

BUDGET 2025



VILLE DE | CITY OF
WESTMOUNT

Message from the Mayor

Dear Council Members, ladies and gentlemen,

For the 8th consecutive year, I am pleased to present the operating budget for the coming year.

This budget is presented to you at the end of a very special year. Yes, we had our share of changes and challenges, but this year was mostly a year of celebration. Celebration of the 125th anniversary of our beloved Public Library. Celebration of our beautiful City's 150th year. It provided us with the opportunity to reflect on the events, achievements, and the people who have shaped our community. This budget is also the last that this Council will adopt before the next municipal elections.

For 2025, we present a balanced operating budget of \$137,016,300.

As in recent years, the amounts we pay to the Agglomeration and the Montreal Metropolitan Community represent a little over half of our expenses. Employee compensation represents an important part of our operating expenses (23.4%). No new hires are planned for 2025 in order to limit expenses. We are proud of the work of our employees and want them to thrive here.

Overall, the budget allocated to the City's various departments will increase by only 3.8%. Behind the figures and amounts allocated to a specific Department or an expense item, a City's operating budget also reflects an orientation and a strategy.

What do we need to do? Where do we need to spend? Where should the City's financial resources come from?



Christina M. Smith
Mayor of Westmount

Our mission, our goal is to continue to improve the quality of life of residents and guarantee the sustainability of public services while ensuring the sound management of municipal finances. Therefore, we are continuing our efforts to control and limit the growth of our expenses, but also ensure that our teams have the means and tools to meet the challenges our City is facing.

We also want to limit as much as possible the tax burden on our residents. For this reason, we have developed a budget that allows us to continue to bend the curve of the growth of the tax rate. In 2025, the property tax bill for an average single-family home will increase by only 3.15%, compared to 4.55% in 2024. The City's revenue still comes mainly from property tax revenue, but in 2025, we are able to increase the share of our revenue from other sources, particularly from government transfers.

This 2025 Operating Budget is a roadmap that will enable us to continue making our City a great place to live. This budget also reflects our commitment to offering quality services, preserving our environment, and maintaining responsible taxation.

By investing in our infrastructure, supporting our community organizations, and promoting sustainable development, we are laying the foundation for a promising future for Westmount. I am convinced that, together, we will succeed in meeting the challenges ahead and making Westmount an even more beautiful and dynamic City.

Thank you, and happy holidays to all!



Christina M. Smith
Mayor of Westmount

Message from the Commissioner of Finance

Madam Mayor, Members of Council, ladies and gentlemen,

As the City's Finance Commissioner, it is a pleasure and an honour to present this 2025 operating budget, which is also the last operating budget of our term of office.

At the heart of our commitment is our desire to offer quality services to the community within a framework of sound and responsible management of public funds. Westmount's 2025 operating budget is based on this principle, which remains the foundation of our decision-making process, as we strive to meet our City's urgent infrastructure and sustainable growth needs.

In accordance with Quebec's Cities and Towns Act, our budget is balanced. Our revenues and expenses, excluding Hydro Westmount activities, amount to \$137.02 million (\$172.5 million including Hydro Westmount).

In 2025, property taxes for the average single-family home will increase by 3.15%. This is the lowest increase in 4 years. Easing the financial burden on residents is particularly important in these turbulent economic times. As always, the total increase in your municipal tax bill will ultimately depend on several factors, including the municipal assessment of your property. For more information on this subject, I invite you to consult the assessment roll produced by the Ville de Montréal, which includes properties in Westmount.



Antonio D'Amico
CPA, CPA(VT), MBA, D. Fisc
Councillor - District 1

In our revenues, you may notice a significant decrease (-8.3%) in transfer duties, attributed to a slowdown in the real estate market. However, since the beginning of our mandate, diversifying the City's revenue sources has been a priority. For 2025, our revenue from government transfers and grants is up 39%. We also benefit from a higher allocation of the growth in a portion of the Québec sales tax (QST) in 2025. Revenue from tickets and fines has also increased by 25%. This is essentially due to tariff modifications in our 2024 fiscal year. Library and community events revenue is also up by 19.6%, a testament to the success and popularity of our programmes.

As for our expenses, you will notice an increase in the debt service amount for 2025. As planned in the 2024 Capital Works Programme, a debt of \$7.7 million was contracted in December 2024. The first principal payment of the new loan is due in 2025, in addition to the annual interest. Hence, the debt service amount in this 2025 budget is \$2.2 million. This is a well-thought-out and responsible strategy for financing the costly infrastructure projects and works that our City needs. Indeed, given the scale and urgency of the investments we need to make in the coming years, we ought to use financing tools other than Pay-As-You-Go to ensure we meet the challenges ahead and on time.

There was practically no change in employee headcount. The 5.9% increase in payroll is mainly attributable to the salary increase adjustments, in line with inflation, negotiated as part of the new collective agreements signed with the City. We are immensely grateful to the women and men who work daily to provide our community with the services we enjoy, and we want to see them thrive in their work here in Westmount. Council will, however, continue to maintain and limit payroll growth to levels that align with our financial capabilities.

Expenses in Urban Planning will be lower than last year due to more mandates being accomplished in-house, thus reducing the expenses for outsourced consulting.

In addition to its regular activities, the Legal Department and City Clerk's Office will be responsible for organizing municipal elections in Westmount in 2025. For this reason, and in accordance with the Act Respecting Elections and Referendums in Municipalities, which stipulates that municipalities shall establish a fund dedicated to the financing of expenses related to holding an election, the operating budget of the Legal Department and City Clerk's Office will increase by 14% in 2025. A portion of the City's accumulated surplus will also cover special election-related expenses.

Following the celebration of the City's 150th anniversary and the Public Library's 125th anniversary in 2024, expenses for our Library and Community Events Department will return to usual levels.

Finally, I want to thank all the departments involved in preparing this budget. Each year, it is an exercise that goes well beyond numbers. The 2025 budget is built on our vision for a more resilient City that continues to be a source of pride for its citizens.

Thank you all,

A handwritten signature in white ink on a dark blue background. The signature is stylized and appears to read 'Antonio D'Amico' followed by 'CPA'.

Antonio D'Amico

CPA, CPA(VT), MBA, D. Fisc.

Conseiller – District 1

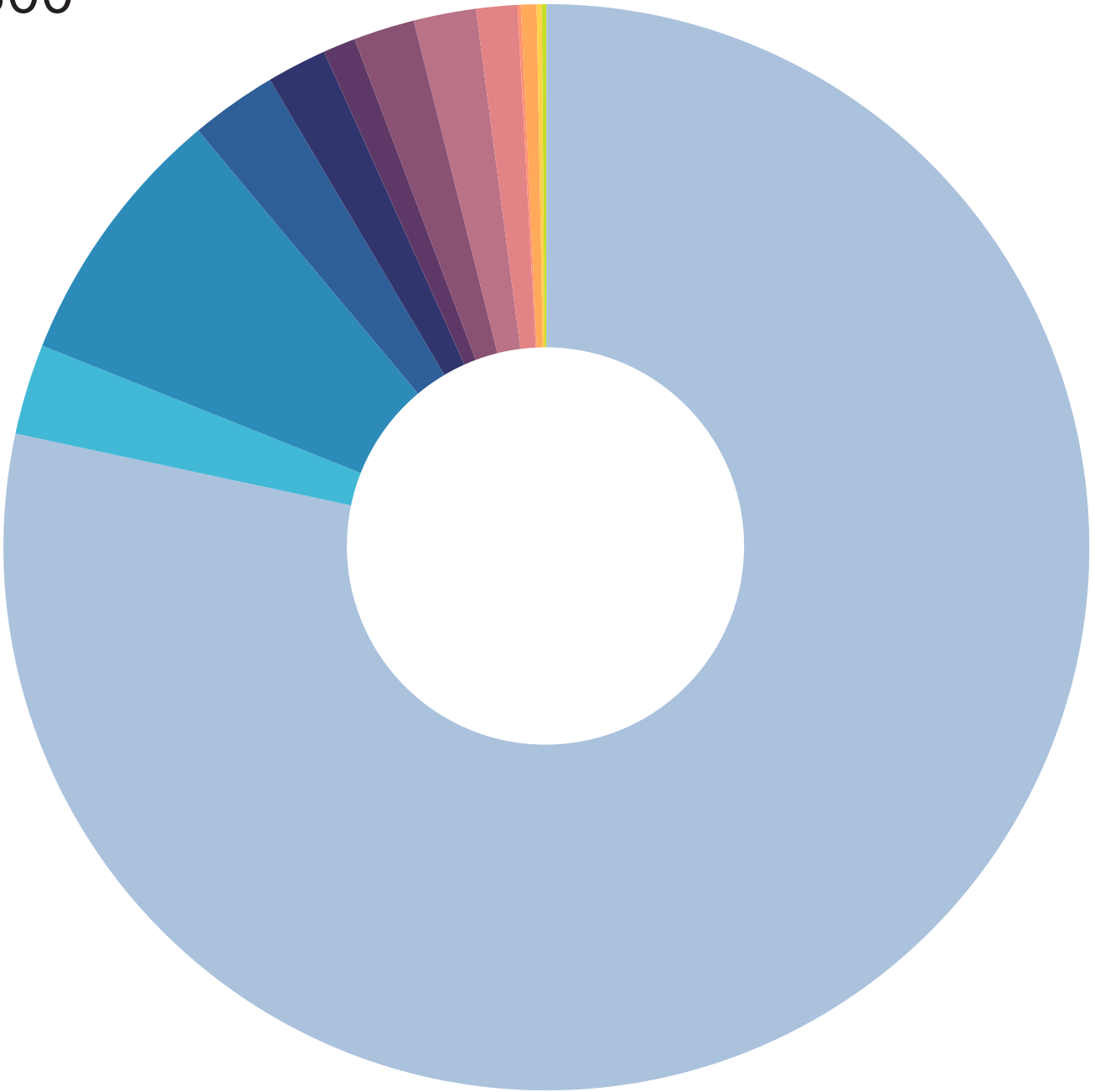
Commissaire aux finances

Membre de la commission des finances et de l'administration

Revenues

TOTAL REVENUES*:
\$137,016,300

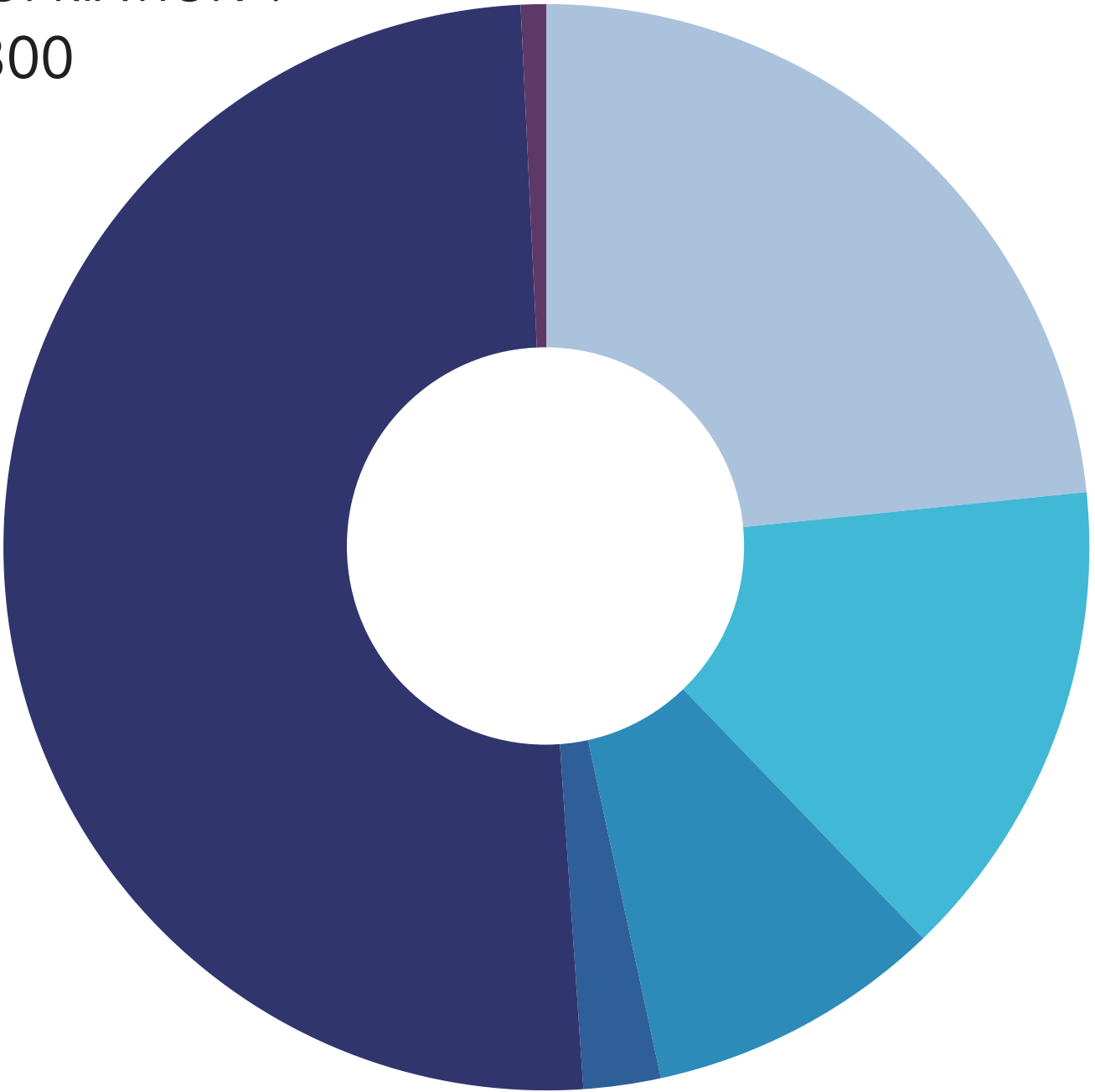
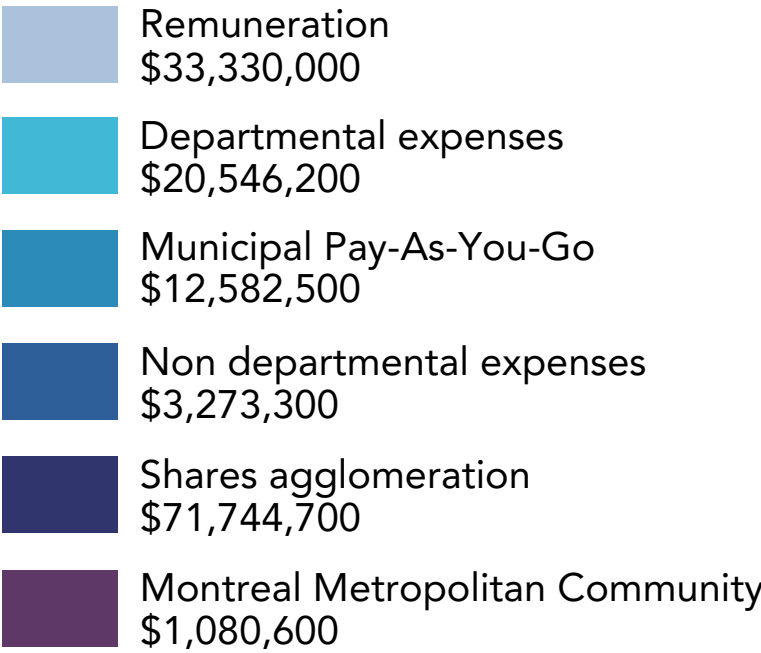
- Tax
\$109,519,100
- In lieux
\$3,765,200
- Transfer duties
\$11,000,000
- Parking meters & permits
\$3,600,000
- Tickets & fines
\$2,500,000
- Permits & licences
\$1,355,000
- Interest revenues
\$2,537,200
- Government transfers (grants)
\$2,595,000
- Recreational activities
\$1,714,000
- Library & community events
\$134,500
- Interest & penalties on taxes
\$650,000
- Recoverables
\$210,000
- Administrative revenues (other)
\$190,000



*Total taking into account Hydro Westmount deficit (-\$2,753,700). For a complete description of revenues, please see page 11.

Expenditures

TOTAL EXPENDITURES
AFTER APPROPRIATION*:
\$137,016,300



*Appropriation amount: \$5,541,000
*Excluding Hydro Westmount. For a complete description of expenditures, please see page 12.

Taxation rates

In 2025, the municipal tax rates per \$100 of valuation will be:



Residential properties
of 5 housing units or less
\$0.6548



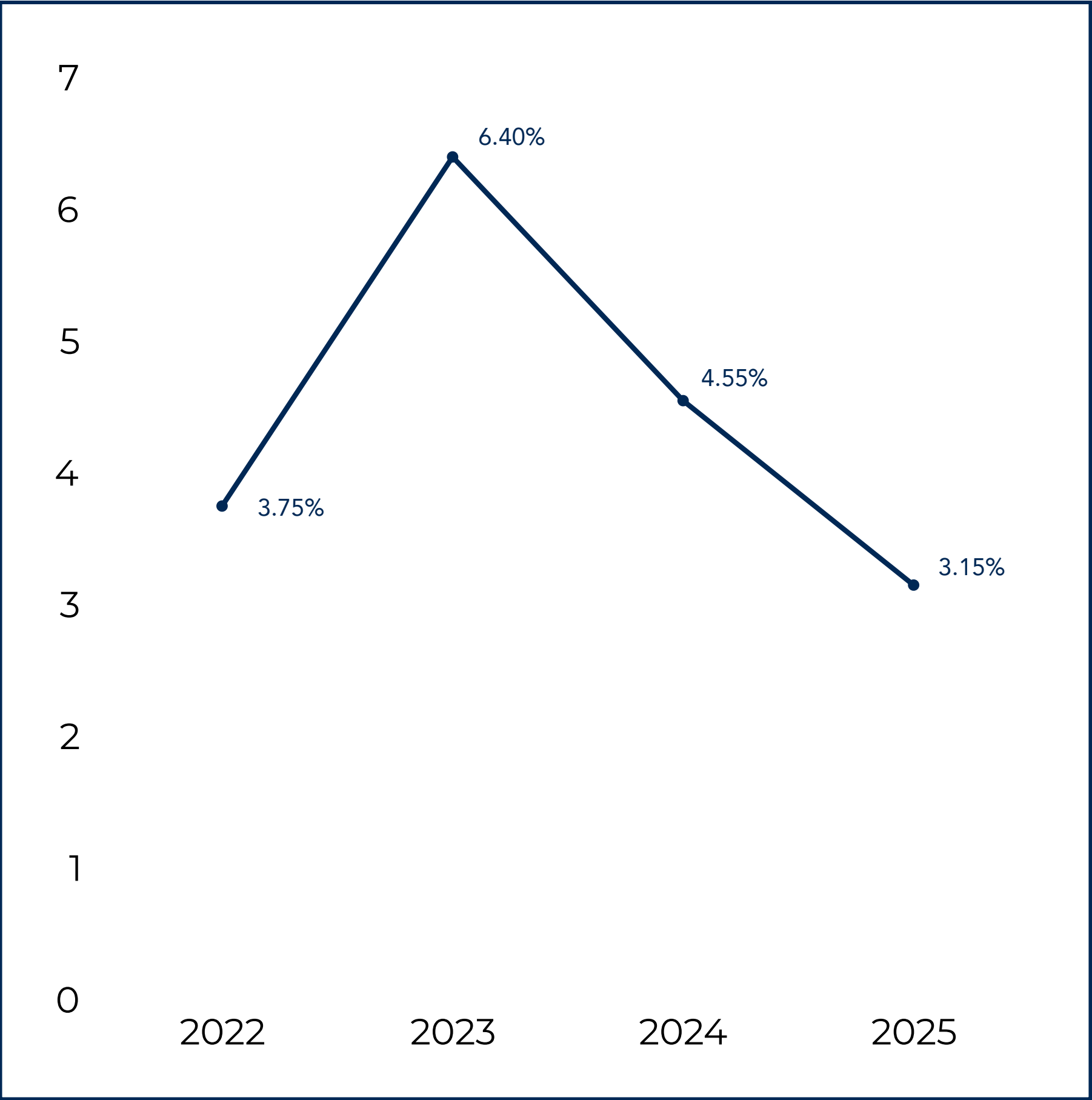
Residential properties
of 6 housing units or more
\$0.6548



Non-residential
properties
\$2.8809

Property tax

The lowest tax rate increase in 4 years



Tax rate increase

Revenues	2025	2024	Variation
Municipal revenues			
• Tax	\$109,519,100	\$106,500,000	2.8%
• In lieux	\$3,765,200	\$3,776,000	-0.3%
• Transfer duties	\$11,000,000	\$12,000,000	-8.3%
• Parking meters & permits	\$3,600,000	\$3,500,000	2.9%
• Tickets & fines	\$2,500,000	\$2,000,000	25.0%
• Permits & licences	\$1,355,000	\$1,340,000	1.1%
• Interests revenues	\$2,537,200	\$2,630,500	-3.5%
• Government transfers (grants)	\$2,595,000	\$1,866,800	39.0%
• Recreational activities	\$1,714,000	\$1,543,500	11.0%
• Library & community events	\$134,500	\$112,500	19.6%
• Interest & penalties on taxes	\$650,000	\$563,800	15.3%
• Recoverables	\$210,000	\$220,600	-4.8%
• Administrative revenues (others)	\$190,000	\$197,700	-3.9%
Total municipal revenues	\$139,770,000	\$136,251,400	2.6%
Hydro Westmount			
Gross revenue	\$32,743,800	\$31,975,600	2.4%
Operating costs	(\$31,992,500)	(\$30,908,300)	3.5%
• Remuneration	(\$5,216,700)	(\$4,609,600)	13.2%
• Operating	(\$2,848,900)	(\$2,788,400)	2.2%
• Debt service	(\$30,000)	(\$29,500)	1.7%
• Hydro Quebec	(\$23,896,900)	(\$23,480,800)	1.8%
Pay-As-You-Go (electrical distribution only)	(\$3,505,000)	(\$2,425,000)	44.5%
Net contribution (deficit)	(\$2,753,700)	(\$1,357,700)	102.8%
Total revenues	\$137,016,300	\$134,893,700	1.6%

2025 budget

Revenues

Expenditures	2025	2024	Variation
Remuneration	\$33,330,000	\$31,465,600	5.9%
Departmental expenses	\$20,546,200	\$19,788,300	3.8%
• General Direction & Council	\$495,000	\$494,000	0.2%
• Project Office	\$594,800	\$143,400	314.8%
• Communications	\$97,200	\$97,200	0.0%
• Finance	\$81,100	\$80,700	0.5%
• Human Resources	\$453,000	\$453,000	0.0%
• Information Technology	\$1,484,600	\$1,462,100	1.5%
• City Clerk & Legal Services	\$1,415,600	\$1,234,600	14.7%
• Library & Community Events	\$1,205,300	\$1,464,800	-17.7%
• Public Safety	\$377,000	\$347,200	8.6%
• Engineering	\$870,500	\$370,500	135.0%
• Public Works	\$11,933,100	\$12,143,700	-1.7%
• Sports & Recreation	\$1,182,200	\$1,107,000	6.8%
• Urban Planning	\$356,800	\$390,100	-8.5%
Non departmental expenses	\$3,273,300	\$4,174,700	-21.6%
• Debt service - Principal & interest	\$2,206,900	\$1,215,900	81.5%
• Bank charges & interest	\$251,000	\$247,500	1.4%
• Provisions & pension cost (past service)	\$815,400	\$2,711,300	-69.9%
Municipal Pay-As-You-Go	\$12,582,500	\$24,035,800	-47.7%
Surplus appropriation	(\$5,541,000)	(\$15,346,300)	-63.9%
Total expenditures before aggro. & MMC	\$64,191,000	\$64,118,100	0.1%
Shares agglomeration	\$71,744,700	\$69,669,700	3.0%
Montreal Metropolitan Community	\$1,080,600	\$1,105,900	-2.3%
Total expenditures after appropriation	\$137,016,300	\$134,893,700	1.6%

2025
budget

Expenditures

Project Office

**In-house expertise in
project management and strategic asset management**



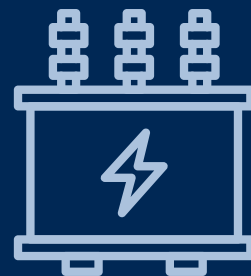
Public consultations



Cross-departmental
efficiencies

\$400,000,000

in assets





Prepared by the City of Westmount Finance Department
and Communications Department
DECEMBER 2024