



Agenda

Special Council Meeting

2026 BUDGET MEETING DAY#3
Council Chambers – Pembroke City Hall
Tuesday January 13, 2026
Following Public Budget Meeting

(This meeting is live streamed on the [City's YouTube page](#))

1. **Land Acknowledgement**
2. **Disclosure of Pecuniary Interest & General Nature Thereof**
3. **Call to Order**
4. **Overview of Current Draft Budget**
5. **Budget Survey Results**
6. **Proposed Rate Impacts & Tax Ratios**
7. **Next Steps**
8. **Confirming By-law**
 - Confirming By-law 2026-05
9. **Adjournment**



Committee Report

To: Mayor Ron Gervais
Council

From: Angela Lochtie, Treasurer/Deputy Clerk
Treasury Department

Date: 2026-01-13

Re: **Overview of Current Draft Budget**

Recommendation:

That the Council accept this report as information, with a detailed report to follow in spring 2026..

Background:

At the December 16, 2025 meeting of Council, Council voted to reduce the levy impact of the draft 2026 Budget by 1% to 6.99% using the Levy Stabilization Reserve.

Discussion

Since the close of deliberations, contract negotiations have concluded regarding the collection costs for recycling from non-eligible sources. With this contract based on a per-stop fee, annual 2026 collection costs for non-eligible sources are expected to increase from an initial budget of \$19,800 to \$104,000. Given this significant increase in costs, it is now recommended to introduce a new recycling collection fee in 2026 as part of the City's 2026 final tax bill. The budget presented as part of the public budget meeting has been updated to reflect this change as it does not alter the budget's bottom line.

Financial Implications:

The Operations Department is currently reviewing the stop data. Once this review is complete, the Treasury Department will bring forward a report on the proposed 2026 fee for discussion and approval with Committee and Council.



Strategic Plan Impact:

This recommendation supports financial sustainability.

Attachments:

None.

Respectfully submitted,

Angela Lochtie, Treasurer/Deputy Clerk
Treasury Department



Committee Report

To: Mayor Ron Gervais
Council

From: Angela Lochtie, Treasurer/Deputy Clerk
Treasury Department

Date: 2026-01-13

Re: 2026 Budget – Engagement Survey

Recommendation:

That Council receive this report for information.

Background:

To obtain feedback from the public related to the City's 2026 budget, we conducted an online survey from November 27 to January 4, 2026. The survey provided residents with a brief description of the budget process and the intent of the survey. The survey started with asking what type of resident they are and which age group, followed by 5 questions regarding different service areas. We asked how satisfied the respondent was with the overall value received from City services in relation to property taxes and user fees. The second question asked about the preferred approach to manage levels of service with tax rates and user fees. We then asked their preference for user fees vs tax rates to support services that directly benefit individual users.

Looking at potential levels of investment, we provided various service delivery areas within the roads, parks, recreation, facilities, and other City departments. Respondents chose whether the City should invest a lot less, a little less, keep the same, invest a little more, or a lot more for each service listed. We asked what they believe the top 3 priorities that should be addressed are as well as offered an opportunity for them to suggest other ways they would feel they are receiving better value for their tax dollars.

Next steps - Follow up Asset Management survey(s) are planned with potential questions to include:

- Locations of new sidewalks
- Preferred road condition based on road type (local vs arterial)
- Road condition and ability to pay
- Adequacy of current garbage and recycling services (satisfaction on frequencies)
- Priority setting on recreation master plan



Financial Implications:

This feedback will be used to inform budget planning.

Strategic Plan Impact:

This policy relates to infrastructure, asset management and long-term financial planning.

Attachments:

Survey Results

Survey Comments

Respectfully submitted,

Angela Lochtie, Treasurer/Deputy Clerk
Treasury Department

David Unrau
Chief Administrative Officer

ENGAGEMENT

Budget Priorities



Survey - Online

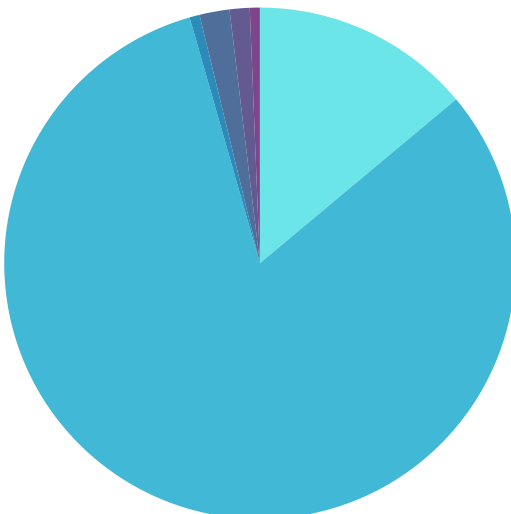
November 27, 2025 - January 4, 2026

The City prepares and adopts a budget annually that ensures the long-term financial stability of our community. This budget covers both Operating and Capital expenditures. Every year, draft budgets are prepared by staff with input from their supporting committees. This draft budget is presented to Council for deliberation during special budget meetings. After deliberations, the associated property tax, garbage/waste management, water and sewer rates are set for the year.

The City of Pembroke is preparing to deliberate the **2026 Budget**. Your feedback will help Council and staff understand satisfaction with City services and budget priorities. Community feedback is one factor, along with legislative requirements, policies, objectives, resource availability, and financial constraints.

Resident Type

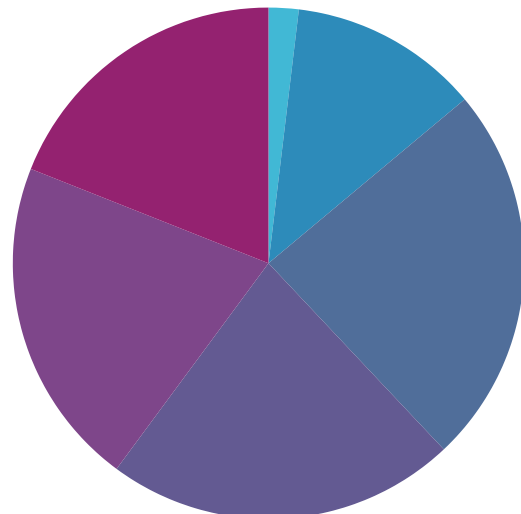
- Full time resident - renter
- Full time resident - property owner
- Part time resident - renter
- Part time resident - property owner
- I own a residential property (do not reside)
- I own a business/commercial property



Age



- 18-24
- 24-34
- 35-44
- 45-54
- 55-64
- 65+



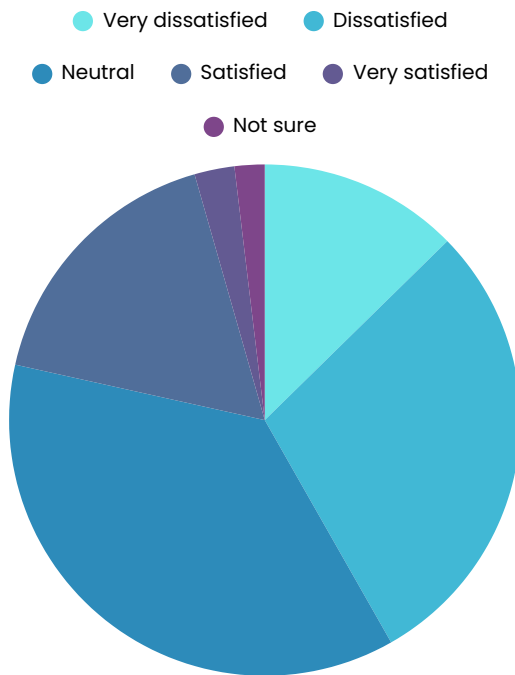
Survey Question

Q3. Overall, how satisfied are you with the value you receive from City services for your property taxes and user fees?

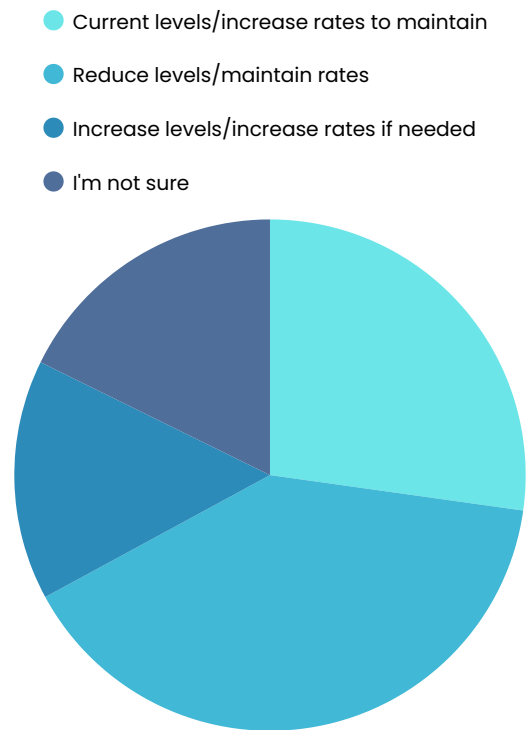
Q4. Thinking about the next budget, which approach do you prefer?

Response Summary

Satisfaction



Approach



Key Findings

- 42% of respondents are either very dissatisfied or dissatisfied with value of services, 37% were neutral, and 20% were either satisfied or very satisfied
- 40% chose to reduce service to keep taxes/fees from increasing, 27% chose to keep services the same while increasing rates only as needed, and 15% chose to increase service levels even if that means increases in taxes/fees

Survey Question

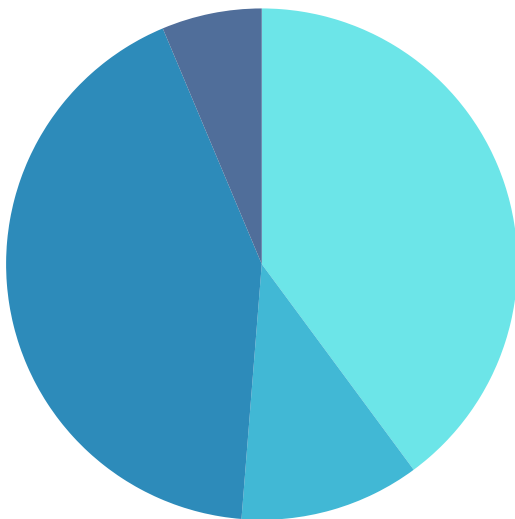
Q5. For services that directly benefit individual users (for example, recreation programs), which do you prefer?

Q9. What is the best way for you to receive information about the budget? (Select all that apply)

Response Summary

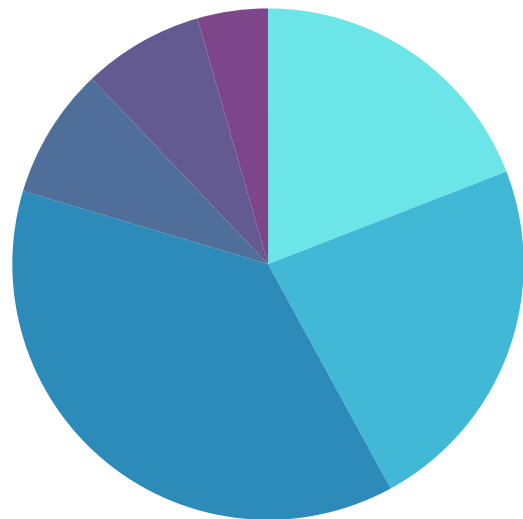
Preference

- High user fees for those services
- More funding from taxes to keep fees lower
- A mix (some fee increase/some tax support)
- I'm not sure



Communication

- City website
- Email newsletter
- Social Media
- Mail (postcard or flyer)
- Local newspaper/radio
- Public meetings/open houses



Key Findings

- 40% prefer a higher user fee, while 42% prefer a mix of user fee increases and some additional tax support, and 11% prefer more tax support to keep user fees down
- Communication still requires the use of various types of media to ensure information is available to all residents

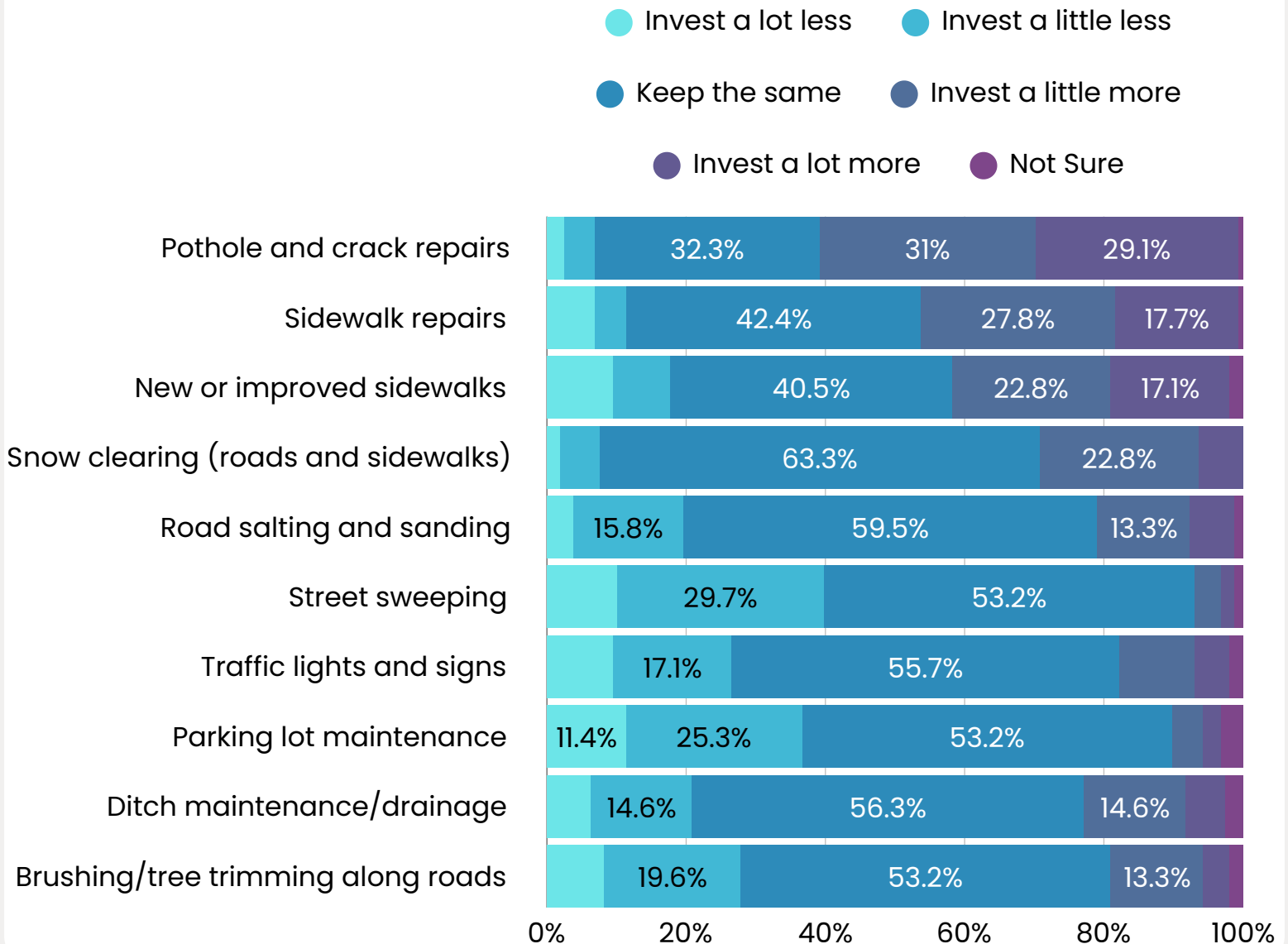
Survey Question

Q6. For each service below, tell us how the City should invest next year.

Roads

Response Summary

Investment Level



Key Findings

- For each service delivery in the roads department, around half of respondents propose maintaining funding in most areas
- 60% suggest investing a little or a lot more for pothole and crack repairs
- 40-45% suggest investing a little or a lot more in sidewalk repairs and new sidewalks

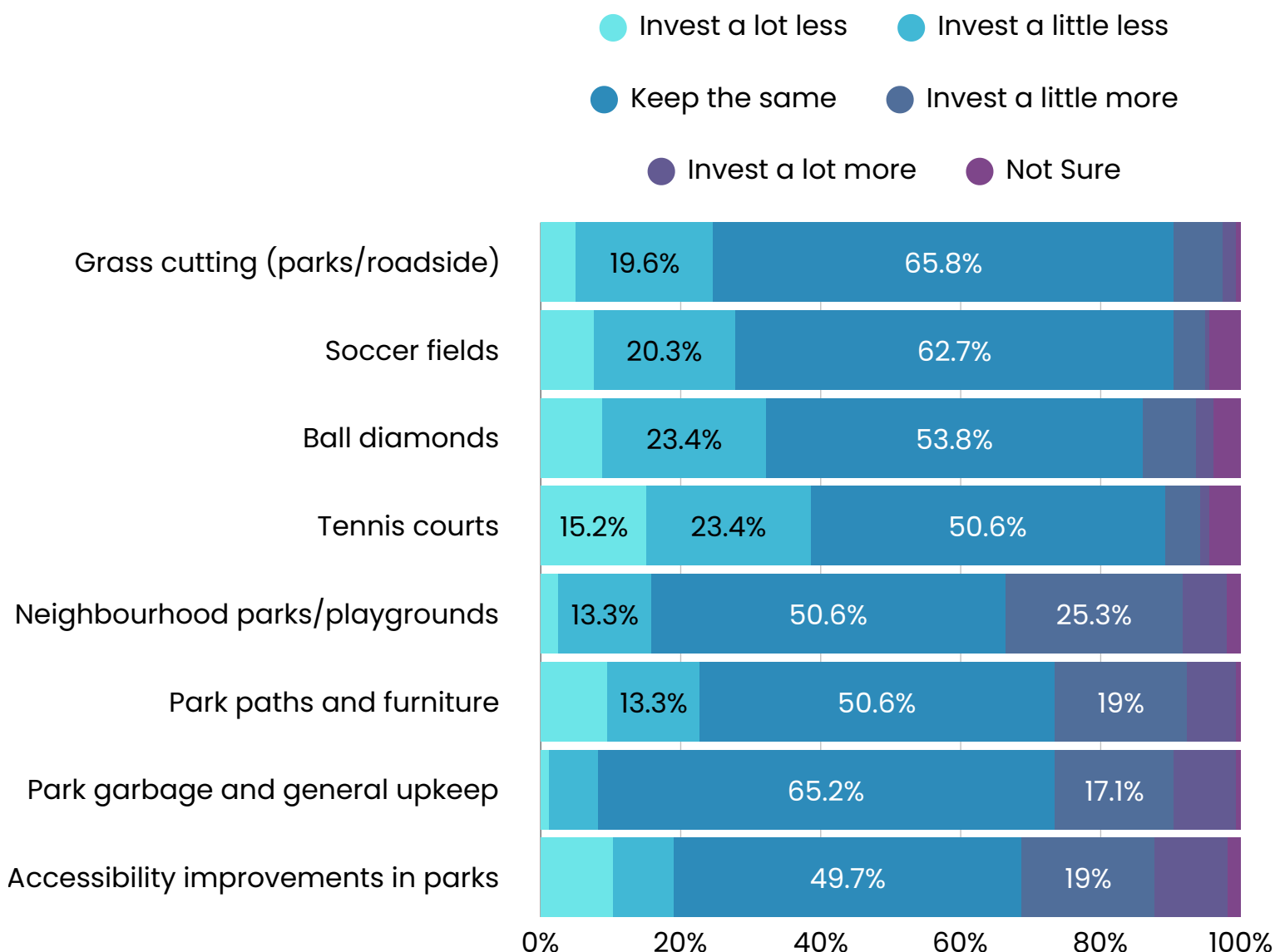
Survey Question

Q6. For each service below, tell us how the City should invest next year.

Parks

Response Summary

Investment Level



Key Findings

- For each service delivery in the parks department, between 50–66% of respondents wish to maintain current funding
- About a quarter of respondents identified a need to increase investment into neighbourhood parks, paths, general upkeep and accessibility improvements

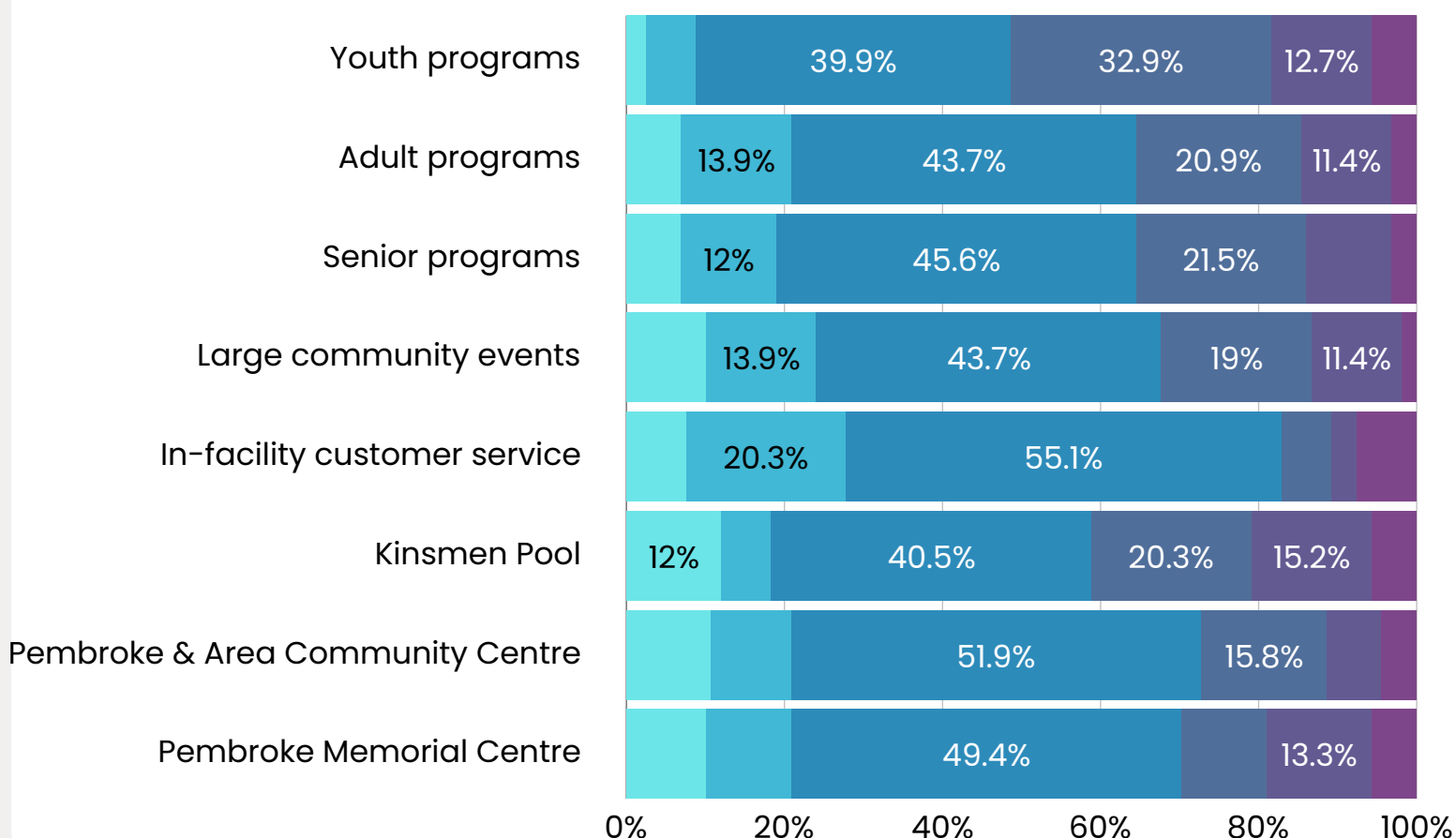
Survey Question

Q6. For each service below, tell us how the City should invest next year.

Recreation & Facilities

Response Summary

Investment Level



Key Findings

- Around 46% would like to see increased investment in youth programming and 32% in adult and senior programming
- About 40-52% wish to keep current investment in sports facilities with 23-35% choosing to increase investment

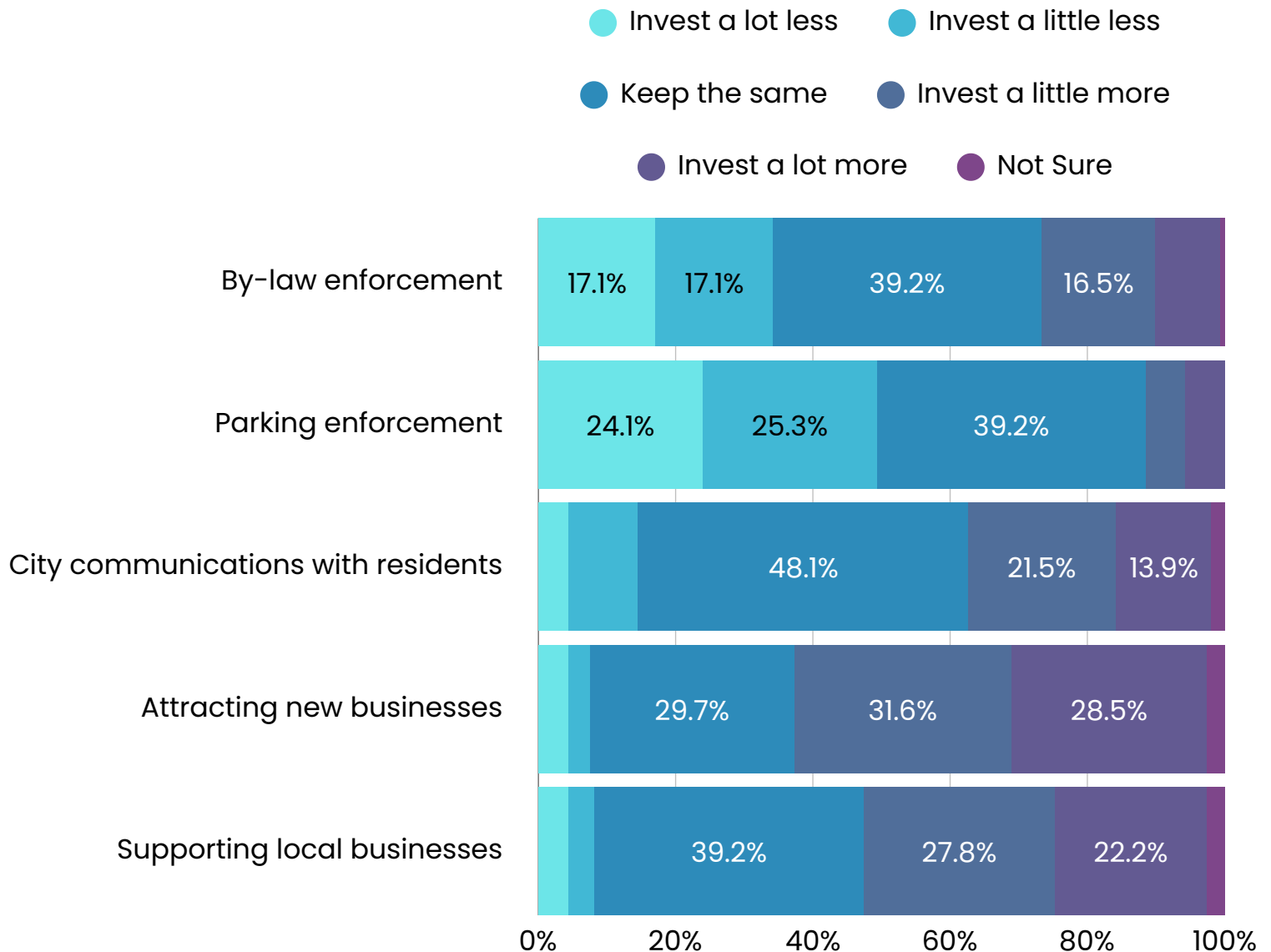
Survey Question

Q6. For each service below, tell us how the City should invest next year.

Other City Services

Response Summary

Investment Level



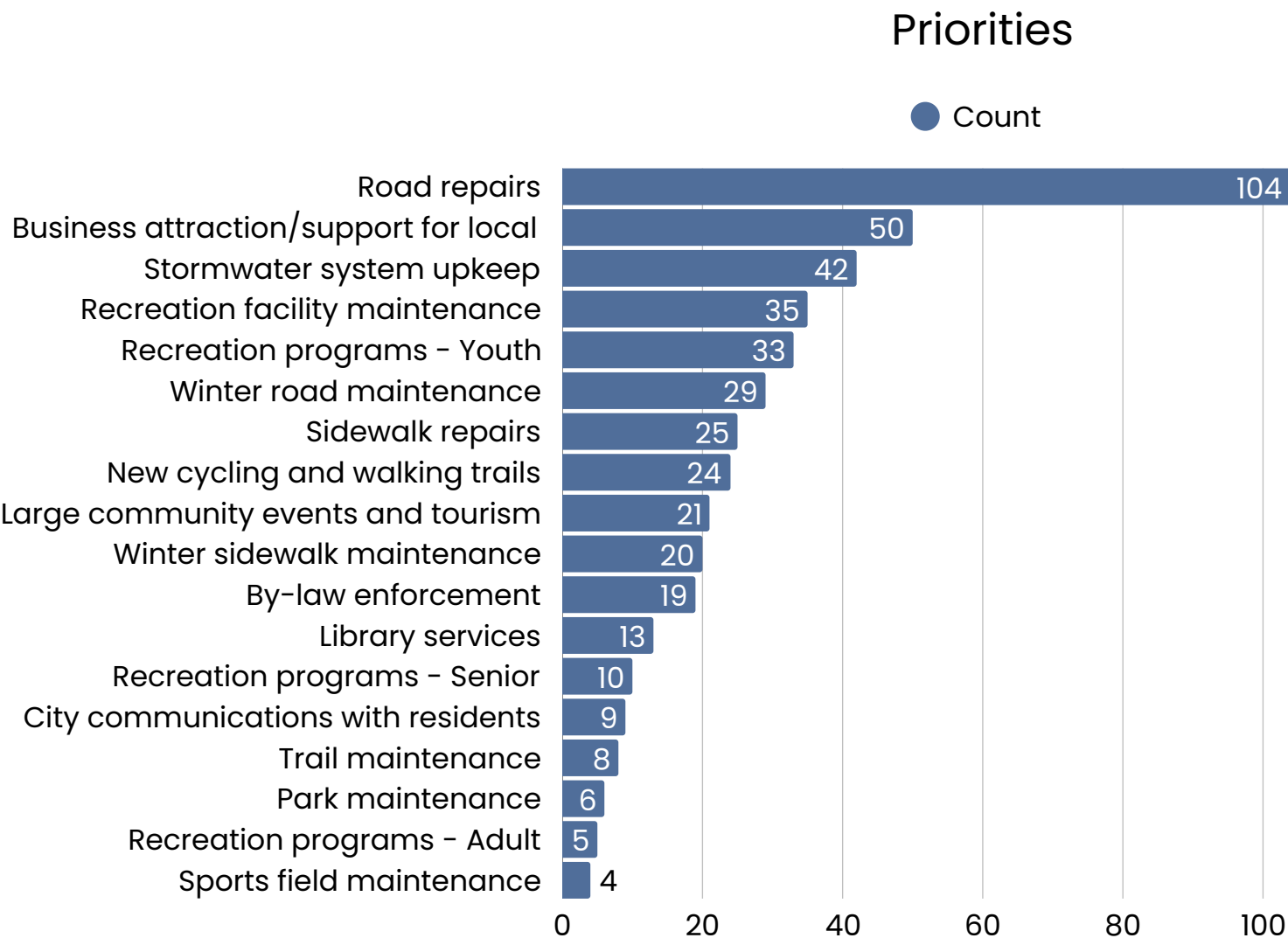
Key Findings

- 40% chose to keep by-law and parking enforcement the same
- 35% would like to see increased investment in communications with residents and 50-60% would invest more in attracting new businesses and supporting local businesses

Survey Question

Q7. In your opinion, what are the top three priorities the City should address in the 2026 Budget? (Select up to 3)

Response Summary



Key Findings

- Other suggested priorities included: sportsplex, gym, social supports, transit, active transportation (walking/biking), water/wastewater plants and water tower upgrades

8. Please tell us anything else that would help you feel you are getting better value for your tax dollars
*****Infrastructure upgrades. water plant, wastewater plant, water tower, collection and distribution are major priorities*****.
1. Only apply salt and sand to roads and sidewalks when really needed. Too much is applied and goes to waste. Minimal snow should mean minimal action. 2. Plant clover in parks and cut grass less. 3. Use facilities for multiple purposes (arena=warming).
A public facing dashboard showing major spending areas, timelines for capital projects, and progress updates (roads, water/wastewater, policing, bylaw enforcement, etc.) would help residents understand the impact
address home and business exterior maintenance; encourage beautification of yards and buildings; pick up garbage on city property, add street greenery. Encourage a little more visible city pride which attracts and retains growth. Improve traffic light t
As requested many, many times, kindly prohibit the snow clearing machines from piling up the snow at the bottom of our driveway where the driveway meets the road. Technology is available for this.
better cell service (my phone barely works in most of Pembroke including downtown), access to better Internet
Better dog park- maybe park of pansy patch park as it is used by less than 1% of people
Work at keeping Waterfront Park and the Marina clean through the spring and summer.
Bring more business here so we dont havd to travel out of town. Find a way to get more Dr's here as well
Buy a snowplow that can clear residential driveways. Blocking a driveway is a health and safety risk. (Access for Ambulance and firetruck.) That's town snow. My road is not an airstrip. Tell driver to slow down. I have pictures.
Clean up the dead trees and bushes along the waterfront trail to riverside .
Cleaning up the garbage in the river by City Hall when water levels are low, more garbage pick up on city streets and in parks, taking more pride in the city not just decorating with flower boxes
Community safety measures
Concentrate on basic municipal services, not feel good projects.
Consider NO pay raises for ALL staff until economy settles
Construction projects, while essential to our infrastructure, absolutely NEED to be planned better, and done in a much more timely manner. Projects should not be beginning in November, blocking multiple access roads, etc. Project management.
Contract some things out such as snow ploughing, grass cutting, IT, to name a few.
Do some cleaning up of run down buildings downtown. Merchants have worked so hard to build the downtown core again after years of losing business to corporate. And now there are run down buildings that should be condemned.
Don't raise taxes it killing single income families
enough of the 10% reserve on every tender--someone comes and says they will pave your drive for \$5,000 that is ALL they are getting they Know exactly what they are bidding on
Fix the roads, employ more bylaws officials to give out more tickets and increase the revenue there are a lot of entitled people in Pemboke.
Get rid of public transportation to decrease tax dollars.
Have winter road maintenance done before 5 am, or pre treat roads ahead of time so there aren't unnecessary accidents

I think it is time that your traffic lights need to be upgraded so that traffic flow on main streets are only interrupted when traffic shows up from the side streets.
I would like city staff to pay more attention to details on their patrols in stead of just driving around. I have had to point out problems that have existed for months that they should have spotted.
I would like to see an indication from the City on what is being done to address climate change and the impact it will have on local food security, health, housing. Also, how is the City preparing for climate-related impacts on infrastructure?
Investing in pedestrian infrastructure
It would be helpful to understand state of repair of infrastructure. We need to invest strategically and ensure investments boost property investments. The north end of the city is really struggling
I've seen much of the winter road and sidewalk budget being wasted tbis season already. The services delivered thus far this season is extreme overkill.
Keeping equality for everyone in town
Kinsmen pool is a priority; kinsmen outdoor park (skating, lights)
Less money spent on legal fees.
Less staff and more spending on the people
Lower taxes
more support for unhoused and addictions
Need a new rink or two-pad and get rid of old rinks.
New recreation facility to replace the aging rinks and pool.
New sidewalks where new housing is being created
New sports/pool facility
Not seeing a large budget increase but seeing more improvements.
On demand bus service is not value for my tax \$, it should be self funded not tax payer funded
Our residential tax base should be able to bear at least inflation but we need to be cautious on rate increases to the commercial base. The commercial businesses are likely struggling and provide a hugh impact to our economy.
Pembroke charges way too much for property taxes. Big city's pay similar and get way more. Budget needs a big over haul and if that means elected officials get paid less then that's how it should be.
Pembroke taxes are very high, still having user fees for most things seems wrong (parking, pool, recreation events). A review should be undertaken to see how much staff time the collection of user fees is taking, particularly for parking - likely losing \$
Pickup of yard waste every 2 weeks, early spring to late fall
Please focus on better recreation opportunities and programming and not focus on the murals as I feel they do not attract tourism dollars
Please keep garbage cans out at all city parks throughout the winter!

Please stop investing in 3 recreation buildings that are falling apart. We don't need 2 rinks for a town of less then 15000.
Provide detailed financial and performance metrics for Ottawa River Transit
Property taxes are already high, I dont agree with increasing taxes to pay for a city transit service.
Regular reports on the new bus program - usage, revenues, costs to tax payers
Remove opp, stop wasting money on the beatification (flowers and banners) focused on cleaning up and making your town safe.
Since Pembroke is considered a city we should almagamate with Laurentian Valley and Petawawa to decrease taxes. For a "city" we have no benefits of a city. Maybe let Uber come here at the least!!
Stop digging ditches so deep, use better grass seed, fix roads that need fixing the most first, leave the garbage cans out in the winter, if taxes must go up, reduce councilor or mayor salaries to compensate.
Stop increasing taxes without justified reasons! We are not Ottawa!!!
Stop salting and plowing when there's no snow
Stop sending out the snow plows when there is little or no snow, a complete waste of money, and needless wear and tear on the equipment.
Street median obstacles to keep in-city traffic slower.
Tax increase limited to 4%.
The city of Pembroke should invest along more of its time into new attractions and making the ones we have better there are small changes happening and that's great but alot more could be done (charge \$5 for Canada day events) and get money to do better
The MESA program is a great move in the right direction and we need more supports like this. Additionally, the transit initiatives are a move in the right direction, but we need something that connects from Petawawa to Pembroke.
The School crossing on Bell street to champlain school has ben neglected for many years, the town needs to start taking complaints seriously that the crossing is difficult and unsafe there,There is no proper snow removal done there either. Unfair to Kids
There is too much lawn maintenance and grass cutting. Why is grass seed applied after ditch repairs, only to have to mow weeds the following year? Less labour intensive solutions like gravel, woodchips and clover should be considered. Too much lawn everyw
Transparency and better policing, more focus on residential safety
We absolutely need somewhere for teens to hang out and stay out of trouble! There is no where for them to go hang out for free and do teen things without drugs.
We need more businesses to support growth and investment.
Work on what the city already has so they work well for a long time instead of new projects like the busses that are heavily tax dependant and not nearly being used to capcity
Would be nice to have less homeless people in downtown. It's dangerous to go there at night



Committee Report

To: Mayor Ron Gervais
Council

From: Angela Lochtie, Treasurer/Deputy Clerk
Treasury Department

Date: 2026-01-13

Re: **2025 Assessment Growth and Tax Ratios**

Recommendation:

That the Council recommend the “Starting” Tax Ratio for the 2026 tax year.

Background:

Assessment values continue to reflect 2016 base year. Property assessment values in Pembroke used for property tax billing will be the same as 2025, unless there were changes made to the property.

Discussion

In 2025, the City’s start and revenue neutral tax ratios are the same. Tax ratios will need to be analyzed once MPAC updates assessment values. There is no word yet from the Ministry of Finance as to when this property reassessment will occur.

MPAC’s 2025 Property Assessment Growth Report is also attached for information.

Financial Implications:

With no change in assessment, retaining the same tax ratios as 2025 ensures property tax stability from year to year.



Strategic Plan Impact:

Financial stability.

Attachments:

Annex A: 2026 Tax Ratios

Annex B: 2025 Assessment Growth per MPAC

Respectfully submitted,

Angela Lochtie, Treasurer/Deputy Clerk
Treasury Department



Annex A: 2026 Tax Ratios

Definition of a Tax Ratio: In Ontario, a **property tax ratio** is a multiplier that compares the tax rate of a specific property class (e.g., commercial, industrial, multi-residential) to the residential property tax rate, which is always set at a base ratio of 1.0.

Municipalities use tax ratios to distribute the overall property tax burden among different property classes. The core purpose is to allow local governments to manage how much of the total tax amount is paid by each class relative to others.

Property Class	2025	2026 Start Ratio	Revenue Neutral
Residential	1.000000	1.000000	1.000000
New Multi-residential	1.100000	1.100000	1.100000
Multi-residential	1.939796	1.939796	1.939796
Com. Occupied	1.980000	1.980000	1.980000
Ind. Occupied	2.630000	2.630000	2.630000
Pipelines	1.642036	1.642036	1.642036
Farm	0.250000	0.250000	0.250000



Annex B: 2025 Assessment Growth per MPAC

2025 Total Taxation Based on Returned Roll 2025 Total Year End Taxation ¹					Difference Between Returned Roll and Year End			
Class	CVA	Municipal	CVA	Municipal	CVA		Municipal	
					\$	%	\$	%
Taxable								
Residential	979,813,048	17,889,741	986,458,484	18,011,101	6,645,436	0.7	121,359	0.7
New Multi-residential	14,423,000	289,733	17,568,000	352,910	3,145,000	21.8	63,177	21.8
Multi-residential	62,250,913	2,205,214	62,364,713	2,209,246	113,800	0.2	4,031	0.2
Com. Occupied	161,289,738	5,832,047	162,149,702	5,863,142	859,964	0.5	31,095	0.5
Com. Exc. Land	1,138,156	41,154	1,055,556	38,168	-82,600	-7.3	-2,987	-7.3
Com. Vac. Land	2,276,400	82,312	2,106,300	76,161	-170,100	-7.5	-6,151	-7.5
Ind. Occupied	6,497,229	312,056	6,498,129	312,100	900	0.0	43	0.0
Ind. Exc. Land	16,200	778	16,200	778	0	0.0	0	0.0
Ind. Vac. Land	482,000	23,150	493,300	23,693	11,300	2.3	543	2.3
Pipelines	3,485,000	104,504	3,544,000	106,274	59,000	1.7	1,769	1.7
Farm	812,400	3,709	812,400	3,709	0	0.0	0	0.0
Commercial Total Taxable	164,704,294	5,955,513	165,311,558	5,977,471	607,264	0.4	21,958	0.4
Industrial Total Taxable	6,995,429	335,984	7,007,629	336,570	12,200	0.2	586	0.2
Total Taxable	1,232,484,084	26,784,399	1,243,066,784	26,997,280	10,582,700	0.9	212,881	0.8
Payment in Lieu								
Residential	4,200	77	4,200	77	0	0.0	0	0.0
Com. Occupied	17,621,400	637,169	17,621,400	637,169	0	0.0	0	0.0
Commercial Total PIL	17,621,400	637,169	17,621,400	637,169	0	0.0	0	0.0
Industrial Total PIL	0	0	0	0	0		0	
Total PIL	17,625,600	637,246	17,625,600	637,246	0	0.0	0	0.0
Commercial Grand Total	182,325,694	6,592,682	182,932,958	6,614,640	607,264	0.3	21,958	0.3
Industrial Grand Total	6,995,429	335,984	7,007,629	336,570	12,200	0.2	586	0.2
Grand Total	1,250,109,684	27,421,645	1,260,692,384	27,634,526	10,582,700	0.8	212,881	0.8

The Corporation of the City of Pembroke

By-law Number 2026-005

Being a By-law to confirm the proceedings of the Special Meeting of the Council of the City of Pembroke at the meeting held on the thirteenth day of January 2025

Whereas Section 5(1) of the *Municipal Act, 2001*, as amended, provides that the powers of a municipality shall be exercised by its council; and

Whereas Section 5(3) of the *Municipal Act*, as amended, provides that the powers of every Council are to be exercised by by-law; and

Whereas it is deemed expedient that the proceedings of the Council of the City of Pembroke at this meeting be confirmed and adopted by by-law.

Therefore, the Council of the City of Pembroke enacts as follows:

1. That all actions of the Council of the City of Pembroke at its meeting of January 13, 2026, in respect of each report, motion, resolution or other action, passed and/or taken by the Council at its meeting, is hereby adopted, ratified, and confirmed as if all such proceedings were expressly embodied in this by-law; and
2. That the Mayor and appropriate officials of the City of Pembroke are hereby authorized and directed to do all things necessary to give effect to the said action and to obtain approvals where required, and to execute all documents necessary in that regard, and the Clerk is hereby authorized and directed to affix the Corporate Seal of the City of Pembroke to all such documents.
3. That this By-law shall come into force and take effect upon the passing thereof.

Passed and Enacted This 13th Day of January 2026

Ron Gervais
Mayor

David Unrau
CAO/Deputy Clerk