



Reserve Budget

2026-2027


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OPERATING RESERVES

Operating reserves must be at least 10% of yearly operating revenue. They also receive any extra surplus funds at the end of each year.


- Fire Asset Reserve: Used to buy and replace firefighting equipment and vehicles. Each year, 2% of the total value of fire assets is added. It also receives money from equipment sales and insurance.

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Operating Reserves

Operating Reserves	Approved	Approved	Projected*	Proposed 2026-27 Spend	Estimated	Proposed
	March 31, 2025 Reserve Balance	March 31, 2026 Reserve Balance	March 31, 2026 Reserve Balance		2026-27 Additions	March 31, 2027 Reserve Balance
WH - 5% Fund/Land Acquisition	\$ 163,025	\$ 257,729	\$ 303,253	\$ 10,000	\$ 20,000	\$ 313,253
TOW- 5% Open Space Reserve	\$ 22,235	\$ 22,235	\$ 22,235	\$ -	\$ -	\$ 22,235
TOW- 5% Subdivision Contribution	\$ 30,916	\$ 30,916	\$ 30,916	\$ -	\$ -	\$ 30,916
WHRM Fire Services Reserve	\$ -	\$ 22,562	\$ 22,562	\$ 59,405	\$ 125,000	\$ 88,157
Boundary Reserve	\$ 24,500	\$ 36,750	\$ 49,000	\$ -	\$ 12,250	\$ 61,250
Election Reserve	\$ -	\$ 50,000	\$ 50,000	\$ -	\$ 50,000	\$ 100,000
Sports Complex Donations	\$ 2,000	\$ 2,000	\$ 2,000	\$ -	\$ -	\$ 2,000
Carryover	-\$ 11,546	-\$ 165,466	-\$ 165,466	\$ 187,004	\$ 383,000	\$ 30,530
RCMP Reserve (Restricted)	\$ 1,006,785	\$ 756,785	\$ 1,156,785	\$ 1,050,000	\$ 400,000	\$ 506,785
TOW- Swim Pool Liner Reserve	\$ 50,038	\$ 50,038	\$ 50,038	\$ -	\$ -	\$ 50,038
WHRM Operating Reserve	\$ 2,287,693	\$ 587,171	\$ 714,139	\$ 698,930	\$ 400,000	\$ 292,177
WH - Operating Reserve	\$ 1,594,459	\$ 1,406,184	\$ 1,406,184	\$ 966,340	\$ 317,598	\$ 757,442
Total	\$ 5,170,104	\$ 3,056,904	\$ 3,046,122	\$ 2,971,679	\$ 1,707,848	\$ 2,254,783

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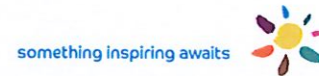
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- ## CAPITAL RESERVES
- Council decides how much to add each year based on policy targets and what the Municipality can afford.
 - Building Reserve: Funds repairs and new municipal buildings. Target: 2% of building assets value each year.
 - Road Infrastructure Reserve: Pays for future road work. Target: 8% of road assets value each year.
 - Vehicle Reserve: Covers vehicle replacements and upgrades. Target: 4% of vehicle assets value each year.
 - Equipment Reserve: Covers non-vehicle equipment. Target: 4% of equipment assets value each year.
 - General Capital Reserve: Used for general projects. Funded by land sales and surplus from asset sales.
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Capital Reserves

Capital Reserves	Approved	Approved	Projected*	Proposed	Estimated	Proposed
	March 31, 2025	March 31, 2026	March 31, 2026			
	Reserve Balance	Reserve Balance	Reserve Balance	2026-27 Spend	2026-27 Additions	March 31, 2027 Reserve Balance
Sewer Reserve	\$ 306,679	\$ 132,375	-\$ 85,625	\$ -	\$ -	-\$ 85,625
WH - Sewer Reserve	\$ 1,101,275	\$ 376,999	\$ 376,999	\$ 175,428	\$ -	\$ 201,571
WHRM Building Reserve	\$ 48,048	\$ -	\$ -	\$ 226,813	\$ 226,813	\$ -
WHRM Road Infrastructure Reserve	\$ 576,162	\$ 470,322	\$ 470,322	\$ 523,736	\$ 485,714	\$ 432,300
WHRM Vehicle Reserve	\$ 200,333	\$ 421,391	\$ 421,391	\$ 25,000	\$ 242,857	\$ 639,248
Capital Reserve	\$ 4,111	\$ 95,000	\$ 95,000	\$ 72,877	\$ -	\$ 22,123
Hantsport Fire Reserve	\$ 19,594	\$ 19,594	\$ 19,594	\$ -	\$ -	\$ 19,594
TOW- Fire Equipment Reserve	\$ 155,258	\$ 142,082	\$ 142,082	\$ 62,000	\$ -	\$ 80,082
TOW- PWKS Equipment Reserve	\$ -	\$ -	\$ 48,866	\$ 48,866	\$ -	\$ -
WH - Building	\$ 638,473	\$ 444,339	\$ 444,339	\$ 82,349	\$ 7,078	\$ 369,068
WH - Equipment Reserve	\$ 1,078	\$ -	\$ -	\$ -	\$ -	\$ -
Total	\$ 3,051,011	\$ 2,102,102	\$ 1,884,102	\$ 1,217,069	\$ 962,463	\$ 1,678,361

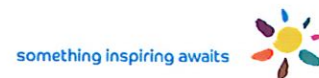


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Special Reserves

Special reserves are set aside for specific future costs or legal obligations. They can only be used for their intended purpose.


Special Reserves	Approved	Approved	Projected*	Proposed	Estimated	Proposed
	March 31, 2025	March 31, 2026	March 31, 2026			
	Reserve Balance	Reserve Balance	Reserve Balance	2026-27 Spend	2026-27 Additions	March 31, 2027 Reserve Balance
Canada Community Building Fund	\$ 956,289	\$ 2,213,938	\$ 2,213,938	\$ 3,600,571	\$ 1,548,906	\$ 162,273
WH - Gas Tax (CCBF)	\$ 2,610,501	\$ 464,536	\$ 464,536	\$ 464,536	\$ -	\$ -
Consolidation Reserve	\$ 2,352,289	\$ 917,934	\$ 917,934	\$ 497,725	\$ -	\$ 420,209
HNS - Hantsport Infrastructure Reserve	\$ 652,026	\$ 678,924	\$ 678,924	\$ 620,103	\$ 263,885	\$ 322,706
WIN - Windsor Infrastructure Reserve	\$ 234,073	\$ 967,490	\$ 967,490	\$ 473,430	\$ 705,550	\$ 1,199,610
Asset Retirement Obligation Reserve	\$ 513,618	\$ 515,609	\$ 854,689	\$ 66,289	\$ 558,060	\$ 1,346,459
Housing Accelator Fund	-\$ 105,445	\$ 98,622	\$ 348,622	\$ 587,025	\$ 270,473	\$ 32,069
Sustainability Services Growth Reserve	\$ 13,002	\$ -	\$ -	\$ -	\$ -	\$ -
Total	\$ 7,226,353	\$ 5,857,052	\$ 5,857,052	\$ 6,309,679	\$ 3,346,873	\$ 3,483,326



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5 Year CCBF Capital Reserve Balance

Capital Renewal Projects	2026-27	5 YEAR TOTAL
TOTAL CCBF PROJECTIONS	\$ 3,550,571	\$ 9,183,103
WH MARCH 31, 2026 EXPECTED RESERVE BALANCE	\$ 1,259,536	\$ 1,259,536
TOW MARCH 31, 2026 EXPECTED RESERVE BALANCE	\$ -	\$ -
WHRM MARCH 31, 2026 EXPECTED RESERVE BALANCE	\$ 2,732,344	\$ 2,732,344
ANTICIPATED REVENUE IN 2026/2031	\$ 1,084,370	\$ 5,421,850
ANTICIPATED RESERVE BALANCE MARCH 31, 2027/2031	\$ 1,525,679	\$ 230,627




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Contribution To Reserves Comparison

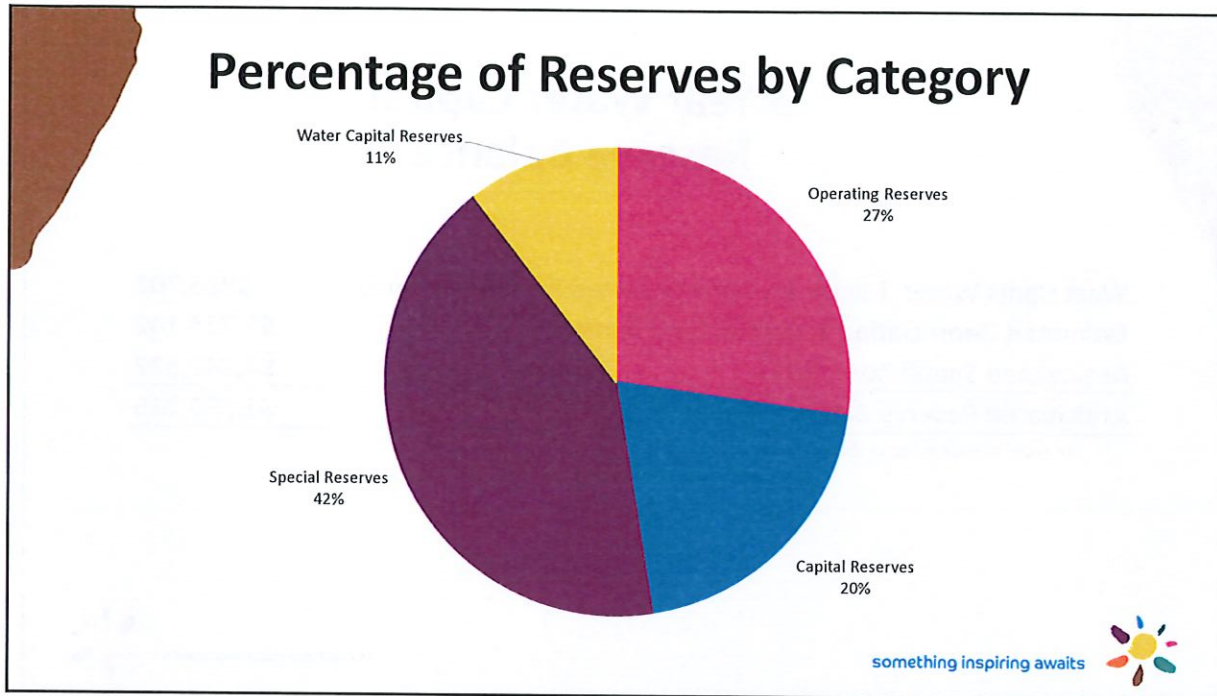
	2025-26	2026-27	Difference
Operating Reserve	\$162,250	\$187,250	+ \$25,000
Capital Reserve	\$850,000	\$850,000	\$0
Special Reserve	\$1,080,000	\$969,435	- \$110,565

This chart represents the contributions made through the
 2026-27 Operating Budget



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Total Municipal Reserves (non-water)

Municipal Reserves	Approved March 31, 2024 Reserve Balance	Approved March 31, 2025 Reserve Balance	*Projected March 31, 2025 Reserve Balance	Proposed 2025-26 Spend	Estimated 2025-26 Additions	Proposed March 31, 2026 Reserve Balance
Total Reserves	\$ 15,447,468	\$ 11,016,058	\$ 10,787,276	\$ 10,498,427	\$ 6,017,184	\$ 7,416,470

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5 Year Water Capital Reserve Balance


West Hants Water, March 31, 2026 Expected Reserve Balance	\$988,702
Estimated Depreciation & Capital Contribution*	\$5,784,142
Anticipated Spend 2027/2031	\$4,842,627
<u>Anticipated Reserve Balance March 31, 2027/2031</u>	<u>\$1,930,216</u>

*1% yearly increase in Depreciation

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Questions?



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