meter and Pressure switch		28,000	2026
Chlorine and PH probe replacement		7,500	2026 - 2034
Highlift #3 rebuild		40,000	2026
Highlift #1 rebuild		40,000	2027
New Electric heaters x2		3,500	2027
New Miltronics		5,500	2027
New generator transfer switch		15,000	2028
Rebuild ventilation fans		2,000	2028



Table 3-1 (continued)
Township of Severn
Water Services - 2025 Capital Budget and 2026 to 2035 Capital Forecast Summary
(Uninflated \$)

Description	Budget 2025	Total Forecast 2026-2035	Timing
Capital Expenditures			
Highlift #2 rebuild		40,000	2029
Reservoir Inspections		20,000	2029 & 2034
New #1 Well		250,000	2029
New SCADA Computer and programming		10,000	2030
Chlorine pumps and board replacement		30,000	2030
Replace online chlorine and PH analyzer		15,000	2031
Well inspections/Pump replacement/new level probes		42,700	2034
Sandcastle Water Treatment Plant			
New Generator Transfer switch		14,000	2026
New low lift pump		18,000	2026 & 2028
High Lift rebuild #1		40,000	2026
New UPS		2,500	2027
New chlorine and PH probes		7,000	2027 - 2035
High lift rebuild #2		40,000	2027
Intake inspection		9,000	2027 - 2033
New pressure transducer		2,500	2028
High lift rebuild		40,000	2028
Turbidity analyzer replacement		24,000	2029
New Milltronics		5,500	2030
New heaters		7,000	2030
Reservoir inspection		15,000	2030 - 2035
New roof		15,000	2031
New flow metersx6		20,000	2031
New MCC panel		75,000	2032
New computer/programmed		10,000	2033
Pre and Post chlorine board replacement		60,000	2034
PAC board replacement		30,000	2035
Studies:			
Prepare and update WRc Water Loss reporting for unbilled and water loss analysis	7,500	-	2025
Water & Wastewater Rate Study - Financial Plan	20,000	20,000	2025 & 2030
Growth Related:			
Westshore			
Westshore Treatment Plant Expansion		13,390,000	2028 - 2032
Low Lift Station Upgrades		260,000	2028 - 2032
South Westshore Booster Station OR Reservoir Booster at Brennan and Stockdale (SMP)		4,120,000	2032 - 2033
Transmission Line 300mm Ring loop along Menoke Beach Rd from Couchiching Ave to Stockdale Rd and to Plant.		5,438,000	2032 - 2033
Coldwater			
Coldwater Treatment Plant Filtration Upgrades		6,798,000	2030 - 2033
Total Capital Expenditures	1,342,500	34,825,100	



Table 3-2
Township of Severn
Wastewater Services - 2025 Capital Budget and 2026 to 2035 Capital Forecast
Summary (Uninflated \$)

Description	Budget 2025	Total Forecast 2026-2035	Timing
Capital Expenditures			
Lifecycle:			
Coldwater Water Pollution Control Plant			
Main SPS Repairs	65,000	-	2025
Community Centre Generator	60,000	-	2025
Collection system Upgrades	-	270,000	2026 - 2035
Sludge storage pump	-	150,000	2026 - 2027
New Office Roof and Facia/Metal work.	-	125,000	2027
Sludge storage tank inspection	-	40,000	2029 & 2033
Install safety grating on PS x 3	-	125,000	2029 - 2030
Westshore Waste Water Treatment Plant			
Grayshott SPS Inflow Reduction	60,000	-	2025
Bramshott SPS Generator	60,000	-	2025
Collection Upgrades	-	500,000	2026 - 2035
Bayou Generator	-	70,000	2026
Timberline Generator	-	70,000	2026
Spare main pump station pump	-	48,000	2026
Tunbull Generator	-	70,000	2027
Parkson Filter 1 Media Replacement	-	60,000	2027
Parkson Filter 2 media Replacement	-	60,000	2028
Lakeside Generator	-	70,000	2027
Safety Grating on PS x2	-	200,000	2031 - 2034
Stockdale / Menoke Catchment Area 2 - Development Design	200,000	-	2025
Washago Wastewater / Lagoon (Washago Dept 411)			
Main PS Generator	25,000	-	2025
Lagoon Access Improvements	25,000	-	2025
Spare pump for PS 1	-	30,000	2027
Inspect lagoon capacity	-	15,000	2028
Spare pump for PS 2	-	25,000	2028
Generator PS 2	-	60,000	2029
Driveway maintenance	-	20,000	2030
Panel upgrade for PS 3	-	25,000	2030
Generator PS 3	-	60,000	2031
Spare pump for PS 1&2	-	55,000	2033
Studies:			
Prepare and update WRc Water Loss reporting for unbilled and water loss analysis	7,500	-	
Water & Wastewater Rate Study - Financial Plan	20,000	20,000	



Table 3-2 (continued)
Township of Severn
Wastewater Services - 2025 Capital Budget and 2026 to 2035 Capital Forecast
Summary (Uninflated \$)

Description	Budget 2025	Total Forecast 2026-2035	Timing
Capital Expenditures			
Growth Related:			
Coldwater			
Coldwater Wastewater Treatment Plant Expansion (New Sequencing Batch Reactor and Capacity Expansion)	600,000	15,450,000	2025 - 2027
Twin Main Pumping Station Forcemain		1,030,000	2026 - 2027
Sturgeon Bay Road Pumping Station Upgrades (Home Hardware)		3,966,000	2026 - 2028
Westshore			
Westshore Treatment Plant Expansion		20,600,000	2028 - 2032
Capacity Expansion EA	200,000	-	2025
Ex Plant Optimization and EQ Tank / Inlets Works (up to existing rated capacity)	300,000	11,536,000	2025 - 2027
Main SPS Upgrades and Generator	150,000	-	2025
Twinning Forcemain Valve Chamber		824,000	2026 - 2027
Low lift station at treatment plant (50l/s)		2,832,000	2027 - 2028
South Westshore Catchment Area Development		6,978,000	2026 - 2028
South Westshore Catchment Area Main SPS		4,008,000	2027 - 2028
Wood Pumping Station Redirect (150mm forcemain Twin from PS1)		952,000	2028 - 2029
Wood Pumping Station Upgrades (3.5 L/Sec - +17 L/Sec)		516,000	2029 - 2030
Septage and Hauled			
Facility for Septage and Hauled Treatment		1,545,000	2035
Total Capital Expenditures	1,772,500	72,405,000	



Chapter 4

Lifecycle Costing



4. Lifecycle Costing

4.1 Overview of Lifecycle Costing

4.1.1 Definition

Lifecycle costing has been used in the field of maintenance engineering and to evaluate the advantages of using alternative materials in construction or production design. The method has gained wider acceptance and use in the areas of industrial decision-making and the management of physical assets.

Lifecycle costs include all of the costs which are incurred during the service life of a physical asset. This service life spans the period; from the time its acquisition is first considered to the time it is taken out of service for disposal or redeployment. The asset goes through several stages in its lifecycle. These include specification, design, manufacture (or build), installation, commission, operate, maintain, and disposal. Figure 4-1 depicts these stages in schematic form.

4.1.2 Financing Costs

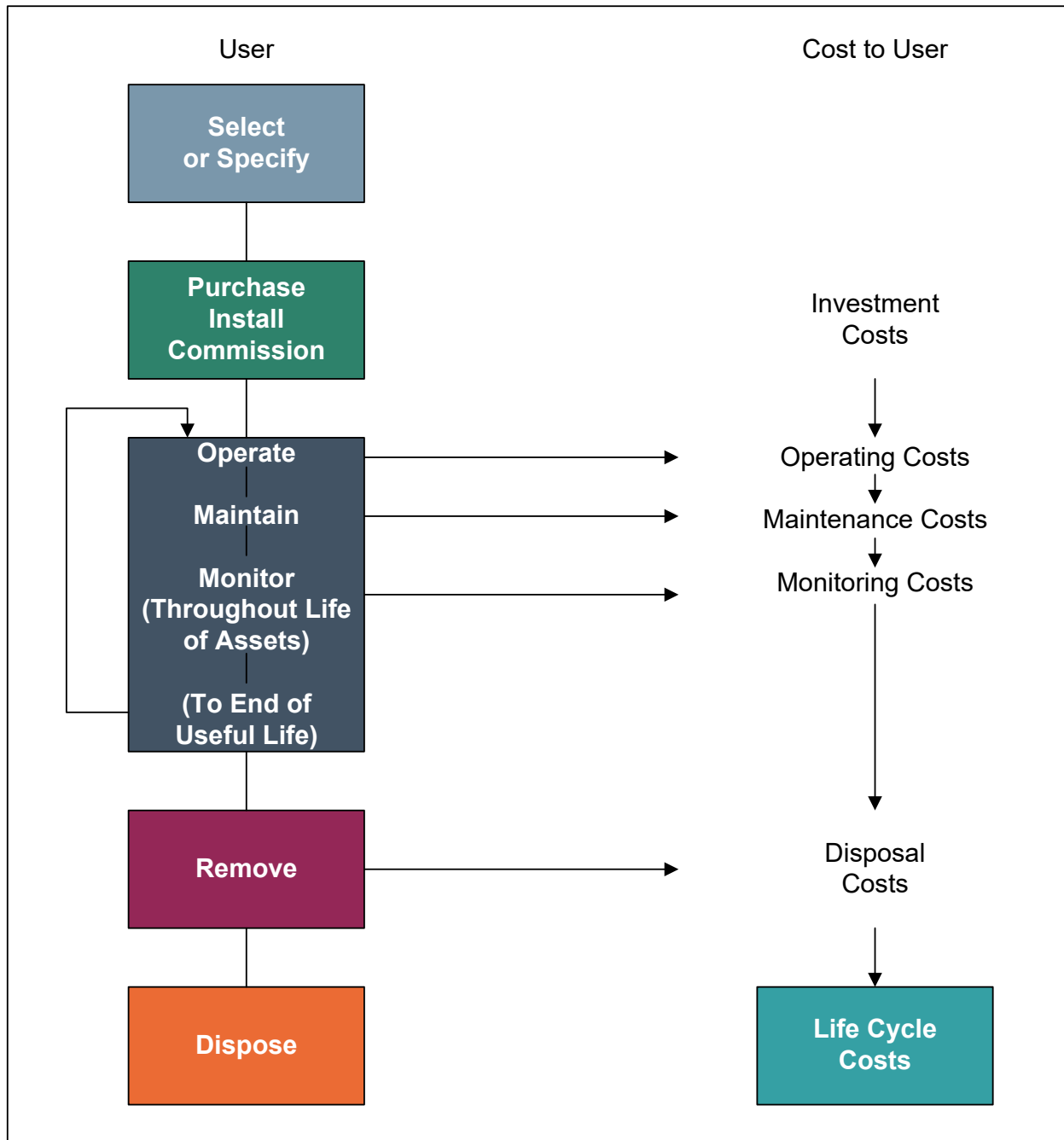
This section will focus on financing mechanisms in place to fund the costs incurred throughout the asset's life.

In a municipal context, services are provided to benefit rate payers. Acquisition of assets is normally timed in relation to direct needs within the community. At times, economies of scale or technical efficiencies will lead to oversizing an asset to accommodate future growth within the Township. Over the past few decades, new financing techniques such as D.C.s have been employed based on the underlying principle of having those that require and directly benefit from expansionary needs, to pay for those needs, vs. having the costs spread amongst existing rate payers (i.e., growth paying for growth needs). Operating costs, which reflect the cost of the service for that year, are charged directly to all existing rate payers who have received the benefit. Operating costs are normally charged through the tax base or user rates.

Capital expenditures are recouped through several methods, with operating budget contributions, D.C.s, connection charges, reserves, developer contributions, grants, and debentures being the most common.



Figure 4-1
Lifecycle Costing



Construction related to growth could produce D.C.s and developer contributions (e.g., works internal to a subdivision which are the responsibility of the developer to construct) to fund a significant portion of projects, where new assets are being acquired to allow growth within the municipality to continue. As well, debentures could be used to fund



such works, with the debt charge carrying costs recouped from growth and/or rate payers in the future.

Capital construction to replace existing infrastructure, however, is not growth-related and will therefore not yield D.C.s or developer contributions to assist in financing these works. Hence, a municipality is typically dependent upon debentures, reserves, and contributions from the operating budget to fund these works.

Figure 4-2 depicts the costs of an asset from its initial conception through replacement. It then follows the costs through to the next replacement.

As referred to earlier, growth-related financing methods such as D.C.s and developer contributions could be used to finance the growth-related component of the new asset. These revenues are collected (indirectly) from the new homeowner who benefits directly from the installation of this asset. Other financing methods may be used to address the non-growth-related component of this project. These methods include reserves which have been collected from past rate payers, operating budget contributions collected from existing rate payers, and debentures which future rate payers will carry. Ongoing costs for monitoring, operating, and maintaining the asset will be charged annually to the existing rate payer.

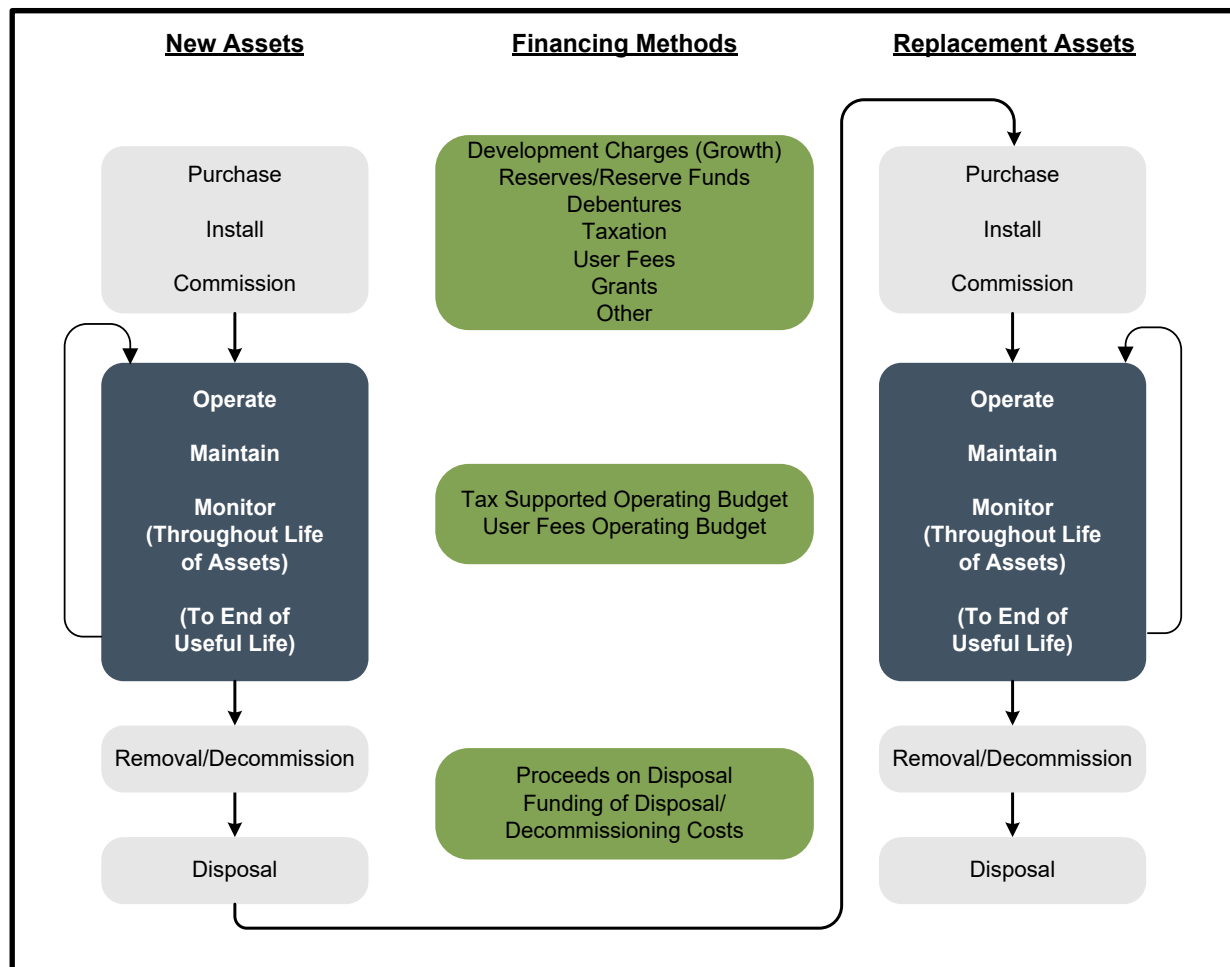
When the asset requires replacement, the sources of financing will be limited to reserves, debentures, and contributions from the operating budget. At this point, the question is raised: "If the cost of replacement is to be assessed against the rate payer who benefits from the replacement of the asset, should the past rate payer pay for this cost, or should future rate payers assume this cost?" If the position is taken that the past user has used up the asset, hence they should pay for the cost of replacement, then a charge should be assessed annually through the life of the asset, to have funds available to replace it when the time comes. If the position is taken that the future rate payer should assume this cost, then debentures and a contribution from the operating budget should be used to fund this work.

Charging for the cost of using up an asset is the basic concept behind depreciation methods utilized by the private sector. This concept allows for expending the asset as it is used up in the production process. The tracking of these costs form part of the product's selling price and, hence, end-users are charged for the asset's depreciation. The same concept can be applied in a municipal setting to charge existing users for the



asset's use and set those funds aside in a reserve to finance the cost of replacing the asset in the future.

Figure 4-2
Financing Lifecycle Costs



4.1.3 Costing Methods

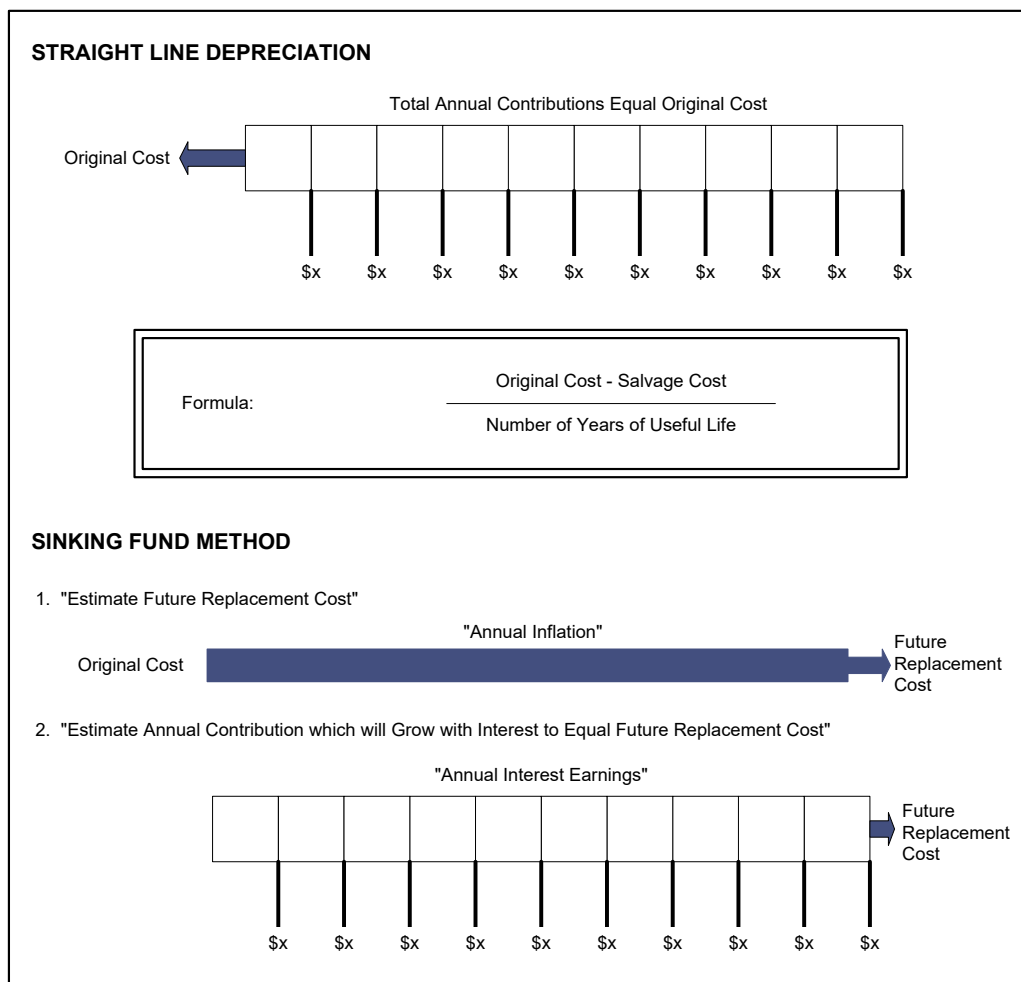
There are two basic methods of calculating the cost of the usage of an asset and for the provision of the revenue required when the time comes to retire and replace it. The first method is the Depreciation Method. This method recognizes the reduction in the value of the asset through wear and tear and aging. There are two commonly used forms of depreciation: the straight-line method and the reducing balance method (shown graphically in Figure 4-3).



The straight-line method is calculated by taking the original cost of the asset, subtracting its estimated salvage value (estimated value of the asset at the time it is disposed of) and dividing this by the estimated number of years of useful life. The reducing balance method is calculated by utilizing a fixed percentage rate, and this rate is applied annually to the undepreciated balance of the asset value.

The second method of lifecycle costing is the sinking fund method. This method first estimates the future value of the asset at the time of replacement. This is done by inflating the original cost of the asset at an assumed annual inflation rate. A calculation is then performed to determine annual contributions (equal or otherwise) which, when invested, will grow with interest to equal the future replacement cost. The preferred method used herein for forecasting purposes is the sinking fund method of lifecycle costing.

Figure 4-3





4.2 Impacts on Budgets

Detailed water and wastewater system inventory information was obtained from the Township. The total replacement value of existing water infrastructure across the Township is approximately \$63.72 million, which translates to an investment of \$28,360 per customer based on the existing number of customers. For wastewater, the total replacement value of existing infrastructure is approximately \$84.00 million, equating to an investment of \$42,835 per customer.

The lifecycle “sinking fund” contribution amounts for each piece of infrastructure have also been calculated. These calculations determine the level of investment the Township may wish to consider as part of its budgeting practices and are summarized in Table 4-1 below.

Of the \$63.72 million in current water assets, there is a need to undertake an estimated \$11.98 million of capital asset replacement over the 10-year forecast, based on the asset age and average useful life. The breakdown of this amount by asset category and year is provided in Table 4-1. Capital expenditures identified in the capital plan for water is less than the forecasted needs based on asset age and useful life, however, as assets become due, Township staff consider the condition of the assets and determine if they are still functioning well or need to be included in the forecast for replacement. Therefore, approximately \$9.26 million in replacement works has been included in the capital program. For assets requiring capital replacement or major maintenance beyond the 10-year forecast period, the annual lifecycle replacement need is approximately \$1.95 million. In theory, if the Township were to transfer this amount of funding to reserves annually and invest the funds, the funds would be available to finance the capital expenditures when the infrastructure needs as they come due.

With respect to wastewater assets, of the approximate \$83.84 million in current assets, there is a need to undertake a minimum of \$5.44 million of capital asset replacement over the 10-year forecast based on asset age and useful life. The capital program has embraced approximately \$8.73 million in the forecast based on the condition of assets and the asset management component of growth-related infrastructure. The breakdown of this amount by asset category and year is provided in Table 4-2. For assets requiring capital replacement or major maintenance beyond the 10-year forecast period, the annual lifecycle replacement need is approximately \$2.72 million. If the Township were to transfer this amount of funding to reserves annually and invest the funds, the funds



would be available to finance the capital expenditures when the infrastructure needs as they come due.

Table 4-1
Township of Severn
Summary of Water and Wastewater Infrastructure

Service	Total Replacement Value	Suggested Amount to be Included in 10-year Forecast based on Estimated Life	Amount included in 10-year forecast	Net Replacement for Future Lifecycle	Annual Lifecycle Replacement
Water					
Water Facilities	36,545,600	10,480,760	9,260,716	26,064,840	1,046,616
Valves	779,860	2,560	-	777,300	26,988
Hydrants	2,601,460	162,650	-	2,438,810	118,030
Meters	877,650	877,650	-	-	-
Vehicles and Equipment	175,505	166,000	-	9,505	838
Watermains	22,743,870	287,030	-	22,456,840	753,807
Total Water	\$63,723,945	\$11,976,650	\$9,260,716	\$51,747,295	\$1,946,279
Wastewater					
Facilities	35,601,250	4,799,400	6,979,836	30,801,850	1,097,232
Land Improvements	4,317,460	-	-	4,317,460	160,479
Machinery and Equipment	21,380	21,380	-	-	-
Vehicles and Equipment	631,685	622,180	-	9,505	838
Sanitary Sewers, Connections, Manholes, and Treated Outfall Lines	43,270,530	-	1,748,500	43,270,530	1,458,329
Total Wastewater	\$83,842,305	\$5,442,960	\$8,728,336	\$78,399,345	\$2,716,878
Total	\$147,566,250	\$17,419,610	\$17,989,052	\$130,146,640	\$4,663,157



Chapter 5

Capital Costs Financing



5. Capital Cost Financing Options

5.1 Summary of Capital Cost Financing Alternatives

Historically, the powers that municipalities had to raise alternative revenues to taxation to fund capital costs have been restrictive. Over the past number of years, several legislative reforms have been introduced. Some of these have expanded municipal powers (e.g., Bill 26, introduced in 1996 to provide for expanded powers for imposing fees and charges), while others appear to limit them (e.g., Bill 98 in 1997, Bill 23 in 2022, Bills 97 and 134 in 2023, Bill 184 in 2024, and Bill 17 in 2025, providing amendments to the D.C.A.).

The current *Municipal Act* came into force on January 1, 2003, with significant amendments in 2006 through the *Municipal Statute Law Amendment Act*. Part XII of the Act and O. Reg. 584/06 govern a municipality's ability to impose fees and charges. This legislation provides municipalities with broadly defined powers and the ability to impose fees for both operating and capital purposes. Under s.484 of *Municipal Act, 2001*, the *Local Improvement Act* was repealed with the in-force date of the *Municipal Act* (January 1, 2003). The municipal powers granted under the *Local Improvement Act* now fall under the jurisdiction of the *Municipal Act*.

The methods of capital cost recovery available to municipalities are provided as follows:

Recovery Methods	Section Reference
• <i>Development Charges Act, 1997</i> , as amended	5.2
• <i>Municipal Act</i>	5.3
○ Fees and Charges	
○ Stormwater Area Charges	
○ Connection Fees	
○ Local Improvements	
• Grant Funding Availability	5.4
• Existing Reserves/Reserve Funds	5.5
• Debenture Financing	5.6
• Recommended Capital Financing Approach	5.7



5.2 Development Charges Act, 1997

D.C.s are a revenue tool used by municipalities to recover the capital costs associated with new development and redevelopment. These costs are in addition to what a developer/builder normally constructs as part of their subdivision (i.e., Local Services). Empowered by the D.C.A., as amended (D.C.A.), municipalities may pass by-laws to impose charges to recover the capital costs associated with development and redevelopment. The Township imposes D.C.s on new development, and the capital funding plan incorporates D.C.s as a funding source for anticipated capital needs. The forecast in this study includes \$30.35 million for water services and \$61.43 million for wastewater services in D.C. funded capital. It is noted that the growth-related works are required to be emplaced early in the forecast period, in advance of collecting the revenues from all new growth that will benefit from the works. Therefore, a significant amount of growth related to will be required to cash flow the growth infrastructure until such time as the D.C. revenues are recovered from development.

5.3 Municipal Act

Part XII of the *Municipal Act* provides municipalities with broad powers to impose fees and charges via passage of a by-law. These powers, as presented in s.391(1), include imposing fees or charges:

“for services or activities provided or done by or on behalf of it;

for costs payable by it for services or activities provided or done by or on behalf of any other municipality or local board; and

for the use of its property including property under its control.”

Restrictions are provided to ensure that the form of the charge is not akin to a poll tax. Any charges not paid under this authority may be added to the tax roll and collected in a like manner. The fees and charges imposed under this part are not appealable to the Ontario Land Tribunal (OLT).

Section 221 of the previous *Municipal Act* permitted municipalities to impose charges, by by-law, on owners or occupants of land who would or might derive benefit from the construction of sewage (storm and sanitary) or water works being authorized (in a specific benefit area). For a by-law imposed under this section of the previous Act:



- A variety of different means could be used to establish the rate and recovery of the costs;
- The charges could be imposed by a number of methods at the discretion of Council (i.e., lot size, frontage, number of benefiting properties, etc.);
- Rates could be imposed with respect to the costs of major capital works, even though an immediate benefit was not enjoyed;
- Non-abutting owners could be charged;
- Recovery was authorized against existing works, where a new water or sewer main was added to such works, "notwithstanding that the capital costs of existing works have in whole or in part been paid;"
- Charges on individual parcels could be deferred;
- Exemptions could be established;
- Repayment was secured; and
- OLT approval was not required.

While under the new *Municipal Act* no provisions are provided specific to the previous s.221, the intent to allow capital cost recovery through fees and charges is embraced within s.391. The new *Municipal Act* also maintains the ability of municipalities to impose capital charges for water and sewer services on landowners not receiving an immediate benefit from the works. Under s.391(2) of the Act, "a fee or charge imposed under subsection (1) for capital costs related to sewage or water services or activities may be imposed on persons not receiving an immediate benefit from the services or activities but who will receive a benefit at some later point in time." Also, capital charges imposed under s.391 are not appealable to the OLT because the charges are "unfair or unjust."

Section 222 of the previous *Municipal Act* permitted municipalities to pass a by-law requiring buildings to connect to the municipality's sewer and water systems, charging the owner for the cost of constructing services from the mains to the property line. Under the new *Municipal Act*, this power still exists under Part II, General Municipal Powers (s.9 (3) b of the *Municipal Act*). Enforcement and penalties for this use of power are contained in s.427 (1) of the *Municipal Act*.

Under the previous *Local Improvement Act*:



- A variety of different types of works could be undertaken, such as watermain, storm and sanitary sewer projects, supply of electrical light or power, bridge construction, sidewalks, road widening, and paving;
- Council could pass a by-law for undertaking such work on petition of a majority of benefiting taxpayers, on a two-thirds vote of Council, and on sanitary grounds, based on the recommendation of the Minister of Health. The by-law was required to go to the OLT, which might hold hearings and alter the by-law, particularly if there were objections;
- The entire cost of a work was assessed only upon the lots abutting directly on the work, according to the extent of their respective frontages, using an equal special rate per metre of frontage; and
- As noted, this Act was repealed as of April 1, 2003; however, O. Reg. 119/03 was enacted on April 19, 2003, which restores many of the previous *Local Improvement Act* provisions; however, the authority is now provided under the *Municipal Act*.

5.4 Grant Funding Availability

Federal Infrastructure Funding

The Government of Canada has provided funding to assist municipalities with their water and wastewater systems, including repair and rehabilitation projects. Some funding programs are time-limited, for example the Clean Water and Wastewater Fund and the Investing in Canada Infrastructure Program.

Other programs are ongoing and provide a permanent source of funding. For example, the Canada Community-Building Fund (formerly known as the Federal Gas Tax Fund). The Canada Community-Building Fund provides over \$2 billion each year to communities across Canada. Each municipality then chooses how to use the money. They can make strategic investments in 18 different projects, including water and wastewater services.

Ontario Government

The Province has taken steps to increase municipal infrastructure funding. The Ontario Community Infrastructure Fund (O.C.I.F.) was launched in 2014 and currently provides \$400 million in formula-based funding to help eligible communities renew and



rehabilitate their infrastructure. The Ontario government also provides funding through the Connecting Links program (\$30 million in 2023-2024) to help pay for the construction and repair costs of municipal roads that connect communities to provincial highways. This is on top of the Building Ontario Up investment of \$130 billion in public infrastructure over 10 years starting in 2015.

Additionally, in the 2023 budget, the Province announced it was providing \$825 million over three years through the Housing-Enabling Water Systems Fund (H.E.W.S.F.). Funding through the H.E.W.S.F. would help municipalities repair, rehabilitate, and expand drinking water, wastewater, and stormwater infrastructure needed to build more homes. Since the original announcement, the Province has increased the total available funding through the H.E.W.S.F. to over \$1.0 billion. The Township is actively seeking grant funding opportunities.

The rate calculations provided in subsequent chapters assume \$7.82 million in grant funding will be allocated to wastewater projects as outlined in the Township's draft capital budget and forecast. The rate calculations also assume \$6.27 million of the grant funding received from the higher levels of government will be allocated to water projects as outlined in the Township's draft 2025 capital budget and forecast.

The Township is encouraged to continue to pursue funding opportunities as they are announced or made available to assist with funding its water and wastewater infrastructure.

5.5 Existing Reserves/Reserve Funds

The Township has established reserves and reserve funds for water and wastewater capital costs. These reserves have been used in the capital funding forecast for rate-based needs. D.C. reserve funds for water and wastewater have been used for growth-related capital purposes. The following table shows the water and wastewater reserves used in this analysis and their balances as of December 31, 2024.



Table 5-1
Township of Severn
Uncommitted Reserve/Reserve Fund Balances as of December 31, 2024

Reserve	Dec. 31 2024
Water	
Surplus Reserve	2,107,715
Development Charges Reserve Fund - Coldwater	48,998
Development Charges Reserve Fund - Westshore	(526,166)
Development Charges Reserve Fund - Bass Lake	39,729
Development Charges Reserve Fund - Severn Estates	28,977
Utilities Equipment/Vehicle Reserve	290,198
Westshore Upgrade & Maintenance Reserve Fund - Water Portion	94,006
Total Water Reserves & Reserve Funds	\$2,083,457
Wastewater	
Surplus Reserve	1,007,632
Development Charges Reserve Fund - Coldwater	628,086
Development Charges Reserve Fund - Westshore	1,445,410
Development Charges Reserve Fund - Septage & Hauled Treatment	30,160
Utilities Equipment/Vehicle Reserve	290,198
Westshore Upgrade & Maintenance Reserve Fund - Wastewater Portion	94,006
Total Wastewater Reserves & Reserve Funds	\$3,495,492

5.6 Debenture Financing

Although it is not a direct way to reduce the overall cost to ratepayers, municipalities use debentures to help them pay for large capital expenditures. In addition, debenture financing can promote inter-generational equity whereby future tax and rate payers who will benefit from the infrastructure pay for the cost of the infrastructure.

The Ministry of Municipal Affairs and Housing controls the amount of debt Ontario municipalities can incur. This is done through its powers under the *Municipal Act*. O. Reg. 403/02 provides the current rules respecting municipal debt and financial obligations. Under these rules, a municipality's debt capacity is capped at 25% of the municipality's own purpose revenue. That is, only 25% of these revenues may be allotted for servicing debt (i.e., debt charges).

It should be noted that the issuance of debt should be managed at levels sustainable by the municipality. Issuance of large amounts of debt in any one year can have dramatic impacts on taxes and rates. Hence, proper management of capital spending and the



level of debt issued annually must be monitored and evaluated over the longer-term period.

Within the context of the Township's 10-year water and wastewater capital program, projections show that additional debt financing required over the forecast period totals approximately:

- \$32.38 million for water (of which \$29.98 million in growth-related debt to be funded from future D.C. revenues); and
- \$60.83 million for wastewater (of which \$55.73 million is growth-related debt to be funded from future D.C. revenues).

5.6.1 Infrastructure Ontario

Infrastructure Ontario (I.O.) is an arms-length crown corporation, which has been set up as a tool to offer low-cost and longer-term financing to assist municipalities in renewing their infrastructure (this corporation merged the former Ontario Strategic Infrastructure Financing Authority (O.S.I.F.A.) into its operations). I.O. combines the infrastructure renewal needs of municipalities into an infrastructure investment “pool.” I.O. will raise investment capital to finance loans to the public sector by selling Infrastructure Renewal Bonds to individual and institutional investors.

I.O. provides access to infrastructure capital that would not otherwise be available to smaller borrowers. Larger borrowers receive longer loan terms than they could get in the financial markets. They can also save on costs such as legal fees and underwriting commissions. Under the I.O. approach, all borrowers receive the same low interest rate. I.O. will enter into a financial agreement with each municipality, subject to technical and credit reviews, for a loan up to the maximum amount of the loan request.

To be eligible to receive these loans, municipalities must submit a formal application along with pertinent financial information. Allotments are prioritized and distributed based upon the Province's assessment of need. The analysis provided herein assumes that the Township will not provide debt financing for the capital projects identified.

5.6.2 Ontario Investment Bank

The Province, through the *Building Ontario Fund Act, 2024* established funding through a new Ontario Infrastructure Bank. This arms-length, board-governed agency will assist



investors and institutions in participating in large-scale infrastructure projects. The bank is newly established and currently in the process of being operationalized.

5.7 Recommended Capital Financing Approach

Tables 5-2 and 5-3 provide for the full capital expenditures (inflated \$) for water and wastewater services as discussed in Chapter 2. These tables also include various funding alternatives recommended for further consideration by the Township.



Table 5-2
Township of Severn
Capital Budget Forecast and Recommended Capital Financing (inflated \$) – Water

Description	Budget 2025	Total	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Capital Expenditures												
Lifecycle:												
Westshore Water Treatment Plant												
GAC Gangway Installation	50,000	-	-	-	-	-	-	-	-	-	-	-
GAC Media Replacement	75,000	120,000	-	-	-	-	-	-	-	-	120,000	-
Filter 1&2 Inspection	-	10,000	10,000	-	-	-	-	-	-	-	-	-
Air scour blower	-	31,000	31,000	-	-	-	-	-	-	-	-	-
New alum system	-	31,000	31,000	-	-	-	-	-	-	-	-	-
Chlorine and PH probes	-	6,000	2,000	-	2,000	-	2,000	-	-	-	-	-
Swabbing	-	31,000	31,000	-	-	-	-	-	-	-	-	-
New monitor and accessories	-	2,000	-	2,000	-	-	-	-	-	-	-	-
Filter 1 Rehab	-	73,000	-	73,000	-	-	-	-	-	-	-	-
Chlorine/PH and raw PH and Raw turbidity analyzers	-	40,000	-	40,000	-	-	-	-	-	-	-	-
Highlift # rebuild	-	42,000	-	42,000	-	-	-	-	-	-	-	-
New surge tank pump	-	18,000	-	18,000	-	-	-	-	-	-	-	-
Intake inspection	-	10,000	-	3,000	-	-	3,000	-	-	4,000	-	-
Filter 2 Rehab	-	74,000	-	-	74,000	-	-	-	-	-	-	-
New PC programmed	-	13,000	-	-	13,000	-	-	-	-	-	-	-
Highlift rebuild	-	85,000	-	-	42,000	43,000	-	-	-	-	-	-
New chlorine system	-	64,000	-	-	64,000	-	-	-	-	-	-	-
New flow meters	-	40,000	-	-	-	-	40,000	-	-	-	-	-
Reservoir inspection	-	12,000	-	-	-	-	6,000	-	-	-	6,000	-
New turbidity analyzers	-	30,000	-	-	-	-	-	-	30,000	-	-	-
Backwash pump rebuild	-	95,000	-	-	-	-	-	-	-	47,000	48,000	-
Roof	-	179,000	-	-	-	-	-	-	-	-	179,000	-
Washago Water Treatment Plant												
GAC Replacement Media	60,000	12,000	-	-	-	-	-	-	-	-	-	12,000
HighLift Rebuild	50,000	-	-	-	-	-	-	-	-	-	-	-
4 new air reliefs	-	12,000	6,000	6,000	-	-	-	-	-	-	-	-
High lift #1 Rebuild	-	41,000	41,000	-	-	-	-	-	-	-	-	-
New chlorine and PH probes	-	4,000	1,000	-	1,000	-	2,000	-	-	-	-	-
New generator transfer switch	-	16,000	-	16,000	-	-	-	-	-	-	-	-
New pressure transducer	-	3,000	-	3,000	-	-	-	-	-	-	-	-
High lift #2 rebuild	-	42,000	-	42,000	-	-	-	-	-	-	-	-
Intake inspection	-	10,000	-	3,000	-	-	3,000	-	-	4,000	-	-
High lift rebuild #3	-	42,000	-	-	42,000	-	-	-	-	-	-	-
New UPS x2	-	5,000	-	-	5,000	-	-	-	-	-	-	-
New milltronics	-	6,000	-	-	6,000	-	-	-	-	-	-	-
Clear well chlorine analyzer	-	16,000	-	-	-	16,000	-	-	-	-	-	-
Distribution chlorine and PH analyzer replacement	-	16,000	-	-	-	16,000	-	-	-	-	-	-
Computer monitor and accessories	-	1,000	-	-	-	1,000	-	-	-	-	-	-
New watermain on Hamilton loop	-	173,000	-	-	-	173,000	-	-	-	-	-	-
New PC and programming	-	11,000	-	-	-	-	11,000	-	-	-	-	-
Reservoir inspection	-	12,000	-	-	-	-	6,000	-	-	-	-	6,000
New Roof	-	83,000	-	-	-	-	83,000	-	-	-	-	-
Watermain upgrades	-	465,000	-	-	-	-	-	113,000	115,000	117,000	120,000	-
New Chlorine Dioxide system	-	73,000	-	-	-	-	-	-	-	-	-	73,000



Table 5-2 (continued)
Township of Severn
Capital Budget Forecast and Recommended Capital Financing (inflated \$) – Water

Description	Budget 2025	Total	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Severn Estates Water Treatment Plant												
Fragmentation	1,000,000	1,020,000	1,020,000	-	-	-	-	-	-	-	-	-
Reservoir deaning	-	5,000	5,000	-	-	-	-	-	-	-	-	-
New iron media	-	7,000	7,000	-	-	-	-	-	-	-	-	-
New UPS	-	3,000	3,000	-	-	-	-	-	-	-	-	-
New chlorine and PH probes	-	4,000	1,000	-	1,000	-	2,000	-	-	-	-	-
New PC and accessories	-	10,000	-	10,000	-	-	-	-	-	-	-	-
New heater	-	3,000	-	-	3,000	-	-	-	-	-	-	-
New iron removal system	-	189,000	-	-	-	189,000	-	-	-	-	-	-
Pressure transducer	-	3,000	-	-	-	3,000	-	-	-	-	-	-
New milltronics	-	6,000	-	-	-	-	-	6,000	-	-	-	-
New chlorine and PH analyzer	-	12,000	-	-	-	-	-	12,000	-	-	-	-
New flow meters	-	7,000	-	-	-	-	-	7,000	-	-	-	-
New chlorine system	-	34,000	-	-	-	-	-	-	34,000	-	-	-
New contact tank	-	4,000	-	-	-	-	-	-	-	2,000	2,000	-
Roof replacement	-	18,000	-	-	-	-	-	-	-	-	-	18,000
Coldwater Water Treatment Plant												
GAC Media Replacement	40,000	305,000	31,000	31,000	32,000	32,000	3,000	34,000	34,000	35,000	36,000	37,000
High Lift Rebuild	40,000	116,000	-	-	-	38,000	39,000	39,000	-	-	-	-
New level probe	-	2,000	2,000	-	-	-	-	-	-	-	-	-
Chlorine and PH probes	-	8,000	1,000	-	1,000	-	2,000	-	2,000	-	2,000	-
Highlift 1 rebuild	-	36,000	36,000	-	-	-	-	-	-	-	-	-
New Milltronics	-	6,000	-	6,000	-	-	-	-	-	-	-	-
New monitor and accessories	-	1,000	-	1,000	-	-	-	-	-	-	-	-
Well inspection	-	62,000	-	62,000	-	-	-	-	-	-	-	-
New UPS	-	3,000	-	-	3,000	-	-	-	-	-	-	-
2 new heaters	-	12,000	-	-	6,000	6,000	-	-	-	-	-	-
New pressure tank x 2	-	3,000	-	-	3,000	-	-	-	-	-	-	-
Reservoir inspection/cleaning	-	22,000	-	-	-	22,000	-	-	-	-	-	-
New backwash flow meter	-	5,000	-	-	-	5,000	-	-	-	-	-	-
Swabbing	-	42,000	-	-	-	10,000	10,000	-	-	-	11,000	11,000
Water softener replacement	-	13,000	-	-	-	-	13,000	-	-	-	-	-
New chlorine system	-	70,000	-	-	-	-	-	34,000	-	-	36,000	-
New rotork for filtration line	-	19,000	-	-	-	-	-	9,000	-	-	10,000	-
Driveway upgrades	-	29,000	-	-	-	-	-	-	29,000	-	-	-
New pressure transducer	-	3,000	-	-	-	-	-	-	-	-	3,000	-
Reservoir inspection	-	24,000	-	-	-	-	-	-	-	-	24,000	-



Table 5-2 (continued)
Township of Severn
Capital Budget Forecast and Recommended Capital Financing (inflated \$) – Water

Description	Budget 2025	Total	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Bass Lake Water Treatment Plant	-	-	-	-	-	-	-	-	-	-	-	-
Repalce distribution flow meter and Pressure switch	-	29,000	29,000	-	-	-	-	-	-	-	-	-
Chlorine and PH probe replacement	-	10,000	2,000	-	2,000	-	2,000	-	2,000	-	2,000	-
Highlift #3 rebuild	-	41,000	41,000	-	-	-	-	-	-	-	-	-
Highlift #1 rebuild	-	42,000	-	42,000	-	-	-	-	-	-	-	-
New Electric heaters x2	-	4,000	-	4,000	-	-	-	-	-	-	-	-
New Miltronics	-	6,000	-	6,000	-	-	-	-	-	-	-	-
New generator transfer switch	-	16,000	-	-	16,000	-	-	-	-	-	-	-
Rebuild ventilation fans	-	2,000	-	-	2,000	-	-	-	-	-	-	-
Highlift #2 rebuild	-	43,000	-	-	-	43,000	-	-	-	-	-	-
Reservoir Inspections	-	23,000	-	-	-	11,000	-	-	-	-	12,000	-
New #1 Well	-	271,000	-	-	-	271,000	-	-	-	-	-	-
New SCADA Computer and programming	-	11,000	-	-	-	-	11,000	-	-	-	-	-
Chlorine pumps and board replacement	-	33,000	-	-	-	-	33,000	-	-	-	-	-
Replace online chlorine and PH analyzer	-	17,000	-	-	-	-	-	17,000	-	-	-	-
Well inspections/Pump replacement /new level probes	-	51,000	-	-	-	-	-	-	-	-	51,000	-
Sandcastle Water Treatment Plant	-	-	-	-	-	-	-	-	-	-	-	-
New Generator Transfer switch	-	14,000	14,000	-	-	-	-	-	-	-	-	-
New low lift pump	-	19,000	9,000	-	10,000	-	-	-	-	-	-	-
High Lift rebuild #1	-	41,000	41,000	-	-	-	-	-	-	-	-	-
New UPS	-	3,000	-	3,000	-	-	-	-	-	-	-	-
New chlorine and PH probes	-	9,000	-	1,000	-	2,000	-	2,000	-	2,000	-	2,000
High lift rebuild #2	-	42,000	-	42,000	-	-	-	-	-	-	-	-
Intake inspection	-	10,000	-	3,000	-	-	3,000	-	-	4,000	-	-
New pressure transducer	-	3,000	-	-	3,000	-	-	-	-	-	-	-
High lift rebuild	-	42,000	-	-	42,000	-	-	-	-	-	-	-
Turbidity analyzer replacement	-	26,000	-	-	-	26,000	-	-	-	-	-	-
New Milltronics	-	6,000	-	-	-	-	6,000	-	-	-	-	-
New heaters	-	8,000	-	-	-	-	8,000	-	-	-	-	-
Reservoir inspection	-	18,000	-	-	-	-	6,000	6,000	-	-	-	6,000
New roof	-	17,000	-	-	-	-	-	17,000	-	-	-	-
New flow metersx6	-	23,000	-	-	-	-	-	23,000	-	-	-	-
New MCC panel	-	86,000	-	-	-	-	-	-	86,000	-	-	-
New computer/programmed	-	12,000	-	-	-	-	-	-	-	12,000	-	-
Pre and Post chlorine board replacement	-	72,000	-	-	-	-	-	-	-	-	72,000	-
PAC board replacement	-	37,000	-	-	-	-	-	-	-	-	-	37,000



Table 5-2 (continued)
Township of Severn
Capital Budget Forecast and Recommended Capital Financing (inflated \$) – Water

Description	Budget 2025	Total	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Studies:	-	-	-	-	-	-	-	-	-	-	-	-
Prepare and update WRC Water Loss reporting for unbilled and water loss analysis	7,500	-	-	-	-	-	-	-	-	-	-	-
Water & Wastewater Rate Study - Financial Plan	20,000	22,000	-	-	-	-	22,000	-	-	-	-	-
Growth Related:	-	-	-	-	-	-	-	-	-	-	-	-
Westshore	-	-	-	-	-	-	-	-	-	-	-	-
Westshore Treatment Plant Expansion	-	14,790,000	-	-	2,842,000	2,899,000	2,957,000	3,016,000	3,076,000	-	-	-
Low Lift Station Upgrades	-	287,000	-	-	55,000	56,000	57,000	59,000	60,000	-	-	-
South Westshore Booster Station OR Reservoir Booster at Brennan and Stockdale (SMP)	-	4,780,000	-	-	-	-	-	-	2,366,000	2,414,000	-	-
Transmission Line 300mm Ring loop along Menoke Beach Rd from Couchiching Ave to Stockdale Rd and to Plant.	-	6,309,000	-	-	-	-	-	-	3,123,000	3,186,000	-	-
Coldwater	-	-	-	-	-	-	-	-	-	-	-	-
Coldwater Treatment Plant Filtration Upgrades	-	7,782,000	-	-	-	-	682,000	2,320,000	2,366,000	2,414,000	-	-
Total Capital Expenditures	1,342,500	39,212,000	1,395,000	459,000	3,270,000	3,862,000	4,012,000	5,714,000	11,323,000	8,241,000	734,000	202,000
Capital Financing												
Provincial/Federal Grants	-	-	-	-	-	-	-	-	-	-	-	-
Development Charges Reserve Fund - Coldwater	-	44,718	-	-	-	-	16,695	17,495	5,600	4,928	-	-
Development Charges Reserve Fund - Westshore	-	329,881	-	-	134,322	91,067	48,790	8,470	38,392	8,840	-	-
Development Charges Reserve Fund - Bass Lake	-	-	-	-	-	-	-	-	-	-	-	-
Development Charges Reserve Fund - Severn Estates	-	-	-	-	-	-	-	-	-	-	-	-
Non-Growth Related Debenture Requirements	-	2,400,000	500,000	-	-	200,000	-	600,000	700,000	400,000	-	-
Growth Related Debenture Requirements - Coldwater	-	4,710,000	-	-	-	-	400,000	1,400,000	1,440,000	1,470,000	-	-
Growth Related Debenture Requirements - Westshore	-	25,270,000	-	-	2,700,000	2,800,000	2,900,000	3,000,000	8,400,000	5,470,000	-	-
Operating Contributions	-	-	-	-	-	-	-	-	-	-	-	-
Westshore Upgrade & Maintenance Reserve Fund	7,450	-	-	-	-	-	-	-	-	-	-	-
Utilities Equipment/Vehide Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Water Surplus Reserve	1,335,050	6,457,401	895,000	459,000	435,678	770,933	646,515	688,035	739,007	887,232	734,000	202,000
Total Capital Financing	1,342,500	39,212,000	1,395,000	459,000	3,270,000	3,862,000	4,012,000	5,714,000	11,323,000	8,241,000	734,000	202,000



Table 5-3
Township of Severn
Capital Budget Forecast and Recommended Capital Financing (inflated \$) – Wastewater

Description	Budget 2025	Total	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Capital Expenditures												
Lifecycle:	-	-	-	-	-	-	-	-	-	-	-	-
Coldwater Water Pollution Control Plant	-	-	-	-	-	-	-	-	-	-	-	-
Main SPS Repairs	65,000	-	-	-	-	-	-	-	-	-	-	-
Community Centre Generator	60,000	-	-	-	-	-	-	-	-	-	-	-
Collection system Upgrades	-	304,000	31,000	-	32,000	32,000	33,000	34,000	34,000	35,000	36,000	37,000
Sludge storage pump	-	155,000	77,000	78,000	-	-	-	-	-	-	-	-
New Office Roof and Facia/Metal work.	-	130,000	-	130,000	-	-	-	-	-	-	-	-
Sludge storage tank inspection	-	45,000	-	-	-	22,000	-	-	-	23,000	-	-
Install safety grating on PS x3	-	136,000	-	-	-	81,000	55,000	-	-	-	-	-
Westshore Waste Water Treatment Plant	-	-	-	-	-	-	-	-	-	-	-	-
Grayshott SPS Inflow Reduction	60,000	-	-	-	-	-	-	-	-	-	-	-
Bramshott SPS Generator	60,000	-	-	-	-	-	-	-	-	-	-	-
Collection Upgrades	-	558,000	51,000	52,000	53,000	54,000	55,000	56,000	57,000	59,000	60,000	61,000
Bayou Generator	-	71,000	71,000	-	-	-	-	-	-	-	-	-
Timberline Generator	-	71,000	71,000	-	-	-	-	-	-	-	-	-
Spare main pump station pump	-	49,000	49,000	-	-	-	-	-	-	-	-	-
Tunbull Generator	-	73,000	-	73,000	-	-	-	-	-	-	-	-
Parkson Filter 1 Media Replacement	-	62,000	-	62,000	-	-	-	-	-	-	-	-
Parkson Filter 2 media Replacement	-	64,000	-	-	64,000	-	-	-	-	-	-	-
Lakeside Generator	-	73,000	-	73,000	-	-	-	-	-	-	-	-
Safety Grating on PS x2	-	232,000	-	-	-	-	-	56,000	57,000	59,000	60,000	-
Stockdale / Menoke Catchment Area 2 - Development Design	200,000	-	-	-	-	-	-	-	-	-	-	-
Washago Wastewater / Lagoon (Washago Dept 411)	-	-	-	-	-	-	-	-	-	-	-	-
Main PS Generator	25,000	-	-	-	-	-	-	-	-	-	-	-
Lagoon Access Improvements	25,000	-	-	-	-	-	-	-	-	-	-	-
Spare pump for PS 1	-	31,000	-	31,000	-	-	-	-	-	-	-	-
Inspect lagoon capacity	-	16,000	-	-	16,000	-	-	-	-	-	-	-
Spare pump for PS 2	-	27,000	-	-	27,000	-	-	-	-	-	-	-
Generator PS 2	-	65,000	-	-	-	65,000	-	-	-	-	-	-
Driveway maintenance	-	22,000	-	-	-	-	22,000	-	-	-	-	-
Panel upgrade for PS 3	-	28,000	-	-	-	-	28,000	-	-	-	-	-
Generator PS 3	-	68,000	-	-	-	-	-	68,000	-	-	-	-
Spare pump for PS 1&2	-	64,000	-	-	-	-	-	-	-	64,000	-	-



Table 5-3 (continued)
Township of Severn
Capital Budget Forecast and Recommended Capital Financing (inflated \$) – Wastewater

Description	Budget 2025	Total	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Studies:	-	-	-	-	-	-	-	-	-	-	-	-
Prepare and update WRc Water Loss reporting for unbilled and water loss analysis	7,500	-	-	-	-	-	-	-	-	-	-	-
Water & Wastewater Rate Study - Financial Plan	20,000	22,000	-	-	-	-	22,000	-	-	-	-	-
Growth Related:	-	-	-	-	-	-	-	-	-	-	-	-
Coldwater	-	-	-	-	-	-	-	-	-	-	-	-
Coldwater Wastewater Treatment Plant Expansion (New Sequencing Batch Reactor and Capacity Expansion)	600,000	15,917,000	7,880,000	8,037,000	-	-	-	-	-	-	-	-
Twin Main Pumping Station Forcemain	-	1,061,000	525,000	536,000	-	-	-	-	-	-	-	-
Sturgeon Bay Road Pumping Station Upgrades (Home Hardware)	-	4,126,000	1,348,000	1,375,000	1,403,000	-	-	-	-	-	-	-
Westshore	-	-	-	-	-	-	-	-	-	-	-	-
Westshore Treatment Plant Expansion	-	22,754,000	-	-	4,372,000	4,460,000	4,549,000	4,640,000	4,733,000	-	-	-
Capacity Expansion EA	200,000	-	-	-	-	-	-	-	-	-	-	-
Ex Plant Optimization and EQ Tank / Inlets Works (up to existing rated capacity)	300,000	11,884,000	5,883,000	6,001,000	-	-	-	-	-	-	-	-
Main SPS Upgrades and Generator	150,000	-	-	-	-	-	-	-	-	-	-	-
Twinning Forcemain Valve Chamber	-	849,000	420,000	429,000	-	-	-	-	-	-	-	-
Low lift station at treatment plant (50l/s)	-	2,976,000	-	1,473,000	1,503,000	-	-	-	-	-	-	-
South Westshore Catchment Area Development	-	7,261,000	2,373,000	2,420,000	2,468,000	-	-	-	-	-	-	-
South Westshore Catchment Area Main SPS	-	4,212,000	-	2,085,000	2,127,000	-	-	-	-	-	-	-
Wood Pumping Station Redirect (150mm forcemain Twin from PS1)	-	1,020,000	-	-	505,000	515,000	-	-	-	-	-	-
Wood Pumping Station Upgrades (3.5 L/Sec - +17 L/Sec)	-	564,000	-	-	-	279,000	285,000	-	-	-	-	-
Septage and Hauled	-	-	-	-	-	-	-	-	-	-	-	-
Facility for Septage and Hauled Treatment	-	1,883,000	-	-	-	-	-	-	-	-	-	1,883,000
Total Capital Expenditures	1,772,500	76,873,000	18,779,000	22,855,000	12,570,000	5,508,000	5,049,000	4,854,000	4,881,000	240,000	156,000	1,981,000
Capital Financing												
Provincial/Federal Grants	-	7,820,125	3,910,063	3,910,063	-	-	-	-	-	-	-	-
Development Charges Reserve Fund - Coldwater	513,793	1,318,485	568,746	623,759	125,980	-	-	-	-	-	-	-
Development Charges Reserve Fund - Westshore	608,513	3,184,081	2,660,938	490,688	7,855	5,101	3,327	7,513	8,659	-	-	-
Development Charges Reserve Fund - Septage & Hauled Treatment	-	79,050	-	-	-	-	-	-	-	-	-	79,050
Non-Growth Related Debenture Requirements	-	5,100,001	2,000,000	2,200,000	700,000	200,000	-	-	-	-	-	-
Growth Related Debenture Requirements - Coldwater	-	15,300,000	7,200,000	7,300,000	800,000	-	-	-	-	-	-	-
Growth Related Debenture Requirements - Westshore	-	39,849,998	2,000,000	7,900,000	10,880,000	5,160,000	4,740,000	4,540,000	4,630,000	-	-	-
Growth Related Debenture Requirements - Septage & Hauled Treatment	-	580,000	-	-	-	-	-	-	-	-	-	580,000
Operating Contributions	-	-	-	-	-	-	-	-	-	-	-	-
Westshore Upgrade & Maintenance Reserve Fund	-	-	-	-	-	-	-	-	-	-	-	-
Utilities Equipment/Vehicle Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Wastewater Surplus Reserve	650,193	3,641,261	439,254	430,491	56,165	142,899	305,673	306,487	242,341	240,000	156,000	1,321,950
Total Capital Financing	1,772,500	76,873,000	18,779,000	22,855,000	12,570,000	5,508,000	5,049,000	4,854,000	4,881,000	240,000	156,000	1,981,000



Chapter 6

Operating Expenditures and Revenues



6. Operating Expenditures and Revenues

6.1 Operating Expenditures

The approved 2025 Operating Budget and Draft 2026 operating budget and forecast were provided by Township staff for use in this report. The operating budget forecast includes two components: the operating expenditures and capital-related expenditures. The former is based on the Township's projected annual spending for ongoing operations and maintenance. The latter is based on the capital funding plan decisions (i.e., transfers to reserve funds, debt repayment, and capital fund transfers) presented earlier.

Operating expenditures for 2026 to 2035 reflect the Township's draft forecast as well as specific adjustments identified for planned expansions or known future increases. The costs for each component of the operating budget have been reviewed with staff to establish forecast inflationary adjustments. All operating expenditures have been assumed to increase at a rate of 2.0% annually for both water and wastewater services.

Capital-related annual expenditures in the forecast include annual debt repayments and contributions to reserves/reserve funds to support the forecast and future needs. Annual transfers to the capital reserve fund have been built into the operating expenditure forecasts to minimize the need for debt to finance the capital program. Compared to the annual lifecycle contribution discussed in Section 4-2 of this report, the annual capital-related expenditures (non-growth capital only) for water services will total approximately \$1.54 million in 2035, which is approximately \$0.45 million lower than the calculated annual lifecycle contribution of approximately \$1.95 million identified in Table 4-1. Similarly, for wastewater services, capital-related expenditures (non-growth only) are projected to be approximately \$1.86 million in 2035, which is approximately \$0.86 million lower than the calculated annual lifecycle contribution of approximately \$2.72 million identified in Table 4-1.

Gross operating expenditures for water services are expected to increase from approximately \$2.35 million in 2026 to approximately \$6.12 million in 2035. Similarly, for wastewater services, annual gross expenditures are forecast to increase from approximately \$2.17 million to approximately \$7.96 million in 2035. Tables 6-1 and 6-2 provide operating expenditure forecasts for water and wastewater services.



6.2 Operating Revenues

The Township has revenue from base charges, municipal service agreements, and miscellaneous revenue sources to help contribute towards operating expenditures.

Revenues from Township's customers and under the Ramara Servicing Agreement have been forecasted based on the underlying system growth assumptions provided in Section 2 of this report. Furthermore, the annual increases to the water and wastewater charges forecasted over the period to provide funding for the projected capital and operating expenditures.

Other revenue consists of miscellaneous revenues including penalties, sales of meters and other miscellaneous sales. These revenues are assumed to increase by 2% each year over the forecast period.

Tables 6-1 and 6-2 provide for the operating revenues for water and wastewater services. The tables also provide the net operating expenditures to be recovered from the volumetric rates.



Table 6-1
Township of Severn
Operating Budget Forecast – Water (inflated \$)

Description	Budget 2025	Forecast									
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Expenditures											
Operating Costs											
Washago											
G-410-431-1110 REGULAR SALARIES & WAGES	74,000	78,000	79,560	81,151	82,774	84,430	86,118	87,841	89,597	91,389	93,217
G-410-431-1120 PART-TIME SALARIES & WAGES	-	1,300	1,326	1,353	1,380	1,407	1,435	1,464	1,493	1,523	1,554
G-410-431-1130 OVERTIME-SHIFT-RECAL ETC.	6,200	6,200	6,324	6,450	6,579	6,711	6,845	6,982	7,122	7,264	7,410
G-410-431-1140 LOST TIME : SICK VACN ETC	6,000	7,000	7,140	7,283	7,428	7,577	7,729	7,883	8,041	8,202	8,366
G-410-431-1141 ON CALL	1,000	1,100	1,122	1,144	1,167	1,191	1,214	1,239	1,264	1,289	1,315
G-410-431-1155 NON TAXABLE - MEALS / UNIFORM PAY	300	-	-	-	-	-	-	-	-	-	-
G-410-431-1161 EMPLOYER HEALTH TAX	1,400	1,500	1,530	1,561	1,592	1,624	1,656	1,689	1,723	1,757	1,793
G-410-431-1162 C.P.P.	3,400	3,800	3,876	3,954	4,033	4,113	4,196	4,279	4,365	4,452	4,541
G-410-431-1163 E.I.	1,100	1,100	1,122	1,144	1,167	1,191	1,214	1,239	1,264	1,289	1,315
G-410-431-1164 O.M.E.R.S.	7,500	8,000	8,160	8,323	8,490	8,659	8,833	9,009	9,189	9,373	9,561
G-410-431-1165 GROUP LIFE INSURANCE	12,700	11,000	11,220	11,444	11,673	11,907	12,145	12,388	12,636	12,888	13,146
G-410-431-1167 WORKPLACE SAFETY INSURANCE	2,300	2,800	2,856	2,913	2,971	3,031	3,091	3,153	3,216	3,281	3,346
G-410-431-2220 BUILDING & PROPERTY MAINT	6,200	6,200	6,324	6,450	6,579	6,711	6,845	6,982	7,122	7,264	7,410
G-410-431-2312 PARTS	500	500	510	520	531	541	552	563	574	586	598
G-410-431-2418 SULPHATE	5,000	5,000	5,100	5,202	5,306	5,412	5,520	5,631	5,743	5,858	5,975
G-410-431-2419 CHEMICALS	9,000	9,000	9,180	9,364	9,551	9,742	9,937	10,135	10,338	10,545	10,756
G-410-431-2610 OFFICE SUPPLIES	500	500	510	520	531	541	552	563	574	586	598
G-410-431-2810 HYDRO	15,900	17,000	17,340	17,687	18,041	18,401	18,769	19,145	19,528	19,918	20,317
G-410-431-2835 PROPANE	2,200	2,200	2,244	2,289	2,335	2,381	2,429	2,478	2,527	2,578	2,629
G-410-431-2900 SAFETY EQUIPMENT	2,100	2,100	2,142	2,185	2,229	2,273	2,319	2,365	2,412	2,460	2,510
G-410-431-2910 UNIFORMS	300	-	-	-	-	-	-	-	-	-	-
G-410-431-3110 MILEAGE	100	100	102	104	106	108	110	113	115	117	120
G-410-431-3140 MEMBERSHIPS	500	500	510	520	531	541	552	563	574	586	598
G-410-431-3150 TRAINING COURSE EXPENSES	1,700	1,700	1,734	1,769	1,804	1,840	1,877	1,914	1,953	1,992	2,032
G-410-431-3205 JOINT HEALTH & SAFETY	100	100	102	104	106	108	110	113	115	117	120
G-410-431-3220 TELEPHONE	3,500	4,000	4,080	4,162	4,245	4,330	4,416	4,505	4,595	4,687	4,780
G-410-431-3230 ADVERTISING	100	100	102	104	106	108	110	113	115	117	120
G-410-431-3360 CONSULTANTS	1,100	1,100	1,122	1,144	1,167	1,191	1,214	1,239	1,264	1,289	1,315
G-410-431-3392 M.O.E. TESTING	8,300	8,300	8,466	8,635	8,808	8,984	9,164	9,347	9,534	9,725	9,919
G-410-431-3420 EQUIPMENT REPAIR & MAINTENANCE	44,600	44,700	45,594	46,506	47,436	48,385	49,352	50,339	51,346	52,373	53,421
G-410-431-3579 SOURCE WATER PROTECTION	2,100	2,000	2,040	2,081	2,122	2,165	2,208	2,252	2,297	2,343	2,390
G-410-431-3910 INSURANCE PREMIUMS	11,400	11,400	11,628	11,861	12,098	12,340	12,587	12,838	13,095	13,357	13,624
G-410-431-3995 PIL - SEVERN PORTION	8,600	8,600	8,772	8,947	9,126	9,309	9,495	9,685	9,879	10,076	10,278
G-410-431-7970 INTERNAL DEPT EXPENDITURE TRSF	2,000	4,500	4,590	4,682	4,775	4,871	4,968	5,068	5,169	5,272	5,378
G-410-431-7981 TOWNSHIP VEHICLE RENTAL	15,000	17,800	18,156	18,519	18,890	19,267	19,653	20,046	20,447	20,856	21,273



Table 6-1 (continued)
Township of Severn
Operating Budget Forecast – Water (inflated \$)

Description	Budget 2025	Forecast									
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Expenditures											
Operating Costs											
Bass Lake											
G-410-432-1110 REGULAR SALARIES & WAGES	74,000	77,900	79,458	81,047	82,668	84,321	86,008	87,728	89,483	91,272	93,098
G-410-432-1120 PART-TIME SALARIES & WAGES	-	1,300	1,326	1,353	1,380	1,407	1,435	1,464	1,493	1,523	1,554
G-410-432-1130 OVERTIME-SHIFT-RECAL ETC.	4,700	4,700	4,794	4,890	4,988	5,087	5,189	5,293	5,399	5,507	5,617
G-410-432-1140 LOST TIME : SICK VACN ETC	4,000	4,400	4,488	4,578	4,669	4,763	4,858	4,955	5,054	5,155	5,258
G-410-432-1141 ON CALL	600	600	612	624	637	649	662	676	689	703	717
G-410-432-1155 NON TAXABLE - MEALS / UNIFORM PAY	200	200	204	208	212	216	221	225	230	234	239
G-410-432-1161 EMPLOYER HEALTH TAX	1,400	1,500	1,530	1,561	1,592	1,624	1,656	1,689	1,723	1,757	1,793
G-410-432-1162 C.P.P.	3,300	3,700	3,774	3,849	3,926	4,005	4,085	4,167	4,250	4,335	4,422
G-410-432-1163 E.I.	1,000	1,100	1,122	1,144	1,167	1,191	1,214	1,239	1,264	1,289	1,315
G-410-432-1164 O.M.E.R.S.	7,500	8,000	8,160	8,323	8,490	8,659	8,833	9,009	9,189	9,373	9,561
G-410-432-1165 GROUP LIFE INSURANCE	12,400	10,700	10,914	11,132	11,355	11,582	11,814	12,050	12,291	12,537	12,787
G-410-432-1167 WORKPLACE SAFETY INSURANCE	2,300	2,700	2,754	2,809	2,865	2,923	2,981	3,041	3,101	3,163	3,227
G-410-432-2220 BUILDING & PROPERTY MAINT	19,000	19,000	19,380	19,768	20,163	20,566	20,978	21,397	21,825	22,262	22,707
G-410-432-2312 PARTS	500	500	510	520	531	541	552	563	574	586	598
G-410-432-2419 CHEMICALS	1,400	1,400	1,428	1,457	1,486	1,515	1,546	1,577	1,608	1,640	1,673
G-410-432-2610 OFFICE SUPPLIES	300	300	306	312	318	325	331	338	345	351	359
G-410-432-2810 HYDRO	13,000	13,900	14,178	14,462	14,751	15,046	15,347	15,654	15,967	16,286	16,612
G-410-432-2835 PROPANE	2,100	2,100	2,142	2,185	2,229	2,273	2,319	2,365	2,412	2,460	2,510
G-410-432-2900 SAFETY EQUIPMENT	1,600	1,600	1,632	1,665	1,698	1,732	1,767	1,802	1,838	1,875	1,912
G-410-432-2910 UNIFORMS	200	200	204	208	212	216	221	225	230	234	239
G-410-432-3110 MILEAGE	100	100	102	104	106	108	110	113	115	117	120
G-410-432-3140 MEMBERSHIPS	400	400	408	416	424	433	442	450	459	469	478
G-410-432-3150 TRAINING COURSE EXPENSES	1,500	1,500	1,530	1,561	1,592	1,624	1,656	1,689	1,723	1,757	1,793
G-410-432-3205 JOINT HEALTH & SAFETY	100	100	102	104	106	108	110	113	115	117	120
G-410-432-3220 TELEPHONE	2,600	2,900	2,958	3,017	3,078	3,139	3,202	3,266	3,331	3,398	3,466
G-410-432-3230 ADVERTISING	100	100	102	104	106	108	110	113	115	117	120
G-410-432-3360 CONSULTANTS	100	100	102	104	106	108	110	113	115	117	120
G-410-432-3392 M.O.E. TESTING	6,700	6,700	6,834	6,971	7,110	7,252	7,397	7,545	7,696	7,850	8,007
G-410-432-3420 EQUIPMENT REPAIR & MAINTENANCE	24,900	25,000	25,500	26,010	26,530	27,061	27,602	28,154	28,717	29,291	29,877
G-410-432-3579 SOURCE WATER PROTECTION	400	400	408	416	424	433	442	450	459	469	478
G-410-432-3910 INSURANCE PREMIUMS	9,400	9,400	9,588	9,780	9,975	10,175	10,378	10,586	10,798	11,014	11,234
G-410-432-3995 PIL - SEVERN PORTION	900	900	918	936	955	974	994	1,014	1,034	1,054	1,076
G-410-432-7970 INTERNAL DEPT EXPENDITURE TRSF	2,000	2,500	2,550	2,601	2,653	2,706	2,760	2,815	2,872	2,929	2,988
G-410-432-7981 TOWNSHIP VEHICLE RENTAL	10,000	11,900	12,138	12,381	12,628	12,881	13,139	13,401	13,669	13,943	14,222
Water Systems Redistribution											
G-410-433-3360 CONSULTANTS	-	100	102	104	106	108	110	113	115	117	120
G-410-433-3420 EQUIPMENT REPAIR & MAINTENANCE	-	11,900	12,138	12,381	12,628	12,881	13,139	13,401	13,669	13,943	14,222



Table 6-1 (continued)
Township of Severn
Operating Budget Forecast – Water (inflated \$)

Description	Budget 2025	Forecast									
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Expenditures											
Operating Costs											
Severn Estates											
G-410-434-1110 REGULAR SALARIES & WAGES	38,000	39,600	40,392	41,200	42,024	42,864	43,722	44,596	45,488	46,398	47,326
G-410-434-1120 PART-TIME SALARIES & WAGES	-	700	714	728	743	758	773	788	804	820	837
G-410-434-1130 OVERTIME-SHIFT-RECAL ETC.	3,900	3,900	3,978	4,058	4,139	4,221	4,306	4,392	4,480	4,569	4,661
G-410-434-1140 LOST TIME : SICK VACN ETC	1,000	1,300	1,326	1,353	1,380	1,407	1,435	1,464	1,493	1,523	1,554
G-410-434-1141 ON CALL	100	100	102	104	106	108	110	113	115	117	120
G-410-434-1155 NON TAXABLE - MEALS / UNIFORM PAY	100	100	102	104	106	108	110	113	115	117	120
G-410-434-1161 EMPLOYER HEALTH TAX	700	800	816	832	849	866	883	901	919	937	956
G-410-434-1162 C.P.P.	1,800	2,000	2,040	2,081	2,122	2,165	2,208	2,252	2,297	2,343	2,390
G-410-434-1163 E.I.	600	600	612	624	637	649	662	676	689	703	717
G-410-434-1164 O.M.E.R.S.	4,100	4,400	4,488	4,578	4,669	4,763	4,858	4,955	5,054	5,155	5,258
G-410-434-1165 GROUP LIFE INSURANCE	6,800	5,800	5,916	6,034	6,155	6,278	6,404	6,532	6,662	6,796	6,932
G-410-434-1167 WORKPLACE SAFETY INSURANCE	1,300	1,500	1,530	1,561	1,592	1,624	1,656	1,689	1,723	1,757	1,793
G-410-434-2220 BUILDING & PROPERTY MAINT	4,100	4,100	4,182	4,266	4,351	4,438	4,527	4,617	4,710	4,804	4,900
G-410-434-2312 PARTS	500	500	510	520	531	541	552	563	574	586	598
G-410-434-2419 CHEMICALS	1,100	1,100	1,122	1,144	1,167	1,191	1,214	1,239	1,264	1,289	1,315
G-410-434-2610 OFFICE SUPPLIES	300	300	306	312	318	325	331	338	345	351	359
G-410-434-2810 HYDRO	3,000	3,200	3,264	3,329	3,396	3,464	3,533	3,604	3,676	3,749	3,824
G-410-434-2835 HEAT-PROPANE	900	900	918	936	955	974	994	1,014	1,034	1,054	1,076
G-410-434-2900 SAFETY EQUIPMENT	1,100	1,100	1,122	1,144	1,167	1,191	1,214	1,239	1,264	1,289	1,315
G-410-434-3140 MEMBERSHIPS	300	300	306	312	318	325	331	338	345	351	359
G-410-434-3150 TRAINING COURSE EXPENSES	600	600	612	624	637	649	662	676	689	703	717
G-410-434-3205 JOINT HEALTH & SAFETY	100	100	102	104	106	108	110	113	115	117	120
G-410-434-3215 COURIER AND DELIVERY CHARGES	100	100	102	104	106	108	110	113	115	117	120
G-410-434-3220 TELEPHONE	1,200	1,400	1,428	1,457	1,486	1,515	1,546	1,577	1,608	1,640	1,673
G-410-434-3230 ADVERTISING	100	100	102	104	106	108	110	113	115	117	120
G-410-434-3360 CONSULTANTS	100	100	102	104	106	108	110	113	115	117	120
G-410-434-3392 M.O.E. TESTING	8,000	8,000	8,160	8,323	8,490	8,659	8,833	9,009	9,189	9,373	9,561
G-410-434-3420 EQUIPMENT REPAIR & MAINTENANCE	23,800	23,800	24,276	24,762	25,257	25,762	26,277	26,803	27,339	27,885	28,443
G-410-434-3579 SOURCE WATER PROTECTION	300	300	306	312	318	325	331	338	345	351	359
G-410-434-3910 INSURANCE PREMIUMS	7,900	7,900	8,058	8,219	8,384	8,551	8,722	8,897	9,075	9,256	9,441
G-410-434-3995 PIL - SEVERN PORTION	1,300	1,300	1,326	1,353	1,380	1,407	1,435	1,464	1,493	1,523	1,554
G-410-434-7970 INTERNAL DEPT EXPENDITURE TRSF	2,000	500	510	520	531	541	552	563	574	586	598
G-410-434-7981 TOWNSHIP VEHICLE RENTAL	10,000	11,900	12,138	12,381	12,628	12,881	13,139	13,401	13,669	13,943	14,222



Table 6-1 (continued)
Township of Severn
Operating Budget Forecast – Water (inflated \$)

Description	Budget 2025	Forecast									
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Expenditures											
Operating Costs											
Sandcastle Estates											
G-410-435-1110 REGULAR SALARIES & WAGES	44,000	46,700	47,634	48,587	49,558	50,550	51,561	52,592	53,644	54,716	55,811
G-410-435-1120 PART-TIME SALARIES & WAGES	-	800	816	832	849	866	883	901	919	937	956
G-410-435-1130 OVERTIME-SHIFT-RECAL ETC.	6,200	6,200	6,324	6,450	6,579	6,711	6,845	6,982	7,122	7,264	7,410
G-410-435-1140 LOST TIME : SICK VACN ETC	3,000	4,000	4,080	4,162	4,245	4,330	4,416	4,505	4,595	4,687	4,780
G-410-435-1141 ON CALL	600	600	612	624	637	649	662	676	689	703	717
G-410-435-1155 NON TAXABLE - MEALS / UNIFORM PAY	200	200	204	208	212	216	221	225	230	234	239
G-410-435-1161 EMPLOYER HEALTH TAX	800	900	918	936	955	974	994	1,014	1,034	1,054	1,076
G-410-435-1162 C.P.P.	1,900	2,100	2,142	2,185	2,229	2,273	2,319	2,365	2,412	2,460	2,510
G-410-435-1163 E.I.	600	600	612	624	637	649	662	676	689	703	717
G-410-435-1164 O.M.E.R.S.	4,200	4,500	4,590	4,682	4,775	4,871	4,968	5,068	5,169	5,272	5,378
G-410-435-1165 GROUP LIFE INSURANCE	6,900	6,100	6,222	6,346	6,473	6,603	6,735	6,870	7,007	7,147	7,290
G-410-435-1167 WORKPLACE SAFETY INSURANCE	1,300	1,600	1,632	1,665	1,698	1,732	1,767	1,802	1,838	1,875	1,912
G-410-435-2220 BUILDING & PROPERTY MAINT	4,900	4,900	4,998	5,098	5,200	5,304	5,410	5,518	5,629	5,741	5,856
G-410-435-2312 PARTS	500	500	510	520	531	541	552	563	574	586	598
G-410-435-2418 SULPHATE	2,300	2,300	2,346	2,393	2,441	2,490	2,539	2,590	2,642	2,695	2,749
G-410-435-2419 CHEMICALS	2,300	2,300	2,346	2,393	2,441	2,490	2,539	2,590	2,642	2,695	2,749
G-410-435-2610 OFFICE SUPPLIES	300	300	306	312	318	325	331	338	345	351	359
G-410-435-2810 HYDRO	9,500	10,200	10,404	10,612	10,824	11,041	11,262	11,487	11,717	11,951	12,190
G-410-435-2835 PROPANE	900	900	918	936	955	974	994	1,014	1,034	1,054	1,076
G-410-435-2900 SAFETY EQUIPMENT	1,600	1,600	1,632	1,665	1,698	1,732	1,767	1,802	1,838	1,875	1,912
G-410-435-2910 UNIFORMS	200	200	204	208	212	216	221	225	230	234	239
G-410-435-3110 MILEAGE	100	100	102	104	106	108	110	113	115	117	120
G-410-435-3140 MEMBERSHIPS	400	400	408	416	424	433	442	450	459	469	478
G-410-435-3150 TRAINING COURSE EXPENSES	1,500	1,500	1,530	1,561	1,592	1,624	1,656	1,689	1,723	1,757	1,793
G-410-435-3205 JOINT HEALTH & SAFETY	100	100	102	104	106	108	110	113	115	117	120
G-410-435-3220 TELEPHONE	3,100	3,300	3,366	3,433	3,502	3,572	3,643	3,716	3,791	3,866	3,944
G-410-435-3230 ADVERTISING	100	100	102	104	106	108	110	113	115	117	120
G-410-435-3360 CONSULTANTS	400	400	408	416	424	433	442	450	459	469	478
G-410-435-3392 M.O.E. TESTING	5,200	5,200	5,304	5,410	5,518	5,629	5,741	5,856	5,973	6,093	6,214
G-410-435-3420 EQUIPMENT REPAIR & MAINTENANCE	42,300	42,400	43,248	44,113	44,995	45,895	46,813	47,749	48,704	49,678	50,672
G-410-435-3579 SOURCE WATER PROTECTION	700	700	714	728	743	758	773	788	804	820	837
G-410-435-3910 INSURANCE PREMIUMS	10,600	10,600	10,812	11,028	11,249	11,474	11,703	11,937	12,176	12,420	12,668
G-410-435-3995 PIL - SEVERN PORTION	400	400	408	416	424	433	442	450	459	469	478
G-410-435-7970 INTERNAL DEPT EXPENDITURE TRSF	2,000	2,500	2,550	2,601	2,653	2,706	2,760	2,815	2,872	2,929	2,988
G-410-435-7981 TOWNSHIP VEHICLE RENTAL	10,000	11,900	12,138	12,381	12,628	12,881	13,139	13,401	13,669	13,943	14,222
Water & Sewer Redistribution											
G-410-436-7970 INTERNAL DEPT EXPENDITURE TRSF	-	76,950	78,489	80,059	81,660	83,293	84,959	86,658	88,391	90,159	91,962



Table 6-1 (continued)
Township of Severn
Operating Budget Forecast – Water (inflated \$)

Description	Budget 2025	Forecast									
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Expenditures											
Operating Costs											
Coldwater											
G-410-437-1110 REGULAR SALARIES & WAGES	110,000	116,200	118,524	120,894	123,312	125,779	128,294	130,860	133,477	136,147	138,870
G-410-437-1120 PART-TIME SALARIES & WAGES	-	2,000	2,040	2,081	2,122	2,165	2,208	2,252	2,297	2,343	2,390
G-410-437-1130 OVERTIME-SHIFT-RECAL ETC.	10,200	10,200	10,404	10,612	10,824	11,041	11,262	11,487	11,717	11,951	12,190
G-410-437-1140 LOST TIME : SICK VACN ETC	10,000	11,600	11,832	12,069	12,310	12,556	12,807	13,063	13,325	13,591	13,863
G-410-437-1141 ON CALL	1,700	1,900	1,938	1,977	2,016	2,057	2,098	2,140	2,183	2,226	2,271
G-410-437-1155 NON TAXABLE - MEALS / UNIFORM PAY	600	600	612	624	637	649	662	676	689	703	717
G-410-437-1161 EMPLOYER HEALTH TAX	2,200	2,400	2,448	2,497	2,547	2,598	2,650	2,703	2,757	2,812	2,868
G-410-437-1162 C.P.P.	5,400	5,900	6,018	6,138	6,261	6,386	6,514	6,644	6,777	6,913	7,051
G-410-437-1163 E.I.	1,700	1,700	1,734	1,769	1,804	1,840	1,877	1,914	1,953	1,992	2,032
G-410-437-1164 O.M.E.R.S.	11,700	12,400	12,648	12,901	13,159	13,422	13,691	13,964	14,244	14,529	14,819
G-410-437-1165 GROUP LIFE INSURANCE	19,700	17,100	17,442	17,791	18,147	18,510	18,880	19,257	19,643	20,035	20,436
G-410-437-1167 WORKPLACE SAFETY INSURANCE	3,700	4,300	4,386	4,474	4,563	4,654	4,748	4,842	4,939	5,038	5,139
G-410-437-2220 BUILDING & PROPERTY MAINT	5,900	5,900	6,018	6,138	6,261	6,386	6,514	6,644	6,777	6,913	7,051
G-410-437-2310 FUEL - DIESEL	900	900	918	936	955	974	994	1,014	1,034	1,054	1,076
G-410-437-2312 PARTS	8,200	8,200	8,364	8,531	8,702	8,876	9,053	9,235	9,419	9,608	9,800
G-410-437-2416 SOFTENER SALT	6,900	6,900	7,038	7,179	7,322	7,469	7,618	7,771	7,926	8,084	8,246
G-410-437-2419 CHEMICALS	4,300	4,300	4,386	4,474	4,563	4,654	4,748	4,842	4,939	5,038	5,139
G-410-437-2610 OFFICE SUPPLIES	500	500	510	520	531	541	552	563	574	586	598
G-410-437-2810 HYDRO	50,000	53,600	54,672	55,765	56,881	58,018	59,179	60,362	61,570	62,801	64,057
G-410-437-2900 SAFETY EQUIPMENT	1,400	1,400	1,428	1,457	1,486	1,515	1,546	1,577	1,608	1,640	1,673
G-410-437-2910 UNIFORMS	500	500	510	520	531	541	552	563	574	586	598
G-410-437-3110 MILEAGE	200	200	204	208	212	216	221	225	230	234	239
G-410-437-3140 MEMBERSHIPS	800	800	816	832	849	866	883	901	919	937	956
G-410-437-3150 TRAINING COURSE EXPENSES	1,500	1,500	1,530	1,561	1,592	1,624	1,656	1,689	1,723	1,757	1,793
G-410-437-3205 JOINT HEALTH & SAFETY	100	100	102	104	106	108	110	113	115	117	120
G-410-437-3220 TELEPHONE	5,300	5,300	5,406	5,514	5,624	5,737	5,852	5,969	6,088	6,210	6,334
G-410-437-3230 ADVERTISING	200	200	204	208	212	216	221	225	230	234	239
G-410-437-3360 CONSULTANTS	1,800	1,800	1,836	1,873	1,910	1,948	1,987	2,027	2,068	2,109	2,151
G-410-437-3392 M.O.E. TESTING	7,800	7,800	7,956	8,115	8,277	8,443	8,612	8,784	8,960	9,139	9,322
G-410-437-3420 EQUIPMENT REPAIR & MAINTENANCE	55,800	55,800	56,916	58,054	59,215	60,400	61,608	62,840	64,097	65,379	66,686
G-410-437-3579 SOURCE WATER PROTECTION	3,500	3,300	3,366	3,433	3,502	3,572	3,643	3,716	3,791	3,866	3,944
G-410-437-3910 INSURANCE PREMIUMS	13,700	13,700	13,974	14,253	14,539	14,829	15,126	15,428	15,737	16,052	16,373
G-410-437-3995 PIL - SEVERN PORTION	4,400	4,400	4,488	4,578	4,669	4,763	4,858	4,955	5,054	5,155	5,258
G-410-437-7970 INTERNAL DEPT EXPENDITURE TRSF	2,000	7,500	7,650	7,803	7,959	8,118	8,281	8,446	8,615	8,787	8,963
G-410-437-7981 TOWNSHIP VEHICLE RENTAL	22,000	26,100	26,622	27,154	27,698	28,251	28,817	29,393	29,981	30,580	31,192



Table 6-1 (continued)
Township of Severn
Operating Budget Forecast – Water (inflated \$)

Description	Budget 2025	Forecast									
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Expenditures											
Operating Costs											
Westshore											
G-410-439-1110 REGULAR SALARIES & WAGES	146,000	154,500	157,590	160,742	163,957	167,236	170,580	173,992	177,472	181,021	184,642
G-410-439-1120 PART-TIME SALARIES & WAGES	-	2,700	2,754	2,809	2,865	2,923	2,981	3,041	3,101	3,163	3,227
G-410-439-1130 OVERTIME-SHIFT-RECAL ETC.	17,200	17,200	17,544	17,895	18,253	18,618	18,990	19,370	19,757	20,153	20,556
G-410-439-1140 LOST TIME : SICK VACN ETC	17,000	18,800	19,176	19,560	19,951	20,350	20,757	21,172	21,595	22,027	22,468
G-410-439-1141 ON CALL	2,900	3,200	3,264	3,329	3,396	3,464	3,533	3,604	3,676	3,749	3,824
G-410-439-1155 NON TAXABLE - MEALS / UNIFORM PAY	900	900	918	936	955	974	994	1,014	1,034	1,054	1,076
G-410-439-1161 EMPLOYER HEALTH TAX	3,500	3,800	3,876	3,954	4,033	4,113	4,196	4,279	4,365	4,452	4,541
G-410-439-1162 C.P.P.	8,400	9,100	9,282	9,468	9,657	9,850	10,047	10,248	10,453	10,662	10,875
G-410-439-1163 E.I.	2,600	2,700	2,754	2,809	2,865	2,923	2,981	3,041	3,101	3,163	3,227
G-410-439-1164 O.M.E.R.S.	18,000	19,000	19,380	19,768	20,163	20,566	20,978	21,397	21,825	22,262	22,707
G-410-439-1165 GROUP LIFE INSURANCE	30,900	26,900	27,438	27,987	28,546	29,117	29,700	30,294	30,900	31,518	32,148
G-410-439-1167 WORKPLACE SAFETY INSURANCE	5,700	6,800	6,936	7,075	7,216	7,361	7,508	7,658	7,811	7,967	8,127
G-410-439-2220 BUILDING & PROPERTY MAINT	14,800	16,800	17,136	17,479	17,828	18,185	18,549	18,920	19,298	19,684	20,078
G-410-439-2310 FUEL - DIESEL	900	900	918	936	955	974	994	1,014	1,034	1,054	1,076
G-410-439-2312 PARTS	10,900	10,900	11,118	11,340	11,567	11,799	12,034	12,275	12,521	12,771	13,027
G-410-439-2418 SULPHATE	10,800	10,800	11,016	11,236	11,461	11,690	11,924	12,163	12,406	12,654	12,907
G-410-439-2419 CHEMICALS	19,100	19,100	19,482	19,872	20,269	20,674	21,088	21,510	21,940	22,379	22,826
G-410-439-2610 OFFICE SUPPLIES	1,800	1,800	1,836	1,873	1,910	1,948	1,987	2,027	2,068	2,109	2,151
G-410-439-2810 HYDRO	72,200	77,300	78,846	80,423	82,031	83,672	85,345	87,052	88,793	90,569	92,381
G-410-439-2830 HEAT - NATURAL GAS	9,800	9,800	9,996	10,196	10,400	10,608	10,820	11,036	11,257	11,482	11,712
G-410-439-2900 SAFETY EQUIPMENT	1,700	1,700	1,734	1,769	1,804	1,840	1,877	1,914	1,953	1,992	2,032
G-410-439-2910 UNIFORMS	800	800	816	832	849	866	883	901	919	937	956
G-410-439-3110 MILEAGE	300	300	306	312	318	325	331	338	345	351	359
G-410-439-3140 MEMBERSHIPS	1,200	1,200	1,224	1,248	1,273	1,299	1,325	1,351	1,378	1,406	1,434
G-410-439-3150 TRAINING COURSE EXPENSES	3,500	3,500	3,570	3,641	3,714	3,789	3,864	3,942	4,020	4,101	4,183
G-410-439-3205 JOINT HEALTH & SAFETY	100	100	102	104	106	108	110	113	115	117	120
G-410-439-3220 TELEPHONE	3,100	3,200	3,264	3,329	3,396	3,464	3,533	3,604	3,676	3,749	3,824
G-410-439-3230 ADVERTISING	300	300	306	312	318	325	331	338	345	351	359
G-410-439-3360 CONSULTANTS	3,500	3,500	3,570	3,641	3,714	3,789	3,864	3,942	4,020	4,101	4,183
G-410-439-3392 M.O.E. TESTING	7,800	7,800	7,956	8,115	8,277	8,443	8,612	8,784	8,960	9,139	9,322
G-410-439-3420 EQUIPMENT REPAIR & MAINTENANCE	62,500	62,600	63,852	65,129	66,432	67,760	69,115	70,498	71,908	73,346	74,813
G-410-439-3579 SOURCE WATER PROTECTION	6,800	6,500	6,630	6,763	6,898	7,036	7,177	7,320	7,466	7,616	7,768
G-410-439-3910 INSURANCE PREMIUMS	5,500	5,500	5,610	5,722	5,837	5,953	6,072	6,194	6,318	6,444	6,573
G-410-439-3995 PIL - SEVERN PORTION	3,500	3,500	3,570	3,641	3,714	3,789	3,864	3,942	4,020	4,101	4,183
G-410-439-7970 INTERNAL DEPT EXPENDITURE TRSF	7,000	12,500	12,750	13,005	13,265	13,530	13,801	14,077	14,359	14,646	14,939
G-410-439-7981 TOWNSHIP VEHICLE RENTAL	40,000	47,400	48,348	49,315	50,301	51,307	52,333	53,380	54,448	55,537	56,647
UTILITIES FLEET											
G-410-448-2311 FUEL - GASOLINE	26,700	26,700	27,234	27,779	28,334	28,901	29,479	30,069	30,670	31,283	31,909
G-410-448-2312 PARTS	8,825	8,850	9,027	9,208	9,392	9,580	9,771	9,967	10,166	10,369	10,577
G-410-448-2320 LUBRICANTS	2,401	-	-	-	-	-	-	-	-	-	-
G-410-448-2340 LICENSES	-	2,400	2,448	2,497	2,547	2,598	2,650	2,703	2,757	2,812	2,868
G-410-448-3420 EQUIPMENT REPAIR & MAINTENANCE	10,650	10,850	11,067	11,288	11,514	11,744	11,979	12,219	12,463	12,713	12,967
G-410-448-3910 INSURANCE PREMIUMS	5,650	5,650	5,763	5,878	5,996	6,116	6,238	6,363	6,490	6,620	6,752
Sub Total Operating	1,729,526	1,906,300	1,944,426	1,983,315	2,022,981	2,063,440	2,104,709	2,146,803	2,189,739	2,233,534	2,278,205



Table 6-1 (continued)
Township of Severn
Operating Budget Forecast – Water (inflated \$)

Description	Budget 2025	Forecast									
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Expenditures											
Capital-Related											
New Growth Related Debt (Principal)	-	-	-	-	86,246	179,550	293,006	446,682	781,012	1,037,685	1,084,174
New Growth Related Debt (Interest)	-	-	-	-	120,960	242,536	382,332	566,326	987,146	1,263,069	1,216,581
Existing Debt (Principal) - Non-Growth Related - Westshore	132,326	139,405	146,863	154,719	162,996	171,716	180,902	190,580	200,776	211,516	222,832
Existing Debt (Interest) - Non-Growth Related	111,764	104,685	97,227	89,370	81,093	72,373	63,187	53,509	43,314	32,573	21,257
New Non-Growth Related Debt (Principal)	-	-	15,971	16,687	17,435	24,604	25,707	46,024	70,446	86,379	90,249
New Non-Growth Related Debt (Interest)	-	-	22,400	21,684	20,937	29,116	28,014	53,742	83,040	97,804	93,934
Transfer to Vehicle Replacement Reserve	43,124	42,900	42,900	42,900	42,900	42,900	42,900	42,900	42,900	42,900	42,900
Transfer to Capital Reserve	328,998	271,107	319,407	410,994	507,733	595,050	703,371	772,100	839,360	936,668	1,071,478
Sub Total Capital Related	616,211	558,097	644,768	736,355	1,040,300	1,357,845	1,719,419	2,171,862	3,047,993	3,708,595	3,843,405
Total Expenditures	2,345,737	2,464,397	2,589,194	2,719,669	3,063,281	3,421,286	3,824,128	4,318,665	5,237,733	5,942,129	6,121,610
Revenues											
Minimum Bill Revenue	2,036,008	2,149,043	2,267,495	2,391,607	2,521,629	2,657,823	2,800,461	2,949,828	3,106,220	3,269,946	3,441,328
Minimum Bill Revenue - Ramara	15,248	15,781	16,334	16,905	17,497	18,109	18,743	19,399	20,078	20,781	21,508
Washago											
G-410-431-0849 PENALTY	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
G-410-431-0887 WATER METER SALES	546	500	500	500	500	500	500	500	500	500	500
G-410-431-0981 WATER CONNECTION CHARGE	100	100	100	100	100	100	100	100	100	100	100
Bass Lake											
G-410-432-0849 PENALTY	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
G-410-432-0887 WATER METER SALES	546	500	500	500	500	500	500	500	500	500	500
Severn Estates											
G-410-434-0849 PENALTY	500	500	500	500	500	500	500	500	500	500	500
G-410-434-0887 WATER METER SALES	546	500	500	500	500	500	500	500	500	500	500
Sandcastle Estates											
G-410-435-0849 PENALTY	500	500	500	500	500	500	500	500	500	500	500
G-410-435-0887 WATER METER SALES	546	500	500	500	500	500	500	500	500	500	500
G-410-435-0981 WATER/SEWER CONNECTION CHARGE	100	100	100	100	100	100	100	100	100	100	100
Coldwater											
G-410-437-0849 PENALTY	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
G-410-437-0887 WATER METER SALES	8,190	8,200	8,200	8,200	8,200	8,200	8,200	8,200	8,200	8,200	8,200
G-410-437-0890 MISCELLANEOUS	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200
G-410-437-0981 WATER/SEWER CONNECTION CHARGE	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Westshore											
G-410-439-0849 PENALTY	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000
G-410-439-0887 WATER METER SALES	10,900	10,900	10,900	10,900	10,900	10,900	10,900	10,900	10,900	10,900	10,900
G-410-439-0890 MISCELLANEOUS	100	100	100	100	100	100	100	100	100	100	100
G-410-439-0981 WATER/SEWER CONNECTION CHARGE	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
UTILITY VEHICLES											
G-410-448-0971 TOWNSHIP EQUIPMENT RENTALS	97,350	97,350	97,350	97,350	97,350	97,350	97,350	97,350	97,350	97,350	97,350
Contributions from Development Charges Reserve Fund - Coldwater	-	-	-	-	-	-	30,697	138,137	248,647	361,459	361,459
Contributions from Development Charges Reserve Fund - Westshore	-	-	-	-	207,206	422,086	644,641	874,870	1,519,511	1,939,295	1,939,295
Total Operating Revenue	2,189,880	2,303,274	2,422,279	2,546,962	2,884,782	3,236,468	3,632,992	4,120,685	5,032,907	5,729,932	5,902,041
Water Billing Recovery - Total	155,857	161,123	166,915	172,707	178,499	184,817	191,136	197,981	204,826	212,198	219,569



Table 6-2
Township of Severn
Operating Budget Forecast – Wastewater (inflated \$)

Description	Budget 2025	Forecast									
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Expenditures											
<u>Operating Costs</u>											
Washago											
G-410-411-1110 REGULAR SALARIES & WAGES	31,000	32,400	33,000	33,700	34,400	35,100	35,800	36,500	37,200	37,900	38,700
G-410-411-1120 PART-TIME SALARIES & WAGES	-	500	500	500	500	500	500	500	500	500	500
G-410-411-1130 OVERTIME-SHIFT-RECAL ETC.	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
G-410-411-1140 LOST TIME : SICK VACN ETC	5,000	5,500	5,600	5,700	5,800	5,900	6,000	6,100	6,200	6,300	6,400
G-410-411-1141 ON CALL	800	900	900	900	900	900	900	900	900	900	900
G-410-411-1155 NON TAXABLE - MEALS / UNIFORM PAY	300	300	300	300	300	300	300	300	300	300	300
G-410-411-1161 EMPLOYER HEALTH TAX	700	700	700	700	700	700	700	700	700	700	700
G-410-411-1162 C.P.P.	1,600	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700
G-410-411-1163 E.I.	500	500	500	500	500	500	500	500	500	500	500
G-410-411-1164 O.M.E.R.S.	3,300	3,500	3,600	3,700	3,800	3,900	4,000	4,100	4,200	4,300	4,400
G-410-411-1165 GROUP LIFE INSURANCE	5,900	3,900	4,000	4,100	4,200	4,300	4,400	4,500	4,600	4,700	4,800
G-410-411-1167 WORKPLACE SAFETY INSURANCE	1,100	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300
G-410-411-2220 BUILDING & PROPERTY MAINT	3,700	3,900	4,000	4,100	4,200	4,300	4,400	4,500	4,600	4,700	4,800
G-410-411-2227 SEWER INFILTRATION LINES	3,000	3,000	3,100	3,200	3,300	3,400	3,500	3,600	3,700	3,800	3,900
G-410-411-2418 SULPHATE	-	500	500	500	500	500	500	500	500	500	500
G-410-411-2610 OFFICE SUPPLIES	500	500	500	500	500	500	500	500	500	500	500
G-410-411-2810 HYDRO	2,600	2,800	2,900	3,000	3,100	3,200	3,300	3,400	3,500	3,600	3,700
G-410-411-2900 SAFETY EQUIPMENT	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900
G-410-411-2910 UNIFORMS	200	200	200	200	200	200	200	200	200	200	200
G-410-411-2995 MISCELLANEOUS	200	200	200	200	200	200	200	200	200	200	200
G-410-411-3110 MILEAGE	100	100	100	100	100	100	100	100	100	100	100
G-410-411-3140 MEMBERSHIPS	200	200	200	200	200	200	200	200	200	200	200
G-410-411-3150 TRAINING COURSE EXPENSES	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
G-410-411-3205 JOINT HEALTH & SAFETY	100	100	100	100	100	100	100	100	100	100	100
G-410-411-3220 TELEPHONE	4,100	4,100	4,200	4,300	4,400	4,500	4,600	4,700	4,800	4,900	5,000
G-410-411-3230 ADVERTISING	100	100	100	100	100	100	100	100	100	100	100
G-410-411-3360 CONSULTANTS	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
G-410-411-3392 M.O.E. TESTING	3,600	3,600	3,700	3,800	3,900	4,000	4,100	4,200	4,300	4,400	4,500
G-410-411-3420 EQUIPMENT REPAIR & MAINTENANCE	54,300	54,300	55,400	56,500	57,600	58,800	60,000	61,200	62,400	63,600	64,900
G-410-411-3910 INSURANCE PREMIUMS	11,100	11,100	11,300	11,500	11,700	11,900	12,100	12,300	12,500	12,800	13,100
G-410-411-7970 INTERNAL DEPT EXPENDITURE TRSF	2,000	3,500	3,600	3,700	3,800	3,900	4,000	4,100	4,200	4,300	4,400
G-410-411-7981 TOWNSHIP VEHICLE RENTAL	7,000	8,300	8,500	8,700	8,900	9,100	9,300	9,500	9,700	9,900	10,100
Water & Sewer Redistribution											
G-410-436-7970 INTERNAL DEPT EXPENDITURE TRSF	-	76,950	78,500	80,100	81,700	83,300	85,000	86,700	88,400	90,200	92,000



Table 6-2 (continued)
Township of Severn
Operating Budget Forecast – Wastewater (inflated \$)

Description	Budget 2025	Forecast									
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Expenditures											
<u>Operating Costs</u>											
Coldwater											
G-410-412-1110 REGULAR SALARIES & WAGES	110,000	116,200	118,500	120,900	123,300	125,800	128,300	130,900	133,500	136,200	138,900
G-410-412-1120 PART-TIME SALARIES & WAGES		2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
G-410-412-1130 OVERTIME-SHIFT-RECAL ETC.	13,200	13,200	13,500	13,800	14,100	14,400	14,700	15,000	15,300	15,600	15,900
G-410-412-1140 LOST TIME : SICK VACN ETC	9,000	10,100	10,300	10,500	10,700	10,900	11,100	11,300	11,500	11,700	11,900
G-410-412-1141 ON CALL	1,500	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700
G-410-412-1155 NON TAXABLE - MEALS / UNIFORM PAY	500	500	500	500	500	500	500	500	500	500	500
G-410-412-1161 EMPLOYER HEALTH TAX	2,200	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400
G-410-412-1162 C.P.P.	5,300	5,800	5,900	6,000	6,100	6,200	6,300	6,400	6,500	6,600	6,700
G-410-412-1163 E.I.	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700
G-410-412-1164 O.M.E.R.S.	11,700	12,400	12,600	12,900	13,200	13,500	13,800	14,100	14,400	14,700	15,000
G-410-412-1165 GROUP LIFE INSURANCE	19,600	17,000	17,300	17,600	18,000	18,400	18,800	19,200	19,600	20,000	20,400
G-410-412-1167 WORKPLACE SAFETY INSURANCE	3,600	4,300	4,400	4,500	4,600	4,700	4,800	4,900	5,000	5,100	5,200
G-410-412-2220 BUILDING & PROPERTY MAINT	10,000	10,300	10,500	10,700	10,900	11,100	11,300	11,500	11,700	11,900	12,100
G-410-412-2227 SEWER INFILTRATION LINES	7,800	7,800	8,000	8,200	8,400	8,600	8,800	9,000	9,200	9,400	9,600
G-410-412-2310 FUEL - DIESEL	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700
G-410-412-2418 SULPHATE	36,000	36,000	36,700	37,400	38,100	38,900	39,700	40,500	41,300	42,100	42,900
G-410-412-2610 OFFICE SUPPLIES	500	500	500	500	500	500	500	500	500	500	500
G-410-412-2810 HYDRO	104,000	111,400	113,600	115,900	118,200	120,600	123,000	125,500	128,000	130,600	133,200
G-410-412-2830 HEAT - NATURAL GAS	2,600	2,600	2,700	2,800	2,900	3,000	3,100	3,200	3,300	3,400	3,500
G-410-412-2900 SAFETY EQUIPMENT	2,600	2,600	2,700	2,800	2,900	3,000	3,100	3,200	3,300	3,400	3,500
G-410-412-2910 UNIFORMS	400	400	400	400	400	400	400	400	400	400	400
G-410-412-3110 MILEAGE	200	200	200	200	200	200	200	200	200	200	200
G-410-412-3140 MEMBERSHIPS	300	300	300	300	300	300	300	300	300	300	300
G-410-412-3150 TRAINING COURSE EXPENSES	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
G-410-412-3205 JOINT HEALTH & SAFETY	100	100	100	100	100	100	100	100	100	100	100
G-410-412-3220 TELEPHONE	11,500	11,500	11,700	11,900	12,100	12,300	12,500	12,800	13,100	13,400	13,700
G-410-412-3230 ADVERTISING	100	100	100	100	100	100	100	100	100	100	100
G-410-412-3326 SLUDGE	13,200	14,500	14,800	15,100	15,400	15,700	16,000	16,300	16,600	16,900	17,200
G-410-412-3360 CONSULTANTS	2,500	2,500	2,600	2,700	2,800	2,900	3,000	3,100	3,200	3,300	3,400
G-410-412-3392 M.O.E. TESTING	13,200	13,200	13,500	13,800	14,100	14,400	14,700	15,000	15,300	15,600	15,900
G-410-412-3420 EQUIPMENT REPAIR & MAINTENANCE	128,500	128,600	131,200	133,800	136,500	139,200	142,000	144,800	147,700	150,700	153,700
G-410-412-3910 INSURANCE PREMIUMS	9,500	9,500	9,700	9,900	10,100	10,300	10,500	10,700	10,900	11,100	11,300
G-410-412-3995 PIL - SEVERN PORTION	11,000	11,000	11,200	11,400	11,600	11,800	12,000	12,200	12,400	12,600	12,900
G-410-412-7970 INTERNAL DEPT EXPENDITURE TRSF	2,000	6,500	6,600	6,700	6,800	6,900	7,000	7,100	7,200	7,300	7,400
G-410-412-7981 TOWNSHIP VEHICLE RENTAL	25,000	29,700	30,300	30,900	31,500	32,100	32,700	33,400	34,100	34,800	35,500



Table 6-2 (continued)
Township of Severn
Operating Budget Forecast – Wastewater (inflated \$)

Description	Budget 2025	Forecast									
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Expenditures											
<u>Operating Costs</u>											
Westshore											
G-410-414-1110 REGULAR SALARIES & WAGES	111,000	117,400	119,700	122,100	124,500	127,000	129,500	132,100	134,700	137,400	140,100
G-410-414-1120 PART-TIME SALARIES & WAGES		2,000									
G-410-414-1130 OVERTIME-SHIFT-RECAL ETC.	15,600	15,600	15,900	16,200	16,500	16,800	17,100	17,400	17,700	18,100	18,500
G-410-414-1140 LOST TIME : SICK VACN ETC	14,000	15,200	15,500	15,800	16,100	16,400	16,700	17,000	17,300	17,600	18,000
G-410-414-1141 ON CALL	2,400	2,600	2,700	2,800	2,900	3,000	3,100	3,200	3,300	3,400	3,500
G-410-414-1155 NON TAXABLE - MEALS / UNIFORM PAY	800	800	800	800	800	800	800	800	800	800	800
G-410-414-1161 EMPLOYER HEALTH TAX	2,800	3,100	3,200	3,300	3,400	3,500	3,600	3,700	3,800	3,900	4,000
G-410-414-1162 C.P.P.	6,700	7,400	7,500	7,700	7,900	8,100	8,300	8,500	8,700	8,900	9,100
G-410-414-1163 E.I.	2,100	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200
G-410-414-1164 O.M.E.R.S.	14,600	15,400	15,700	16,000	16,300	16,600	16,900	17,200	17,500	17,900	18,300
G-410-414-1165 GROUP LIFE INSURANCE	25,300	21,900	22,300	22,700	23,200	23,700	24,200	24,700	25,200	25,700	26,200
G-410-414-1167 WORKPLACE SAFETY INSURANCE	4,600	5,500	5,600	5,700	5,800	5,900	6,000	6,100	6,200	6,300	6,400
G-410-414-2220 BUILDING & PROPERTY MAINT	12,700	14,700	15,000	15,300	15,600	15,900	16,200	16,500	16,800	17,100	17,400
G-410-414-2227 SEWER INFILTRATION LINES	15,000	15,000	15,300	15,600	15,900	16,200	16,500	16,800	17,100	17,400	17,700
G-410-414-2310 FUEL - DIESEL	900	900	900	900	900	900	900	900	900	900	900
G-410-414-2418 SULPHATE	38,000	37,800	38,600	39,400	40,200	41,000	41,800	42,600	43,500	44,400	45,300
G-410-414-2419 CHEMICALS	2,500	2,500	2,600	2,700	2,800	2,900	3,000	3,100	3,200	3,300	3,400
G-410-414-2610 OFFICE SUPPLIES	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100
G-410-414-2810 HYDRO	82,000	88,400	90,200	92,000	93,800	95,700	97,600	99,600	101,600	103,600	105,700
G-410-414-2830 HEAT - NATURAL GAS	9,800	9,800	10,000	10,200	10,400	10,600	10,800	11,000	11,200	11,400	11,600
G-410-414-2900 SAFETY EQUIPMENT	3,600	3,600	3,700	3,800	3,900	4,000	4,100	4,200	4,300	4,400	4,500
G-410-414-2910 UNIFORMS	600	600	600	600	600	600	600	600	600	600	600
G-410-414-3110 MILEAGE	300	300	300	300	300	300	300	300	300	300	300
G-410-414-3140 MEMBERSHIPS	600	600	600	600	600	600	600	600	600	600	600
G-410-414-3150 TRAINING COURSE EXPENSES	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700
G-410-414-3205 JOINT HEALTH & SAFETY	100	100	100	100	100	100	100	100	100	100	100
G-410-414-3220 TELEPHONE	17,100	21,800	22,200	22,600	23,100	23,600	24,100	24,600	25,100	25,600	26,100
G-410-414-3230 ADVERTISING	200	200	200	200	200	200	200	200	200	200	200
G-410-414-3320 LEGAL	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
G-410-414-3326 SLUDGE	58,800	58,800	60,000	61,200	62,400	63,600	64,900	66,200	67,500	68,900	70,300
G-410-414-3360 CONSULTANTS	3,500	3,500	3,600	3,700	3,800	3,900	4,000	4,100	4,200	4,300	4,400
G-410-414-3392 M.O.E. TESTING	11,400	11,400	11,600	11,800	12,000	12,200	12,400	12,600	12,900	13,200	13,500
G-410-414-3420 EQUIPMENT REPAIR & MAINTENANCE	161,300	161,300	164,500	167,800	171,200	174,600	178,100	181,700	185,300	189,000	192,800
G-410-414-3910 INSURANCE PREMIUMS	5,200	5,200	5,300	5,400	5,500	5,600	5,700	5,800	5,900	6,000	6,100
G-410-414-3995 PIL - SEVERN PORTION	3,500	3,000	3,100	3,200	3,300	3,400	3,500	3,600	3,700	3,800	3,900
G-410-414-7970 INTERNAL DEPT EXPENDITURE TRSF	7,000	10,000	10,200	10,400	10,600	10,800	11,000	11,200	11,400	11,600	11,800
G-410-414-7981 TOWNSHIP VEHICLE RENTAL	25,000	29,700	30,300	30,900	31,500	32,100	32,700	33,400	34,100	34,800	35,500



Table 6-2 (continued)
Township of Severn
Operating Budget Forecast – Wastewater (inflated \$)

Description	Budget 2025	Forecast									
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Expenditures											
<u>Operating Costs</u>											
UTILITIES FLEET											
G-410-448-2311 FUEL - GASOLINE	26,700	26,700	27,200	27,700	28,300	28,900	29,500	30,100	30,700	31,300	31,900
G-410-448-2312 PARTS	8,825	8,850	9,000	9,200	9,400	9,600	9,800	10,000	10,200	10,400	10,600
G-410-448-2320 LUBRICANTS	2,401	-	-	-	-	-	-	-	-	-	-
G-410-448-2340 LICENSES	-	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400
G-410-448-3420 EQUIPMENT REPAIR & MAINTENANCE	10,650	10,850	11,100	11,300	11,500	11,700	11,900	12,100	12,300	12,500	12,800
G-410-448-3910 INSURANCE PREMIUMS	5,650	5,650	5,800	5,900	6,000	6,100	6,200	6,300	6,400	6,500	6,600
Sub Total Operating	1,430,126	1,568,600	1,597,500	1,629,100	1,661,300	1,694,100	1,727,300	1,761,300	1,795,600	1,830,900	1,866,900
<u>Capital-Related</u>											
New Growth Related Debt (Principal)	-	-	293,875	814,326	1,258,080	1,502,427	1,750,157	2,009,114	2,291,500	2,394,159	2,501,417
New Growth Related Debt (Interest)	-	-	412,160	1,058,202	1,510,807	1,662,453	1,778,485	1,867,941	1,940,875	1,838,216	1,730,957
Existing Debt (Principal) - Non-Growth Related - Westshore	198,467	209,084	220,270	232,054	244,468	257,546	271,324	285,839	301,130	317,240	334,211
Existing Debt (Interest) - Non-Growth Related - Westshore	167,627	157,010	145,824	134,040	121,626	108,548	94,770	80,255	64,964	48,854	31,883
New Non-Growth Related Debt (Principal)	-	-	63,886	137,023	165,521	179,325	187,359	195,753	204,522	213,685	223,258
New Non-Growth Related Debt (Interest)	-	-	89,600	185,298	210,519	212,064	204,030	195,637	186,867	177,704	168,131
Transfer to Vehicle Replacement Reserve	43,124	42,900	42,900	42,900	42,900	42,900	42,900	42,900	42,900	42,900	42,900
Transfer to Capital Reserve	198,559	189,010	143,004	87,058	154,191	268,137	406,579	554,299	712,354	880,635	1,060,063
Sub Total Capital Related	607,777	598,004	1,411,520	2,690,901	3,708,112	4,233,401	4,735,604	5,231,738	5,745,112	5,913,393	6,092,822
Total Expenditures	2,037,903	2,166,604	3,009,020	4,320,001	5,369,412	5,927,501	6,462,904	6,993,038	7,540,712	7,744,293	7,959,722
Revenues											
Base Charge	1,770,284	1,891,906	2,020,889	2,157,650	2,302,627	2,456,283	2,619,104	2,791,606	2,974,330	3,167,845	3,372,754
Washago											
G-410-411-0849 PENALTY	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Coldwater											
G-410-412-0849 PENALTY	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Westshore											
G-410-414-0849 PENALTY	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
UTILITY VEHICLES											
G-410-448-0971 TOWNSHIP EQUIPMENT RENTALS	97,350	97,350	97,350	97,350	97,350	97,350	97,350	97,350	97,350	97,350	97,350
Contributions from Development Charges Reserve Fund - Coldwater	-	-	552,549	1,112,773	1,174,167	1,174,167	1,174,167	1,174,167	1,174,167	1,174,167	1,174,167
Contributions from Development Charges Reserve Fund - Westshore	-	-	153,486	759,755	1,594,719	1,990,713	2,354,474	2,702,887	3,058,207	3,058,207	3,058,207
Total Operating Revenue	1,880,634	2,002,256	2,837,274	4,140,528	5,181,863	5,731,513	6,258,096	6,779,011	7,317,054	7,510,570	7,715,479
Wastewater Billing Recovery - Total	157,269	164,348	171,745	179,473	187,549	195,988	204,808	214,026	223,657	233,724	244,243



Chapter 7

Pricing Structures

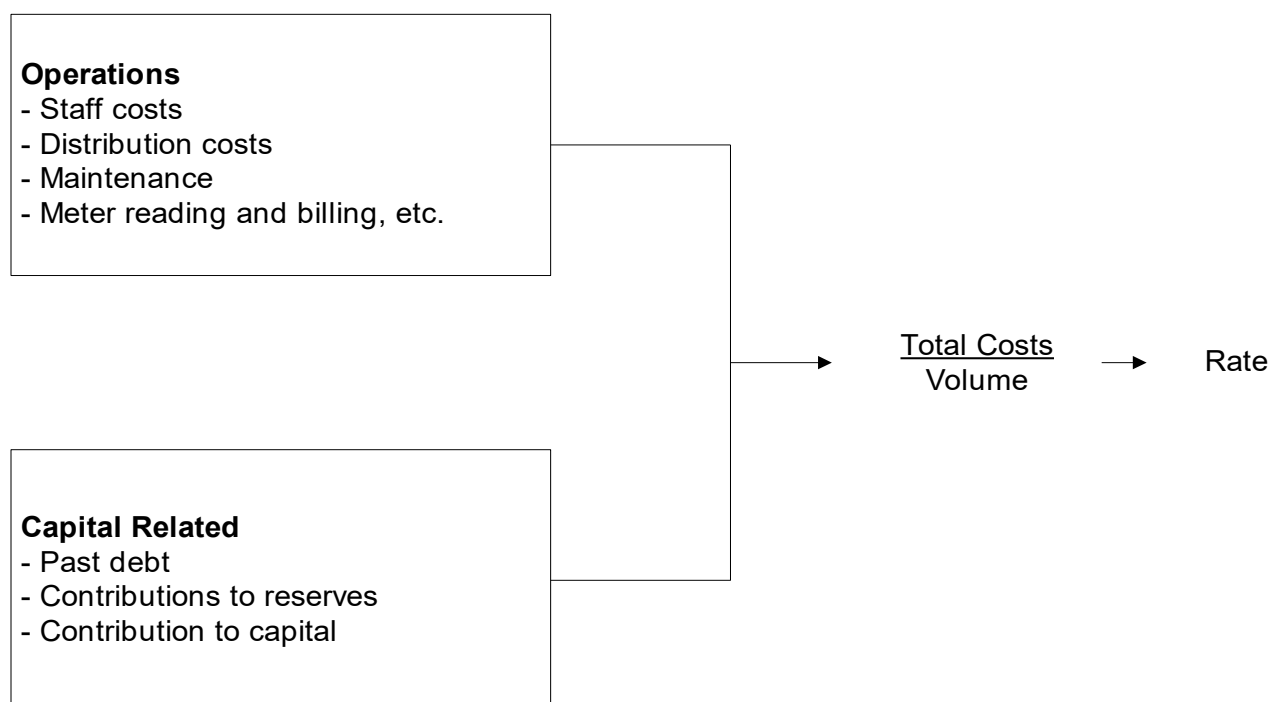


7. Pricing Structures

7.1 Introduction

Rates, in their simplest form, can be defined as total costs to maintain the utility function divided by the total expected volume to be generated for the period. Total costs are usually a combination of operating costs (e.g., staff costs, distribution costs, maintenance, administration, etc.) and capital-related costs (e.g., past debt to finance capital projects, transfers to reserves to finance future expenditures, etc.). The schematic below provides a simplified illustration of the rate calculation for water.

“Annual Costs”



These operating and capital expenditures will vary over time. Examples of factors affecting expenditures over time are provided below.

Operations

- Inflation;
- Increased maintenance as the system ages; and



- Changes to provincial legislation.

Capital Related

- New capital will be built as areas expand;
- Replacement capital needed as system ages; and
- Financing of capital costs are a function of policy regarding reserves and direct financing from rates (pay as you go), debt, and user pay methods (development charges, *Municipal Act*).

7.2 Alternative Pricing Structures

Throughout Ontario, and as well, Canada, the use of pricing mechanisms varies between municipalities. The use of a particular form of pricing depends upon numerous factors, including Council preference, administrative structure, surplus/deficit system capacities, economic/demographic conditions, to name a few.

Municipalities within Ontario have two basic forms of collecting revenues for water purposes, those being through incorporation of the costs within the tax rate charged on property assessment and/or through the establishment of a specific water rate billed to the customer. Within the rate methods, there are five basic rate structures employed along with other variations:

- Flat Rate (non-metered customers);
- Constant Rate;
- Declining Block Rate;
- Increasing (or Inverted) Block Rate;
- Hump Back Block Rate; and
- Base Charges.

The definitions and general application of the various methods are as follows:

Property Assessment: This method incorporates the total costs of providing water into the general requisition or the assessment base of the municipality. This form of collection is a "wealth tax," as payment increases directly with the value of property owned and bears no necessary relationship to actual consumption. This form is easy to administer as the costs to be recovered are incorporated into the calculation for all general services, normally collected through property taxes.



Flat Rate: This rate is a constant charge applicable to all customers served. The charge is calculated by dividing the total number of user households and other entities (e.g., businesses) into the costs to be recovered. This method does not recognize differences in actual consumption but provides for a uniform spreading of costs across all users. Some municipalities define users into different classes of similar consumption patterns, that is, a commercial user, residential user, and industrial user, and charge a flat rate by class. Each user is then billed on a periodic basis. No water meters are required to facilitate this method, but an accurate estimate of the number of users is required. This method ensures set revenue for the collection period but is not sensitive to consumption, hence may cause a shortfall or surplus of revenues collected.

Constant Rate: This rate is a volume-based rate, in which the consumer pays the same price per unit consumed, regardless of the volume. The price per unit is calculated by dividing the total cost of the service by the total volume used by total consumers. The bill to the consumer climbs uniformly as consumption increases. This form of rate requires water meters to record the volume consumed by each user. This method closely aligns the revenue recovery with consumption. Revenue collected varies directly with consumption volume.

Declining Block Rates: This rate structure charges a successively lower price for set volumes, as consumption increases through a series of "blocks." That is to say that within set volume ranges, or blocks, the charge per unit is set at one rate. Within the next volume range, the charge per unit decreases to a lower rate, and so on. Typically, the first, or first and second blocks cover residential and light commercial uses. Subsequent blocks normally are used for heavier commercial and industrial uses. This rate structure requires water meters to record the volume consumed by each type of user. This method requires the collection and analysis of consumption patterns by user classification to establish rates at a level which does not over or under-collect revenue from rate payers.

Increasing or Inverted Block Rates: The increasing block rate works essentially the same way as the declining block rate, except that the price of water in successive blocks increases rather than declines. Under this method, the consumer's bill rises faster with higher volumes used. This rate structure also requires water meters to record the volume consumed by each user. This method requires, as with the declining block structure, the collection and analysis of consumption patterns by user



classification to establish rates at a level which does not over or under-collect from rate payers.

The Hump Back Rate: The hump back rate is a combination of an increasing block rate and the declining block rate. Under this method, the consumer's bill rises with higher volumes used up to a certain level and then begins to fall for volumes exceeding levels set for the increasing block rate.

7.3 Assessment of Alternative Pricing Structures

The adoption by a municipality or utility of any one particular pricing structure is normally a function of a variety of administrative, social, demographic, and financial factors. The number of factors, and the weighting each particular factor receives, can vary between municipalities. The following is a review of some of the more prevalent factors.

Cost Recovery

Cost recovery is a prime factor in establishing a particular pricing structure. Costs can be divided into different categories: operations, maintenance, capital, financing, and administration. These costs often vary between municipalities and even within a municipality, based on consumption patterns, infrastructure age, economic growth, etc.

The pricing alternatives defined earlier can all achieve the cost recovery goal, but some do so more precisely than others. Fixed pricing structures, such as Property Assessment and Flat Rate, are established on the value of property or on the number of units present in the municipality, but do not reflect consumption of the service. Thus, if actual consumption for the year is greater than projected, the municipality incurs a higher cost of production, but the revenue base remains static (since it was determined at the beginning of the year), thus potentially providing a funding shortfall. Conversely, if consumption declines below projections, fixed pricing structures will produce more revenue than actual costs incurred.

The other pricing methods (declining block, constant rate, increasing block) are consumption-based and generally generate revenues in proportion to actual consumption.



Administration

Administration is defined herein as the staffing, equipment, and supplies required to support the undertaking of a particular pricing strategy. This factor not only addresses the tangible requirements to support the collection of revenues, but also the intangible requirements, such as policy development.

The easiest pricing structure to support is the Property Assessment structure. As municipalities undertake the process of calculating property tax bills and the collection process for their general services, the incorporation of the water costs into this calculation would have virtually no impact on the administrative process and structure.

The Flat Rate pricing structure is relatively easy to administer as well. It is usually calculated to collect a certain amount, either monthly, quarterly, semi-annually, or annually. It is billed directly to the customer. The impact on administration centres is mostly on the accounts receivable or billing area of the municipality but normally requires minor additional staff or operating costs to undertake.

The three remaining methods, Increasing Block Rate, Constant Rate, and Declining Block Rate, have a bigger impact on administration. These methods are dependent upon actual consumption and hence involve a major structure in place to administer. First, meters must be installed in all existing buildings in the municipality. New buildings that are built after this must include water meters. Second, meter readings must be undertaken periodically. Hence, staff must be available for this purpose, or a service contract must be negotiated. Third, the billings process must be expanded to accommodate this process. Billing must be done over a defined period, requiring staff to produce the bills. Lastly, either through increased staffing or by service contract, an annual maintenance program must be set up to ensure meters are working effectively in recording consumed volumes.

The benefit derived from the installation of meters is that information on consumption patterns becomes available. This information provides benefit to administration in calculating rates, which will ensure revenue recovery. When planning what services are to be constructed in future years, the municipality or utility has documented consumption patterns distinctive to its own situation, which can be used to project sizing of growth-related works.



Equity

Equity is always a consideration in the establishment of pricing structures, but its definition can vary depending on a municipality's circumstances and based on the subjective interpretation of those involved. For example: is the price charged to a particular class of rate payer consistent with those of a similar class in surrounding municipalities; through the pricing structure, does one class of rate payer pay more than another class; should one pay based on ability to pay, or on the basis that a unit of water costs the same to supply no matter who consumes it; etc.? There are many interpretations. Equity therefore must be viewed broadly in light of many factors as part of achieving what is best for the municipality.

Revenue Stability

The objective of revenue stability is to limit the variability of annual variation in revenues due to fluctuation in consumption patterns. Variability is most often caused by weather conditions where in “wet” years, water usage is low and in “dry” years, water usage is high. To remove this variability entirely, a municipality would need to recover costs by either property taxes or by using the flat rates. Alternatively, a base charge provides for a fixed amount to be collected per period, which would at least guarantee a portion of the revenue stream.

Fixed vs. Variable Rates/Revenue

Often it is suggested that the rate structure be developed to reflect the fixed vs. variable expenditures so that revenues more closely match the expenditures being made. While this is a positive objective to advance, the reality is that most annual expenditures are generally fixed over periods of time and do not vary with consumption. The most variable costs would include hydro and chemicals, which generally increase or decrease with water production. Other costs, such as wages, benefits, insurance, vehicles/equipment, telecommunications, contracts, capital-related (i.e., debt, reserve transfers, current to capital transfers) are generally fixed. Variable costs for chemicals and hydro generally represent about 10% of the total water budget.

Conservation

Conservation of natural resources is increasingly being more highly valued. Conservation is also a concept which applies to a municipality facing physical limitations in the amount of water which can be supplied to an area. As well, financial constraints



can encourage conservation in a municipality where the cost of providing each additional unit is increasing.

Pricing structures such as property assessment and flat rate do not, in themselves, encourage conservation. In fact, depending on the price, which is charged, they may even encourage resource "squandering," either because consumers, without the price discipline, consume water at will, or the customer wants to get their money's worth and hence adopts more liberal consumption patterns. The reason for this is that the price paid for the service bears no direct relationship to the volume consumed and hence is viewed as a "tax," instead of being viewed as the price of a purchased commodity.

The Declining Block Rate provides a decreasing incentive towards conservation. By creating awareness of volumes consumed, the consumer can reduce their total costs by restricting consumption; however, the incentive lessens as more water is consumed, because the marginal cost per unit declines as the consumer enters the next block pricing range. Similarly, those whose consumption level is at the top end of a block have less incentive to reduce consumption.

The Constant Rate structure presents the customer with a linear relationship between consumption and the cost thereof. As the consumer pays a fixed cost per unit, their bill will vary directly with the amount consumed. This method presents tangible incentive for consumers to conserve water. As metering provides direct feedback as to usage patterns and the consumer has direct control over the total amount paid for the commodity, the consumer is encouraged to use only those volumes that are reasonably required.

The Inverted Block method presents the most effective pricing method for encouraging conservation. Through this method, the price per unit consumed increases as total volumes consumed grow. The consumer becomes aware of consumption through metering with the charges increasing dramatically with usage. Hence, there normally is awareness that exercising control over usage can produce significant savings. This method not only encourages conservation but may also penalize legitimate high-volume users if not properly structured.

Figure 7-1 shows the different rate structures. Property tax is not shown for comparison because the proportion of taxes paid for the service varies directly with the property's value. The graphs on the left-hand side of the figure present the cost per unit for each additional amount of water consumed. The right-hand side of the figure presents the



impact on the customer's bill as the volume of water increases. Following the schematic is Figure 7-2, which summarizes each rate structure and the impacts on a customer's bill as volumes increase.

Figure 7-1
Water Rate Pricing Concepts

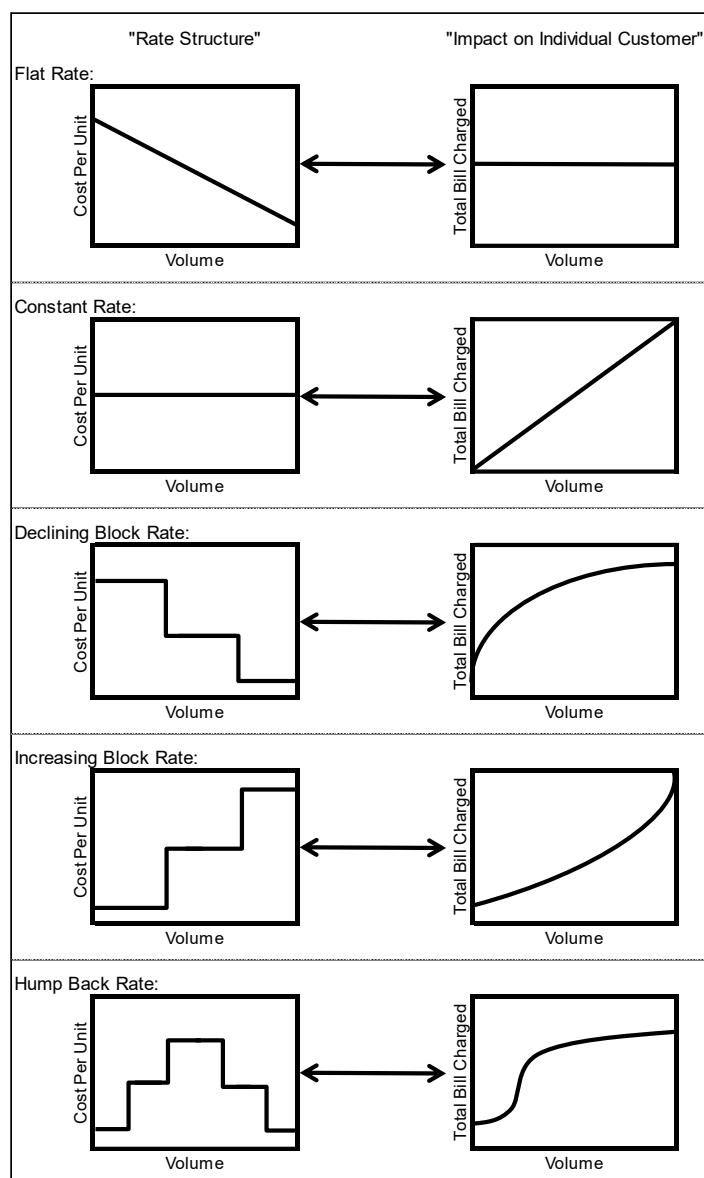




Figure 7-2
Summary of Various Rate Structures and their Impact on Customer Bills as Volume Usage Increases

Rate Structure	Cost Per Unit as Volume Increases	Impact On Customer Bill as Volume Increases
Flat Rate	Cost per unit decreases as more volume consumed	Bill remains the same no matter how much volume is consumed
Constant Rate	Cost per unit remains the same	Bill increases in direct proportion to consumption
Declining Block	Cost per unit decreases as threshold targets are achieved	Bill increases at a slower rate as volumes increase
Increasing Block	Cost per unit increases as threshold targets are achieved	Bill increases at a faster rate as volumes increase
Hump Back Rate	Combination of an increasing block at the lower consumption volumes and then converts to a declining block for the high consumption	Bill increases at a faster rate at the lower consumption amounts and then slows as volumes increase

7.4 Rate Structures in Ontario

In a past survey of over 170 municipalities (approximately half of the municipalities who provide water and/or wastewater), all forms of rate structures are in use by Ontario municipalities. The most common rate structure is the constant rate (for municipalities whose customers are metered). Most municipalities (approximately 92%) who have volume rate structures also impose a base charge.

Historically, the development of a base charge often reflected either the recovery of meter reading/billing/collection costs, plus administration or those costs plus certain fixed costs (such as capital contributions or reserve contributions). More recently, many municipalities have started to establish base charges based on ensuring a secure



portion of the revenue stream which does not vary with volumes/flows. Selection of the quantum of the base charge is a matter of policy selected by individual municipalities.

7.5 Recommended Rate Structures

Based on the analysis presented in this report, the water and wastewater systems require increased investment over the forecast period. Additional operating expenditures and the requirement for lifecycle capital expenditure will put pressure on the financial sustainability of these systems. Therefore, a 10-year annual average base charge (i.e., minimum charge) increases of 3.5% and 4.5% respectively for water and wastewater services is proposed (as provided in Tables 7-1 and 7-2, respectively).

Existing reserve/reserve fund balances can help fund capital works over the forecast period. However, due to the size of the planned capital program, the Township will need to borrow money to finance both growth and non-growth-related capital works. Debt payments for growth-related capital will be funded from D.C.s, where available, while those for non-growth-related capital will be funded by rates. Where D.C.s are not available due to the timing of growth, the water rates will assist in cash flowing the growth-related needs. To meet the needs for water and wastewater services, it is recommended that the volumetric rates be increased, in addition to the base charge increases discussed above. The forecasted base charges and volumetric rates are provided in Chapter 8.

The rate increases are recommended to ensure that the Township can fund the capital and operating costs of the services while keeping the overall reserve fund balance in a positive position.



Table 7-1
Township of Severn
Minimum Charge Forecast – Water

Water	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Existing	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247
New	23	68	113	158	203	248	293	338	383	428	473
Total Customers	2,270	2,315	2,360	2,405	2,450	2,495	2,540	2,585	2,630	2,675	2,720
Total Annual Revenue	\$2,036,008	\$2,149,043	\$2,267,495	\$2,391,607	\$2,521,629	\$2,657,823	\$2,800,461	\$2,949,828	\$3,106,220	\$3,269,946	\$3,441,328

All Water Areas - Severn	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Existing	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247
New	23	68	113	158	203	248	293	338	383	428	473
Subtotal Customers	2,270	2,315	2,360	2,405	2,450	2,495	2,540	2,585	2,630	2,675	2,720
Quarterly Minimum Bill Charge	\$224.23	\$232.08	\$240.20	\$248.61	\$257.31	\$266.31	\$275.64	\$285.28	\$295.27	\$305.60	\$316.30
Annual Minimum Bill Charge	\$896.92	\$928.31	\$960.80	\$994.43	\$1,029.24	\$1,065.26	\$1,102.54	\$1,141.13	\$1,181.07	\$1,222.41	\$1,265.19
Total Annual Revenue	\$2,036,008	\$2,149,043	\$2,267,495	\$2,391,607	\$2,521,629	\$2,657,823	\$2,800,461	\$2,949,828	\$3,106,220	\$3,269,946	\$3,441,328

Ramara	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Existing*	1	1	1	1	1	1	1	1	1	1	1
New	0	0	0	0	0	0	0	0	0	0	0
Subtotal Customers	1	1	1	1	1	1	1	1	1	1	1
Quarterly Minimum Bill Charge	\$3,811.91	\$3,945.33	\$4,083.41	\$4,226.33	\$4,374.25	\$4,527.35	\$4,685.81	\$4,849.81	\$5,019.56	\$5,195.24	\$5,377.08
Annual Minimum Bill Charge	\$15,247.64	\$15,781.31	\$16,333.65	\$16,905.33	\$17,497.02	\$18,109.41	\$18,743.24	\$19,399.26	\$20,078.23	\$20,780.97	\$21,508.30
Total Annual Revenue	\$15,248	\$15,781	\$16,334	\$16,905	\$17,497	\$18,109	\$18,743	\$19,399	\$20,078	\$20,781	\$21,508

*Base charge is assumed to be 17 users within Ramara will stay constant over the forecast period



Table 7-2
Township of Severn
Minimum Charge Forecast – Wastewater

Wastewater	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Existing	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961
New	23	68	113	158	203	248	293	338	383	428	473
Subtotal Customers	1,984	2,029	2,074	2,119	2,164	2,209	2,254	2,299	2,344	2,389	2,434
Total Annual Revenue	\$1,770,284	\$1,891,906	\$2,020,889	\$2,157,650	\$2,302,627	\$2,456,283	\$2,619,104	\$2,791,606	\$2,974,330	\$3,167,845	\$3,372,754

All Water Areas - Severn	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Existing	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961
New	23	68	113	158	203	248	293	338	383	428	473
Subtotal Customers	1,984	2,029	2,074	2,119	2,164	2,209	2,254	2,299	2,344	2,389	2,434
Quarterly Minimum Bill Charge	\$223.07	\$233.11	\$243.60	\$254.56	\$266.02	\$277.99	\$290.50	\$303.57	\$317.23	\$331.50	\$346.42
Annual Minimum Bill Charge	\$892.28	\$932.43	\$974.39	\$1,018.24	\$1,064.06	\$1,111.94	\$1,161.98	\$1,214.27	\$1,268.91	\$1,326.01	\$1,385.68
Total Annual Revenue	\$1,770,284	\$1,891,906	\$2,020,889	\$2,157,650	\$2,302,627	\$2,456,283	\$2,619,104	\$2,791,606	\$2,974,330	\$3,167,845	\$3,372,754



Chapter 8

Analysis of Water and Wastewater Rates and Policy Matters



8. Analysis of Water and Wastewater Rates and Policy Matters

8.1 Introduction

To summarize the analysis undertaken thus far, Chapter 2 provided the growth, and service demands for water and wastewater. Chapters 3 and 4 reviewed capital-related issues and respond to the provincial directives to maintain and upgrade infrastructure to required levels. Chapter 5 provided a review of capital financing options. Water and wastewater reserve contributions will be the predominant basis for financing future capital replacement. Chapter 6 established the 10-year operating forecast of expenditures, including an annual capital reserve contribution. Chapter 7 provides the projected rates for the minimum bill. This chapter will provide for the calculation of the volume rates over the forecast period. The volumetric rate will be based on the net operating expenditures provided in Chapter 6, divided by the water consumption forecast and wastewater flow volumes provided in Chapter 2.

8.2 Water Rates

The recommended rate forecasts are provided to address full costs of the municipal systems, including annual operating and capital expenditures from both a lifecycle and growth-related perspective.

To achieve full cost recovery, water volumetric rates for both residential and non-residential customers are projected to increase by 3.4% in 2025 and then 3.5% per year throughout the balance of the forecast period. These increases would allow the Township to secure a higher amount of guaranteed revenue while reducing the amount of debt issued to finance capital and increase its annual capital funding levels to the annual lifecycle contribution amount by the end of the forecast. The calculated rates are presented in Table 8-1. Detailed calculations of the volumetric rates are provided in Appendix A.



Table 8-1
Township of Severn
Water Rate Forecast

Description	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Total Water Billing Recovery	155,857	161,123	166,915	172,707	178,499	184,817	191,136	197,981	204,826	212,198	219,569
Total Volume (Over 272 m ³ per year)	52,655	52,655	52,655	52,655	52,655	52,655	52,655	52,655	52,655	52,655	52,655
Constant Rate	2.96	3.06	3.17	3.28	3.39	3.51	3.63	3.76	3.89	4.03	4.17
Annual Percentage Change		3.4%	3.6%	3.5%	3.4%	3.5%	3.4%	3.6%	3.5%	3.6%	3.5%

8.3 Wastewater Rates

The wastewater rate forecasts, like water rates, have been developed to recover the full costs of the Township's system. These costs include annual operating and capital expenditures from both a lifecycle and growth-related perspective.

Based on the needs of the wastewater system, the volume rates are anticipated to increase by 4.5% per year over the forecast period.

The following summarizes the recommended rates for wastewater. Note for the average residential customer, the volume rate does not apply as their annual usage is included within the minimum bill. Only usage greater than 272 cubic metre per year is charged the volume rate. For wastewater services, volumetric rates for both residential and non-residential customers are projected to increase at a rate of 4.5% in each year of the forecast period.

Table 8-2
Township of Severn
Wastewater Rate Forecast

Description	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Total Wastewater Billing Recovery	157,269	164,348	171,745	179,473	187,549	195,988	204,808	214,026	223,657	233,724	244,243
Total Volume (Over 272 m ³ per year)	45,323	45,323	45,323	45,323	45,323	45,323	45,323	45,323	45,323	45,323	45,323
Constant Rate	3.47	3.63	3.79	3.96	4.14	4.32	4.52	4.72	4.93	5.16	5.39
Annual Percentage Change		4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%

8.4 Forecast water and wastewater bill impacts

Table 8-3 shows how the recommended rates affect a typical residential water and wastewater customer with a volume of 130 m³ per year for water and wastewater. Based on 2025 rates, the annual water and wastewater bill for this customer would total approximately \$1,789.20 (i.e. \$896.92 for water and \$892.28 for wastewater), which



translates to roughly \$4.90 per day. With the proposed monthly base charge and consumptive charge rates, the 2026 annual bill would increase by \$71.54 (+4%) to \$1,860.74 (i.e., \$928.31 for water and \$932.43 for wastewater), which translates to roughly \$5.10 per day.

Over the remainder of the forecast period, the annual water and wastewater bill increases at an average level of approximately 4% per year to \$2,650.87, which translates to \$7.26 per day.



Table 8-3
Township of Severn
Annual Residential Customer Water Bill – Based on 130 m³ of Volume

Description	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Quarterly Base Rate	\$224.23	\$232.08	\$240.20	\$248.61	\$257.31	\$266.31	\$275.64	\$285.28	\$295.27	\$305.60	\$316.30
Constant Rate	\$2.96	\$3.06	\$3.17	\$3.28	\$3.39	\$3.51	\$3.63	\$3.76	\$3.89	\$4.03	\$4.17
Annual Mimimum Bill	\$896.92	\$928.31	\$960.80	\$994.43	\$1,029.24	\$1,065.26	\$1,102.54	\$1,141.13	\$1,181.07	\$1,222.41	\$1,265.19
Volume	120	120	120	120	120	120	120	120	120	120	120
Annual Volume Bill	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Annual Bill	\$896.92	\$928.31	\$960.80	\$994.43	\$1,029.24	\$1,065.26	\$1,102.54	\$1,141.13	\$1,181.07	\$1,222.41	\$1,265.19
% Increase - Base Rate		3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
% Increase - Volume Rate		3.4%	3.6%	3.5%	3.4%	3.5%	3.4%	3.6%	3.5%	3.6%	3.5%
% Increase - Total Annual Bill		3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%

Table 8-4
Township of Severn
Annual Residential Customer Wastewater Bill – Based on 130 m³ of Volume

Description	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Quarterly Base Rate	\$223.07	\$233.11	\$243.60	\$254.56	\$266.02	\$277.99	\$290.50	\$303.57	\$317.23	\$331.50	\$346.42
Constant Rate	\$3.47	\$3.63	\$3.79	\$3.96	\$4.14	\$4.32	\$4.52	\$4.72	\$4.93	\$5.16	\$5.39
Annual Mimimum Bill	\$892.28	\$932.43	\$974.39	\$1,018.24	\$1,064.06	\$1,111.94	\$1,161.98	\$1,214.27	\$1,268.91	\$1,326.01	\$1,385.68
Volume	130	130	130	130	130	130	130	130	130	130	130
Annual Volume Bill	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Annual Bill	\$892.28	\$932.43	\$974.39	\$1,018.24	\$1,064.06	\$1,111.94	\$1,161.98	\$1,214.27	\$1,268.91	\$1,326.01	\$1,385.68
% Increase - Base Rate		4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%
% Increase - Volume Rate		4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%
% Increase - Total Annual Bill		4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%



Chapter 9

Recommendations



9. Recommendations

As presented within this report, capital and operating expenditures have been identified and projected over a 10-year forecast period for water and wastewater services. Updated rates have been calculated to fund the increased capital and operating expenditures. Based on the analysis in this report, the following recommendations are provided for Council's consideration:

1. That Council provide for the recovery of all water and wastewater service costs through full cost recovery rates and maintain reserve funds for water and wastewater services;
2. That Council considers the capital plans for water and wastewater services as provided in Tables 3-1 and 3-2 and the recommended capital financing plan as set out in Tables 5-2 and 5-3.
3. That Council consider the 2026 to 2035 water and wastewater rates as shown in Chapter 8, and direct staff to review Rate Study in five years; and
4. That Council approve the Rate Study be utilized for the purposes of the Water and Financial Plan in the format required under O. Reg. 453/07, for water license purposes.



Appendices



Appendix A

Detailed Water Rate Calculations



Table A-1
Township of Severn
Capital Budget Forecast (uninflated \$)

Description	Budget 2025	Total	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Capital Expenditures												
Lifecycle:		-										
Westshore Water Treatment Plant		-										
GAC Gangway Installation	50,000	-	-	-	-	-	-	-	-	-	-	-
GAC Media Replacement	75,000	100,000	-	-	-	-	-	-	-	-	100,000	-
Filter 1&2 Inspection		10,000	10,000	-	-	-	-	-	-	-	-	-
Air scour blower		30,000	30,000	-	-	-	-	-	-	-	-	-
New alum system		30,000	30,000	-	-	-	-	-	-	-	-	-
Chlorine and PH probes		4,500	1,500	-	1,500	-	1,500	-	-	-	-	-
Swabbing		30,000	30,000	-	-	-	-	-	-	-	-	-
New monitor and accessories		1,500	-	1,500	-	-	-	-	-	-	-	-
Filter 1 Rehab		70,000	-	70,000	-	-	-	-	-	-	-	-
Chlorine/PH and raw PH and Raw turbidity analyzers		38,000	-	38,000	-	-	-	-	-	-	-	-
Highlift # rebuild		40,000	-	40,000	-	-	-	-	-	-	-	-
New surge tank pump		17,500	-	17,500	-	-	-	-	-	-	-	-
Intake inspection		9,000	-	3,000	-	-	3,000	-	-	3,000	-	-
Filter 2 Rehab		70,000	-	-	70,000	-	-	-	-	-	-	-
New PC programmed		12,000	-	-	12,000	-	-	-	-	-	-	-
Highlift rebuild		80,000	-	-	40,000	40,000	-	-	-	-	-	-
New chlorine system		60,000	-	-	60,000	-	-	-	-	-	-	-
New flow meters		36,000	-	-	-	-	36,000	-	-	-	-	-
Reservoir Inspection		10,000	-	-	-	-	5,000	-	-	-	5,000	-
New turbidity analyzers		26,500	-	-	-	-	-	-	26,500	-	-	-
Backwash pump rebuild		80,000	-	-	-	-	-	-	-	40,000	40,000	-
Roof		150,000	-	-	-	-	-	-	-	-	150,000	-
Washago Water Treatment Plant		-										
GAC Replacement Media	60,000	10,000	-	-	-	-	-	-	-	-	-	10,000
HighLift Rebuild	50,000	-	-	-	-	-	-	-	-	-	-	-
4 new air reliefs		12,000	6,000	6,000	-	-	-	-	-	-	-	-
High lift #1 Rebuild		40,000	40,000	-	-	-	-	-	-	-	-	-
New chlorine and PH probes		4,200	1,400	-	1,400	-	1,400	-	-	-	-	-
New generator transfer switch		15,000	-	15,000	-	-	-	-	-	-	-	-
New pressure transducer		2,500	-	2,500	-	-	-	-	-	-	-	-
High lift #2 rebuild		40,000	-	40,000	-	-	-	-	-	-	-	-
Intake inspection		9,000	-	3,000	-	-	3,000	-	-	3,000	-	-
High lift rebuild #3		40,000	-	-	40,000	-	-	-	-	-	-	-
New UPS x2		5,000	-	-	5,000	-	-	-	-	-	-	-
New milltronics		5,500	-	-	5,500	-	-	-	-	-	-	-
Clear well chlorine analyzer		15,000	-	-	-	15,000	-	-	-	-	-	-
Distribution chlorine and PH analyzer replacement		15,000	-	-	-	15,000	-	-	-	-	-	-
Computer monitor and accessories		1,000	-	-	-	1,000	-	-	-	-	-	-
New watermain on Hamilton loop		160,000	-	-	-	160,000	-	-	-	-	-	-
New PC and programming		10,000	-	-	-	-	10,000	-	-	-	-	-
Reservoir inspection		10,000	-	-	-	-	5,000	-	-	-	-	5,000
New Roof		75,000	-	-	-	-	75,000	-	-	-	-	-
Watermain upgrades		400,000	-	-	-	-	-	100,000	100,000	100,000	100,000	-
New Chlorine Dioxide system		60,000	-	-	-	-	-	-	-	-	-	60,000



Table A-1 (continued)
Township of Severn
Capital Budget Forecast (uninflated \$)

Description	Budget 2025	Total	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Severn Estates Water Treatment Plant		-										
Fragmentation	1,000,000	1,000,000	1,000,000	-	-	-	-	-	-	-	-	-
Reservoir cleaning		5,000	5,000	-	-	-	-	-	-	-	-	-
New iron media		6,500	6,500	-	-	-	-	-	-	-	-	-
New UPS		2,500	2,500	-	-	-	-	-	-	-	-	-
New chlorine and PH probes		4,200	1,400	-	1,400	-	1,400	-	-	-	-	-
New PC and accessories		10,000	-	10,000	-	-	-	-	-	-	-	-
New heater		3,000	-	-	3,000	-	-	-	-	-	-	-
New iron removal system		175,000	-	-	-	175,000	-	-	-	-	-	-
Pressure transducer		2,500	-	-	-	2,500	-	-	-	-	-	-
New milltronics		5,500	-	-	-	-	-	5,500	-	-	-	-
New chlorine and PH analyzer		11,000	-	-	-	-	-	11,000	-	-	-	-
New flow meters		6,000	-	-	-	-	-	6,000	-	-	-	-
New chlorine system		30,000	-	-	-	-	-	-	30,000	-	-	-
New contact tank		3,000	-	-	-	-	-	-	-	1,500	1,500	-
Roof replacement		15,000	-	-	-	-	-	-	-	-	-	15,000
Coldwater Water Treatment Plant		-										
GAC Media Replacement	40,000	273,000	30,000	30,000	30,000	30,000	3,000	30,000	30,000	30,000	30,000	30,000
High Lift Rebuild	40,000	105,000	-	-	-	35,000	35,000	35,000	-	-	-	-
New level probe		1,500	1,500	-	-	-	-	-	-	-	-	-
Chlorine and PH probes		7,000	1,400	-	1,400	-	1,400	-	1,400	-	1,400	-
Highlift 1 rebuild		35,000	35,000	-	-	-	-	-	-	-	-	-
New Miltronics		5,500	-	5,500	-	-	-	-	-	-	-	-
New monitor and accessories		1,000	-	1,000	-	-	-	-	-	-	-	-
Well inspection		60,000	-	60,000	-	-	-	-	-	-	-	-
New UPS		2,500	-	-	2,500	-	-	-	-	-	-	-
2 new heaters		12,000	-	-	6,000	6,000	-	-	-	-	-	-
New pressure tank x2		3,000	-	-	3,000	-	-	-	-	-	-	-
Reservoir inspection/cleaning		20,000	-	-	-	20,000	-	-	-	-	-	-
New backwash flow meter		5,000	-	-	-	5,000	-	-	-	-	-	-
Swabbing		36,000	-	-	-	9,000	9,000	-	-	-	9,000	9,000
Water softener replacement		12,000	-	-	-	-	12,000	-	-	-	-	-
New chlorine system		60,000	-	-	-	-	-	30,000	-	-	30,000	-
New rotork for filtration line		16,000	-	-	-	-	-	8,000	-	-	8,000	-
Driveway upgrades		25,000	-	-	-	-	-	-	25,000	-	-	-
New pressure transducer		2,500	-	-	-	-	-	-	-	-	2,500	-
Reservoir inspection		20,000	-	-	-	-	-	-	-	-	20,000	-
Bass Lake Water Treatment Plant		-										
Repalce distribution flow meter and Pressure switch		28,000	28,000	-	-	-	-	-	-	-	-	-
Chlorine and PH probe replacement		7,500	1,500	-	1,500	-	1,500	-	1,500	-	1,500	-
Highlift #3 rebuild		40,000	40,000	-	-	-	-	-	-	-	-	-
Highlift #1 rebuild		40,000	-	40,000	-	-	-	-	-	-	-	-
New Electric heaters x2		3,500	-	3,500	-	-	-	-	-	-	-	-
New Miltronics		5,500	-	5,500	-	-	-	-	-	-	-	-
New generator transfer switch		15,000	-	-	15,000	-	-	-	-	-	-	-
Rebuild ventilation fans		2,000	-	2,000	-	-	-	-	-	-	-	-
Highlift #2 rebuild		40,000	-	-	-	40,000	-	-	-	-	-	-
Reservoir Inspections		20,000	-	-	-	10,000	-	-	-	-	10,000	-
New #1 Well		250,000	-	-	-	250,000	-	-	-	-	-	-
New SCADA Computer and programming		10,000	-	-	-	-	10,000	-	-	-	-	-
Chlorine pumps and board replacement		30,000	-	-	-	-	30,000	-	-	-	-	-
Replace online chlorine and PH analyzer		15,000	-	-	-	-	-	15,000	-	-	-	-
Well inspections/Pump replacement/new level probes		42,700	-	-	-	-	-	-	-	-	42,700	-



Table A-1 (continued)
Township of Severn
Capital Budget Forecast (uninflated \$)

Description	Budget 2025	Total	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Sandcastle Water Treatment Plant		-										
New Generator Transfer switch		14,000	14,000	-	-	-	-	-	-	-	-	-
New low lift pump		18,000	9,000	-	9,000	-	-	-	-	-	-	-
High Lift rebuild #1		40,000	40,000	-	-	-	-	-	-	-	-	-
New UPS		2,500	-	2,500	-	-	-	-	-	-	-	-
New chlorine and PH probes		7,000	-	1,400	-	1,400	-	1,400	-	1,400	-	1,400
High lift rebuild #2		40,000	-	40,000	-	-	-	-	-	-	-	-
Intake inspection		9,000	-	3,000	-	-	3,000	-	-	3,000	-	-
New pressure transducer		2,500	-	-	2,500	-	-	-	-	-	-	-
High lift rebuild		40,000	-	-	40,000	-	-	-	-	-	-	-
Turbidity analyzer replacement		24,000	-	-	-	24,000	-	-	-	-	-	-
New Milltronics		5,500	-	-	-	-	5,500	-	-	-	-	-
New heaters		7,000	-	-	-	-	7,000	-	-	-	-	-
Reservoir inspection		15,000	-	-	-	-	5,000	5,000	-	-	-	5,000
New roof		15,000	-	-	-	-	-	15,000	-	-	-	-
New flow metersx6		20,000	-	-	-	-	-	20,000	-	-	-	-
New MCC panel		75,000	-	-	-	-	-	-	75,000	-	-	-
New computer/programmed		10,000	-	-	-	-	-	-	-	10,000	-	-
Pre and Post chlorine board replacement		60,000	-	-	-	-	-	-	-	-	60,000	-
PAC board replacement		30,000	-	-	-	-	-	-	-	-	-	30,000
Studies:		-										
Prepare and update WRc Water Loss reporting for unbilled and water loss analysis	7,500	-										
Water & Wastewater Rate Study - Financial Plan	20,000	20,000					20,000					
Growth Related:		-										
Westshore		-										
Westshore Treatment Plant Expansion		13,390,000	-	-	2,678,000	2,678,000	2,678,000	2,678,000	2,678,000	-	-	-
Low Lift Station Upgrades		260,000	-	-	52,000	52,000	52,000	52,000	52,000	-	-	-
South Westshore Booster Station OR Reservoir Booster at Brennan and Stockdale (SMP)		4,120,000	-	-	-	-	-	-	2,060,000	2,060,000	-	-
Transmission Line 300mm Ring loop along Menoke Beach Rd from Couchiching Ave to Stockdale Rd and to Plant.		5,438,000	-	-	-	-	-	-	2,719,000	2,719,000	-	-
Coldwater		-										
Coldwater Treatment Plant Filtration Upgrades		6,798,000					618,000	2,060,000	2,060,000	2,060,000		
Total Capital Expenditures	1,342,500	34,825,100	1,364,700	438,900	3,082,700	3,568,900	3,631,700	5,071,900	9,858,400	7,030,900	611,600	165,400



Table A-2
Township of Severn
Capital Budget Forecast and Recommended Capital Financing (inflated \$) – Water

Description	Budget 2025	Total	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Capital Expenditures												
Lifecycle:												
Westshore Water Treatment Plant												
GAC Gangway Installation	50,000	-	-	-	-	-	-	-	-	-	-	-
GAC Media Replacement	75,000	120,000	-	-	-	-	-	-	-	-	120,000	-
Filter 1&2 Inspection	-	10,000	10,000	-	-	-	-	-	-	-	-	-
Air scour blower	-	31,000	31,000	-	-	-	-	-	-	-	-	-
New alum system	-	31,000	31,000	-	-	-	-	-	-	-	-	-
Chlorine and PH probes	-	6,000	2,000	-	2,000	-	2,000	-	-	-	-	-
Swabbing	-	31,000	31,000	-	-	-	-	-	-	-	-	-
New monitor and accessories	-	2,000	-	2,000	-	-	-	-	-	-	-	-
Filter 1 Rehab	-	73,000	-	73,000	-	-	-	-	-	-	-	-
Chlorine/PH and raw PH and Raw turbidity analyzers	-	40,000	-	40,000	-	-	-	-	-	-	-	-
Highlift # rebuild	-	42,000	-	42,000	-	-	-	-	-	-	-	-
New surge tank pump	-	18,000	-	18,000	-	-	-	-	-	-	-	-
Intake inspection	-	10,000	-	3,000	-	-	3,000	-	-	4,000	-	-
Filter 2 Rehab	-	74,000	-	-	74,000	-	-	-	-	-	-	-
New PC programmed	-	13,000	-	-	13,000	-	-	-	-	-	-	-
Highlift rebuild	-	85,000	-	-	42,000	43,000	-	-	-	-	-	-
New chlorine system	-	64,000	-	-	64,000	-	-	-	-	-	-	-
New flow meters	-	40,000	-	-	-	-	40,000	-	-	-	-	-
Reservoir Inspection	-	12,000	-	-	-	-	6,000	-	-	-	6,000	-
New turbidity analyzers	-	30,000	-	-	-	-	-	-	30,000	-	-	-
Backwash pump rebuild	-	95,000	-	-	-	-	-	-	-	47,000	48,000	-
Roof	-	179,000	-	-	-	-	-	-	-	-	179,000	-
Washago Water Treatment Plant												
GAC Replacement Media	60,000	12,000	-	-	-	-	-	-	-	-	-	12,000
HighLift Rebuild	50,000	-	-	-	-	-	-	-	-	-	-	-
4 new air reliefs	-	12,000	6,000	6,000	-	-	-	-	-	-	-	-
High lift #1 Rebuild	-	41,000	41,000	-	-	-	-	-	-	-	-	-
New chlorine and PH probes	-	4,000	1,000	-	1,000	-	2,000	-	-	-	-	-
New generator transfer switch	-	16,000	-	16,000	-	-	-	-	-	-	-	-
New pressure transducer	-	3,000	-	3,000	-	-	-	-	-	-	-	-
High lift #2 rebuild	-	42,000	-	42,000	-	-	-	-	-	-	-	-
Intake inspection	-	10,000	-	3,000	-	-	3,000	-	-	4,000	-	-
High lift rebuild #3	-	42,000	-	-	42,000	-	-	-	-	-	-	-
New UPS x2	-	5,000	-	-	5,000	-	-	-	-	-	-	-
New milltronics	-	6,000	-	-	6,000	-	-	-	-	-	-	-
Clear well chlorine analyzer	-	16,000	-	-	-	16,000	-	-	-	-	-	-
Distribution chlorine and PH analyzer replacement	-	16,000	-	-	-	16,000	-	-	-	-	-	-
Computer monitor and accessories	-	1,000	-	-	-	1,000	-	-	-	-	-	-
New watermain on Hamilton loop	-	173,000	-	-	-	173,000	-	-	-	-	-	-
New PC and programming	-	11,000	-	-	-	-	11,000	-	-	-	-	-
Reservoir inspection	-	12,000	-	-	-	-	6,000	-	-	-	-	6,000
New Roof	-	83,000	-	-	-	-	83,000	-	-	-	-	-
Watermain upgrades	-	465,000	-	-	-	-	-	113,000	115,000	117,000	120,000	-
New Chlorine Dioxide system	-	73,000	-	-	-	-	-	-	-	-	-	73,000



Table A-2 (continued)
Township of Severn
Capital Budget Forecast and Recommended Capital Financing (inflated \$) – Water

Description	Budget 2025	Total	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Severn Estates Water Treatment Plant												
Fragmentation	1,000,000	1,020,000	1,020,000	-	-	-	-	-	-	-	-	-
Reservoir cleaning	-	5,000	5,000	-	-	-	-	-	-	-	-	-
New iron media	-	7,000	7,000	-	-	-	-	-	-	-	-	-
New UPS	-	3,000	3,000	-	-	-	-	-	-	-	-	-
New chlorine and PH probes	-	4,000	1,000	-	1,000	-	2,000	-	-	-	-	-
New PC and accessories	-	10,000	-	10,000	-	-	-	-	-	-	-	-
New heater	-	3,000	-	-	3,000	-	-	-	-	-	-	-
New iron removal system	-	189,000	-	-	-	189,000	-	-	-	-	-	-
Pressure transducer	-	3,000	-	-	-	3,000	-	-	-	-	-	-
New milltronics	-	6,000	-	-	-	-	-	6,000	-	-	-	-
New chlorine and PH analyzer	-	12,000	-	-	-	-	-	12,000	-	-	-	-
New flow meters	-	7,000	-	-	-	-	-	7,000	-	-	-	-
New chlorine system	-	34,000	-	-	-	-	-	-	34,000	-	-	-
New contact tank	-	4,000	-	-	-	-	-	-	-	2,000	2,000	-
Roof replacement	-	18,000	-	-	-	-	-	-	-	-	-	18,000
Coldwater Water Treatment Plant												
GAC Media Replacement	40,000	305,000	31,000	31,000	32,000	32,000	3,000	34,000	34,000	35,000	36,000	37,000
High Lift Rebuild	40,000	116,000	-	-	-	38,000	39,000	39,000	-	-	-	-
New level probe	-	2,000	2,000	-	-	-	-	-	-	-	-	-
Chlorine and PH probes	-	8,000	1,000	-	1,000	-	2,000	-	2,000	-	2,000	-
Highlift 1 rebuild	-	36,000	36,000	-	-	-	-	-	-	-	-	-
New Milltronics	-	6,000	-	6,000	-	-	-	-	-	-	-	-
New monitor and accessories	-	1,000	-	1,000	-	-	-	-	-	-	-	-
Well inspection	-	62,000	-	62,000	-	-	-	-	-	-	-	-
New UPS	-	3,000	-	-	3,000	-	-	-	-	-	-	-
2 new heaters	-	12,000	-	-	6,000	6,000	-	-	-	-	-	-
New pressure tank x2	-	3,000	-	-	3,000	-	-	-	-	-	-	-
Reservoir inspection/cleaning	-	22,000	-	-	-	22,000	-	-	-	-	-	-
New backwash flow meter	-	5,000	-	-	-	5,000	-	-	-	-	-	-
Swabbing	-	42,000	-	-	-	10,000	10,000	-	-	-	11,000	11,000
Water softener replacement	-	13,000	-	-	-	-	13,000	-	-	-	-	-
New chlorine system	-	70,000	-	-	-	-	-	34,000	-	-	36,000	-
New rotork for filtration line	-	19,000	-	-	-	-	-	9,000	-	-	10,000	-
Driveway upgrades	-	29,000	-	-	-	-	-	-	29,000	-	-	-
New pressure transducer	-	3,000	-	-	-	-	-	-	-	-	3,000	-
Reservoir inspection	-	24,000	-	-	-	-	-	-	-	-	24,000	-



Table A-2 (continued)
Township of Severn
Capital Budget Forecast and Recommended Capital Financing (inflated \$) – Water

Description	Budget 2025	Total	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Bass Lake Water Treatment Plant	-	-	-	-	-	-	-	-	-	-	-	-
Repalce distribution flow meter and Pressure switch	-	29,000	29,000	-	-	-	-	-	-	-	-	-
Chlorine and PH probe replacement	-	10,000	2,000	-	2,000	-	2,000	-	2,000	-	2,000	-
Highlift #3 rebuild	-	41,000	41,000	-	-	-	-	-	-	-	-	-
Highlift #1 rebuild	-	42,000	-	42,000	-	-	-	-	-	-	-	-
New Electric heaters x2	-	4,000	-	4,000	-	-	-	-	-	-	-	-
New Miltronics	-	6,000	-	6,000	-	-	-	-	-	-	-	-
New generator transfer switch	-	16,000	-	-	16,000	-	-	-	-	-	-	-
Rebuild ventilation fans	-	2,000	-	-	2,000	-	-	-	-	-	-	-
Highlift #2 rebuild	-	43,000	-	-	-	43,000	-	-	-	-	-	-
Reservoir Inspections	-	23,000	-	-	-	11,000	-	-	-	-	12,000	-
New #1 Well	-	271,000	-	-	-	271,000	-	-	-	-	-	-
New SCADA Computer and programming	-	11,000	-	-	-	-	11,000	-	-	-	-	-
Chlorine pumps and board replacement	-	33,000	-	-	-	-	33,000	-	-	-	-	-
Replace online chlorine and PH analyzer	-	17,000	-	-	-	-	-	17,000	-	-	-	-
Well ispections/Pump replacement/new level probes	-	51,000	-	-	-	-	-	-	-	-	51,000	-
Sandcastle Water Treatment Plant	-	-	-	-	-	-	-	-	-	-	-	-
New Generator Transfer switch	-	14,000	14,000	-	-	-	-	-	-	-	-	-
New low lift pump	-	19,000	9,000	-	10,000	-	-	-	-	-	-	-
High Lift rebuild #1	-	41,000	41,000	-	-	-	-	-	-	-	-	-
New UPS	-	3,000	-	3,000	-	-	-	-	-	-	-	-
New chlorine and PH probes	-	9,000	-	1,000	-	2,000	-	2,000	-	2,000	-	2,000
High lift rebuid #2	-	42,000	-	42,000	-	-	-	-	-	-	-	-
Intake inspection	-	10,000	-	3,000	-	-	3,000	-	-	4,000	-	-
New pressure transducer	-	3,000	-	-	3,000	-	-	-	-	-	-	-
High lift rebuild	-	42,000	-	-	42,000	-	-	-	-	-	-	-
Turbidity analyzer replacement	-	26,000	-	-	-	26,000	-	-	-	-	-	-
New Miltronics	-	6,000	-	-	-	-	6,000	-	-	-	-	-
New heaters	-	8,000	-	-	-	-	8,000	-	-	-	-	-
Reservoir inspection	-	18,000	-	-	-	-	6,000	6,000	-	-	-	6,000
New roof	-	17,000	-	-	-	-	-	17,000	-	-	-	-
New flow metersx6	-	23,000	-	-	-	-	-	23,000	-	-	-	-
New MCC panel	-	86,000	-	-	-	-	-	-	86,000	-	-	-
New computer/programmed	-	12,000	-	-	-	-	-	-	-	12,000	-	-
Pre and Post chlorine board replacement	-	72,000	-	-	-	-	-	-	-	-	72,000	-
PAC board replacement	-	37,000	-	-	-	-	-	-	-	-	-	37,000



Table A-2 (continued)
Township of Severn
Capital Budget Forecast and Recommended Capital Financing (inflated \$) – Water

Description	Budget 2025	Total	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Studies:	-	-	-	-	-	-	-	-	-	-	-	-
Prepare and update WRc Water Loss reporting for unbilled and water loss analysis	7,500	-	-	-	-	-	-	-	-	-	-	-
Water & Wastewater Rate Study - Financial Plan	20,000	22,000	-	-	-	-	22,000	-	-	-	-	-
Growth Related:	-	-	-	-	-	-	-	-	-	-	-	-
Westshore	-	-	-	-	-	-	-	-	-	-	-	-
Westshore Treatment Plant Expansion	-	14,790,000	-	-	2,842,000	2,899,000	2,957,000	3,016,000	3,076,000	-	-	-
Low Lift Station Upgrades	-	287,000	-	-	55,000	56,000	57,000	59,000	60,000	-	-	-
South Westshore Booster Station OR Reservoir Booster at Brennan and Stockdale (SMP)	-	4,780,000	-	-	-	-	-	-	2,366,000	2,414,000	-	-
Transmission Line 300mm Ring loop along Menoke Beach Rd from Couchiching Ave to Stockdale Rd and to Plant.	-	6,309,000	-	-	-	-	-	-	3,123,000	3,186,000	-	-
Coldwater	-	-	-	-	-	-	-	-	-	-	-	-
Coldwater Treatment Plant Filtration Upgrades	-	7,782,000	-	-	-	-	682,000	2,320,000	2,366,000	2,414,000	-	-
Total Capital Expenditures	1,342,500	39,212,000	1,395,000	459,000	3,270,000	3,862,000	4,012,000	5,714,000	11,323,000	8,241,000	734,000	202,000
Capital Financing	-	-	-	-	-	-	-	-	-	-	-	-
Provincial/Federal Grants	-	-	-	-	-	-	-	-	-	-	-	-
Development Charges Reserve Fund - Coldwater	-	44,718	-	-	-	-	16,695	17,495	5,600	4,928	-	-
Development Charges Reserve Fund - Westshore	-	329,881	-	-	134,322	91,067	48,790	8,470	38,392	8,840	-	-
Development Charges Reserve Fund - Bass Lake	-	-	-	-	-	-	-	-	-	-	-	-
Development Charges Reserve Fund - Severn Estates	-	-	-	-	-	-	-	-	-	-	-	-
Non-Growth Related Debenture Requirements	-	2,400,000	500,000	-	-	200,000	-	600,000	700,000	400,000	-	-
Growth Related Debenture Requirements - Coldwater	-	4,710,000	-	-	-	-	400,000	1,400,000	1,440,000	1,470,000	-	-
Growth Related Debenture Requirements - Westshore	-	25,270,000	-	-	2,700,000	2,800,000	2,900,000	3,000,000	8,400,000	5,470,000	-	-
Operating Contributions	-	-	-	-	-	-	-	-	-	-	-	-
Westshore Upgrade & Maintenance Reserve Fund	7,450	-	-	-	-	-	-	-	-	-	-	-
Utilities Equipment/Vehicle Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Water Surplus Reserve	1,335,050	6,457,401	895,000	459,000	435,678	770,933	646,515	688,035	739,007	887,232	734,000	202,000
Total Capital Financing	1,342,500	39,212,000	1,395,000	459,000	3,270,000	3,862,000	4,012,000	5,714,000	11,323,000	8,241,000	734,000	202,000



Table A-3
Township of Severn
Schedule of Non-Growth-Related Debenture Repayments (inflated \$)

Debenture Year	2025	Principal (Inflated)	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
2026		500,000		38,371	38,371	38,371	38,371	38,371	38,371	38,371	38,371	38,371
2027		-			-	-	-	-	-	-	-	-
2028		-				-	-	-	-	-	-	-
2029		200,000					15,349	15,349	15,349	15,349	15,349	15,349
2030		-						-	-	-	-	-
2031		600,000							46,046	46,046	46,046	46,046
2032		700,000								53,720	53,720	53,720
2033		400,000									30,697	30,697
2034		-										-
2035		-										-
Total Annual Debt Charges	-	2,400,000	-	38,371	38,371	38,371	53,720	53,720	99,766	153,486	184,183	184,183

Table A-4
Township of Severn
Schedule of Growth-Related Debenture Repayments - Coldwater (inflated \$)

Debenture Year	2025	Principal (Inflated)	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
2026		-		-	-	-	-	-	-	-	-	-
2027		-			-	-	-	-	-	-	-	-
2028		-				-	-	-	-	-	-	-
2029		-					-	-	-	-	-	-
2030		400,000						30,697	30,697	30,697	30,697	30,697
2031		1,400,000							107,440	107,440	107,440	107,440
2032		1,440,000								110,510	110,510	110,510
2033		1,470,000									112,812	112,812
2034		-										-
2035		-										-
Total Annual Debt Charges	-	4,710,000	-	-	-	-	-	30,697	138,137	248,647	361,459	361,459



Table A-5
Township of Severn
Schedule of Growth-Related Debenture Repayments - Westshore (inflated \$)

Debenture Year	2025	Principal (Inflated)	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
2026		-		-	-	-	-	-	-	-	-	-
2027		-			-			-	-	-	-	-
2028		2,700,000				207,206	207,206	207,206	207,206	207,206	207,206	207,206
2029		2,800,000					214,880	214,880	214,880	214,880	214,880	214,880
2030		2,900,000						222,555	222,555	222,555	222,555	222,555
2031		3,000,000							230,229	230,229	230,229	230,229
2032		8,400,000								644,641	644,641	644,641
2033		5,470,000									419,784	419,784
2034		-										-
2035		-										-
Total Annual Debt Charges	-	25,270,000	-	-	-	207,206	422,086	644,641	874,870	1,519,511	1,939,295	1,939,295

Table A-6
Township of Severn
Water Reserve/Reserve Fund Continuity (inflated \$)

Description	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Opening Balance	2,107,715	1,123,696	509,800	377,611	359,985	98,720	48,200	64,807	99,858	53,025	260,807
Transfer from Operating	328,998	271,107	319,407	410,994	507,733	595,050	703,371	772,100	839,360	936,668	1,071,478
Transfer to Capital	1,335,050	895,000	459,000	435,678	770,933	646,515	688,035	739,007	887,232	734,000	202,000
Transfer to Operating	-	-	-	-	-	-	-	-	-	-	-
Closing Balance	1,101,663	499,804	370,207	352,926	96,785	47,255	63,536	97,900	51,985	255,694	1,130,286
Interest	22,033	9,996	7,404	7,059	1,936	945	1,271	1,958	1,040	5,114	22,606

Table A-7
Township of Severn
Water Development Charges Reserve Fund Continuity – Coldwater (inflated \$)

Description	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Opening Balance	48,998	92,197	138,442	185,138	233,647	284,021	319,289	324,069	232,436	27,906	(289,771)
Development Charge Proceeds	41,392	43,531	43,066	43,928	44,804	45,703	46,618	47,547	48,498	49,464	50,455
Transfer to Capital	-	-	-	-	-	16,695	17,495	5,600	4,928	-	-
Transfer to Operating	-	-	-	-	-	-	30,697	138,137	248,647	361,459	361,459
Closing Balance	90,389	135,728	181,508	229,066	278,452	313,029	317,715	227,878	27,359	(284,089)	(600,776)
Interest	1,808	2,715	3,630	4,581	5,569	6,261	6,354	4,558	547	(5,682)	(12,016)
Required from Development Charges	-	-	-	-	-	416,695	1,417,495	1,445,600	1,474,928	-	-



Table A-8
Township of Severn
Water Development Charges Reserve Fund Continuity – Westshore (inflated \$)

Description	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Opening Balance	(526,166)	(81,113)	386,449	868,156	1,236,646	1,450,260	1,506,841	1,383,852	1,008,383	3,403	(1,424,887)
Development Charge Proceeds	446,643	459,984	464,685	478,564	483,450	497,912	502,987	518,021	523,304	538,944	544,435
Transfer to Capital	-	-	-	134,322	91,067	48,790	8,470	38,392	8,840	-	-
Transfer to Operating	-	-	-	-	207,206	422,086	644,641	874,870	1,519,511	1,939,295	1,939,295
Closing Balance	(79,523)	378,871	851,133	1,212,398	1,421,823	1,477,295	1,356,718	988,611	3,337	(1,396,948)	(2,819,747)
Interest	(1,590)	7,577	17,023	24,248	28,436	29,546	27,134	19,772	67	(27,939)	(56,395)
Required from Development Charges	-	-	-	2,834,322	2,891,067	2,948,790	3,008,470	8,438,392	5,478,840	-	-

Table A-9
Township of Severn
Water Development Charges Reserve Fund Continuity – Bass Lake (inflated \$)

Description	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Opening Balance	39,729	40,524	41,334	42,161	43,004	43,864	44,742	45,637	46,549	47,480	48,430
Development Charge Proceeds	-	-	-	-	-	-	-	-	-	-	-
Transfer to Capital	-	-	-	-	-	-	-	-	-	-	-
Transfer to Operating	-	-	-	-	-	-	-	-	-	-	-
Closing Balance	39,729	40,524	41,334	42,161	43,004	43,864	44,742	45,637	46,549	47,480	48,430
Interest	795	810	827	843	860	877	895	913	931	950	969
Required from Development Charges	-	-	-	-	-	-	-	-	-	-	-

Table A-10
Township of Severn
Water Development Charges Reserve Fund Continuity – Severn Estates (inflated \$)

Description	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Opening Balance	28,977	29,556	30,148	30,751	31,366	31,993	32,633	33,285	33,951	34,630	35,323
Development Charge Proceeds	-	-	-	-	-	-	-	-	-	-	-
Transfer to Capital	-	-	-	-	-	-	-	-	-	-	-
Transfer to Operating	-	-	-	-	-	-	-	-	-	-	-
Closing Balance	28,977	29,556	30,148	30,751	31,366	31,993	32,633	33,285	33,951	34,630	35,323
Interest	580	591	603	615	627	640	653	666	679	693	706
Required from Development Charges	-	-	-	-	-	-	-	-	-	-	-



Table A-11
Township of Severn
Water Utilities Equipment/Vehicle Reserve Continuity - Water Portion (inflated \$)

Description	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Opening Balance	290,198	333,322	376,222	419,122	462,022	504,922	547,822	590,722	633,622	676,522	719,422
Transfer from Operating	43,124	42,900	42,900	42,900	42,900	42,900	42,900	42,900	42,900	42,900	42,900
Transfer to Capital	-	-	-	-	-	-	-	-	-	-	-
Transfer to Operating	-	-	-	-	-	-	-	-	-	-	-
Closing Balance	333,322	376,222	419,122	462,022	504,922	547,822	590,722	633,622	676,522	719,422	762,322

Table A-12
Township of Severn
Westshore Upgrade & Maintenance Reserve Fund Continuity - Water (inflated \$)

Description	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Opening Balance	94,006	88,287	90,052	91,853	93,690	95,564	97,476	99,425	101,414	103,442	105,511
Transfer from Operating	-	-	-	-	-	-	-	-	-	-	-
Transfer to Capital	7,450	-	-	-	-	-	-	-	-	-	-
Transfer to Operating	-	-	-	-	-	-	-	-	-	-	-
Closing Balance	86,556	88,287	90,052	91,853	93,690	95,564	97,476	99,425	101,414	103,442	105,511
Interest	1,731	1,766	1,801	1,837	1,874	1,911	1,950	1,989	2,028	2,069	2,110



Table A-13
Township of Severn
Operating Budget Forecast – Water (inflated \$)

Description	Budget 2025	Forecast									
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Expenditures											
Operating Costs											
Washago											
G-410-431-1110 REGULAR SALARIES & WAGES	74,000	78,000	79,560	81,151	82,774	84,430	86,118	87,841	89,597	91,389	93,217
G-410-431-1120 PART-TIME SALARIES & WAGES	-	1,300	1,326	1,353	1,380	1,407	1,435	1,464	1,493	1,523	1,554
G-410-431-1130 OVERTIME-SHIFT-RECAL ETC.	6,200	6,200	6,324	6,450	6,579	6,711	6,845	6,982	7,122	7,264	7,410
G-410-431-1140 LOST TIME : SICK VACN ETC	6,000	7,000	7,140	7,283	7,428	7,577	7,729	7,883	8,041	8,202	8,366
G-410-431-1141 ON CALL	1,000	1,100	1,122	1,144	1,167	1,191	1,214	1,239	1,264	1,289	1,315
G-410-431-1155 NON TAXABLE - MEALS / UNIFORM PAY	300	-	-	-	-	-	-	-	-	-	-
G-410-431-1161 EMPLOYER HEALTH TAX	1,400	1,500	1,530	1,561	1,592	1,624	1,656	1,689	1,723	1,757	1,793
G-410-431-1162 C.P.P.	3,400	3,800	3,876	3,954	4,033	4,113	4,196	4,279	4,365	4,452	4,541
G-410-431-1163 E.I.	1,100	1,100	1,122	1,144	1,167	1,191	1,214	1,239	1,264	1,289	1,315
G-410-431-1164 O.M.E.R.S.	7,500	8,000	8,160	8,323	8,490	8,659	8,833	9,009	9,189	9,373	9,561
G-410-431-1165 GROUP LIFE INSURANCE	12,700	11,000	11,220	11,444	11,673	11,907	12,145	12,388	12,636	12,888	13,146
G-410-431-1167 WORKPLACE SAFETY INSURANCE	2,300	2,800	2,856	2,913	2,971	3,031	3,091	3,153	3,216	3,281	3,346
G-410-431-2220 BUILDING & PROPERTY MAINT	6,200	6,200	6,324	6,450	6,579	6,711	6,845	6,982	7,122	7,264	7,410
G-410-431-2312 PARTS	500	500	510	520	531	541	552	563	574	586	598
G-410-431-2418 SULPHATE	5,000	5,000	5,100	5,202	5,306	5,412	5,520	5,631	5,743	5,858	5,975
G-410-431-2419 CHEMICALS	9,000	9,000	9,180	9,364	9,551	9,742	9,937	10,135	10,338	10,545	10,756
G-410-431-2610 OFFICE SUPPLIES	500	500	510	520	531	541	552	563	574	586	598
G-410-431-2810 HYDRO	15,900	17,000	17,340	17,687	18,041	18,401	18,769	19,145	19,528	19,918	20,317
G-410-431-2835 PROPANE	2,200	2,200	2,244	2,289	2,335	2,381	2,429	2,478	2,527	2,578	2,629
G-410-431-2900 SAFETY EQUIPMENT	2,100	2,100	2,142	2,185	2,229	2,273	2,319	2,365	2,412	2,460	2,510
G-410-431-2910 UNIFORMS	300	-	-	-	-	-	-	-	-	-	-
G-410-431-3110 MILEAGE	100	100	102	104	106	108	110	113	115	117	120
G-410-431-3140 MEMBERSHIPS	500	500	510	520	531	541	552	563	574	586	598
G-410-431-3150 TRAINING COURSE EXPENSES	1,700	1,700	1,734	1,769	1,804	1,840	1,877	1,914	1,953	1,992	2,032
G-410-431-3205 JOINT HEALTH & SAFETY	100	100	102	104	106	108	110	113	115	117	120
G-410-431-3220 TELEPHONE	3,500	4,000	4,080	4,162	4,245	4,330	4,416	4,505	4,595	4,687	4,780
G-410-431-3230 ADVERTISING	100	100	102	104	106	108	110	113	115	117	120
G-410-431-3360 CONSULTANTS	1,100	1,100	1,122	1,144	1,167	1,191	1,214	1,239	1,264	1,289	1,315
G-410-431-3392 M.O.E. TESTING	8,300	8,300	8,466	8,635	8,808	8,984	9,164	9,347	9,534	9,725	9,919
G-410-431-3420 EQUIPMENT REPAIR & MAINTENANCE	44,600	44,700	45,594	46,506	47,436	48,385	49,352	50,339	51,346	52,373	53,421
G-410-431-3579 SOURCE WATER PROTECTION	2,100	2,000	2,040	2,081	2,122	2,165	2,208	2,252	2,297	2,343	2,390
G-410-431-3910 INSURANCE PREMIUMS	11,400	11,400	11,628	11,861	12,098	12,340	12,587	12,838	13,095	13,357	13,624
G-410-431-3995 PIL - SEVERN PORTION	8,600	8,600	8,772	8,947	9,126	9,309	9,495	9,685	9,879	10,076	10,278
G-410-431-7970 INTERNAL DEPT EXPENDITURE TRSF	2,000	4,500	4,590	4,682	4,775	4,871	4,968	5,068	5,169	5,272	5,378
G-410-431-7981 TOWNSHIP VEHICLE RENTAL	15,000	17,800	18,156	18,519	18,890	19,267	19,653	20,046	20,447	20,856	21,273



Table A-13 (continued)
Township of Severn
Operating Budget Forecast – Water (inflated \$)

Description	Budget 2025	Forecast									
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Expenditures											
Operating Costs											
Bass Lake											
G-410-432-1110 REGULAR SALARIES & WAGES	74,000	77,900	79,458	81,047	82,668	84,321	86,008	87,728	89,483	91,272	93,098
G-410-432-1120 PART-TIME SALARIES & WAGES	-	1,300	1,326	1,353	1,380	1,407	1,435	1,464	1,493	1,523	1,554
G-410-432-1130 OVERTIME-SHIFT-RECALL ETC.	4,700	4,700	4,794	4,890	4,988	5,087	5,189	5,293	5,399	5,507	5,617
G-410-432-1140 LOST TIME : SICK VACN ETC	4,000	4,400	4,488	4,578	4,669	4,763	4,858	4,955	5,054	5,155	5,258
G-410-432-1141 ON CALL	600	600	612	624	637	649	662	676	689	703	717
G-410-432-1155 NON TAXABLE - MEALS / UNIFORM PAY	200	200	204	208	212	216	221	225	230	234	239
G-410-432-1161 EMPLOYER HEALTH TAX	1,400	1,500	1,530	1,561	1,592	1,624	1,656	1,689	1,723	1,757	1,793
G-410-432-1162 C.P.P.	3,300	3,700	3,774	3,849	3,926	4,005	4,085	4,167	4,250	4,335	4,422
G-410-432-1163 E.I.	1,000	1,100	1,122	1,144	1,167	1,191	1,214	1,239	1,264	1,289	1,315
G-410-432-1164 O.M.E.R.S.	7,500	8,000	8,160	8,323	8,490	8,659	8,833	9,009	9,189	9,373	9,561
G-410-432-1165 GROUP LIFE INSURANCE	12,400	10,700	10,914	11,132	11,355	11,582	11,814	12,050	12,291	12,537	12,787
G-410-432-1167 WORKPLACE SAFETY INSURANCE	2,300	2,700	2,754	2,809	2,865	2,923	2,981	3,041	3,101	3,163	3,227
G-410-432-2220 BUILDING & PROPERTY MAINT	19,000	19,000	19,380	19,768	20,163	20,566	20,978	21,397	21,825	22,262	22,707
G-410-432-2312 PARTS	500	500	510	520	531	541	552	563	574	586	598
G-410-432-2419 CHEMICALS	1,400	1,400	1,428	1,457	1,486	1,515	1,546	1,577	1,608	1,640	1,673
G-410-432-2610 OFFICE SUPPLIES	300	300	306	312	318	325	331	338	345	351	359
G-410-432-2810 HYDRO	13,000	13,900	14,178	14,462	14,751	15,046	15,347	15,654	15,967	16,286	16,612
G-410-432-2835 PROPANE	2,100	2,100	2,142	2,185	2,229	2,273	2,319	2,365	2,412	2,460	2,510
G-410-432-2900 SAFETY EQUIPMENT	1,600	1,600	1,632	1,665	1,698	1,732	1,767	1,802	1,838	1,875	1,912
G-410-432-2910 UNIFORMS	200	200	204	208	212	216	221	225	230	234	239
G-410-432-3110 MILEAGE	100	100	102	104	106	108	110	113	115	117	120
G-410-432-3140 MEMBERSHIPS	400	400	408	416	424	433	442	450	459	469	478
G-410-432-3150 TRAINING COURSE EXPENSES	1,500	1,500	1,530	1,561	1,592	1,624	1,656	1,689	1,723	1,757	1,793
G-410-432-3205 JOINT HEALTH & SAFETY	100	100	102	104	106	108	110	113	115	117	120
G-410-432-3220 TELEPHONE	2,600	2,900	2,958	3,017	3,078	3,139	3,202	3,266	3,331	3,398	3,466
G-410-432-3230 ADVERTISING	100	100	102	104	106	108	110	113	115	117	120
G-410-432-3360 CONSULTANTS	100	100	102	104	106	108	110	113	115	117	120
G-410-432-3392 M.O.E. TESTING	6,700	6,700	6,834	6,971	7,110	7,252	7,397	7,545	7,696	7,850	8,007
G-410-432-3420 EQUIPMENT REPAIR & MAINTENANCE	24,900	25,000	25,500	26,010	26,530	27,061	27,602	28,154	28,717	29,291	29,877
G-410-432-3579 SOURCE WATER PROTECTION	400	400	408	416	424	433	442	450	459	469	478
G-410-432-3910 INSURANCE PREMIUMS	9,400	9,400	9,588	9,780	9,975	10,175	10,378	10,586	10,798	11,014	11,234
G-410-432-3995 PIL - SEVERN PORTION	900	900	918	936	955	974	994	1,014	1,034	1,054	1,076
G-410-432-7970 INTERNAL DEPT EXPENDITURE TRSF	2,000	2,500	2,550	2,601	2,653	2,706	2,760	2,815	2,872	2,929	2,988
G-410-432-7981 TOWNSHIP VEHICLE RENTAL	10,000	11,900	12,138	12,381	12,628	12,881	13,139	13,401	13,669	13,943	14,222
Water Systems Redistribution											
G-410-433-3360 CONSULTANTS	-	100	102	104	106	108	110	113	115	117	120
G-410-433-3420 EQUIPMENT REPAIR & MAINTENANCE	-	11,900	12,138	12,381	12,628	12,881	13,139	13,401	13,669	13,943	14,222



Table A-13 (continued)
Township of Severn
Operating Budget Forecast – Water (inflated \$)

Description	Budget 2025	Forecast									
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Expenditures											
Operating Costs											
Severn Estates											
G-410-434-1110 REGULAR SALARIES & WAGES	38,000	39,600	40,392	41,200	42,024	42,864	43,722	44,596	45,488	46,398	47,326
G-410-434-1120 PART-TIME SALARIES & WAGES	-	700	714	728	743	758	773	788	804	820	837
G-410-434-1130 OVERTIME-SHIFT-RECAL ETC.	3,900	3,900	3,978	4,058	4,139	4,221	4,306	4,392	4,480	4,569	4,661
G-410-434-1140 LOST TIME : SICK VACN ETC	1,000	1,300	1,326	1,353	1,380	1,407	1,435	1,464	1,493	1,523	1,554
G-410-434-1141 ON CALL	100	100	102	104	106	108	110	113	115	117	120
G-410-434-1155 NON TAXABLE - MEALS / UNIFORM PAY	100	100	102	104	106	108	110	113	115	117	120
G-410-434-1161 EMPLOYER HEALTH TAX	700	800	816	832	849	866	883	901	919	937	956
G-410-434-1162 C.P.P.	1,800	2,000	2,040	2,081	2,122	2,165	2,208	2,252	2,297	2,343	2,390
G-410-434-1163 E.I.	600	600	612	624	637	649	662	676	689	703	717
G-410-434-1164 O.M.E.R.S.	4,100	4,400	4,488	4,578	4,669	4,763	4,858	4,955	5,054	5,155	5,258
G-410-434-1165 GROUP LIFE INSURANCE	6,800	5,800	5,916	6,034	6,155	6,278	6,404	6,532	6,662	6,796	6,932
G-410-434-1167 WORKPLACE SAFETY INSURANCE	1,300	1,500	1,530	1,561	1,592	1,624	1,656	1,689	1,723	1,757	1,793
G-410-434-2220 BUILDING & PROPERTY MAINT	4,100	4,100	4,182	4,266	4,351	4,438	4,527	4,617	4,710	4,804	4,900
G-410-434-2312 PARTS	500	500	510	520	531	541	552	563	574	586	598
G-410-434-2419 CHEMICALS	1,100	1,100	1,122	1,144	1,167	1,191	1,214	1,239	1,264	1,289	1,315
G-410-434-2610 OFFICE SUPPLIES	300	300	306	312	318	325	331	338	345	351	359
G-410-434-2810 HYDRO	3,000	3,200	3,264	3,329	3,396	3,464	3,533	3,604	3,676	3,749	3,824
G-410-434-2835 HEAT-PROPANE	900	900	918	936	955	974	994	1,014	1,034	1,054	1,076
G-410-434-2900 SAFETY EQUIPMENT	1,100	1,100	1,122	1,144	1,167	1,191	1,214	1,239	1,264	1,289	1,315
G-410-434-3140 MEMBERSHIPS	300	300	306	312	318	325	331	338	345	351	359
G-410-434-3150 TRAINING COURSE EXPENSES	600	600	612	624	637	649	662	676	689	703	717
G-410-434-3205 JOINT HEALTH & SAFETY	100	100	102	104	106	108	110	113	115	117	120
G-410-434-3215 COURIER AND DELIVERY CHARGES	100	100	102	104	106	108	110	113	115	117	120
G-410-434-3220 TELEPHONE	1,200	1,400	1,428	1,457	1,486	1,515	1,546	1,577	1,608	1,640	1,673
G-410-434-3230 ADVERTISING	100	100	102	104	106	108	110	113	115	117	120
G-410-434-3360 CONSULTANTS	100	100	102	104	106	108	110	113	115	117	120
G-410-434-3392 M.O.E. TESTING	8,000	8,000	8,160	8,323	8,490	8,659	8,833	9,009	9,189	9,373	9,561
G-410-434-3420 EQUIPMENT REPAIR & MAINTENANCE	23,800	23,800	24,276	24,762	25,257	25,762	26,277	26,803	27,339	27,885	28,443
G-410-434-3579 SOURCE WATER PROTECTION	300	300	306	312	318	325	331	338	345	351	359
G-410-434-3910 INSURANCE PREMIUMS	7,900	7,900	8,058	8,219	8,384	8,551	8,722	8,897	9,075	9,256	9,441
G-410-434-3995 PIL - SEVERN PORTION	1,300	1,300	1,326	1,353	1,380	1,407	1,435	1,464	1,493	1,523	1,554
G-410-434-7970 INTERNAL DEPT EXPENDITURE TRSF	2,000	500	510	520	531	541	552	563	574	586	598
G-410-434-7981 TOWNSHIP VEHICLE RENTAL	10,000	11,900	12,138	12,381	12,628	12,881	13,139	13,401	13,669	13,943	14,222



Table A-13 (continued)
Township of Severn
Operating Budget Forecast – Water (inflated \$)

Description	Budget 2025	Forecast									
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Expenditures											
Operating Costs											
Sandcastle Estates											
G-410-435-1110 REGULAR SALARIES & WAGES	44,000	46,700	47,634	48,587	49,558	50,550	51,561	52,592	53,644	54,716	55,811
G-410-435-1120 PART-TIME SALARIES & WAGES	-	800	816	832	849	866	883	901	919	937	956
G-410-435-1130 OVERTIME-SHIFT-RECAL ETC.	6,200	6,200	6,324	6,450	6,579	6,711	6,845	6,982	7,122	7,264	7,410
G-410-435-1140 LOST TIME : SICK VACN ETC	3,000	4,000	4,080	4,162	4,245	4,330	4,416	4,505	4,595	4,687	4,780
G-410-435-1141 ON CALL	600	600	612	624	637	649	662	676	689	703	717
G-410-435-1155 NON TAXABLE - MEALS / UNIFORM PAY	200	200	204	208	212	216	221	225	230	234	239
G-410-435-1161 EMPLOYER HEALTH TAX	800	900	918	936	955	974	994	1,014	1,034	1,054	1,076
G-410-435-1162 C.P.P.	1,900	2,100	2,142	2,185	2,229	2,273	2,319	2,365	2,412	2,460	2,510
G-410-435-1163 E.I.	600	600	612	624	637	649	662	676	689	703	717
G-410-435-1164 O.M.E.R.S.	4,200	4,500	4,590	4,682	4,775	4,871	4,968	5,068	5,169	5,272	5,378
G-410-435-1165 GROUP LIFE INSURANCE	6,900	6,100	6,222	6,346	6,473	6,603	6,735	6,870	7,007	7,147	7,290
G-410-435-1167 WORKPLACE SAFETY INSURANCE	1,300	1,600	1,632	1,665	1,698	1,732	1,767	1,802	1,838	1,875	1,912
G-410-435-2220 BUILDING & PROPERTY MAINT	4,900	4,900	4,998	5,098	5,200	5,304	5,410	5,518	5,629	5,741	5,856
G-410-435-2312 PARTS	500	500	510	520	531	541	552	563	574	586	598
G-410-435-2418 SULPHATE	2,300	2,300	2,346	2,393	2,441	2,490	2,539	2,590	2,642	2,695	2,749
G-410-435-2419 CHEMICALS	2,300	2,300	2,346	2,393	2,441	2,490	2,539	2,590	2,642	2,695	2,749
G-410-435-2610 OFFICE SUPPLIES	300	300	306	312	318	325	331	338	345	351	359
G-410-435-2810 HYDRO	9,500	10,200	10,404	10,612	10,824	11,041	11,262	11,487	11,717	11,951	12,190
G-410-435-2835 PROPANE	900	900	918	936	955	974	994	1,014	1,034	1,054	1,076
G-410-435-2900 SAFETY EQUIPMENT	1,600	1,600	1,632	1,665	1,698	1,732	1,767	1,802	1,838	1,875	1,912
G-410-435-2910 UNIFORMS	200	200	204	208	212	216	221	225	230	234	239
G-410-435-3110 MILEAGE	100	100	102	104	106	108	110	113	115	117	120
G-410-435-3140 MEMBERSHIPS	400	400	408	416	424	433	442	450	459	469	478
G-410-435-3150 TRAINING COURSE EXPENSES	1,500	1,500	1,530	1,561	1,592	1,624	1,656	1,689	1,723	1,757	1,793
G-410-435-3205 JOINT HEALTH & SAFETY	100	100	102	104	106	108	110	113	115	117	120
G-410-435-3220 TELEPHONE	3,100	3,300	3,366	3,433	3,502	3,572	3,643	3,716	3,791	3,866	3,944
G-410-435-3230 ADVERTISING	100	100	102	104	106	108	110	113	115	117	120
G-410-435-3360 CONSULTANTS	400	400	408	416	424	433	442	450	459	469	478
G-410-435-3392 M.O.E. TESTING	5,200	5,200	5,304	5,410	5,518	5,629	5,741	5,856	5,973	6,093	6,214
G-410-435-3420 EQUIPMENT REPAIR & MAINTENANCE	42,300	42,400	43,248	44,113	44,995	45,895	46,813	47,749	48,704	49,678	50,672
G-410-435-3579 SOURCE WATER PROTECTION	700	700	714	728	743	758	773	788	804	820	837
G-410-435-3910 INSURANCE PREMIUMS	10,600	10,600	10,812	11,028	11,249	11,474	11,703	11,937	12,176	12,420	12,668
G-410-435-3995 PIL - SEVERN PORTION	400	400	408	416	424	433	442	450	459	469	478
G-410-435-7970 INTERNAL DEPT EXPENDITURE TRSF	2,000	2,500	2,550	2,601	2,653	2,706	2,760	2,815	2,872	2,929	2,988
G-410-435-7981 TOWNSHIP VEHICLE RENTAL	10,000	11,900	12,138	12,381	12,628	12,881	13,139	13,401	13,669	13,943	14,222
Water & Sewer Redistribution											
G-410-436-7970 INTERNAL DEPT EXPENDITURE TRSF	-	76,950	78,489	80,059	81,660	83,293	84,959	86,658	88,391	90,159	91,962



Table A-13 (continued)
Township of Severn
Operating Budget Forecast – Water (inflated \$)

Description	Budget 2025	Forecast									
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Expenditures											
Operating Costs											
Coldwater											
G-410-437-1110 REGULAR SALARIES & WAGES	110,000	116,200	118,524	120,894	123,312	125,779	128,294	130,860	133,477	136,147	138,870
G-410-437-1120 PART-TIME SALARIES & WAGES	-	2,000	2,040	2,081	2,122	2,165	2,208	2,252	2,297	2,343	2,390
G-410-437-1130 OVERTIME-SHIFT-RECAL ETC.	10,200	10,200	10,404	10,612	10,824	11,041	11,262	11,487	11,717	11,951	12,190
G-410-437-1140 LOST TIME : SICK VACN ETC	10,000	11,600	11,832	12,069	12,310	12,556	12,807	13,063	13,325	13,591	13,863
G-410-437-1141 ON CALL	1,700	1,900	1,938	1,977	2,016	2,057	2,098	2,140	2,183	2,226	2,271
G-410-437-1155 NON TAXABLE - MEALS / UNIFORM PAY	600	600	612	624	637	649	662	676	689	703	717
G-410-437-1161 EMPLOYER HEALTH TAX	2,200	2,400	2,448	2,497	2,547	2,598	2,650	2,703	2,757	2,812	2,868
G-410-437-1162 C.P.P.	5,400	5,900	6,018	6,138	6,261	6,386	6,514	6,644	6,777	6,913	7,051
G-410-437-1163 E.I.	1,700	1,700	1,734	1,769	1,804	1,840	1,877	1,914	1,953	1,992	2,032
G-410-437-1164 O.M.E.R.S.	11,700	12,400	12,648	12,901	13,159	13,422	13,691	13,964	14,244	14,529	14,819
G-410-437-1165 GROUP LIFE INSURANCE	19,700	17,100	17,442	17,791	18,147	18,510	18,880	19,257	19,643	20,035	20,436
G-410-437-1167 WORKPLACE SAFETY INSURANCE	3,700	4,300	4,386	4,474	4,563	4,654	4,748	4,842	4,939	5,038	5,139
G-410-437-2220 BUILDING & PROPERTY MAINT	5,900	5,900	6,018	6,138	6,261	6,386	6,514	6,644	6,777	6,913	7,051
G-410-437-2310 FUEL - DIESEL	900	900	918	936	955	974	994	1,014	1,034	1,054	1,076
G-410-437-2312 PARTS	8,200	8,200	8,364	8,531	8,702	8,876	9,053	9,235	9,419	9,608	9,800
G-410-437-2416 SOFTENER SALT	6,900	6,900	7,038	7,179	7,322	7,469	7,618	7,771	7,926	8,084	8,246
G-410-437-2419 CHEMICALS	4,300	4,300	4,386	4,474	4,563	4,654	4,748	4,842	4,939	5,038	5,139
G-410-437-2610 OFFICE SUPPLIES	500	500	510	520	531	541	552	563	574	586	598
G-410-437-2810 HYDRO	50,000	53,600	54,672	55,765	56,881	58,018	59,179	60,362	61,570	62,801	64,057
G-410-437-2900 SAFETY EQUIPMENT	1,400	1,400	1,428	1,457	1,486	1,515	1,546	1,577	1,608	1,640	1,673
G-410-437-2910 UNIFORMS	500	500	510	520	531	541	552	563	574	586	598
G-410-437-3110 MILEAGE	200	200	204	208	212	216	221	225	230	234	239
G-410-437-3140 MEMBERSHIPS	800	800	816	832	849	866	883	901	919	937	956
G-410-437-3150 TRAINING COURSE EXPENSES	1,500	1,500	1,530	1,561	1,592	1,624	1,656	1,689	1,723	1,757	1,793
G-410-437-3205 JOINT HEALTH & SAFETY	100	100	102	104	106	108	110	113	115	117	120
G-410-437-3220 TELEPHONE	5,300	5,300	5,406	5,514	5,624	5,737	5,852	5,969	6,088	6,210	6,334
G-410-437-3230 ADVERTISING	200	200	204	208	212	216	221	225	230	234	239
G-410-437-3360 CONSULTANTS	1,800	1,800	1,836	1,873	1,910	1,948	1,987	2,027	2,068	2,109	2,151
G-410-437-3392 M.O.E. TESTING	7,800	7,800	7,956	8,115	8,277	8,443	8,612	8,784	8,960	9,139	9,322
G-410-437-3420 EQUIPMENT REPAIR & MAINTENANCE	55,800	55,800	56,916	58,054	59,215	60,400	61,608	62,840	64,097	65,379	66,686
G-410-437-3579 SOURCE WATER PROTECTION	3,500	3,300	3,366	3,433	3,502	3,572	3,643	3,716	3,791	3,866	3,944
G-410-437-3910 INSURANCE PREMIUMS	13,700	13,700	13,974	14,253	14,539	14,829	15,126	15,428	15,737	16,052	16,373
G-410-437-3995 PIL - SEVERN PORTION	4,400	4,400	4,488	4,578	4,669	4,763	4,858	4,955	5,054	5,155	5,258
G-410-437-7970 INTERNAL DEPT EXPENDITURE TRSF	2,000	7,500	7,650	7,803	7,959	8,118	8,281	8,446	8,615	8,787	8,963
G-410-437-7981 TOWNSHIP VEHICLE RENTAL	22,000	26,100	26,622	27,154	27,698	28,251	28,817	29,393	29,981	30,580	31,192



Table A-13 (continued)
Township of Severn
Operating Budget Forecast – Water (inflated \$)

Description	Budget 2025	Forecast									
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Expenditures											
<u>Operating Costs</u>											
Westshore											
G-410-439-1110 REGULAR SALARIES & WAGES	146,000	154,500	157,590	160,742	163,957	167,236	170,580	173,992	177,472	181,021	184,642
G-410-439-1120 PART-TIME SALARIES & WAGES	-	2,700	2,754	2,809	2,865	2,923	2,981	3,041	3,101	3,163	3,227
G-410-439-1130 OVERTIME-SHIFT-RECALL ETC.	17,200	17,200	17,544	17,895	18,253	18,618	18,990	19,370	19,757	20,153	20,556
G-410-439-1140 LOST TIME : SICK VACN ETC	17,000	18,800	19,176	19,560	19,951	20,350	20,757	21,172	21,595	22,027	22,468
G-410-439-1141 ON CALL	2,900	3,200	3,264	3,329	3,396	3,464	3,533	3,604	3,676	3,749	3,824
G-410-439-1155 NON TAXABLE - MEALS / UNIFORM PAY	900	900	918	936	955	974	994	1,014	1,034	1,054	1,076
G-410-439-1161 EMPLOYER HEALTH TAX	3,500	3,800	3,876	3,954	4,033	4,113	4,196	4,279	4,365	4,452	4,541
G-410-439-1162 C.P.P.	8,400	9,100	9,282	9,468	9,657	9,850	10,047	10,248	10,453	10,662	10,875
G-410-439-1163 E.I.	2,600	2,700	2,754	2,809	2,865	2,923	2,981	3,041	3,101	3,163	3,227
G-410-439-1164 O.M.E.R.S.	18,000	19,000	19,380	19,768	20,163	20,566	20,978	21,397	21,825	22,262	22,707
G-410-439-1165 GROUP LIFE INSURANCE	30,900	26,900	27,438	27,987	28,546	29,117	29,700	30,294	30,900	31,518	32,148
G-410-439-1167 WORKPLACE SAFETY INSURANCE	5,700	6,800	6,936	7,075	7,216	7,361	7,508	7,658	7,811	7,967	8,127
G-410-439-2220 BUILDING & PROPERTY MAINT	14,800	16,800	17,136	17,479	17,828	18,185	18,549	18,920	19,298	19,684	20,078
G-410-439-2310 FUEL - DIESEL	900	900	918	936	955	974	994	1,014	1,034	1,054	1,076
G-410-439-2312 PARTS	10,900	10,900	11,118	11,340	11,567	11,799	12,034	12,275	12,521	12,771	13,027
G-410-439-2418 SULPHATE	10,800	10,800	11,016	11,236	11,461	11,690	11,924	12,163	12,406	12,654	12,907
G-410-439-2419 CHEMICALS	19,100	19,100	19,482	19,872	20,269	20,674	21,088	21,510	21,940	22,379	22,826
G-410-439-2610 OFFICE SUPPLIES	1,800	1,800	1,836	1,873	1,910	1,948	1,987	2,027	2,068	2,109	2,151
G-410-439-2810 HYDRO	72,200	77,300	78,846	80,423	82,031	83,672	85,345	87,052	88,793	90,569	92,381
G-410-439-2830 HEAT - NATURAL GAS	9,800	9,800	9,996	10,196	10,400	10,608	10,820	11,036	11,257	11,482	11,712
G-410-439-2900 SAFETY EQUIPMENT	1,700	1,700	1,734	1,769	1,804	1,840	1,877	1,914	1,953	1,992	2,032
G-410-439-2910 UNIFORMS	800	800	816	832	849	866	883	901	919	937	956
G-410-439-3110 MILEAGE	300	300	306	312	318	325	331	338	345	351	359
G-410-439-3140 MEMBERSHIPS	1,200	1,200	1,224	1,248	1,273	1,299	1,325	1,351	1,378	1,406	1,434
G-410-439-3150 TRAINING COURSE EXPENSES	3,500	3,500	3,570	3,641	3,714	3,789	3,864	3,942	4,020	4,101	4,183
G-410-439-3205 JOINT HEALTH & SAFETY	100	100	102	104	106	108	110	113	115	117	120
G-410-439-3220 TELEPHONE	3,100	3,200	3,264	3,329	3,396	3,464	3,533	3,604	3,676	3,749	3,824
G-410-439-3230 ADVERTISING	300	300	306	312	318	325	331	338	345	351	359
G-410-439-3360 CONSULTANTS	3,500	3,500	3,570	3,641	3,714	3,789	3,864	3,942	4,020	4,101	4,183
G-410-439-3392 M.O.E. TESTING	7,800	7,800	7,956	8,115	8,277	8,443	8,612	8,784	8,960	9,139	9,322
G-410-439-3420 EQUIPMENT REPAIR & MAINTENANCE	62,500	62,600	63,852	65,129	66,432	67,760	69,115	70,498	71,908	73,346	74,813
G-410-439-3579 SOURCE WATER PROTECTION	6,800	6,500	6,630	6,763	6,898	7,036	7,177	7,320	7,466	7,616	7,768
G-410-439-3910 INSURANCE PREMIUMS	5,500	5,500	5,610	5,722	5,837	5,953	6,072	6,194	6,318	6,444	6,573
G-410-439-3995 PIL - SEVERN PORTION	3,500	3,500	3,570	3,641	3,714	3,789	3,864	3,942	4,020	4,101	4,183
G-410-439-7970 INTERNAL DEPT EXPENDITURE TRSF	7,000	12,500	12,750	13,005	13,265	13,530	13,801	14,077	14,359	14,646	14,939
G-410-439-7981 TOWNSHIP VEHICLE RENTAL	40,000	47,400	48,348	49,315	50,301	51,307	52,333	53,380	54,448	55,537	56,647
UTILITIES FLEET											
G-410-448-2311 FUEL - GASOLINE	26,700	26,700	27,234	27,779	28,334	28,901	29,479	30,069	30,670	31,283	31,909
G-410-448-2312 PARTS	8,825	8,850	9,027	9,208	9,392	9,580	9,771	9,967	10,166	10,369	10,577
G-410-448-2320 LUBRICANTS	2,401	-	-	-	-	-	-	-	-	-	-
G-410-448-2340 LICENSES	-	2,400	2,448	2,497	2,547	2,598	2,650	2,703	2,757	2,812	2,868
G-410-448-3420 EQUIPMENT REPAIR & MAINTENANCE	10,650	10,850	11,067	11,288	11,514	11,744	11,979	12,219	12,463	12,713	12,967
G-410-448-3910 INSURANCE PREMIUMS	5,650	5,650	5,763	5,878	5,996	6,116	6,238	6,363	6,490	6,620	6,752
Sub Total Operating	1,729,526	1,906,300	1,944,426	1,983,315	2,022,981	2,063,440	2,104,709	2,146,803	2,189,739	2,233,534	2,278,205



Table A-13 (continued)
Township of Severn
Operating Budget Forecast – Water (inflated \$)

Description	Budget 2025		Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Capital-Related												
Existing Debt (Principal) - Growth Related	-		-	-	-	-	-	-	-	-	-	-
Existing Debt (Interest) - Growth Related	-		-	-	-	-	-	-	-	-	-	-
New Growth Related Debt (Principal)	-		-	-	-	86,246	179,550	293,006	446,682	781,012	1,037,685	1,084,174
New Growth Related Debt (Interest)	-		-	-	-	120,960	242,536	382,332	566,326	987,146	1,263,069	1,216,581
Existing Debt (Principal) - Non-Growth Related - Westshore	132,326		139,405	146,863	154,719	162,996	171,716	180,902	190,580	200,776	211,516	222,832
Existing Debt (Interest) - Non-Growth Related	111,764		104,685	97,227	89,370	81,093	72,373	63,187	53,509	43,314	32,573	21,257
New Non-Growth Related Debt (Principal)	-		-	15,971	16,687	17,435	24,604	25,707	46,024	70,446	86,379	90,249
New Non-Growth Related Debt (Interest)	-		-	22,400	21,684	20,937	29,116	28,014	53,742	83,040	97,804	93,934
Transfer to Vehicle Replacement Reserve	43,124		42,900	42,900	42,900	42,900	42,900	42,900	42,900	42,900	42,900	42,900
Transfer to Capital Reserve	328,998		271,107	319,407	410,994	507,733	595,050	703,371	772,100	839,360	936,668	1,071,478
Sub Total Capital Related	616,211		558,097	644,768	736,355	1,040,300	1,357,845	1,719,419	2,171,862	3,047,993	3,708,595	3,843,405
Total Expenditures	2,345,737		2,464,397	2,589,194	2,719,669	3,063,281	3,421,286	3,824,128	4,318,665	5,237,733	5,942,129	6,121,610
Revenues												
Minimum Bill Revenue	2,036,008		2,149,043	2,267,495	2,391,607	2,521,629	2,657,823	2,800,461	2,949,828	3,106,220	3,269,946	3,441,328
Minimum Bill Revenue - Ramara	15,248		15,781	16,334	16,905	17,497	18,109	18,743	19,399	20,078	20,781	21,508
Washago												
G-410-431-0849 PENALTY	1,000		1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
G-410-431-0887 WATER METER SALES	546		500	500	500	500	500	500	500	500	500	500
G-410-431-0981 WATER CONNECTION CHARGE	100		100	100	100	100	100	100	100	100	100	100
Bass Lake												
G-410-432-0849 PENALTY	1,000		1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
G-410-432-0887 WATER METER SALES	546		500	500	500	500	500	500	500	500	500	500
Severn Estates												
G-410-434-0849 PENALTY	500		500	500	500	500	500	500	500	500	500	500
G-410-434-0887 WATER METER SALES	546		500	500	500	500	500	500	500	500	500	500
Sandcastle Estates												
G-410-435-0849 PENALTY	500		500	500	500	500	500	500	500	500	500	500
G-410-435-0887 WATER METER SALES	546		500	500	500	500	500	500	500	500	500	500
G-410-435-0981 WATER/SEWER CONNECTION CHARGE	100		100	100	100	100	100	100	100	100	100	100
Coldwater												
G-410-437-0849 PENALTY	4,000		4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
G-410-437-0887 WATER METER SALES	8,190		8,200	8,200	8,200	8,200	8,200	8,200	8,200	8,200	8,200	8,200
G-410-437-0890 MISCELLANEOUS	2,200		2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200
G-410-437-0981 WATER/SEWER CONNECTION CHARGE	1,500		1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Westshore												
G-410-439-0849 PENALTY	7,000		7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000
G-410-439-0887 WATER METER SALES	10,900		10,900	10,900	10,900	10,900	10,900	10,900	10,900	10,900	10,900	10,900
G-410-439-0890 MISCELLANEOUS	100		100	100	100	100	100	100	100	100	100	100
G-410-439-0981 WATER/SEWER CONNECTION CHARGE	2,000		2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
UTILITY VEHICLES												
G-410-448-0971 TOWNSHIP EQUIPMENT RENTALS	97,350		97,350	97,350	97,350	97,350	97,350	97,350	97,350	97,350	97,350	97,350
Contributions from Development Charges Reserve Fund - Coldwater	-		-	-	-	-	-	30,697	138,137	248,647	361,459	361,459
Contributions from Development Charges Reserve Fund - Westshore	-		-	-	-	207,206	422,086	644,641	874,870	1,519,511	1,939,295	1,939,295
Total Operating Revenue	2,189,880		2,303,274	2,422,279	2,546,962	2,884,782	3,236,468	3,632,992	4,120,685	5,032,907	5,729,932	5,902,041
Water Billing Recovery - Total	155,857		161,123	166,915	172,707	178,499	184,817	191,136	197,981	204,826	212,198	219,569



Table A-14
Township of Severn
Water Rate Calculation – Minimum Charge (inflated \$)

Water	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Existing	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247
New	23	68	113	158	203	248	293	338	383	428	473
Total Customers	2,270	2,315	2,360	2,405	2,450	2,495	2,540	2,585	2,630	2,675	2,720
Total Annual Revenue	\$2,036,008	\$2,149,043	\$2,267,495	\$2,391,607	\$2,521,629	\$2,657,823	\$2,800,461	\$2,949,828	\$3,106,220	\$3,269,946	\$3,441,328

All Water Areas - Severn	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Existing	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247	2,247
New	23	68	113	158	203	248	293	338	383	428	473
Subtotal Customers	2,270	2,315	2,360	2,405	2,450	2,495	2,540	2,585	2,630	2,675	2,720
Quarterly Minimum Bill Charge	\$224.23	\$232.08	\$240.20	\$248.61	\$257.31	\$266.31	\$275.64	\$285.28	\$295.27	\$305.60	\$316.30
Annual Minimum Bill Charge	\$896.92	\$928.31	\$960.80	\$994.43	\$1,029.24	\$1,065.26	\$1,102.54	\$1,141.13	\$1,181.07	\$1,222.41	\$1,265.19
Total Annual Revenue	\$2,036,008	\$2,149,043	\$2,267,495	\$2,391,607	\$2,521,629	\$2,657,823	\$2,800,461	\$2,949,828	\$3,106,220	\$3,269,946	\$3,441,328

Ramara	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Existing*	1	1	1	1	1	1	1	1	1	1	1
New	0	0	0	0	0	0	0	0	0	0	0
Subtotal Customers	1	1	1	1	1	1	1	1	1	1	1
Quarterly Minimum Bill Charge	\$3,811.91	\$3,945.33	\$4,083.41	\$4,226.33	\$4,374.25	\$4,527.35	\$4,685.81	\$4,849.81	\$5,019.56	\$5,195.24	\$5,377.08
Annual Minimum Bill Charge	\$15,247.64	\$15,781.31	\$16,333.65	\$16,905.33	\$17,497.02	\$18,109.41	\$18,743.24	\$19,399.26	\$20,078.23	\$20,780.97	\$21,508.30
Total Annual Revenue	\$15,248	\$15,781	\$16,334	\$16,905	\$17,497	\$18,109	\$18,743	\$19,399	\$20,078	\$20,781	\$21,508

*Base charge is assumed to be 17 users within Ramara will stay constant over the forecast period

Table A-15
Township of Severn
Water Rate Forecast

Description	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Total Water Billing Recovery	155,857	161,123	166,915	172,707	178,499	184,817	191,136	197,981	204,826	212,198	219,569
Total Volume (Over 272 m3 per year)	52,655	52,655	52,655	52,655	52,655	52,655	52,655	52,655	52,655	52,655	52,655
Constant Rate	2.96	3.06	3.17	3.28	3.39	3.51	3.63	3.76	3.89	4.03	4.17
Annual Percentage Change		3.4%	3.6%	3.5%	3.4%	3.5%	3.4%	3.6%	3.5%	3.6%	3.5%



Appendix B

Detailed Wastewater Rate Calculations



Table B-1
Township of Severn
Capital Budget Forecast (uninflated \$) – Wastewater

Description	Budget 2025	Total	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Capital Expenditures												
Lifecycle:												
Coldwater Water Pollution Control Plant												
Main SPS Repairs	65,000	-										
Community Centre Generator	60,000	-										
Collection system Upgrades		270,000	30,000	-	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000
Sludge storage pump		150,000	75,000	75,000	-	-	-	-	-	-	-	-
New Office Roof and Facia/Metal work.		125,000	-	125,000	-	-	-	-	-	-	-	-
Sludge storage tank inspection		40,000	-	-	-	20,000	-	-	-	20,000	-	-
Install safety grating on PS x3		125,000	-	-	-	75,000	50,000	-	-	-	-	-
Westshore Waste Water Treatment Plant		-										
Grayshott SPS Inflow Reduction	60,000	-										
Bramshott SPS Generator	60,000	-										
Collection Upgrades		500,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000
Bayou Generator		70,000	70,000	-	-	-	-	-	-	-	-	-
Timberline Generator		70,000	70,000	-	-	-	-	-	-	-	-	-
Spare main pump station pump		48,000	48,000	-	-	-	-	-	-	-	-	-
Tunbull Generator		70,000	-	70,000	-	-	-	-	-	-	-	-
Parkson Filter 1 Media Replacement		60,000	-	60,000	-	-	-	-	-	-	-	-
Parkson Filter 2 media Replacement		60,000	-	-	60,000	-	-	-	-	-	-	-
Lakeside Generator		70,000	-	70,000	-	-	-	-	-	-	-	-
Safety Grating on PS x2		200,000	-	-	-	-	-	50,000	50,000	50,000	50,000	-
Stockdale / Menoke Catchment Area 2 - Development Design	200,000	-										
Washago Wastewater / Lagoon (Washago Dept 411)		-										
Main PS Generator	25,000	-	-	-	-	-	-	-	-	-	-	-
Lagoon Access Improvements	25,000	-	-	-	-	-	-	-	-	-	-	-
Spare pump for PS 1		30,000	-	30,000	-	-	-	-	-	-	-	-
Inspect lagoon capacity		15,000	-	-	15,000	-	-	-	-	-	-	-
Spare pump for PS 2		25,000	-	-	25,000	-	-	-	-	-	-	-
Generator PS 2		60,000	-	-	-	60,000	-	-	-	-	-	-
Driveway maintenance		20,000	-	-	-	-	20,000	-	-	-	-	-
Panel upgrade for PS 3		25,000	-	-	-	-	25,000	-	-	-	-	-
Generator PS 3		60,000	-	-	-	-	-	60,000	-	-	-	-
Spare pump for PS 1&2		55,000	-	-	-	-	-	-	-	55,000	-	-



Table B-1 (continued)
Township of Severn
Capital Budget Forecast (uninflated \$) – Wastewater

Description	Budget 2025	Total	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Capital Expenditures												
Lifecycle:												
Coldwater Water Pollution Control Plant												
Main SPS Repairs	65,000	-	-	-	-	-	-	-	-	-	-	-
Community Centre Generator	60,000	-	-	-	-	-	-	-	-	-	-	-
Collection system Upgrades	-	270,000	30,000	-	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000
Sludge storage pump	-	150,000	75,000	75,000	-	-	-	-	-	-	-	-
New Office Roof and Facia/Metal work.	-	125,000	-	125,000	-	-	-	-	-	-	-	-
Sludge storage tank inspection	-	40,000	-	-	-	20,000	-	-	-	20,000	-	-
Install safety grating on PS x3	-	125,000	-	-	-	75,000	50,000	-	-	-	-	-
Westshore Waste Water Treatment Plant												
Grayshott SPS Inflow Reduction	60,000	-	-	-	-	-	-	-	-	-	-	-
Bramshott SPS Generator	60,000	-	-	-	-	-	-	-	-	-	-	-
Collection Upgrades	-	500,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000
Bayou Generator	-	70,000	70,000	-	-	-	-	-	-	-	-	-
Timberline Generator	-	70,000	70,000	-	-	-	-	-	-	-	-	-
Spare main pump station pump	-	48,000	48,000	-	-	-	-	-	-	-	-	-
Tunbull Generator	-	70,000	-	70,000	-	-	-	-	-	-	-	-
Parkson Filter 1 Media Replacement	-	60,000	-	60,000	-	-	-	-	-	-	-	-
Parkson Filter 2 media Replacement	-	60,000	-	-	60,000	-	-	-	-	-	-	-
Lakeside Generator	-	70,000	-	70,000	-	-	-	-	-	-	-	-
Safety Grating on PS x2	-	200,000	-	-	-	-	-	50,000	50,000	50,000	50,000	-
Stockdale / Menoke Catchment Area 2 - Development Design	200,000	-	-	-	-	-	-	-	-	-	-	-
Washago Wastewater / Lagoon (Washago Dept 411)												
Main PS Generator	25,000	-	-	-	-	-	-	-	-	-	-	-
Lagoon Access Improvements	25,000	-	-	-	-	-	-	-	-	-	-	-
Spare pump for PS 1	-	30,000	-	30,000	-	-	-	-	-	-	-	-
Inspect lagoon capacity	-	15,000	-	-	15,000	-	-	-	-	-	-	-
Spare pump for PS 2	-	25,000	-	-	25,000	-	-	-	-	-	-	-
Generator PS 2	-	60,000	-	-	-	60,000	-	-	-	-	-	-
Driveway maintenance	-	20,000	-	-	-	-	20,000	-	-	-	-	-
Panel upgrade for PS 3	-	25,000	-	-	-	-	25,000	-	-	-	-	-
Generator PS 3	-	60,000	-	-	-	-	-	60,000	-	-	-	-
Spare pump for PS 1&2	-	55,000	-	-	-	-	-	-	-	55,000	-	-



Table B-1 (continued)
Township of Severn
Capital Budget Forecast (uninflated \$) – Wastewater

Description	Budget 2025	Total	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Capital Expenditures												
Studies:												
Prepare and update WRc Water Loss reporting for unbilled and water loss analysis	7,500	-	-	-	-	-	-	-	-	-	-	-
Water & Wastewater Rate Study- Financial Plan	20,000	20,000	-	-	-	-	20,000	-	-	-	-	-
Growth Related:		-	-	-	-	-	-	-	-	-	-	-
Coldwater												
Coldwater Wastewater Treatment Plant Expansion (New Sequencing Batch Reactor and Capacity Expansion)	600,000	15,450,000	7,725,000	7,725,000	-	-	-	-	-	-	-	-
Twin Main Pumping Station Forcemain		1,030,000	515,000	515,000	-	-	-	-	-	-	-	-
Sturgeon Bay Road Pumping Station Upgrades (Home Hardware)		3,966,000	1,322,000	1,322,000	1,322,000	-	-	-	-	-	-	-
Westshore												
Westshore Treatment Plant Expansion		20,600,000	-	-	4,120,000	4,120,000	4,120,000	4,120,000	4,120,000	-	-	-
Capacity Expansion EA	200,000	-	-	-	-	-	-	-	-	-	-	-
Ex Plant Optimization and EQ Tank / Inlets Works (up to existing rated capacity)	300,000	11,536,000	5,768,000	5,768,000	-	-	-	-	-	-	-	-
Main SPS Upgrades and Generator	150,000	-	-	-	-	-	-	-	-	-	-	-
Twinning Forcemain Valve Chamber		824,000	412,000	412,000	-	-	-	-	-	-	-	-
Low lift station at treatment plant (50l/s)		2,832,000	-	1,416,000	1,416,000	-	-	-	-	-	-	-
South Westshore Catchment Area Development		6,978,000	2,326,000	2,326,000	2,326,000	-	-	-	-	-	-	-
South Westshore Catchment Area Main SPS		4,008,000	-	2,004,000	2,004,000	-	-	-	-	-	-	-
Wood Pumping Station Redirect (150mm forcemain Twin from PS1)		952,000	-	-	476,000	476,000	-	-	-	-	-	-
Wood Pumping Station Upgrades (3.5 L/Sec - +17 L/Sec)		516,000				258,000	258,000	-	-	-	-	-
Septage and Hauled												
Facility for Septage and Hauled Treatment		1,545,000	-	-	-	-	-	-	-	-	-	1,545,000
Total Capital Expenditures	1,772,500	72,405,000	18,411,000	21,968,000	11,844,000	5,089,000	4,573,000	4,310,000	4,250,000	205,000	130,000	1,625,000



Table B-2
Township of Severn
Capital Budget Forecast and Recommended Capital Financing (inflated \$) – Wastewater

Description	Budget 2025	Total	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Capital Expenditures												
Lifecycle:	-	-	-	-	-	-	-	-	-	-	-	-
Coldwater Water Pollution Control Plant	-	-	-	-	-	-	-	-	-	-	-	-
Main SPS Repairs	65,000	-	-	-	-	-	-	-	-	-	-	-
Community Centre Generator	60,000	-	-	-	-	-	-	-	-	-	-	-
Collection system Upgrades	-	304,000	31,000	-	32,000	32,000	33,000	34,000	34,000	35,000	36,000	37,000
Sludge storage pump	-	155,000	77,000	78,000	-	-	-	-	-	-	-	-
New Office Roof and Facia/Metal work.	-	130,000	-	130,000	-	-	-	-	-	-	-	-
Sludge storage tank inspection	-	45,000	-	-	-	22,000	-	-	-	23,000	-	-
Install safety grating on PS x3	-	136,000	-	-	-	81,000	55,000	-	-	-	-	-
Westshore Waste Water Treatment Plant	-	-	-	-	-	-	-	-	-	-	-	-
Grayshott SPS Inflow Reduction	60,000	-	-	-	-	-	-	-	-	-	-	-
Bramshott SPS Generator	60,000	-	-	-	-	-	-	-	-	-	-	-
Collection Upgrades	-	558,000	51,000	52,000	53,000	54,000	55,000	56,000	57,000	59,000	60,000	61,000
Bayou Generator	-	71,000	71,000	-	-	-	-	-	-	-	-	-
Timberline Generator	-	71,000	71,000	-	-	-	-	-	-	-	-	-
Spare main pump station pump	-	49,000	49,000	-	-	-	-	-	-	-	-	-
Tunbull Generator	-	73,000	-	73,000	-	-	-	-	-	-	-	-
Parkson Filter 1 Media Replacement	-	62,000	-	62,000	-	-	-	-	-	-	-	-
Parkson Filter 2 media Replacement	-	64,000	-	-	64,000	-	-	-	-	-	-	-
Lakeside Generator	-	73,000	-	73,000	-	-	-	-	-	-	-	-
Safety Grating on PS x2	-	232,000	-	-	-	-	-	56,000	57,000	59,000	60,000	-
Stockdale / Menoke Catchment Area 2 - Development Design	200,000	-	-	-	-	-	-	-	-	-	-	-
Washago Wastewater / Lagoon (Washago Dept 411)	-	-	-	-	-	-	-	-	-	-	-	-
Main PS Generator	25,000	-	-	-	-	-	-	-	-	-	-	-
Lagoon Access Improvements	25,000	-	-	-	-	-	-	-	-	-	-	-
Spare pump for PS 1	-	31,000	-	31,000	-	-	-	-	-	-	-	-
Inspect lagoon capacity	-	16,000	-	-	16,000	-	-	-	-	-	-	-
Spare pump for PS 2	-	27,000	-	-	27,000	-	-	-	-	-	-	-
Generator PS 2	-	65,000	-	-	-	65,000	-	-	-	-	-	-
Driveway maintenance	-	22,000	-	-	-	-	22,000	-	-	-	-	-
Panel upgrade for PS 3	-	28,000	-	-	-	-	28,000	-	-	-	-	-
Generator PS 3	-	68,000	-	-	-	-	-	68,000	-	-	-	-
Spare pump for PS 1&2	-	64,000	-	-	-	-	-	-	-	64,000	-	-



Table B-2 (continued)
Township of Severn
Capital Budget Forecast and Recommended Capital Financing (inflated \$) – Wastewater

Description	Budget 2025	Total	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Studies:	-	-	-	-	-	-	-	-	-	-	-	-
Prepare and update WRc Water Loss reporting for unbilled and water loss analysis	7,500	-	-	-	-	-	-	-	-	-	-	-
Water & Wastewater Rate Study - Financial Plan	20,000	22,000	-	-	-	-	22,000	-	-	-	-	-
Growth Related:	-	-	-	-	-	-	-	-	-	-	-	-
Coldwater	-	-	-	-	-	-	-	-	-	-	-	-
Coldwater Wastewater Treatment Plant Expansion (New Sequencing Batch Reactor and Capacity Expansion)	600,000	15,917,000	7,880,000	8,037,000	-	-	-	-	-	-	-	-
Twin Main Pumping Station Forcemain	-	1,061,000	525,000	536,000	-	-	-	-	-	-	-	-
Sturgeon Bay Road Pumping Station Upgrades (Home Hardware)	-	4,126,000	1,348,000	1,375,000	1,403,000	-	-	-	-	-	-	-
Westshore	-	-	-	-	-	-	-	-	-	-	-	-
Westshore Treatment Plant Expansion	-	22,754,000	-	-	4,372,000	4,460,000	4,549,000	4,640,000	4,733,000	-	-	-
Capacity Expansion EA	200,000	-	-	-	-	-	-	-	-	-	-	-
Ex Plant Optimization and EQ Tank / Inlets Works (up to existing rated capacity)	300,000	11,884,000	5,883,000	6,001,000	-	-	-	-	-	-	-	-
Main SPS Upgrades and Generator	150,000	-	-	-	-	-	-	-	-	-	-	-
Twinning Forcemain Valve Chamber	-	849,000	420,000	429,000	-	-	-	-	-	-	-	-
Low lift station at treatment plant (50l/s)	-	2,976,000	-	1,473,000	1,503,000	-	-	-	-	-	-	-
South Westshore Catchment Area Development	-	7,261,000	2,373,000	2,420,000	2,468,000	-	-	-	-	-	-	-
South Westshore Catchment Area Main SPS	-	4,212,000	-	2,085,000	2,127,000	-	-	-	-	-	-	-
Wood Pumping Station Redirect (150mm forcemain Twin from PS1)	-	1,020,000	-	-	505,000	515,000	-	-	-	-	-	-
Wood Pumping Station Upgrades (3.5 L/Sec - +17 L/Sec)	-	564,000	-	-	-	279,000	285,000	-	-	-	-	-
Septage and Hauled	-	-	-	-	-	-	-	-	-	-	-	-
Facility for Septage and Hauled Treatment	-	1,883,000	-	-	-	-	-	-	-	-	-	1,883,000
Total Capital Expenditures	1,772,500	76,873,000	18,779,000	22,855,000	12,570,000	5,508,000	5,049,000	4,854,000	4,881,000	240,000	156,000	1,981,000
Capital Financing												
Provincial/Federal Grants	-	7,820,125	3,910,063	3,910,063	-	-	-	-	-	-	-	-
Development Charges Reserve Fund - Coldwater	513,793	1,318,485	568,746	623,759	125,980	-	-	-	-	-	-	-
Development Charges Reserve Fund - Westshore	608,513	3,184,081	2,660,938	490,688	7,855	5,101	3,327	7,513	8,659	-	-	-
Development Charges Reserve Fund - Septage & Hauled Treatment	-	79,050	-	-	-	-	-	-	-	-	-	79,050
Non-Growth Related Debenture Requirements	-	5,100,001	2,000,000	2,200,000	700,000	200,000	-	-	-	-	-	-
Growth Related Debenture Requirements - Coldwater	-	15,300,000	7,200,000	7,300,000	800,000	-	-	-	-	-	-	-
Growth Related Debenture Requirements - Westshore	-	39,849,998	2,000,000	7,900,000	10,880,000	5,160,000	4,740,000	4,540,000	4,630,000	-	-	-
Growth Related Debenture Requirements - Septage & Hauled Treatment	-	580,000	-	-	-	-	-	-	-	-	-	580,000
Operating Contributions	-	-	-	-	-	-	-	-	-	-	-	-
Westshore Upgrade & Maintenance Reserve Fund	-	-	-	-	-	-	-	-	-	-	-	-
Utilities Equipment/Vehicle Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Wastewater Surplus Reserve	650,193	3,641,261	439,254	430,491	56,165	142,899	305,673	306,487	242,341	240,000	156,000	1,321,950
Total Capital Financing	1,772,500	76,873,000	18,779,000	22,855,000	12,570,000	5,508,000	5,049,000	4,854,000	4,881,000	240,000	156,000	1,981,000



Table B-3
Township of Severn
Schedule of Non-Growth-Related Debenture Repayments (inflated \$) – Wastewater

Debenture Year	2025	Principal (Inflated)	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
2026		2,000,000		153,486	153,486	153,486	153,486	153,486	153,486	153,486	153,486	153,486
2027		2,200,000			168,835	168,835	168,835	168,835	168,835	168,835	168,835	168,835
2028		700,000				53,720	53,720	53,720	53,720	53,720	53,720	53,720
2029		200,000					15,349	15,349	15,349	15,349	15,349	15,349
2030		-						-	-	-	-	-
2031		-							-	-	-	-
2032		-								-	-	-
2033		-									-	-
2034		-										-
2035		-										-
Total Annual Debt Charges	-	5,100,001	-	153,486	322,321	376,041	391,389	391,389	391,389	391,389	391,389	391,389

Table B-4
Township of Severn
Schedule of Growth-Related Debenture Repayments – Coldwater (inflated \$) – Wastewater

Debenture Year	Budget 2025	Principal (Inflated)	Forecast									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
2025		-	-	-	-	-	-	-	-	-	-	-
2026		7,200,000		552,549	552,549	552,549	552,549	552,549	552,549	552,549	552,549	552,549
2027		7,300,000			560,224	560,224	560,224	560,224	560,224	560,224	560,224	560,224
2028		800,000				61,394	61,394	61,394	61,394	61,394	61,394	61,394
2029		-					-	-	-	-	-	-
2030		-						-	-	-	-	-
2031		-							-	-	-	-
2032		-								-	-	-
2033		-									-	-
2034		-										-
2035		-										-
Total Annual Debt Charges	-	15,300,000	-	552,549	1,112,773	1,174,167	1,174,167	1,174,167	1,174,167	1,174,167	1,174,167	1,174,167



Table B-4
Township of Severn
Schedule of Growth-Related Debenture Repayments – Westshore (inflated \$) – Wastewater

Debenture Year	Budget	Principal	Forecast									
	2025	(Inflated)	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
2025		-	-	-	-	-	-	-	-	-	-	-
2026		2,000,000		153,486	153,486	153,486	153,486	153,486	153,486	153,486	153,486	153,486
2027		7,900,000			606,269	606,269	606,269	606,269	606,269	606,269	606,269	606,269
2028		10,880,000				834,964	834,964	834,964	834,964	834,964	834,964	834,964
2029		5,160,000					395,994	395,994	395,994	395,994	395,994	395,994
2030		4,740,000						363,762	363,762	363,762	363,762	363,762
2031		4,540,000							348,413	348,413	348,413	348,413
2032		4,630,000								355,320	355,320	355,320
2033		-									-	-
2034		-									-	-
2035		-									-	-
Total Annual Debt Charges	-	39,849,998	-	153,486	759,755	1,594,719	1,990,713	2,354,474	2,702,887	3,058,207	3,058,207	3,058,207

Table B-5
Township of Severn
Schedule of Growth-Related Debenture Repayments – Septage and Hauled Treatment (inflated \$)

Debenture Year	Budget	Principal	Forecast									
	2025	(Inflated)	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
2025		-	-	-	-	-	-	-	-	-	-	-
2026		-	-	-	-	-	-	-	-	-	-	-
2027		-	-	-	-	-	-	-	-	-	-	-
2028		-	-	-	-	-	-	-	-	-	-	-
2029		-	-	-	-	-	-	-	-	-	-	-
2030		-	-	-	-	-	-	-	-	-	-	-
2031		-	-	-	-	-	-	-	-	-	-	-
2032		-	-	-	-	-	-	-	-	-	-	-
2033		-	-	-	-	-	-	-	-	-	-	-
2034		-	-	-	-	-	-	-	-	-	-	-
2035		580,000	-	-	-	-	-	-	-	-	-	-
Total Annual Debt Charges	-	580,000	-	-	-	-	-	-	-	-	-	-

Table B-6
Township of Severn
Wastewater Reserve/Reserve Fund Continuity (inflated \$)

Description	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Opening Balance	1,007,632	567,117	323,211	36,439	68,678	81,569	44,914	147,906	469,062	960,244	1,718,577
Transfer from Operating	198,559	189,010	143,004	87,058	154,191	268,137	406,579	554,299	712,354	880,635	1,060,063
Transfer to Capital	650,193	439,254	430,491	56,165	142,899	305,673	306,487	242,341	240,000	156,000	1,321,950
Transfer to Operating	-	-	-	-	-	-	-	-	-	-	-
Closing Balance	555,997	316,873	35,724	67,331	79,970	44,033	145,006	459,864	941,416	1,684,879	1,456,690
Interest	11,120	6,337	714	1,347	1,599	881	2,900	9,197	18,828	33,698	29,134



Table B-7
Township of Severn
Wastewater Development Charges Reserve Fund Continuity - Coldwater (inflated \$)

Description	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Opening Balance	628,086	342,704	7,265	22,881	9,071	75,996	179,575	300,959	461,529	641,673	863,668
Development Charge Proceeds	221,691	233,165	1,191,476	1,224,765	1,239,602	1,274,226	1,289,650	1,325,687	1,341,730	1,379,227	1,395,919
Transfer to Capital	513,793	568,746	623,759	125,980	-	-	-	-	-	-	-
Transfer to Operating	-	-	552,549	1,112,773	1,174,167	1,174,167	1,174,167	1,174,167	1,174,167	1,174,167	1,174,167
Closing Balance	335,984	7,123	22,433	8,893	74,506	176,054	295,058	452,479	629,092	846,733	1,085,419
Interest	6,720	142	449	178	1,490	3,521	5,901	9,050	12,582	16,935	21,708
Required from Development Charges	513,793	7,768,746	7,923,759	925,980	-	-	-	-	-	-	-

Table B-8
Township of Severn
Wastewater Development Charges Reserve Fund Continuity - Westshore (inflated \$)

Description	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Opening Balance	1,445,410	1,792,360	80,827	402,023	632,918	29,844	(957,040)	(2,328,297)	(4,051,937)	(6,152,547)	(8,262,294)
Development Charge Proceeds	920,318	947,821	957,487	986,095	996,161	1,025,921	1,036,383	1,067,357	1,078,235	1,110,466	1,121,789
Transfer to Capital	608,513	2,660,938	490,688	7,855	5,101	3,327	7,513	8,659	-	-	-
Transfer to Operating	-	-	153,486	759,755	1,594,719	1,990,713	2,354,474	2,702,887	3,058,207	3,058,207	3,058,207
Closing Balance	1,757,215	79,243	394,141	620,508	29,259	(938,275)	(2,282,644)	(3,972,487)	(6,031,909)	(8,100,288)	(10,198,712)
Interest	35,144	1,585	7,883	12,410	585	(18,765)	(45,653)	(79,450)	(120,638)	(162,006)	(203,974)
Required from Development Charges (net of grant)	608,513	4,660,938	8,390,688	10,887,855	5,165,101	4,743,327	4,547,513	4,638,659	-	-	-

Table B-9
Township of Severn
Wastewater Development Charges Reserve Fund – Septage and Hauled Treatment (inflated \$)

Description	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Opening Balance	30,160	34,028	38,041	42,203	46,515	50,983	55,608	60,394	65,345	70,464	75,755
Development Charge Proceeds	3,201	3,267	3,334	3,401	3,468	3,535	3,602	3,670	3,738	3,806	3,874
Transfer to Capital	-	-	-	-	-	-	-	-	-	-	79,050
Transfer to Operating	-	-	-	-	-	-	-	-	-	-	-
Closing Balance	33,361	37,295	41,375	45,603	49,983	54,517	59,210	64,064	69,083	74,270	579
Interest	667	746	828	912	1,000	1,090	1,184	1,281	1,382	1,485	12
Required from Development Charges	-	-	-	-	-	-	-	-	-	-	659,050



Table B-10
Township of Severn
Utilities Equipment/Vehicle Reserve Continuity - Wastewater Portion (inflated \$)

Description	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Opening Balance	290,198	333,322	376,222	419,122	462,022	504,922	547,822	590,722	633,622	676,522	719,422
Transfer from Operating	43,124	42,900	42,900	42,900	42,900	42,900	42,900	42,900	42,900	42,900	42,900
Transfer to Capital	-	-	-	-	-	-	-	-	-	-	-
Transfer to Operating	-	-	-	-	-	-	-	-	-	-	-
Closing Balance	333,322	376,222	419,122	462,022	504,922	547,822	590,722	633,622	676,522	719,422	762,322

Table B-11
Township of Severn
Westshore Upgrade & Maintenance Reserve Fund - Wastewater Portion (inflated \$)

Description	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Opening Balance	94,006	95,886	97,803	99,759	101,755	103,790	105,865	107,983	110,142	112,345	114,592
Transfer from Operating	-	-	-	-	-	-	-	-	-	-	-
Transfer to Capital	-	-	-	-	-	-	-	-	-	-	-
Transfer to Operating	-	-	-	-	-	-	-	-	-	-	-
Closing Balance	94,006	95,886	97,803	99,759	101,755	103,790	105,865	107,983	110,142	112,345	114,592
Interest	1,880	1,918	1,956	1,995	2,035	2,076	2,117	2,160	2,203	2,247	2,292



Table B-12
Township of Severn
Operating Budget Forecast – Wastewater (inflated \$)

Description	Budget 2025	Forecast									
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Expenditures											
Operating Costs											
Washago											
G-410-411-1110 REGULAR SALARIES & WAGES	31,000	32,400	33,000	33,700	34,400	35,100	35,800	36,500	37,200	37,900	38,700
G-410-411-1120 PART-TIME SALARIES & WAGES	-	500	500	500	500	500	500	500	500	500	500
G-410-411-1130 OVERTIME-SHIFT-RECAL ETC.	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
G-410-411-1140 LOST TIME : SICK VACN ETC	5,000	5,500	5,600	5,700	5,800	5,900	6,000	6,100	6,200	6,300	6,400
G-410-411-1141 ON CALL	800	900	900	900	900	900	900	900	900	900	900
G-410-411-1155 NON TAXABLE - MEALS / UNIFORM PAY	300	300	300	300	300	300	300	300	300	300	300
G-410-411-1161 EMPLOYER HEALTH TAX	700	700	700	700	700	700	700	700	700	700	700
G-410-411-1162 C.P.P.	1,600	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700
G-410-411-1163 E.I.	500	500	500	500	500	500	500	500	500	500	500
G-410-411-1164 O.M.E.R.S.	3,300	3,500	3,600	3,700	3,800	3,900	4,000	4,100	4,200	4,300	4,400
G-410-411-1165 GROUP LIFE INSURANCE	5,900	3,900	4,000	4,100	4,200	4,300	4,400	4,500	4,600	4,700	4,800
G-410-411-1167 WORKPLACE SAFETY INSURANCE	1,100	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300
G-410-411-2220 BUILDING & PROPERTY MAINT	3,700	3,900	4,000	4,100	4,200	4,300	4,400	4,500	4,600	4,700	4,800
G-410-411-2227 SEWER INFILTRATION LINES	3,000	3,000	3,100	3,200	3,300	3,400	3,500	3,600	3,700	3,800	3,900
G-410-411-2418 SULPHATE	-	500	500	500	500	500	500	500	500	500	500
G-410-411-2610 OFFICE SUPPLIES	500	500	500	500	500	500	500	500	500	500	500
G-410-411-2810 HYDRO	2,600	2,800	2,900	3,000	3,100	3,200	3,300	3,400	3,500	3,600	3,700
G-410-411-2900 SAFETY EQUIPMENT	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900
G-410-411-2910 UNIFORMS	200	200	200	200	200	200	200	200	200	200	200
G-410-411-2995 MISCELLANEOUS	200	200	200	200	200	200	200	200	200	200	200
G-410-411-3110 MILEAGE	100	100	100	100	100	100	100	100	100	100	100
G-410-411-3140 MEMBERSHIPS	200	200	200	200	200	200	200	200	200	200	200
G-410-411-3150 TRAINING COURSE EXPENSES	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
G-410-411-3205 JOINT HEALTH & SAFETY	100	100	100	100	100	100	100	100	100	100	100
G-410-411-3220 TELEPHONE	4,100	4,100	4,200	4,300	4,400	4,500	4,600	4,700	4,800	4,900	5,000
G-410-411-3230 ADVERTISING	100	100	100	100	100	100	100	100	100	100	100
G-410-411-3360 CONSULTANTS	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
G-410-411-3392 M.O.E. TESTING	3,600	3,600	3,700	3,800	3,900	4,000	4,100	4,200	4,300	4,400	4,500
G-410-411-3420 EQUIPMENT REPAIR & MAINTENANCE	54,300	54,300	55,400	56,500	57,600	58,800	60,000	61,200	62,400	63,600	64,900
G-410-411-3910 INSURANCE PREMIUMS	11,100	11,100	11,300	11,500	11,700	11,900	12,100	12,300	12,500	12,800	13,100
G-410-411-7970 INTERNAL DEPT EXPENDITURE TRSF	2,000	3,500	3,600	3,700	3,800	3,900	4,000	4,100	4,200	4,300	4,400
G-410-411-7981 TOWNSHIP VEHICLE RENTAL	7,000	8,300	8,500	8,700	8,900	9,100	9,300	9,500	9,700	9,900	10,100
Water & Sewer Redistribution											
G-410-436-7970 INTERNAL DEPT EXPENDITURE TRSF	-	76,950	78,500	80,100	81,700	83,300	85,000	86,700	88,400	90,200	92,000



Table B-12
Township of Severn
Operating Budget Forecast – Wastewater (inflated \$)

Description	Budget 2025	Forecast									
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Expenditures											
<u>Operating Costs</u>											
Coldwater											
G-410-412-1110 REGULAR SALARIES & WAGES	110,000	116,200	118,500	120,900	123,300	125,800	128,300	130,900	133,500	136,200	138,900
G-410-412-1120 PART-TIME SALARIES & WAGES		2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
G-410-412-1130 OVERTIME-SHIFT-RECAL ETC.	13,200	13,200	13,500	13,800	14,100	14,400	14,700	15,000	15,300	15,600	15,900
G-410-412-1140 LOST TIME : SICK VACN ETC	9,000	10,100	10,300	10,500	10,700	10,900	11,100	11,300	11,500	11,700	11,900
G-410-412-1141 ON CALL	1,500	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700
G-410-412-1155 NON TAXABLE - MEALS / UNIFORM PAY	500	500	500	500	500	500	500	500	500	500	500
G-410-412-1161 EMPLOYER HEALTH TAX	2,200	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400
G-410-412-1162 C.P.P.	5,300	5,800	5,900	6,000	6,100	6,200	6,300	6,400	6,500	6,600	6,700
G-410-412-1163 E.I.	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700
G-410-412-1164 O.M.E.R.S.	11,700	12,400	12,600	12,900	13,200	13,500	13,800	14,100	14,400	14,700	15,000
G-410-412-1165 GROUP LIFE INSURANCE	19,600	17,000	17,300	17,600	18,000	18,400	18,800	19,200	19,600	20,000	20,400
G-410-412-1167 WORKPLACE SAFETY INSURANCE	3,600	4,300	4,400	4,500	4,600	4,700	4,800	4,900	5,000	5,100	5,200
G-410-412-2220 BUILDING & PROPERTY MAINT	10,000	10,300	10,500	10,700	10,900	11,100	11,300	11,500	11,700	11,900	12,100
G-410-412-2227 SEWER INFILTRATION LINES	7,800	7,800	8,000	8,200	8,400	8,600	8,800	9,000	9,200	9,400	9,600
G-410-412-2310 FUEL - DIESEL	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700
G-410-412-2418 SULPHATE	36,000	36,000	36,700	37,400	38,100	38,900	39,700	40,500	41,300	42,100	42,900
G-410-412-2610 OFFICE SUPPLIES	500	500	500	500	500	500	500	500	500	500	500
G-410-412-2810 HYDRO	104,000	111,400	113,600	115,900	118,200	120,600	123,000	125,500	128,000	130,600	133,200
G-410-412-2830 HEAT - NATURAL GAS	2,600	2,600	2,700	2,800	2,900	3,000	3,100	3,200	3,300	3,400	3,500
G-410-412-2900 SAFETY EQUIPMENT	2,600	2,600	2,700	2,800	2,900	3,000	3,100	3,200	3,300	3,400	3,500
G-410-412-2910 UNIFORMS	400	400	400	400	400	400	400	400	400	400	400
G-410-412-3110 MILEAGE	200	200	200	200	200	200	200	200	200	200	200
G-410-412-3140 MEMBERSHIPS	300	300	300	300	300	300	300	300	300	300	300
G-410-412-3150 TRAINING COURSE EXPENSES	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
G-410-412-3205 JOINT HEALTH & SAFETY	100	100	100	100	100	100	100	100	100	100	100
G-410-412-3220 TELEPHONE	11,500	11,500	11,700	11,900	12,100	12,300	12,500	12,800	13,100	13,400	13,700
G-410-412-3230 ADVERTISING	100	100	100	100	100	100	100	100	100	100	100
G-410-412-3326 SLUDGE	13,200	14,500	14,800	15,100	15,400	15,700	16,000	16,300	16,600	16,900	17,200
G-410-412-3360 CONSULTANTS	2,500	2,500	2,600	2,700	2,800	2,900	3,000	3,100	3,200	3,300	3,400
G-410-412-3392 M.O.E. TESTING	13,200	13,200	13,500	13,800	14,100	14,400	14,700	15,000	15,300	15,600	15,900
G-410-412-3420 EQUIPMENT REPAIR & MAINTENANCE	128,500	128,600	131,200	133,800	136,500	139,200	142,000	144,800	147,700	150,700	153,700
G-410-412-3910 INSURANCE PREMIUMS	9,500	9,500	9,700	9,900	10,100	10,300	10,500	10,700	10,900	11,100	11,300
G-410-412-3995 PIL - SEVERN PORTION	11,000	11,000	11,200	11,400	11,600	11,800	12,000	12,200	12,400	12,600	12,900
G-410-412-7970 INTERNAL DEPT EXPENDITURE TRSF	2,000	6,500	6,600	6,700	6,800	6,900	7,000	7,100	7,200	7,300	7,400
G-410-412-7981 TOWNSHIP VEHICLE RENTAL	25,000	29,700	30,300	30,900	31,500	32,100	32,700	33,400	34,100	34,800	35,500



Table B-12
Township of Severn
Operating Budget Forecast – Wastewater (inflated \$)

Description	Budget 2025	Forecast									
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Expenditures											
Operating Costs											
Westshore											
G-410-414-1110 REGULAR SALARIES & WAGES	111,000	117,400	119,700	122,100	124,500	127,000	129,500	132,100	134,700	137,400	140,100
G-410-414-1120 PART-TIME SALARIES & WAGES		2,000									
G-410-414-1130 OVERTIME-SHIFT-RECAL ETC.	15,600	15,600	15,900	16,200	16,500	16,800	17,100	17,400	17,700	18,100	18,500
G-410-414-1140 LOST TIME : SICK VACN ETC	14,000	15,200	15,500	15,800	16,100	16,400	16,700	17,000	17,300	17,600	18,000
G-410-414-1141 ON CALL	2,400	2,600	2,700	2,800	2,900	3,000	3,100	3,200	3,300	3,400	3,500
G-410-414-1155 NON TAXABLE - MEALS / UNIFORM PAY	800	800	800	800	800	800	800	800	800	800	800
G-410-414-1161 EMPLOYER HEALTH TAX	2,800	3,100	3,200	3,300	3,400	3,500	3,600	3,700	3,800	3,900	4,000
G-410-414-1162 C.P.P.	6,700	7,400	7,500	7,700	7,900	8,100	8,300	8,500	8,700	8,900	9,100
G-410-414-1163 E.I.	2,100	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200
G-410-414-1164 O.M.E.R.S.	14,600	15,400	15,700	16,000	16,300	16,600	16,900	17,200	17,500	17,900	18,300
G-410-414-1165 GROUP LIFE INSURANCE	25,300	21,900	22,300	22,700	23,200	23,700	24,200	24,700	25,200	25,700	26,200
G-410-414-1167 WORKPLACE SAFETY INSURANCE	4,600	5,500	5,600	5,700	5,800	5,900	6,000	6,100	6,200	6,300	6,400
G-410-414-2220 BUILDING & PROPERTY MAINT	12,700	14,700	15,000	15,300	15,600	15,900	16,200	16,500	16,800	17,100	17,400
G-410-414-2227 SEWER INFILTRATION LINES	15,000	15,000	15,300	15,600	15,900	16,200	16,500	16,800	17,100	17,400	17,700
G-410-414-2310 FUEL - DIESEL	900	900	900	900	900	900	900	900	900	900	900
G-410-414-2418 SULPHATE	38,000	37,800	38,600	39,400	40,200	41,000	41,800	42,600	43,500	44,400	45,300
G-410-414-2419 CHEMICALS	2,500	2,500	2,600	2,700	2,800	2,900	3,000	3,100	3,200	3,300	3,400
G-410-414-2610 OFFICE SUPPLIES	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100
G-410-414-2810 HYDRO	82,000	88,400	90,200	92,000	93,800	95,700	97,600	99,600	101,600	103,600	105,700
G-410-414-2830 HEAT - NATURAL GAS	9,800	9,800	10,000	10,200	10,400	10,600	10,800	11,000	11,200	11,400	11,600
G-410-414-2900 SAFETY EQUIPMENT	3,600	3,600	3,700	3,800	3,900	4,000	4,100	4,200	4,300	4,400	4,500
G-410-414-2910 UNIFORMS	600	600	600	600	600	600	600	600	600	600	600
G-410-414-3110 MILEAGE	300	300	300	300	300	300	300	300	300	300	300
G-410-414-3140 MEMBERSHIPS	600	600	600	600	600	600	600	600	600	600	600
G-410-414-3150 TRAINING COURSE EXPENSES	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700
G-410-414-3205 JOINT HEALTH & SAFETY	100	100	100	100	100	100	100	100	100	100	100
G-410-414-3220 TELEPHONE	17,100	21,800	22,200	22,600	23,100	23,600	24,100	24,600	25,100	25,600	26,100
G-410-414-3230 ADVERTISING	200	200	200	200	200	200	200	200	200	200	200
G-410-414-3320 LEGAL	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
G-410-414-3326 SLUDGE	58,800	58,800	60,000	61,200	62,400	63,600	64,900	66,200	67,500	68,900	70,300
G-410-414-3360 CONSULTANTS	3,500	3,500	3,600	3,700	3,800	3,900	4,000	4,100	4,200	4,300	4,400
G-410-414-3392 M.O.E. TESTING	11,400	11,400	11,600	11,800	12,000	12,200	12,400	12,600	12,900	13,200	13,500
G-410-414-3420 EQUIPMENT REPAIR & MAINTENANCE	161,300	161,300	164,500	167,800	171,200	174,600	178,100	181,700	185,300	189,000	192,800
G-410-414-3910 INSURANCE PREMIUMS	5,200	5,200	5,300	5,400	5,500	5,600	5,700	5,800	5,900	6,000	6,100
G-410-414-3995 PIL - SEVERN PORTION	3,500	3,000	3,100	3,200	3,300	3,400	3,500	3,600	3,700	3,800	3,900
G-410-414-7970 INTERNAL DEPT EXPENDITURE TRSF	7,000	10,000	10,200	10,400	10,600	10,800	11,000	11,200	11,400	11,600	11,800
G-410-414-7981 TOWNSHIP VEHICLE RENTAL	25,000	29,700	30,300	30,900	31,500	32,100	32,700	33,400	34,100	34,800	35,500



Table B-12
Township of Severn
Operating Budget Forecast – Wastewater (inflated \$)

Description	Budget 2025	Forecast									
		2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
UTILITIES FLEET											
G-410-448-2311 FUEL - GASOLINE	26,700	26,700	27,200	27,700	28,300	28,900	29,500	30,100	30,700	31,300	31,900
G-410-448-2312 PARTS	8,825	8,850	9,000	9,200	9,400	9,600	9,800	10,000	10,200	10,400	10,600
G-410-448-2320 LUBRICANTS	2,401	-	-	-	-	-	-	-	-	-	-
G-410-448-2340 LICENSES	-	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400
G-410-448-3420 EQUIPMENT REPAIR & MAINTENANCE	10,650	10,850	11,100	11,300	11,500	11,700	11,900	12,100	12,300	12,500	12,800
G-410-448-3910 INSURANCE PREMIUMS	5,650	5,650	5,800	5,900	6,000	6,100	6,200	6,300	6,400	6,500	6,600
Sub Total Operating	1,430,126	1,568,600	1,597,500	1,629,100	1,661,300	1,694,100	1,727,300	1,761,300	1,795,600	1,830,900	1,866,900
Capital-Related											
New Growth Related Debt (Principal)	-	-	293,875	814,326	1,258,080	1,502,427	1,750,157	2,009,114	2,291,500	2,394,159	2,501,417
New Growth Related Debt (Interest)	-	-	412,160	1,058,202	1,510,807	1,662,453	1,778,485	1,867,941	1,940,875	1,838,216	1,730,957
Existing Debt (Principal) - Non-Growth Related - Westshore	198,467	209,084	220,270	232,054	244,468	257,546	271,324	285,839	301,130	317,240	334,211
Existing Debt (Interest) - Non-Growth Related - Westshore	167,627	157,010	145,824	134,040	121,626	108,548	94,770	80,255	64,964	48,854	31,883
New Non-Growth Related Debt (Principal)	-	-	63,886	137,023	165,521	179,325	187,359	195,753	204,522	213,685	223,258
New Non-Growth Related Debt (Interest)	-	-	89,600	185,298	210,519	212,064	204,030	195,637	186,867	177,704	168,131
Transfer to Vehicle Replacement Reserve	43,124	42,900	42,900	42,900	42,900	42,900	42,900	42,900	42,900	42,900	42,900
Transfer to Capital Reserve	198,559	189,010	143,004	87,058	154,191	268,137	406,579	554,299	712,354	880,635	1,060,063
Sub Total Capital Related	607,777	598,004	1,411,520	2,690,901	3,708,112	4,233,401	4,735,604	5,231,738	5,745,112	5,913,393	6,092,822
Total Expenditures	2,037,903	2,166,604	3,009,020	4,320,001	5,369,412	5,927,501	6,462,904	6,993,038	7,540,712	7,744,293	7,959,722
Revenues											
Base Charge	1,770,284	1,891,906	2,020,889	2,157,650	2,302,627	2,456,283	2,619,104	2,791,606	2,974,330	3,167,845	3,372,754
Washago											
G-410-411-0849 PENALTY	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Coldwater											
G-410-412-0849 PENALTY	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Westshore											
G-410-414-0849 PENALTY	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
UTILITY VEHICLES											
G-410-448-0971 TOWNSHIP EQUIPMENT RENTALS	97,350	97,350	97,350	97,350	97,350	97,350	97,350	97,350	97,350	97,350	97,350
Contributions from Development Charges Reserve Fund - Coldwater	-	-	552,549	1,112,773	1,174,167	1,174,167	1,174,167	1,174,167	1,174,167	1,174,167	1,174,167
Contributions from Development Charges Reserve Fund - Westshore	-	-	153,486	759,755	1,594,719	1,990,713	2,354,474	2,702,887	3,058,207	3,058,207	3,058,207
Total Operating Revenue	1,880,634	2,002,256	2,837,274	4,140,528	5,181,863	5,731,513	6,258,096	6,779,011	7,317,054	7,510,570	7,715,479
Wastewater Billing Recovery - Total	157,269	164,348	171,745	179,473	187,549	195,988	204,808	214,026	223,657	233,724	244,243



Table B-13
Township of Severn
Wastewater Rate Calculation – Minimum Charge (inflated \$)

Wastewater	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Existing	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961
New	23	68	113	158	203	248	293	338	383	428	473
Subtotal Customers	1,984	2,029	2,074	2,119	2,164	2,209	2,254	2,299	2,344	2,389	2,434
Total Annual Revenue	\$1,770,284	\$1,891,906	\$2,020,889	\$2,157,650	\$2,302,627	\$2,456,283	\$2,619,104	\$2,791,606	\$2,974,330	\$3,167,845	\$3,372,754

All Water Areas - Severn	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Existing	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961	1,961
New	23	68	113	158	203	248	293	338	383	428	473
Subtotal Customers	1,984	2,029	2,074	2,119	2,164	2,209	2,254	2,299	2,344	2,389	2,434
Quarterly Minimum Bill Charge	\$223.07	\$233.11	\$243.60	\$254.56	\$266.02	\$277.99	\$290.50	\$303.57	\$317.23	\$331.50	\$346.42
Annual Minimum Bill Charge	\$892.28	\$932.43	\$974.39	\$1,018.24	\$1,064.06	\$1,111.94	\$1,161.98	\$1,214.27	\$1,268.91	\$1,326.01	\$1,385.68
Total Annual Revenue	\$1,770,284	\$1,891,906	\$2,020,889	\$2,157,650	\$2,302,627	\$2,456,283	\$2,619,104	\$2,791,606	\$2,974,330	\$3,167,845	\$3,372,754

Table B-14
Township of Severn
Wastewater Rate Forecast

Description	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Total Wastewater Billing Recovery	157,269	164,348	171,745	179,473	187,549	195,988	204,808	214,026	223,657	233,724	244,243
Total Volume (Over 272 m3 per year)	45,323	45,323	45,323	45,323	45,323	45,323	45,323	45,323	45,323	45,323	45,323
Constant Rate	3.47	3.63	3.79	3.96	4.14	4.32	4.52	4.72	4.93	5.16	5.39
Annual Percentage Change		4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%