

**Municipality of the District of Argyle**  
**Assessment of Fire area rate and fire related expenses**  
**October 5th, 2024**

**Purpose:**

**To inform Council of current state of fire protection expenses**

**Fire protection - budgeted investments, April 1, 2024 to March 31, 2025**

Operating grants - 9 fire departments	\$ 340,457	
Training, conferences and FSANS rep.	43,500	
Dispatch and I am responding	31,000	
Airpacks, radio licences and pagers	31,950	
Fleet improvement policy	48,333	
Accident and life insurance, all units	24,500	
Workers Compensation, all units	14,500	
Fire services improvements	30,000	
Vehicle loss insurance aid	18,000	
Other	3,500	
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	585,740	8.56 Average rate per 100\$

**Budgeted Fire Area rates - April 1, 2024 to March 31, 2025**

West Pubnico - year 1-2	191,219	
Quinan - year 6-12	44,645	
East Pubnico - year 5-6	23,971	
Eel Brook and District - year 6-10	184,116	
Wedgeport - year 2-6	92,707	
Islands and District - year 3-5	32,528	
Lake Vaughn - year 9-10	5,253	
East Kemptville - year 6-6	5,804	
Amirault's Hill and District	-	
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	580,243	8.48 Average rate per 100\$

**Total investment in fire services \$ 1,165,983**

Commercial and residential impact  
per 1 cent/\$100 of assessment 68,413

**Total combined rate of fire protection 17.04 cents per \$100 of assessment**

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**Purpose:**

**Provide a preliminary assessment of the financial impact of a uniform capital area rate**

**Taxation generated on capital level, for each cent charged**

West Pubnico	21,246
Quinan	4,465
East Pubnico	4,794
Eel Brook and District	14,729
Wedgeport	13,244
Islands and District	4,066
Lake Vaughn	1,051
East Kemptville	1,935
Amirault's Hill and District	2,883
1 cent rate across all districts generates	<u>68,413</u>

Estimated annual increase, as a percentage, 3%

Average annual area rate funding received

over a ten year period, assuming

a 3% annual increase

\$ 80,781 For one cent charged to all residents

Assuming a 4.5% loan over 10 years, and no additional contribution

from municipal reserves, the municipality would

be able to borrow, for every one cent levy

\$ 644,800

5.0 cent rate - borrowing maximum

\$ 3,224,000

7.5 cent rate - borrowing maximum

4,836,000

10 cent rate - borrowing maximum

6,448,000

**In summary, based on above analysis, if all districts had a 5 cent capital rate, the annual tax collection would pay down a 3.2 million dollar loan with a 10 year term. 7 cents would enable a 4.8 million dollar loan and 10 cents would enable a 6.45 million dollar loan.**

This information is for illustration purposes only. With our recent fire review, council will be asked to analyse fire related costs, future investment needs and potential ways to fund the changes.

This information is only a part of a large process to address fire fighting improvements needed across the region.