



City of Windsor **2026 BUDGET**

January 26, 2026





City of Windsor Financial Snapshot



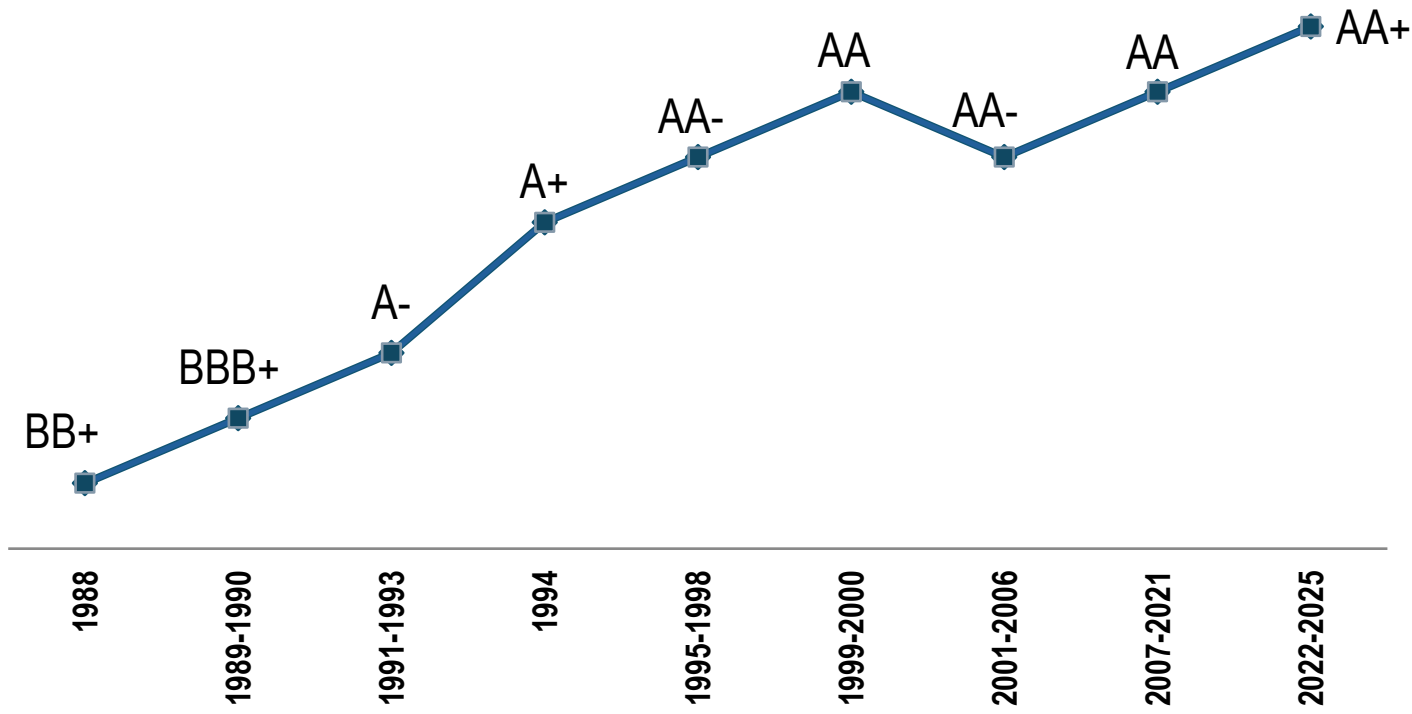
City of Windsor Bond Rating

1988 - 2025

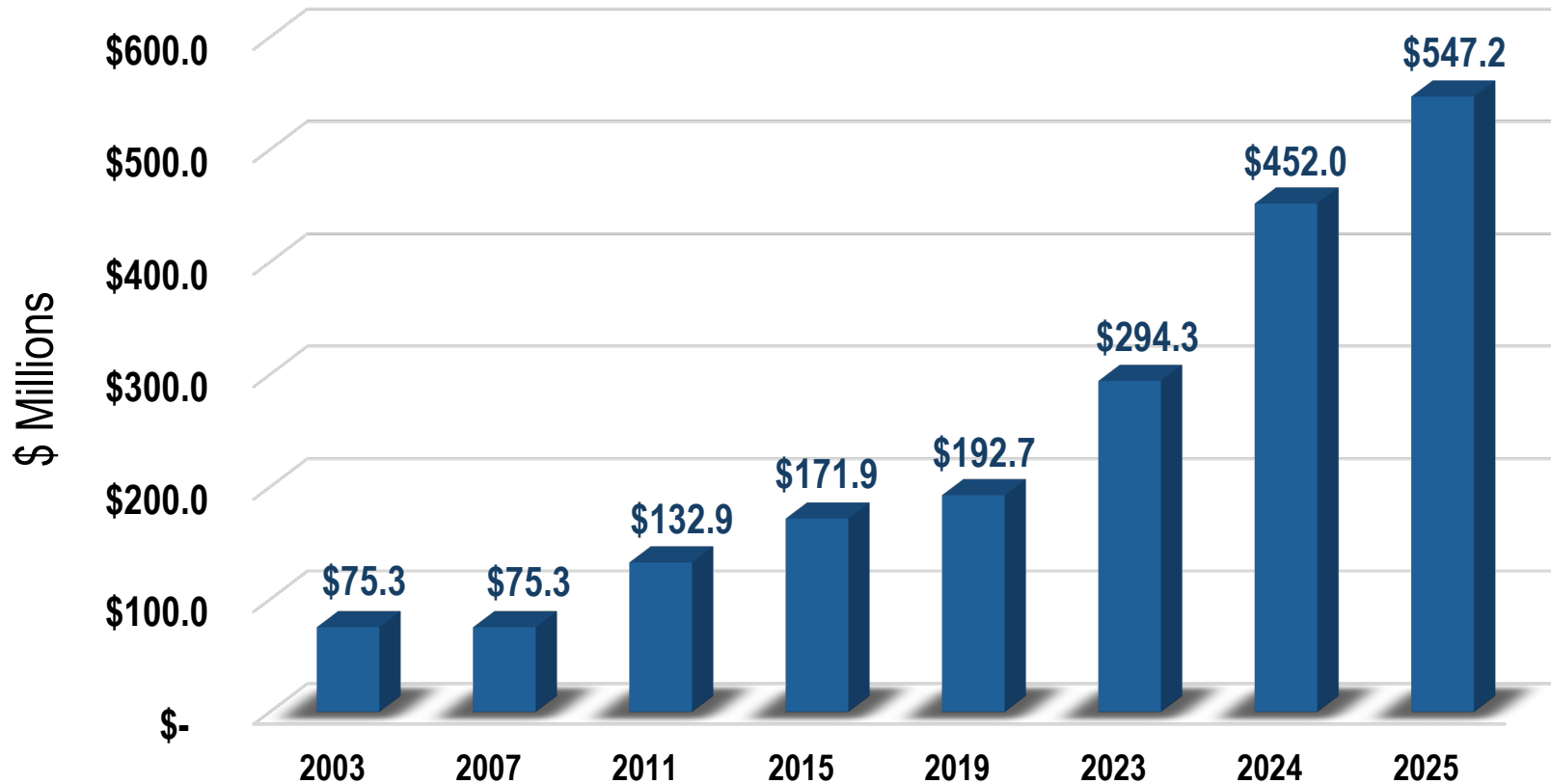
Standard & Poor's Bond Rating Services

"Windsor's prudent and forward-looking financial management practices will continue supporting the city's typically strong budgetary results."

"Windsor will continue to exhibit strong financial management, with a stable and highly experienced management team."



Increasing Reserves



Opening values as at January 1st

*** Reserve Enhancements as well as Expenditure Optimization strategies commenced in 2023*

General vs Specific Purpose Reserves



General

Available for any use

Includes: PAYG, Working Capital

Gross \$265.4M

Net \$82.7M (includes encumbrances)

Specific Purpose

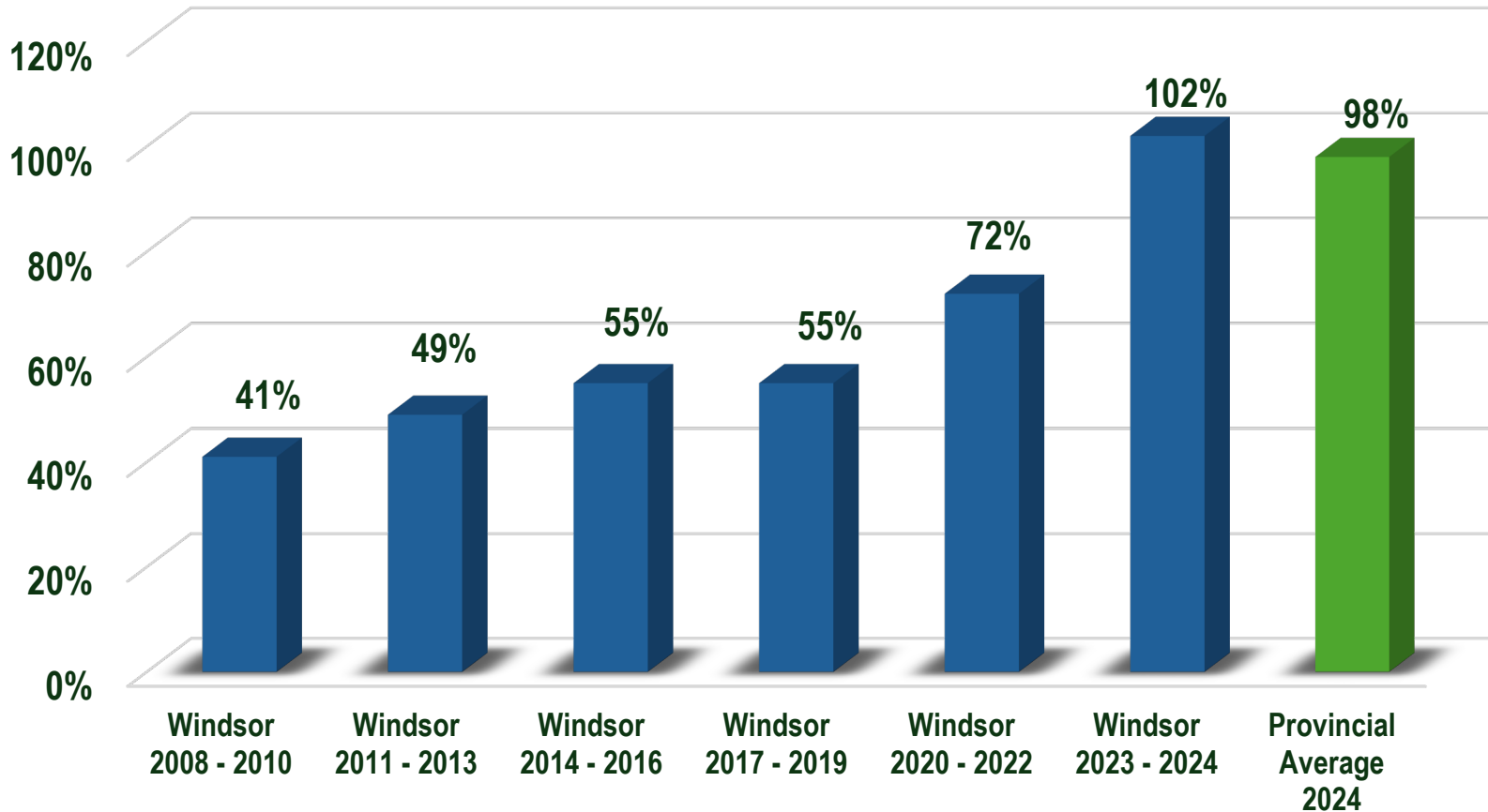
Restricted in use by Council direction, legislation, etc

Includes: Building, Fleet, Sewer, Storm

Gross \$456.2M

Net \$185.5M (includes encumbrances)

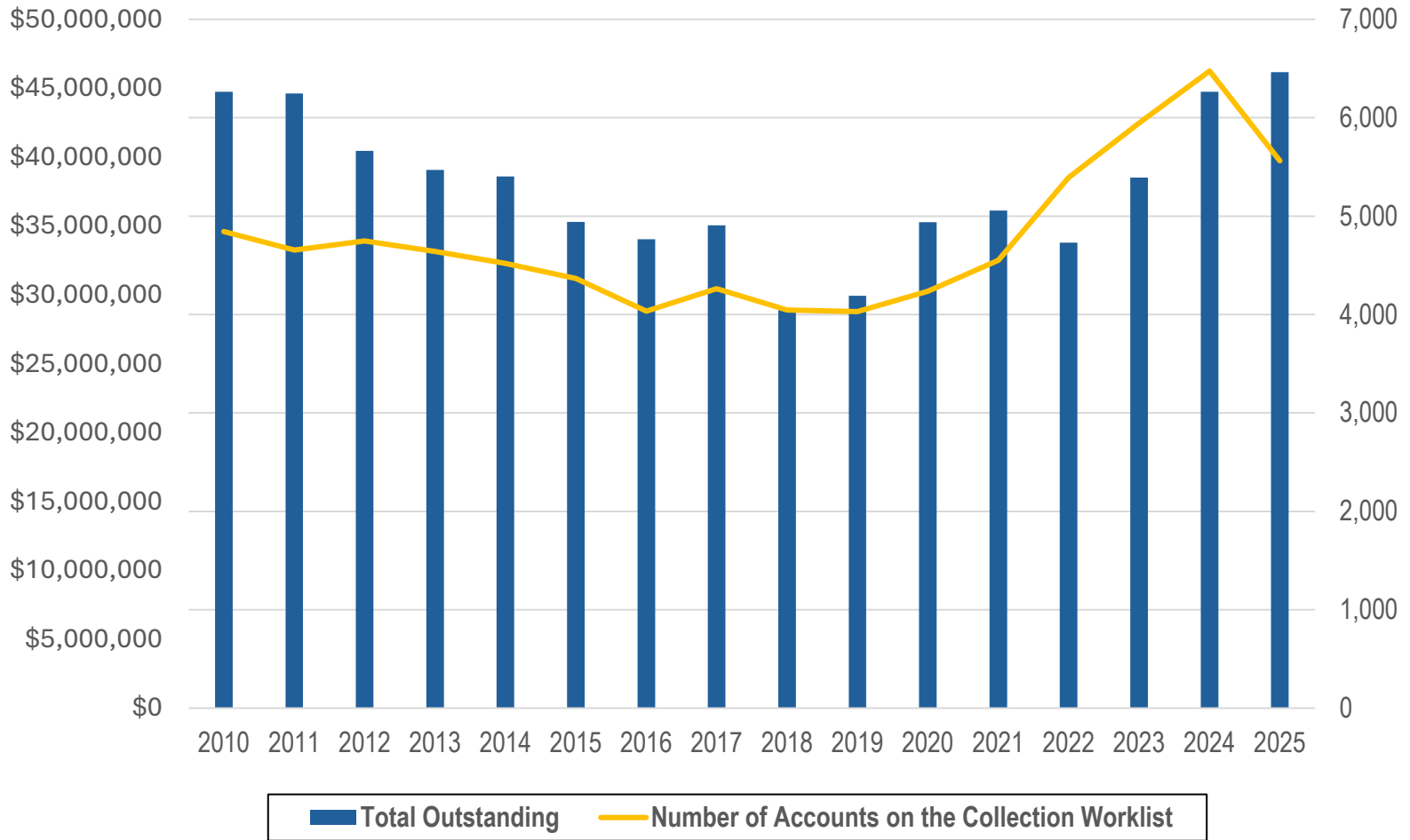
Reserves as a % of Taxation



Source: 2008-2025 BMA Management Consulting Inc.

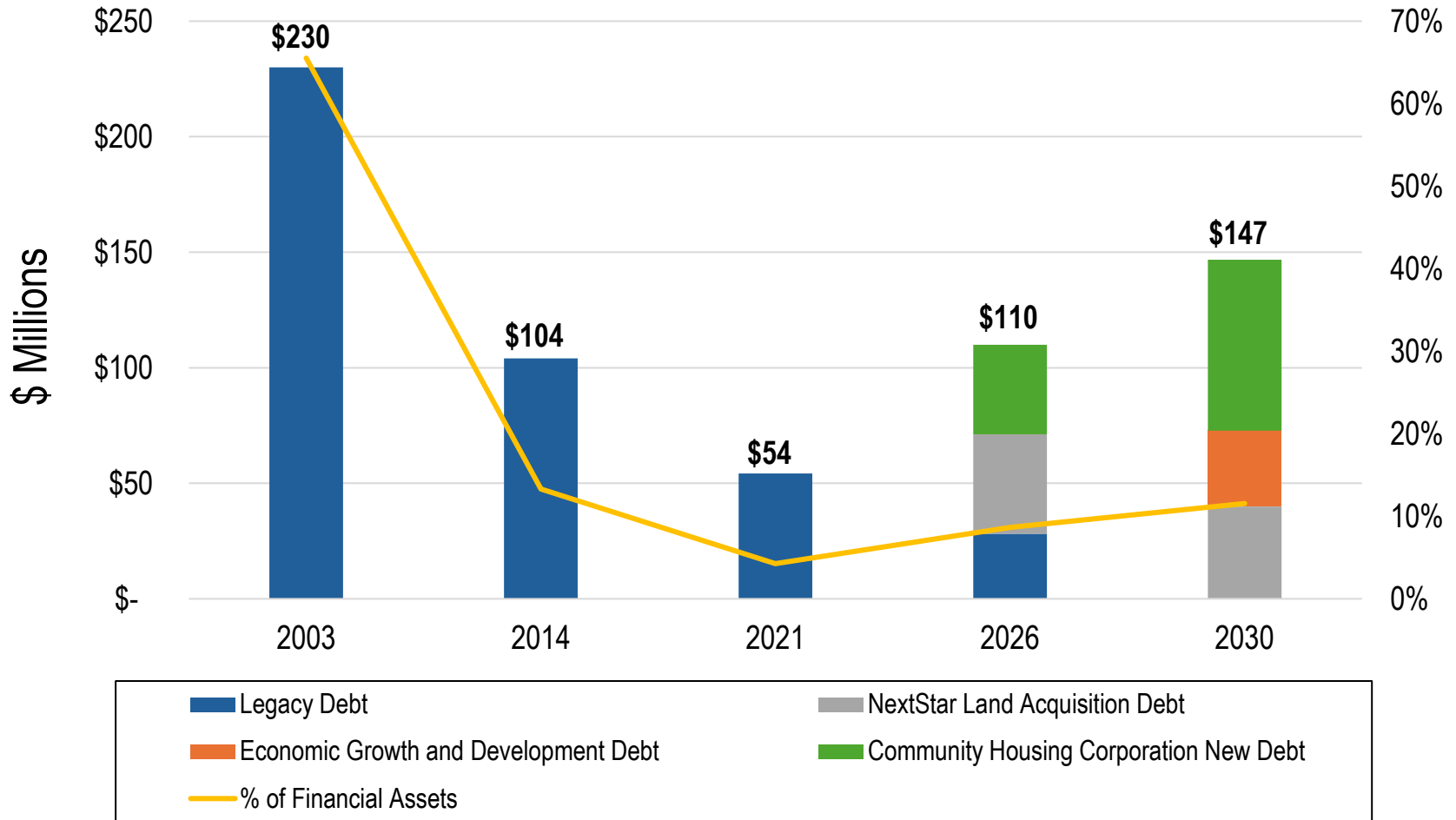
2010-2025 Property Tax Collections

Increasing Tax Arrears



Totals do not include current year arrears balances < \$1,000 and municipal / historic properties.

Prudent Debt Management



Projected Debt to Financial Assets Ratio for 2026 and 2030.

2026 Operating & Capital Budget



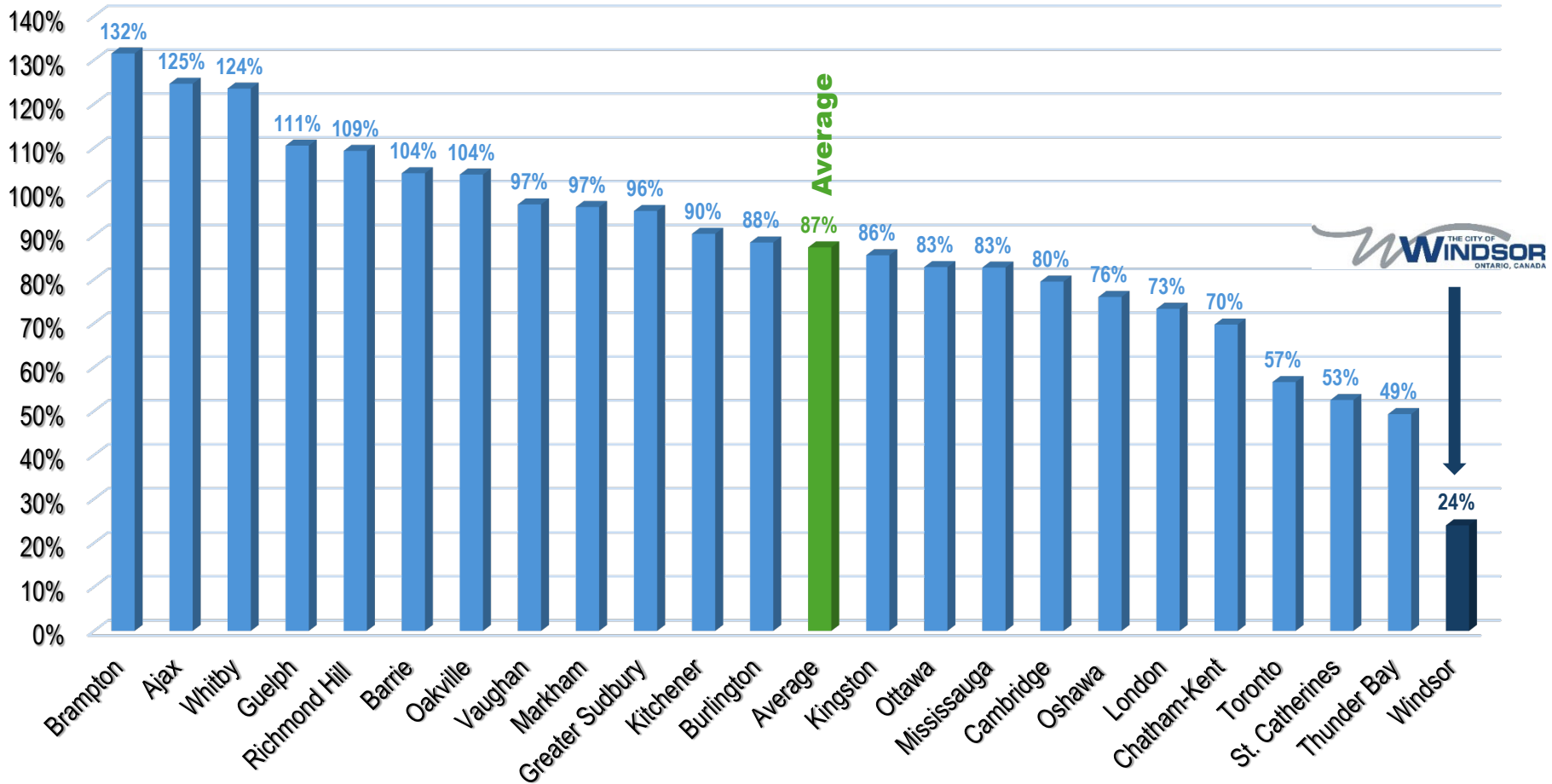
**BUDGET
2026**

**INVESTMENT
GROWTH
SUSTAINABILITY
MOVING FORWARD. TOGETHER**

WINDSOR CITY HALL

Cumulative % Change in Total Tax Levy

2006 vs. 2024



Source: 2024 Ontario Financial Information Return (FIR)
Includes Municipalities within Ontario with a Population > 100,000

2026 Operating & Capital Budget Development and Approval Process



■ Administration ■ Mayor ■ Council

Administrative Review

Staff Complement
Reconciliations

Program/Alternative
Service Reviews

Program Funding
Reviews

User Fee Reviews

Public Engagement

Council and the public are **engaged early in the process** through reporting related to variance projections and the budget process and timeline.

Operating budget documents are made available for **public review**.

Public consultation is integral to budget development and includes departmental engagement and Ward meetings.

Once tabled, the proposed budget remains **open for up to 30 days**, during which public meetings may be held to receive **public delegations**, enable Council deliberations, and allow for additional detailed review and discussion prior to final approval.



Council Directives



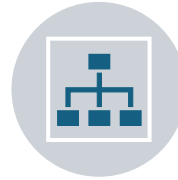
Collective Bargaining
Contracts



EWSWA Green Bin
Program



Diaper Disposal
Program



Corporate Strategic
& Master Plans



Third-Party
Contracts



Neighbourhood Parks
(Supie) Program



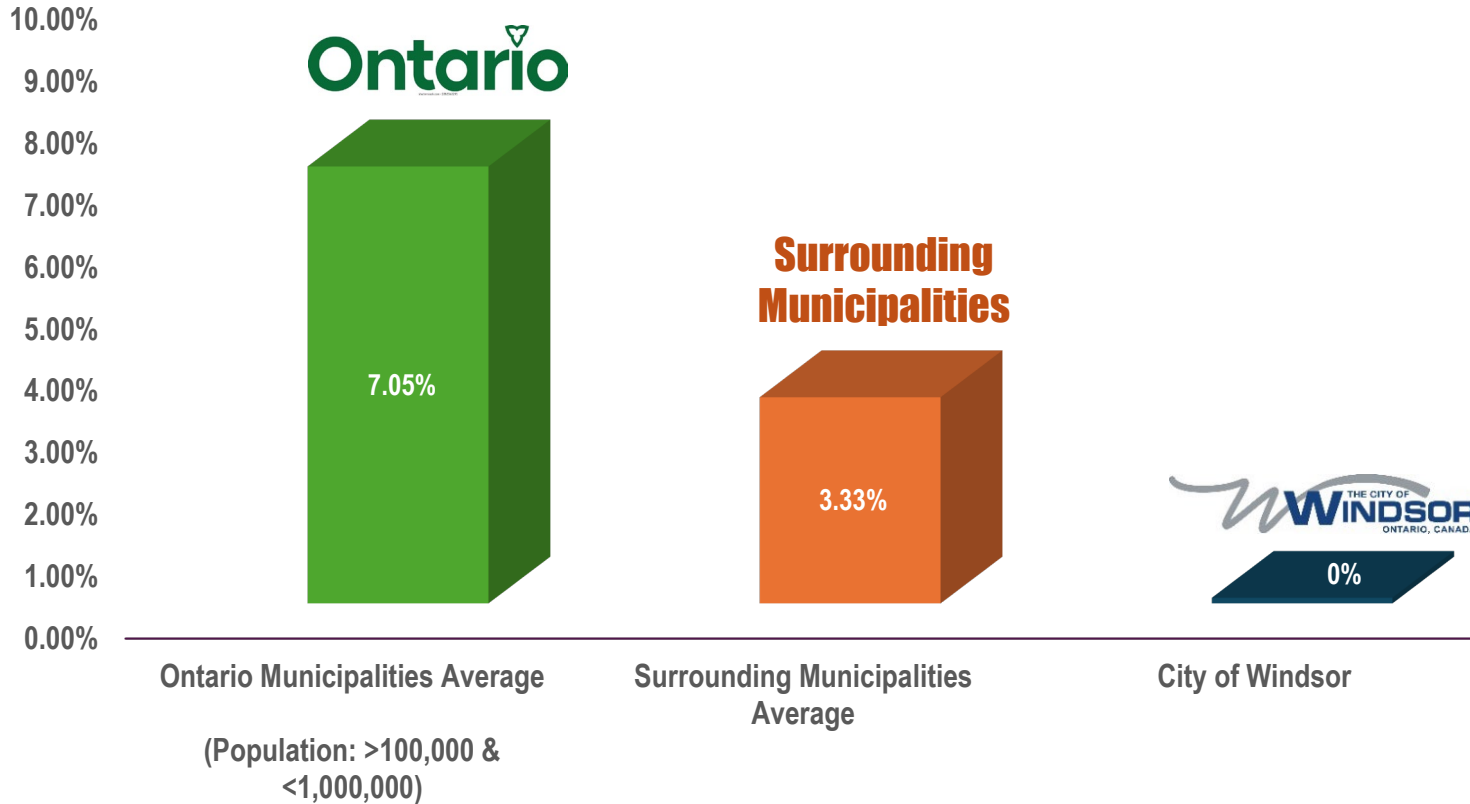
Mayor Provides Direction to Administration

*“That City Administration prepare a proposed 2026 budget that **achieves a 0% tax levy while maintaining funding for the City’s Asset Management Plan, and continues to invest in infrastructure, growth, and development through the 10-year capital plan to include the largest local road rehabilitation and repair program in the City’s history.**”*



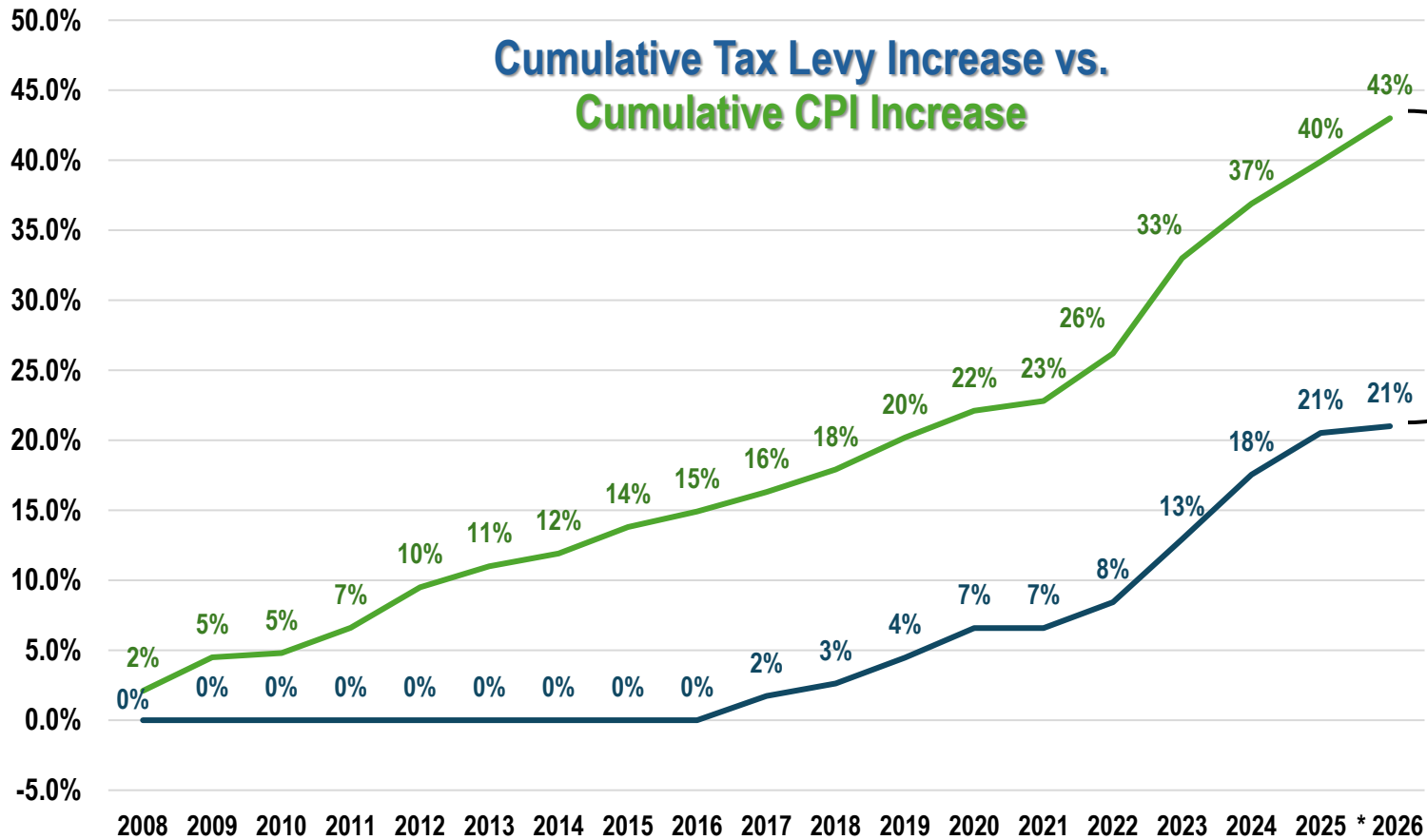
2026 Municipal Levy Increases

Compared to the City of Windsor



Note: The above data is based on unofficial information as reported through the media and various other sources. The rates are subject to change as many reflect proposed budgets pending final Council approval.

Inflationary Pressures



The cumulative levy increases are 22% lower than the cumulative CPI increases over the last 18 years.

— Cumulative Tax Levy Increase — Cumulative CPI Increase

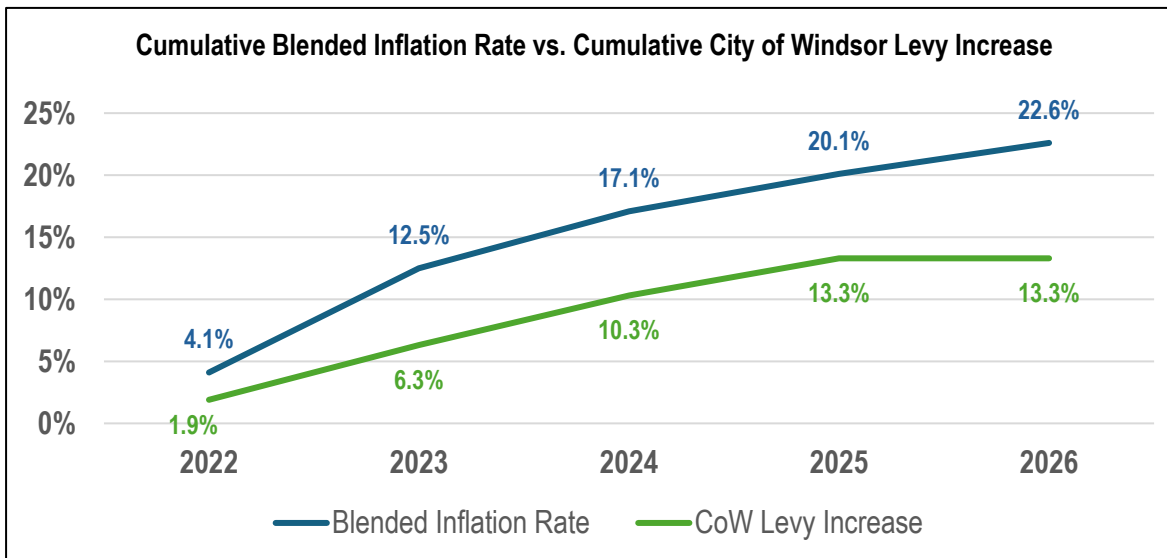
* 2025 Represents the Proposed Tax Levy Increase.



Actual Municipal Inflationary Pressures

Blended Consumer Price Index (CPI) & Building Construction Price Index (BCPI) Rates

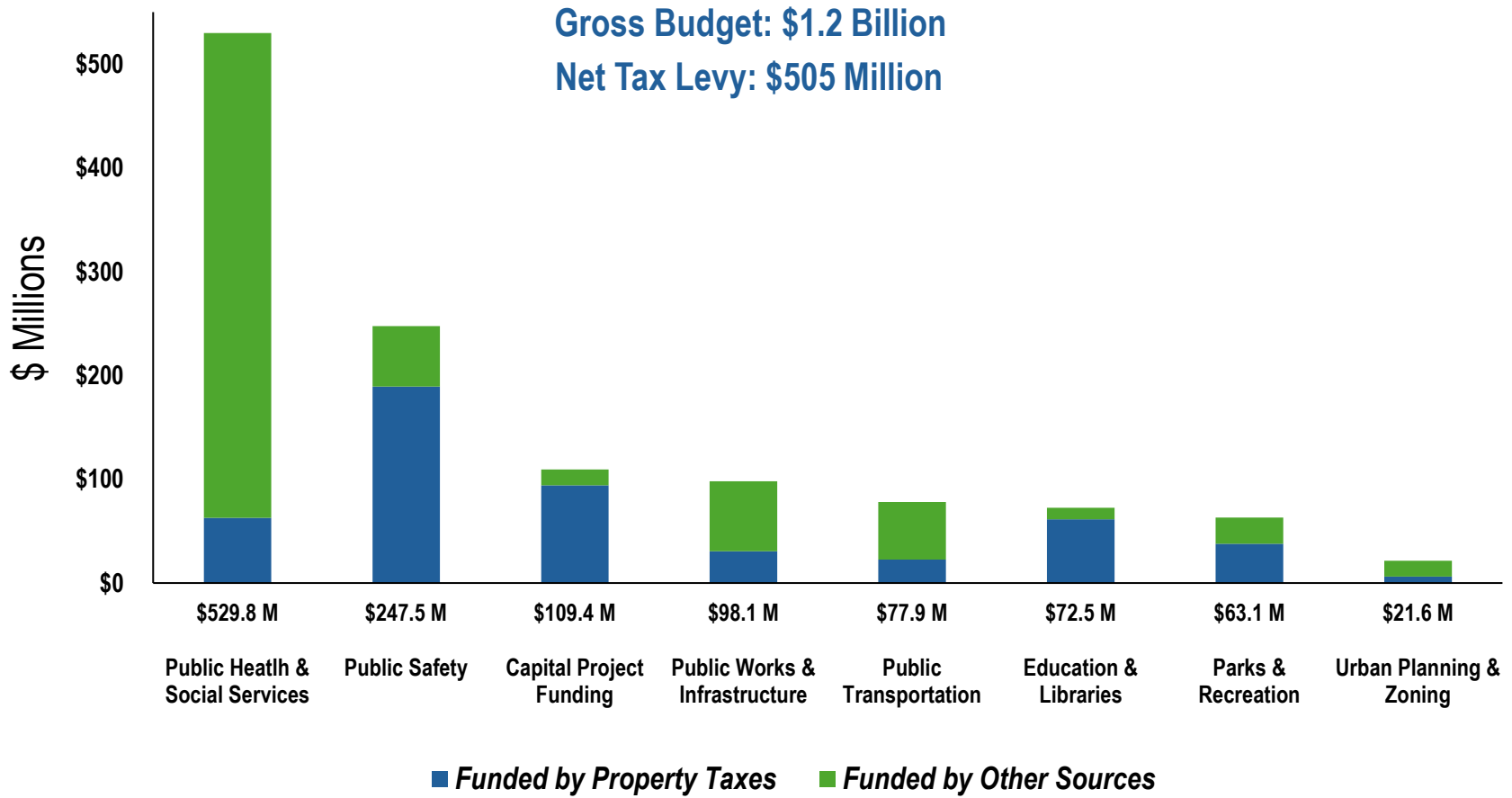
Year	Prior Year Consumer Price Index (CPI)	Building Construction Price Index (BCPI)	Blended Inflation Rate	City of Windsor Levy Increase
2022	3.4%	7.7%	4.1%	1.86%
2023	6.8%	17.0%	8.4%	4.48%
2024	3.9%	8.1%	4.6%	3.93%
2025	2.4%	4.2%	3.0%	2.99%
2026	2.1%	4.2%	2.5%	0%





2026 Proposed Municipal Gross Budget

What is the 2026 Proposed Municipal Tax Levy Being Spent On?



2026 Proposed Operating Budget

Changes Over Prior Year

	\$ Impact on the Tax Levy	% Impact on the Tax Levy
City Departments: Base Operating Budget	(\$14,045,545)	(2.78%)
City Departments: Increase to Base Operating budget	\$0	0%
Agencies, Boards & Committees	\$6,911,553	1.37%
Previously Approved: Asset Management Plan (AMP)	\$7,133,992	1.41%
Total	\$0	0%



2026 Operating Budget Overview

City Departments - Increases

\$23.7 Million – Expenditure Increases / Revenue Decreases (in millions)

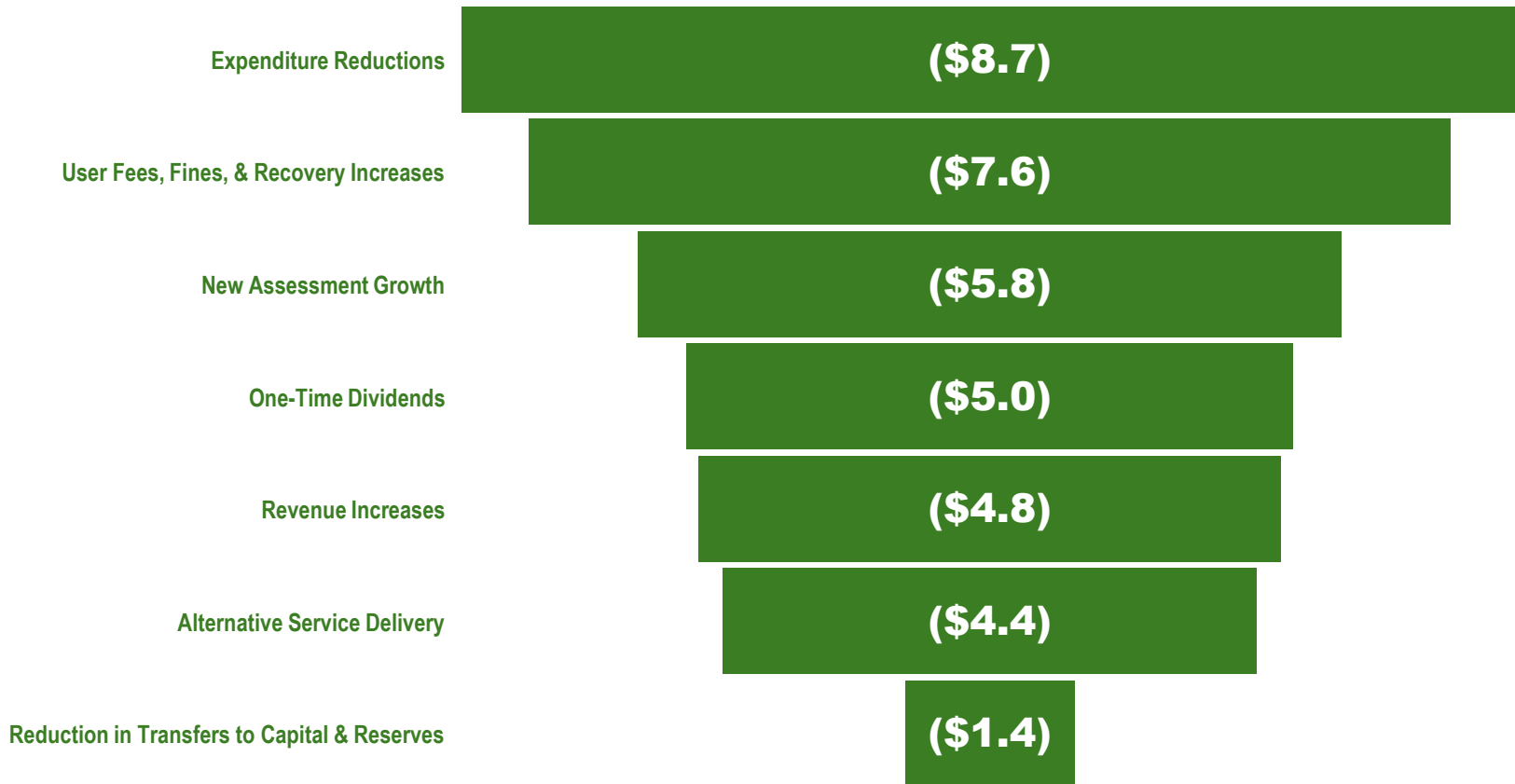




2026 Operating Budget Overview

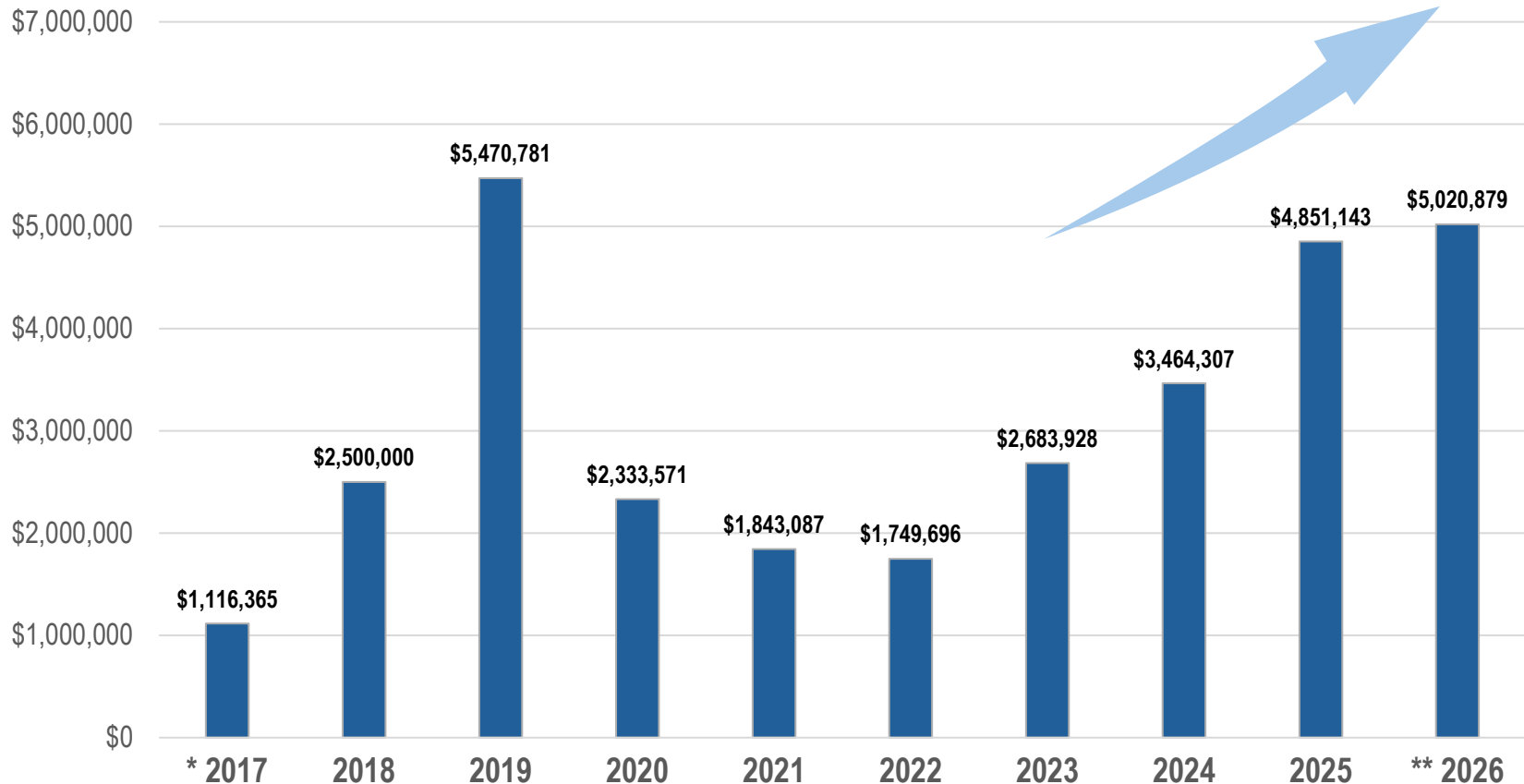
City Departments - Decreases

(\$37.7 Million – Expenditure Decreases / Revenue Increases (in millions))



2017-2026 Municipal Net Growth

Combined Effects & Future Growth Projections



* 2017: Reassessment Year

** 2026: Proposed

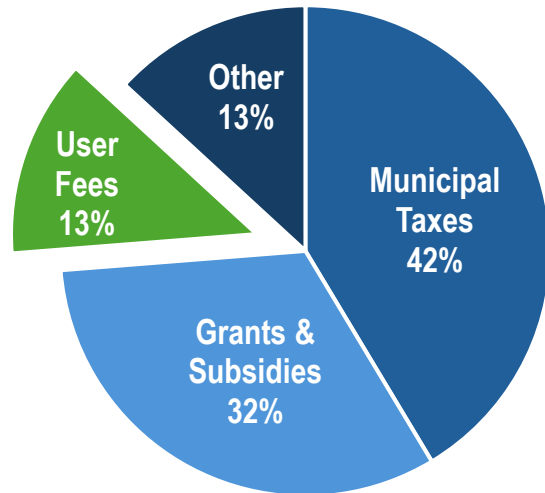
2026 Dividends

Base Budget & 2026 One-Time Increases

Entity	2026 Base Budget	2026 One-Time Increase	2026 Total Dividends
Windsor Airport	\$1,000,000	\$1,500,000	\$2,500,000
Windsor-Detroit Tunnel	\$1,500,000	\$3,500,000	\$5,000,000
EnWin	\$5,000,000	\$0	\$5,000,000
Total	\$7,500,000	\$5,000,000	\$12,500,000

2026 User Fees

2026 Gross Revenue:
\$1.2 Billion



- 2026 User Fee Schedule is included as a supplemental document.
- Adjusted annually through the budget process.
- New fees are introduced where appropriate.
- Not all adjustments result in revenue increases.



2026 User Fee Review

- Benchmark increase 3%
- Legislative ceilings or restrictions
- Market comparators
- Council approved policies

2026 Operating Budget Overview

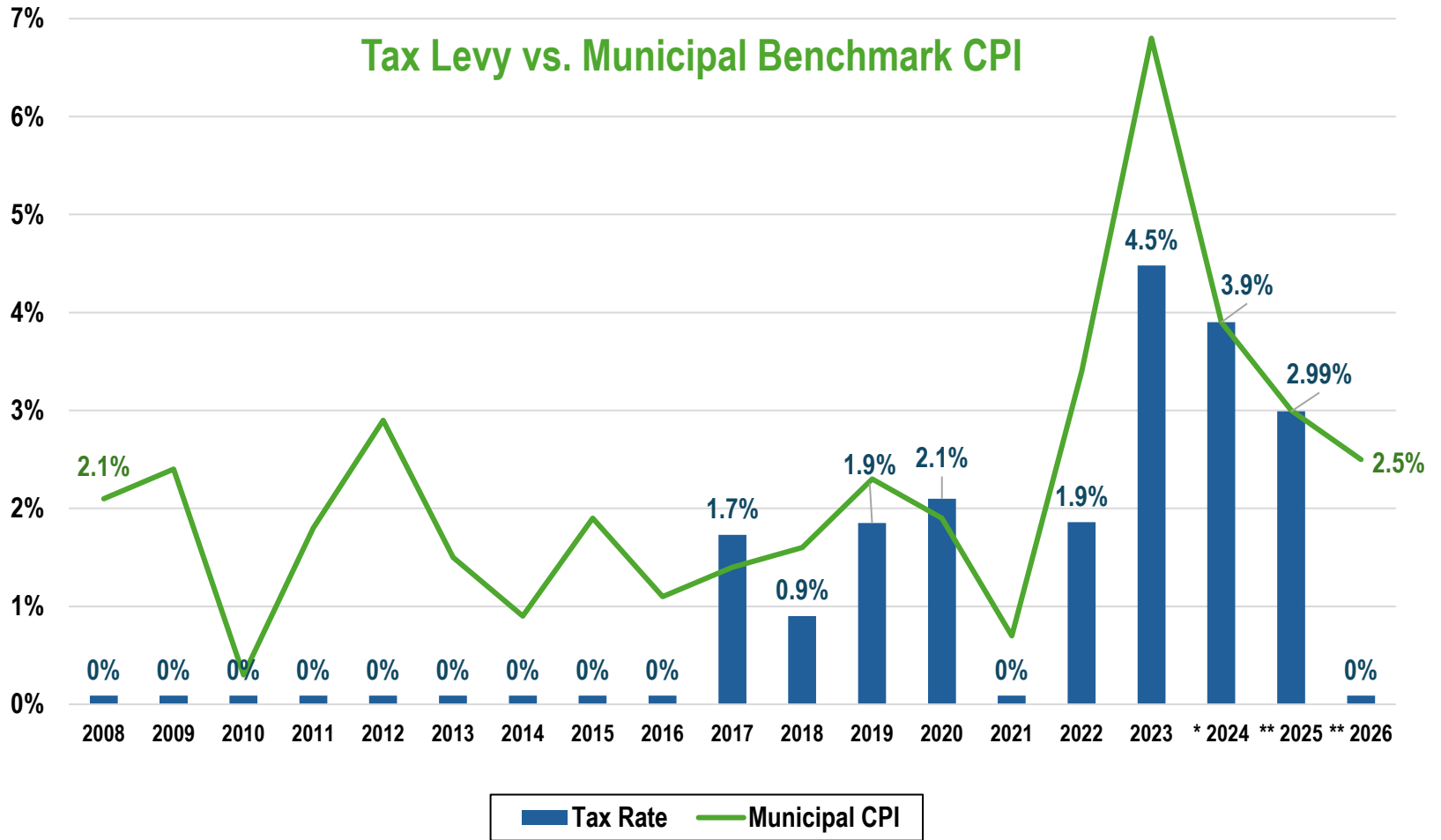
Agencies, Boards, & Committees

Agencies, Boards & Committees	2026 Proposed
Windsor Police Services (WPS)	\$117,235,973
Windsor Essex County Housing Corporation	\$18,207,291
Essex-Windsor Emergency Medical Services (EMS)	\$16,593,613
Essex Windsor Solid Waste Authority (EWSWA)	\$11,494,941
Windsor Public Library	\$8,561,036
Windsor Essex County Health Unit (WECHU)	\$3,998,989
Essex Region Conservation Authority (ERCA)	\$1,636,644
Handi Transit	\$1,337,770
Invest Windsor Essex	\$1,366,661
Life After Fifty (Centers for Seniors)	\$172,438
Windsor Symphony	\$150,000
The Safety Village	\$91,250
Arts Council Windsor Essex	\$15,000
Artcite Inc.	\$15,000



Municipal Tax Levy Remains Below CPI

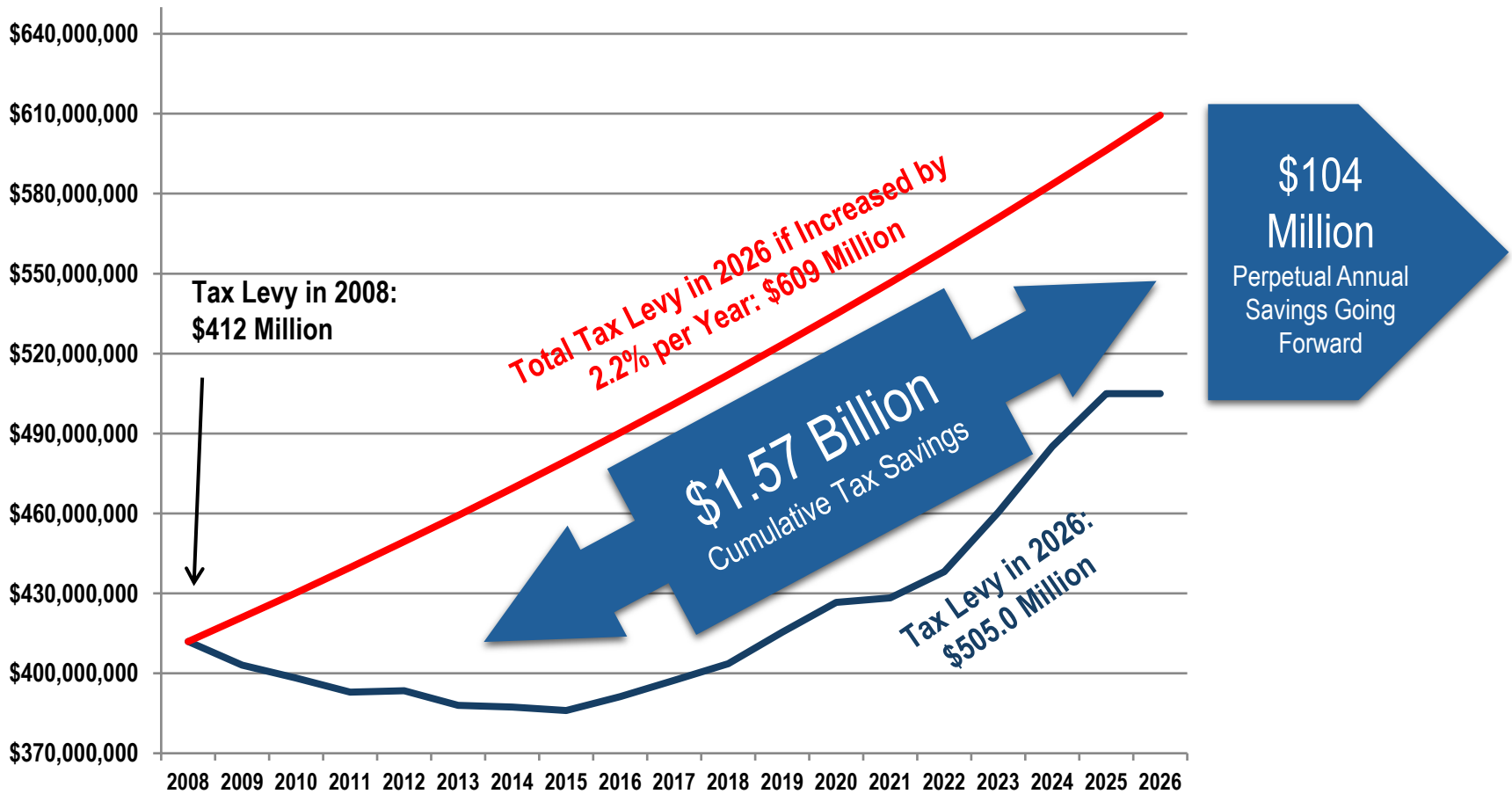
CPI (Consumer Price Index)



* 2024: Tax Levy Prior to Budget Amendment

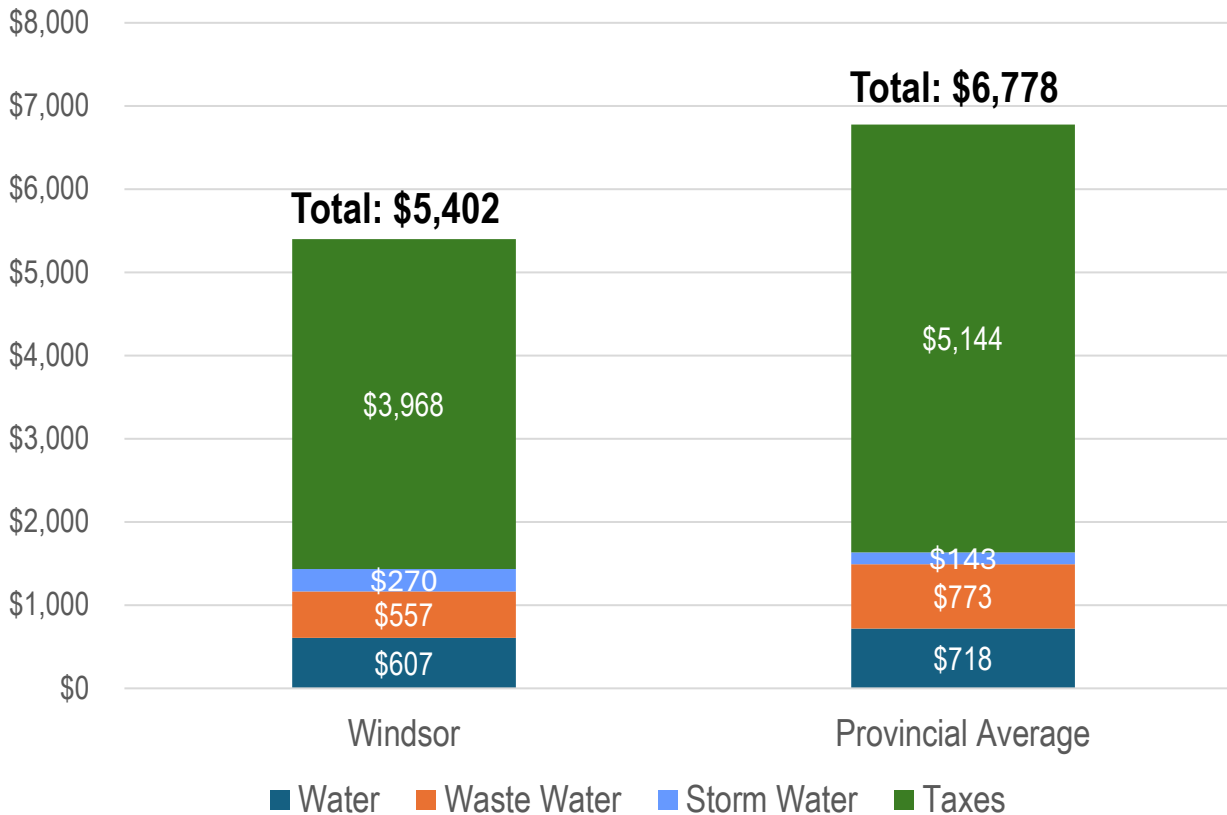
** 2025 & 2026: Municipal CPI = Blended Consumer Price Index (CPI) and Building Construction Price Index (BCPI)

Continued Fiscal Responsibility



Overall Comparison of Residential Charges

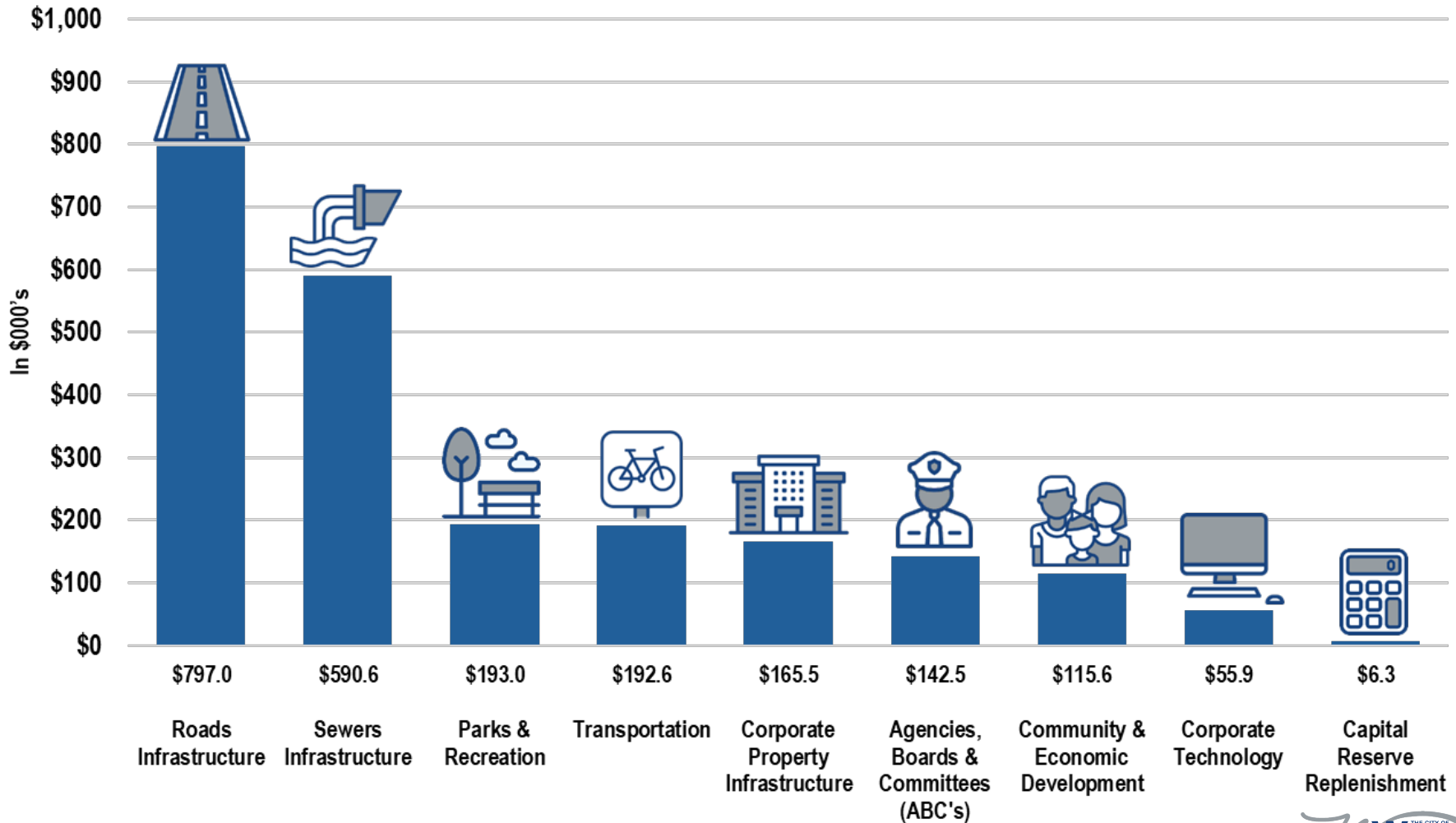
Typical Residence & Consumption Patterns



Typical Windsor residents pay \$1,376 less than the provincial average.

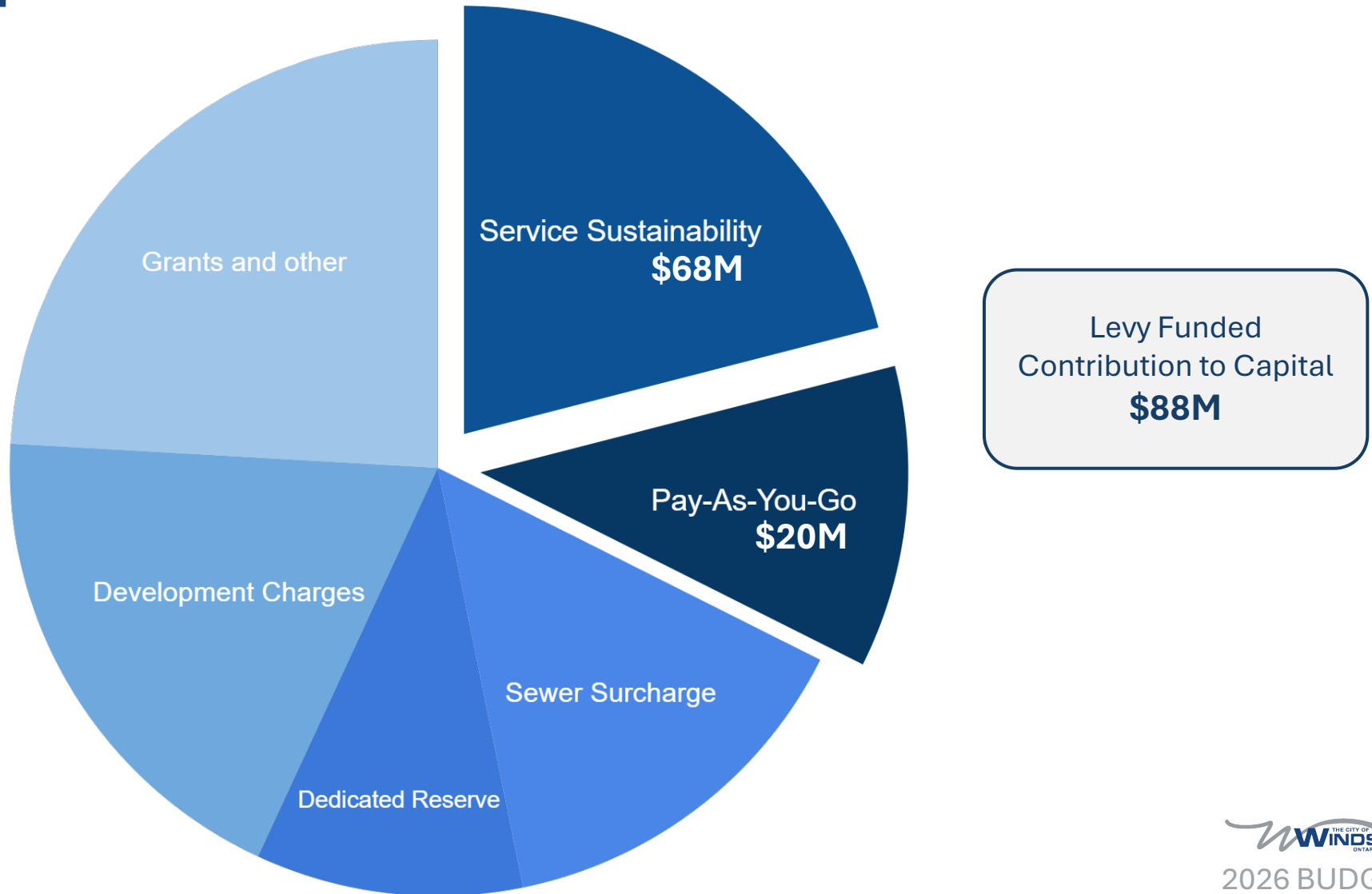
2026 Capital Budget

Proposed 10-Year Plan: \$2.26 Billion



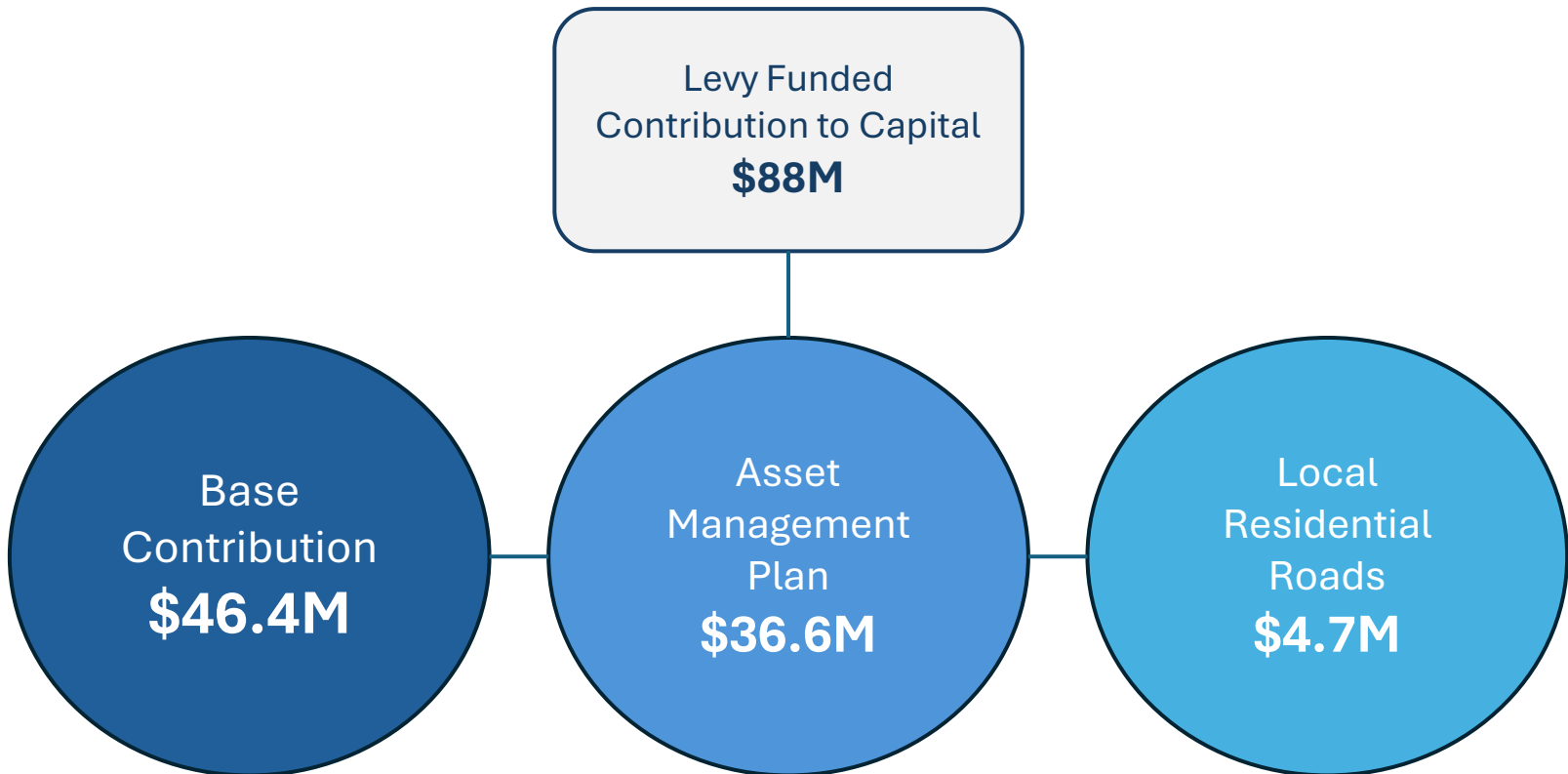
Capital Budget Funding Sources

2026 Funding - \$317.3 M



Contribution to Capital

Levy Funded Transfer (excludes departmental specific transfers to Reserve)



Impact of the Asset Management Plan



	Date of Approval	Investment to Date (2025)	Funding in Capital Plan (2026 - 2035)
Asset Management Plan	2020 - 2026	\$ 105.0	\$ 366.4
Local Residential Roads	2023 - 2026	\$ 6.8	\$ 47.2
		\$ 111.8	\$ 413.6



Impact of Grant Funding

Since centralization of grants function

Pursued

\$777.3
million

Awarded

\$453.5
million

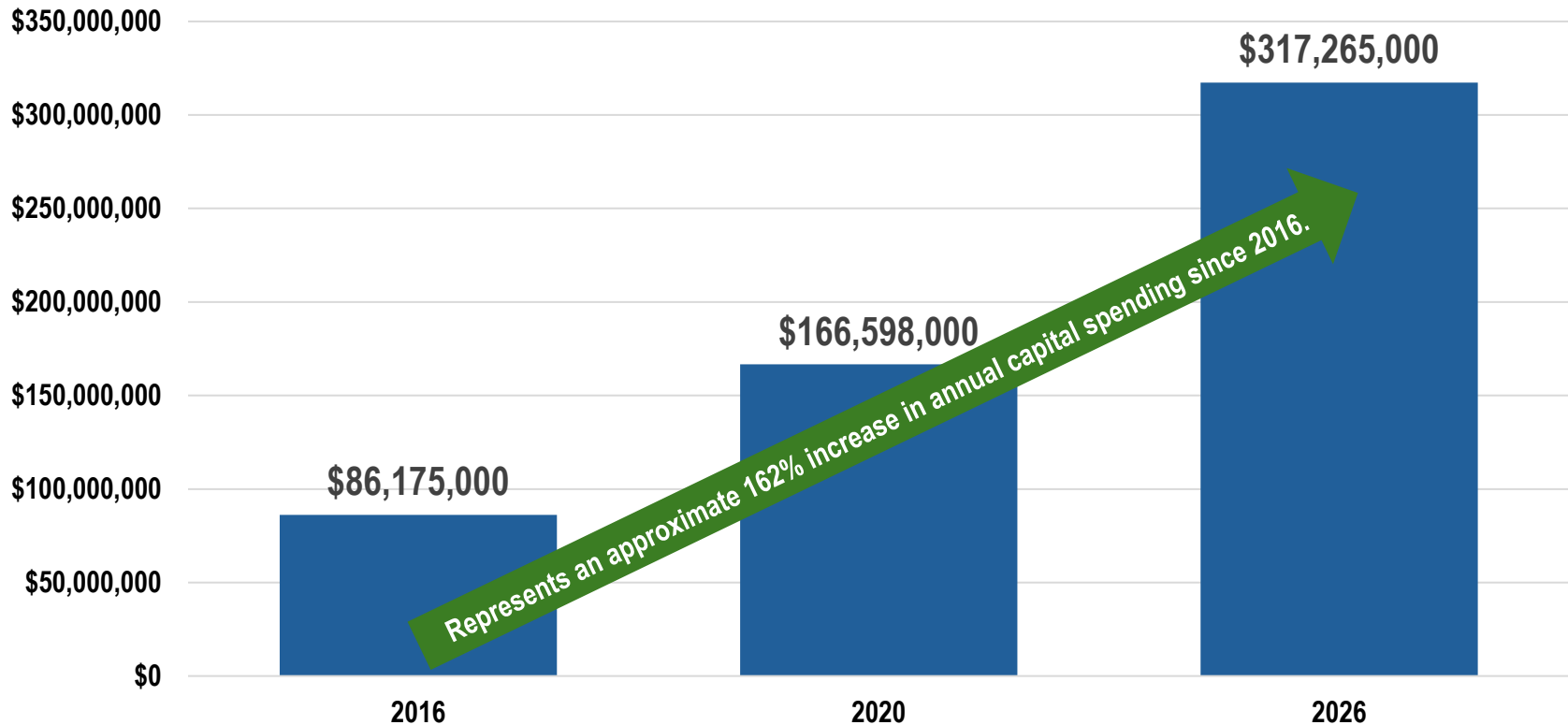
Pending

\$33.1
million

(As at December 31, 2025)

2026 Capital Budget Spending

Increasing Investment



Includes Enhanced Capital Funding of \$10 Million

Includes First Year of the Asset Management Plan (AMP) Levy

10-Year Capital Plan Contemplates \$2.26 Billion in Overall Capital Works Through 2035

2026 Capital Budget

Noteworthy Major Investments 2026-2035

Project	Amount (\$M)	Project	Amount (\$M)
Banwell Road Corridor Improvements	\$45.7	Minor Road Deficiencies Rehab Program	\$3.8
Lauzon Parkway & Cabana Road East Infrastructure Improvements	\$20.7	Tecumseh Road East Infrastructure Improvements	\$3.7
Windsor Essex Community Housing Corporation Capital Repair & Renewal Program	\$8.0	Provincial Road / Division Road Corridor Improvements	\$3.1
University Avenue / Victoria Avenue Infrastructure Improvements	\$7.7	Riverside Drive Vista Improvements	\$2.8
Sewer & Coastal Flood Protection Master Plan	\$7.6	Roseland / Little River Golf Courses Asset Replacement / Improvement	\$2.4
Playgrounds Replacement Program	\$7.0	Walker Road Infrastructure Improvements	\$2.2
Howard Ave Corridor (S. Cameron to Herb Gray Parkway)	\$6.0	Sandpoint Beach Splashpad	<u>\$1.5</u>
Homelessness and Housing Help Hub (H4) Infrastructure enhancements/improvements	\$5.1		
		Total	\$127.3

2026 Capital Budget

Growth Initiatives (Largely in support of Sandwich South developments)

Project
Improvements to Cabana Road (formerly County Road 42) and Lauzon
Extension of Lauzon Road, from Cabana Road to Highway 401
Development of the Sandwich South Industrial Lands
Infrastructure upgrades to service Industrial Lands
Development of the Airport Lands
Banwell / EC Row Interchange
Further improvements to Banwell, south to Cabana Road
Forest Glade North Development (Lauzon Parkway / Tecumseh Road East)
Expansion of other roads due to growth intensification



Thank you.

