The County of Haliburton Community Affordability Governance Structure Study

EORN
EASTERN ONTARIO REGIONAL NETWORK

Exploring the Future of Haliburton County

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Artificial intelligence (AI) was used as a writing and editorial support tool in the preparation of this report to assist with drafting, editing, improving readability, and formatting portions of the text. All research, data collection, analysis, findings, conclusions, recommendations, and final editorial review were completed and verified by the authors. Responsibility for the accuracy and content of this report rests solely with the project team.

“Municipal governments across Haliburton County are being asked to do more with less, as escalating costs and growing service demands challenge long-term affordability and sustainability.”

Executive Summary and Key Findings

Building a More Affordable, Sustainable and Collaborative Future

Haliburton County and its four local municipalities—Algonquin Highlands, Dysart et al, Highlands East, and Minden Hills—are facing growing financial, operational, and demographic pressures that are challenging their ability to deliver municipal services while maintaining affordability for taxpayers. These pressures reflect the realities facing many rural municipalities across Ontario, including rising infrastructure costs, inflation, legislative requirements, workforce shortages, aging assets, climate resilience needs, and increasing public expectations.

Haliburton County's large rural geography, dispersed settlement pattern, predominantly residential assessment base, aging population, and substantial seasonal population further increase the cost and complexity of service delivery. As a result, the County and local municipalities must plan for long-term sustainability while continuing to provide services that are affordable, reliable, and responsive to community needs.

The Study confirms that governance structure alone does not determine municipal success. Financial sustainability, organizational capacity, effective service delivery, accountability, local representation, and community identity all shape a municipality's ability to respond to changing needs. For this reason, the Study evaluates governance options using a broad set of financial, operational, organizational, and community considerations rather than focusing solely on cost savings or structural change.

Key Findings

The Study identified several overarching findings that should guide future discussions regarding municipal governance and service delivery in Haliburton County.

Long-Term Financial Sustainability Will Require Continued Action

Rising infrastructure costs, inflation, legislative requirements, and limited assessment growth will continue to place pressure on municipal finances regardless of the governance structure in place. Long-term financial sustainability will require continued strategic planning, disciplined financial management, and ongoing investment in municipal infrastructure and services.

Organizational Capacity Is Becoming Increasingly Important

Municipal governments are expected to manage increasingly complex legislative responsibilities while competing for specialized staff and technical expertise. Strengthening organizational capacity will be essential to maintaining service quality, managing risk, and responding effectively to future challenges.

Governance Change Alone Will Not Likely Automatically Reduce Costs

Experience from comparable municipalities demonstrates that governance restructuring does not, on its own, guarantee lower taxes or immediate financial savings. Long-term benefits are more likely to result from improved organizational capacity, coordinated planning, reduced administrative duplication, strategic investment, and continuous improvement in service delivery. Coupled with these improvements, a more robust financial capacity the opportunities for more capital investment in critical infrastructure becomes attainable.

Collaboration Provides Opportunities

The County and the four local municipalities successes at attempts to collaborate on a number of services has been uneven at best. The implementation of recommendations made in the 2022 Service Delivery Review has been very limited. Opportunities to strengthen the delivery of municipal services including planning and economic development, roads, water and wastewater services along with coordinated procurement, specialized expertise, and administrative efficiencies need strong commitment, effective leadership and an innovative spirit in whatever governance model is chosen.

Community Identity and Local Representation Matter

Throughout the engagement process, residents consistently emphasized the importance of preserving the unique identity of each municipality while maintaining accessible, accountable, and responsive local government. These community values should continue to inform future governance discussions and decision-making.

Every Governance Model Involves Trade-Offs

The four governance models examined in this Study each offer different advantages, challenges, implementation considerations, and long-term implications. Each represents a different balance between financial sustainability, organizational capacity, service delivery, local representation, administrative efficiency, implementation complexity, and community identity.

Study Methodology

The Study included a comprehensive review of municipal finances, governance responsibilities, organizational capacity, service delivery, and comparable governance experiences. The analysis examined asset management plans, reserve balances, debt levels, infrastructure funding requirements, long-term financial sustainability, staffing resources, administrative practices, and the allocation of responsibilities between Haliburton County and the four local municipalities.

The Study also examined governance and restructuring experiences from municipalities across Ontario, Canada, and selected international jurisdictions. Four governance models were evaluated using a consistent framework that considered governance, administration, financial sustainability, service delivery, implementation requirements, organizational capacity, and community impacts.

Community Engagement

Community engagement was a central component of the Study and was designed to ensure local priorities and community perspectives informed the analysis.

Engagement activities included presentations to County Council and each of the four local municipal councils, meetings with Chief Administrative Officers, senior management teams, municipal staff, community leaders, public open houses, written submissions, and eight surveys involving elected officials, staff, and members of the public.

In total, 22 engagement sessions were conducted involving more than 350 participants, and more than 570 public survey responses were received. Study information was shared through municipal communication channels, community organizations, local businesses, social media, traditional media, and the County's online engagement platform, Wade In. Participation exceeded levels typically observed in comparable municipal governance studies, demonstrating a high level of community interest in Haliburton County's future.

It is clear from survey results that the public, staff and elected officials share a common view – that there is a real desire for change. That interest in change, however, requires a commitment to maintaining or improving existing service levels, a recognition of the importance of local identity and fair representation.

573
residents surveyed

142
staff responses

58
leaders (CAO/SMT/elected)

82%
concerned about affordability

4
governance models compared

97%
of leaders open to change

Governance Models Considered

The Study evaluated four governance models representing increasing levels of organizational integration:

- Model 1 – Current Two-Tier Governance Model
- Model 2 – Single Tier Governance Model
- Model 3 – Enhanced County – 4 Local Municipalities
- Model 4 – Enhanced County – 2 Local Municipalities

Each model was evaluated using a common assessment framework to ensure a consistent comparison of governance, financial sustainability, organizational capacity, service delivery, implementation considerations, and community impacts.

Rather than recommending a preferred governance model, the Study presents the advantages, challenges, financial implications, implementation considerations, and potential trade-offs associated with each option to support informed discussion and future decision-making by County Council and the four local municipal councils.

Conclusion

The Affordability and Governance Structure Study provides County Council and the four local municipal councils with a comprehensive, objective, and evidence-based assessment of the opportunities and challenges associated with the current governance structure and the governance models available for future consideration. The Study demonstrates that Haliburton County and its local municipalities face significant long-term financial and organizational pressures that will require continued attention regardless of the governance structure ultimately maintained or adopted.

The findings reinforce that meaningful progress will depend not on structural change alone, but on strengthening organizational capacity, planning strategically for infrastructure renewal, improving long-term financial sustainability, supporting effective service delivery, and maintaining responsive local government that reflects the unique identities of Haliburton County's communities. Throughout the engagement process, participants consistently identified affordability, service quality, transparency, accountability, and local representation as fundamental priorities that should continue to guide future decision-making.

This report is intended to support informed, evidence-based discussions by providing Council, municipal staff, stakeholders, and residents with a clear understanding of the opportunities, risks, implementation considerations, and trade-offs associated with each governance model. Should Council choose to pursue additional analysis, the findings presented in this Study provide a strong foundation for future evaluation while recognizing that any governance changes should only occur following further detailed analysis, continued public engagement, and formal consideration by County Council and the four local municipal councils.

Ultimately, the value of this Study lies not in identifying a preferred governance model, but in providing the information necessary to support thoughtful, transparent, and informed decision-making. By building on the strengths of its municipalities, addressing long-term financial and organizational challenges, and maintaining a commitment to collaboration and community identity, Haliburton County will be well positioned to provide affordable, sustainable, and responsive municipal services for current and future generations.

Introduction

Why an Affordability and Governance Structure Study?

Haliburton County and its four local municipalities are facing growing financial and operational pressures. Rising infrastructure costs, inflation, legislative requirements, workforce challenges, infrastructure renewal needs, and increasing public expectations are making it more difficult to deliver municipal services while maintaining affordability for taxpayers.

These pressures are especially significant in Haliburton County because of its small permanent population, large rural geography, seasonal population fluctuations, dispersed settlement patterns, and extensive infrastructure networks. The County and local municipalities share responsibility for many services, which requires ongoing coordination and careful long-term planning.

Survey results indicate that affordability is a top concern for Haliburton County ratepayers. Eighty-two percent (82%) identified the cost of living as a major concern, and eighty percent (80%) expressed concern about rising taxation and the cost of municipal services. Respondents also recognized the financial pressures facing local governments: eighty-two percent (82%) agreed that municipalities are under real financial strain, while ninety-three percent (93%) said they would support change if services are maintained or improved.

The purpose of this study is to assess whether the current governance and service delivery model remains effective, affordable, accountable, and sustainable for the future or if there are opportunities or different approaches to improve efficiency, reduce duplication, strengthen organizational capacity, enhance collaboration, and maintain responsive local government.

The study does not begin with a predetermined outcome or preferred model. Instead, it provides an objective assessment of current structures and examines a range of options, from maintaining the existing two-tier system with targeted improvements to more significant changes in governance or service delivery. Each option was assessed based on affordability, service quality, local representation, organizational capacity, implementation risk, accountability, and long-term financial sustainability.

The analysis is informed by municipal budgets, audited financial statements, asset management plans, service delivery information, staffing data, planning documents, comparative research, council and staff engagement, public survey results, and community feedback.

The report is intended to support transparent discussion before and after the municipal election. Continued engagement with councils, staff, residents, businesses, seasonal property owners, and community organizations will help ensure the options are well understood and that future decisions are informed by both technical analysis and local perspectives.

Ultimately, the study is intended to provide County Council and the four local municipal councils with the information needed to determine which governance and service delivery approach would best support sustainable, affordable municipal services for Haliburton County taxpayers, while recognizing the importance of responsive local government and preserving, to the greatest extent possible, the unique character and identity of its communities.

Methodology

The methodology for the Affordability and Governance Structure Study was designed to provide a practical, evidence-based foundation for considering potential governance and service delivery models. The approach combined document and data review, financial analysis, comparative research, model development, and engagement with councils, staff, and the public. Together, these activities support a balanced understanding of the current state, the pressures facing the County and local municipalities, and the opportunities and trade-offs associated with different models.

Overview of Haliburton County

Haliburton County is a predominantly rural and is located in Central Ontario, approximately 200 kilometres northeast of Toronto. Commonly known as the Haliburton Highlands, the County is recognized for its extensive natural landscapes, over 600 lakes, vibrant tourism economy, and strong arts and cultural community.

The County encompasses approximately 4,009 km^2 and has a permanent population of 20,571 (2021 Census). Population density is low at approximately 5.1 persons per square kilometre, making service delivery across the County both geographically challenging and comparatively expensive.

Like many rural municipalities across Ontario, Haliburton County experiences significant seasonal population growth. During the summer months, the population increases substantially as seasonal residents and visitors occupy cottages and recreational properties throughout the region. This seasonal influx supports the local economy but also increases demand on municipal infrastructure, emergency services, roads, waste management, recreation, and environmental stewardship.

Haliburton County benefits from numerous competitive advantages that contribute to its high quality of life and regional identity.

Key Strengths

- Outstanding natural environment with more than 600 lakes and extensive forests.
- Strong tourism and recreation sector supporting local employment and investment.
- Vibrant arts and cultural community recognized across Ontario.
- High levels of volunteerism and community engagement.
- Attractive destination for retirees, seasonal residents, entrepreneurs, and remote workers.
- Diverse recreational opportunities supporting year-round economic activity.

> "A comprehensive review of data, finances, governance practices, and public input informed the development and evaluation of potential municipal governance models."

Key Challenges

Like many rural municipalities in Ontario, Haliburton County also faces several long-term challenges that influence future governance and service delivery decisions.

These include:

- Aging population and increasing demand for health and social services.
- Limited population growth and a relatively small permanent tax base that is 98% residential.
- Significant seasonal fluctuations that increase demand on municipal infrastructure and services.
- High infrastructure costs associated with servicing large geographic areas.
- Housing affordability and workforce attraction challenges.
- Recruitment and retention of skilled municipal staff.
- A lack of career opportunities for its youth.
- Increasing financial pressures related to asset management, climate resilience, and infrastructure renewal.

These demographics, financial, and service delivery pressures form an important context for evaluating future governance options and identifying opportunities to improve municipal sustainability, affordability, and organizational capacity across Haliburton County.

The County is governed through a two-tier municipal system The upper tier or county government and four lower-tier or local municipalities:

- Township of Algonquin Highlands
- Municipality of Dysart et al
- Municipality of Highlands East
- Township of Minden Hills

Haliburton County

Trends and Growth Pressures

Haliburton County is experiencing demographic, economic, and fiscal trends common to many rural municipalities in Ontario. While the County continues to attract retirees, seasonal residents, and visitors, these trends are increasing demands on municipal infrastructure, services, and long-term financial sustainability.

Key trends include:

- **Aging Population**: A growing proportion of older residents is increasing demand for accessible infrastructure, community services, and age-friendly programming while creating workforce succession challenges.
- **Seasonal Population:** The County's population grows significantly during peak tourism seasons, increasing demand for roads, emergency services, waste management, recreation, and other municipal services.
- **Housing and Workforce:** Rising housing costs and labour shortages continue to affect workforce attraction and retention, creating challenges for both municipal governments and local employers.
- **Employment Opportunities:** Absence of larger scale employers to support permanent residents and impacting youth retention

- **Large Geographic Area:** Delivering municipal services across more than 4,000 km² of predominantly rural landscape results in higher per-capita costs for infrastructure maintenance and service delivery.
- **Financial Sustainability:** Inflation, aging infrastructure, legislative requirements, and increasing service expectations continue to place pressure on municipal operating and capital budgets.

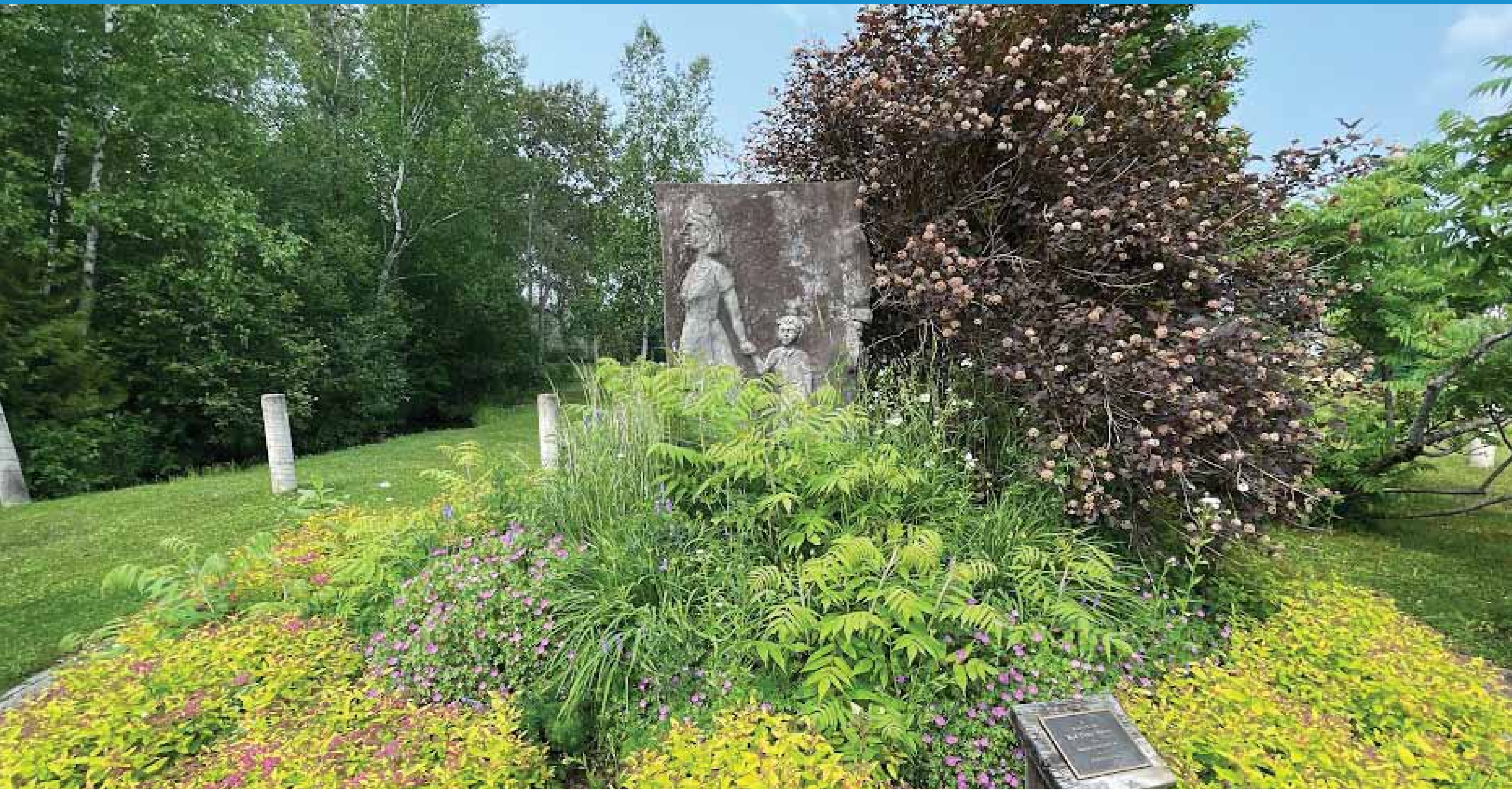
Collectively, these trends underscore the importance of evaluating governance structures, organizational capacity, and opportunities for collaboration to ensure municipal services remain efficient, affordable, and sustainable while preserving the distinct identities of Haliburton County's communities.

Local Municipalities

Municipality	Population	Land Area	Primary Role /Identity	Key Characteristics
Township of Algonquin Highlands	2,396	751 km²	Rural recreation and environmental stewardship	Forests, lakes, Crown lands, trails, cottage population, conservation focus, local airport
Municipality of Dysart et al	6,254	1,322 km²	Civic, cultural, and educational hub	Village of Haliburton, arts and culture, regional services, tourism, professional services, seasonal residents and visitors
Municipality of Highlands East	3,343	687 km²	Rural communities and outdoor recreation	Historic villages, trails, lakes, forestry heritage, strong volunteer organizations, seasonal population
Township of Minden Hills	8,578	1,088 km²	Largest population and primary commercial centre	Health care, retail and services, Gull River, Minden Whitewater Preserve, events, tourism, seasonal population

Together, the four local municipalities reflect Haliburton County's rural, seasonal, and recreation-based character. Each has a distinct identity and service role, while sharing common pressures related to geography, infrastructure costs, seasonal demand, workforce attraction, housing affordability, and long-term financial sustainability.

Community Engagement and Communications Approach



Community engagement and communications were a key component of the Study methodology. The engagement process gathered input from residents, seasonal property owners, elected officials, municipal staff, senior management, businesses, community organizations, Indigenous organizations, and other stakeholders on affordability, service delivery, governance, and future opportunities across Haliburton County and its four local municipalities.

The objective was to ensure the Study reflected both the technical realities of municipal governance and the experiences and priorities of those most affected by potential changes. Each participant group contributed a unique perspective. County and local councils provided insight into governance, accountability, community priorities, and strategic decision-making. CAOs and senior management identified organizational capacity, financial pressures, service integration opportunities, and implementation considerations. Municipal staff contributed practical knowledge of day-to-day service delivery, operational challenges, infrastructure needs, and opportunities to improve efficiency. Community leaders, businesses, agencies, and service organizations offered perspectives on economic development, housing, workforce needs, and the importance of responsive municipal services. Residents and seasonal property owners shared their experiences with affordability, service levels, local identity, and access to municipal government, ensuring the Study remained grounded in community priorities.

Input was collected through public surveys, open houses, council presentations, staff sessions, interviews, community leader discussions, and written submissions. Feedback was analyzed to identify common themes, concerns, opportunities, and implementation considerations, ensuring that governance options were evaluated using financial, operational, and community perspectives.

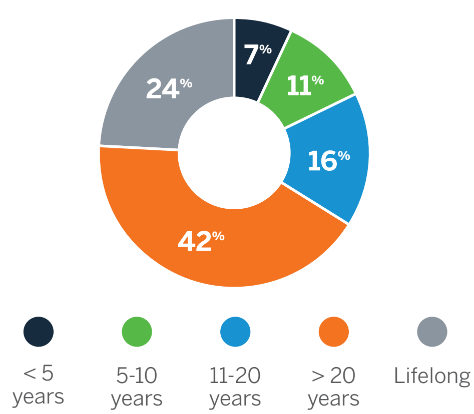
Engagement concluded on July 5 following 22 consultation sessions, including 21 in-person meetings and one virtual session throughout June. These included presentations to County Council and each local municipal council, meetings with the CAO group and senior management teams, two all-staff sessions attended by more than 160 employees, community leader sessions, a meeting with former elected officials, a session with library staff, four public open houses, and one virtual public information session. In total, the project team engaged more than 350 participants.

Eight surveys were conducted with elected officials, municipal staff, and members of the public, generating more than 573 public responses to the public survey. To maximize participation, study information and survey links were distributed to more than 200 businesses, community organizations, agencies, service clubs, lake associations, and eight First Nations and Indigenous organizations. Information was also shared through farmers' markets, municipal offices, and library branches across the County.

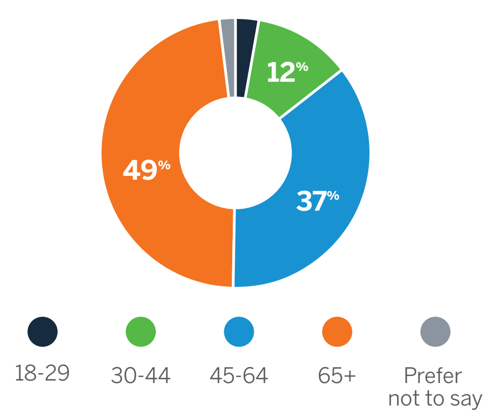
The engagement program was supported by a comprehensive communications campaign that included print and radio advertising, the Wade In engagement platform, municipal websites, social media, project updates, local media interviews, news coverage, and editorials. A summary of communications activities and media coverage is provided in Appendix A.

Participation exceeded typical engagement levels for comparable municipal studies, demonstrating strong community interest in the future of local governance. The engagement completed through this Study represents the first phase of consultation. Should Council decide to pursue governance or service delivery changes, additional public and stakeholder engagement will be essential before any final decisions are made.

Years of Residence



Age Group (Q6)



Consolidated Survey Package Summary

This consolidated survey package brings together four distinct sources of evidence prepared for the Haliburton County Governance Study. The package includes public survey findings, inter-municipal collaboration and engagement feedback, staff survey results, and internal governance study survey insights from municipal leaders.

Together, the surveys provide a rounded view of community expectations, staff perspectives, leadership priorities, and implementation risks. The evidence shows broad interest in modernization, collaboration, and reduced duplication, but also confirms that any change must be tested against affordability, service quality, local representation, environmental protection, staff capacity, and public trust.

This package is intended to help Councils, staff and public understand the major findings across the four survey sources and identify the conditions that should guide the next phase of governance and service delivery analysis.

> “Affordability is Taxpayers’ Top Priority—92% Support Change if Services Are Maintained”

KEY TAKEAWAYS FOR COUNCILS

- **There is a mandate (with conditions) to explore change.** Residents, staff, engagement participants, and municipal leaders support further analysis where change improves affordability, service quality, and long-term resilience.
- **Affordability is the central test.** Any option must show how it affects taxes, value for money, transition costs, reserves, debt, and long-term financial sustainability.
- **To build momentum and demonstrate early wins, service transfer should begin where alignment is already strong** Planning and development, procurement, technology, roads coordination, records, finance, HR supports, communications, and common service standards are practical early candidates.
- **Local voice and identity are guardrails, not side issues.** Any change must recognize local representation, community identity, service access, environmental assets, and rural character.
- **Implementation capacity will determine credibility.** Staff workload, technology readiness, decision authority, service metrics, public reporting, and clear ownership knowing who is responsible and who answers for results.

Surveys

Survey 1: Public Survey Findings captures resident priorities, including affordability, tax pressure, service quality, cooperation between municipalities, recognition of local identity, and the need for evidence before major governance choices are made.

Survey 2: Inter-Municipal Collaboration and Engagement Feedback identifies practical opportunities for service alignment, stronger accountability, improved infrastructure planning, clearer implementation roles, and municipality-specific communication.

Survey 3: Staff Survey Results highlights staff openness to practical modernization while emphasizing workload, implementation capacity, service continuity, communication, and the importance of protecting quality of life and local character.

Survey 4: Internal Governance Study Survey Insights reflects leadership perspectives on governance modernization, financial sustainability, service alignment, role clarity, and a phased approach to change.

Survey 1

Haliburton County Public Survey — What We Heard

June–July 2026 | 573 Responses | ±4% Margin of Error (95% Confidence)

Summary

The 2026 Haliburton County Public Survey provides Council with a clear but conditional mandate to explore change. Residents are deeply concerned about affordability, broadly supportive of cooperation and reducing duplication, and open to significant reform — provided service quality, local voice, and environmental protection remain intact. Satisfaction with municipal services and tax value is soft, and residents want evidence, transparency, and plain-language options as Council evaluates next steps.

This briefing summarizes the survey findings, outlines major themes, and presents implications and recommended actions aligned with resident expectations.

Background

Haliburton County and its four local municipalities face increasing fiscal pressures, service delivery challenges, and structural constraints tied to a residential tax base. In this context, Council commissioned a public survey to understand resident priorities, satisfaction levels, and openness to governance or service delivery reform.

The survey ran from June 8 to July 5, 2026, gathering 573 responses — a strong sample for a population of approximately 20,000.

Methodology

- Survey period: June 8 – July 5, 2026
- Total responses: 573
- Margin of error: ±4% at 95% confidence
- Distribution: Online survey promoted through municipal channels
- Representativeness:
  - 78% full-time residents
  - 86% aged 45+ (including 280 respondents aged 65+)
  - 66% resident 20+ years or lifelong
  - 73% of the population rates the quality of life good or very good
  - Geographic spread mirrors population distribution across Dysart et al, Minden Hills, Highlands East, and Algonquin Highlands

The sample is statistically reliable and broadly representative of established, long-term residents.

Key Findings

Affordability dominates public concern

- 82% concerned about affordability of living in the County
- 80% concerned about rising taxes and service costs
- 82% believe governments face real financial pressure

Affordability is the defining issue shaping resident attitudes toward reform.

Satisfaction is soft with current structure

- 49% Very/somewhat satisfied with municipal services
- 54% feel they get good value for taxes

Strong appetite for cooperation

- 76% see room for municipalities to work together
- 91% are open to reducing duplication

Majority see a need for real change

- 56% say significant changes may be needed
- 35% favour some change or cooperation
- 92% support change if services are maintained or improved

There is a mandate to further explore change.

Support is conditional

- Top priorities to protect:
    - Service quality (53%)
    - Affordable taxes (53%)

Thematic Analysis

1. Affordability as the central issue

Taxes, cost of living, and value for money appear across every comment and rating.

2. Openness to reform, tempered by caution

Residents are open to change but are concerned about:

- Loss of local voice
- Unproven cost savings (This would be a key driver for a next phase deep financial dive)
- Centralization without representation

3. Local identity and voice are non-negotiable

64% say maintaining municipal identity is important. Reform must preserve representation and community identity.

4. Structure must support service quality

Roads, emergency services, snow clearing, and infrastructure are the visible tests residents will use to judge reform.

5. Environment and lakes as core assets

The natural environment is the highest-rated community value (78%). Environmental protection is a guardrail for any governance or service change.

6. Trust and transparency

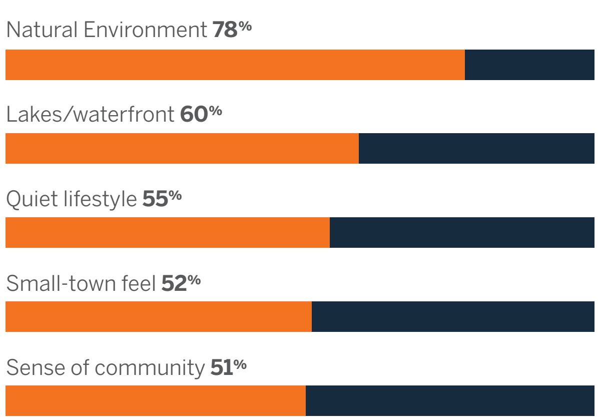
Residents want:

- Plain-language options
- Clear trade-offs: identifying the choice, what will be gained, what may be lost and who is most affected.
- Evidence-based decision-making

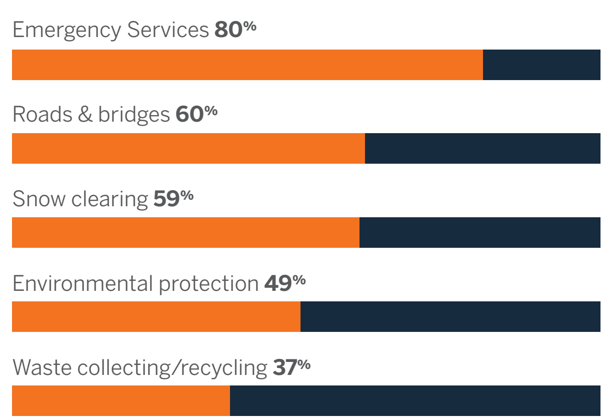
Open-Comment Analysis

- 417 comments identified wanting change or improvements in these areas
  - Infrastructure & core services (34%)
  - Economic development (32%)
  - Planning and modernization (28%)
- 374 comments on governance identifying proceed with structured governance analysis with safeguards for local identity, representation, service access and taxpayer fairness
  - Local identity/representation (27%)
  - Amalgamation (24%)

Top Values of Survey Respondents



Service Priorities of Survey Respondents



Implications for County Decision-Making

Lead with fiscal sustainability

Residents respond to affordability, not governance structure for its own sake.

Residents are open to exploring centralization/consolidation — but only with evidence.

Regional interdependencies drive the need for collaboration due to shared lakes, watersheds, seasonal pressures, infrastructure, and maintenance activities.

- ~98% residential tax base (reality is a disproportionate burden falls on residential taxpayers)
- Growing infrastructure gap putting pressure on fiscal capacities now
- Need to maintain existing service levels and respond to increasing expectations
- Digital/data gaps constrain modernization opportunities

The tax-base problem is structural

Long-term sustainability requires economic growth to help reduce the necessity of increasing taxes on existing property owners.

See Appendix B for Survey comments.

Libraries as rural lifelines

Eight branches serve as essential service hubs, in addition to the nearly 85,000 items borrowed in 2025. They support residents who need to connect to a variety of government services at all three levels. They support identity, equity, and community cohesion.

Decision Framework for Change

Residents have set four guardrails. Any option must consider:

1. Affordability and the property tax burden
2. Service standards and quality
3. Local voice and representation
4. Environmental protection

Residents have provided thoughtful, balanced message: Explore change, protect what matters. If every option is anchored to affordability, service quality, local voice, and environmental protection, the process will remain aligned with public expectations and maintain trust.

Change is likely to gain broad support if it honours all four guardrails; support will weaken if any one is compromised.

82% of respondents are concerned about affordability

76% of respondents see room to cooperate

56% of respondents say significant change may be needed

92% of respondents back change if services are maintained

Survey 2

Briefing: Staff and Inter-Municipal Collaboration and Engagement Feedback

Sources: 22 Engagement sessions, trade off surveys, staff collaboration surveys, comments and minutes

Overall Message

The engagement evidence supports greater inter-municipal collaboration but not change for its own sake. Decision-makers should use collaboration to improve affordability, service reliability, infrastructure planning, and administrative resilience. The clearest near-term path is to start with alignment opportunities, supported by formal accountability, staff capacity, service metrics, and transparent public reporting. Broader governance options should be advanced once their impacts on cost, service access, local voice, staffing, reserves, debt, and community identity are clearly understood.

Key Findings

- The evidence points to the need for system improvement, which will require new approaches to the governance model. The strongest county-wide signal is the need for a more affordable, efficient, and resilient municipal system that recognizes local identity. Governance change should therefore be evaluated against its ability to solve defined service, cost, staffing, and infrastructure problems.
- Three priorities should anchor the decision framework: affordability, efficient service delivery, and infrastructure investment. Staffing, economic development, local identity, and modern tools are important enabling conditions and should be assessed as part of implementation feasibility.
- Public acceptance depends on clear safeguards. Residents and stakeholders need to understand how any option would ensure a local voice, service access, community identity, financial fairness, environmental assets, and accountability for follow-through.
- Current collaboration remains uneven. Staff cited examples such as information sharing, building department meetings, fire and emergency response, roads coordination, shared equipment, procurement, GIS, IT, and training, but many also reported limited collaboration in their service area.
- Look for early improvements where value can be demonstrated quickly. Transfer of procurement, equipment sharing, common technology, policy alignment, consistent service standards, and phased pilots are the most credible first moves because they can show results before larger structural decisions are made.
- Community identity is a core condition for acceptance. Participants emphasized rural character, small-town feel, lake and village identities, local history, volunteer networks, downtowns, natural assets, and a “not Muskoka” identity. Municipality-specific anchors include arts, culture, healthcare, education, tourism and parks in Dysart et al; lakes, beaches, trails, crown land, geocaching and small villages in Highlands East; the Algonquin gateway, water trails, forests, lakes, museums, airport/MNRF partnerships and digital leadership in Algonquin Highlands; and downtown vitality, recreation, heritage, local pride, family orientation and volunteer strength in Minden Hills.
- Participant differences are most pronounced around economic growth, recognition of identity, and speed in decision making. Future communications should therefore consider municipal identified priorities such as : Dysart et al will need attention to infrastructure, tourism pressure, local service access and face-to-face customer service; Highlands East to “leave it like it is” sentiment and village identity; Algonquin Highlands to reserves, fiscal sustainability and local representation; and Minden Hills to local autonomy, growth pressure and decision-making concerns. Communications for the Study should be transparent, consistent, timely and shared via a combination of various mediums.
- Implementation capacity is a decision risk, not an administrative detail. Workload, morale, retention, job security, training, HR transition planning, technology readiness, and dedicated project capacity must be tested before commitments are made.
- Trust must be rebuilt through visible follow-through. Feedback on the 2022 service delivery review indicates a credibility risk if participants do not see what changed, what remains unresolved, who owns the next steps, and how progress will be reported.
- A formal implementation system is required. Without clear governance, CAO alignment, escalation pathways, service metrics, named owners, and dedicated capacity, collaboration will remain vulnerable to inconsistent participation and unresolved County-versus-local tensions.

Engagement Themes and Priorities

Affordability and financial sustainability: This was the strongest overall priority, including concerns about taxes, housing and food costs, low wages, seniors' affordability, young families, workers, provincial downloading, infrastructure costs, debt, reserves, and fair cost-sharing.

Efficient service delivery: Participants want services that are easier to access, more consistent, and less duplicative. Practical coordination areas include procurement, equipment sharing, HR, IT, roads, fire services, planning and building, bylaws, finance, communications, waste, water and wastewater, recreation, libraries, and emergency management.

Infrastructure investment: Roads, bridges, facilities, fire halls, equipment, recreation spaces, libraries, water and wastewater systems, and health-related services require long-term planning tied to affordability, funding, reserves, service levels, growth, tourism, natural assets, and capacity.

Staffing and capacity: Staffing was a high-priority operational concern, especially in staff sessions. Participants identified workload, morale, recruitment, retention, wages, career development, cross-training, shared specialist capacity, and HR transition planning as essential to implementation.

Local identity and autonomy: Participants want collaboration or governance options to protect community names, village and hamlet identities, lake communities, rural character, downtowns, volunteer networks, local history, natural assets, and face-to-face local service access.

Natural assets and rural lifestyle: Lakes, rivers, forests, trails, parks, beaches, crown land, shoreline health, and the Algonquin gateway are identity anchors and economic assets linked to tourism, quality of life, local pride, and sustainability.

Economic growth and community revitalization: Participants want jobs, housing, tourism, arts, culture, recreation, youth retention, family affordability, seniors' supports, downtown vitality, and balanced growth that does not undermine rural character, affordability, service capacity, or environmental protection.

Governance, decision speed, and trust: Participants want clearer options, evidence, role clarity, decision rights, examples from other municipalities, and plain-language communication about what could change and what would remain local.

Modern tools and technologies: software, online services, improved records management, common public-facing information, GIS, IT, and digital service tools were identified as practical ways to improve consistency and access.

Staff identified Collaboration Opportunities

Continue service pilots: Purchasing, equipment sharing, HR, IT, roads support, planning and building support, fire-related functions, finance, communications, and other areas where alignment can reduce duplication, improve consistency, and relieve capacity pressure.

-Develop a regional infrastructure and capital roadmap: Link roads, bridges, facilities, fire halls, equipment, recreation assets, libraries, water and wastewater, reserves, and long-term funding needs to growth, tourism, environmental protection, service capacity, and fiscal sustainability.

Set direction on policy, process, and service-standard alignment: Identify where common bylaws, zoning approaches, fees, permitting, procurement, records management, customer-service expectations, timelines, templates, public-facing policies, and service metrics would reduce confusion and improve accountability.

Staffing, training, and shared specialist capacity: Build common training, cross-training, communities of practice, succession planning, recruitment and retention support, mentorship, visibility into expertise across municipalities, and shared specialist roles where individual municipalities lack depth.

Require an engagement and identity-recognition framework: Explain options, impacts, decision rights, tax and funding assumptions, service-level implications, and what would stay local. The framework should also protect community names, local service points, hubs, signage, branding, advisory voices, natural assets, and municipality-specific identity anchors.

Prioritize modern tools that improve resident access: Advance common technology platforms, GIS/IT collaboration, online services, shared records practices, and clearer public information so residents can access services without needing to navigate municipal boundaries.

1 Staff Are Stretched Thin

Current workloads are unsustainable, limiting capacity for new initiatives and consistent service levels.

2 Limited Career Growth

Small municipalities can't offer advancement; larger, coordinated teams create real pathways for retention.

3 A Major Transition Risk

HR, labour, and union considerations need a formal transition process to reduce anxiety and change fati gue.

4 Inconsistent HR Practices

A shared HR function could standardize recruitment, benefits, onboarding, and policy alignment.

5 Expertise Silos & Gaps

Specialized knowledge is fragmented; shared expertise pools would reduce bottlenecks and improve service deliv ery.

15.7%

Where Pressure Peaks

Staff sessions rank staffing a top concern; senior teams follow at 11–14%.

Opportunities for Alignment and Improvement

Governance and leadership alignment: Clarify roles, responsibilities, decision rights, escalation pathways, and approval processes across County and local municipal functions. The newest feedback and Appendix B2 governance charts point to the need for true CAO alignment, a clear governance model, strong leadership, mediation or facilitation when groups are not aligned, and named accountability for driving change.

Technology, HR, and capacity: Modernize tools and IT systems where they reduce duplication or improve service tracking, including coordinated management of County and municipal SharePoint or records environments. Appendix B staffing and modern-tools charts reinforce the need for a staffing and capacity plan tied to workload, recruitment, retention, succession risk, shared HR support, policy consistency, workforce planning, mentorship outside local service areas, consistent recruitment practices, and digital service readiness.

Models and options to explore: Compare targeted transfer of services, partial consolidation, and full consolidation as distinct options. Test each model against affordability, service levels, infrastructure needs, staffing capacity, recognition of identity , representation, debt and reserve treatment, tax impacts, and transition costs.

Evidence-based implementation: Use service metrics, option comparisons, lessons from other municipal approaches, and a clear transition roadmap to show costs, tax impacts, debt and reserve treatment, service changes, decision-speed improvements, expected resident benefits, and progress against implementation commitments. Appendix B charts on trust, the 2022 service delivery review, options, sequencing, and implementation conditions should be used to explain why visible follow-through and public reporting are essential.

Targeted engagement and change support: Use differentiated engagement messages by audience rather than one generic narrative. Keep affordability, service delivery, and infrastructure as the framework, while treating identity, autonomy, staffing risk, and decision speed as acceptance conditions.

Main Barriers and Risks

Affordability and financial fairness: Taxes, service costs, infrastructure pressures, reserves, debt, provincial downloading, OPP and funding assumptions, and cost-sharing fairness must be transparent before options are advanced. The affordability chart reinforces that financial sustainability is central to public acceptance, and Algonquin Highlands feedback adds particular emphasis on reserve and fiscal sustainability.

Governance complexity and local voice: Multiple councils, approval layers, different priorities, role confusion, political bottlenecks, County-versus-local tensions, lack of mediation, and uncertainty about representation can slow decisions and reduce confidence. The governance/accountability chart reinforces that defined roles, CAO alignment, decision rights, escalation pathways, service metrics, implementation capacity, and public reporting are essential to success.

Loss of identity and autonomy: Participants worry that amalgamation or centralization could weaken community names, hamlet and village identity, lake-based communities, downtowns, local history, volunteer networks, and rural character. Highlands East feedback included a clear "leave it like it is" sentiment, while Minden Hills feedback reinforced concerns about local autonomy and decision-making.

Uneven service access: Low population density, long travel distances, seasonal populations, tourism pressures, and remote communities make centralization risky if local access points, face-to-face service options, and service standards are not protected.

Staffing, morale, and transition capacity: Workload, retention, wages, job security, union and non-union impacts, culture change, change fatigue, limited mentorship, uneven awareness of staff expertise, and limited implementation capacity could undermine change if not addressed early. Union relationships should be managed deliberately.

Inconsistent systems and standards: Different bylaws, fees, technology platforms, procurement rules, planning processes, service standards, and workplace practices make collaboration more complex but offer opportunities for a unified approach.

Infrastructure sustainability: Aging roads, bridges, facilities, fire halls, recreation spaces, libraries, water and wastewater systems, and equipment needs require long-term investment and prioritization. Tourism, housing growth, environmental protection, and service capacity must be considered together rather than as separate planning issues.

Resource constraints and annual budget friction: County-wide evidence points to recurring resource-management challenges, including annual budget negotiations, staffing limitations, and difficulty implementing projects efficiently when funding, personnel, and priorities are not aligned.

Communication and trust gaps: Many residents do not understand the two-tier system, who delivers which services, what governance change could mean, or what would be protected.

Credibility and follow-through: If the process does not show what changed after earlier reviews, why previous recommendations were not fully implemented, and who is accountable for next steps, it risks reinforcing skepticism and reducing confidence in future engagement.

Survey 3

Haliburton County Governance Study Staff Results — What We Heard

July 2026 | 142 completed staff surveys

Source: Redbrick Staff Survey Dashboard; 142 completed responses; prepared July 2026.

Summary

Staff survey results highlight strong affordability concerns, cautious openness to governance change, and practical opportunities to modernize services. Any changes should clearly improve affordability or service quality while managing workload impacts and recognizing local identity. Governance options should be evaluated through affordability, service quality, staffing capacity, modernization potential, and quality of life.

Respondent Profile and Quality of Life Context

Responses are distributed across the County.. The respondent split provides context for determining whether findings are county-wide or more localized.

Municipality	% of Responses
Dysart et al.	28%
Minden Hills	18%
Algonquin Highlands	18%
County of Haliburton	18%
Highlands East	17%

Note: Percentages are based on 142 responses and may not total exactly 100% due to rounding.

Quality of life is also important context for interpreting the survey results. Sixty-seven percent of staff rate quality of life as good or very good. Staff connect affordability, reliable services, local identity, natural assets, and community character as related priorities.

Top Community Values

- Natural environment: 49% | Small-town feel: 44%
- Quiet lifestyle: 41% | Lakes / waterfront: 39%
- Sense of community: 29%
- Governance lens: Recognize local character and responsiveness.

Survey Signals at a Glance

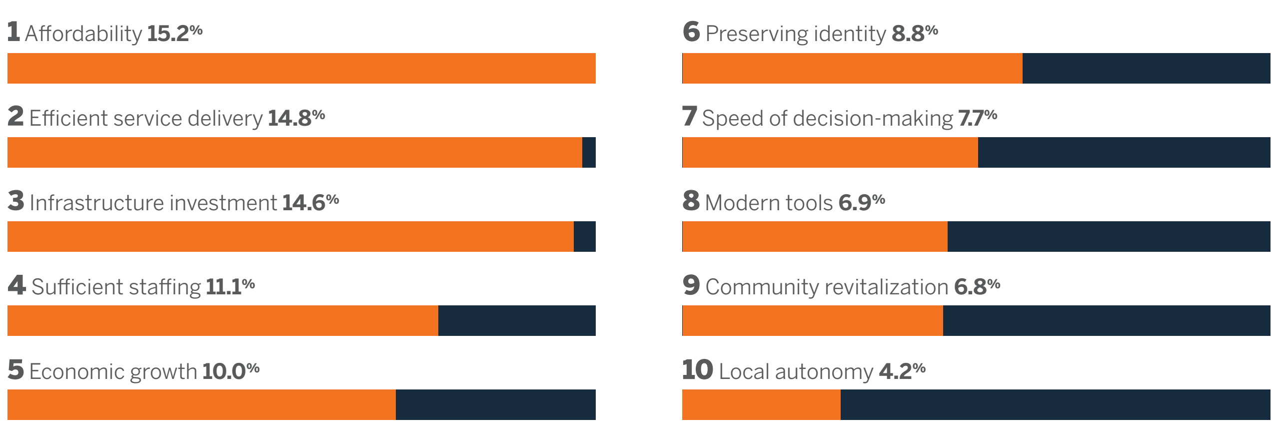
Survey Signal	Result	Executive Interpretation
Affordability concern	87%	Affordability should remain a central decision lens.
Change readiness	80%	Staff are open to change if it improves services and affordability.
Modernization opportunity	70%	Staff see practical room to streamline tools, processes, and service delivery.
Service confidence	84%	Current services are viewed as meeting resident needs.
Workload risk	54%	Staffing capacity and implementation burden should be assessed early.
Two-tier effectiveness	3.0/5	Views are mixed, suggesting neither strong rejection nor strong endorsement of the status quo.

Key Findings

1. **Affordability is the dominant concern.** Nine in ten staff respondents are concerned about affordability in the County.
2. **Governance change is conditionally acceptable.** Staff openness is strongest where change can be linked to better services and improved affordability.
3. **Modernization is a practical opportunity.** Staff identify room to streamline processes, tools, and inter-municipal coordination.
4. **Current services are viewed positively.** Strong agreement that services meet resident needs suggests the study should focus on improvement rather than assuming failure.
5. **Workload pressure is material.** Any governance option should consider staffing, capacity, and implementation burden.
6. **Communication will be important.** Mixed views on the timing or need for the study indicate that continued transparency and staff engagement are required.

Engagement Priorities at a Glance

Themes ranked by share of weighted responses across all engagement groups



Priority Areas and Collaboration Opportunities

The survey points to both broad priorities and practical areas for collaboration. Affordability, efficient service delivery, staffing, and infrastructure are the leading future priorities. Roads/public works and planning/building are the clearest operational areas for deeper collaboration analysis.

Priority / Theme	Survey Signal	Potential Direction
Improving affordability	62%	Use affordability as the primary evaluation lens.
Efficient service delivery	59%	Reduce duplication and improve service consistency.
Sufficient staffing	56%	Assess workload and implementation burden.
Infrastructure investment	54%	Consider transfer of planning, procurement, and capital coordination.
Roads / public works	35% of collaboration mentions	Explore shared standards, equipment, seasonal capacity, and procurement.
Planning / building	20% of collaboration mentions	Explore consistent processes and shared expertise.

Implications for the Governance Study

- Use affordability as the primary decision lens. Staff concern is high and aligns with the study's purpose.
- Build from existing service strengths. Current services are viewed as meeting resident needs.
- Prioritize practical collaboration. Roads/public works, planning/building, communication, IT, and HR are logical areas for deeper review.
- Account for workload and implementation risk. Change should not add unsustainable burden to staff.
- Ensure quality of life is upheld while recognizing local identity. Governance options should preserve the natural environment, small-town feel, quiet lifestyle, lakes and waterfront, and community connection.
- Communicate clearly and consistently. Mixed views on the study's necessity reinforce the need for transparency.

Survey 4

Haliburton County Governance Study CAO, Senior Management and Elected Officials — What We Heard

Source: Haliburton County Governance Study survey dashboard and leadership response analysis | July 2026

Summary

The survey results indicate a clear mandate to examine governance modernization and service delivery improvement. Leaders show strong openness to change where it improves services, affordability, and municipal resilience. The strongest near-term opportunity is collaboration in Planning and Development, while implementation must carefully respect local identity, local representation, Human Resources responsiveness, and community-based services such as Parks, Recreation and Culture.

The findings point to a practical path forward: begin with high-consensus transfer of service opportunities, strengthen long-term financial planning, modernize processes and technology, clarify County and local municipal roles, and maintain transparent engagement with councils, staff, and residents throughout the review process.

Survey Response Profile

Stakeholder Group	Survey Type	Responses	% of Total
CAO	Pre-Session	4	5%
SMT	Pre-Session	38	43%
SMT	Post-Session	23	26%
Elected Officials	Pre-Session	16	18%
Elected Officials	Post-Session	7	8%
TOTAL		**88**	**100%**

Consolidated Key Themes

Need for Change and Modernization

There is strong agreement that municipal operations should be assessed and modernized. Respondents see opportunities to streamline services, improve coordination, and consider governance changes when those changes produce better service and affordability outcomes.

Financial Challenges and Preparedness

Respondents describe municipal finances with caution and acknowledge ongoing pressure. Confidence in future financial preparedness is moderate, with a mean score of 2.92 out of 5. Budgeting, reserve funding, and balancing current services with future needs remain central challenges.

Governance Structure Effectiveness

The two-tier structure is viewed as moderately effective, with a mean score of 2.85 out of 5. The result suggests the current model has strengths, but respondents remain open to improvements that clarify roles, improve accountability, and increase efficiency.

Top Pressures and Priorities

The most significant pressures include tax affordability, infrastructure maintenance, maintaining service levels, economic development, housing and growth, and reserve funding. Improvement priorities centre on better serving the community, addressing infrastructure, and ensuring financial sustainability.

Risks of Maintaining the Status Quo

Respondents perceive moderate-to-high risk if current conditions remain unchanged, reflected in a mean risk score of 52.85 out of 100. Concerns include mounting financial pressure, infrastructure gaps, staffing strain, and limited capacity to respond to future needs.

Concerns About Governance Change

Stakeholders support exploring change, but caution against unintended consequences such as loss of local identity, reduced local representation, service disruption, increased costs, role confusion, and impacts on staff or organizational culture.

Opportunities for Future Governance and Service Delivery

Collaboration

Respondents are optimistic that greater municipal collaboration can reduce duplication, improve service delivery and make better use of limited resources. The strongest opportunities are where service improvements and economies of scale can be demonstrated.

Modernization and Innovation

Modern technologies, digital services, workflow improvements and best practices from other jurisdictions are seen as ways to improve efficiency, responsiveness and administrative capacity.

Strategic Financial Planning

Long-term financial strategies, reserve strengthening, asset management integration, capital forecasting and future-oriented budgeting are viewed as essential to improving financial resilience.

Community Engagement and Transparency

Clearer communication with taxpayers about infrastructure needs, service costs, financial realities and governance options is an opportunity to build trust and informed support for necessary decisions.

Addressing Demographic Change

Changing and aging demographics will affect service demand, housing, infrastructure, workforce planning and economic development. Governance and service models should be flexible enough to respond to these shifts.

Collaboration Opportunities

Survey participants identified several service areas where greater collaboration or improvements in service delivery could drive increased efficiency, increase organizational capacity and enhance service quality. Planning and Development emerged as the strongest area of consensus among both Senior Management Teams and Elected Officials.

Service Area	SMT Votes	Elected Votes	% of Total
Planning and Development	12	7	30%
Building and By-law Enforcement	11	2	20%
Roads and Public Works	8	2	16%
Waste Management	8	1	14%

Strategic implication: the findings support a phased implementation strategy that begins with Planning and Development, followed by Building and By-law Enforcement, Roads and Public Works, and Waste Management. These areas show the strongest level of stakeholder support and provide a practical foundation for early service exploration.

Key Metrics, Divergence and Implications

Metric	Result	Implication
Open to governance change	94–100% across leadership groups	Strong alignment that change should be considered if it improves services and affordability.
Modernization opportunities	78–100% across groups	Broad recognition that current operations can be improved.
Collaboration effectiveness	75% CAOs, 68% SMT, 44% Elected Officials	Elected Officials see a more pronounced collaboration gap.
Status quo risk	Mean risk score: 52.85 out of 100	Current arrangements are viewed as carrying meaningful future risk.
Priority collaboration area	Planning and Development: 19 combined selections, 30%	Best early candidate for a high-consensus initiative.

Recommended Actions

#	Recommendation	Rationale	Priority
1	Prioritize Planning and Development collaboration	Strongest consensus and a tangible early win.	High
2	Explore additional transfer of service opportunities	Focus next on Building and By-law Enforcement, Roads and Public Works, and Waste Management.	High
3	Protect Human Resources responsiveness	Addresses the top SMT concern and supports staff confidence.	High
4	Safeguard Parks, Recreation and Culture locally	Responds to the leading Elected Official concern and preserves community connection.	High
5	Clarify County and local municipal roles	Improves accountability, decision-making clarity and confidence in any reform process.	Medium
6	Strengthen long-term financial planning	Builds resilience through reserves, asset planning, capital forecasting and multi-year budgeting.	Medium
7	Invest in modernization and innovation	Improves efficiency through digital services, technology, data and process redesign.	Medium
8	Improve public engagement and transparency	Builds trust by explaining financial realities, service pressures and governance options.	Ongoing
9	Use a phased, evidence-based approach	Starts with high-consensus areas before advancing more complex or sensitive changes.	Ongoing

Conclusion

The study identifies significant opportunities to improve affordability, efficiency, and long-term sustainability through the transfer of most municipal services to the County. As financial pressures continue to grow, timely decisions by future councils will be essential to ensure sustainable municipal services. The strongest path forward is not wholesale restructuring at the outset, but a phased modernization agenda that begins with areas of clear consensus and builds confidence through measurable results.

Key recommendations are to launch collaboration in Planning and Development, assess additional transfer of service opportunities in Building and By-law Enforcement, Roads and Public Works, and Waste Management, protect sensitive local and workforce-related functions, clarify County and local roles, strengthen long-term financial planning, invest in modernization, and maintain transparent communication with staff, councils and residents. This approach balances innovation and efficiency with the preservation of local voice, service quality and community identity.

Governance Model Options

The following sections examine four governance models that could support the future delivery of municipal services in Haliburton County. The models range from maintaining the existing two-tier structure to a fully integrated single-tier municipality, with two hybrid models that increase regional coordination while preserving varying levels of local governance.

Each model has been assessed using a consistent framework that considers governance and representation, administrative structure, service delivery responsibilities, financial implications, implementation considerations, and potential advantages and challenges. The intent is not to identify a preferred option, but to provide Council and the public with a clear understanding of how each model could operate and the opportunities and considerations associated with each approach.

The financial analysis included within each governance model is intended to illustrate the potential organizational and fiscal implications of each governance structure using the approved 2026 municipal budgets as the baseline. Additional financial context and analysis are provided in the *Municipal Financial Review and Analysis* (Appendix D). More detailed financial modelling, governance analysis, and public consultation would be required before any governance changes could be considered.

Together, these governance models provide a foundation for evaluating how municipal services could be organized to improve long-term affordability, strengthen organizational capacity, and enhance service delivery while continuing to reflect the needs and priorities of Haliburton County residents and businesses.

Model 1 Current Two-Tier Governance Model

The current two-tier municipal governance model divides municipal responsibilities between Haliburton County and its four local municipalities: Algonquin Highlands, Dysart et al, Highlands East, and Minden Hills. Under this structure, the County delivers services that are best planned, funded, or managed across a broader geographic area, while the local municipalities are responsible for services that are closely connected to individual communities.

This model has served Haliburton County for many years and provides a balance between regional coordination and local decision-making. The objective of the current structure is to maintain local representation while enabling the County to deliver services that benefit from economies of scale, shared funding, and county-wide planning.

What the Model Would Look Like

Under the current governance model, residents and businesses receive municipal services from two levels of government. The local municipality is typically the first point of contact for community-based services such as local roads, recreation facilities, parks, building services, by-law enforcement, cemeteries, community programming, and local planning matters.

The County provides services that benefit from a broader regional approach, including county roads, paramedic services, social services, housing, economic development, emergency management, forestry, and other services assigned through provincial legislation or local agreements.

Each level of government prepares its own budget, establishes service priorities, and makes decisions within its respective areas of responsibility. While this allows decisions to be made at the most appropriate level, it also requires ongoing coordination between the County and the local municipalities.

Governance and Representation

Governance responsibilities are shared between County Council and the four local municipal councils.

Each local municipality elects its own council to make decisions on local services, budgets, and community priorities. County Council is comprised of representatives from each of the four local municipalities, creating a direct link between local interests and county-wide decision-making.

Under the current governance structure, Haliburton County Council consists of eight members, with two representatives appointed from each local municipality. The Warden is elected annually by and from among the members of County Council.

Current local council composition is as follows:

- **Algonquin Highlands:** Five members of Council
- **Dysart et al:** Seven members of Council
- **Highlands East:** Five members of Council
- **Minden Hills:** Seven members of Council

This governance model provides each municipality with direct representation while enabling collaboration on services that extend beyond municipal boundaries.

Administration

The current two-tier structure includes five separate municipal administrations—one County administration and one administration for each of the four local municipalities.

Each municipality maintains its own Chief Administrative Officer (or equivalent), management team, corporate services, finance functions, information technology, communications, human resources, customer service, and operational staff. While this supports local decision-making and responsiveness, it also results in separate administrative structures, policies, systems, and business processes across the County.

County administration focuses on delivering upper-tier services and supporting County Council, while each local administration is responsible for implementing the priorities established by its respective municipal council.

Division of Responsibilities

The current governance model divides responsibilities between the County and the four local municipalities. While the specific division is established through provincial legislation and local agreements, services are generally assigned based on whether they are most effectively delivered at the regional or community level.

County Responsibilities

The County is responsible for services that benefit from county-wide coordination, specialized expertise, or larger-scale planning. These responsibilities include:

- County roads and related transportation infrastructure
- Land ambulance services
- Social services and housing
- Emergency management coordination
- Economic development
- Forestry and trail management
- Regional planning functions
- Public health partnerships
- Other services assigned through legislation or local agreements

Local Municipal Responsibilities

The local municipalities are responsible for services that are closely connected to individual communities, including:

- Local roads
- Fire protection
- Parks and recreation
- Building services
- Local planning and zoning
- Cemeteries
- Community facilities
- Property standards and by-law enforcement
- Community events
- Customer service
- Local economic development initiatives
- Emergency response
- Policing
- Airport (Algonquin Highlands)

Service Delivery

Municipal services are delivered through five separate municipal organizations. Each municipality maintains its own administration, service counters, operational staff, facilities, policies, technology systems, and customer service processes, while the County delivers upper-tier services through its own administration.

This approach provides residents with convenient local access to many municipal services and allows each municipality to tailor service delivery to local needs and priorities. However, maintaining multiple organizations can also create administrative duplication and make it more difficult for residents to determine which level of government is responsible for a particular service.

As community needs continue to evolve, effective service delivery under the current model relies on ongoing coordination, collaboration, and communication between all five municipalities.

Advantages

- **Strong local representation:** Each municipality maintains its own elected council and decision-making authority, ensuring local priorities continue to guide community services.
- **Preservation of community identity:** Individual municipalities retain their unique histories, identities, service levels, and relationships with residents.
- **Responsive local government:** Local councils and staff are well positioned to understand community needs and respond to local issues.
- **Regional coordination:** The County provides services that benefit from broader planning, shared funding, and specialized expertise.
- **Local flexibility:** Municipalities retain the ability to establish service levels, policies, fees, and priorities that reflect local circumstances.

Risks and Challenges

- **Complex accountability:** Residents may not always know which level of government is responsible for a particular service.
- **Administrative duplication:** Separate administrative structures, policies, systems, and corporate services can result in duplication of effort and increased costs.
- **Coordination requirements:** Shared responsibilities require ongoing collaboration, which can affect the speed and consistency of decision-making.
- **Inconsistent service delivery:** Service levels, fees, policies, and customer experiences may vary among municipalities.
- **Long-term organizational capacity:** Addressing increasingly complex issues such as housing, infrastructure renewal, climate resilience, workforce development, and economic growth may require greater regional coordination and specialized expertise than the current structure can efficiently provide.

The governance structure described above also has important financial implications. To better understand the long-term sustainability of maintaining the current two-tier model, a comprehensive financial review of all five municipalities was completed using the approved 2026 budgets as the baseline. The following section summarizes the key financial findings and evaluates the long-term sustainability of the current governance model.

Financial Overview

Overview of Current State

A review of the current state financial position with a five-year outlook for each municipality was completed. This review was based on information provided by the Treasurer's of each municipality. Their cooperation and input in compiling the forecasts was very much appreciated.

The review primarily focused on the tax levy supported portion of municipal operations however, a cursory review was completed on the user fee budget (water and wastewater). While there are nuances for each municipality the review clearly identified some common themes and opportunities across all five municipalities.

2026 Tax Supported Operating Budget

The Tax Supported Operating budget represents the recurring revenues and expenditures required to manage the day-to-day operations of each municipality.

Operating Expenditure Budget

The 2026 approved Operating Expenditure Budget for each municipality is included in the table below.

	Haliburton County	Algonquin Highlands	Dysart et Al	Highlands East	Minden Hills
Salaries, Wages, Benefits	$16,658,652	$5,767,681	$7,576,521	$4,951,541	$7,237,198
Materials and Supplies	7,021,586	3,564,623	4,937,050	3,215,600	3,708,994
Contracted Services	1,363,815	2,470,819	2,144,323	313,373	1,560,338
External Transfers	5,293,519	1,126,635	2,606,524	1,411,765	2,155,045
Debt Servicing Costs	1,087,080	328,930	862,399		712,023
Other	50,809	60,250	24,050	14,575	14,000
Contribution to Reserves	813,563	1,626,865	1,005,911	920,000	1,172,555
Tax Levy Support to Water and Wastewater	-	-	-	811,822	-
Tax Levy Support to Capital	3,629,437	-	2,069,875	954,567	1,150,107
Total	**$35,918,461**	**$14,945,803**	**$21,226,653**	**$12,593,243**	**$17,710,260**

Salaries, Wages and Benefits are the largest portion of each municipalities budget. For every tax dollar collected a range of 54 cents to 75 cents, depending on the municipality, is being allocated to pay the salaries and benefits of employees. While it is normal for employee related costs to be the most significant cost for a service delivery organization, it also highlights the sensitivity on budgets these can place on the municipal budgets.

Materials and Supplies, and Contracted Services are typically the next highest cost. Materials and Supplies budget is for the goods required to operate a municipality and includes items such as sand and salt for winter maintenance, fuel, utilities, technology, and equipment. Contracted Services are for professional services such as auditors, lawyers, and consultants or for other services that the municipality contracts out.

External Transfers are for services that are completed by other government agencies such as police services, social services, and the health unit. This is another area of concern for each municipality due to known or anticipated increases.

Debt Servicing Costs includes the carrying costs (principal and interest) of municipal debt. While all the municipalities have the capacity to take on more debt, it is not a sustainable solution to managing assets and it will be discussed later in this report.

Contribution to Reserves is intended to ensure that there are sufficient costs to support the long-term repair and replacement of assets and to smooth the impacts of those expenditures on the tax levy in future budgets.

Water and wastewater systems are typically funded through a user fee and not added to the tax levy. The costs of those systems are not included in the above chart. Highlands East has a few traditional systems that are fully funded through user rates however, they also have drinking water systems that are available to all residents and are therefore funded through the tax levy.

The final expenditure on the chart is for property taxes that are being allocated to the acquisition, repair, or replacement of municipal assets. There are two ways to budget for capital expenditures. Algonquin Highlands uses a different methodology to fund capital expenditures than the other four municipalities. Algonquin Highlands transfers the tax levy funds to a reserve and then draws from the reserve to fund capital. Both methodologies are acceptable.

Operating Revenue Budget

The 2026 approved Operating Revenue Budget for each municipality is included in the table below.

	Haliburton County	Algonquin Highlands	Dysart et Al	Highlands East	Minden Hills
Property Taxation	$27,599,903	$7,714,969	$13,946,637	$8,608,016	$12,594,895
Grants	5,485,270	1,889,049	2,491,683	2,455,500	2,389,300
Other Sources	2,351,529	3,270,553	4,607,420	1,092,782	2,573,565
Contribution from Reserves	481,759	2,071,232	180,913	436,945	152,500
Total	**$35,918,461**	**$14,945,803**	**$21,226,653**	**$12,593,243**	**$17,710,260**

Property Taxation represents the total amount of property taxes that the municipality is collecting from property owners in 2026 to support operations and maintain assets. As there are limited opportunities for a municipality to generate revenue, property taxes are typically the predominant source. This can create a challenge as it is often difficult to manage increasing municipal costs with resident affordability.

The Federal and Provincial governments do traditionally provide grants to municipalities. The formulas and amounts can change and therefore there is some risk to municipalities relying on grants to fund ongoing operations.

Other Sources of revenue includes things such as user fees, permitting fees, and investment income.

The final source of revenue in the chart is contributions from **reserves. All five municipalities are currently relying on reserves to fund day-to-day operations.** This is not a municipal best practice as reserve funds are finite, and operating costs are ongoing. This could be an indication that the tax levy has not been increased sufficiently to support operations.

Operations Forecast

The Model 1 Current Two-Tier Governance Model was developed using the 2026 approved budget described above as the base. Operations were forecasted for a period of five (5) years, using a very conservative approach, and on a consistent basis across all five municipalities.

Salaries and Benefits were increased in accordance with collective agreements for 2027, and then an inflationary increase (2.5%) was forecasted for the remaining four years.

Utilities, fuel, computer software, and insurance costs were all increased 5% per year.

For the lower tier municipalities, it was assumed that policing costs would increase at a rate of 15% per year. For the County, it was assumed that social service costs would increase at rate of 10% per year.

Debt servicing costs were updated to reflect any new debt that the municipality had incurred in 2026 that had not yet been captured in the budget, and any debt that was retired during the forecast period.

Contributions to reserves were maintained at 2026 levels.

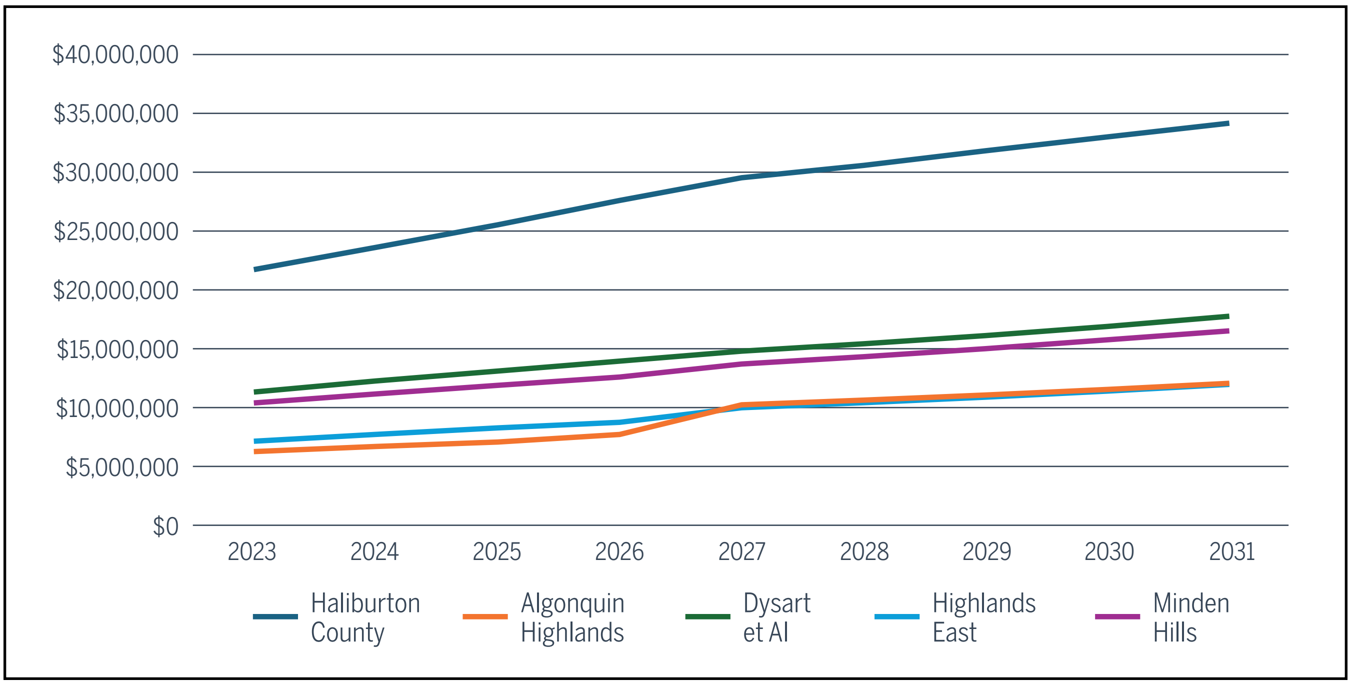
User fee revenues were assumed to increase 2% per year. It was also assumed that each municipality would continue to experience assessment growth similar to previous years.

Grant funding was adjusted specifically related to paramedic services.

Finally, the model also assumes that any reliance on reserves to support operations would be discontinued.

It is important to note that the forecast of operations did not assume anything new (services, staff, facilities etc.), and it did not examine the sufficiency of the current budget.

The chart below illustrates the tax levy change over the last four approved budgets (2023-2026) and the forecasted change over the next five years (2027-2031).



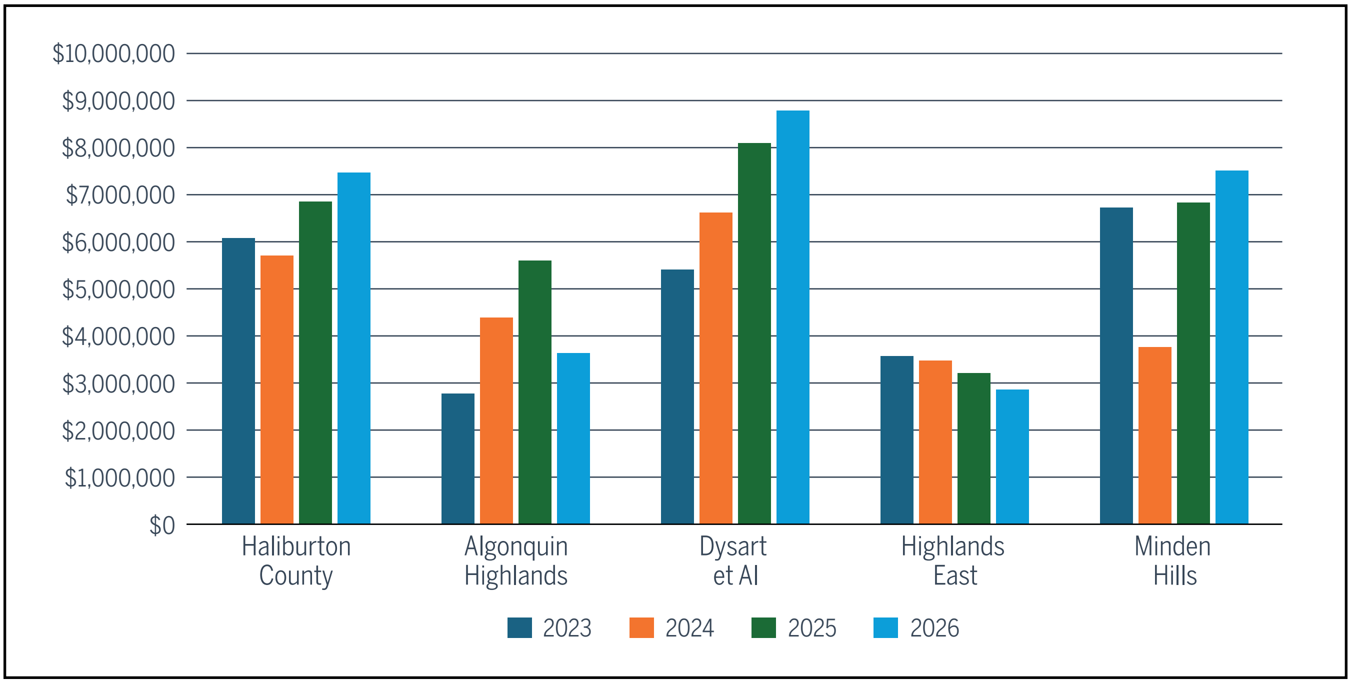
Although the operating budget forecast was highly conservative all five municipalities are expected to require a tax levy increase year over year to manage Model 1 Current Two-Tier Governance Model day-to-day operations.

To further demonstrate the conservativeness of this forecast, over the past four approved budgets (2023-2026) the average expenditure (not tax levy) increase was 7.4%. The forecast for 2027 to 2031 assumes an average expenditure increase of 3.6%.

Capital Budget

The Capital budget primarily represents projects or initiatives that are one-time, or time specific in nature. A large component of this budget is for the acquisition, repair, or replacement of assets.

As Capital budgets are one-time in nature and driven by need, the projects and amount will vary year over year. The approved capital budget over the period 2023-2026 for each municipality is shown in the chart below.



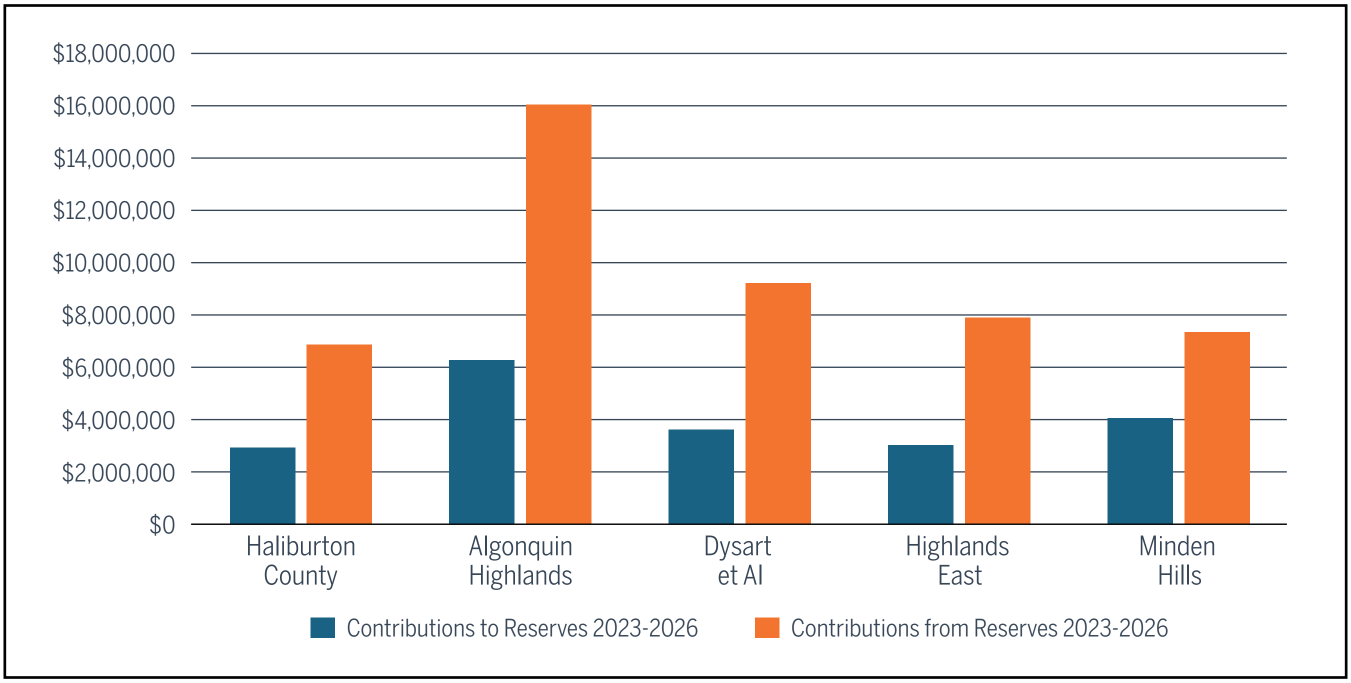
There are three primary sources of funding for the capital budget.

Grant funding is received annually from both the Federal and Provincial Government to support capital. The Federal Government provides funding to each municipality under the Canada Community Builds Fund (CCBF) and the Provincial Government provides funding under the Ontario Community Infrastructure Fund (OCIF). The amount varies per municipality but cumulatively the five municipalities are receiving approximately $2.3 million per year. In 2026, the County of Haliburton received $1.1 million, and the four lower tier municipalities received, on average, $300 thousand each.

Reserves

Similar to the Operating Budget, the primary source of funding for the capital program is the tax levy. Municipalities can fund the capital program directly from the levy, through a transfer to reserves, or a combination of the two. Algonquin Highlands, opts to transfer the tax levy to support capital to a reserve first. The other four use a combination approach. Both are acceptable.

It is important to note however, that over the four-year period 2023 to 2026, each municipality drew from reserves at a significantly higher rate than they were able to contribute. The chart below illustrates this.



This is not a sustainable means of funding capital. Each municipality will be in a position of depleting asset management reserves in the short term if the trend is not corrected.

While the User funded budget was not examined comprehensively, it does appear that those with water and wastewater systems are not adequately funding contributions to reserves to support the long-term maintenance and condition of those systems.

Debt

The final method of funding capital is through debt. Cumulatively, the municipalities have assumed $29 million in additional debt in the past four years to support capital. The regular use of debt to support capital infrastructure can be an indication that the tax levy is too low and that the municipality will not be financially sustainable over the long term.

The province provides an annual repayment limit for each municipality, which is equal to 25% of net revenue however, the Ministry of Municipal Affairs and Housing issues an annual Financial Indicator Review that suggests that there is a moderate level of risk to a municipality when debt servicing costs as a percentage of total revenues exceeds 5%, and high level of risk when debt servicing costs exceed 10%. While none of the municipalities have reached a level of concern, this should be considered before assuming any new debt.

The cost of service each $1 million of debt, based on current lending rates, and assuming a 20-year term is approximately $78 thousand annually. This has the impact of adding 0.3% to 1% to the tax levy, depending on the municipality.

With pressure already being placed on the tax levy to fund operations, the impact of servicing new debt only adds to the taxpayer burden.

In light of the above, Council's needs to carefully consider debt as a funding source and should only use debt to support a capital project or program when:

- the useful life of the asset is greater than the term of the debt; or
- it is appropriate to allocate the debt costs between current and future users; or
- There is sufficient revenue being generated by the new asset to support the debt servicing costs.

> "The key question is not whether municipalities can take on more debt, but whether they can afford the long-term costs of servicing it."

Capital Forecast

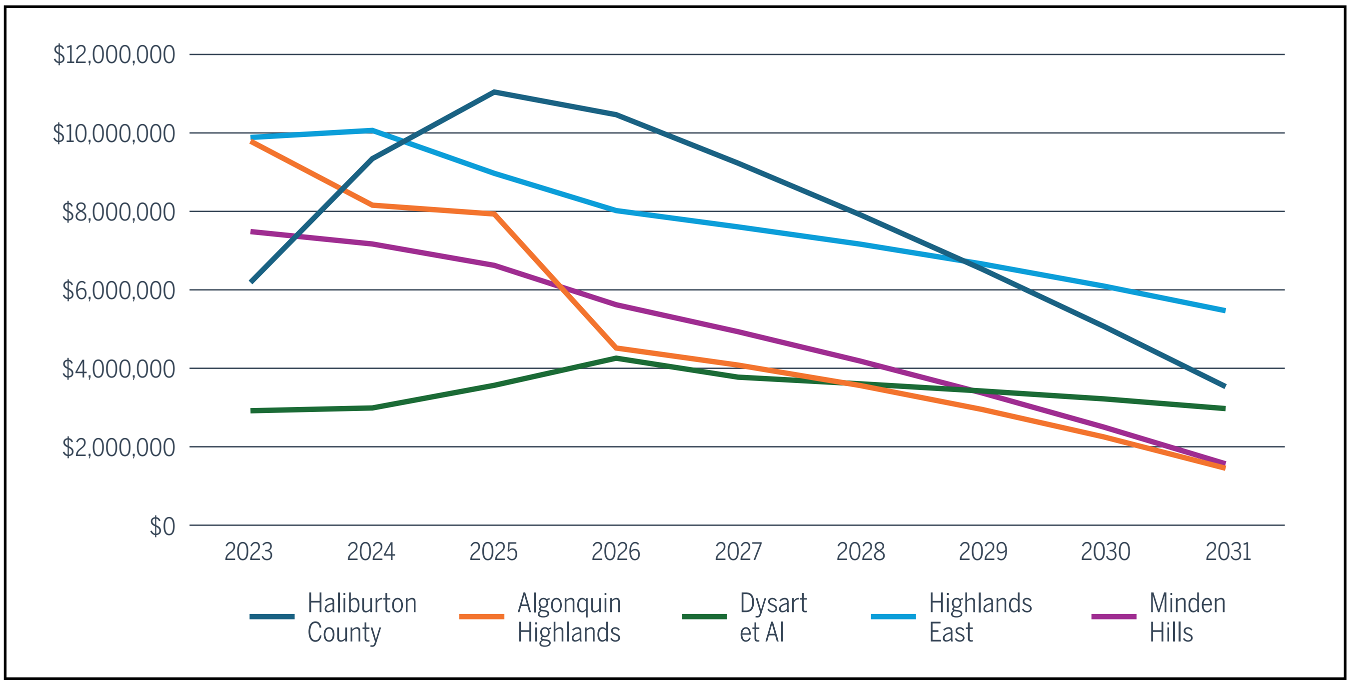
Unlike the operating forecast, which was modelled on 2026 and anticipated pressures, the capital forecast was modelled based on affordability.

The capital forecast assumes that the 2026 tax levy support will continue at the same amount both in contributions to reserves and contributions to capital, as applicable. The exception is Haliburton County as they identified a dedicated annual infrastructure levy of 1.5%. Their contribution to capital was adjusted accordingly.

The Statistics Canada, non-residential construction price index average increase over the past 25 years, excluding the COVID years 2021-2022, was 3.5%. This assumption was factored into the inflation capital costs of capital works for the model.

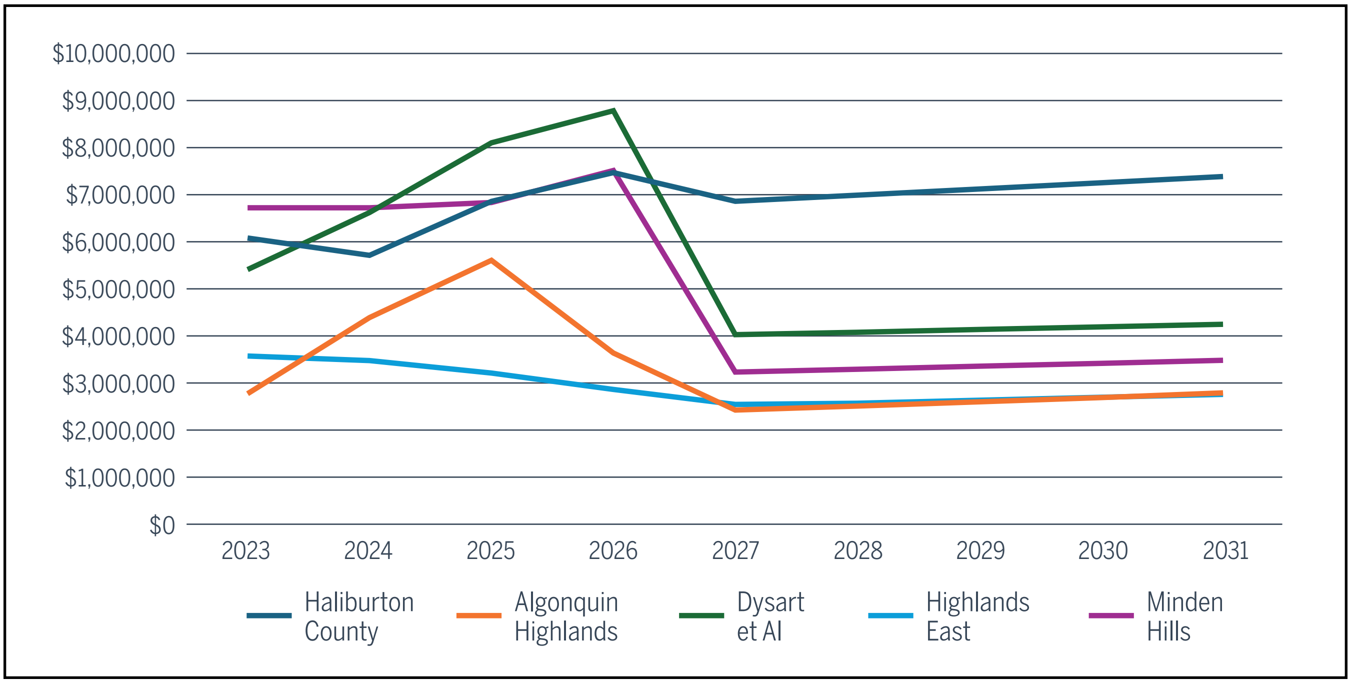
The model assumes no additional debt.

Finally, the model assumes that reserves would be used to support the capital budget. Each municipality's working fund or tax rate stabilization reserve was left intact to ensure that the municipalities reserves were not depleted entirely. Obligatory reserves were also not factored into the model. The chart below illustrates the actual or anticipated reserve balance at the end of each year based on the modelled capital program.



The chart above shows the continued trend where draws from reserves outpacing contributions. This is not a sustainable model.

The chart below illustrates the total capital program over the last four approved budgets (2023-2026) and the forecasted change over the next five years (2027-2031).



This chart highlights that without the use of debt, each municipality, with the exception of Haliburton County, will experience a decline in their ability to support a capital program at a similar level to that of the previous four approved budgets. Again, this also significantly depletes reserves.

Asset Management Plan

The final component to be considered in the Model 1 Current Two-Tier Governance Model is the Asset Management Plan (AMP) requirements.

The AMP identifies the annual contribution to reserves that each municipality should be achieving to ensure that there are sufficient funds for the long-term maintenance and repair of capital assets.

The table below summarizes the annual funding requirements for each municipality.

	Haliburton County	Algonquin Highlands	Dysart et Al	Highlands East	Minden Hills
Roads & Related Infrastructure	$4,406,054	$1,198,968	$2,656,227	$1,114,217	$5,222,000
Bridges and Culverts	1,415,233	122,664	568,534	146,715	327,200
Stormwater			69,403		
Facilities	358,227	1,060,673	863,349	620,223	602,700
Fleet and Equipment	1,786,674	1,064,411	1,555,138	732,791	663,600
Land Improvements	301,707	160,468	432,732	47,977	
Annual AMP Requirement	**$8,267,895**	**$3,607,184**	**$6,145,383**	**$2,661,923**	**$6,815,500**

This information could be interpreted in one of two ways. Firstly, as stated above, these amounts represent the total amount the municipality should be contributing to asset management reserves on an annual basis. The other way to interpret the information is that the municipality should be funding capital works at this level on an annual basis. The former is taking a proactive approach, while the latter is taking a reactive approach.

	Haliburton County	Algonquin Highlands	Dysart et Al	Highlands East	Minden Hills
Annual AMP Requirement	$8,267,895	$3,607,184	$6,145,383	$2,661,923	$6,815,500
Forecasted Capital Budget	7,122,465	2,603,000	4,135,887	2,640,800	3,356,169
Forecasted Contribution to Reserves	813,563	1,626,865	1,005,911	920,000	1,172,555

The table above highlights that none of the municipalities are able to achieve their targeted contribution to reserves and or capital program. Although Highlands East is relatively close, it was demonstrated early in this report that it comes at the expense of depleting reserves and is not sustainable over the longer term.

Financial Summary of Model 1 Current Two-Tier Governance Model

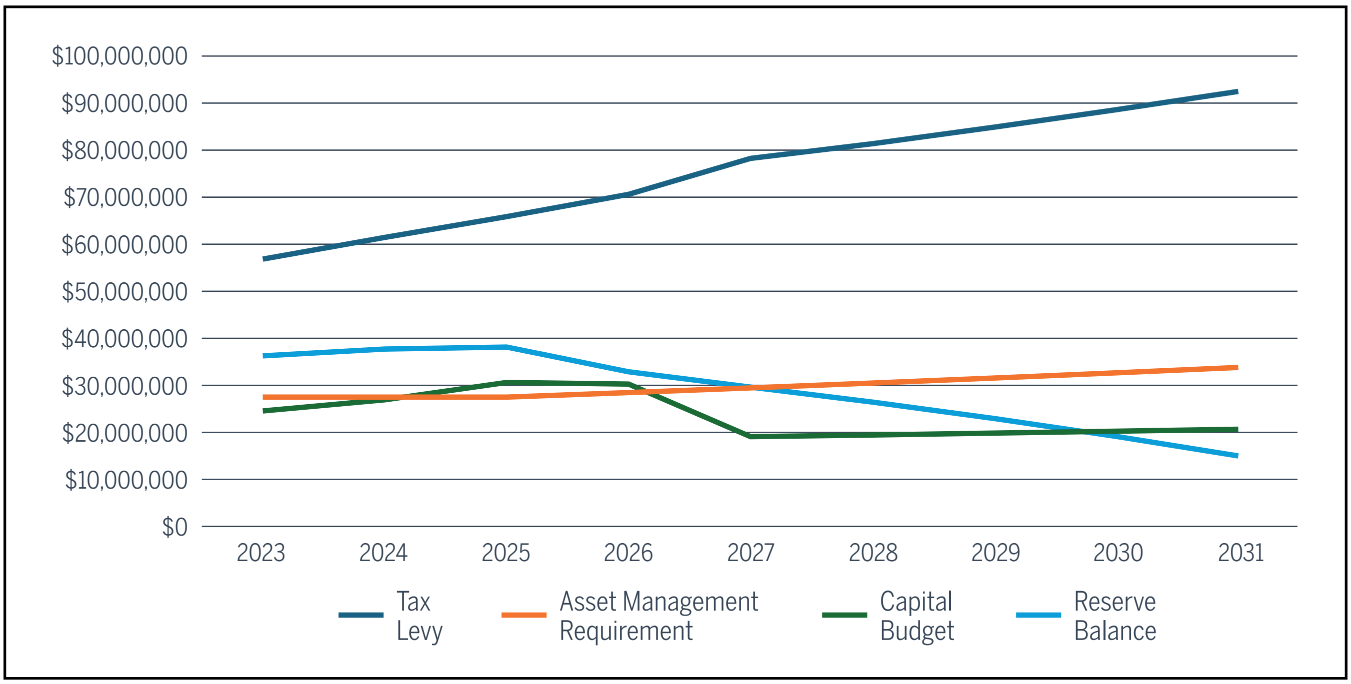
To summarize the Model 1 Current Two-Tier Governance Model forecast, change is required to ensure financial sustainability and viability over the long term.

The on-going day-to-day operations of each municipality will require a tax levy increase, despite the forecast being conservative.

Without the continued use of debt and/or a significant increase in contributions to reserves, none of the municipalities will be able to sustain a capital program that is sufficient to maintain their assets in good condition and are at risk of failing infrastructure.

It is worth noting again, that the model only considered the tax levy support budgets and does not include the additional burden of maintaining the capital program and/or contributions to reserves to adequately support the water and wastewater systems.

The chart below cumulates all of the information into one chart to further illustrate this point.



For ease of interpreting this chart, the forecast for all five municipalities has been combined.

The dark blue tax levy illustrates the increase in the tax levy that is required to support operations. The orange line is the annual funding requirement, as stated in the Asset Management Plans, that the municipalities should be contributing. The green line highlights the total capital program that is afforded without assuming new debt. The light blue line shows the actual or forecasted reserve balance at the end of each year.

While the chart above has combined all five municipalities, the individual results show a very similar and consistent image. The lines may shift, but the overall theme is consistent.

To summarize the chart:

- The tax levy is increasing.
- the capital program cannot sustain assets in good condition; and
- reserve is being depleted.

This graphic demonstrates the need for change, either as individual municipalities or in some modified format. The Model 1 Current Two-Tier Governance Model is not sustainable or viable without it.

Financial Transition Considerations

The two-tier financial model includes separate budgets, tax rates, reserves, debt obligations, asset management plans, and financial policies for the upper-tier and each local municipality. Property taxpayers contribute to both levels of municipal government through a single tax bill. The local municipality usually collects property taxes and remits the upper-tier levy, while also funding its own local services. This model allows local councils to make decisions about local service levels and taxation, while the upper-tier municipality funds services that benefit the wider area.

Implementation Considerations

If Council chooses to maintain the current two-tier governance model, opportunities should continue to be explored to improve efficiency, accountability, organizational capacity, and long-term financial sustainability within the existing structure.

Implementation should focus on strengthening collaboration between the County and the four local municipalities while preserving the benefits of local representation. Potential initiatives could include expanding shared service agreements, increasing joint procurement, standardizing policies and customer service practices, improving technology integration, coordinating communications, aligning asset management planning, and identifying opportunities to consolidate administrative functions where appropriate.

The next phase of the Study should also examine opportunities to improve governance processes, clarify service responsibilities, strengthen regional planning, and enhance performance measurement to ensure municipal services continue to meet the changing needs of residents and businesses.

Maintaining the current governance model does not preclude organizational improvement. Continuous review of service delivery, administrative practices, and financial performance will be important to ensuring the long-term sustainability of the existing two-tier system.

KEY QUESTIONS FOR CONSIDERATION

- Does the current division of responsibilities between the County and local municipalities continue to meet the needs of residents and businesses?
- Are residents clear about which level of government is responsible for delivering specific municipal services?
- Where do opportunities exist to reduce duplication while maintaining local representation and service quality?
- Which services could benefit from expanded collaboration or shared service agreements without changing the governance structure?
- How can the County and local municipalities strengthen organizational capacity while maintaining responsive local service delivery?
- Is current governance, administrative, and financial structures sufficient to address long-term challenges such as infrastructure renewal, housing, climate resilience, workforce development, and economic growth?
- What additional measures could improve coordination, accountability, customer service, and operational efficiency under the existing governance model?
- How can municipalities improve long-term financial sustainability while preserving local autonomy and community identity?

Conclusion

The current two-tier municipal governance model provides a balance between regional coordination and local decision-making by allowing Haliburton County and the four local municipalities to deliver services within their respective areas of responsibility. The model preserves local representation, maintains community identity, and enables county-wide coordination of services that benefit from broader planning and shared resources.

However, the financial analysis completed as part of this Study demonstrates that maintaining the current structure without significant organizational or service delivery improvements will present increasing long-term challenges. Rising operating costs, growing infrastructure requirements, continued pressure on reserves, and limited revenue growth will require ongoing tax levy increases while making it increasingly difficult to sustain municipal assets and services over the long term.

Should Council choose to maintain the current governance model, continued efforts to strengthen collaboration, reduce administrative duplication, improve organizational capacity, and enhance long-term financial sustainability will be essential. The next phase of the Study would identify practical opportunities to improve service delivery and operational efficiency while preserving the benefits of the existing two-tier municipal structure.

Model 2 Single Tier Municipal Governance Model

A single-tier municipal governance model would consolidate responsibility for all municipal services, decision-making, taxation, planning, and administration into one municipal government for the entire study area. Instead of having the County and multiple local municipalities sharing responsibilities, one council and one administration would be accountable for the full range of municipal functions across the geography. This structure is commonly used in Ontario, where one municipality is responsible for delivering all local municipal services within its boundaries, except where certain social services are administered through a designated service system manager.

What the Model Would Look Like

Under a single-tier model, the existing municipal structure would be replaced by one integrated municipality serving the County of Haliburton area. Residents and businesses would interact with one municipal organization for all local government delivered services including roads, land-use planning, recreation, fire services, building permits, by-law enforcement, waste services, asset management, economic development, communications, and customer service.

Council would make decisions for the municipality as a whole, while service delivery could continue to be organized locally through area service centres, district offices, or community hubs to maintain convenient access for residents.

Governance and Representation

The single-tier municipality would be governed by one elected council, with its composition determined during the next phase of the Study.

Council would establish the municipality's strategic priorities, adopt budgets and policies, and oversee the delivery of all municipal services through one administrative organization. Representation models, including ward boundaries, at-large representation, or a combination of both, would be evaluated to ensure fair and effective representation across the municipality.

Service Delivery

Service delivery would be consolidated under one administration led by a single Chief Administrative Officer. Departments would operate municipality wide with common policies, service standards, budgets, staffing structures, technology platforms, and reporting processes. Core services could be delivered centrally where consistency and economies of scale are important, while front-line services would continue to be delivered locally through public works yards, fire stations, libraries, recreation facilities, customer service counters, and community offices.

- **Affordability/Financial Stability:** Consolidating governance and service delivery into a single entity offers the greatest opportunities to manage the taxation burden, particularly on residential taxpayers. It also provides a path to financial stability as pressures increase on the municipality to meet its growing service and infrastructure needs.
- **Administration:** One CAO, one senior leadership team, one Clerk's Office, one Treasury function, and unified Human Resources, Communications, Legal, Procurement, and Information Technology services.
- **Infrastructure and Public Works:** Integrated roads, bridges, drainage, fleet, facilities, engineering, water and wastewater services, waste management, capital planning, and asset management across the municipality.
- **Planning and Development:** One Official Plan, harmonized zoning framework, coordinated development approvals, and one Building Services function.
- **Protective and Emergency Services:** Coordinated fire services, emergency management, by-law enforcement, policing (via OPP contract) and public safety planning while maintaining local stations and response areas where appropriate.
- **Community Services:** Recreation, parks, libraries, culture, tourism, and community development planned strategically across the municipality while maintaining local programming.

Advantages

- **Clear accountability:** Residents would know which council and administration are responsible for municipal decisions and services.
- **Consistent service standards:** Policies, fees, service levels, and customer service practices could be aligned across the municipality.
- **Reduced duplication and improved efficiency:** Administrative duplication could be reduced across governance, finance, human resources, procurement, information technology, planning, and communications.
- **Integrated planning:** Growth, infrastructure, housing, economic development, climate resilience, and asset management could be planned from a municipality-wide perspective.
- **Greater organizational capacity:** A larger organization would have greater ability to recruit specialized staff, manage complex projects, pursue external funding opportunities, and undertake long-term strategic initiatives.

Risks and Challenges

- **Local identity and representation:** Smaller communities may be concerned that local priorities receive less attention within a larger municipality.
- **Transition costs:** One-time costs would likely be incurred for organizational redesign, labour relations, technology integration, branding, facilities, policy harmonization, and legislative implementation.
- **Service level differences:** Existing differences in service levels, fees, and operating practices would require careful review and harmonization.
- **Tax impacts:** Aligning tax rates, reserves, and financial policies would require a phased and well-communicated transition.
- **Organizational complexity:** Successfully implementing a single-tier municipality would require strong leadership, effective change management, and ongoing performance measurement.

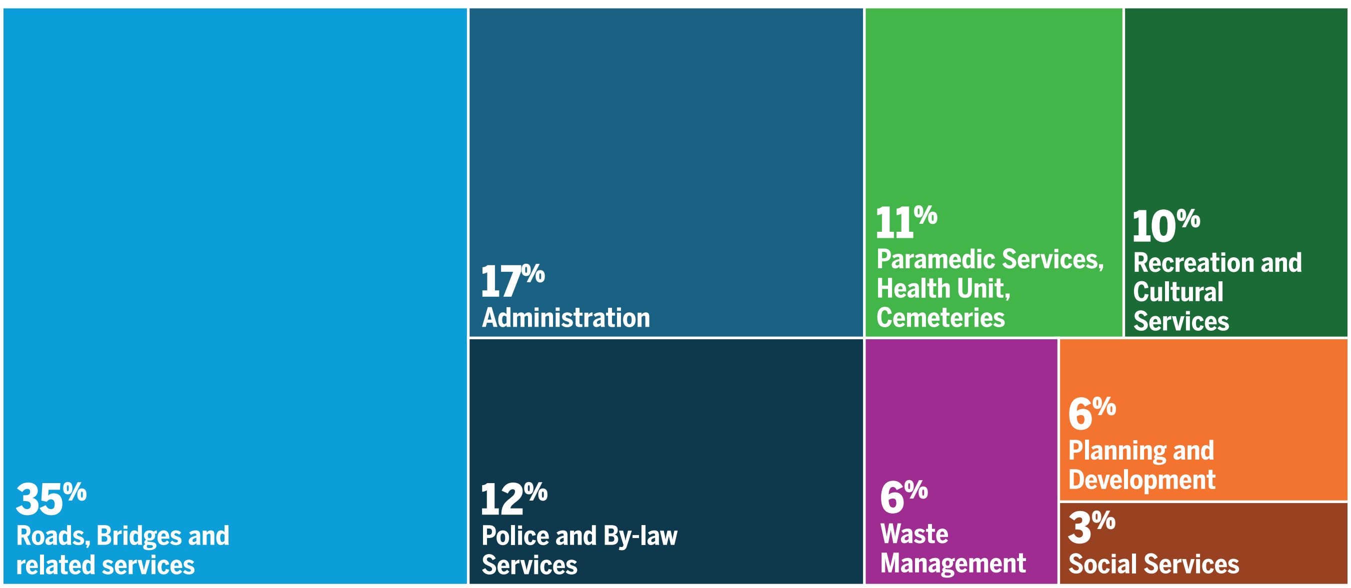
The governance and service delivery changes associated with a single-tier municipality would also have significant positive financial implications. The following section examines how consolidating municipal resources could strengthen financial planning, build organizational capacity, and improve the municipality's ability to address infrastructure and long-term service priorities.

Financial Overview

A single-tier municipality creates opportunities to strengthen both organizational and financial capacity by consolidating resources that are currently distributed across five municipal governments. While seeking to reduce costs consolidation enables financial resources, staff expertise, and organizational capacity to be redirected toward improving services, renewing infrastructure, and addressing long-term municipal priorities.

With five separate municipalities, many legislated requirements and administrative activities are completed independently. Annual audits, municipal elections, Official Plans, asset management plans, financial reporting, and other corporate requirements each require staff time and professional consulting services. Under a single-tier municipality, these activities would be completed once rather than five times, allowing consulting expenditures and staff effort to be redirected toward strengthening municipal services and organizational capacity.

The table below combines the approved 2026 operating budgets of the five municipalities to illustrate how tax dollars are currently allocated across municipal services. The total budget would be $102.4 million.



This analysis does not assume operational efficiencies or service changes. It simply combines the approved 2026 municipal budgets into one consolidated financial profile.

More than half of the combined operating budget is currently allocated to Roads, Bridges and related services, and Administration. Together with water and wastewater services these areas offer logical priorities for future organizational review and capacity building.

The Current Two-Tier Model financial modelling identified the need to allocate additional resources toward maintaining municipal infrastructure and capital assets. A single-tier municipality could strengthen financial capacity by establishing unified capital priorities, coordinating projects across the municipality, leveraging larger procurement opportunities, and making more strategic investment decisions.

Based on the combined 2026 operating budget, a one percent tax levy increase would generate approximately $706,000, compared with an average of approximately $141,000 for each individual municipality. Given the existing infrastructure deficit and long-term asset management requirements, the ability to generate and strategically invest additional funding on a municipality-wide basis would have a significantly greater impact than comparable increases at the individual municipal level.

Managing one municipality instead of five also creates opportunities to redirect administrative effort currently spent maintaining separate organizations toward addressing infrastructure needs, improving service delivery, enhancing strategic planning, and strengthening organizational capacity across all municipal services.

Overall, the financial opportunity associated with a single-tier municipality is not simply reducing costs but increasing organizational capacity. By consolidating financial and human resources, the municipality could strengthen long-term financial planning, improve capital investment, enhance service delivery, and better respond to future growth and infrastructure pressures.

Financial Transition Considerations

A transition to a single-tier municipality would require the development of one municipal budget, one tax policy framework, one capital plan, and one long-term financial strategy. Over time, tax rates, reserve policies, debt management practices, user fees, development charges, and asset management policies would be harmonized.

The next phase of the Study would determine whether tax harmonization should occur immediately or through a phased transition to minimize impacts on taxpayers. Area-rated services could also be retained where there is a demonstrated local benefit or where service levels continue to differ between communities.

Implementation Considerations

Should a single-tier municipality be selected as the preferred governance model, it is recommended that a comprehensive transition and implementation plan be developed.

The implementation plan should address council composition and representation, ward boundaries, staffing and labour relations, organizational design, asset and liability transfers, reserve and debt treatment, tax transition options, service level harmonization, technology integration, public engagement, legislative approvals, and a comprehensive communications strategy.

A transition board or implementation steering committee should be established to oversee implementation and provide strategic direction throughout the transition. Establishing the new municipality would likely require approximately 18 to 24 months, with most of the implementation completed before the election of the new municipal council in 2030.

A single-tier municipality would bring local government services together under one council and one administration. While it would take careful planning and time to implement, it could strengthen the municipality's ability to plan, invest in infrastructure, and deliver services more consistently across the County. The next phase of the Study would examine the financial, governance, and operational impacts in more detail to help Council determine whether this model is the right fit for Haliburton County.

KEY QUESTIONS FOR CONSIDERATION

Should County Council and the four local municipal councils determine that a single-tier municipality warrants further consideration, the following questions may help guide future discussion and evaluation:

- Does a single-tier municipality best address Haliburton County's long-term financial sustainability and service delivery objectives?
- How can local representation and community identity be maintained within a single-tier governance structure?
- What governance and representation model would best support effective decision-making across the municipality?
- What are the financial, organizational, and implementation implications of transitioning to a single-tier municipality?
- How would municipal services, staffing, and financial policies be harmonized to support a successful transition?

Conclusion

A single-tier municipality would consolidate all municipal governance, administration, and service delivery under one organization, creating opportunities to strengthen organizational capacity, improve long-term financial sustainability, and deliver more coordinated municipal services. While the model offers significant opportunities, it would also require careful implementation, ongoing community engagement, and thoughtful consideration of local representation and community identity.

As with all governance models evaluated in this Study, further financial analysis, governance design, implementation planning, and stakeholder engagement would be required before Council considers any governance changes.

Model 3 Enhanced County - 4 Local Municipalities

An enhanced two-tier municipal governance model would retain both the County and the four local municipalities while shifting many administrative services, responsibilities, staff resources, funding, and operational authority to the County. Unlike amalgamation, this model would preserve local councils and municipal identities while creating a more centralized approach to delivering services that benefit from economies of scale, specialized expertise, consistent service standards, and coordinated regional planning.

The objective of this model is to strengthen organizational capacity and improve service delivery while maintaining local representation and community identity.

What the Model Would Look Like

Under this model, residents would continue to be represented by four local municipal councils and a County Council. The four local municipalities would remain in place and continue to provide community-based services, local representation, and neighbourhood-level decision-making. The County would assume responsibility for a majority of services that are currently delivered independently by the local municipalities.

Residents and businesses would continue to receive services from two levels of municipal government; however, more services would be coordinated and delivered at the County level, resulting in greater consistency, improved regional planning, and more integrated service delivery across Haliburton County.

Governance and Representation

The governance structure would remain a two-tier system. County Council would continue to include representatives from the four local municipalities and would be responsible for decisions related to centralized services. Local councils would continue making decisions on services that remain local responsibilities.

As the County assumes responsibility for additional services, the next phase of the Study should examine whether County Council composition, representation, and voting structures should be adjusted to reflect the expanded service mandate and financial responsibility.

Administration

The governance structure could continue to include one County administration and four local municipal administrations. Alternatively, an analysis of a single administration on behalf of all five municipalities merits investigation.

The County administration would assume responsibility for the majority of corporate, administrative, and operational functions associated with the services transferred to the County, supporting the delivery of expanded regional services across Haliburton County. The four local municipal administrations would become more streamlined and focus on managing the community-based services that remain under their responsibility. They would continue to provide local leadership, customer service, and operational oversight while working collaboratively with the County to ensure coordinated and consistent service delivery across the region. Depending on the services transferred, staff, equipment, contracts, records, policies, and technology systems may also transition to the County to support integrated service delivery.

Role of the County

The County would assume responsibility for services that benefit from economies of scale, specialized expertise, long-term planning, consistent service standards, or coordinated delivery across municipal boundaries. Centralizing these services would improve organizational capacity while allowing local municipalities to focus on community-based priorities.

County responsibilities could include the following services:

- **Planning and development services:** Official Plan policy, growth management, development approvals coordination, housing strategy, environmental planning, and major development applications.
- **Building and permitting administration:** Common permit processes, inspection standards, technology platforms, and customer service practices while maintaining local intake options.
- **Fire administration and emergency management:** Fire prevention, training, fleet procurement, communications, records management, emergency planning, and common operating standards while maintaining local response capabilities.
- **Public works and infrastructure:** Roads, bridges, structures, fleet, engineering, capital project management, asset management, drainage coordination, water and wastewater services, and infrastructure renewal planning.
- **Waste and environmental services:** Waste collection contracts, diversion programs, landfill planning, transfer stations, climate initiatives, and environmental compliance.
- **Information technology and digital services:** Shared software, cybersecurity, GIS, online service portals, records management, and data governance.
- **Corporate services:** Procurement, human resources, communications, legal services, finance and treasury operations, tax billing, insurance, risk management, and policy development.
- **Economic development and tourism:** County-wide investment attraction, business support, workforce partnerships, tourism marketing, destination development, and regional branding.
- **Library services:** Administration, collections, digital resources, programming, outreach, technology access, facility planning, and service standards while maintaining local branches.
- **Buildings and facilities management:** Maintenance, lifecycle planning, capital renewal, accessibility, energy management, custodial services, security, and contract administration.
- **Policing services:** County-wide oversight of policing, including service agreements, budgeting, community safety planning, and coordination with policing partners.
- **Airport management:** Ownership, operations, maintenance, capital investment, and long-term planning.
- **Health centre services:** Governance, operations, maintenance, capital investment, and long-term planning for municipally owned health centres.
- **Funding Other Agencies:** Continued responsibility to fund other agencies such as contributions to the Public Health Unit and the Municipal Property Assessment Corporation.

Role of the Local Municipalities

The local municipalities would remain responsible for services and decisions that are closely connected to their communities. These may include neighbourhood parks, recreation programming, , local by-law enforcement, community events, local heritage, customer service, and community engagement.

The local municipalities would also continue to represent local priorities and community concerns at County Council while maintaining strong relationships with residents and community organizations.

Advantages

- **Greater organizational capacity:** The County would be better positioned to recruit specialized staff, manage complex projects, and provide consistent technical expertise across the region.
- **Reduced duplication:** Administrative processes, software systems, procurement practices, policies, and corporate services could be consolidated.
- **More consistent services:** Residents and businesses could experience standardized service levels, application processes, fees, policies, and customer service across Haliburton County.
- **Improved long-term planning:** Infrastructure investment, growth management, housing, emergency management, economic development, and climate initiatives could be planned on a county-wide basis.
- **Preserved local representation:** Local councils and municipal identities would remain while allowing the County to deliver services that benefit from greater scale and coordination.

Risks and Challenges

- **Reduced local control:** Local councils would have less direct authority over services transferred to the County.
- **Shared accountability:** Residents would continue to interact with two levels of municipal government, making clear communication about service responsibilities essential.
- **Complex transition:** Uploading services would require careful management of staffing, collective agreements, contracts, technology, facilities, assets, records, insurance, and service continuity.
- **Potential tax impacts:** Differences in service levels, infrastructure conditions, reserves, and staffing models may create varying financial impacts among municipalities.
- **Maintaining local access:** Service delivery must continue to provide convenient local access even where administration becomes centralized.

The governance and service delivery changes described above would also have financial implications. The following section illustrates how municipal resources could be redistributed under the Model 3 Enhanced County - Four Local Municipalities and identifies opportunities to strengthen organizational and financial capacity.

Financial Overview

The Model 3 Enhanced County - 4 Local Municipalities uses the approved 2026 municipal budgets as the basis for analysis.

The chart below illustrates how expenditures would be allocated assuming the services identified above were transferred to the County.

This analysis does not assume operational efficiencies or changes to service levels. It simply reallocates the approved municipal budgets based on the proposed governance structure.

Under this model, approximately 90 percent of municipal expenditures would be managed by the County, reflecting its expanded responsibility for regional services. The remaining approximately 10 percent, or about $10 million, would remain with the four local municipalities to support community-based services and local governance.

Although four local municipalities would remain, consolidating many administrative and technical services at the County level would strengthen organizational capacity, improve service coordination, support more consistent service standards, and create opportunities to make better use of specialized staff and expertise.

The financial opportunity associated with this model is not simply reducing costs but strengthening the municipality's long-term ability to deliver efficient, sustainable, and coordinated municipal services while preserving local councils and community identity.

Financial Transition Considerations

Implementing this model would require transferring the costs, revenues, assets, liabilities, reserves, staff obligations, contracts, and capital plans associated with uploaded services. The County levy would increase to reflect its expanded service responsibilities, while local municipal budgets would decrease as services are transferred.

The next phase of the Study would examine funding approaches, including the County levy, area rating, user fees, development charges, grants, reserve utilization, and phased tax transitions. Detailed financial modelling would also be required to evaluate the impact on taxpayers in each municipality and identify any transitional funding requirements.

Implementation Considerations

Implementation should occur through a phased and service-specific approach.

The next phase of the Study should identify which services are best suited for upload and evaluate each using agreed-upon criteria, including financial impact, service quality, resident experience, staffing, infrastructure condition, legal authority, information technology readiness, and implementation complexity.

A comprehensive implementation plan should include governance approvals, public engagement, labour relations, communications, asset transfers, reserve and debt treatment, service level standards, technology integration, and ongoing performance reporting. Phasing implementation would allow services with clear benefits and manageable transition requirements to proceed first while more complex service transfers are evaluated further.

KEY QUESTIONS FOR CONSIDERATION

- Which services would benefit most from county-wide delivery?
- Which services should remain local because they depend on community-level decision-making or neighbourhood access?
- What staff, assets, contracts, reserves, debt, technology systems, and records would transfer to the County?
- How would the County levy, local tax rates, user fees, reserves, and development charges change?
- Should uploaded services be funded through the general County levy or through area rating based on service benefit?
- How would convenient local access to services be maintained?
- Should County Council composition and voting be adjusted to reflect the expanded County mandate?
- What performance measures should be established to evaluate service quality, efficiency, accountability, and resident satisfaction?

Conclusion

The Model 3 Enhanced County - 4 Local Municipalities builds on the existing two-tier municipal structure by expanding the County's responsibility for services that benefit from greater scale, coordination, and specialized expertise. It seeks to strengthen organizational capacity, improve consistency in service delivery, and support long-term financial sustainability while preserving local councils and community identity.

Although implementation would require careful planning and a phased transition, the Model 3 Enhanced County - 4 Local Municipalities provides an opportunity to improve regional coordination and reduce administrative duplication without changing the existing municipal structure.

The next phase of the Study would examine the financial, governance, and operational implications in greater detail to help Council determine whether this model best supports the long-term needs and priorities of Haliburton County.

Model 4 Enhanced County - 2 Local Municipalities

This model would retain the existing two-tier municipal structure, reduce the number of local municipalities from four to two, and transfer responsibility for managing selected services to the County. It represents a hybrid between the current two-tier system and a more centralized governance model. The objective is to balance the benefits of county-wide service delivery and greater organizational capacity with the need to maintain local representation and community identity.

What the Model Would Look Like

Under this model, the existing four local municipalities would be consolidated into two larger local municipalities. Each new municipality would have its own elected council, administration, budget, and responsibility for delivering core local services. The County would continue to exist and assume responsibility for managing and delivering most municipal services on behalf of both local municipalities, creating a more coordinated and efficient service delivery model.

Residents and businesses would continue to receive services through their local municipality where a local presence is important. Services such as fire suppression and other community-based local responsibilities would remain under the jurisdiction of the two local municipalities. The majority of municipal services—including those that benefit from economies of scale, standardized service levels, and centralized administration—would be transferred to and managed by the County.

This approach would significantly reduce service duplication, improve consistency in service delivery across Haliburton County, strengthen organizational capacity, and allow the two local municipalities to focus on community representation and the delivery of essential local services.

Governance and Representation

Each of the two new local municipalities would be governed by an elected council, while County Council would be comprised of representatives from both local municipalities. Council composition, representation, and voting structure at both the local and county levels would be determined during the next phase of the Study.

County Council would establish strategic priorities, approve budgets and policies for county services, and oversee regional service delivery, while local councils would continue to make decisions on services and issues that remain local responsibilities.

Administration

Three municipal administrations would remain: one County administration and one streamlined administration for each of the two local municipalities. Alternatively, an analysis of a single administration for all three municipalities merits consideration.

The County administration would assume responsibility for the majority of corporate, administrative, and operational functions, supporting the delivery of most municipal services across Haliburton County. The two local municipal administrations would be significantly streamlined and focused on managing the local community based services that remain under their responsibility. They would continue to provide local leadership, customer service, and operational oversight while working collaboratively with the County to ensure coordinated service delivery across the region.

Role of the County

The County would manage services that benefit from economies of scale, specialized expertise, long-term planning, consistent service standards, and coordinated delivery across municipal boundaries. This would allow the local municipalities to focus on community-based services while the County assumes responsibility for services that are more efficiently delivered on a regional basis.

County responsibilities could include the following services:

- Planning and growth management: A single comprehensive Official Plan, county-wide land use policies, growth forecasting, housing strategy, environmental planning, and major development coordination.
- Building and development administration: Common permit systems, inspection standards, development engineering, application technology, and customer service.
- Public works and infrastructure: Roads, bridges, fleet, engineering, drainage, water and wastewater services, capital project management, infrastructure renewal planning, and asset management.
- Waste and environmental services: Waste collection contracts, diversion programs, transfer stations, landfill planning, environmental compliance, climate initiatives, and long-term waste strategies.
- Fire administration and emergency management: Training, prevention, fleet procurement, records management, emergency planning, and common operating standards while maintaining local response capabilities.
- Corporate services: Information technology, cybersecurity, communications, procurement, human resources, finance systems, legal services, insurance, risk management, tax billing and collection, and records management.
- Economic development and tourism: Investment attraction, business support, workforce partnerships, tourism marketing, destination development, and regional branding.
- Library services: Administration, collections, programming, digital resources, technology access, and facility planning while maintaining local branches.
- Buildings and facilities management: Maintenance, lifecycle planning, capital renewal, accessibility, energy management, custodial services, security, and contract administration.
- Policing services: Police service agreements, budgeting, community safety planning, and coordination with policing partners.
- Airport management: Ownership, operations, maintenance, capital investment, and long-term planning.
- Health centre services: Governance, operations, maintenance, capital investment, and long-term planning for municipally owned health centres.
- Funding Other Agencies: Continued responsibility to fund other agencies such as contributions to the Public Health Unit and the Municipal Property Assessment Corporation.

Role of the Local Municipalities

The two local municipalities would remain responsible for services that are closely connected to their communities. These could include neighbourhood parks, recreation programming, community hall scheduling, local by-law enforcement, community events, local heritage, customer service, and community engagement.

The local municipalities would also continue to represent local priorities and community concerns at County Council.

Advantages

- **Reduced duplication:** Moving from four local municipalities to two could reduce duplication in governance, administration, policies, systems, and service delivery.
- **Maintained local representation:** Two local councils would continue to provide residents with a local democratic voice.
- **Greater organizational capacity:** Expanding County responsibilities would strengthen technical expertise, strategic planning, procurement, and service coordination.
- **More consistent services:** Residents and businesses could experience more consistent service standards, processes, technology, and customer service.
- **Balance between local and regional services:** The model seeks to improve efficiency while maintaining local identity and community representation.

Risks and Challenges

- **Complex transition:** Implementing the model would require municipal restructuring and the transfer of services to the County while maintaining day-to-day operations.
- **Representation concerns:** Residents in smaller communities may be concerned about representation within larger municipalities or at County Council.
- **Communication:** Residents would need clear information about which level of government is responsible for each service.
- **Tax and service harmonization:** Existing differences in tax rates, reserves, infrastructure, staffing, and service levels would require careful planning and phased implementation.
- **Change management:** Staff, councils, residents, and community partners would require ongoing communication and support throughout the transition.

The governance and service delivery changes described above would also have financial implications. The following section illustrates how municipal resources could be redistributed under the Model 4 Enhanced County - 2 Local Municipalities and identifies opportunities to strengthen organizational and financial capacity.

Financial Overview

The Model 4 Enhanced County - 2 Local Municipalities uses the approved 2026 municipal budgets as the basis for analysis.

The chart below illustrates how expenditures would be allocated assuming the four lower-tier municipalities were combined into two. For the purposes of illustration, it assumes Algonquin Highlands and Minden Hills would form one municipality, while Dysart et al and Highlands East would form the second.

This analysis does not assume operational efficiencies or service changes. It simply reallocates the approved municipal budgets based on the proposed governance structure.

Approximately 90 percent of municipal expenditures would be managed by the County, reflecting its expanded responsibility for county-wide services. The remaining approximately 10 percent, or about $10 million, would support services delivered by the two local municipalities.

Compared with the Model 3 Enhanced County - 4 Local Municipalities, the Model 4 Enhanced County - 2 Local Municipalities creates greater opportunities to strengthen organizational capacity because more services are consolidated under the County while reducing the number of local municipal administrations from four to two. This could improve long-term planning, create more consistent service standards, support larger procurement opportunities, and make better use of specialized staff and technical expertise.

Overall, the financial opportunity associated with this model is not simply reducing costs but strengthening the municipality's ability to deliver services more efficiently while maintaining local representation.

Financial Transition Considerations

The financial model combines two major changes: consolidating four local municipal budgets into two and transferring a majority of services to the County budget. As responsibilities shift, the County budget would increase while local municipal budgets would decrease to reflect their revised service responsibilities.

The next phase of the Study would examine transition costs, tax impacts, staffing changes, asset and liability transfers, reserve balances, debt obligations, service level harmonization, user fees, development charges, contracts, and long-term capital planning. A phased tax transition may also be considered to minimize impacts on taxpayers.

Implementation Considerations

Should this model be selected, a comprehensive implementation plan should be developed.

The plan should address council composition, ward boundaries, staffing and labour relations, organizational structure, service responsibility maps, asset and liability transfers, reserve and debt treatment, by-law harmonization, technology integration, public engagement, communications, branding, and legislative approvals.

Because this model changes both the number of local municipalities and the distribution of municipal services, implementation would likely occur in phases with regular public reporting and clearly defined milestones.

KEY QUESTIONS FOR CONSIDERATION

- Which two municipal configurations best reflect geography, community identity, infrastructure, and financial sustainability?
- Which services should be delivered by the County, and which should remain with the local municipalities?
- How should representation on County Council be structured?
- What are the projected transition costs and long-term financial impacts?
- How will assets, liabilities, reserves, debt, staff, facilities, and technology systems be transferred?
- How will convenient local access to services be maintained?
- What legislative approvals and implementation timelines would be required?

Conclusion

The Model 4 Enhanced County - 2 Local Municipalities builds on the existing two-tier system by reducing the number of local municipalities while expanding the County's role in delivering services transferred to the County to manage. It seeks to strengthen organizational capacity, improve coordination of municipal services, and maintain local representation and community identity.

While implementation would require careful planning and a phased transition, the model has the potential to improve long-term financial sustainability, strengthen strategic planning, and provide more consistent service delivery across Haliburton County. The next phase of the Study would examine the financial, governance, and operational implications in greater detail to help Council determine whether this model best supports the County's long-term priorities.

Summary of Governance Model Options

Each governance model presented in this Study offers a different approach to addressing affordability, long-term financial sustainability, organizational capacity, governance, and municipal service delivery within Haliburton County. Each model involves different opportunities, considerations, and trade-offs. None should be viewed as inherently preferable, as each reflects a different balance between local representation, regional coordination, administrative structure, financial sustainability, and service delivery.

The current two-tier model maintains separate County and local municipal governments, preserving local autonomy and community identity while sharing responsibility for municipal services. The Model 3 Enhanced County - 4 Local Municipalities retains the existing governance structure but increases collaboration in the delivery of selected municipal services. The Model 4 Enhanced County - 2 Local Municipalities expands the County's service delivery responsibilities while reducing the number of local municipalities and councils. The Single-Tier model consolidates governance and municipal service delivery within a single municipal government.

The governance models represent different approaches to organizing municipal services and decision-making, with varying degrees of local autonomy, regional coordination, and organizational integration. Each model presents distinct implications for governance, administration, financial management, service delivery, implementation, and community representation. The advantages, challenges, costs, and implementation requirements differ across the models and should be considered collectively rather than in isolation.

The purpose of this Study is to provide Council with an objective assessment of the governance options and the information necessary to support informed decision-making. Should Council choose to further examine one or more of these models, additional analysis would be required to refine governance structures, undertake detailed financial modelling, assess service delivery implications, engage with residents and stakeholders, and develop implementation strategies before any decisions are made.

Comparative Governance Models

One of the most important findings from governance reviews across Ontario is that there is rarely a dramatic reduction in municipal taxes simply from reorganizing governance or transferring services. Instead, the financial benefits tend to be realized over time through avoiding duplication, reducing administrative costs, improving purchasing power, strengthening organizational capacity, and making better long-term capital decisions. These are often referred to as cost avoidance rather than immediate cost savings

This section compares the governance models examined in the study and provides a framework for evaluating how each option would affect accountability, representation, service delivery, administrative capacity, financial sustainability, local identity, and implementation complexity. The purpose of the comparison is not to identify a preferred model at the outset, but to create a consistent basis for assessing the strengths, limitations, trade-offs, and practical implications of each option.

> "Experience across Ontario shows that governance reform is more likely to generate long-term efficiencies and cost avoidance than dramatic short-term tax reductions."

Models Compared

- **Model 1 Current two-tier model:** The existing county and local municipal structure would remain, with responsibilities divided between the county and the four local municipalities.
- **Model 3 Enhanced County - Four Local Municipalities with additional services uploaded:** The two-tier structure would remain, but selected services would move from the local municipalities to the county to improve consistency, capacity, and coordination.
- **Model 4 Enhanced County - 2 Local Municipalities:** The four local municipalities would be combined into two local municipalities, while the county would manage many specialized services transferred to the County.
- **Model 2 Single-tier model:** One municipal government would be responsible for most local municipal services, governance, taxation, administration, planning, and service delivery across the entire study area.

Comparative Assessment Criteria

Each governance model should be assessed using a common set of criteria. These criteria should reflect both technical considerations, such as cost, service capacity, and implementation requirements, and community considerations, such as representation, local access, identity, and resident understanding of municipal responsibilities.

- **Accountability:** How clearly residents can understand which council and administration are responsible for decisions, taxes, and services.
- **Representation:** How well the model preserves fair geographic, rural, urban, and community representation.
- **Service quality:** Whether the model can improve service standards, response times, professional capacity, and customer experience.
- **Efficiency and duplication:** The extent to which the model reduces duplicate administration, systems, policies, processes, and service delivery structures.
- **Financial sustainability:** The impact on operating costs, capital planning, reserves, debt, tax rates, user fees, and long-term affordability.
- **Local identity and access:** The ability to maintain local community identity, local service counters, community relationships, and neighbourhood-level responsiveness.
- **Strategic capacity:** The ability to address complex issues such as housing, growth, infrastructure renewal, emergency management, climate adaptation, workforce attraction, and economic development.
- **Implementation risk:** The cost, complexity, legal requirements, labour relations implications, technology integration, public engagement needs, and transition timeline associated with each option.

Criteria	Model 1 - Current Two Tier Governance Model	Model 2 Single-Tier Model	Model 3 Enhanced County - 4 Local Municipalities	Model 4 Enhanced County - 2 Local Municipalities
Accountability	More complex, with responsibilities divided between upper and lower tiers.	Most direct, with one council and administration responsible for most municipal services.	Improved for uploaded services but still requires clear communication between local level and county.	Moderately clearer than the current model but still requires clear service responsibility maps.
Representation	Strong local representation through four local councils.	Depends heavily on council size, ward design, and local advisory structures.	Local councils remain, but influence over uploaded services may be reduced.	Local representation remains through two councils, but ward design becomes critical.
Service consistency	Lowest potential where each local municipality maintains separate service approaches.	Highest potential for common policies, standards, fees, and processes.	Higher consistency for services uploaded to the upper tier.	Higher consistency than current model, especially where services are managed by the county.
Efficiency	Lowest potential to reduce duplication unless shared services are expanded.	Highest potential to reduce duplication, but savings depend on implementation choices.	Moderate to high potential where uploaded services reduce duplicated systems and staffing.	Moderate to high potential through both lower-tier consolidation and upper-tier service management.
Local identity	Strongest preservation of current municipal identities.	Highest risk to existing municipal identities unless strong local mechanisms are retained.	Local identity remains, although service authority shifts upward for selected functions.	Some local identities may merge into larger municipalities, requiring deliberate community identity strategies.
Implementation complexity	Lowest, if retained with limited changes.	Highest, because it requires full restructuring into one municipality.	Moderate, depending on the number and complexity of uploaded services.	High, because it combines lower-tier restructuring with service uploads to the upper tier.

Model 2 Single Tier Municipal Governance Model Overview, Benefits and Examples

Model 2 Single Tier Municipal Governance Model provides the full range of municipal services through a single municipal government. Under this governance model, one elected council and one municipal administration are responsible for planning, funding, delivering, and overseeing all municipal services across the municipality. While specific responsibilities vary based on provincial legislation and local priorities, single-tier municipalities typically provide the core services outlined in this report.

This section examines the single-tier governance model by reviewing municipal responsibilities, governance structure, financial implications, benefits, challenges, success factors, and lessons learned from municipal amalgamation and regional restructuring. Experience across Ontario and Canada demonstrates that consolidating municipal services under a single governing body can strengthen accountability through one council, a unified administration, centralized financial management, coordinated infrastructure planning, streamlined procurement, and integrated service delivery.

The municipal examples included illustrate that the effectiveness of single-tier governance extends beyond administrative efficiency. Long-term success is influenced by factors such as community identity, public acceptance, effective local representation, economic diversity, geographic characteristics, and local service expectations. Collectively, these examples demonstrate that while single-tier governance can improve coordination and operational efficiency, outcomes are shaped by local circumstances and the way governance changes are planned, implemented, and supported over time.

Municipal Responsibilities

Municipal Service Area	Description
Council & Administration	Single elected council and unified administration.
Finance & Treasury	One budget, long-term financial strategy.
HR, IT, Procurement	Centralized corporate services.
Planning & Development	Unified land-use planning across the municipality.
Building, Engineering	Consolidated technical services.
Roads, Bridges, Transit	Integrated transportation services.
Water, Wastewater, Environment	Single utility and environmental management system.
Parks, Recreation, Libraries, Museums	Harmonized community services.
Fire, Emergency Services, Emergency Management	Unified emergency response.
Housing & Social Services	Delivered directly or through partnerships.
Economic Development & Tourism	One strategy for investment attraction and promotion.
Asset & Community Services	Coordinated asset management and service delivery.

Benefits of SingleTier Governance

Benefit Category	Description
Governance	One municipal government responsible for planning, budgeting and service delivery.
Administrative Efficiency	Eliminates duplicate councils, senior management, corporate functions.
Financial Management	One budget, integrated long-term financial strategy.
Planning & Infrastructure	Coordinated land-use planning, capital planning, asset management.
Professional Capacity	Shared professional expertise within one larger organization, reducing the need for duplicate specialized staff.
Procurement	Centralized purchasing ⟶ stronger purchasing power.
Service Consistency	Uniform policies, by-laws, service standards.
Economic Development	Unified branding, tourism, investment attraction.
Organizational Capacity	Better ability to respond to growth & service demands.
Economies of Scale	Improved efficiency and long-term sustainability.

Examples of Single-Tier Municipalities

Prince Edward County, Ontario

Prince Edward County is a single-tier municipality in eastern Ontario that was created in 1998 through the provincially directed amalgamation of the Town of Picton, the villages of Bloomfield and Wellington, and ten surrounding townships. Today, the municipality serves approximately 26,000 permanent residents across more than 1,050 square kilometres. Its economy is supported by tourism, agriculture, wineries, culinary businesses, arts and culture, heritage, small business and seasonal visitation, supported by major attractions such as Sandbanks Provincial Park and the Bay of Quinte shoreline.

Key success factors include a strong place-based identity, a recognizable tourism brand, the ability to market the municipality as one destination, and a single municipal administration responsible for planning, infrastructure, economic development, culture and community services. The model has also enabled the municipality to align land-use planning and economic development around a shared county-wide identity. Challenges include managing rural and village representation, balancing tourism growth with housing affordability and infrastructure capacity, maintaining local identity across former municipalities, and addressing service expectations across a large rural geography.

Prince Edward County demonstrates that a single-tier municipality can successfully integrate administration and service delivery where there is already a strong regional identity. However, it has also identified ongoing challenges associated with maintaining village identities, balancing rural and urban priorities, and managing increased service expectations resulting from rapid tourism growth.

Quinte West, Ontario

Quinte West is a single-tier city in eastern Ontario that was voluntarily formed on January 1, 1998 through the amalgamation of the former City of Trenton, the Village of Frankford, and the Townships of Murray and Sidney. In 2021, it had a population of approximately 46,560 and a land area of about 495 square kilometres. The municipality includes an urban centre in Trenton, rural communities, waterfront areas and smaller settlement areas. Its economy is anchored by 8 Wing/CFB Trenton, the Canadian Armed Forces' primary air transportation hub, along with manufacturing, logistics, agriculture, food processing, tourism, recreation and small business activity.

Key success factors include the presence of a major employment centre, a clear administrative and commercial hub in Trenton, access to major transportation corridors, and the ability to coordinate growth, infrastructure, recreation and economic development across both urban and rural areas. The amalgamation created a larger municipal unit with a broader tax base and greater opportunities for coordinated planning. Challenges include balancing the needs of the urban centre with rural communities, maintaining the identity of Frankford and the former townships, harmonizing service levels and infrastructure priorities, and ensuring equitable representation across a geographically diverse municipality.

Quinte West demonstrates how amalgamation can improve organizational capacity and simplify municipal administration while creating opportunities for coordinated infrastructure investment and economic development. It also highlights the importance of balancing the needs of urban and rural communities while preserving the identity of former municipalities.

Miramichi, New Brunswick

Miramichi is a single-tier city in northeastern New Brunswick that was incorporated in 1995 through the amalgamation of the former towns of Newcastle and Chatham, the villages of Douglastown, Loggieville and Nelson-Miramichi, and surrounding local service districts. Today, the municipality serves approximately 18,000 residents and functions as one municipal government responsible for planning and delivering services across the Miramichi River region. Historically shaped by forestry, fisheries, shipbuilding and public services, the municipality has also developed a strong tourism and outdoor recreation economy centred on the internationally recognized Miramichi salmon fishery.

Key success factors include the creation of a unified municipal government serving communities connected by a common river system, coordinated infrastructure planning and service delivery, and the development of a broader regional identity centred on the Miramichi River, outdoor recreation and heritage tourism. The amalgamation also eliminated fragmented governance by bringing together multiple towns, villages and local service districts under one administration. Challenges included the forced nature of amalgamation, long-standing rivalries between former communities, demands for a public vote on amalgamation, and the need to maintain two downtowns and multiple community identities within one municipality.

Miramichi demonstrates that single-tier governance can improve regional coordination and administrative efficiency across multiple former municipalities. However, it also illustrates that organizational restructuring alone does not ensure public acceptance. Maintaining community identity, ensuring fair representation and managing the legacy of former municipalities remain essential to the long-term success of an amalgamated municipality.

Nova Scotia Regional Municipality Model

Nova Scotia has largely replaced traditional county governments with single-tier regional municipalities, county municipalities and district municipalities. Rather than maintaining two levels of municipal government, regional municipalities provide all municipal services through one administration while preserving local representation through ward systems, advisory committees and community-based service delivery.

Examples such as the Region of Queens Municipality and West Hants Regional Municipality demonstrate how predominantly rural municipalities can consolidate governance while maintaining strong local identities.

Key success factors include simplified governance, coordinated service delivery, integrated financial management and infrastructure planning, and the ability to deliver municipal services through one administrative organization. Local representation is maintained through electoral wards and community engagement mechanisms, helping preserve community identity while benefiting from a unified municipal structure.

Nova Scotia demonstrates that rural governance can be successfully delivered through a single-tier model when supported by strong community engagement, appropriate political representation and mechanisms that preserve local identity.

International Examples of Single-Tier Governance Delivery

Scottish Council Areas (e.g., Highland Council)

Scotland replaced its two-tier regional and district councils with single-tier unitary councils in 1996. Large rural council areas, such as the Highland Council, demonstrate how a single municipal government can provide coordinated planning, infrastructure, and service delivery while maintaining local accessibility through area committees, local service offices, and community engagement.

Auckland Council (New Zealand)

In 2010, eight local authorities were amalgamated to form the Auckland Council, a single unitary authority responsible for regional planning, infrastructure, transportation, and economic development. The model demonstrates how large-scale municipal consolidation can improve strategic planning, strengthen organizational capacity, and coordinate long-term infrastructure investment while preserving local representation through elected local boards that address community priorities and local services.

Limerick City and County / Waterford City and County (Ireland)

In 2014, Ireland amalgamated the city and county governments of Limerick and Waterford into single local authorities to improve governance and service delivery. These consolidations reduced administrative duplication, created unified municipal administrations responsible for planning, infrastructure, economic development, and municipal services, and strengthened each region's ability to coordinate investment, attract economic opportunities, and deliver services through a single accountable organization.

Lessons from Single-Tier Municipalities

The municipalities examined demonstrate several common characteristics associated with successful single-tier governance.

Key Theme	Observation
Integrated Administration	Consolidating corporate services within a single municipal organization strengthens organizational capacity and reduces administrative duplication.
Governance and Accountability	A single council and municipal administration provide clear accountability and enable coordinated decision-making across the municipality.
Financial Management	Centralized financial management supports long-term capital planning, asset management, and strategic infrastructure investment.
Strategic Planning	Unified planning, economic development, and infrastructure strategies enable municipalities to align growth with community priorities and economic opportunities.
Service Delivery	Shared professional expertise improves service delivery while reducing the need for duplicate technical and administrative functions.
Operational Efficiency	Centralized procurement and shared corporate services create operational efficiencies and economies of scale that contribute to long-term financial sustainability.
Consistency of Services	Standardized municipal policies, by-laws, and service levels provide greater consistency and equity for residents and businesses throughout the municipality.
Financial Outcomes	While administrative efficiencies are common, the magnitude of financial savings varies depending on implementation, service harmonization, staffing decisions, and local circumstances.
Community Considerations	Preserving local identity, ensuring equitable political representation, and maintaining accessible community services are essential to public acceptance and long-term governance success.
Implementation	Successful transitions require comprehensive planning, phased service harmonization, effective communication, and sustained community engagement.

These single-tier municipal examples demonstrate that single-tier governance can strengthen organizational capacity, simplify decision-making, and improve the coordination of planning, infrastructure investment, and economic development.

They illustrate that governance restructuring alone does not guarantee improved outcomes. Long-term success depends on thoughtful implementation supported by sound financial planning, phased service harmonization, equitable political representation, transparent communication, meaningful community engagement, and strategies to preserve local identity.

When these elements are in place, single-tier governance can reduce administrative duplication, enhance organizational and financial capacity, and provide a strong foundation for sustainable, responsive municipal service delivery.

Model 3 Enhanced County - 4 Local Municipalities and Model 4 Enhanced County - 2 Local Municipalities Governance Overview, Benefits and Examples

Model 3 Enhanced County - 4 Local Municipalities and Model 4 Enhanced County - 2 Local Municipalities governance models retain local municipal governments while assigning selected corporate, administrative, technical, and regional services to an upper-tier municipality or shared service organization. Under these governance models, local councils continue to govern community-based services while regional services that benefit from economies of scale, specialized expertise, and coordinated planning are delivered centrally.

Although responsibilities vary based on provincial legislation, local priorities, and service agreements, these governance models typically centralize corporate services such as finance, human resources, information technology, procurement, engineering, planning, asset management, and regional infrastructure while preserving local municipal responsibility for community services, recreation, local roads, libraries, parks, and by-law enforcement.

This section examines Model 3 Enhanced County - 4 Local Municipalities and Model 4 Enhanced County - 2 Local Municipalities governance by reviewing municipal responsibilities, governance structure, financial implications, benefits, challenges, success factors, and lessons learned from successful two-tier and regional governance models. Experience across Ontario and Canada demonstrates that consolidating administrative and technical services can strengthen organizational capacity, improve financial sustainability, reduce duplication, and provide smaller municipalities with access to specialized professional expertise while maintaining local representation and municipal identity.

The municipal examples included illustrate that successful shared service models extend beyond administrative efficiency. Long-term success depends upon strong regional collaboration, clearly defined governance structures, transparent cost-sharing arrangements, integrated financial planning, and maintaining local autonomy for community-based services. Collectively, these examples demonstrate that regional service delivery can improve organizational effectiveness while preserving the local decision-making and community identity valued by residents.

Model 3 Enhanced County 4 Municipalities and Model 4 Enhanced County 2 Municipalities Governance Overview, Benefits and Examples

Municipal Service Area	Description
County	
Governance and Administration	Upper tier administration regional services
Finance and Treasury	Centralized budgeting, treasury, financial reporting and long-term financial planning
Human Resources, IT and Procurement	Shared corporate services supporting all municipalities
Planning and Growth Management and Building Services	Land use planning and development coordination, all building services
Engineering and Asset management	Shared technical expertise and infrastructure planning
Facilities	All municipally owned facilities
Roads and Transportation	All transportation infrastructure including local roads and operations
Water, Wastewater and Environmental Services	Water, wastewater and waste management services
Housing and Social Service	Housing, Ontario Works, Children's Services and Long-Term Care
Emergency Services	Paramedic services and emergency management, police services
Economic Development, Tourism and Libraries	Region investment attraction and economic development including airport and libraries services
Local Municipality	
Council and Local Administration	Local governance and customer service
Recreation and Community Services	Parks and recreation programming
Cultural Services	Museums and community programming
Fire Protection	Fire services and local emergency responses
By-Law Enforcement	Property standards and municipal by-laws

Benefits of Model 3 Enhanced County - 4 Local Municipalities and Model 4 Enhanced County - 2 Local Municipalities Governance

Benefit Category	Description
Governance	Local councils preserved while regional services are coordinated centrally.
Administrative Efficiency	Reduces duplication of corporate departments and specialized administrative functions.
Financial Management	Integrated budgeting, reserve planning and long-term financial sustainability.
Planning and Infrastructure	Coordinated regional planning, engineering and asset management.
Professional Capacity	Shared technical expertise allows smaller municipalities access to specialized professionals.
Procurement	Centralized purchasing improves buying power and contract management.
Service Consistency	Standardized policies, procedures and service standards across municipalities.
Economic Development	Unified regional strategies supporting investment attraction and tourism.
Organizational Capacity	Improved resilience, succession planning and workforce stability.
Economies of Scale	Lower operating costs through shared services and coordinated investment.

Examples of Model 3 Enhanced County - 4 Local Municipalities and Model 4 Enhanced County - 2 Local Municipalities Models

Oxford County, Ontario

Oxford County is often recognized as one of Ontario's most integrated two-tier municipal systems. It has evolved into one of the Ontario's most integrated two-tier county governments. The County has gradually assumed responsibility for corporate functions such as finance, human resources, information technology, procurement, planning, engineering, customer service, GIS, water and wastewater, and many regional services, while allowing its eight area municipalities to concentrate on delivering services that are closest to residents.

Oxford County has developed significant organizational capacity at the County level, allowing specialized staff and expertise to be shared across all municipalities. This reduces duplication, creates economies of scale, improves consistency, and allows smaller municipalities to access professional resources that would otherwise be difficult to maintain independently. At the same time, local councils continue to make decisions on services that are most visible to residents and preserve each community's local identity.

Key success factors include integrated corporate services, strong organizational capacity, standardized service delivery, coordinated infrastructure planning and long-term financial management. Local municipalities retain responsibility for parks, recreation, libraries, local roads and community services, preserving local identity while benefiting from shared professional expertise.

An indicator of public confidence is that Oxford's 2026 budget engagement found that most respondents supported maintaining County service levels, and 62% rated the value received for County tax dollars as fair or good.

Wellington County

Wellington County has become one of Ontario's leading examples of collaborative upper-tier service delivery while preserving the independence and identity of its seven lower-tier municipalities.

Wellington County consists of seven lower-tier municipalities (Centre Wellington, Erin, Guelph/Eramosa, Mapleton, Minto, Puslinch and Wellington North). It is predominantly rural, with a dispersed population, multiple small communities and significant infrastructure responsibilities.

Over time, the County has expanded its role in delivering corporate, technical and regional services while the local municipalities have continued to provide the community-facing services that residents interact with most frequently.

Many of these services that support all municipalities in Wellington County allow smaller municipalities to benefit from specialized professional expertise and offer services without maintaining their own full departments.

Key success factors include reduced administrative duplication, improved recruitment and retention of specialized staff, coordinated long-term infrastructure planning, integrated budgeting and greater organizational resilience.

Wellington County completed a comprehensive citizen satisfaction survey conducted by Ipsos in 2023. Residents reported high overall satisfaction with County services, high approval of County Council, confidence in the County's future, and recognized quality of life as a major strength.

Comparable Shared-Service and Regional Governance Models Across Canada

Comparable models across Canada show that rural and small-population municipalities often use regional, county, district, or shared-service structures to deliver services that are difficult for individual local municipalities to manage on their own. While municipal legislation differs by province, the common purpose is similar, to preserve local representation while creating a broader service body for functions that require scale, specialized staff, consistent standards, regional planning, or shared funding.

Columbia Shuswap Regional District (British Columbia)

The Columbia Shuswap Regional District (CSRD) provides one of Canada's strongest examples of a rural regional governance model. Serving four municipalities, several electoral areas and approximately 50,000 permanent residents across more than 28,000 square kilometres, the CSRD coordinates services for communities with distinct identities while allowing services to be delivered at regional, sub-regional or local levels.

The Columbia Shuswap Regional District provides regional administration, finance, planning, emergency management, GIS, environmental services and recreation planning while municipalities continue delivering local roads, parks, recreation, libraries and community services.

Columbia Shuswap demonstrates that regional collaboration can provide many of the benefits associated with governance restructuring while preserving local governments. Success depends on clearly defined service agreements, equitable cost allocation and responsive governance.

Municipalité régionale de comté (MRC), Quebec

Quebec's Municipalités régionales de comté (MRCs) provide one of the closest Canadian comparisons to Ontario's upper-tier county system. Established in 1979, the 87 MRCs function as regional governments that coordinate land-use planning, economic development, property assessment, emergency management and other shared services across groups of local municipalities. Local councils continue to govern community-based services, while the MRC delivers functions that benefit from regional coordination, shared professional expertise and economies of scale.

The model was introduced to improve coordination among municipalities, strengthen regional planning, reduce duplication and provide smaller communities with access to specialized technical and administrative capacity while preserving local autonomy.

The MRC model demonstrates how municipalities can retain local governance while successfully regionalizing selected administrative, planning and technical services. It has proven particularly effective in rural areas where individual municipalities may not have the scale or resources to maintain specialized staff independently. For a modified county model, the key lesson is that regional coordination can strengthen organizational capacity, improve consistency and support long-term financial sustainability without requiring full municipal amalgamation.

International Examples of Enhanced County Delivery

International experience demonstrates that municipalities can strengthen governance by sharing services and assigning responsibilities to the level of government best suited to deliver them. While these models operate within different legislative frameworks than Ontario, they illustrate how regional collaboration can improve organizational capacity, reduce duplication, and maintain local representation and community identity.

Parish Council System (United Kingdom)

The United Kingdom's parish council system shows how local representation can be preserved within a larger county or unitary authority. Parish councils provide community-focused services such as parks, public spaces, local events and neighbourhood initiatives, while larger authorities deliver major functions including planning, transportation, housing, waste, infrastructure and social services. The model demonstrates that local identity and engagement can be maintained while services requiring scale, expertise and coordinated planning are delivered regionally.

New Zealand Local Government Reorganisation

New Zealand's local government system allows boundary changes, the union of districts or regions, the transfer of responsibilities between councils, joint committees, and local boards. This is relevant because it treats governance reform as a combination of tools rather than a single all-or-nothing choice. A Haliburton model could similarly combine two larger lower-tier municipalities, an expanded County role, and local advisory mechanisms to preserve community voice.

Denmark's 2007 Municipal Reform

Denmark reduced the number of municipalities and created larger local governments with greater administrative and service capacity, while assigning major regional functions to larger regional bodies. The lesson for Haliburton County is that larger local units may improve capacity, but only if responsibilities are clearly assigned and local identity concerns are addressed through representation, public engagement, and transition planning.

Lessons from Model 3 Enhanced County - 4 Local Municipalities and Model 4 Enhanced County - 2 Local Municipalities Models

Key Theme	Observation
Integrated Administration	Shared corporate services strengthen organizational capacity while reducing duplication across municipalities.
Governance and Accountability	Local councils retain responsibility for community services while regional services are coordinated centrally.
Financial Management	Centralized budgeting, procurement and asset management support long-term financial sustainability.
Strategic Planning	Regional planning, engineering and economic development improve coordination across municipal boundaries.
Professional Capacity	Shared technical expertise allows municipalities to access specialized professionals that would otherwise be difficult to maintain individually.
Operational Efficiency	Shared corporate services improve efficiency and create economies of scale.
Service Consistency	Standardized policies and procedures provide more consistent service delivery across municipalities.
Financial Outcomes	Administrative efficiencies are consistently achieved, although financial savings depend on the scope of services shared and implementation approach.
Community Considerations	Local councils and municipal identities remain intact while benefiting from regional expertise and coordination.
Implementation	Successful models depend upon clear governance agreements, equitable cost-sharing, integrated planning and strong inter-municipal collaboration.

Summary of Comparative Governance Models

The governance models reviewed demonstrate that each approach offers distinct advantages and challenges. No single model is universally applicable, and the most appropriate governance structure depends on local priorities, community values, financial capacity, service expectations, and long-term strategic objectives.

Enhanced County models preserve local councils and municipal identity while improving organizational capacity through the regional delivery of selected administrative, technical, and specialized services. These models can reduce duplication, improve access to professional expertise, strengthen long-term financial planning, and create economies of scale without fundamentally changing local governance. However, their success depends on strong inter-municipal collaboration, clearly defined governance arrangements, transparent cost-sharing agreements, and a shared commitment to consistent service levels. As additional services are integrated, governance and decision-making can become increasingly complex, requiring ongoing coordination among participating municipalities.

Single-tier governance consolidates municipal administration, financial management, and service delivery under one municipal government, providing clear accountability, coordinated planning, and opportunities to reduce duplication across all municipal functions. A unified governance structure can strengthen organizational capacity, improve long-term affordability through integrated financial and asset management, and support coordinated infrastructure investment and economic development. At the same time, successful implementation requires careful transition planning, service harmonization, meaningful public engagement, and strategies to preserve community identity, equitable representation, and local access to municipal services.

Ultimately, the preferred governance model should strengthen accountability, enhance organizational capacity, improve long-term affordability, support sustainable infrastructure investment, and provide high-quality services that reflect community priorities. Careful consideration of governance, financial, operational, and community impacts—supported by meaningful public and stakeholder engagement will help ensure that any future governance structure is practical, sustainable, while being responsive to the evolving needs of residents and businesses for decades to come.

See Appendix C for reference material sources.

> “Careful consideration of governance, financial, operational, and community impacts will help ensure a practical and sustainable governance structure for decades to come.”

Conclusion

Path Forward

The Haliburton County Affordability and Governance Structure Study has provided County Council and the four local municipal councils with an objective assessment of the opportunities and challenges associated with the current governance structure and a range of potential governance models. This final chapter outlines the remaining activities associated with the current phase of the Study, identifies considerations should Council wish to pursue additional analysis, and summarizes the key conclusions that emerged from the research, financial analysis, comparator review, and community engagement.

Next Steps

The completion of this Study represents the beginning of Council's consideration of potential governance and service delivery options rather than the conclusion of the process. The findings provide an objective, evidence-based assessment of the current governance structure, future challenges, and a range of governance models to support informed discussion and decision-making.

The Study is not intended to recommend a preferred governance model or predetermined course of action. Rather, it provides County Council and the four local municipal councils with the information necessary to determine whether additional work should be undertaken and, if so, which governance options warrant further consideration.

Completion of the Current Phase

The remaining activities associated with the current phase of the Study include:

- Public release of the final Affordability and Governance Structure Study.
- Presentation of the Study findings to Haliburton County Council.
- Presentation of the Study findings to the four local municipal councils.
- Presentation of the Study findings to municipal staff.
- Presentations to community organizations, stakeholder groups, and partner agencies, as appropriate.
- Public information sessions to present the Study findings, answer questions, and receive community feedback.
- Ongoing communications to ensure residents, staff, stakeholders, and municipal partners have access to clear, accurate, and consistent information throughout the public engagement process.

These activities are intended to promote transparency, encourage informed discussion, and provide Council with additional community feedback before determining whether further work should be undertaken.

> “This study is not the end of the conversation. It is the foundation for informed discussions about the future of governance and service delivery”

Potential Future Phase (Subject to Council's Direction)

Following completion of the current phase, County Council, in consultation with the four local municipal councils, may wish to determine whether a subsequent phase of work should be undertaken.

Should Council decide to proceed, the scope of a future phase would be determined through Council direction and could include one or more of the following:

- More detailed evaluation of one or more governance models identified by Council.
- Comprehensive financial modelling, including transition costs, implementation costs, long-term operating impacts, taxation, reserve requirements, debt implications, and long-term financial sustainability.
- Detailed service delivery reviews to identify opportunities to improve efficiency, effectiveness, service consistency, and organizational capacity.
- Governance and legislative analysis, including governance structures, representation models, municipal restructuring requirements, and provincial approval processes.
- Organizational design and human resource assessments, including staffing structures, labour relations considerations, leadership models, and change management planning.
- Review and harmonization of municipal service standards, bylaws, policies, administrative processes, and customer service practices.
- Information technology, business systems, and digital service reviews to identify opportunities for modernization, integration, and improved service delivery.
- Asset management, infrastructure investment, and long-term capital funding analysis to support sustainable financial planning.
- Continued engagement with residents, businesses, seasonal property owners, Indigenous communities, municipal staff, partner agencies, and other stakeholders to further inform Council's decision-making.
- Development of implementation strategies, governance transition plans, communications plans, and risk management frameworks should Council ultimately decide to pursue governance or service delivery changes.

Any future phase would be subject to Council direction and would build upon the analysis and engagement completed through this Study. No decisions regarding governance or municipal restructuring would be made without further detailed analysis, continued public engagement, and formal consideration by County Council and the four local municipal councils.

Governance Models Evaluated

The Study evaluated four governance models that represent different approaches to municipal governance and service delivery, ranging from maintaining the current two-tier governance structure to progressively greater levels of regional integration, including a single-tier municipality.

Each model was evaluated using a consistent assessment framework that considered governance, financial sustainability, organizational capacity, service delivery, implementation considerations, community impacts, and long-term sustainability. This common framework ensured that each governance model was assessed using the same criteria, allowing for a balanced and objective comparison.

Rather than recommending a preferred governance model, the Study provides County Council and the four local municipal councils with an objective assessment of the opportunities, challenges, financial implications, implementation considerations, and trade-offs associated with each option. The findings are intended to support informed discussion and evidence-based decision-making while recognizing that there is no single governance model that addresses every challenge or reflects every community priority.

Conclusions

Haliburton County is at an important point in its evolution. Like many rural municipalities across Ontario, it is experiencing increasing financial, operational, and governance pressures driven by aging infrastructure, rising service expectations, workforce challenges, inflation, changing legislative requirements, and limited opportunities to expand the municipal tax base. These pressures are expected to continue over the coming decades and will require thoughtful planning, strategic investment, and difficult policy decisions to ensure municipal services remain affordable, sustainable, and responsive.

At the same time, Haliburton County possesses significant strengths that provide a solid foundation for the future. Its communities are recognized for their exceptional quality of life, strong volunteerism, natural environment, tourism economy, engaged residents, and commitment to public service. Throughout the Study, Council members, municipal staff, community organizations, businesses, residents, and seasonal property owners demonstrated a genuine interest in working together to identify practical solutions that will strengthen municipal government while preserving the unique character of the County's communities.

The analysis demonstrates that each governance model offers a different approach to addressing Haliburton County's future challenges. Rather than identifying a single "best" model, the Study highlights that each option reflects a different balance between local representation, organizational capacity, financial sustainability, administrative efficiency, regional coordination, implementation complexity, and community identity. Determining the most appropriate path forward will ultimately depend on Council's priorities, community values, and long-term vision for municipal governance.

One of the most significant findings of the Study is that governance restructuring, by itself, does not guarantee immediate financial savings or lower taxes. Experience from municipalities across Ontario and Canada demonstrates that long-term improvements are achieved through stronger fiscal and organizational capacity, more coordinated planning, reduced administrative duplication, improved procurement, enhanced asset management, and strategic investment in municipal infrastructure and services. Clear responsibilities and accountabilities are equally essential, ensuring that decision making is transparent, efficient, and aligned with community priorities. Regardless of the governance model ultimately selected, long-term success will depend on sound financial management, effective leadership, clear governance, and a commitment to continuous improvement.

The Study also reinforces that successful governance extends beyond organizational structures. Throughout the engagement process, residents consistently emphasized the importance of maintaining responsive local government, preserving community identity, ensuring equitable representation, and continuing to provide accessible, high-quality municipal services. These values should remain central to any future governance or service delivery decisions and should continue to guide Council's consideration of the governance options presented in this report.

Should County Council and the four local municipal councils determine that further evaluation is appropriate, the findings presented in this Study provide a strong foundation for additional financial analysis, governance design, implementation planning, and continued engagement with residents, businesses, municipal staff, Indigenous communities, partner agencies, and other stakeholders. Any future work should continue to be guided by transparency, collaboration, and evidence-based decision-making.

Ultimately, the future success of Haliburton County will be determined by the willingness of municipal leaders to work collaboratively, make informed and sometimes difficult decisions, and remain focused on the long-term interests of the communities they serve. By building on existing strengths, addressing emerging challenges proactively, and embracing opportunities to strengthen organizational capacity, improve financial sustainability, and enhance service delivery, Haliburton County can position itself to remain affordable, resilient, and responsive to the needs of residents, businesses, and future generations.

Appendices

Appendix A – Engagement and Communications Activities

Community Engagement Summary

Community engagement was an essential part of the Haliburton County Affordability and Governance Structure Study. Input from Council, municipal staff, community organizations, residents, and other stakeholders helped inform the study's findings and governance options. This appendix summarizes the engagement activities undertaken and the key themes that emerged throughout the consultation process.

Appendix A – Engagement and Communications Activities

Engagement Sessions

Date	Time	Group	Location
June 1, 2026	8:30 am to 10:30 am	Highlands East SMT	Highlands East Admin 2249 Loop Road Wilberforce, ON
	11:30 am to 1:30 pm	Dysart et al SMT	Dysart et al Admin. 135 Maple Avenue Haliburton, ON
	2:00 pm to 4:00 pm	Municipal CAOs	Dysart et al Admin. 135 Maple Avenue Haliburton, ON
June 2, 2026	9:30 am to 11:30 am	Algonquin Highlands SMT	Algonquin Highlands Admin 1123 North Shore Road Algonquin Highlands, ON
	12:00 pm to 1:30 pm	County of Haliburton SMT	Algonquin Highlands Admin 1123 North Shore Road Algonquin Highlands, ON
	2:00 pm to 4:00 pm	Minden Hills SMT	Minden Hills Admin 7 Milne Street Minden, ON
June 15, 2026	9:30 am to 11:30 am	Highlands East Council	Highlands East Admin 2249 Loop Road Wilberforce, ON
	1:00 pm to 3 p.m.	Municipal Staff	Minden Hills Community Centre 55 Parkside Street Minden ON
June 16, 2026	10:00 am to 12:00 pm	Dysart et al Council	Dysart et al Admin. 135 Maple Avenue Haliburton, ON
	2:00 pm to 4:00 pm	Former Politician Focus Group	The Link 5152 County Road 21 Haliburton, ON
	6:00 pm to 8:00 pm	Community Leaders Focus Group	Minden Hills Admin 7 Milne Street Minden, ON
June 17, 2026	9:00 am to 11:00 am	Haliburton County Council	Dysart et al Admin. 135 Maple Avenue Haliburton, ON
	1:00 p.m. to 3:00 p.m.	Municipal Staff	Haliburton Legion 719 Mountain Street Haliburton, ON

Appendix A – Engagement and Communications Activities

Date	Time	Group	Location
June 18, 2026	9:00 am to 11:00 am	Algonquin Highlands Council	Algonquin Highlands Admin 1123 North Shore Road Algonquin Highlands, ON
	1:00 pm to 3:00 pm	Minden Hills Council	Minden Hills Admin 7 Milne Street Minden, ON
	6:00 pm to 8:00 pm	Community Leaders Focus Group	The Link 5152 County Road 21 Haliburton, ON
June 19, 2026	9:00 am to 9:55 am	Library Staff	Dysart Library 78 Maple Avenue Haliburton, ON
June 23, 2026	2:00 p.m. to 4:00 p.m. 2:30 pm presentation	Dysart et al Public Open House	Haliburton Legion 719 Mountain Street Haliburton, ON
	6:00 pm to 8:00 pm 6:30 pm presentation	Highlands East Public Open House	LLoyd Watson Memorial Centre 2249 Loop Road Wilberforce, ON
June 24, 2026	6:00 p.m. to 8:00 p.m.	Public Open House	Virtual Meeting Zoom Platform
June 25, 2026	2:00 p.m. to 4:00 p.m. 2:30 pm presentation	Algonquin Highlands Public Open House	Dorset Rec Centre 1051 Main Street Dorset, ON
	6:00 pm to 8:00 pm 6:30 pm presentation	Minden Hills Public Open House	Minden Community Centre 55 Parkside Street Minden, ON

Appendix A – Engagement and Communications Activities

Media Coverage and Advertising Activities

Paid Advertising

Media Type	Outlet	Ad Type	Publish / air date	Creative
Print	Minden Times	Half page ad	June 16 print edition	Print ad v1
Print	Haliburton Echo	Half page ad	June 16 print edition	Print ad v1
Print	County Life	Half page ad	June 25 print edition	Print ad v2
Print	The Highlander	Half page ad	June 18 print edition	Print ad v1
Radio	Moose FM CFZN Haliburton	30-second commercial	June 15-28 100 spots, Mon-Sun, 6am-12am	Radio script / see attached sample audio
Radio	Moose FM CHMS Bancroft	30-second commercial	June 15 – 28 50 spots, Mon-Sun, 6 am-12 am	Radio script / see attached sample audio
Radio	Canoe FM Haliburton CKHA	30-second commercial	June 15 – 28 33 spots 7-10 am 32 spots 11am-2pm 35 spots 3-6pm	Radio script / see attached sample audio

Earned Media

Earned media hits published between May 7 and June 22:

- Identity, Minden Times (op-ed), May 7
- Haliburton County undertaking study on local governance structure and affordability, My Haliburton Now, June 8
- Public input sought for County review, The Highlander, June 11

Social Media

Redbrick drafted 14 social posts (copy and images) to be shared across Facebook, Instagram and LinkedIn during and immediately after the public engagement period (June 8 - 29).

As of June 22:

- Four posts shared on Haliburton County's Facebook page, two on LinkedIn
- Seven posts shared on Algonquin Highlands' Facebook page, four on Instagram
- Seven posts shared on Highlands East's Facebook page, five on Instagram

Note that Dysart et al and Minden Hills have shared Facebook content related to the Study from Haliburton County's page

Appendix A – Engagement and Communications Activities

Social Media Calendar – June 2026

Post Number	Date	Platform	Post Content	Image	Notes
1	2026-06-08	Facebook / Instagram	The County has launched a Study to look at ways we can simplify government processes and provide better value for taxpayers. We want to hear from you! Visit wadein.haliburtoncounty.ca to ✔ Take the online survey open until June 28 ✔ Get details about open house sessions on June 23, 24 and 25 ✔ Learn more about the project	Image #1	Suggest boosting this post on Facebook
2	2026-06-10	LinkedIn Audience: Staff, others connected to the County	The County of Haliburton, like all municipal governments, is responsible for delivering high-quality services in a way that is efficient and affordable for taxpayers. As costs grow and future pressures add up, the County has launched a Community-wide Affordability and Governance Structure Study to look at changes we can make today to prepare for tomorrow. If you're connected to Haliburton County – as a permanent or seasonal resident, or business owner – we want to hear from you! Visit wadein.haliburtoncounty.ca to ✔ Take the online survey ✔ Get details about open house sessions June 23, 25 and 25	Image #1	
3	2026-06-10	Facebook / Instagram	Got 10 minutes? Help shape the future of Haliburton County through a public survey that will help inform the Community-wide Affordability and Governance Study: wadein.haliburtoncounty.ca	Image #2	Suggest boosting this post

Appendix A – Engagement and Communications Activities

Post Number	Date	Platform	Post Content	Image	Notes
4	2026-06-12	Facebook / Instagram	Save the date! You are invited to share your thoughts and ideas on the future of Haliburton County at open house sessions on June 23, 24 and 25. The County's Community-wide Affordability and Governance Structure Study is underway now and we want to hear from as many people as possible. Learn more about the Study and how you can take part: wadein.haliburtoncounty.ca	Image #3	
5	2026-06-15	Facebook / Instagram	It's no secret that the County and our local municipalities are under financial pressure. The County has launched a Community-wide Affordability and Governance Structure Study with a simple goal: gather information about what we can do today to ensure that we can deliver high-quality affordable services over the long term. We want to hear what matters most to you. Take the survey between June 8-28 Visit wadein.haliburtoncounty.ca to learn more	Image #2	
6	2026-06-17	Facebook, Instagram, LinekdIn	We want to talk about the future of Haliburton County. The Community-wide Affordability and Governance Structure Study includes several opportunities to ask questions, learn more and share your ideas. Join us at a public open house session: June 23, 2-4 p.m. – Haliburton Legion June 23, 6-8 p.m. – Lloyd Watson Memorial Community Centre in Wilberforce June 24 – 6-8 p.m. – Virtual June 25, 2-4 p.m. – Dorset Recreation Centre June 25, 6-8 p.m. – Minden Community Centre Learn more at wadein.haliburtoncounty.ca	Image #3	Suggest boosting this post.

Appendix A – Engagement and Communications Activities

Post Number	Date	Platform	Post Content	Image	Notes
7	2026-06-19	Facebook, Instagram	The Community-wide Affordability and Governance Structure Study is looking at ways to simplify government processes and provide better value for taxpayers. We want to hear from you: ✔ Complete the survey open until June 28 ✔ Attend an open house on June 23, 24 or 25 ✔ Share your ideas No decisions are being made today. The focus right now is listening, learning, and gathering information to help inform future discussions. Visit wadein.haliburtoncounty.ca	Image #1	
8	2026-06-22	Facebook, Instagram	What should the future of Haliburton County look like? Have your say at one of five public open houses that will help inform the County's Community-wide Affordability and Governance Structure Study. June 23, 2-4 p.m. – Haliburton Legion June 23, 6-8 p.m. – Lloyd Watson Memorial Community Centre in Wilberforce June 24 – 6-8 p.m. – Virtual (registration required) June 25, 2-4 p.m. – Dorset Recreation Centre June 25, 6-8 p.m. – Minden Community Centre The Study Team will deliver a short presentation 30 minutes after doors open. Participants can expect to learn more about the Study, ask questions and share thoughts and ideas. Visit wadein.haliburtoncounty.ca to learn more.	Image #3	

Appendix A – Engagement and Communications Activities

Post Number	Date	Platform	Post Content	Image	Notes
9	2026-06-23	Facebook, Instagram	Join us TODAY at one of two public open houses that will help inform the Community-wide Affordability and Governance Structure Study June 23, 2-4 p.m. at the Haliburton Legion June 23, 6-8 p.m. at the Lloyd Watson Memorial Community Centre in Wilberforce Registration is not required. A short presentation will begin 30 minutes after doors open. Participants can expect to learn more about the Study, ask questions and share thoughts and ideas. We hope to see you there!	Image #4	
10	2026-06-24	Facebook, Instagram	Virtual open house session tonight! Help shape the future of Haliburton County by participating in the Community-wide Affordability and Governance Structure Study. The Study Team is hosting a virtual open house session tonight, June 24, from 6-8 p.m. Register here: wadein.haliburtoncounty.ca	Image #5	
11	2026-06-25	Facebook, Instagram	Join us TODAY at one of two public open houses that will help inform the Community-wide Affordability and Governance Structure Study June 25, 2-4 p.m. at the Dorset Recreation Centre June 25, 6-8 p.m. at the Minden Community Centre Registration is not required. A short presentation will begin 30 minutes after doors open. Participants can expect to learn more about the Study, ask questions and share thoughts and ideas. We hope to see you there! Learn more about the study: wadein.haliburtoncounty.ca	Image #6	

Appendix A – Engagement and Communications Activities

Post Number	Date	Platform	Post Content	Image	Notes
12	2026-06-26	Facebook, Instagram	Two days left to share your thoughts and ideas on the future of Haliburton County. The public survey on the County's Community-wide Affordability and Governance Structure Study is open until June 28: wadein.haliburtoncounty.ca	Image #7	
13	2026-06-28	Facebook, Instagram	It's the last day to take the public survey on the County's Community-wide Affordability and Governance Structure Study. What do you want the future of Haliburton County to look like? How can we deliver high-quality, affordable services and invest in our communities? Have your say: wadein.haliburtoncounty.ca	Image #8	
14	2026-06-29	Facebook, Instagram, LinkedIn	Thank you to everyone who shared input as part of the Community-wide Affordability and Governance Structure Study. The public survey is now closed. The Study Team is developing a final project report that will be shared later this summer. Any decisions around the future of Haliburton County will be made by the 2026-2030 councils. Learn more about the Study: wadein.haliburtoncounty.ca	Image #9	

Appendix A – Engagement and Communications Activities

Friday, June 12, 2026

Dear Members of the Haliburton County Community,

Subject: Request to Share Community-wide Affordability and Governance Structure Study Engagement Opportunities

We are reaching out to let you know that the County of Haliburton has launched a Community-wide Affordability and Governance Structure Study to learn more about what can be done today to ensure the delivery of high-quality, affordable services over the long term. The Study will review and provide options for different ways to simplify government processes and provide better value for taxpayers.

The Eastern Ontario Regional Network (EORN) is leading the Study. EORN is a well-respected group of independent advisors who know rural Eastern Ontario well. The Study is scheduled to run to July 31, 2026.

No decisions will be made right away. The purpose of this Study is to gather information, understand community priorities and challenges, and explore options that may help improve long-term affordability, sustainability, and service delivery. Ultimately, any decisions about the future of the County will be made by the 2026–2030 councils.

An attached two-page document shares a summary about the Study for your reference.

Seeking Community Input

We are reaching out to ask for your support in helping us share information about the Study and encourage participation in upcoming public engagement opportunities.We want to hear from residents, businesses, organizations, seasonal property owners, and other stakeholders to help shape our recommendations.

Engagement Opportunities

There are two key ways members of the public can share input:

1. Complete the Study survey, which is available online or in hard copy at local libraries. The survey takes approximately 10 minutes to complete and is open until June 28, 2026.
2. Attend one of the following public open houses.

Appendix A – Engagement and Communications Activities

A presentation will begin approximately 30 minutes after the start of each session.

Date	Time	Location
June 23, 2026	2:00 p.m. to 4:00 p.m.	Haliburton Legion 719 Mountain Street Haliburton, ON
June 23, 2026	6:00 p.m. to 8:00 p.m.	Lloyd Watson Memorial Centre 2249 Loop Road, Wilberforce, ON
June 24, 2026	6:00 p.m. to 8:00 p.m.	Virtual Meeting Please click here to register.(External link)
June 25, 2026	2:00 p.m. to 4:00 p.m.	Dorset Recreation Centre 1051 Main Street Dorset, ON
June 25, 2026	6:00 p.m. to 8:00 p.m.	Minden Community Centre 55 Parkside Street Minden, ON

We would appreciate any support you can provide in helping us raise awareness about the Study and encouraging public participation.

- Sharing the survey link through newsletters or email lists
- Posting information about the Study on your website
- Posting the attached print-ready poster with a QR code to the survey in any of your facilities or businesses where appropriate
- Sharing social media content
- Encouraging staff, members, volunteers and stakeholders to participate

Visit the Study webpage to learn more.

If you have any questions, please don't hesitate to contact me.

Thank you for your time and consideration. We appreciate your support in helping us reach as many community members as possible.

Sincerely,

Lisa Severson

Lisa Severson
EORN
Study Project Lead
lseverson@eorn.ca

Appendix A – Engagement and Communications Activities

Backgrounder

EORN
EASTERN ONTARIO REGIONAL NETWORK

Exploring the Future of Haliburton County

We need to talk about the future.

The County of Haliburton's Community-wide Affordability and Governance Structure Study

The County of Haliburton has launched a study to learn more about what we can do today to ensure that we can deliver high-quality, affordable services over the long term. The Study will look at ways to simplify government processes and provide better value for taxpayers.

About the Study

We want to have an open discussion about building a stronger future for our communities. To have that discussion, we need reliable and accurate information about our options.

No decision would be made right away. The Study is about getting more information to help inform what we do next. Ultimately, any decisions around the future of Haliburton County will be made by the 2026-2030 councils.

The Study project is scheduled to run from **April 30 to July 31, 2026**.

Have Your Say

We need to talk about the future of our communities and we want to hear from you. The Study Team has developed a community engagement plan with opportunities for as many people as possible to share ideas, including a public survey and in-person and virtual open houses.

Appendix A – Engagement and Communications Activities

Backgrounder

Study Engagement Opportunities

A **public survey** is available June 8 - 28, 2026. Scan the QR code below to complete the survey online, or pick up a paper copy at your local library or municipal office.

Learn more about the Study and share your thoughts and ideas at one of five **public open houses** in June:

- Tuesday, June 23, 2 - 4 p.m. at the Haliburton Legion
- Tuesday, June 23, 6 - 8 p.m. at the Lloyd Watson Memorial Community Centre in Wilberforce
- Wednesday, June 24, 6 - 8 p.m. Virtual Open House
- Thursday, June 25, 2 - 4 p.m. at the Dorset Recreation Centre in Algonquin Highlands
- Thursday, June 25, 6 - 8 p.m. at the Minden Community Centre

Why is a Study Needed?

Municipal governments are responsible for delivering high-quality services in a way that is efficient and affordable for local taxpayers. It's no secret that the County of Haliburton and our local municipalities are under growing financial pressure. Much of that pressure is outside of our control, including costs for services provided by third-parties like housing, childcare and emergency management.

We want to make sure that Haliburton County has a strong economy for years to come. To do that, we need growth and we need to attract ongoing investment. Based on forecasted numbers, we know that we will be facing considerable pressures to fund investments in roads, bridges and other infrastructure over the next ten years. Getting more information about different paths forward would help us understand how we can keep services reliable and costs manageable, while investing in our future.

Scan the QR code to take the survey and learn more.
wadein.haliburtoncounty.ca

EORN
EASTERN ONTARIO REGIONAL NETWORK

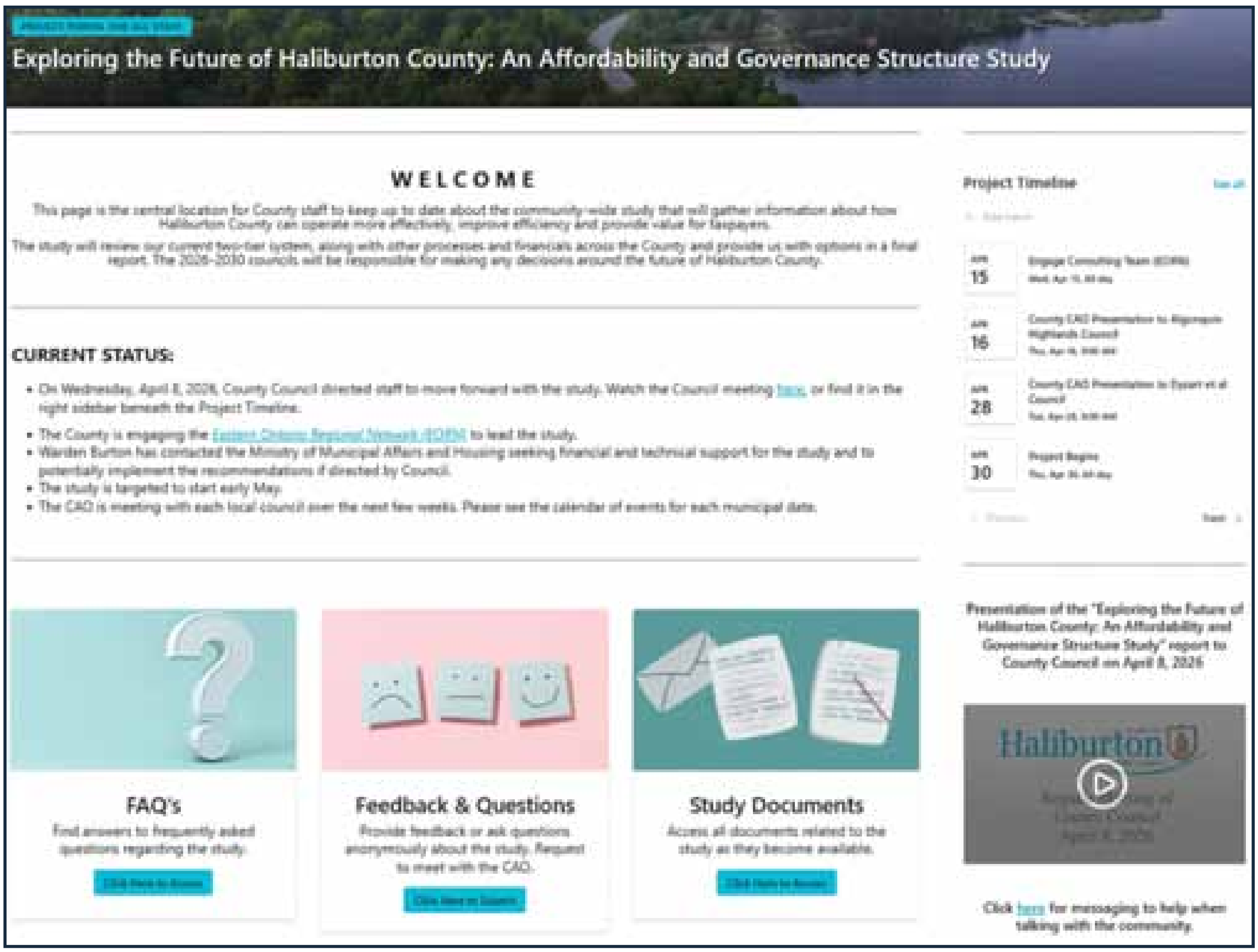
Exploring the Future of Haliburton County

Appendix A – Engagement and Communications Activities

Poster

Appendix A – Engagement and Communications Activities

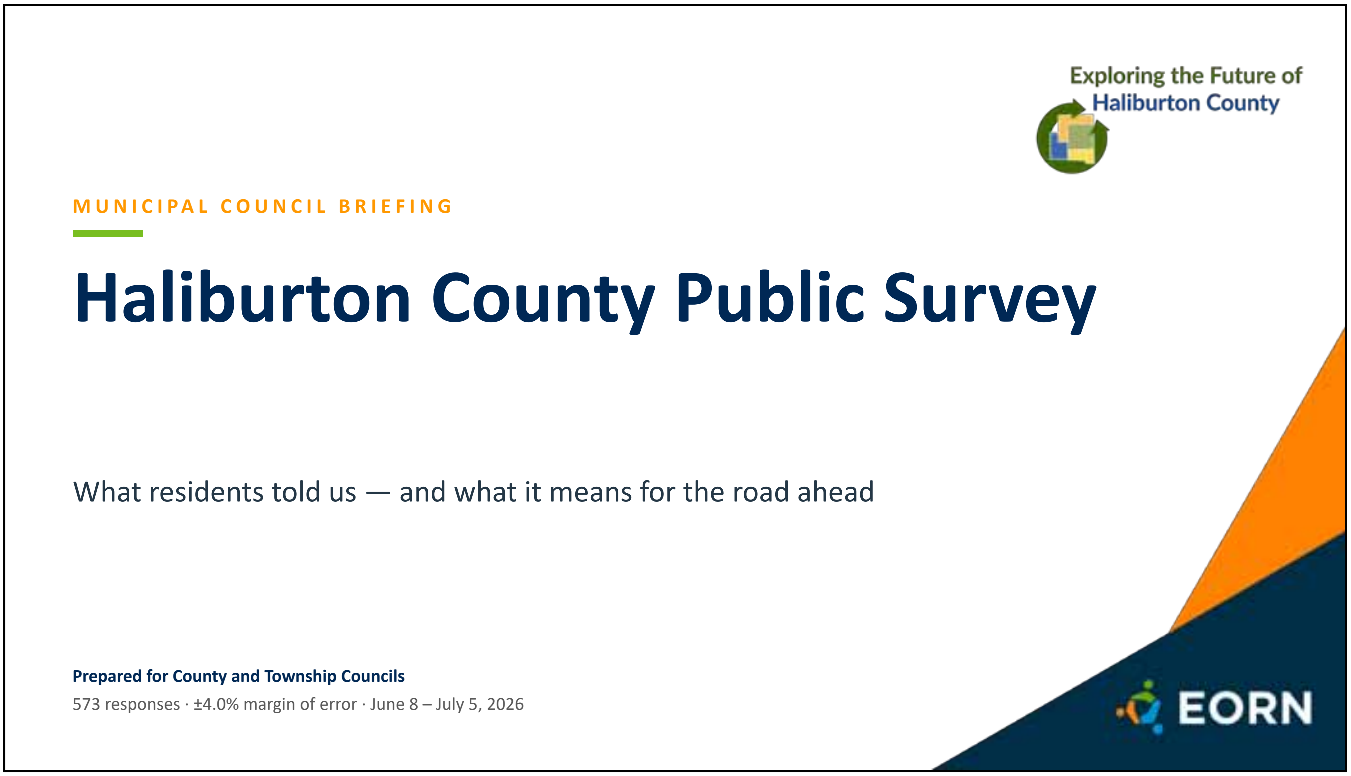
Wade In



Appendix B – Engagement Survey Analysis and Supporting Information

This appendix provides the detailed survey analysis and supporting information used throughout the study. The information provides additional context for the findings presented in the main report and reflects the perspectives shared by survey participants.

Appendix B1 – Haliburton County Public Survey Presentation



Appendix B1 – Haliburton County Public Survey Presentation

Exploring the Future of Haliburton County

Executive summary

573 residents across the four municipalities told us affordability, cooperation and local voice must lead.

82% concerned about affordability	**76%** see room to cooperate	**56%** say significant change may be needed	**92%** back change if services are maintained

What residents told us

- **Affordability is the defining issue** — taxes, cost of living and value for money dominate.
- **Residents are open to cooperation** and reduced duplication — provided services are protected.
- **There is a mandate to explore change** — but not a blank cheque.
- **Local identity, voice and environment** are guardrails on any reform.

What council is asked to consider

- Lead with fiscal sustainability, not governance reform as an abstract exercise.
- Advance transition of services and reduce duplication
- Test every option against four guardrails: affordable taxes, service quality, local voice, environment.

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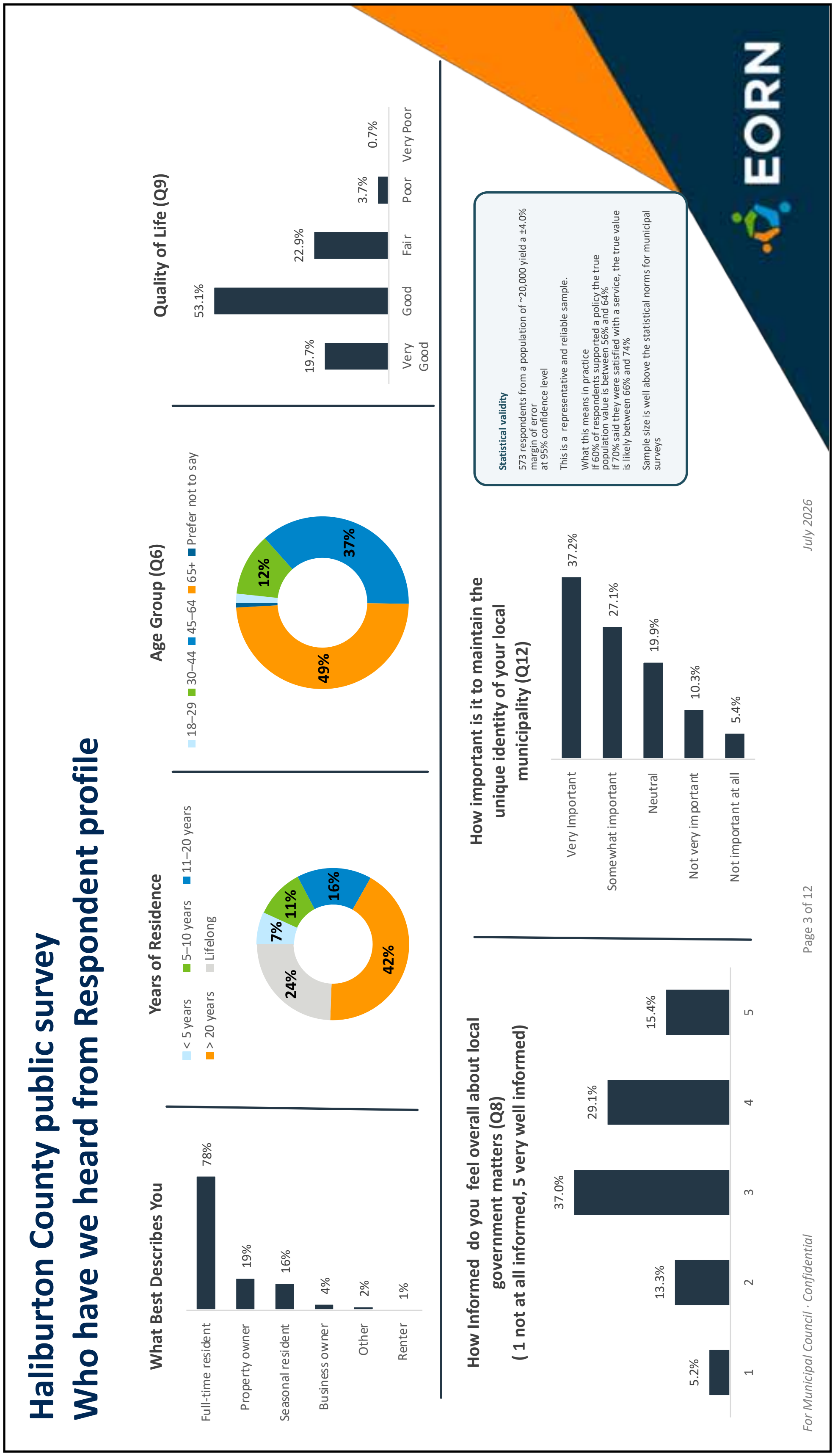
Appendix B1 – Haliburton County Public Survey Presentation

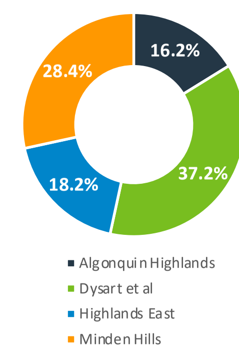


Appendix B1 – Haliburton County Public Survey Presentation

Haliburton County Public Survey Summary: June 8th to July 5th

92% Support change with conditions	82% Concerned about affordability	76% See room for more cooperation	64.4% Local identity is important	56% Significant changes may be needed	573 Responses (78% fulltime residents}

Survey question	Top responses
Affordability	
Q14 How concerned are you about the overall affordability of living in the County?	Very concerned (42.9%) · Somewhat concerned (39.3%)
Q15 How concerned are you about rising municipal taxes and service costs?	Very concerned (48.3%) · Somewhat concerned (31.8%)
Q16, Do you believe local governments in the County are facing real financial pressure?	Yes, significant pressures (48.1%) · Yes, some (33.9%)
Appetite for change	
Q21 In your opinion, are there areas where municipal governments could work together more closely?	Yes (76.0%) · No (3.0%) Unsure (21%)
Q24 How open would you be to considering changes to how local governments work together or deliver services if it could – Reduce duplication	Very/Somewhat Open (91.4%)
Q25 Statement that best reflects opinion	Significant changes may be needed (56.4%) · Some changes or greater cooperation may be needed in the future (35.3%)
Q26 What is most important to protect if changes to local government or service are considered in the future ?	Service quality (53.4%) · Affordable taxes (53.2%) Local representation and voice (49.7%)
Q13 What would most improve quality of life in 10 yrs	Stronger local economy (51.3%) · Better roads & infrastructure (47.5%)
Satisfaction	
Q18 Satisfaction with municipal services	Very/Somewhat satisfied (48.8%) · Somewhat/Very dissatisfied (33.3%)
Q20 Good value received for tax dollars	Yes/Somewhat (54.1%) · No/Not really (36.0%)



Sustained concern about affordability and tax pressure Strong openness to cooperation/reduced duplication
Majority support for significant change to address future challenges while protecting service quality and having a local voice.

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Haliburton County public survey Key Themes and Top Priorities

Top Values

- Natural environment **78%**
- Lakes / waterfront **60%**
- Quiet lifestyle **55%**
- Small-town feel **52%**
- Sense of community **51%**

Service Priorities

- Emergency services **80%**
- Roads & bridges **60%**
- Snow clearing **59%**
- Environmental protection **49%**
- Waste collecting/recycling **37%**

Key messages to council

- Lead with fiscal sustainability
- Build options around four tests: affordable taxes, service quality, local representation, environmental protection.
- Prepare for mixed views on change: support exists, but so do concerns about lost voice and uncertain savings

Key public themes

1. **Affordability is the central issue**
   taxes, cost of living, and value for money dominate.
2. **Residents are open to cooperation and reform**
   especially if it reduces duplication and protects services.
3. **Local identity and voice need to be acknowledged**
   reform must not feel like centralization without representation.
4. **Service quality matters more than structure**
   roads, infrastructure, emergency services, recreation, housing, health, and planning are the visible tests.
5. **Natural environment/lakes are core community assets**
   reform should be framed as protecting what makes Haliburton distinctive.
6. **Trust and transparency matter**
   residents want plain-language options, trade-offs, and evidence.

The survey shows a mandate to explore change, but not a blank cheque:
affordability, service quality, local voice, and environmental protection must frame everything

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Appendix B1 – Haliburton County Public Survey Presentation

Q27 What is one thing you would like local governments in the County to focus on most over the next 10 years- Ten recurring themes

Infrastructure, roads & core services — 141 Comments
Prioritizing roads, bridges, public works, waste, water, broadband, emergency services, and basic service delivery.

Economic development, tourism & investment — 134 Comments
Growing the tax base through business, tourism, jobs, investment, downtown vitality, and year-round economic activity.

Planning, development & by-law modernization — 118 Comments
Improving planning approvals, building permits, by-laws, responsible development, density, and development processes.

Equity across communities & local identity — 116 Comments
Ensuring fair service distribution, local identity, rural access, representation, and no community being left behind.

Affordability, taxes & cost of living — 108 Comments
Calls to keep taxes, housing, rent, food, utilities, and general living costs manageable.

Government efficiency — 94 · Comments
Reducing duplicated functions in government through streamlining, transition of services, and value for tax dollars.

Housing, young families & workforce retention — 84 · Comments
More attainable housing, supports for young people and families, workforce retention, childcare, and aging-in-place needs.

Environment, lakes & rural character — 80 · Comments
Protecting lakes, forests, natural environment, rural character, trails, wildlife, climate resilience, and small-town feel.

Recreation, health & community wellbeing — 79 · Comments
Community facilities and programs such as pools, arenas, recreation, health care, mental health, culture, safety, and quality of life.

Communication, engagement & transparency — 36 - Comments
Requests for clearer communication, transparency, public engagement, accountability, survey results, and plain-language updates.

Story in brief

417 comments · 10 themes · 38 unassigned

Practical priorities lead — infrastructure, economic development and planning top the list.

Affordability, equity and local services run through every theme.

In their words

- Infrastructure — *"Roads, snow removal, opening water access to full time residents."*
- Economic development — *"Attract commercial businesses to increase the tax base."*
- Planning — *"Thoughtful, planned growth - not growth for the sake of getting bigger"*
- Equity — *"Caring for the most vulnerable in our community."*

417 open comments to Q27 — ranked by how often they appear (comments may count in more than one theme)

Residents want reliable infrastructure and a stronger local economy.
Delivered affordably, fairly, and in step with the area's rural character.

Appendix B1 – Haliburton County Public Survey Presentation

Q28 Is there anything else you would like us to know as part of of this study - Ten recurring themes

Local identity, representation & rural voice — **101** Comments
Recognize the importance of community identity, fair representation, local decision-making, and attention to outlying areas.

Amalgamation — **90** Comments
Support to design ideas for , regionalization, or one county government.

Service levels & infrastructure — **88** Comments
Roads, waste, recreation, emergency services, health care, facilities, planning, by-law, and infrastructure needs.

Housing, jobs & economic development — **80** · Comments
Equitable service access for seniors and marginalized groups
Affordable housing, jobs, young families, growth, investment, tourism economy, and local business vitality.

Accountability, leadership & culture change — **78** · Comments
Concerns about council, staff accountability, performance, old ways of working, conflict of interest, and need for new leadership.

Cost, duplication & efficiency — **69** · Comments
Reducing duplicated administration, transition of services, procurement, staffing layers, and value for money.

Taxes, assessment & seasonal residents — **64** · Comments
Manageable taxes through cost control and accountability
Concerns about tax burden, seasonal/cottager contribution, assessment base, fairness, and debt sharing.

Communication, consultation & transparency — **62** Comments
Requests for clearer public communication, survey results, engagement, outreach, transparency, and plain language.

Environment, character & quality of life — **53** · Comments
Protecting lakes, forests, climate change , rural character, small-town feel, parks, culture, safety, and overall quality of life.

Survey design / specific feedback — **35** · Comments
Comments about survey wording, question design, equity-deserving language, anonymity, access, or process limitations.

Story in brief

374 comments · 10 themes · 50 unassigned

Governance reform leads — identity, and service levels dominate the conversation.

Support for change, tempered by caution and status-quo views.

In their words

- **Local identity** — *"Amalgamation may reduce costs but at the expense of our identity"*
- **Amalgamation** — *"Please merge all 4 municipalities into one government structure"*
- **Service levels** — *"Snow removal and winter road maintenance is fantastic in Dysart"*
- **Accountability** — *"There is too much old blood that is unwilling to change"*

374 open comments to Q28 — ranked by how often they appear (comments may count in more than one theme)

Residents want more efficient, affordable, and sustainable governance.
We must acknowledge local identity, the environment, and fair access to services.

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Appendix B1 – Haliburton County Public Survey Presentation

The 8 library branches in Haliburton County are a frontline lifeline filling gaps in access, safety, connection, and support

1 Essential infrastructure

Frontline access to services, technology, and safe public space—core infrastructure, not an optional amenity.

2 Rural service hub

Where offices and internet are scarce, residents get help with forms, licensing, OSAP, and legal information.

3 Belonging & equity

Free, welcoming safe spaces that ease isolation and level the playing field for residents of every background.

4 Skilled frontline staff

Staff navigate technology and social services daily; volunteers help but can't replace sustainable staffing.

5 Room to grow

Rising demand calls for youth programming, more open hours, staffing, and adequate branch space.

6 Fund & plan strategically

Rebalance municipal funding, plan regionally, and show leaders the real value libraries deliver.

7 Digital equity

Free Wi-Fi, technology help, printing, scanning, devices, and support for people without reliable internet or tech confidence.

8 Emergency & resilience support

During storms, outages, heat, or personal emergencies, branches offer charging, Wi-Fi, warmth or cooling, referrals, and support.

In 2025 patrons borrowed almost 85,000 items, including more than 20,000 DVDs.

"Libraries are not extras. In rural communities, they are essential service hubs that connect residents to technology, government services, social support, learning, and community life. Funding and staffing need to reflect that reality.

Bring practical help close to residents who face transportation, connectivity, and service-access barriers

Streamline systems, policies, and support functions — but recognize local decision-making, community hubs, volunteers, and visible local services

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Appendix B1 – Haliburton County Public Survey Presentation

Strategies to be considered to improve affordability governance in Haliburton County

Evidence base: 573 survey responses —
82% concerned about affordability   80% about taxes and service costs   76% see room for more municipal cooperation   56.3% say significant changes may be needed.

Strategy	Why It Matters	Key Actions	Resident Voice
1. Centralization & Transition of Services	76% believe municipalities could cooperate better and 91.5% back reducing duplication; overhead drives costs.	Merge councils, staff, and departments; standardize bylaws; keep local access points.	*"Consolidate 4 municipalities to one — 4 mayors, 4 councils, and 4 sets of bylaws make no sense for 20,000 people."*
2. Joint Procurement & Resource Sharing	Volume discounts cut costs and end redundant spending, easing the 80% worried about taxes.	Create a county-wide procurement office; share equipment and staff.	*"Joint purchasing of equipment, supplies, insurance, and fuel, plus joint training of staff."*
3. Streamline Planning, Permitting & Bylaws	Current rules are confusing, slow, and costly; harmonizing them reduces friction.	Adopt one set of bylaws; unify the permitting process county-wide.	*"It should be much simpler to move through planning and permitting, no matter which municipality you live in."*
4. Focus on Core Services & Infrastructure	Residents want value for taxes; top needs are emergency services, roads, and snow clearing.	Redirect administrative savings into infrastructure maintenance and upgrades.	*"Taxpayer dollars should focus on roads, maintenance, and frontline services, not more high-paid admin."*
5. Economic Diversification & Growth	The tax base is ~98% residential; a stronger economy is the top long-term priority (51.4%).	Build an economic development strategy; streamline business and housing approvals.	*"The problem is structural — the base is ~98% residential. The answer isn't higher taxes; it's growing the pie."*
6. Affordable Housing Initiatives	Affordable living (36.8%) and housing options (27.4%) drive workforce retention.	Use surplus municipal land; partner with non-profits and developers.	*"Affordable housing is essential to attract a year-round workforce."*
7. Transparent, Inclusive Governance	Residents want protected service quality, affordable taxes, and local voice; engagement builds trust.	Hold regular town halls; publish clear reports on spending and reform.	*"Protect service quality, keep taxes affordable, and preserve local voice through open engagement."*
8. Environmental Protection & Sustainable Growth	The environment is the top community value (78.1%) and must anchor any growth.	Update lake and shoreline bylaws; add climate adaptation and green infrastructure.	*"Protect lakes, forests, and rural character, with stronger environmental policies."*

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Appendix B1 – Haliburton County Public Survey Presentation

Lessons Learned: Municipal Centralization

Lesson	What the Evidence Shows
Cost savings take time. Increasing capacity to support service delivery and meet demands improves.	Transition costs including HR harmonization and labour costs affect potential short-term savings. Efficiency gains hinge on implementation.
Service harmonization is-sensitive, takes time and must be properly planned	Moving multiple service standards to one if done without thorough research and strong public messaging can raise tensions and potentially upward pressure on costs
Local identity and representation matter	Efficiency goals when they clash with local priorities of representation and rural autonomy, can create long-term dissatisfaction even when services improve.
Labour and systems integration drive complexity	HR integration — job classifications, pay scales, union agreements — plus unifying IT, financial, asset, and permitting systems is underestimated and can take years to stabilize.
As organizations grow the importance of real efficiencies becomes essential	European studies show larger municipalities can become more bureaucratic, not less, unless paired with strong governance strategies and clear implementation tools.
The real long-term gains are in growing the local economy and being able to delivery taxpayer services cost effectively	Single-tier municipalities gain stronger development, sustainability, economic, and land-use planning — but still need regional coordination for watersheds, transportation, affordable housing, social services and emergency management.

What differentiates successful transitions: clear, realistic objectives — service consistency, planning capacity, and governance clarity, not cost savings.

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Appendix B1 – Haliburton County Public Survey Presentation

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Appendix B1 – Haliburton County Public Survey Presentation

Staffing: What We Heard

1

Staff Are Stretched Thin

Current workloads are unsustainable, limiting capacity for new initiatives and consistent service levels.

2

Limited Career Growth

Small municipalities can't offer advancement; larger, coordinated teams create real pathways for retention.

3

A Major Transition Risk

HR, labour, and union considerations need a formal transition process to reduce anxiety and change fatigue.

4

Inconsistent HR Practices

A shared HR function could standardize recruitment, benefits, onboarding, and policy alignment.

5

Expertise Silos & Gaps

Specialized knowledge is fragmented; shared expertise pools would reduce bottlenecks and improve service delivery.

15.7%

Where Pressure Peaks

Staff sessions rank staffing a top concern; senior teams follow at 11–14%.

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Community-wide Affordability and Governance Structure Study Page 16 of 23 *July 2026*

Appendix B1 – Haliburton County Public Survey Presentation

In their words

Priority	What We Heard	Why It Matters
1. Protecting Local Identity & Small-Town Character	"Local identity, quiet pace of life, friendliness, family orientation, local history, downtown character, community spirit" "Staff worry that communities could lose their voice, identity or ability to respond to local needs under a larger governance structure" "Keep what's unique about each community and highlight them"	This is the #1 concern about any governance change Fear of losing what makes each municipality unique Identity preservation is non-negotiable for buy-in
2. Maintaining & Improving Service Levels	"Roads, public safety, emergency services, parks, recreation, libraries, health services, transportation, and municipal customer service were identified as important to quality of life" "Better service delivery is the goal" "Library branches are a frontline lifeline filling in gaps in access, safety, connection and support"	Services = quality of life Not just cost savings—improved outcomes Some services serve vulnerable populations
3. Infrastructure Investment & Long-Term Planning	"Aging facilities, roads" • "Facilities are aging - infrastructure expensive components in the budget" "Long-term financial planning for infrastructure" • "Facilities need a plan" "Reserve balance projected to be $4.6M at end of 2026... was $10.3M at end of 2023" (Algonquin Highlands)	Capital needs are urgent and growing No coordinated long-term asset strategy exists Reserves are being depleted without replenishment plans
4. Staffing, Capacity & Career Development	"Staff are stretched thin" • "Workload issues" • "Staffing uncertainty is huge - staff maxed out" "Career path options with larger teams" "Mentorship outside of area required" • "Knowledge and background of staff in various areas"	Burnout risk; limits ability to take on new initiatives Small municipalities can't offer growth opportunities Isolated expertise; no succession planning
5. Modernization of Tools & Systems	"Modernization is needed with many relying on outdated systems and tools" "No mapping online, no zoning online, won't return calls" " paying for multiple websites" • "5 websites, equipment, etc."	Efficiency and service quality depend on modern tools Public frustration with outdated processes Duplication of systems wastes money

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In their words

Priority	What We Heard	Why It Matters
6. Clear Communication & Public Understanding	"There is sometimes confusion around County responsibilities and local municipal responsibilities" "Clearer communication, enhanced public engagement and more education" "Need an executive summary - short executive summary on background of the review and actions that were taken"	Residents don't know who does what Any change requires public buy-in People need to understand the "why"
7. Governance Structure & Decision-Making	"Proposed future governance models must address decision-making bottlenecks" "Speed of decision-making" ranked as a priority (7.7% average) "Clarify which services should be local, shared or county-wide"	Current structure creates delays Frustration with slow processes No clear framework for who does what
8. Balancing Growth with Preservation	"Staff want sustainable development, economic opportunity, jobs and better services but not at the expense of Haliburton's natural features or rural lifestyle" "Haliburton's natural beauty is what makes the County attractive to residents, cottagers and visitors" "Thoughtful growth" • "Progress and growth but not at the expense of small town culture"	Growth vs. preservation tension Environment = economic asset Growth must be managed carefully
9. Financial Sustainability & Transparency	"Achieve long-term financial resiliency" (core study objective) "Making decisions on budget not on long term" "Reserves, debt, ring-fencing" concerns raised	Current trajectory is unsustainable Short-term thinking dominates Protecting existing assets during any transition
10. Transition Planning & Implementation	"Implementation is very important" • "Need champions" "Transition board should be put in place" • "Formal transition board with equal representation" "This is transformational - probably only one shot at it"	Change will fail without proper planning Structured approach required Stakes are high—must get it right

Appendix B1 – Haliburton County Public Survey Presentation

Appendix B1 – Haliburton County Public Survey Presentation

Key Messages: Economic Development

Priority ranking: Economic Growth ranks 7th of 10 themes (10.0% average) — yet shows the highest variability of any theme. Priorities are highly localized: what matters in one municipality may not matter in another.

10.0%	20.0%	0.0%	20.0%
Overall average	Highest score	Lowest score	Spread — widest of all themes

1. Coordinate at the County Level

"Tourism should be at the county... economic development where it is now."

Insight: Keep economic development at the regional/County level rather than fragmenting it across municipalities.

2. Balance Growth with Preservation

"Sustainable development and jobs — but not at the expense of Haliburton's natural features or rural lifestyle."

Insight: Growth must protect the environment, lakes, and rural character that drive tourism and quality of life.

3. Jobs, Housing & Opportunity

"Growth, housing, tourism and quality of life" — a key theme across municipalities.

Insight: Economic development is essential to retaining young families and ensuring long-term community viability.

KEY MESSAGE

Economic development is a regionally important but locally varied priority. Tourism and economic development functions work best at the **County level** — while preserving local volunteer engagement, protecting natural assets, and supporting the small-town character that makes Haliburton attractive.

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Community-wide Affordability and Governance Structure Study Page 18 of 23 *July 2026*

Appendix B2 – Public Survey Verbatim Comments

Section 1: Introduction & Context

1.1 Purpose

This document provides organized verbatim public comment data to support the Chief Administrative Officer and County Council in understanding resident sentiment on governance, service delivery, and community priorities. The comments have been thematically coded and are presented without editing or paraphrasing to preserve authentic resident voice.

1.2 Source Material

Comments were drawn from three survey questions:

- Q22 – Shared services and intergovernmental cooperation
- Q27 – 10-year local government focus priorities
- Q28 – Additional open-ended comments

10–15 representative verbatim comments are presented per theme. Wording is kept exactly as shown in the source appendix, including any spelling or grammar variations made by respondents.

1.3 Thematic Categories

Comments have been organized into the following 11 themes:

1. Other / General
2. Governance Reform, Amalgamation & Shared Services
3. Infrastructure, Roads & Core Services
4. Community Character, Recreation & Culture
5. Affordability, Taxes & Fiscal Restraint
6. Environment, Lakes & Natural Assets
7. Economic Development, Jobs & Tax Base
8. Local Identity, Representation & Rural Voice
9. Transparency, Accountability & Public Engagement
10. Housing, Homelessness & Social Support
11. Health Care, Long-Term Care & Community Wellbeing

Section 2: Verbatim Comment Tables by Theme

Theme 1: Other / General or No Substantive Comment

This theme captures general comments that did not align with a specific policy area and often focused on procedural or surveydesign issues. While varied, many expressed concerns about the pace of change and the county's openness to outside perspectives. Across more than 1,500 comments, responses ranged from simple oneword entries (e.g., no, value, legacy, iconic) to appreciative remarks acknowledging the opportunity to review the study recommendations. Comments available on request.

Theme 2: Governance Reform, Amalgamation & Transition of Services

This was the highest-volume and most consistently expressed theme across all three survey questions. Residents across the county expressed strong support for structural consolidation, noting that the current five-body governance model (one county, four lower-tier municipalities) produces duplication, inefficiency, and inequitable service levels. Both amalgamation and incremental transfer of services were proposed.

Appendix B2 – Public Survey Verbatim Comments

#	Question	Source	Verbatim Comment
1	Q28 - Additional comments	Q28 row 14	Everyone I know in Haliburton County believes we should amalgamate - have one local government for Haliburton instead of 4 lower-tiers and one upper-tier. It's time for significant change, including for our elected representatives.
2	Q28 - Additional comments	Q28 row 32	Possible amalgamation may streamline day to day operations. Quarterly ward updates and town hall style meetings so the community can participate in realistic planning.
3	Q28 - Additional comments	Q28 row 38	The County and lower-tier municipalities should be looking closely at shared services, consolidation of administration, reduced duplication, joint procurement, shared planning and development expertise, shared by-law and building supports, centralized records and IT systems, coordinated roads and infrastructure planning, and stronger financial oversight.
4	Q28 - Additional comments	Q28 row 45	I don't think amalgamation into a 1 tiered government makes sense for this 100% rural community makes sense.
5	Q28 - Additional comments	Q28 row 51	I feel very strongly that amalgamation of all services could lead to more stable taxes and better service all around the county.
6	Q22 - Shared services / cooperation	Q22 row 11	We do not need 4 separate municipalities. There should be one under Haliburton County for cost savings and simplicity.
7	Q22 - Shared services / cooperation	Q22 row 12	4 local municipalities and county should amalgamate. Having so many elected officials and duplication of staff efforts is completely inefficient in terms of workflow and not cost-effective.
8	Q22 - Shared services / cooperation	Q22 row 14	Any areas that would improve the quality of service and save duplication and money. Also keeping things like building requirements the same throughout the county.
9	Q22 - Shared services / cooperation	Q22 row 50	This is where shared services and structural reform should start. Roads, bridges, planning, development, building, by-law enforcement, IT, finance, HR, procurement, communications, records management, recreation planning, emergency management, and asset management should be reviewed for consolidation or shared delivery.
10	Q22 - Shared services / cooperation	Q22 row 71	All areas could benefit from amalgamation of services. It might take a few years for the results to become evident, but overall, it would save millions in tax dollars and we would have improved services in all areas.
11	Q22 - Shared services / cooperation	Q22 row 155	No reason to have different services (ie. waste, roads, etc) nor bylaws etc. All back-office activities could be consolidated. All standard town services could be run far more efficiently and cost-effectively if shared/ consolidated. Those are not the features that make towns unique.
12	Q22 - Shared services / cooperation	Q22 row 185	The county should only have one planning department at a county level. The local planning services are terrible and don't adhere to legislated timelines through provincial legislation. The County should really be amalgamated to have one good service provider instead of several terrible ones.

Appendix B2 – Public Survey Verbatim Comments

#	Question	Source	Verbatim Comment
13	Q22 - Shared services / cooperation	Q22 row 186	Roads are also an area where greater cooperation should happen. Our road runs between both Dysart and Minden and there are different services levels and timelines on different portions of the road which sometimes causes a safety concern, particularly in the winter.
14	Q22 - Shared services / cooperation	Q22 row 231	Shared service, all should be on the same page at least.
15	Q22 - Shared services / cooperation	Q22 row 271	Streamline processes such as planning, emergency services and building. Entertain outsourcing IT services for enhanced service at lower cost.

Theme 3: Infrastructure, Roads & Core Services

Residents across the county flagged infrastructure quality — particularly roads, bridges, buildings, and unassumed private roads — as a major ongoing concern. Comments highlighted frustration with inconsistent maintenance standards between municipalities, deteriorating assets, and a perceived lack of long-term capital planning.

#	Question	Source	Verbatim Comment
1	Q27 - 10-year local government focus	Q27 row 185	Providing better services for schools, roads and health.
2	Q27 - 10-year local government focus	Q27 row 286	Improvement of basic service delivery and administrative efficiency.
3	Q27 - 10-year local government focus	Q27 row 320	How we can facilitate affordable housing. Maintaining our existing infrastructure.
4	Q27 - 10-year local government focus	Q27 row 339	Develop a practical strategy for regularly used unassumed roads that originated in historic developments. Where appropriate, consider bringing these roads into the municipal road system, as has been successfully done in other municipalities, to improve safety, maintenance, and long-term planning.
5	Q27 - 10-year local government focus	Q27 row 369	Policing to bring law and order to a community that accommodates seasonal and year round residents. Bring a safer and better standard of property maintenance.
6	Q28 - Additional comments	Q28 row 18	Too many municipal councillors (county and lower-tier) are in it for themselves, bidding on work being offered by the municipality and barely recusing themselves from any council discussions.

Appendix B2 – Public Survey Verbatim Comments

#	Question	Source	Verbatim Comment
7	Q28 - Additional comments	Q28 row 26	Increase sourcing of federal and provincial funding for infrastructure, capital projects. More long term planning for structures. Example the Dysart Museum should be planning for upgrade or replacement in the next 10 years. Are buildings deteriorating too long to the point they need to be torn down.
8	Q28 - Additional comments	Q28 row 39	A realistic review could save each municipality hundreds of thousands of dollars. Even approximately $500,000 per municipality would mean millions of dollars County-wide that could be redirected toward roads, bridges, emergency services, housing flexibility, parks and trails, recreation access, and long-term infrastructure needs.
9	Q28 - Additional comments	Q28 row 82	Haliburton County needs to take a hard look in the mirror and fix things. Crumbling infrastructure. Falling apart buildings. Drug addiction.
10	Q28 - Additional comments	Q28 row 116	Snow removal and winter road maintenance is fantastic in Dysart. Please keep it up!
11	Q28 - Additional comments	Q28 row 202	I look at my hometown of Uxbridge building a massive pool that has been heavily funded due to the location. Be sure to check out all funding available at the Provincial level. We have improved health care by getting seasonal people involved - spark thru interest.
12	Q28 - Additional comments	Q28 row 291	Stop paying for consultants when a little common sense in some cases can provide the answers. I think the local roads departments should consider keeping our county free from garbage that has been dumped on the sides of our roads as part of their job description.. No municipal representatives seem to care.
13	Q28 - Additional comments	Q28 row 293	Haliburton county takes very good care of their road system. Unfortunately, most of the barriers on the side of the roads are an abominable state. With a lay of the land in Haliburton these should be maintained. Unfortunately they are not.
14	Q22 - Shared services / cooperation	Q22 row 6	Standardize road maintenance standards to achieve a consistent experience across the townships. Explore opportunities for joint recreation planning and capital projects.
15	Q22 - Shared services / cooperation	Q22 row 13	Municipal infrastructure (why are there 5 council chambers??), maintenance and public works. Residents have no idea who to contact about each problem and its inefficient and confusing.

Theme 4: Community Character, Recreation & Culture

Residents expressed deep attachment to the character of their communities and a desire to maintain the small-town, rural identity of Haliburton County. At the same time, many acknowledged that retaining younger residents and families requires new investment in recreation, community programming, and economic vitality — creating a productive tension in this theme.

Appendix B2 – Public Survey Verbatim Comments

#	Question	Source	Verbatim Comment
1	Q27 - 10-year local government focus	Q27 row 31	Keeping the close-knit community as it is, this is the reason we moved here for the peace and small-town feel.
2	Q27 - 10-year local government focus	Q27 row 212	Economy and Jobs. Making it easier to keep younger persons/ families/professionals employed and housed and in the area after post secondary education so we are not just a retirement community.
3	Q27 - 10-year local government focus	Q27 row 232	Economic prosperity and keeping younger people involved in the community.
4	Q27 - 10-year local government focus	Q27 row 279	Get government funding to build the services (water, etc) to support more dense housing to build a more profitable tax base. Our services are way to low density to support long term as you know. We need to change our community.
5	Q27 - 10-year local government focus	Q27 row 290	I am to new to the community. But I want lands protected, water protected, I moved here to get away from the constant sprawl of building, taking over land by foreign investors.

Theme 5: Affordability, Taxes & Fiscal Restraint

Property tax levels and overall cost of living are a persistent concern for both permanent and seasonal residents. Many comments connect the cost issue directly to governance structure — arguing that administrative duplication is the primary cost driver. Seasonal residents in particular expressed concern about bearing a disproportionate share of the tax burden.

#	Question	Source	Verbatim Comment
1	Q27 - 10-year local government focus	Q27 row 19	Structuring local government to get the most out of our tax dollar while not decreasing service levels.
2	Q27 - 10-year local government focus	Q27 row 90	Smart and interconnected opportunities for economic growth; lessen the dependence on property taxes for local government funding.
3	Q27 - 10-year local government focus	Q27 row 113	Housing and things for youth to do that is affordable.
4	Q27 - 10-year local government focus	Q27 row 172	Making the area more affordable to live in. Cost of groceries, gas, and services have sky-rocketed compared to other areas in the province.

Appendix B2 – Public Survey Verbatim Comments

#	Question	Source	Verbatim Comment
5	Q27 - 10-year local government focus	Q27 row 281	Keeping taxes and cost of living low, and maintaining and improving local infastructure.

Theme 6: Environment, Lakes & Natural Assets

The natural environment — particularly lakes, water quality, trails, and green spaces — is one of Haliburton County's most cited assets and a primary driver of both residential and tourist attraction. Residents emphasized the importance of protecting these assets while also calling for improved recreational infrastructure such as indoor facilities, pools, and connected trail networks.

#	Question	Source	Verbatim Comment
1	Q27 - 10-year local government focus	Q27 row 69	The lake I am on is somewhat busy. Environmental protection and quality of life for existing residence should be maintained.
2	Q27 - 10-year local government focus	Q27 row 198	Maintaining and increasing environmental protections for water bodies as this is main draw of tax resources.
3	Q27 - 10-year local government focus	Q27 row 202	Developing local resources such as libraries, and recreation facilities to service the needs of all citizens.
4	Q27 - 10-year local government focus	Q27 row 273	Provide quality cost effective services, responsible growth and protection the environment for future generations!
5	Q28 - Additional comments	Q28 row 139	Development should focus on protecting the environment, especially around the lakes. We also need to focus more on active transportation to support local infrastructure for walking and cycling, as opposed to putting all of our resources towards services for motorized vehicles.

Theme 7: Economic Development, Jobs & Tax Base

Residents identified economic diversification and job creation as critical to the county's long-term viability. Tourism, trails, arts, broadband internet, and streamlined planning processes were all cited as levers for economic growth. Several comments pointed to the relationship between economic activity and the capacity to fund better services.

#	Question	Source	Verbatim Comment
1	Q27 - 10-year local government focus	Q27 row 17	- e.g. invest in libraries, year-round trails for walking/hiking/snowshoeing/skiing, develop the arts community to draw in tourism/economic growth, create vibrant downtown areas.

Appendix B2 – Public Survey Verbatim Comments

#	Question	Source	Verbatim Comment
2	Q27 - 10-year local government focus	Q27 row 18	Long term investment in our community infrastructure in areas that help to attract and keep younger families in the area.
3	Q27 - 10-year local government focus	Q27 row 20	Encouraging visitors to the area to help bring steady tourist dollars to the local businesses all year long.
4	Q27 - 10-year local government focus	Q27 row 107	Streamlining the planning process and mitigating red tape, establish a BIA-like organization that supports individual initiatives, have a community presence through economic development.
5	Q27 - 10-year local government focus	Q27 row 118	Maintain the status quo and slow development. We can't get to a point where schools will need to be built and a fast/big population increase which puts a strain on the infrasture requiring big tax increases.

Theme 8: Local Identity, Representation & Rural Voice

A significant number of residents expressed concern that governance reform — particularly amalgamation — could diminish local identity, reduce geographic representation, and silence rural voices. These comments form a counterpoint to the amalgamation theme and reveal the core tension the county must navigate: efficiency versus proximity and local accountability.

#	Question	Source	Verbatim Comment
1	Q28 - Additional comments	Q28 row 54	The county can retain its charm and local traditions, as this is what draws people to this area but growth in all the county is needed to bring in not only retirees but young people as well. I think the towns need to be less rigid and more open to change.
2	Q28 - Additional comments	Q28 row 114	Each municipality "protecting" their identity at rising costs with over representation for population....
3	Q28 - Additional comments	Q28 row 143	Haliburton County is geographically large. While I think we have too many councilors and duplication of services across Haliburton County, I am concerned the physical distance makes it difficult to reduce counselor representation. Perhaps one Haliburton Council but maintain a counselor for each area. eg. one for what was previously Stanhope etc.
4	Q28 - Additional comments	Q28 row 209	I am concerned that when government grows more centralized, local voices can be diminished. Communities thrive when decisions are made at the level closest to the people affected by them. The best government is one that remains accountable, efficient, and close to the people it serves.
5	Q28 - Additional comments	Q28 row 223	Question #7 regarding groups deserving of equity consideration is promoting ongoing division. EVERYONE is deserving of equity of opportunity and respect. Stop with the identity groups and just treat everyone equally and fairly.

Theme 9: Transparency, Accountability & Public Engagement

Residents called consistently for more open, accountable, and responsive local government. Concerns ranged from limited public meeting accessibility to perceived closed-mindedness among elected officials. Several comments specifically highlighted the gap between survey participation and tangible action, warning against another cycle of study without meaningful follow-through.

#	Question	Source	Verbatim Comment
1	Q28 - Additional comments	Q28 row 34	Haliburton County needs a serious and transparent review of whether the current local government structure is affordable, functional, and delivering value to residents.
2	Q28 - Additional comments	Q28 row 136	Additionally, more time and effort should have been dedicated to meaningful community outreach. Opportunities such as focus groups, public forums, and town halls are essential to gathering genuine public input. The absence of these efforts does not reflect a commitment to thorough fact-finding.
3	Q28 - Additional comments	Q28 row 333	Continue making decisions that are transparent, fiscally responsible, and based on meaningful public engagement. Invest in core infrastructure and services, work together across municipalities where it improves efficiency, and strive for practical, consistent policies that are easy for residents and businesses to understand.
4	Q22 - Shared services / cooperation	Q22 row 156	Either merge two smaller municipalities to the two larger ones or have just the county look after all services for the approximate 25,000 people in County. There are two many council and staff for 25,000 people.

Theme 10: Housing, Homelessness & Social Support

Affordable housing — for both year-round residents and working families — was identified as a critical gap in the county. Comments highlighted the tension between a predominantly seasonal and tourism economy and the need for year-round workforce housing. Short-term rentals were specifically flagged as an emerging pressure on the housing supply.

#	Question	Source	Verbatim Comment
1	Q27 - 10-year local government focus	Q27 row 242	Short term rentals and their effect on communities and the environment. I realize they are an possible economic boon but also great effect the environment in many way. And they are spreading like wildfire.
2	Q27 - 10-year local government focus	Q27 row 376	Housing for middle income people. There are not apartments for people to rent. We have a lot of condos, but they are all high end .
3	Q28 - Additional comments	Q28 row 149	We need to act upon solutions instead of more studies. Housing issues have been ongoing and at a snails pace that has chased many out of the County; very disheartening to watch it continue to happen.

Appendix B2 – Public Survey Verbatim Comments

#	Question	Source	Verbatim Comment
4	Q28 - Additional comments	Q28 row 167	Revisit the short term rental regulation. It demonizes those you rent. Encourage renting to bring in more people/money into the county. Example - Huntsville has published small accessory building designs that are preapproved to encourage more housing both short and long term.
5	Q22 - Shared services / cooperation	Q22 row 51	The County already recognizes that some services can be shared, such as social services, housing and homelessness services, childcare, and employment services through Kawartha Lakes. If shared services are acceptable for major public-facing services, they should also be acceptable for the internal administration that taxpayers are funding.
6	Q22 - Shared services / cooperation	Q22 row 181	New housing in Minden, by Hwy 35 and 121 will only bring in low income people from a centralized list in Ontario.
7	Q22 - Shared services / cooperation	Q22 row 182	That does not help local youth and families that are currently living here and need affordable housing too. Our families move away because of the high cost of living here, but we bring in more low income people that need to access social services.
8	Q27 - 10-year local government focus	Q27 row 219	Homelessness and poverty, offering local support not just a referral a tangible source or building offering local focus support
10	Q27 - 10-year local government focus	Q27 row 309	Look at absorbing the upper tier into the lower tier services. Lower tier as a federation of municipalities within the county. The County wage structure alone is unattainable for the service they provide.
11	Q27 - 10-year local government focus	Q27 row 377	Planning for economic growth and population expansion especially geared to affordable housing, not meaning subsidized housing, but housing that can accommodate people who wish to live and work here but cannot afford or find current accommodation
12	Q27 - 10-year local government focus	Q27 row 383	Affordable housing and/or more housing options . there are very few affordable options to encourage newcomers to the area of for current residents
13	Q27 - 10-year local government focus	Q27 row 403	Housing, Jobs, making sure we have a future for families
14	Q28 - Additional comments	Q28 row 372	STR need to be managed higher licenses fees, county tax for every rental during the year
15	Q22 - Shared services / cooperation	Q22 row 262	5. advocated for Housing and homelessness supports suitable for our region

Appendix B2 – Public Survey Verbatim Comments

Theme 11: Health Care, Long-Term Care & Community Wellbeing

Healthcare access — including primary care, lab services, mental health supports, and long-term care — was among the most emotionally urgent themes in the dataset. The indoor swimming pool emerged as a cross-cutting request connecting recreation, public health, and quality of life for both youth and seniors. Several respondents indicated they would consider leaving the county if healthcare access did not improve.

#	Question	Source	Verbatim Comment
1	Q28 - Additional comments	Q28 row 70	The county needs to invest in a quality indoor year-round swimming pool. Our youth need to have access to year-round swimming lessons for safety. Haliburton has so many lakes, so water safety is essential. It is also an excellent means to promote health for all ages, especially older adults.
2	Q28 - Additional comments	Q28 row 210	Mental health in this area is *wildly* underserved. Invest in the wellbeing of your residents, stop worrying so much about the cottagers.
3	Q28 - Additional comments	Q28 row 256	Health care is a must! The lab STILL being closed down is too long! Our population is vast majority seniors so we need to have facilities to accommodate!
4	Q28 - Additional comments	Q28 row 263	In the next 5 years or so, I will be forced to relocate to obtain more timely, accessible, efficient health care.
5	Q28 - Additional comments	Q28 row 364	Too much emphasis on hockey and sports teams. We need an indoor pool year round, increased library funding, improved health services response time.
6	Q27 - 10-year local government focus	Q27 row 66	Increase in accessibility of health services. Example A nurse practitioner office in Wilberforce .
7	Q27 - 10-year local government focus	Q27 row 269	Explore ways to sway provincial government to improve health care funding/resourcesi
8	Q27 - 10-year local government focus	Q27 row 370	It's not just about keeping taxes "low". You get what you pay for. I'm willing to pay higher taxes as long as they support growth, health and safety in the community.
9	Q22 - Shared services / cooperation	Q22 row 333	Waste services, building dept services, health and safety services and planning services
10	Q22 - Shared services / cooperation	Q22 row 395	Health related services. Access to nursing care for in home services
11	Q28 - Additional comments	Q28 row 2	How does the municipal and county government see their role in providing hospital and long term care services.

Appendix B2 – Public Survey Verbatim Comments

#	Question	Source	Verbatim Comment
12	Q28 - Additional comments	Q28 row 312	How to improve quality of life for lower income permanent residents.
13	Q27 - 10-year local government focus	Q27 row 266	Again, for the continued healthy growth and equity all people in our County, need to have the opportunity to come together for social, wellness, medical and food requirements.
14	Q11 - Community uniqueness	Q11 row 36	Availability of health services, Haliburton Village, Glebe Park
15	Q27 - 10-year local government focus	Q27 row 280	Community wellbeing (including health and education).

Appendix: Note on Verbatim Fidelity

All comments in this document are reproduced exactly as submitted by survey respondents. Spelling, punctuation, capitalization, and grammatical variations are preserved. This is intentional — the authentic voice of residents is itself a form of data. Editorial correction would risk misrepresenting respondent intent.

Survey questions referenced throughout this document are as follows: Q22 (Shared services and intergovernmental cooperation), Q27 (10-year local government focus priorities), and Q28 (Additional open-ended comments). Source rows correspond to respondent identifiers in the master survey data appendix held by the Office of Strategic Services.

Haliburton County | CAO Briefing Package | Verbatim Public Comments by Theme | July 2026 | Internal — Council Use Only

Appendix B3 – Themed Engagement Charts

Summary: Appendix B3 provides the primary engagement charts that support the main briefing findings. Together, these figures show that affordability, efficient service delivery, and infrastructure investment are the strongest countywide priorities, while local identity, staffing capacity, financial fairness, governance accountability, and implementation risk are key conditions for acceptance. Readers should use these charts to understand the core evidence behind the briefing's recommended direction.

Key Chart Highlights

Overall priority rankings confirm that affordability, efficient service delivery, and infrastructure investment are the strongest countywide priorities. Governance change should therefore be presented as a tool to improve service quality, affordability, and resilience rather than as an end.

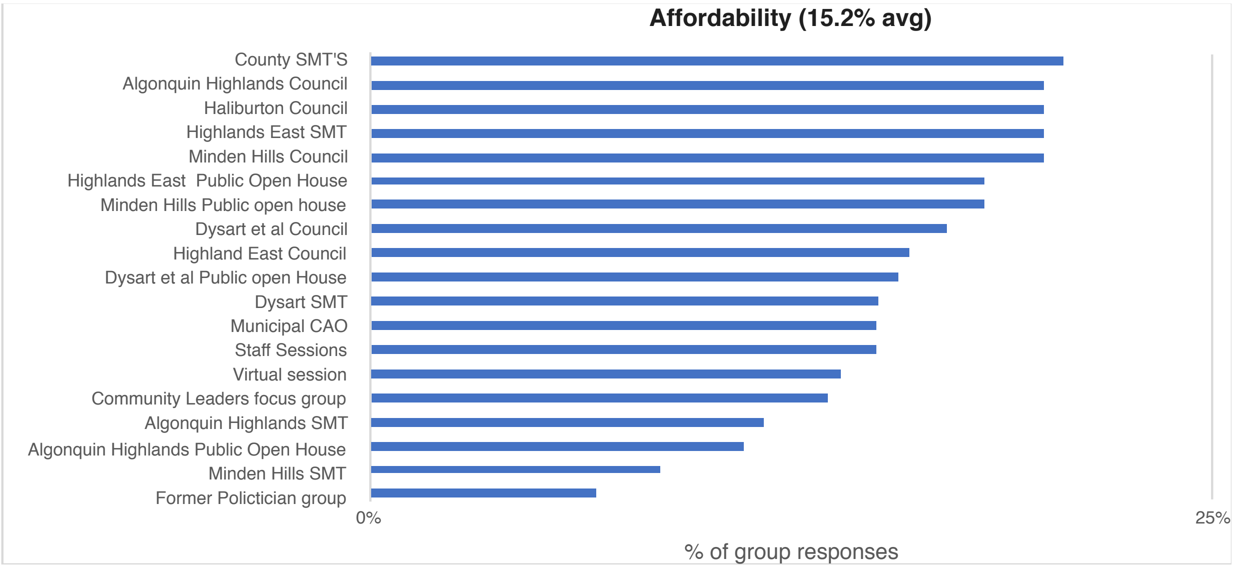
Priorities by municipality and audience group show broad alignment on core priorities, but different risk sensitivities. Municipal messaging should be tailored by local identity, growth pressure, fiscal concerns, service-access expectations, and staff implementation capacity.

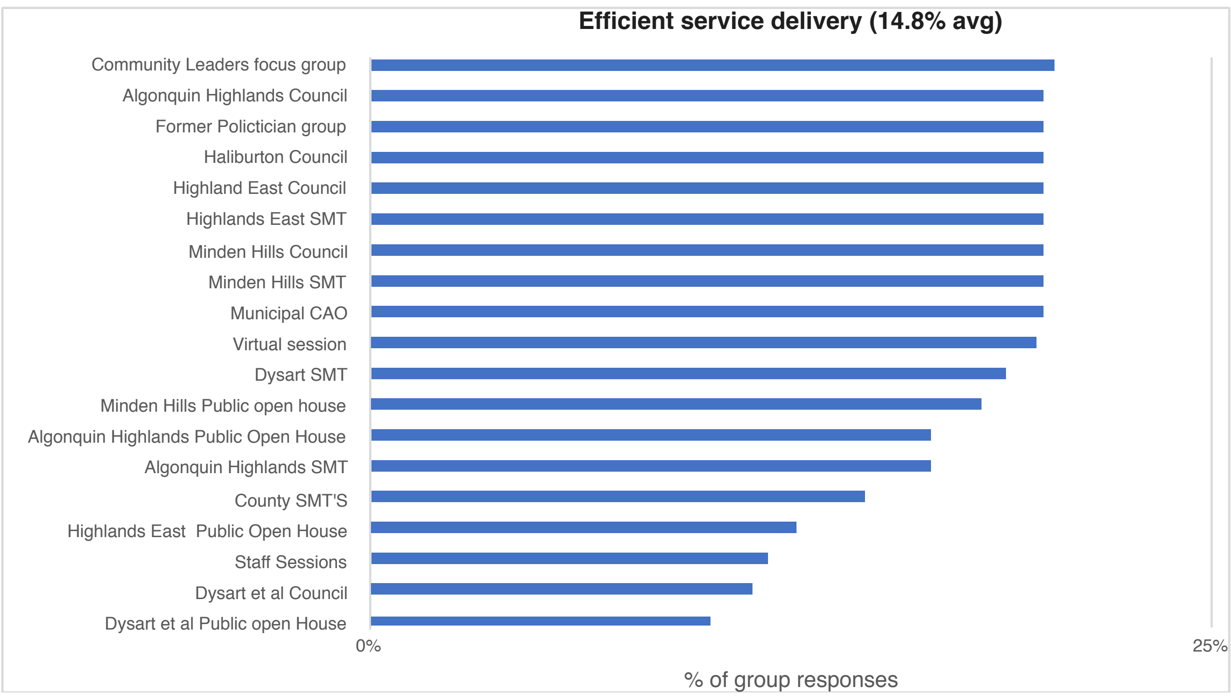
Opportunities for alignment and transfer of services supports starting with practical operational improvements such as shared procurement, equipment sharing, common technology, policy alignment, shared staffing supports, and common service standards.

Barriers and implementation risks show that the biggest risks are affordability, local voice, service access, staffing capacity, inconsistent systems, governance complexity, and public trust.

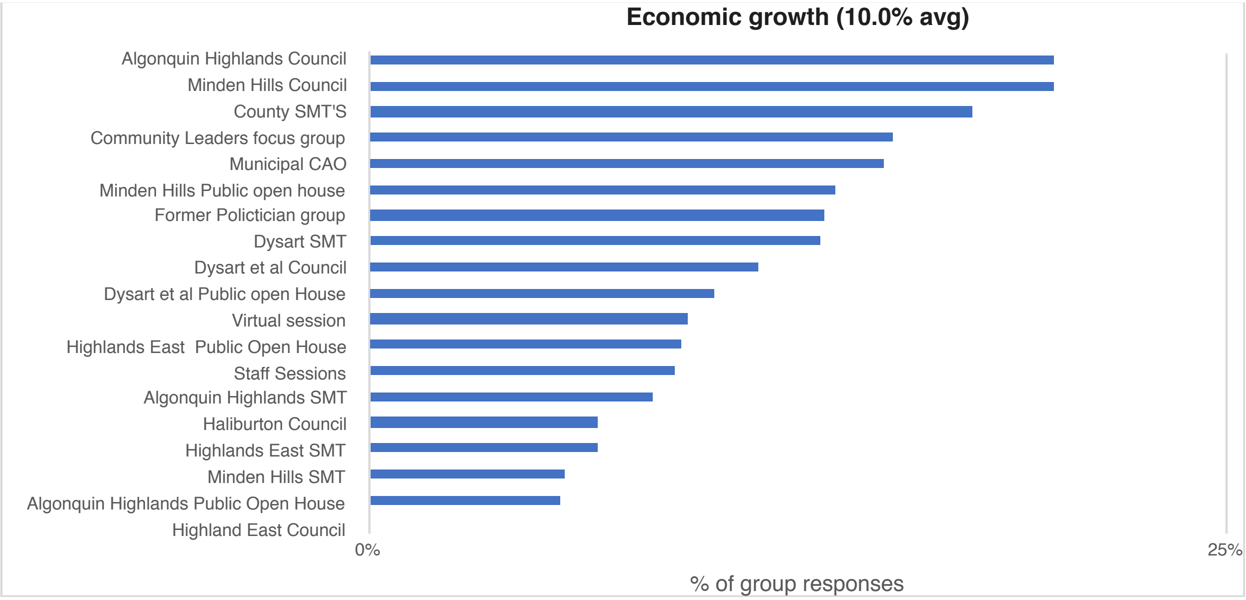
Theme-specific findings reinforce the need to connect financial sustainability, service delivery, infrastructure planning, identity recognition, and governance accountability into one implementation roadmap.

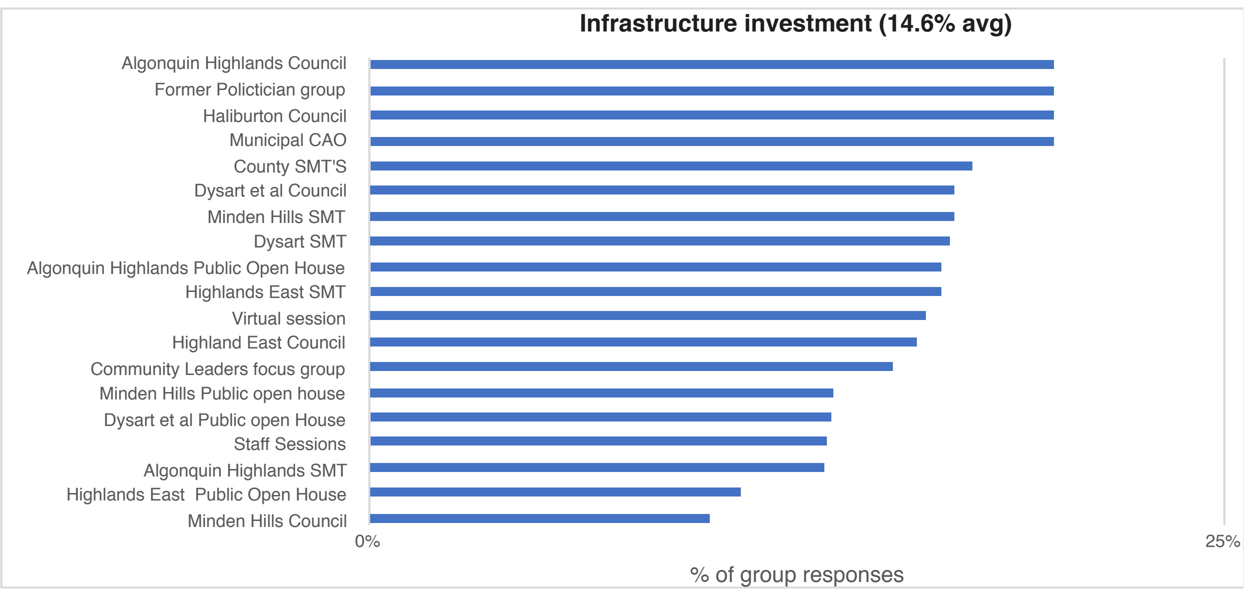
Appendix B3 – Themed Engagement Charts





Appendix B3 – Themed Engagement Charts





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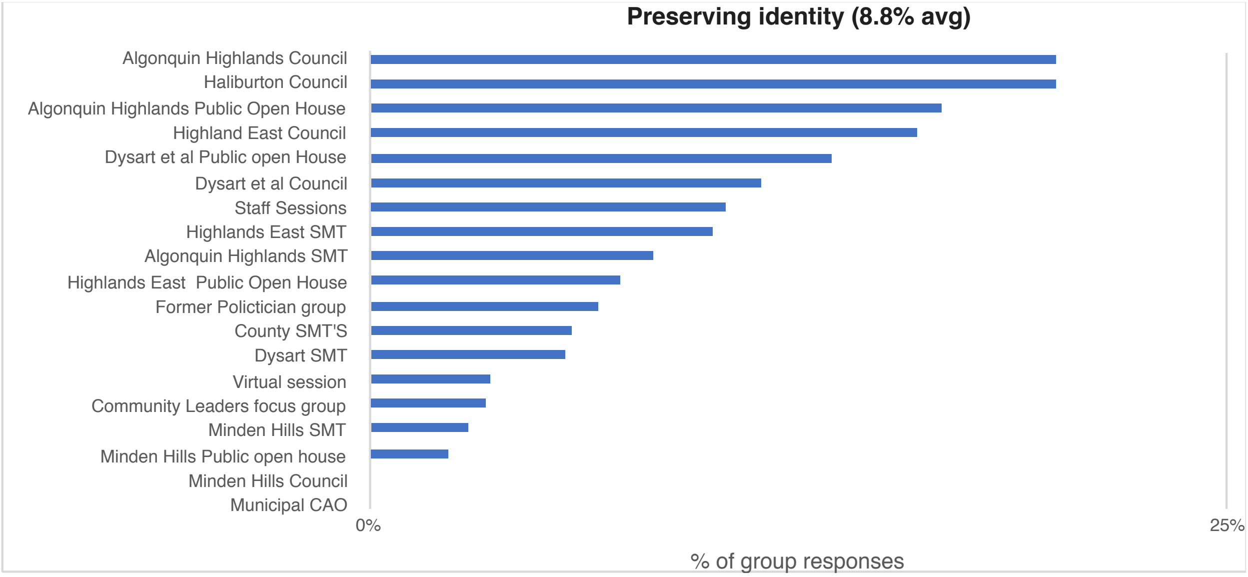

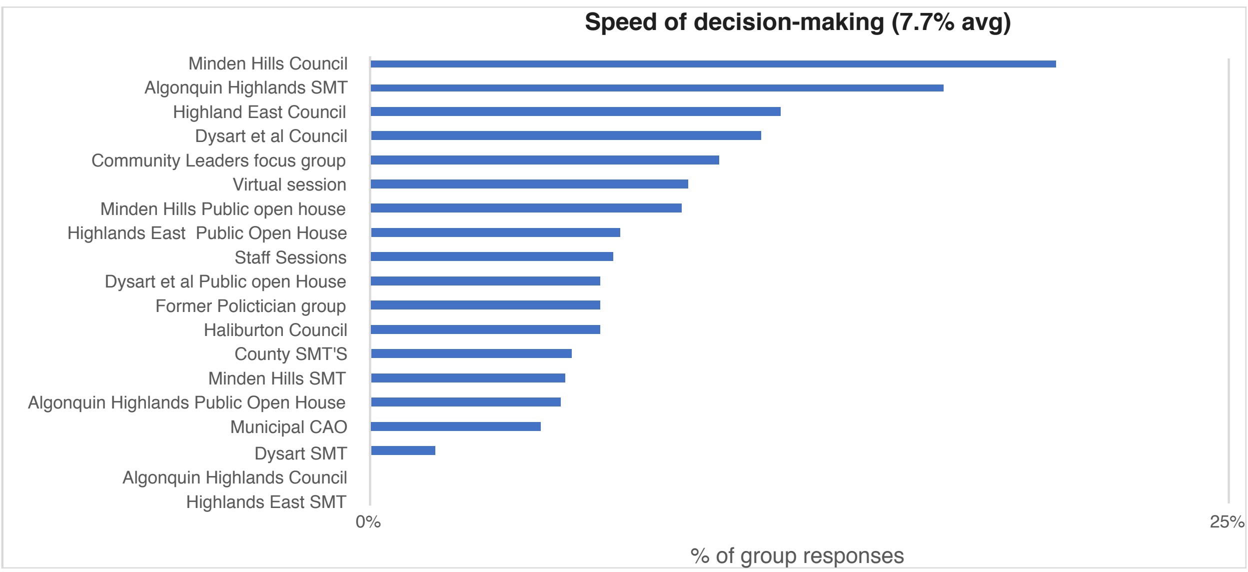

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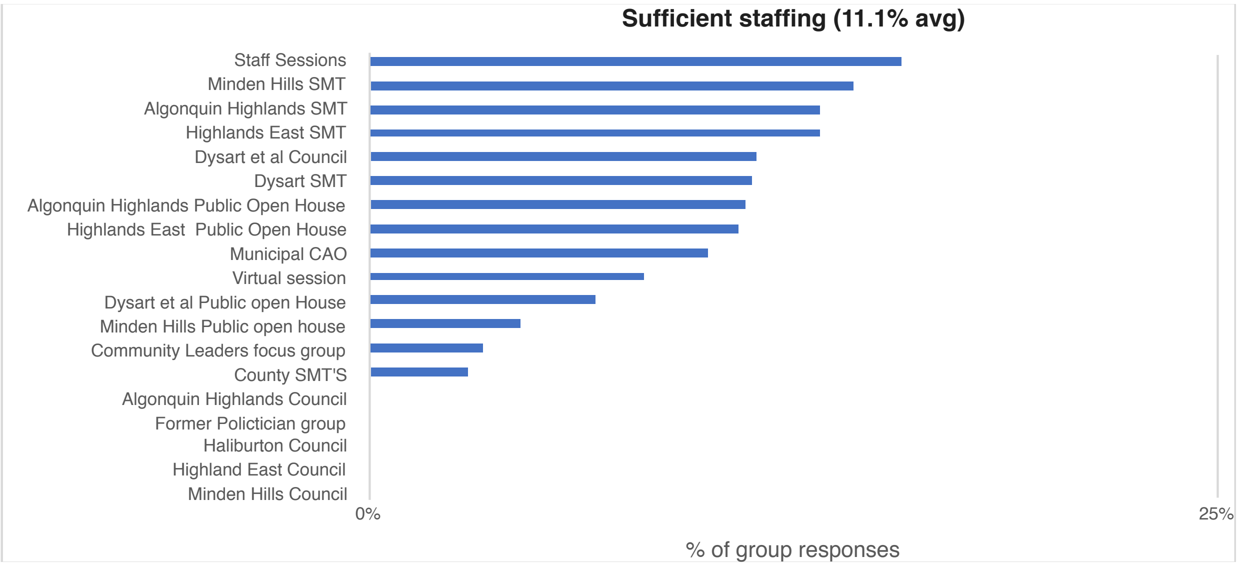

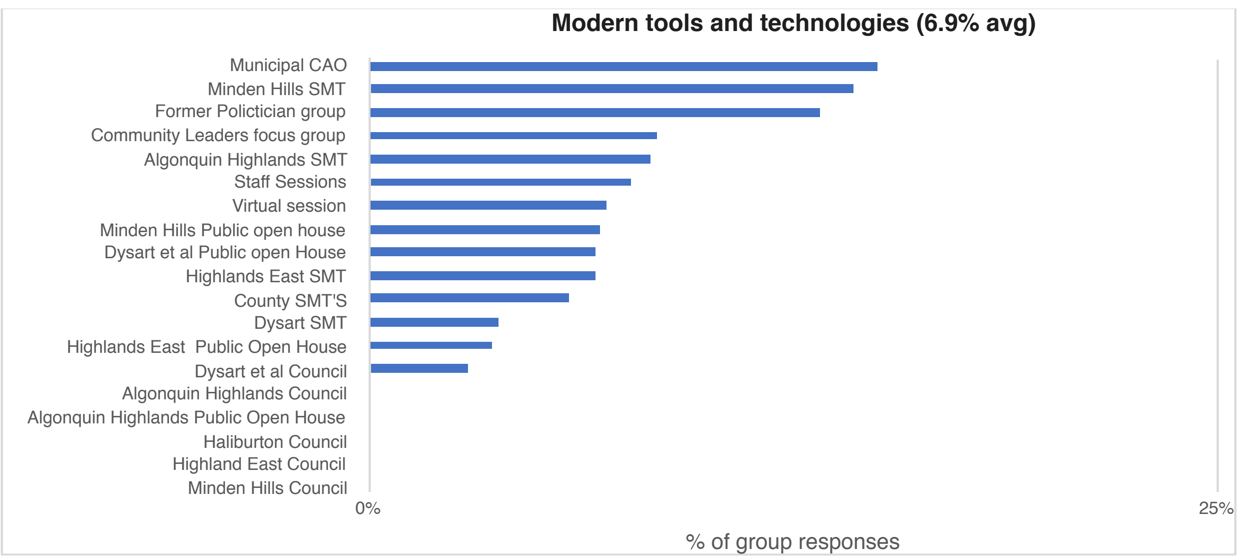

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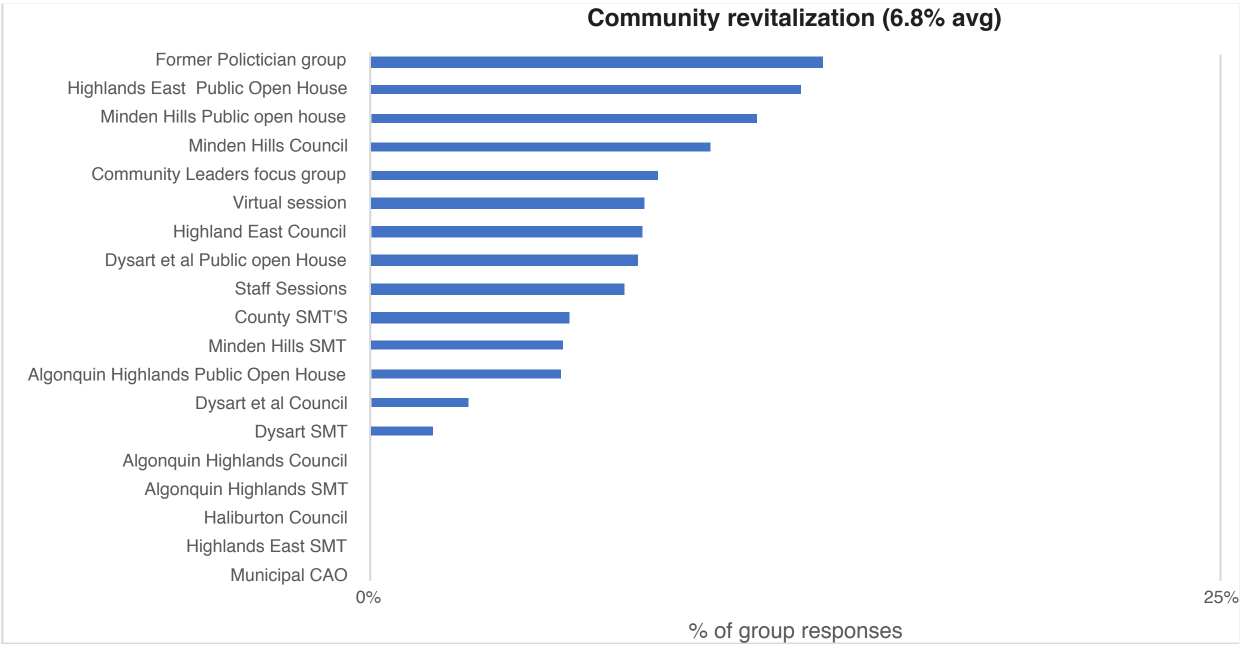
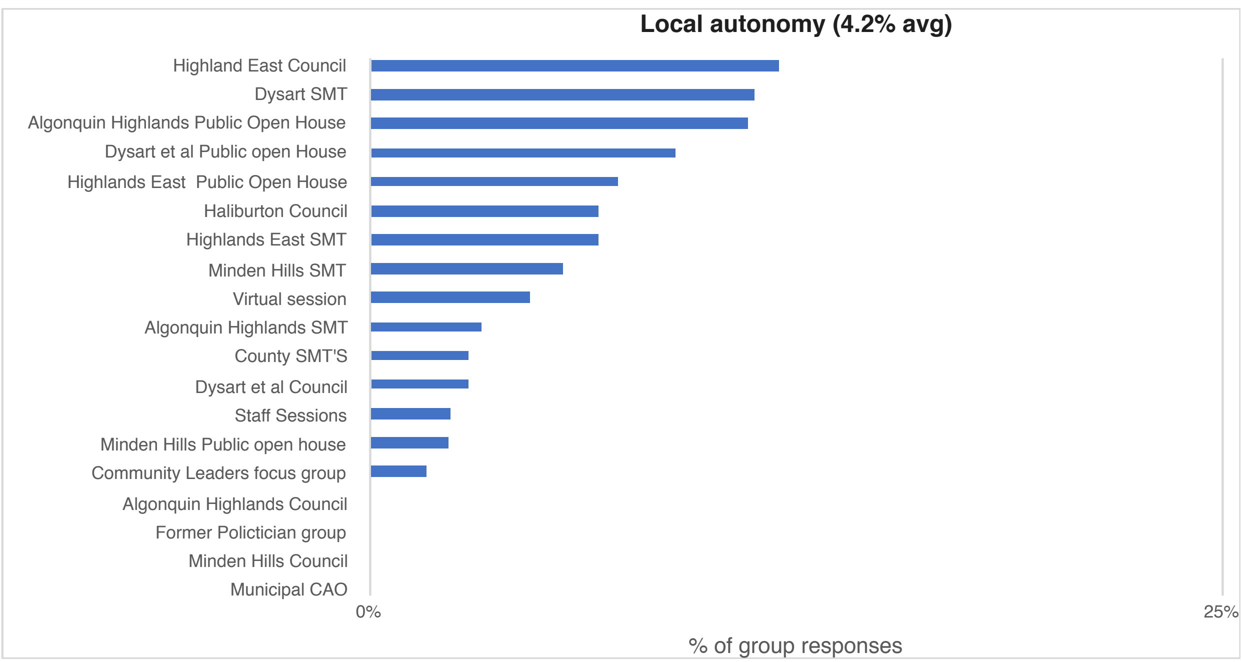
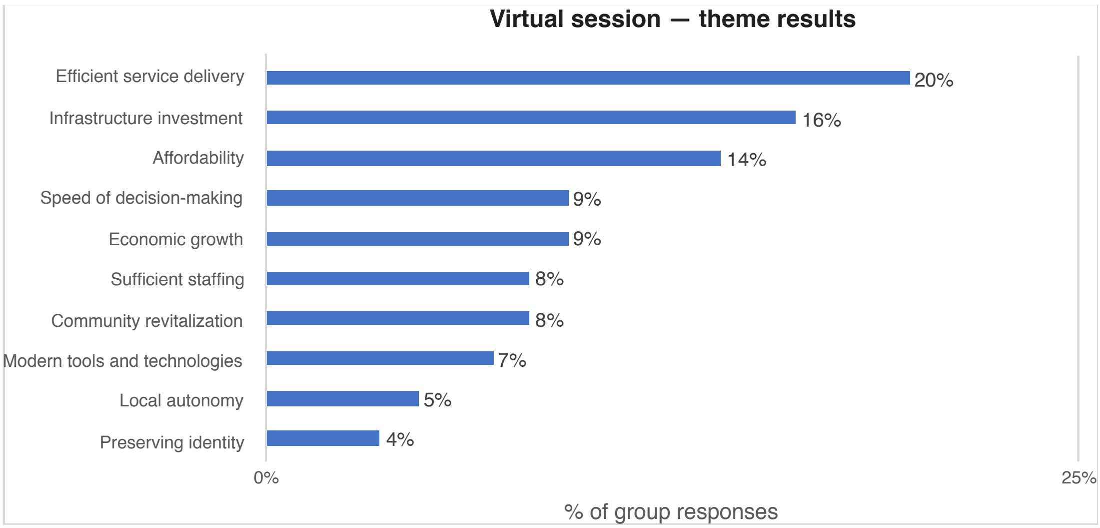
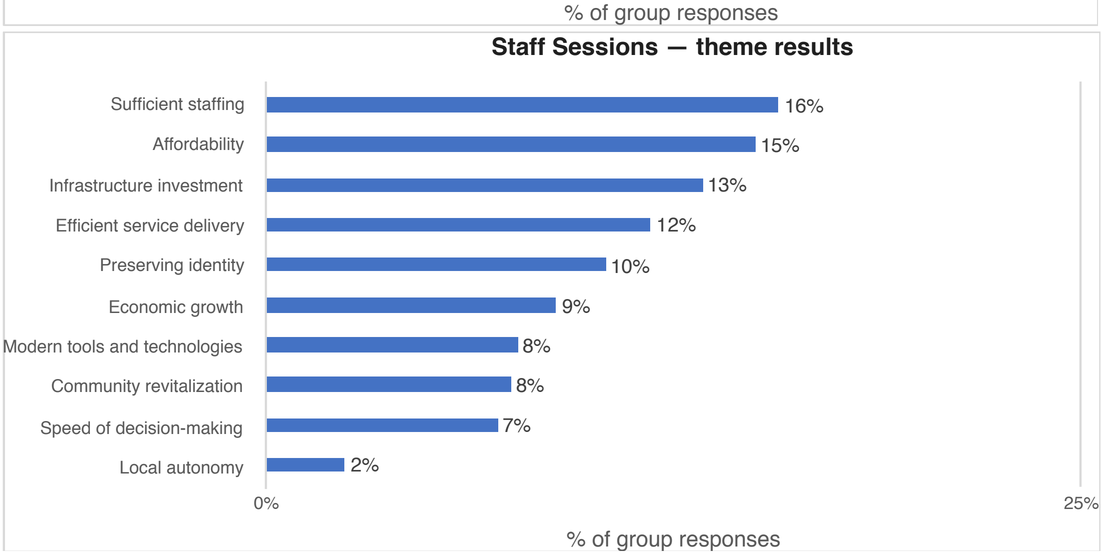




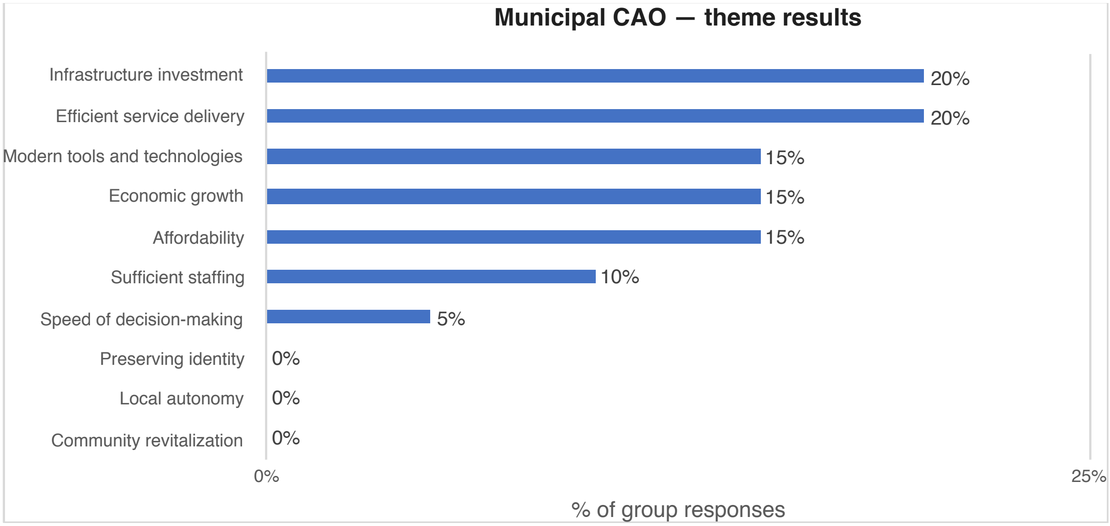
Appendix B3 – Participant Engagement Charts

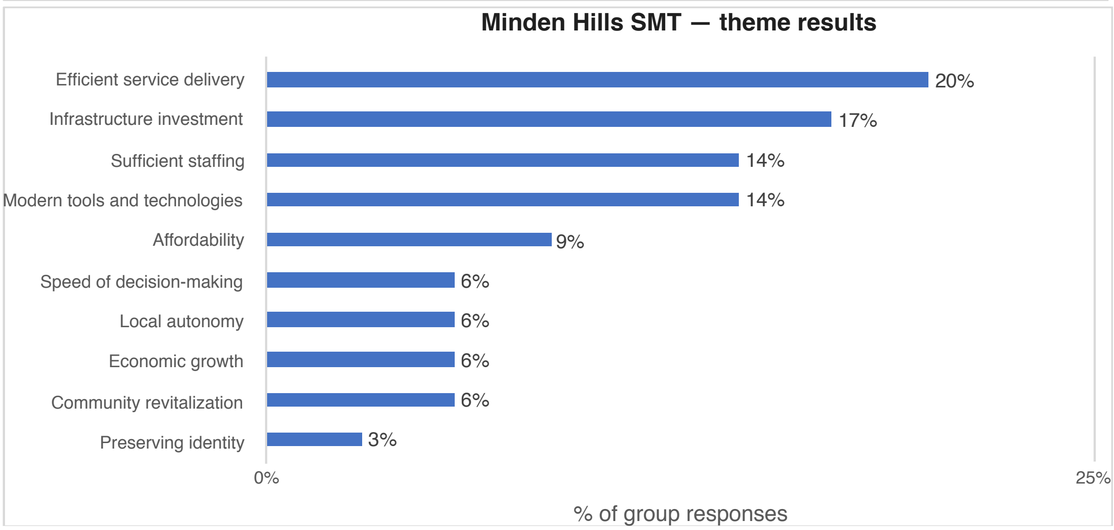
Summary: These figures are intended to test the consistency of the evidence across municipalities, audiences, themes, barriers, and implementation conditions. They should be used to explain why the implementation roadmap needs to connect affordability, service delivery, infrastructure, staffing, local identity, governance, trust, growth management, sequencing, and public reporting.

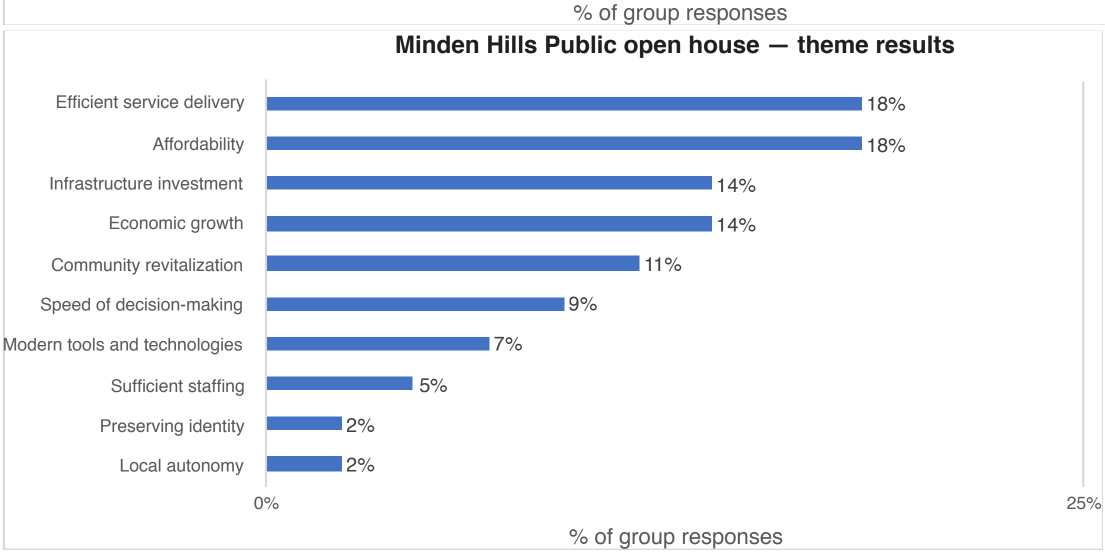




Appendix B3 – Participant Engagement Charts







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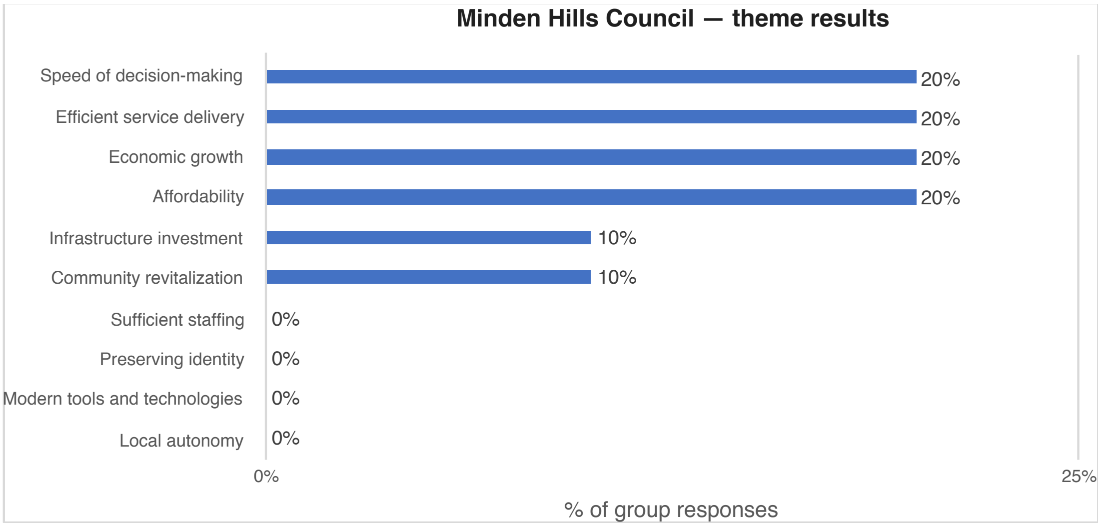

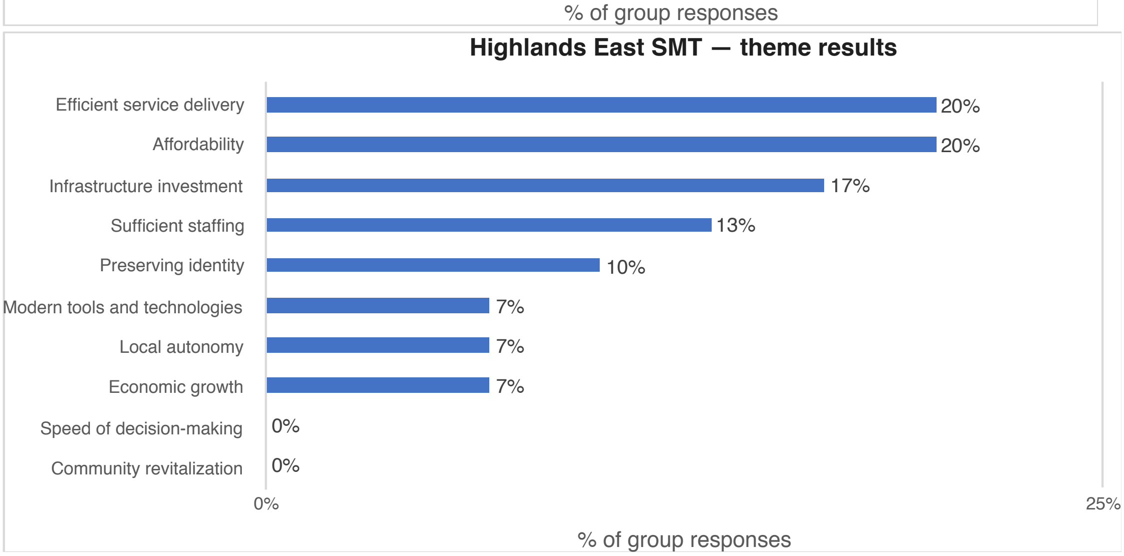

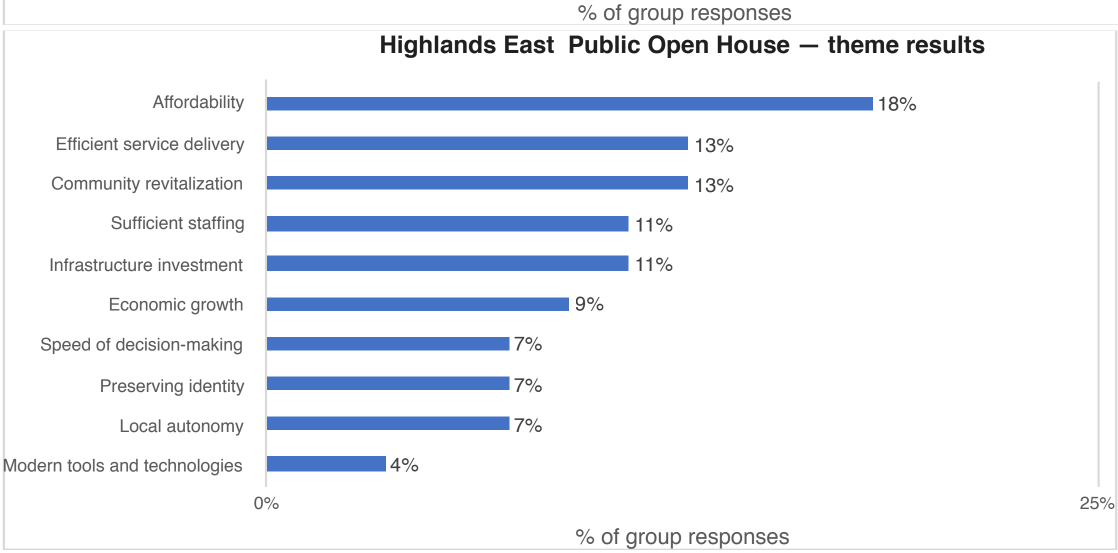

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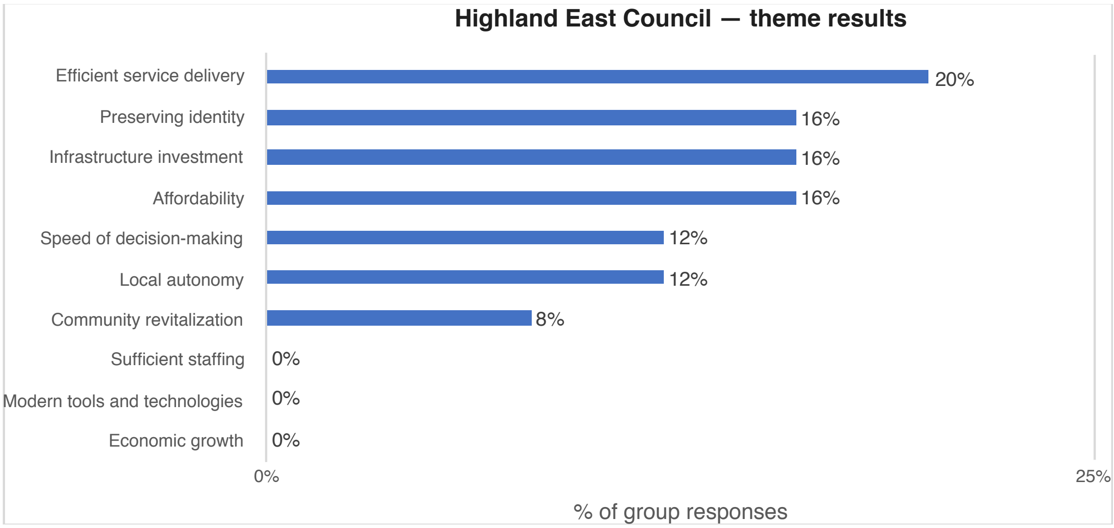

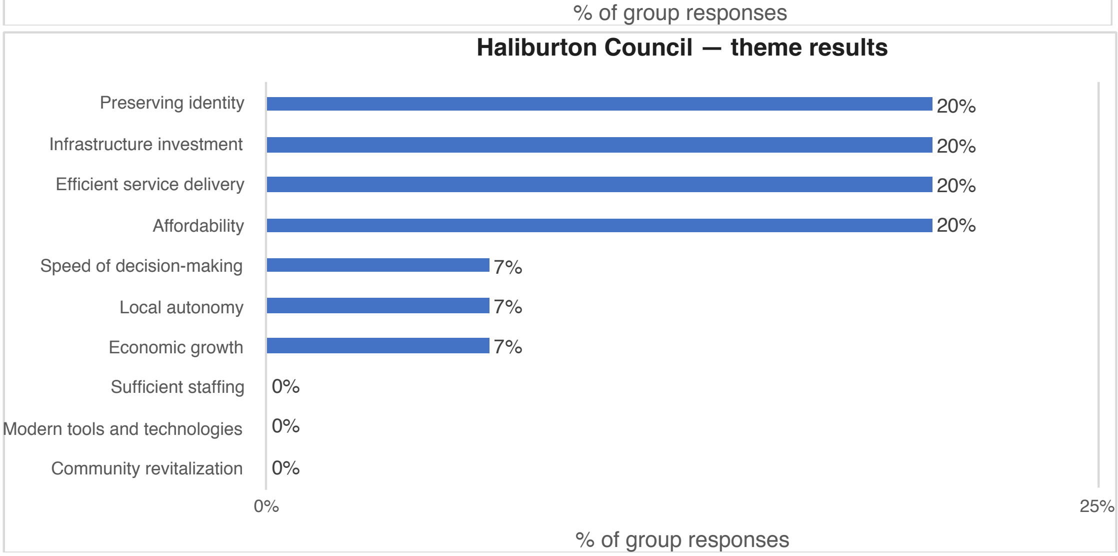

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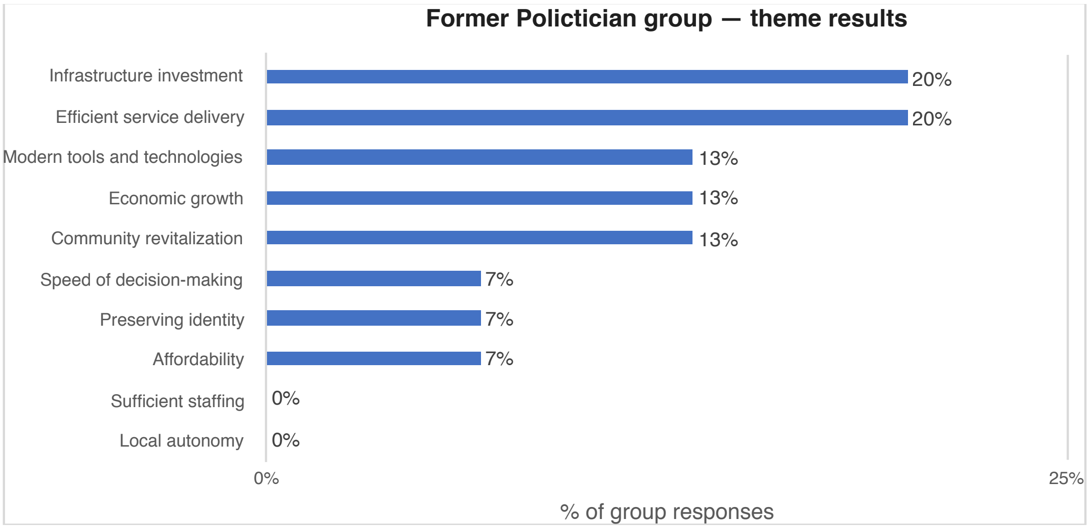

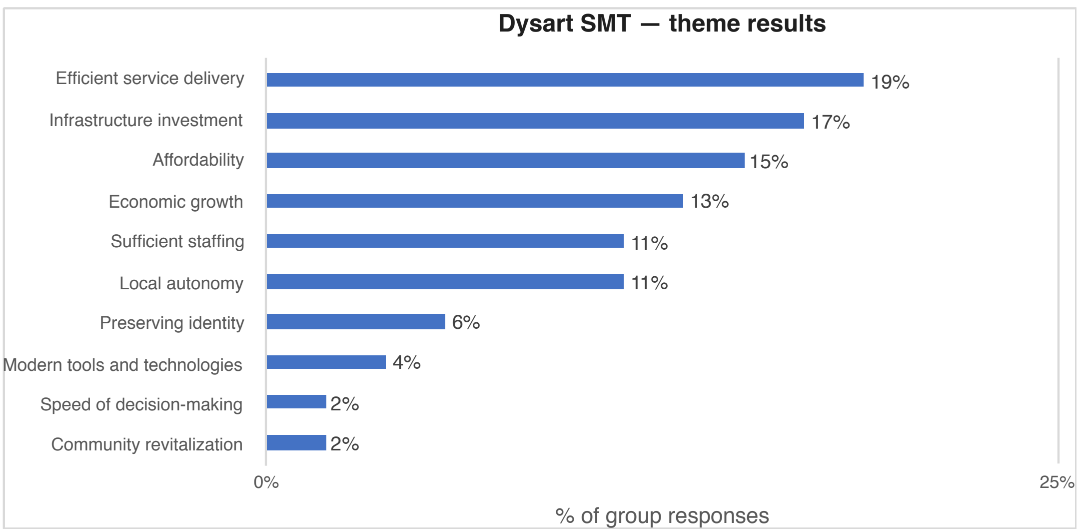

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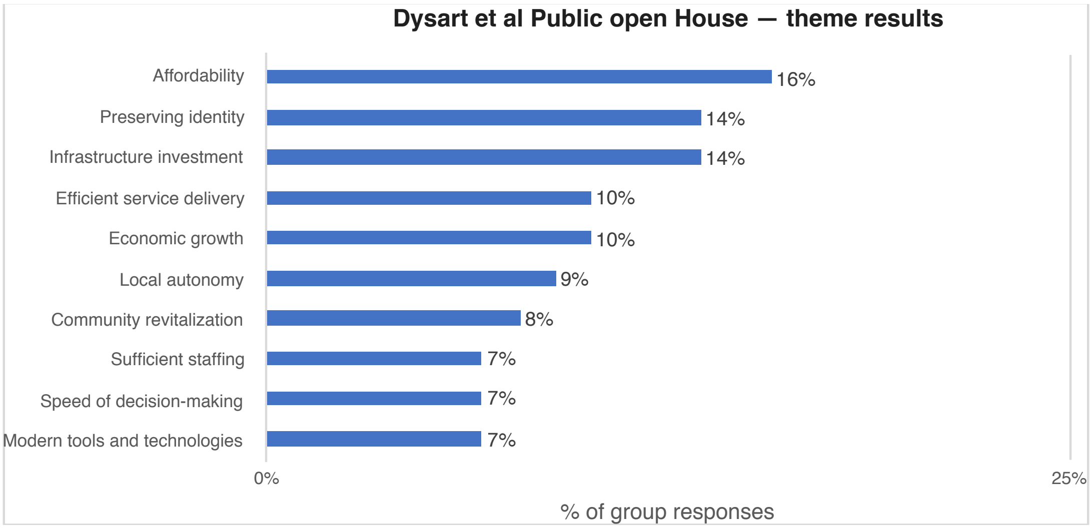

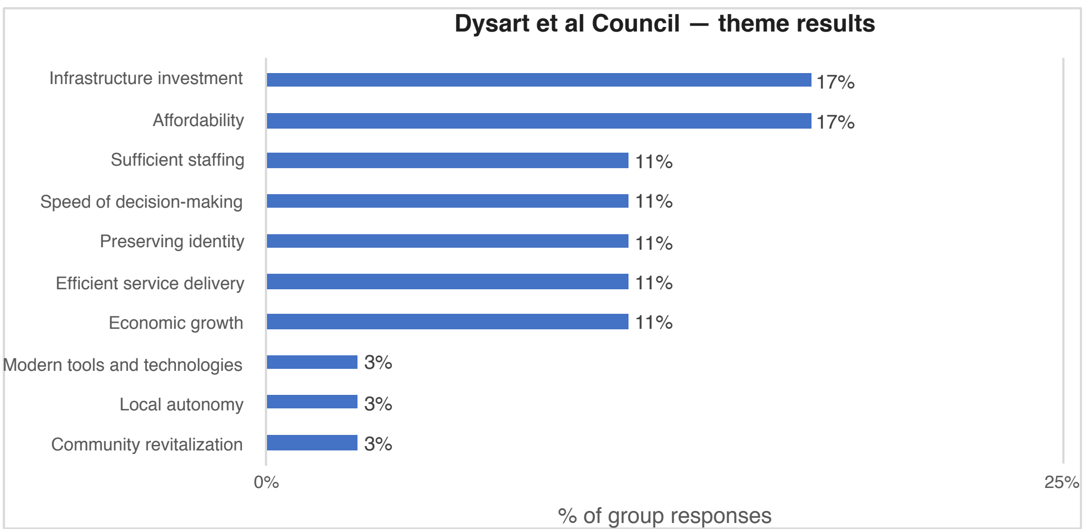

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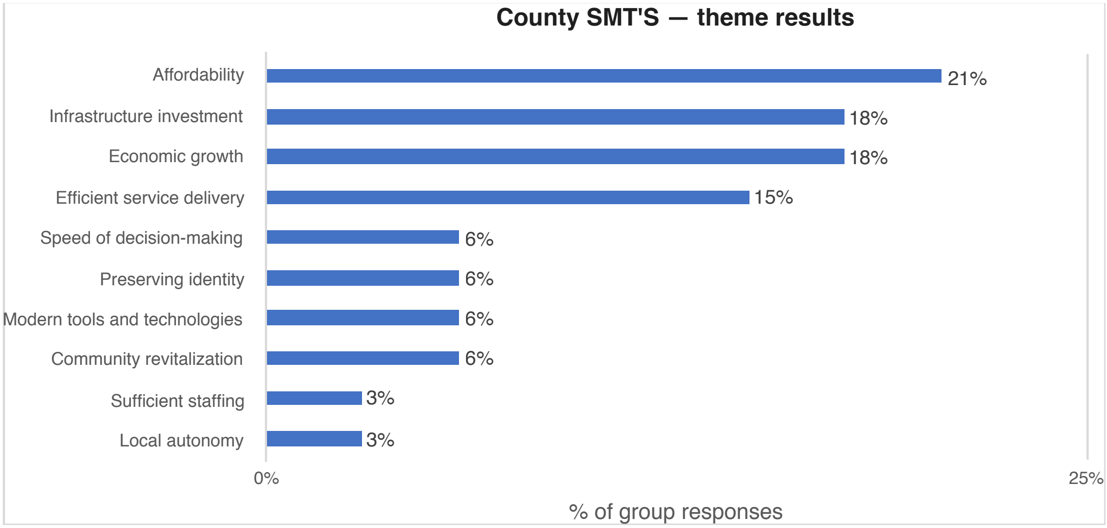

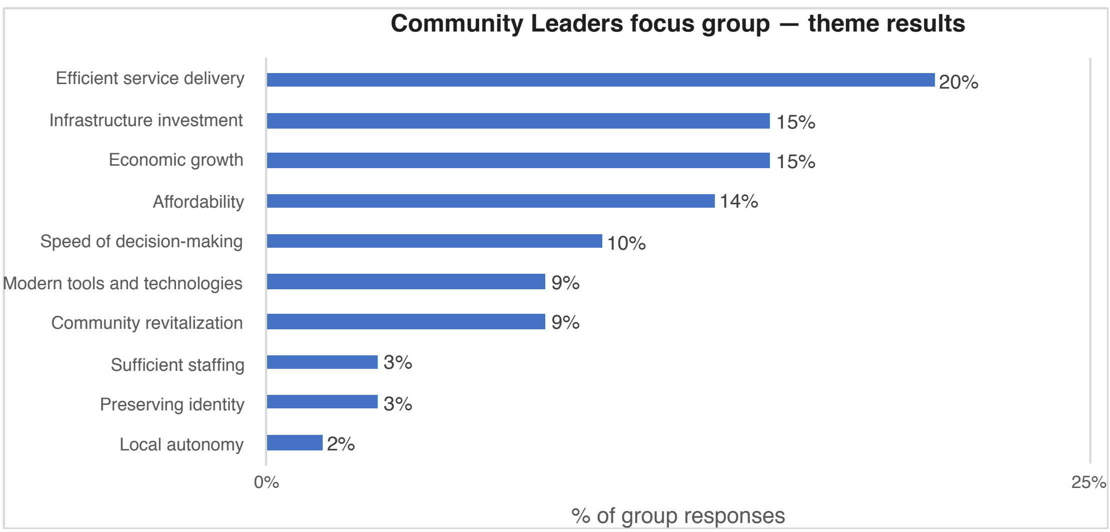

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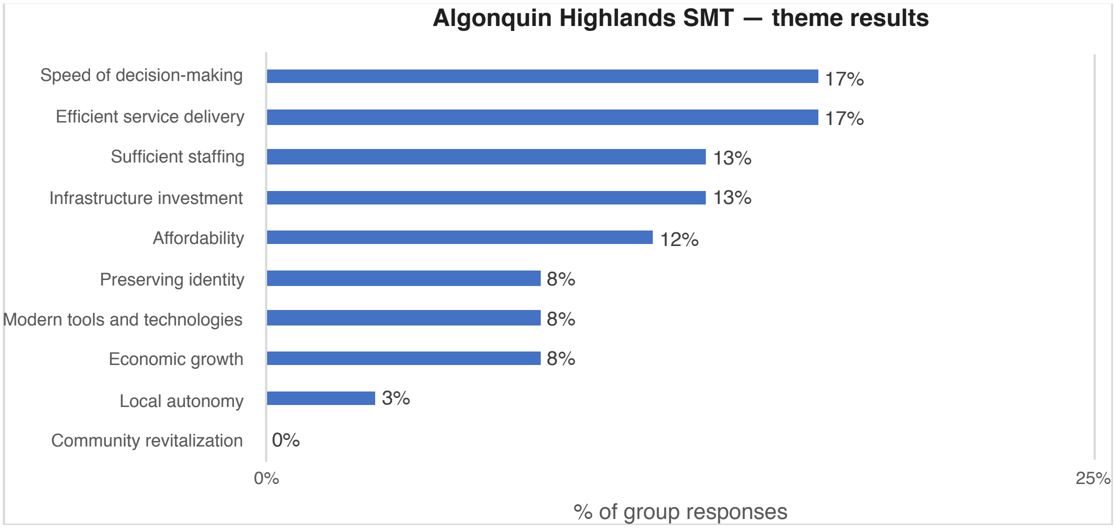

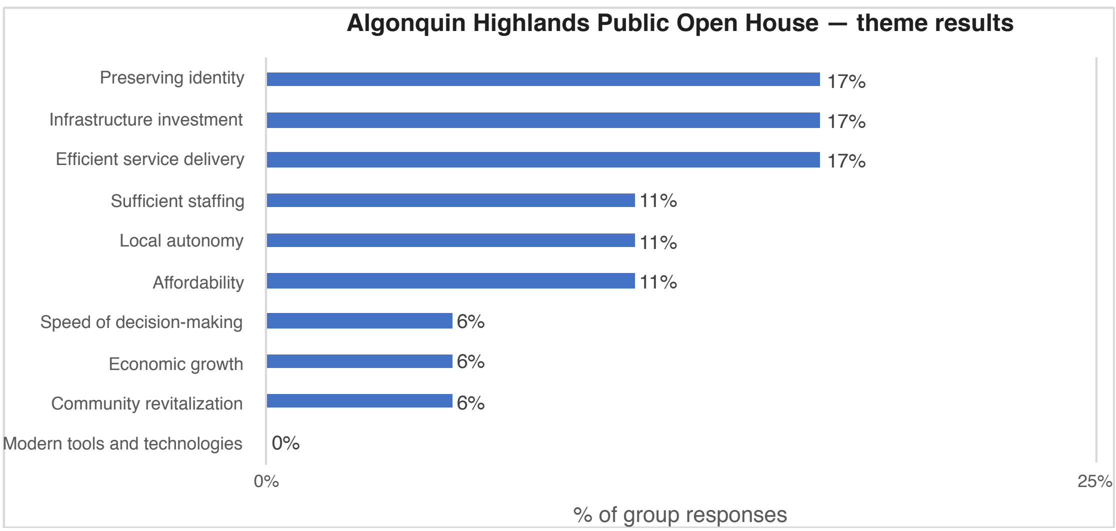

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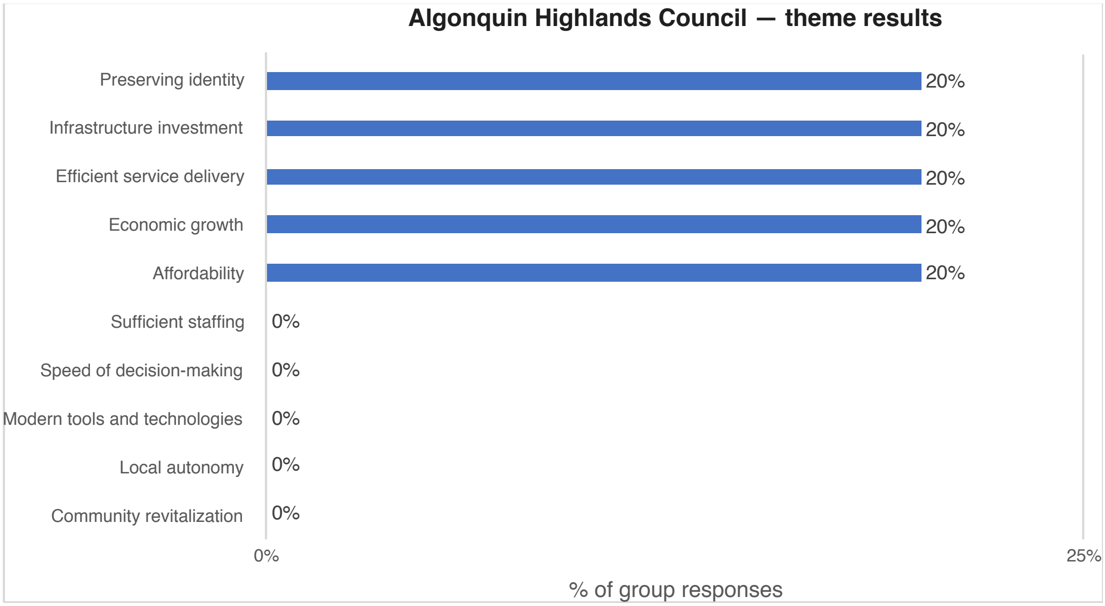


Appendix C – Comparative Governance Model

Comparative Governance Model Summary

As part of the study, governance models from municipalities across Ontario, Canada, and selected international jurisdictions were reviewed to identify approaches that improve service delivery, strengthen governance, and support long-term financial sustainability. This appendix summarizes the comparator municipalities, reference sources, and key lessons that informed the governance options presented in the study. The examples are intended to illustrate different governance and service delivery approaches rather than evaluate or endorse any individual municipality or model, recognizing that governance structures and outcomes vary based on legislation, local priorities, geography, and community needs.

Ontario Governance Models

Oxford County

- Oxford County. 2026 Budget and Business Plan.
- Oxford County. Corporate Strategic Plan.
- Oxford County. Asset Management Plan.
- Oxford County. Official website. https://www.oxfordcounty.ca

Wellington County

- Wellington County. 2023 Ipsos Citizen Satisfaction Survey.
- Wellington County. Strategic Plan.
- Wellington County. Annual Budget Documents.
- Wellington County. Official website. https://www.wellington.ca

Prince Edward County

- The Corporation of Prince Edward County. Asset Management Plan.
- The Corporation of Prince Edward County. Long-Term Financial Plan.
- The Corporation of Prince Edward County. Official Plan.
- The Corporation of Prince Edward County. Official website. https://www.thecounty.ca

Quinte West

- City of Quinte West. Annual Budget.
- City of Quinte West. Asset Management Policy.
- City of Quinte West. Strategic Plan.
- City of Quinte West. Official website. https://quintewest.ca

Canadian Governance Models

Columbia Shuswap Regional District (British Columbia)

- Columbia Shuswap Regional District. Corporate Administration and Governance.
- Columbia Shuswap Regional District. Strategic Priorities.
- Columbia Shuswap Regional District. Official website. https://www.csrd.bc.ca

Municipalités régionales de comté (Quebec)

- Gouvernement du Québec.
- Ministère des Affaires municipales et de l'Habitation.
- Municipalités régionales de comté (MRCs).
- https://www.mamh.gouv.qc.ca

Miramichi, New Brunswick

- City of Miramichi.
- Municipal Plan.
- Strategic Plan.
- Official website. https://www.miramichi.org

Nova Scotia Regional Municipalities

- Province of Nova Scotia.
- Department of Municipal Affairs.
- Municipal Government Act.
- Region of Queens Municipality.
- West Hants Regional Municipality.
- Official municipal websites.

Appendix C – Comparative Governance Model

Governance and Municipal Research

- Association of Municipalities of Ontario (AMO)
- Municipal Property Assessment Corporation (MPAC)
- Financial Accountability Office of Ontario (FAO)
- Ontario Ministry of Municipal Affairs and Housing
- Federation of Canadian Municipalities (FCM)
- Organisation for Economic Co-operation and Development (OECD)

International Governance Models

Scotland

- Scottish Government.
- Local Government etc. (Scotland) Act 1994.
- Convention of Scottish Local Authorities (COSLA).
- Highland Council. Official website.

Auckland Council, New Zealand

- Auckland Council.
- The Auckland Plan.
- Long-term Plan.
- Department of Internal Affairs (New Zealand).
- Local Government Commission.
- Official website. https://www.aucklandcouncil.govt.nz

Limerick City and County

- Government of Ireland.
- Local Government Reform Act 2014.
- Limerick City and County Council.
- Corporate Plan.
- Official website. https://www.limerick.ie

Waterford City and County

- Government of Ireland.
- Local Government Reform Act 2014.
- Waterford City and County Council.
- Corporate Plan.
- Official website. https://waterfordcouncil.ie

United Kingdom Parish Council System

- National Association of Local Councils (NALC).
- Local Government Association (UK).
- Ministry of Housing, Communities and Local Government.
- Local Government Act.

Denmark Municipal Reform

- Danish Ministry of the Interior and Health.
- Local Government Reform (2007).
- Organisation for Economic Co-operation and Development (OECD).
- OECD Territorial Reviews: Denmark.

New Zealand Local Government Reorganisation

- New Zealand Local Government Commission.
- Local Government Act 2002.
- Department of Internal Affairs.
- Official website.

Appendix D – Municipal Financial Review and Analysis

The financial analysis included within each model is intended to illustrate the potential organizational and fiscal implications of each governance structure using the approved 2026 municipal budgets as the baseline. More detailed financial modelling, governance analysis, and public consultation would be required before any governance changes could be considered.

Financial Reports: Haliburton County

Historic Context

The 2023–2026 operating budget is summarized below.

OPERATIONS				
Revenue	**2023**	**2024**	**2025**	**2026**
Property Taxation	(21,722,569)	(23,610,002)	(25,528,645)	(27,599,903)
Grants	(4,302,181)	(5,181,647)	(5,364,000)	(5,485,270)
Licences, Permits, Rents	(862,424)	(890,194)	(907,568)	(931,725)
Revenue from Other Municipalities	(331,437)	(377,327)	(416,791)	(599,478)
User Fees & Charges	(187,750)	(212,000)	(366,500)	(364,500)
Other	(217,801)	(244,051)	(255,451)	(455,826)
Transfer from Reserves	(1,248,906)	(702,300)	(535,000)	(481,759)
Total Revenue	**(28,873,068)**	**(31,217,521)**	**(33,373,955)**	**(35,918,461)**
Expenditures				
Salaries, Wages, Employee Benefits	13,467,993	14,249,731	15,159,323	16,658,652
Materials & Supplies	5,841,113	6,132,344	6,368,125	7,021,586
Contracted Services	965,823	1,213,832	1,306,214	1,363,815
Other	44,590	68,690	120,690	121,459
External Transfers	3,601,916	4,289,926	4,928,371	5,293,519
Interfunctional Adjustments	53,674	5,850	(50,644)	(70,650)
Long Term Debt	1,036,520	1,014,220	991,917	1,087,080
Transfers to Reserves	338,116	670,499	1,110,860	813,563
Transfers to Capital	3,523,323	3,572,429	3,439,099	3,629,437
Total Expenses	**28,873,068**	**31,217,521**	**33,373,955**	**35,918,461**

Transfers from reserves have been used to support operations. This is not a municipal best practice and consideration should be given to eliminating the use of reserves for this purpose.

External Transfers budget is primarily for Social Services, the Health Unit, and MPAC and shows increasing costs year over year. This represents about 14.7% of the municipality's expenditure budget and is largely out of their control.

Appendix D – Municipal Financial Review and Analysis

The municipality has been relying on debt to support the capital program with annual principal and interest costs of over $1 million.

Transfers to Reserves have fluctuated year over year. Some stability or increasing contributions should be considered to ensure there are sufficient funds to maintain assets over the long term.

Transfers to capital have been increasing year over year and the municipality has introduced a dedicated infrastructure levy increase to their budget process to help close the infrastructure gap.

CAPITAL				
Revenue	**2023**	**2024**	**2025**	**2026**
Property Taxation	(3,523,323)	(3,572,429)	(3,439,099)	(3,629,437)
Reserves	(802,004)	(1,066,852)	(1,118,112)	(909,771)
Grants	(1,754,200)	(1,073,164)	(1,100,807)	(1,129,841)
Debt			(1,200,000)	(1,800,135)
	(6,079,527)	**(5,712,445)**	**(6,858,018)**	**(7,469,184)**
Expenditures	**6,079,527**	**5,712,445**	**6,858,018**	**7,469,184**

The capital program for the past four years is shown in the chart above.

The municipality is increasing their capital program year over year which is closing the infrastructure gap. The use of debt is appropriate in certain circumstances provided it doesn't become a default means of funding the capital program.

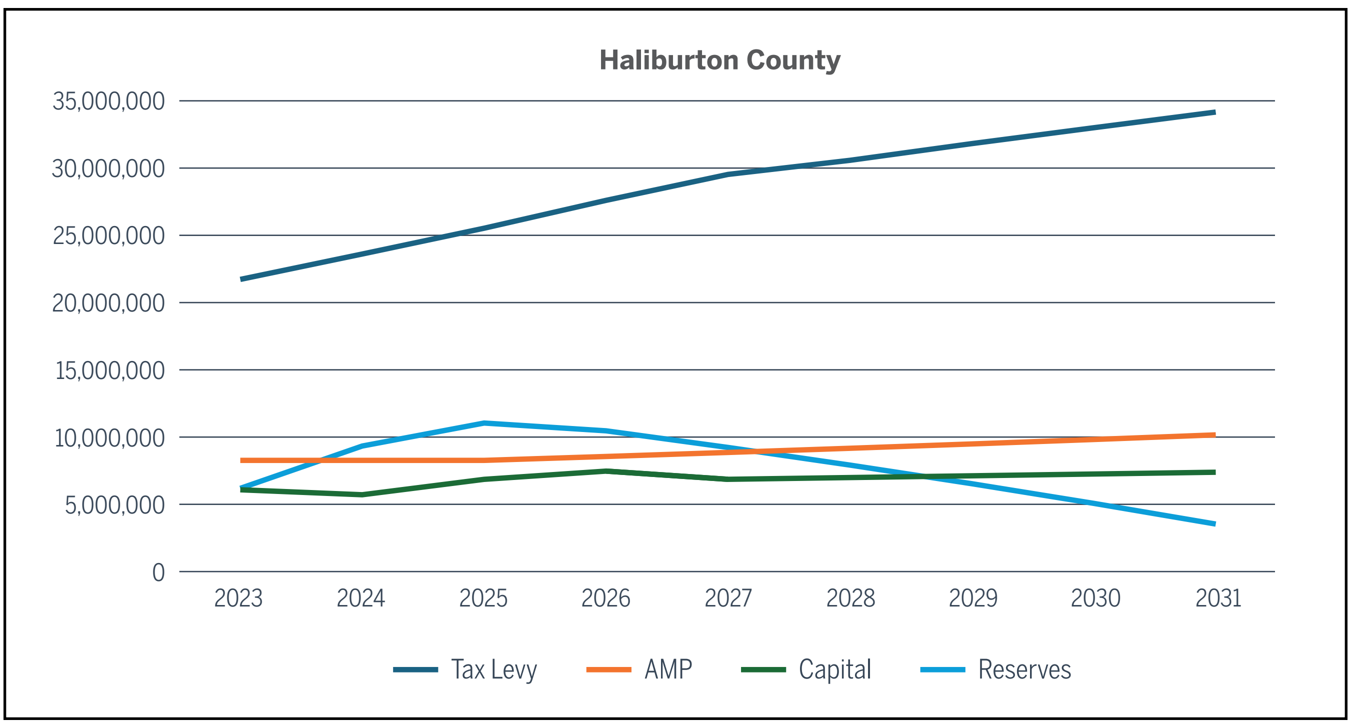
Appendix D – Municipal Financial Review and Analysis

Forecast

The 2027–2031 operating forecast uses the following assumptions:

- Salaries, wages and benefits increase by 3.5% in 2027 and 2.5% annually for non-paramedic staff. The Paramedic salaries, wages and benefits were assumed to increase 4% per year.
- Utilities, fuel, insurance and software licensing costs increase by 5% annually
- Health Unit budget was assumed to increase by 5% per year
- Social Services and MPAC budget were assumed to increase by 10% annually
- Transfers from reserves to support operations cease
- User fees increase by 2% annually
- Assessment growth is forecasted at 1.75% annually
- OCIF and CCBF funding is fully used each year for capital
- Contributions to capital reserves remain at 2026 levels
- Reserves, excluding obligatory reserves, are used where possible to fund capital

The forecast is shown in the chart below:



This chart demonstrates that a tax levy increase is required to support base operations.

By the end of the forecast period, Asset Management Reserves are significantly depleted with minimal funds available to support future capital. The remaining reserve balance is primarily the Working Fund reserve.

The capital program continues to fall short of the Asset Management plan requirements.

Appendix D – Municipal Financial Review and Analysis

Observations

- Municipality is making efforts to increase capital program in alignment with the Asset Management Plan through a dedicated infrastructure levy.
- Asset Management reserves are not sufficient to support the capital program beyond 2031.

If the municipality maintained reserves at 2026 levels and funded capital consistent with Asset Management Plan requirements, the tax levy would need to increase by approximately 28.4% over five years. This equates to approximately $16 per $100,000 of residential assessment.

As the County portion of the property tax is collected by the lower tiers, and the median assessed value of a home is different in each municipality, the County's increase is included in the Township analysis.

This increase assumes no new staffing, new or expanded services, reserve rebuilding, or future planning. It represents the minimum expected increase required in the absence of governance changes or a significant efficiency review.

Appendix D – Municipal Financial Review and Analysis

Financial Reports: Algonquin Highlands

Historic Context

The 2023–2026 operating budget is summarized below.

OPERATIONS				
Revenue	**2023**	**2024**	**2025**	**2026**
Property Taxation	(6,260,064)	(6,695,362)	(7,071,612)	(7,714,969)
Grants	(1,650,584)	(1,788,571)	(1,978,896)	(1,889,049)
Licences, Permits, Rents	(783,875)	(795,035)	(970,245)	(893,450)
Revenue from Other Municipalities	(281,609)	(226,487)	(228,500)	(214,128)
User Fees & Charges	(184,640)	(197,867)	(235,185)	(228,850)
Fines & Penalties	(160,000)	(165,000)	(170,000)	(180,000)
Other	(1,618,636)	(1,877,994)	(1,841,535)	(1,754,125)
Transfer from Reserves	(807,343)	(1,088,175)	(1,130,742)	(2,071,232)
Total Revenue	**(11,746,751)**	**(12,834,491)**	**(13,626,715)**	**(14,945,803)**
Expenditures				
Salaries, Wages, Employee Benefits	4,214,036	4,825,309	5,098,993	5,767,681
Materials & Supplies	3,203,907	3,260,574	3,330,767	3,564,623
Contracted Services	1,801,778	2,171,577	2,233,954	2,470,819
Other	57,390	51,260	53,000	60,250
External Transfers	979,175	970,796	1,014,986	1,126,635
Long Term Debt			300,000	328,930
Transfers to Reserves	1,490,465	1,554,975	1,595,015	1,626,865
Transfers to Capital				
Total Expenses	**11,746,751**	**12,834,491**	**13,626,715**	**14,945,803**

Transfers from reserves increased from $807K to $2.1 million over the past year to support operations, not capital. Staff noted that $1 million was budgeted in 2026 to reduce the tax levy. With 2026 property taxation revenue of $7.7 million, the operating budget appears underfunded by approximately 27%, implying a 27% tax levy increase is needed to support operations.

The Fines and Penalties budget is increasing year over year. This may be an indication of property tax affordability.

Salaries, Wages and Employee Benefit costs are approximately 36% of total expenditure budget. This is not unexpected for a municipal budget.

The municipality took on $4.4 million in debt to support a new works garage. The principal and interest associated with that debt was added in 2025.

External Transfers budget is for Police Services and shows increasing costs year over year. Policing represents about 7.5% of the municipality's expenditure budget and is largely out of their control.

The operating forecast assumes transfers from reserves to support operations will cease starting in 2027.

CAPITAL

Revenue	**2023**	**2024**	**2025**	**2026**
Property Taxation				
Reserves	(2,772,200)	(4,227,831)	(953,585)	(2,996,946)
Grants		(161,575)	(252,835)	(640,000)
Debt			(4,400,000)	
Donations				
	(2,772,200)	**(4,389,406)**	**(5,606,420)**	**(3,636,946)**
Expenditures	**2,772,200**	**4,389,406**	**5,606,420**	**3,636,946**

Algonquin Highlands funds capital through reserves rather than directly from the tax levy, unlike the other municipalities. This is acceptable and may be preferable because it can stabilize the tax levy.

Algonquin Highlands does not regularly use debt to support capital. The 2025 debt financing for a new works garage was appropriate.

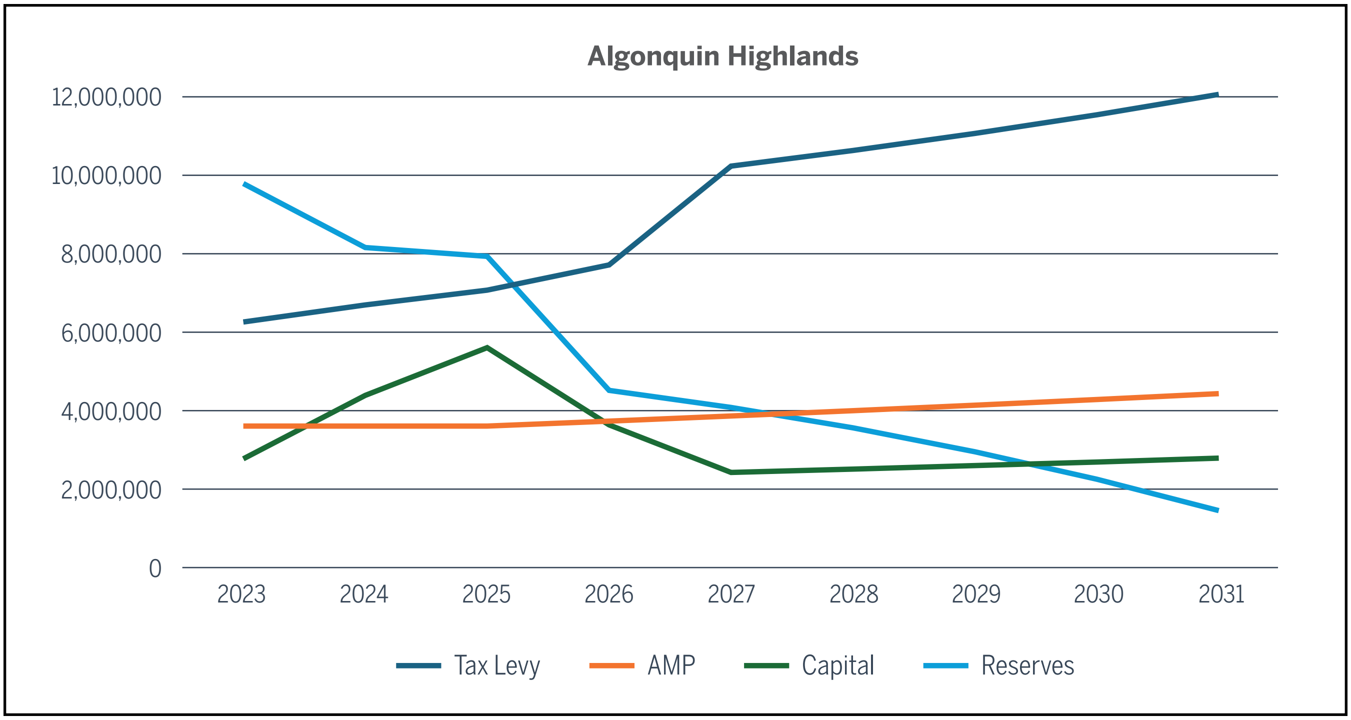
The Asset Management Plan identifies an annual requirement of $3.6 million in 2025 dollars; the municipality is reasonably close to this target, assuming annual inflation.

Forecast

The 2027–2031 operating forecast uses the following assumptions:

- Salaries, wages and benefits increase by 3.5% in 2027 and 2.5% annually thereafter
- Utilities, fuel, insurance and software licensing costs increase by 5% annually
- Policing costs increase by 15% annually
- User fees increase by 2% annually
- Assessment growth is forecast at 1.25% annually
- OCIF and CCBF funding is fully used each year for capital
- No new debt was assumed
- Contributions to capital reserves remain at 2026 levels ($1.6 million)
- Reserves, excluding obligatory reserves, are used where possible to fund capital

The forecast is shown below:



This chart is demonstrating that a tax levy increase is required to support base operations.

By the end of the forecast period, Reserves are significantly depleted, with approximately only $1.4 million remaining by the end of 2031. This will not be enough to support the capital budget of 2032.

The capital program remains below Asset Management Plan requirements, increasing the risk to municipal assets.

Appendix D – Municipal Financial Review and Analysis

Observations

- Using reserves to defer a $1 million tax levy increase in the final year of a Council term places a significant burden on the incoming Council
- Algonquin Highlands' reserves declined from $9.8 million in 2023 to a forecast $4.5 million by the end of 2026, indicating insufficient tax levy funding to sustain operations without a reserve replenishment strategy.
- The municipality combines operating and capital budgets. Separating them would improve transparency, particularly around reserve use for operating versus capital purposes.
- The building department budget balances to zero and requires no tax levy support.

If the municipality maintained reserves at 2026 levels and funded capital consistent with Asset Management Plan requirements, the tax levy would need to increase by approximately 80% over five years. Including the County increase of 28.36%, this equals roughly $83 per $100,000 of residential assessment.

With a median assessed value of $213,000, the median household would see an increase of approximately $177 per year ($885 over five years).

This increase assumes no new staffing, new or expanded services, reserve rebuilding, or future planning. It represents the minimum expected increase required in the absence of governance changes or a significant efficiency review.

Appendix D – Municipal Financial Review and Analysis

Financial Reports: Dysart et al

Historic Context

The 2023–2026 operating budget is summarized below.

OPERATIONS				
Revenue	**2023**	**2024**	**2025**	**2026**
Property Taxation	(11,320,371)	(12,261,221)	(13,102,927)	(13,946,637)
Grants	(2,055,239)	(2,014,110)	(2,427,884)	(2,491,683)
Licences, Permits, Rents	(40,900)	(34,664)	(35,322)	(35,860)
User Fees & Charges	(2,274,797)	(2,212,250)	(2,558,536)	(2,513,750)
Fines & Penalties	(225,000)	(220,000)	(220,000)	(287,800)
Other	(286,185)	(325,850)	(317,590)	(1,770,010)
Transfer from Reserves	(3,333)	(581,322)	(345,098)	(180,913)
Total Revenue	**(16,205,825)**	**(17,649,417)**	**(19,007,357)**	**(21,226,653)**
Expenditures				
Salaries, Wages, Employee Benefits	5,945,639	6,638,932	7,052,381	7,576,521
Materials & Supplies	3,362,280	3,731,009	4,150,207	4,937,050
Contracted Services	2,341,665	1,958,814	2,132,882	2,144,323
Other	22,240	20,150	119,536	24,050
External Transfers	2,241,362	2,264,849	2,413,974	2,606,524
Long Term Debt	448,153	672,428	697,020	862,399
Transfers to Reserves	575,000	1,014,000	1,014,000	1,005,911
Transfers to Capital	1,269,486	1,349,235	1,427,357	2,069,875
Total Expenses	**16,205,825**	**17,649,417**	**19,007,357**	**21,226,653**

Transfers from reserves to support operations have declined over the past few years. This is a positive trend as reserves should be used in a very limited manner to support operations.

There is a large increase in fines and penalties budget in 2026. The actual revenue received in 2025 increased significantly as well. As this line item relates to penalties and interest on unpaid property taxes, this should be monitored as it could be an indication of the affordability of property taxes for residents.

Appendix D – Municipal Financial Review and Analysis

The municipality has been relying on debt to support the capital program over the past three years and the principal and interest costs associated with that debt has grown by more than $400K over the past four years.

External Transfers budget is primarily for Police Services and shows increasing costs year over year. Policing represents about 10.5% of the municipality's expenditure budget and is largely out of their control.

Dysart et Al is transferring approximately $1 million to reserves annually to support the long-term repair and replacement of assets. Additionally, they are supporting the capital budget from taxation, with a 2026 contribution of $2 million. This demonstrates that efforts are being made to close the infrastructure funding gap.

CAPITAL

Revenue	**2023**	**2024**	**2025**	**2026**
Property Taxation	(1,269,486)	(1,349,235)	(1,427,357)	(2,069,875)
Reserves	(2,822,750)	(2,058,000)	(1,538,030)	(1,692,650)
Grants	(1,266,777)	(663,955)	(731,543)	(525,611)
Debt		(2,550,000)	(4,370,000)	(4,496,250)
Donations	(50,000)		(35,000)	
	(5,409,013)	**(6,621,190)**	**(8,101,930)**	**(8,784,386)**
Expenditures	**5,409,013**	**6,621,190**	**8,101,930**	**8,784,386**

The chart above highlights the capital program over the past four years.

While it is commendable that the municipality is growing the contribution to capital from property taxation, there has been a reliance on debt in the last three budgets to support capital. The use of debt in certain circumstances is appropriate. Caution should be taken to ensure that the use of debt doesn't become a default means to support the capital program.

The Asset Management Plan identifies an annual requirement of $6.1 million in 2025 dollars. The tax levy support to asset management is $3.8 million (property taxation and contribution to reserves). While efforts are being made to close the gap, additional funding is needed to ensure that assets do not deteriorate.

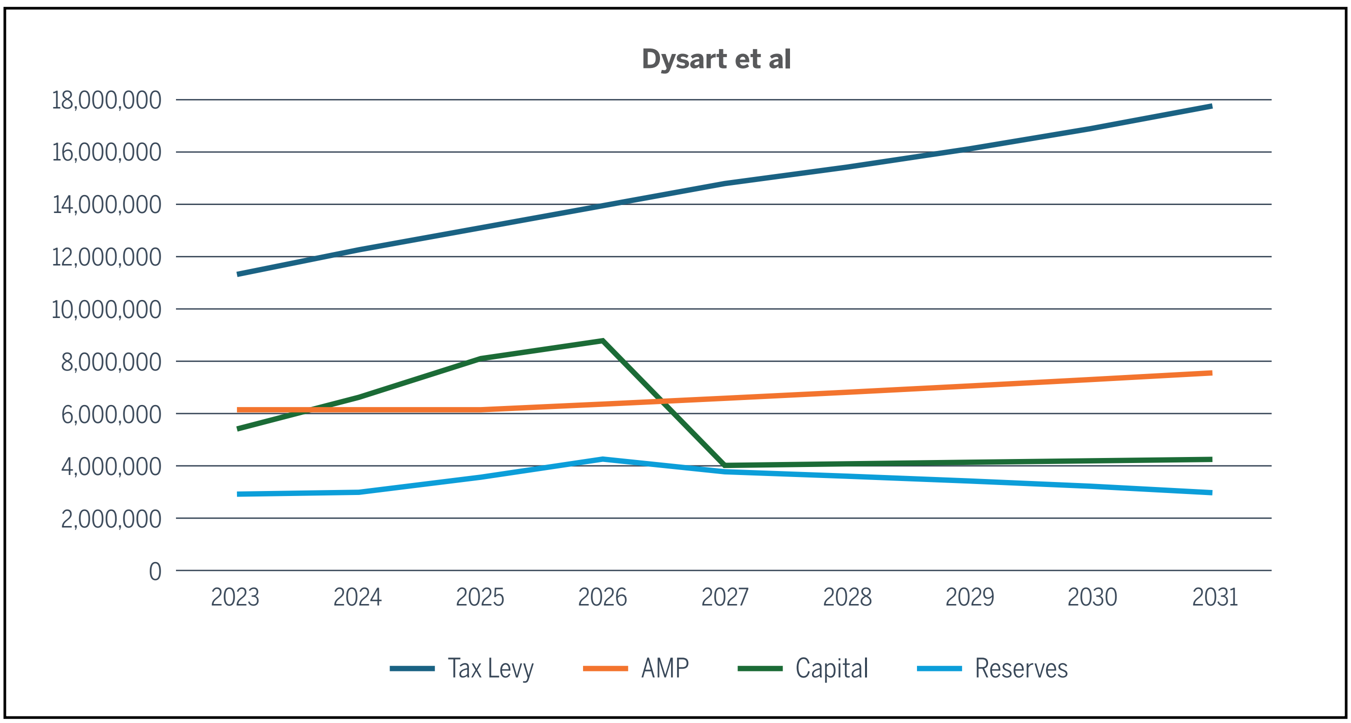
Appendix D – Municipal Financial Review and Analysis

Forecast

The 2027–2031 operating forecast uses the following assumptions:

- Salaries, wages and benefits increase by 3.5% in 2027 and 2.5% annually thereafter
- Utilities, fuel, insurance and software licensing costs increase by 5% annually
- Policing costs increase by 15% annually
- Transfers from reserves to support operations cease
- User fees increase by 2% annually
- Assessment growth is forecast at 1.75% annually
- OCIF and CCBF funding is fully used each year for capital
- No new debt was assumed
- Contributions to capital reserves remain at 2026 levels
- Reserves, excluding obligatory reserves, are used where possible to fund capital

The forecast is shown below:



This chart demonstrates that a tax levy increase is required to support base operations.

By the end of the forecast period, reserves are declining and will continue to do so without an increased contribution.

The capital program remains below Asset Management Plan requirements, increasing the risk to municipal assets.

Appendix D – Municipal Financial Review and Analysis

Observations

- It appears there is a reliance on debt to support the capital program. It is unclear whether this was an anomaly over the past three years, or if the trend is expected to continue.
- Although the wastewater system was not examined in detail, a cursory review identifies that while the asset management plan identifies a requirement of $1.2 million per year, no contributions to reserves are currently being budgeted for.
- The building department budget balances to zero and requires no tax levy support.

If the municipality maintained reserves at 2026 levels and funded capital consistent with Asset Management Plan requirements, the tax levy would need to increase by approximately 41% over five years. Including the County increase of 28.36%, this equals roughly $47 per $100,000 of residential assessment.

With a median assessed value of $231,000, the median household would see an increase of approximately $109 per year ($545 over five years).

This increase assumes no new staffing, new or expanded services, reserve rebuilding, or future planning. It represents the minimum expected increase required in the absence of governance changes or a significant efficiency review.

This increase does not include the increase that is likely required to the wastewater user fees to ensure the appropriate long term funding of wastewater infrastructure.

Appendix D – Municipal Financial Review and Analysis

Financial Reports: Highlands East

Historic Context

The 2023–2026 operating budget is summarized below.

OPERATIONS				
Revenue	**2023**	**2024**	**2025**	**2026**
Property Taxation	(7,045,182)	(7,600,170)	(8,144,290)	(8,608,016)
Ontario Grants	(2,185,500)	(2,063,000)	(2,150,998)	(2,455,500)
User Fees & Charges	(864,882)	(797,634)	(859,582)	(922,782)
Fines & Penalties	(96,000)	(120,000)	(130,000)	(140,000)
Other	(30,000)	(30,000)	(30,000)	(30,000)
Transfer from Reserves	(203,747)	(99,548)	(184,150)	(436,945)
Total Revenue	**(10,425,311)**	**(10,710,352)**	**(11,499,020)**	**(12,593,243)**
Expenditures				
Salaries, Wages, Employee Benefits	3,747,483	4,059,222	4,572,062	4,951,541
Materials & Supplies	2,789,027	2,522,281	2,913,050	3,215,600
Contracted Services	232,455	258,723	256,879	313,373
Other	15,456	18,645	16,075	14,575
External Transfers	1,209,203	1,213,440	1,278,524	1,411,765
Long Term Debt				
Transfers to Reserves	486,850	801,350	815,350	920,000
Transfer to Water/Wastewater	525,287	661,882	711,922	811,822
Transfer to Capital	1,419,550	1,174,809	935,158	954,567
Total Expenses	**10,425,311**	**10,710,352**	**11,499,020**	**12,593,243**

Transfers from reserves have been used in each of the past four budgets to support operations, not capital. This is not a municipal best practice and consideration should be given to eliminating the use of reserves for this purpose.

The Fines and Penalties budget is increasing year over year. As this line item relates to unpaid property taxes, it may be an indication of property tax affordability.

The External Transfers budget is primarily for Police Services and shows increasing costs year over year. Policing represents about 10.6% of the municipality’s expenditure budget and is largely out of their control.

Appendix D – Municipal Financial Review and Analysis

Highlands East is the only municipality in Haliburton County that has no debt.

Transfers to Reserves have been growing steadily, however, a more significant increase will be required to maintain assets over the longer term.

It is typical for Water and Wastewater systems to be solely funded through user fees. Highlands East does have a municipal drinking water system that is available to all residents and therefore those costs are included in the tax levy and then transferred to the Water and Wastewater budget.

The use of tax levy to fund the capital program declined from 2023 to 2025, with a slight increase in 2026. Consideration should be given to increasing the tax levy contribution to close the infrastructure gap.

CAPITAL				
Revenue	**2023**	**2024**	**2025**	**2026**
Property Taxation	(1,419,550)	(1,174,809)	(935,158)	(954,567)
Reserves	(2,040,691)	(1,890,580)	(1,688,628)	(1,362,952)
Grants	(112,633)	(410,416)	(587,001)	(545,363)
	(3,572,874)	**(3,475,805)**	**(3,210,787)**	**(2,862,882)**
Expenditures	**3,572,874**	**3,475,805**	**3,210,787**	**2,862,882**

The capital program for the past four years is shown in the chart above. Highlands East capital program has decreased each year over the past four years.

The Asset Management plan identifies an annual funding requirement of $2.7 million (in $2025) and therefore the municipality is reasonably funding their tax levy supported capital program.

The Asset Management plan also identifies an annual contribution of approximately $230 thousand for water and wastewater infrastructure. The municipality is currently not budgeting any contributions to reserves for these assets.

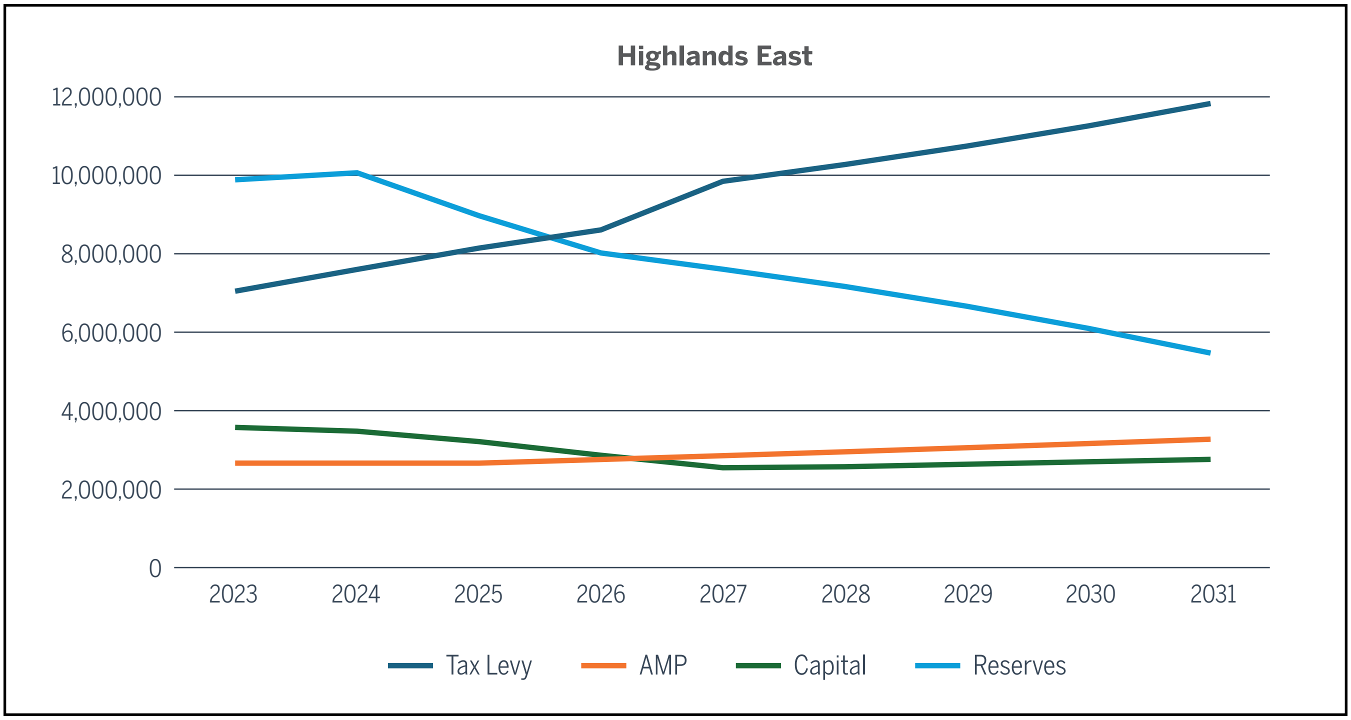
Appendix D – Municipal Financial Review and Analysis

Forecast

The 2027–2031 operating forecast uses the following assumptions:

- Salaries, wages and benefits increase by 3.5% in 2027 and 2.5% annually thereafter
- Utilities, fuel, insurance and software licensing costs increase by 5% annually
- Policing costs increase by 15% annually
- Transfers from reserves to support operations cease
- User fees increase by 2% annually
- Assessment growth is forecasted at 1.2% annually
- OCIF and CCBF funding is fully used each year for capital
- No new debt was assumed
- Contributions to capital reserves remain at 2026 levels
- Reserves, excluding obligatory reserves, are used where possible to fund capital

The forecast is shown in the chart below:



This chart demonstrates that a tax levy increase is required to support base operations.

By the end of the forecast period, Asset Management Reserves are completely depleted with no funds available to support future capital. The remaining reserve balance is the Working Fund reserve.

The capital program is reasonably aligned with the Asset Management Plan requirements, however, there are no reserves available to fund the program beyond 2031 and there does not appear to be a plan to fund the water and wastewater program annually.

Appendix D – Municipal Financial Review and Analysis

Observations

- Debt free
- The tax levy supported capital program is aligned with Asset Management Plan requirements, however, no provisions are being made for water and wastewater.
- Asset Management reserves are fully depleted by 2031.
- The municipal best practice is to have full cost recovery of Building department costs through the building fees. The tax levy is currently supporting building operations by approximately $345,000.
- The municipality was delayed in completing both the 2024 and 2025 audited financial statements and financial information return. This delay could impact the municipality's ability to obtain grant funding from the Federal and Provincial government.

If the municipality maintained reserves at 2026 levels and funded capital consistent with Asset Management Plan requirements, the tax levy would need to increase by approximately 41.4% over five years. Including the County increase of 28.36%, this equals roughly $68 per $100,000 of residential assessment.

With a median assessed value of $147,000, the median household would see an increase of approximately $100 per year ($500 over five years).

This increase assumes no new staffing, new or expanded services, reserve rebuilding, or future planning. It represents the minimum expected increase required in the absence of governance changes or a significant efficiency review.

Appendix D – Municipal Financial Review and Analysis

Financial Reports: Minden Hills

Historic Context

The 2023–2026 operating budget is summarized below.

OPERATIONS				
Revenue	**2023**	**2024**	**2025**	**2026**
Property Taxation	(10,393,451)	(11,158,037)	(11,889,781)	(12,594,895)
Grants	(2,509,714)	(2,446,865)	(2,106,000)	(2,389,300)
Licences, Permits, Rents	(821,482)	(705,100)	(795,100)	(928,750)
User Fees & Charges	(533,475)	(408,670)	(346,235)	(385,415)
Fines & Penalties	(240,300)	(260,300)	(225,300)	(275,300)
Other	(576,781)	(890,974)	(1,011,247)	(984,100)
Transfer from Reserves	(75,290)	(46,620)	-	(152,500)
Total Revenue	**(15,150,493)**	**(15,916,566)**	**(16,373,663)**	**(17,710,260)**
Expenditures				
Salaries, Wages, Employee Benefits	5,292,348	5,777,433	6,800,306	7,237,198
Materials & Supplies	3,090,580	3,253,950	3,377,713	3,708,994
Contracted Services	2,010,063	2,027,300	1,302,800	1,560,338
Other	34,000	34,000	29,000	14,000
External Transfers	1,797,722	1,841,326	1,941,482	2,155,045
Long Term Debt	796,275	828,070	712,023	712,023
Transfers to Reserves	867,460	977,460	1,044,246	1,168,055
Transfer to Other Funds	528,488	517,027	16,365	4,500
Transfer to Capital	733,557	660,000	1,149,728	1,150,107
Total Expenditures	**15,150,493**	**15,916,566**	**16,373,663**	**17,710,260**

Transfers from reserves have been used to support operations, not capital. This is not a municipal best practice and consideration should be given to eliminating the use of reserves for this purpose.

The Fines and Penalties budget is increasing year over year. As this line item relates to unpaid property taxes, it may be an indication of property tax affordability.

The External Transfers budget is primarily for Police Services and shows increasing costs year over year. Policing represents about 12.2% of the municipality's expenditure budget and is largely out of their control.

The municipality has been relying on debt to support the capital program with annual principal and interest costs of $712 thousand.

Transfers to Reserves have been growing steadily, however, a more significant increase will be required to maintain assets over the longer term.

Minden Hills has been increasing the tax levy support to the capital, with 2026 funding at approximately $1.15 million. This demonstrates that efforts are being made to close the infrastructure funding gap.

CAPITAL				
Revenue	**2023**	**2024**	**2025**	**2026**
Property Taxation	(733,557)	(660,000)	(1,149,728)	(1,150,107)
Reserves	(1,998,447)	(922,085)	(2,160,782)	(1,992,258)
Grants	(494,414)	(383,165)	(1,721,478)	(1,231,949)
Surplus / Debt	(3,495,700)	(1,795,000)	(1,801,899)	(3,139,500)
	(6,722,118)	**(3,760,250)**	**(6,833,887)**	**(7,513,814)**
Expenditures	**6,722,118**	**3,760,250**	**6,833,887**	**7,513,814**

The capital program for the past four years is shown in the chart above. Minden Hills capital program is consistent with the Asset Management annual requirements, however, there is an annual reliance on debt and/or the prior year surplus to fund the program.

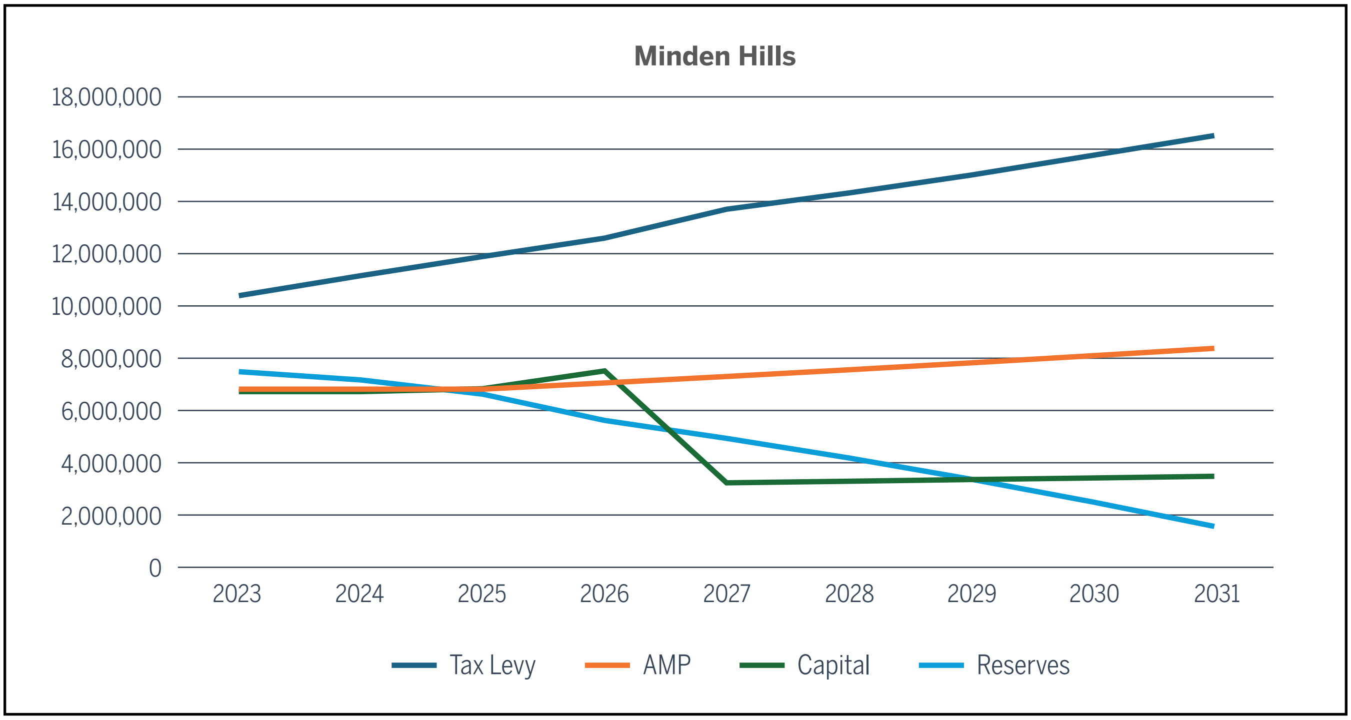
The municipality should consider a longer term, more sustainable option for funding the capital program.

Forecast

The 2027–2031 operating forecast uses the following assumptions:

- Salaries, wages and benefits increase by 3.5% in 2027 and 2.5% annually thereafter
- Utilities, fuel, insurance and software licensing costs increase by 5% annually
- Policing costs increase by 15% annually
- Transfers from reserves to support operations cease
- User fees increase by 2% annually
- Assessment growth is forecast at 1.5% annually
- OCIF and CCBF funding is fully used each year for capital
- Unfunded debt of $3.9 million was assumed to be debentured over 20 years
- Contributions to capital reserves remain at 2026 levels
- Reserves, excluding obligatory reserves, are used where possible to fund capital

The forecast is shown in the chart below:



This chart demonstrates that a tax levy increase is required to support base operations.

By the end of the forecast period, Asset Management Reserves are completed depleted with no funds available to support future capital. The remaining reserve balance is the Working Fund reserve.

Without the issuance of new debt, the capital program falls below the Asset Management Plan requirements and creates a large gap.

Observations

- Tax Levy supported capital program cannot be sustained in alignment with the Asset Management plan without the use of debt.
- Asset Management reserves are fully depleted by 2031.
- The Municipal best practice is full cost recovery of Building department costs through the building fees. The tax levy is currently supporting building operations by approximately $300,000.
- The municipality was delayed in completing both the 2024 and 2025 audited financial statements and financial information return. This delay could impact the municipality's ability to obtain grant funding from the Federal and Provincial government.

If the municipality maintained reserves at 2026 levels and funded capital consistent with Asset Management Plan requirements, the tax levy would need to increase by approximately 66.4% over five years. Including the County increase of 28.36%, this equals roughly $81 per $100,000 of residential assessment.

With a median assessed value of $224,000, the median household would see an increase of approximately $181 per year ($905 over five years).

This increase assumes no new staffing, new or expanded services, reserve rebuilding, or future planning. It represents the minimum expected increase required in the absence of governance changes or a significant efficiency review.

Exploring the Future of Haliburton County

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EASTERN ONTARIO REGIONAL NETWORK