

2026 FINANCIAL PLAN OVERVIEW BUILDING OUR FUTURE

A Transparent Look at Your Tax Dollar



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Message From Council

The RM of St. Clements Council is proud to present the 2026 Financial Plan, which outlines our strategic priorities, financial strategies, and ongoing commitment to serving our community. As we navigate a year marked by both local opportunities and global challenges, we remain steadfast in our mission to foster sustainable growth, enhance community amenities, and maintain fiscal responsibility.

The past year has seen significant developments both within our municipality and beyond. Locally, we continue to address the impacts of extreme weather events, which have highlighted the importance of resilient infrastructure and proactive planning. Globally, economic pressures have reinforced the need for prudent financial management.

In response to these challenges, Council has prioritized investments in critical infrastructure, including road maintenance, drainage improvements, and water, waste, and wastewater management systems. These projects address immediate needs and position the RM for long-term sustainability.

On behalf of Council, thank you for your continued support as we work together to make St. Clements "the place to be."

Mayor Debbie Fiebelkorn On behalf of the RM of St. Clements Council



Left to Right: Councillor Sandra Strang, Councillor Robert Belanger, Councillor Dave Sutherland, Mayor Debbie Fiebelkorn, Councillor David Horbas, Councillor Glen Basarowich, Councillor Scott Spicer

Strategic Plan

VISION

Welcoming, diverse and growing communities, supporting a safe lifestyle for all ages to live, recreate and be prosperous.

VALUES

1

COMMUNICATIONS AND OPENNESS

We communicate openly and work with residents to understand ideas and concerns.

2

COLLABORATIONS AND RESPECT

We work together to arrive at clear plans with a willingness to compromise and respect.

3

DIVERSITY

We uphold functional diversity in land uses and lifestyles.

4

FINANCIALLY ACCOUNTABLE

We responsibly grow our tax base and achieve accountability.

5

CONTINUOUS IMPROVEMENT







We minimize inefficiencies and improve service quality.

AT A GLANCE: 2026 FINANCIAL HIGHLIGHTS

QUICK FACTS

Item	2026 Amount
Total Operating & Capital Budget	\$28,986,121
Municipal Taxes	\$10,958,213
Municipal Mill Rate	9.200 mills
Mill Rate Change	+0.100 mills (1% increase for roads)
School Mill Rate	12.78 –13.89 Mills
School Tax Levy	\$16,485,268
Total Property Tax Levy	\$46,770,232
School Portion of Taxes	60%
Municipal Portion of Taxes	40%
Capital Investments	\$17.7 Million

KEY INVESTMENT AREAS 2026 BUDGET AT A GLANCE

 <p>\$10.96M</p> <p>Municipal taxes & grants in lieu</p>	 <p>\$18.03M</p> <p>Other revenue & transfers</p>	 <p>\$28.99M</p> <p>Total municipal expenditure</p>
 <p>\$16.49M</p> <p>Education Taxes</p>	 <p>\$15.71M</p> <p>2026 capital expenditures</p>	 <p>\$0</p> <p>New borrowing in Schedule A Part 3</p>

- Roads & Infrastructure: \$3.8M for 10-year hard-surface plan & East Selkirk safety improvements
- Water & Utilities: \$2.8M for SSC reservoir and water expansion
- Recreation: \$1.42M for South St. Clements facility completion
- Landfill Expansion: \$2M for Cell 3 environmental compliance

Resident takeaway: only about 40% of the total municipal-and-education property tax requirement stays with the RM for municipal services. About 60% relates to education levies set outside the municipal budget.

UNDERSTANDING YOUR 2026 PROPERTY TAX BILL

How Much Are You Paying?

For a typical St. Clements home assessed at \$382,800:

Item	Amount
Municipal Tax	\$1,584.79
School Tax	\$2201.48 - \$2392.69

Note: Residents will receive up to a \$1,600 school tax rebate from the Province for primary residences only.



TAX BILL BREAKDOWN



School Taxes: 60%
Set by school divisions and the Province
—not controlled by the RM

Municipal Taxes: 40%
Controlled by the RM for local services

BUDGET AT A GLANCE

THE 2026 MILL RATE

Municipal Mill Rate: 9.200 mills

This is an increase from 2025's 9.100 mills—a 1% increase dedicated entirely to our long-term roads plan.

Component	Mills	Purpose
General Municipal Services	7.234	Day-to-day operations
Roads Reserve Levy	1.2	10-year hard-surface road plan
Debenture Charges	0.766	Debt repayment
TOTAL	9.2	

The Big Picture: \$28.99 Million Budget

OPERATING BUDGET: \$10.96M

- Keeping the RM running day-to-day
 - Roads & transportation
 - Fire & emergency services
 - Water & sewer operations
 - Parks & recreation
 - Administration & permits

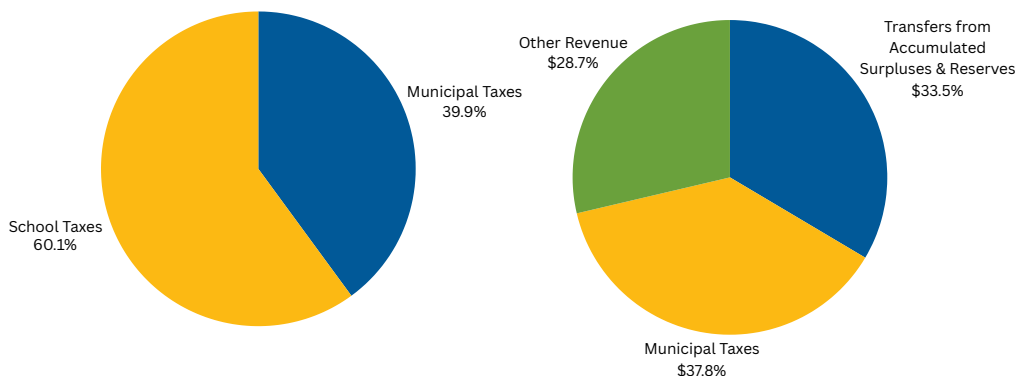
CAPITAL BUDGET: \$15.71M

- Building the RM's future
 - Road reconstruction & improvements
 - Water & wastewater infrastructure
 - Recreation facilities
 - Equipment & vehicles
 - Landfill expansion

Revenue Sources: Where the Money Comes From

Total 2026 Revenue: **\$28,986,121**

Source	Amount	% of Total
Municipal Taxes & Grants	\$10,958,213	38%
Provincial & Federal Grants & Fees	\$8,310,630	17%
Transfers from Reserves	\$9,717,277	33%
Other Revenue	\$501,648	2%



Key Point: Less than 40% of the municipal budget comes directly from property taxes. Grants, user fees, and strategic reserves help keep your tax bill lower.

WHERE YOUR TAX DOLLAR GOES: SERVICE BREAKDOWN

For a typical household paying \$1584.79 in municipal taxes, here's the allocation:

Service Area	Amount	What You Get
Transportation Services	\$369.27	Roads, winter maintenance
Fiscal Services & Capital	\$638.93	Long-term infrastructure
Protective Services	\$32.28	Fire, emergency response
Environmental Health	\$101.09	Garbage, water, landfill
Government Services	\$113.31	Administration, permits
Recreation & Culture	\$50.43	Parks, trails, programs
Environmental Development	\$12.98	Planning, zoning
Economic Development	\$13.60	Business support
Public Health & Welfare	\$2.73	Social assistance
TOTAL	\$1,584.79	

Service Area	Budget Amount	% of Total	Tax Dollar
Transportation Services	\$6,753,771.14	23.00%	\$352.09
Fiscal Services	\$11,685,701.92	40.00%	\$609.20
Protective Services	\$1,139,009.16	4.00%	\$59.38
Environmental Health Services	\$1,848,975.02	6.00%	\$96.39
General Government Services	\$2,072,414.46	7.00%	\$108.04
Recreation & Cultural Services	\$924,212.56	3.00%	\$48.18
Economic Development Services	\$248,700.00	1.00%	\$12.97
Public Health & Welfare Services	\$50,000.00	0.00%	\$2.61
Public Health & Welfare Services	\$50,000.00	0.00%	\$2.61
Transfer To Reserves	\$4,024,893.00	14.00%	\$209.83
TOTAL	\$28,986,120.61	100.00%	\$1,511.06

SERVICE BREAKDOWN

2026 CAPITAL INVESTMENTS: BUILDING YOUR FUTURE

ROADS & DRAINAGE	UTILITES
<ul style="list-style-type: none"> Continues the hard-surface road plan, culvert and water-control work, and long-term road preservation. \$6.75M transportation budget \$2.095M road plan line 1.200-mill roads reserve levy 	<ul style="list-style-type: none"> Includes the SSC utility reservoir and river crossing, ESSW water/wastewater projects, and balanced utility operations. \$1.0M SSC reservoir & river crossing \$500K ES WTP discharge to river No utility operating deficit budgeted
WASTE & ENVIRONMENT	COMMUNITY & RECREATION
<ul style="list-style-type: none"> Funds curbside collection, transfer stations, landfill operations and a new landfill cell. \$1.85M Environmental Health budget \$2.0M Landfill Cell capital item 	<ul style="list-style-type: none"> Supports community programming and the South St. Clements Community Center as a major quality-of-life investment. \$924,212 Recreation & Culture budget \$1.33M SSC Community Center capital item

Delivery of Service: The 2026 Financial Plan

Governed by the Financial Plan, we fund daily services while investing in multi-generational community assets through capital projects.

Daily Operations (includes municipal services including public works, emergency response, and administration)
Maintenance (includes replacing and repair of existing infrastructure, equipment, and facilities)
Capital Projects (includes major new infrastructure investments, facility construction, and large equipment acquisition)

Infrastructure: Roads & Drainage

Strategic Focus
Continuing year two of the newly expanded 20-Year Hard Surface Capital Road Plan.

2026 Key Deliverables
5 Kilometers of comprehensive road remediation along with Hard Surface Road Reconstruction of Pebeck Road from Donald to Ludwick.

Community Impact
Prevents long-term infrastructure degradation, mitigates spring road restriction impacts, and secures vital flood protection for all residents.

Community: South St. Clements Recreation

The Project
Development of the new state-of-the-art SSC Recreation Facility.

2026 Milestone
Construction Completion and Occupancy.

Impact Checklist

- ✓ Expanded local arts & rec programming
- ✓ Seamless integration with Activity Centre
- ✓ Increased East Beches heritage value

Budget supports daily operations, maintenance and capital projects

Roads & drainage remain major infrastructure priorities

South St. Clements Community Center is a key community investment

Capital Investment in 2026

Schedule A lists 2026 capital expenditures of \$10,317,219. These investments focus on roads and traffic safety, landfill capacity, utilities, fire/public works equipment and recreation assets.



Capital funding snapshot

Total 2026 capital expenditures: **\$10.32M**

Borne by General Fund: **\$201,750**

Borne by Utility Fund: **\$755K**

Borne by Reserves: **\$6.7M**

Borne by Borrowing: **\$0**

2026 CAPITAL INVESTMENTS:

SELECTED CAPITAL ITEMS

Project / item	Estimated cost	Funding note
East Selkirk Traffic Safety	\$2,000,000	Reserve-funded capital
Landfill Cell	\$2,000,000	General-fund capital
SSC Community Center	\$1,327,992	General-fund capital grants
SSC Utility - Reservoir & River	\$1,000,000	Reserve-funded capital
ES WTP Discharge to River	\$500,000	Utility fund / reserves
Tandem / Sander	\$475,000	Reserve-funded equipment
Boat Launch	\$300,000	Reserve-funded recreation asset
GMCC Upgrades	\$300,000	Capital improvements

DEBT MANAGEMENT: A SOUND FINANCIAL POSITION

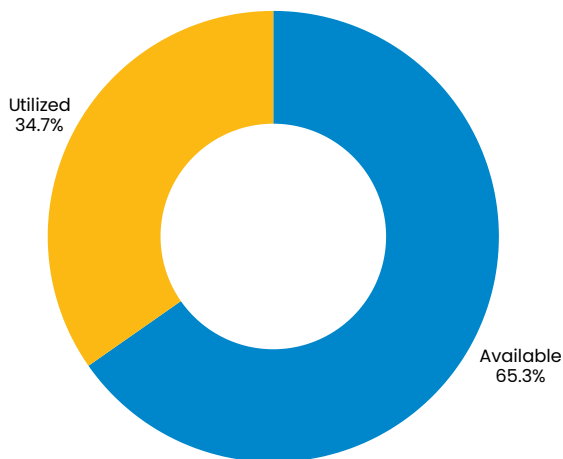
Debt Capacity & Payment Limits

The Province sets two key benchmarks for municipal borrowing: debt cannot exceed 7% of total assessment, and annual payments cannot exceed 20% of revenue.

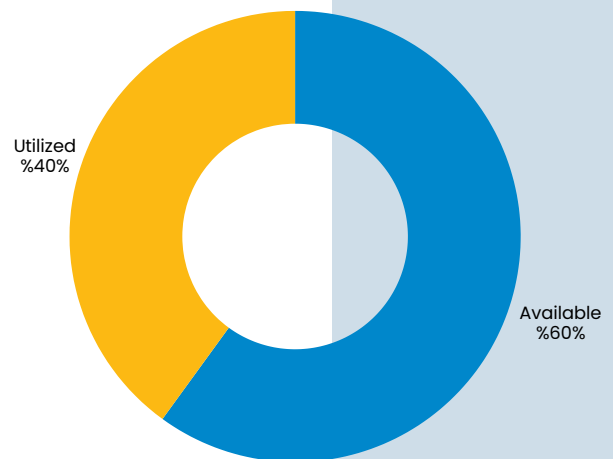
Metric	Status
Debt Capacity Remaining	4.57% (~\$53 million available)
Payment Capacity Remaining	12% (~\$3.6 million available)
Overall Financial Position	Strong - well within provincial limits

St. Clements is in a strong financial position with significant borrowing room for future projects.

Debt Capacity



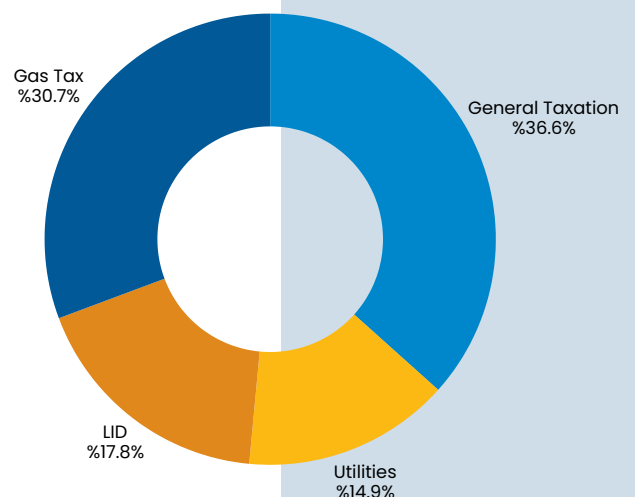
Payment Capacity

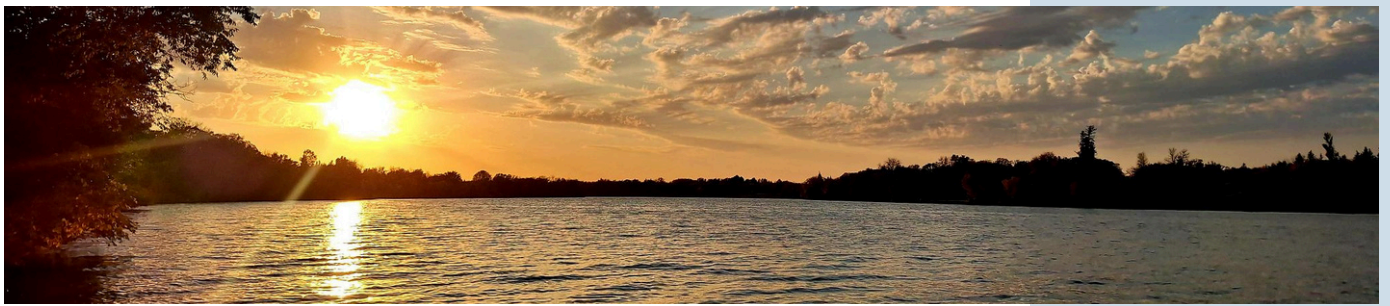


Not all debt payments come from your general tax bill – in fact, the majority don't. General taxation accounts for only 35.5% of total debt payments. Local Improvement District levies cover 20.7%, tied to specific infrastructure projects benefiting only those properties. The balance comes from Gas Tax Grants and Utility Rates for water and wastewater infrastructure.

Council has been deliberate about structuring debt so repayment is shared fairly and doesn't fall disproportionately on your property tax bill

Debt Payments By Funding Source





AFFORDABILITY COMPARISON: HOW ST. CLEMENTS STACKS UP

Mill Rate Comparison (2026)

Municipality	2026 Mill Rate	% Change
St. Clements	9.2	1.00%
East St. Paul	7.876	5.64%
West St. Paul	6.296	0.00%
Lac du Bonnet	10.093	1.97%
Springfield	9.87	2.00%
Selkirk	n/a	2.99%
St. Andrews	9.14	1.99%
Headingley	5.914	2.82%

St. Clements mill rate is among the lowest in the region and has decreased significantly over the past five years.

LOOKING AHEAD

The 2026 Financial Plan represents Council's commitment to fiscal responsibility, strategic investment, and sustainable growth.

Every dollar in this budget was carefully considered to balance immediate needs with long-term vision. We've held the municipal portion of your property tax as stable as possible while investing in infrastructure that will serve residents for decades.

Whether it's safer roads, reliable water systems, recreational facilities, or emergency services, your tax dollars are working to make St. Clements "the place to be."

We remain transparent about how we spend your money and welcome your questions and feedback.

Thank you for your continued support.

Rural Municipality of St. Clements Council & Administration

Important Taxpayer Information



2026 TAX DUE DATE: OCTOBER 31, 2026

Taxes remaining unpaid after the due date are subject to a penalty of 1.25% per month, added on the fourth business day of each month thereafter.



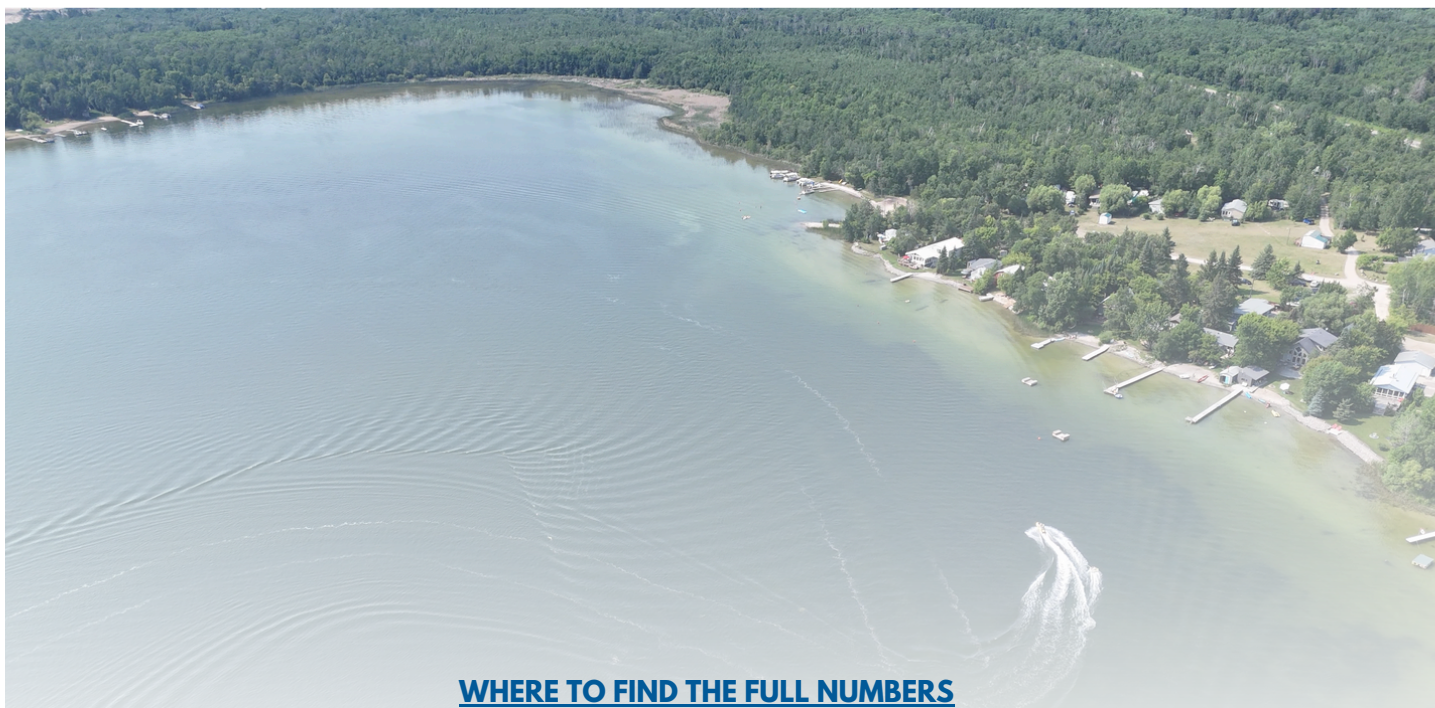
WHAT RESIDENTS OFTEN ASK

Why did my bill change? Education levies and assessment changes can affect the total tax bill independently of the municipal budget.

What does the RM control? The RM controls the municipal portion, local service delivery, capital planning and reserve strategy.

Why use reserves? Reserves reduce the need for borrowing and help smooth future tax impacts.

Why are there extra charges on some bills? Some locations include local improvement district or per-parcel charges for specific benefiting projects.



WHERE TO FIND THE FULL NUMBERS

This handout is intended to be easy to read. For complete legal budget details, residents can refer to By-Law No. 2 - 2026 and Schedule A, which contain the full tax levy calculations, department budgets, capital items, utility budgets and debenture schedules.