

## Claims & Risk Specialist

### Executive Summary

|                   |                    |                           |          |
|-------------------|--------------------|---------------------------|----------|
| <b>Division</b>   | Corporate Services | <b>New/Existing</b>       | New      |
| <b>Department</b> | Finance            | <b>FTEs</b>               | 1.0      |
| <b>Start Date</b> | January 1, 2026    | <b>Total Expenditures</b> | \$10,000 |
| <b>End Date</b>   | N/A                | <b>Net Levy Impact</b>    | \$0      |

Objective:

To reduce insurance costs, minimize reliance on external adjusters, and generate new revenue through a structured cost recovery program for damage to County property.

These outcomes will be achieved through the addition of a dedicated Finance – Risk Management FTE, responsible for:

- Investigating and adjusting County claims internally, reducing the volume of claims reported to insurers;
- Pursuing recovery against third parties responsible for damage to County-owned assets through administration of a corporate cost recovery program, ensuring timely and consistent financial recovery.

This service enhancement will result in measurable cost savings, increased revenue, and improved control over claims management.

### Description

Operational Opportunity

There is an opportunity for the County to save on annual insurance costs by increasing insurance policy deductibles. However, by increasing insurance deductibles, less claims are reported to insurers, and more claims must be adjusted by the County. Currently, most claims that fall within County deductible levels are adjusted by a contracted insurance adjuster on behalf of the County. The Claims & Risk Specialist would be able to investigate and adjust most County claims internally, thus saving on insurance premium costs and contracted adjusting costs.

There is an additional opportunity for the County to recover funds owed to us from damage to County property. The County does not currently pursue recovery for property damage to County owned assets caused by other parties. For example: A motorist is involved in a collision and destroys a County owned traffic light. The Claims & Risk Specialist would administer and manage the damage cost recovery program and pursue recovery of these costs from responsible parties and/or their insurers. There would also be the opportunity to pursue other cost recovery efforts such as recovering the costs for fire department services and clean up at motor vehicle collisions.

## Benefits

### Financial:

- Cost savings on annual insurance premiums (higher deductibles & less claims reported to insurers)
- Cost savings by reducing contracted insurance adjusting services
- Cost recovery of money owed to the County from responsible third parties

### Operational:

- Increased internal oversight of claim investigations and resolutions
- Expedited claims handling and resolutions
- Reduced volume of claims managed by the Risk Manager - allowing for more proactive risk mitigation and insurance program optimization

## Timeline

Once the position is hired, deductible levels could be increased, and internal adjustment of claims could be initiated immediately. The cost recovery initiative could begin immediately as well since user fees are already established, and an administrative procedure developed.

## Organizational ability to deliver expected project outcomes

Based on the County's current insurance policies, a request can be made to the insurer to request higher insurance deductibles levels at any time. Once requested, this will result in insurance premium savings, and this new staff resource will be able to manage the additional internal claims adjusting. Further, staff have already established and tested a corporate directive for damage cost recovery and had initial meetings with Public Works and relevant Finance staff to discuss each party's role in the damage cost recovery process. Public Works can obtain the necessary information required to successfully pursue cost recovery against responsible parties. Risk Management has access to the MTO portal and can obtain police reports to identify responsible parties following an accident that damages County property. Finance (accounts receivable staff) can issue an invoice and letter to responsible parties and follow the County's established collection policies if invoices are not paid by the due date.

## Return on Investment (ROI)

As this position is expected to fully recover the costs associated with putting the program in place, it is anticipated the ROI will be 100%. The cost recovery is anticipated through: insurance cost savings by increasing insurance deductibles, reporting less claims to insurers, expedited claim resolutions, damage cost recovery, and reduced contracted claims adjusting.

## Justification

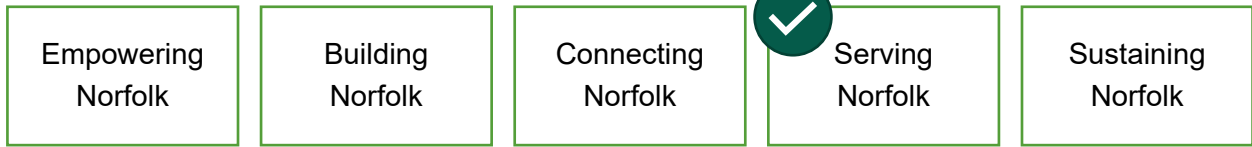
The County is in a strong position to take a more active approach to managing and resolving insurance claims. In 2022, the Risk Management area implemented “Clear Risk” software that provided staff with the tools needed to receive incident reports and claim submissions electronically and conduct claims tracking and management capabilities within the program. The County now has software in place to be able to conduct internal claims adjusting and track financials effectively and efficiently.

Insurance costs are a significant expense to municipal taxpayers each year. When underwriting a municipality such as Norfolk County, the insurers focus heavily on our recent claims experience. When municipalities have low deductibles and conduct little or no claims handling internally, they must report more claims to the insurers – who then use that claims experience to determine annual insurance costs. It is widely accepted in municipal insurance that one of the best ways to reduce insurance costs is to improve claims experience and reduce the number of claims reported to insurers. When a claim is reported to insurers, they incur costs to assign an insurance adjuster to manage the claim, and those costs are then passed along to the municipality. Any claims the County reports to the insurer becomes a part of the County’s “claims experience”, which is then used by the insurance underwriters when determining our future insurance costs. By carrying higher insurance deductible levels, this will allow the County to report less claims to the insurers and have more control over claim outcomes and resolutions.

The Claims & Risk Specialist would administer the cost recovery process for damage caused to County property by third parties. By pursuing recovery of these costs, the County is exercising fiscal responsibility as these repair costs should not be borne by all municipal taxpayers through regular levy budgets. Typically, these recoveries come by way of motor vehicle collisions on County roadways. Several times each year there are motor vehicle accidents on County roads that damage County assets such as: bridges, traffic lights, signage, guard rails, roadways etc. Most motor vehicle accidents occur due to a driving error, and damage costs are recoverable from the parties responsible under the County’s established user fees. Since this would be a new initiative and there is a certain level of variability, staff have provided a conservative estimate of damage recovery revenue. However, it’s likely that once the program is fully operational the revenue will be higher than currently estimated.

This role would also provide expanded opportunities for proactive risk mitigation initiatives. The Risk Manager would spend less time on managing and reviewing insurance claims and could allocate more time on internal initiatives that proactively reduce operational risk within the corporation. Although not quantified, reducing and mitigating additional corporate risks could also result in future corporate cost savings.

**Alignment with Council's Strategic Plan**



Explanation:

This initiative supports fiscal responsibility of public funds by supporting insurance cost reduction and pursuing recoverable funds that are owed to the County from responsible parties.

**Financial Plan**

Financial Impact:

|  | One-Time (\$)  | On-Going (\$)    | Total 2026 (\$) |
|--|----------------|------------------|-----------------|
| <b>Expenditures</b>                          |                |                  |                 |
| Salaries & Benefits                          | \$             | \$118,300        | \$118,300       |
| Materials, Supplies & Services               | \$3,400        | \$3,800          | \$7,200         |
| Financial (Insurance Premiums & Deductibles) | \$             | (\$115,500)      | (\$115,500)     |
| <b>Total Expenditures</b>                    | <b>\$3,400</b> | <b>\$6,600</b>   | <b>\$10,000</b> |
| <b>Revenues</b>                              |                |                  |                 |
| Grants                                       |                |                  |                 |
| User Fees (Property damage recoveries)       |                | \$10,000         | \$10,000        |
| Etc.   | \$0            | \$               | \$              |
| <b>Total Revenues</b>                        | <b>\$0</b>     | <b>\$10,000</b>  | <b>\$10,000</b> |
| <b>2026 Net Levy Impact</b>                  | <b>\$3,400</b> | <b>(\$3,400)</b> | <b>\$0</b>      |
| Impact on 2026 Tax Levy                      |                |                  | 0%              |

## Fleet Training and Compliance Officer

### Executive Summary

|                   |                                  |                           |           |
|-------------------|----------------------------------|---------------------------|-----------|
| <b>Division</b>   | Community & Development Services | <b>New/Existing</b>       | New       |
| <b>Department</b> | Fleet and Facilities Services    | <b>FTEs</b>               | 1.00      |
| <b>Start Date</b> | April 1, 2026                    | <b>Total Expenditures</b> | \$133,900 |
| <b>End Date</b>   | N/A                              | <b>Net Levy Impact</b>    | \$133,900 |

**Objective:**

To ensure Norfolk County’s fleet is operated in a safe, efficient and in full compliance with regulations through the creation of a corporate fleet training and compliance program. The Fleet Training and Compliance Officer will focus on creating and implementing targeted in-house learning opportunities to ensure employees are equipped with the necessary skills, certifications, licensing upgrades, and training to safely operate Norfolk County vehicles and equipment.

This strategic role is essential to preventing incidents and damage to County vehicles and fleet equipment while ensuring the safety of their operators and the public. Further, this position will be fully responsible for Norfolk’s Commercial Vehicle Operator’s Registration (CVOR) monitoring and renewal, will be responsible to conduct collision investigations, and oversee and maintain all Norfolk County driver’s abstracts in accordance with Ministry of Transportation (MTO) requirements.

### Description

**Operational problem or opportunity**

Norfolk County owns over 400 vehicles / motorized equipment, which are required to support all the services Norfolk County provides to the community. Currently, there is a significant lack of sufficient vehicle/equipment operator training being completed resulting in increased incidents, vehicular and equipment damages and inquiries from concerned residents. Further, a mock Ministry of Transportation (MTO) audit completed in 2024 identified significant concerns related to lack of corporate training, documentation and compliance. Norfolk County has an obligation under the Commercial Vehicle Operator’s Registration (CVOR) to ensure that only qualified and competent drivers utilize County vehicles.

**Benefits**

There are expected cost savings (avoidance) with this investment in staffing resources as it is anticipated that the corporate fleet training and compliance program will reduce fleet and equipment incidents and associated damages including personal injuries. This reduction in incidents / damages will have favourable impacts on County insurance premiums and lower overall vehicle and equipment repair and maintenance costs. Also, trained operators operate vehicles and equipment more efficiently, reducing fuel consumption.

Further, the fleet training and compliance program will significantly improve training delivery across the Corporate to ensure standardization while providing the required customized training to ensure successful implementation. It has been demonstrated that ongoing training improves operator confidence, skill and job satisfaction, leading to reduced employee turnover.

Lastly, the fleet training and compliance program will provide preventative enforcement of Norfolk County fleet policies to ensure that Norfolk County assets are utilized appropriately by staff. This role would execute the new driver's handbook and policies which would include a training program for new drivers and supplementary training of drivers. Staff would not be able to drive or operate equipment owned or leased by the County until being trained by our internal Fleet Training and Compliance officer. The Program will establish clear expectations and provide consistent coaching leading to a more professional fleet. In addition, the fleet training and compliance officer will provide reactive investigations into incidents to determine root causes, take appropriate actions including discipline and cater future training to address identified issues.

### **Risk**

The risk to not creating and implementing a robust fleet training and compliance program for Norfolk County is further increases in fleet vehicle incidents and equipment failures. 2025 has been a year filled with Vehicle and Equipment incidents, Q1 of 2025 had more incidents than all of 2024. Further, if Norfolk County fails future audits, Norfolk could be in non-compliance with Commercial Vehicle Operator's Registration (CVOR) with possible fines up to \$20,000 per instance. Ultimately, Norfolk County could be at risk of losing its Commercial Vehicle Operator's Registration (CVOR) which would have a very large impact on services provided to residents. Further, the increase in vehicle incidents and equipment failures would have a negative impact on insurance premiums and public image.

### **Timeline**

Recruitment for the new position will commence in February 2026 with a start date of April 1, 2026. The early April start date will allow for significant training to be completed in the 2026 calendar year so results can be seen starting in late 2026 / 2027.

### **Impact on operations**

The position will allow for further centralization of fleet activities into the Fleet Department allowing for user departments to focus on their specialties to improve their services to the community. The additional resource will also allow Fleet to relieve some operational pressure from the Human Resources Department due to recent Fleet policy changes which require the management of employee driver's abstracts. The Fleet Training and Compliance Officer will be involved in new employee onboarding process with providing training for vehicles and equipment.

### **Organizational ability to deliver expected project outcomes**

The Fleet and Facilities Services team is a high performing team with demonstrated results of achieving or exceeding expectations, particularly when additional resources are invested.

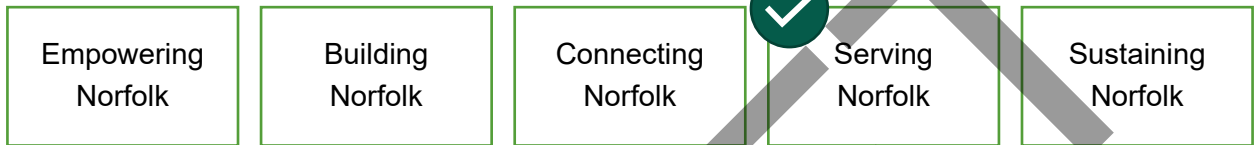
**Return on Investment (ROI)**

The creation of a robust corporate fleet training and compliance program will result in cost avoidances in insurance and lower costs related to vehicle repairs and replacements.

**Justification**

Justification provided within description section.

**Alignment with Council’s Strategic Plan**



Explanation:

Improved fleet services reliability and improved customer service.

**Financial Plan**

Financial Impact:

|                                | One-Time (\$) | On-Going (\$)    | Total 2026 (\$)  |
|--------------------------------|---------------|------------------|------------------|
| <b>Expenditures</b>            |               |                  |                  |
| Salaries & Benefits            | \$            | \$127,900        | \$127,000        |
| Materials, Supplies & Services |               | \$6,000          | \$6,000          |
| <b>Total Expenditures</b>      | <b>\$</b>     | <b>\$133,900</b> | <b>\$133,900</b> |
| <b>Revenues</b>                |               |                  |                  |
| <b>Total Revenues</b>          | <b>\$0</b>    | <b>\$0</b>       | <b>\$0</b>       |
| <b>2026 Net Levy Impact</b>    | <b>\$</b>     | <b>\$133,900</b> | <b>\$133,900</b> |
| Impact on 2026 Tax Levy        |               |                  | 0.10%            |

## Stormwater CCTV Inspections & Condition Assessment

### Executive Summary

|                    |                        |                           |           |
|--------------------|------------------------|---------------------------|-----------|
| <b>Division:</b>   | Public Works           | <b>New/Existing</b>       | New       |
| <b>Department:</b> | Environmental Services | <b>FTEs</b>               | N/A       |
| <b>Start Date</b>  | January 2026           | <b>Total Expenditures</b> | \$300,000 |
| <b>End Date</b>    | N/A                    | <b>Net Levy Impact</b>    | \$300,000 |

### Objective

By engaging a consultant to complete CCTV condition assessments of the stormwater infrastructure, the County will be better positioned to identify where upgrades or replacements are necessary to support future development. This work strengthens long-term capital planning and helps ensure that growth is directed to areas with sufficient infrastructure capacity.

### Description

#### Operational problem or opportunity

Norfolk County currently lacks verified inventory and condition data for a significant portion of its storm sewer infrastructure. This data gap creates regulatory, financial, operational, and reputational risk, especially under the requirements of the Consolidated Linear Infrastructure Environmental Compliance Approval (CLI-ECA).

#### Benefits

Stormwater management is a core service underlying a municipality and provides the means to keep people and communities safe from flooding, damage to property, and minimizing the social and environmental disruptions. The benefits of a comprehensive CCTV program include:

- **Regulatory Compliance:** Fulfills inspection and monitoring obligations under the CLI-ECA. This includes system verification, proactive condition assessment, and long-term planning.
- **Asset Management Best Practice:** The 2025 Asset Management Plan specifically highlights the need for improved data accuracy for storm infrastructure. This program directly addresses that priority.
- **Risk Reduction:** Helps avoid costly surprises such as sinkholes, flooding, or failures, which carry reputational and legal consequences.
- **Supports Capital Planning:** The inspection results will form the foundation of a 1–10 year long-term inspection and rehabilitation cycle, enabling smart, risk-based investment decisions.
- **Climate Adaptation:** Ensures our systems can accommodate increasing precipitation intensity and supports long-term resiliency.

**Risk**

The stormwater system in Norfolk County has a finite lifespan, with a wide range of pipe vintages throughout the network. As these assets age, the need for replacement and repair will become a recurring and increasingly significant responsibility. Preliminary assessments have revealed a critical gap in data regarding the current condition of this infrastructure. While staff can perform spot inspections and utilize certain tools to evaluate accessible sections, much of the system remains beyond reach. Without a formal CCTV inspection program, Norfolk County lacks the ability to carry out the comprehensive assessments needed to fully understand the system's integrity.

This lack of visibility poses a considerable risk. Undetected deficiencies can result in infrastructure failures, increased maintenance costs, service disruptions, environmental damage, and public safety concerns. An investment in system-wide inspection and monitoring represents a proactive risk mitigation approach. It would allow the County to identify vulnerabilities early, prioritize capital works, extend asset life, and make informed, cost-effective decisions to safeguard infrastructure performance and sustainability.

Additionally, the long-term functionality of the stormwater network is critical to Norfolk County's growth and resilience. A well-maintained system is essential for safely conveying runoff to receiving watercourses, ponds, and other natural features, minimizing the impact and frequency of flooding. Inadequate monitoring and maintenance not only elevate environmental and safety risks, but may also hinder development. Developers, businesses, and residents rely on dependable infrastructure to support long-term investments. Without it, Norfolk County could struggle to attract and retain growth opportunities.

**Timeline**

This capital project proposes a ten-year phased cycle CCTV inspection and condition assessment program, targeting 20-25 km of storm sewers and associated manholes per year, to eventually inspect all of Norfolk County Urban Stormwater System. The focus will be on infrastructure in areas aligned with the County's 10-Year Capital Plan. The program will be fully contracted, with internal coordination and oversight.

**Impact on operations**

The Stormwater team currently consists of a manager, a technologist, and two operators. With the initiation of the CCTV contract, there will be an initial period of oversight to ensure the contractor is aligned with project expectations and standards. Following this, ongoing check-ins and supervision will be conducted as needed. This approach is expected to have minimal impact on current operations, allowing the team to maintain its existing workload without interruption.

**Organizational ability to deliver expected project outcomes**

The data collected will directly inform updates to Norfolk County's Asset Management Plan and Master Plan, enabling evidence-based preventative maintenance and guiding future capital investment priorities. This foundational work ensures that stormwater infrastructure planning is carried out responsibly, proactively, and in alignment with regulatory requirements. Additionally,

the information will support the Engineering Department in advancing long-term capital planning and proactive maintenance strategies, helping to optimize infrastructure performance and sustainability.

**Return on Investment (ROI)**

The information collected through this initiative will directly support long-term capital planning, the development of proactive maintenance strategies, and more informed development planning. By gaining a clearer understanding of system capacity and condition, the County can ensure that future growth is directed to areas with adequate infrastructure. Early identification of potential issues will help extend the service life of existing assets, reduce reliance on costly emergency repairs, and prevent premature replacements. This proactive approach maximizes the value of tax dollars while strengthening the overall resiliency and reliability of the stormwater system.

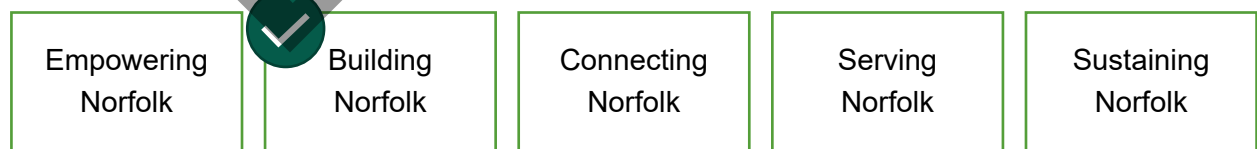
**Justification**

Since the implementation of the stormwater program in mid-May 2024, staff have inspected 200 of 288 storm outlets, 187 of 2,700 maintenance holes, 368 of 8,300 stormwater main segments, and 470 of 3,300 catch basins within the urban areas. These inspections have identified 74 deficiencies, 34 of which are considered high risk and require immediate attention.

The introduction of a robust CCTV inspection program will further enhance staff’s ability to assess the underground stormwater infrastructure, providing a clearer understanding of its condition as well as its immediate and long-term needs. Anticipated benefits include improved accuracy in identifying defects, earlier detection of potential failures, better prioritization of maintenance and repair activities, and increased cost-effectiveness by reducing emergency repairs and extending asset lifespan.

The documentation generated through CCTV—both visual and written—will be critical to the proactive maintenance of the system via the ten-year capital plan. Additionally, this information plays a vital role in guiding future development decisions and ensuring that growth aligns with the capacity and condition of the County’s stormwater infrastructure.

**Alignment with Council’s Strategic Plan**



**Explanation**

This project is fundamental to maintaining and improving the strategic condition of stormwater infrastructure throughout the County. The data collected will directly inform updates to our Asset Management Plan and Master Plan, enabling evidence-based preventative maintenance and

guiding future capital investment priorities. This foundational work ensures that the County can plan stormwater investments responsibly, proactively, and in full compliance with regulatory requirements.

**Financial Plan**

Financial Impact:

|                             | One-Time (\$) | On-Going (\$)    | Total 2026 (\$)  |
|-----------------------------|---------------|------------------|------------------|
| <b>Expenditures</b>         |               |                  |                  |
| Contracted Services         | \$            | \$300,000        | \$300,000        |
| <b>Total Expenditures</b>   | <b>\$</b>     | <b>\$300,000</b> | <b>\$300,000</b> |
| <b>Revenues</b>             |               |                  |                  |
| <b>Total Revenues</b>       | <b>\$0</b>    | <b>\$0</b>       | <b>\$0</b>       |
| <b>2026 Net Levy Impact</b> | <b>\$</b>     | <b>\$</b>        | <b>\$300,000</b> |
| Impact on 2026 Tax Levy     |               |                  | 0.22%            |

DRAFT

## Development Compliance Technologist

### Executive Summary

|                   |              |                           |           |
|-------------------|--------------|---------------------------|-----------|
| <b>Division</b>   | Public Works | <b>New/Existing</b>       | New       |
| <b>Department</b> | Engineering  | <b>FTEs</b>               | 1.0       |
| <b>Start Date</b> | April 2026   | <b>Total Expenditures</b> | \$104,200 |
| <b>End Date</b>   | Ongoing      | <b>Net Levy Impact</b>    | \$26,100  |

### Objective

The addition of a permanent full-time Development Compliance Technologist will allow the Engineering Department to improve the services that support the growth and development in Norfolk – specifically the construction and assumption phases of the land development process which includes the following key steps:

- Plan and Agreement compliance
- Site Control and Environmental Protection
- Financial Security Assessment
- Performance Monitoring and Assumption
- Site Alteration – (subject to Bylaw development and approval)

### Description

#### Operational problem or opportunity

Development creates new public infrastructure necessary to service and support it. Engineering plans are reviewed by municipal staff to ensure the plans are designed in accordance with municipal standards/requirements. The physical construction of the infrastructure (or at least key aspects of its installation) should also be reviewed by municipal staff to ensure compliance with the approved plans. While developers provide a level of third-party inspection (at their cost) to ensure their contractors build in compliance with the plans and that payments are verified, this inspection is for the benefit of the developer. These third-party inspectors also submitted financial security reduction requests on behalf of the developer. Developers post financial securities with the registered agreement and approved plans. The securities provide financial surety for the municipal (public) infrastructure to be built. Should a developer fail to build and/or build correctly, these securities can be drawn on (if necessary) to cause their completion and/or rectification. As works progress towards completion, developers seek a reduction on the amount of security posted as a means of managing and minimizing the financial outlay for the development. Security releases must be properly managed to ensure the County is not exposed to unnecessary risk. A key function of financial security management is field inspection and verification. Financial reductions, and releases need to be supported by confirmation that the built works (to which securities are being released for) is satisfactorily completed. Currently, there is significant reliance on unverifiable third-party submissions related to financial security reductions and releases.

Once built, this new public infrastructure is transferred to the County and assumed into the asset registry. Thereafter the County becomes responsible for its ongoing care and maintenance. To confirm that the new public infrastructure is acceptable for assumption, a level of field review should be performed as the infrastructure is being built as a means of verifying its suitability for assumption. It should be noted that there is a significant amount of infrastructure and supporting components that perform their function underground. As such, the details of the construction are only visible at the time of construction. Without the ability to visually examine the key construction processes of material verification, placement, and compaction for example – the assumption of buried infrastructure carries increased risk. These risks can be costly and may evidence themselves through reduced service life and/or premature failures (such as breaks). Currently, the County does not have resources assigned to the inspection of infrastructure built through the development process. Confirmation of its suitability for assumption is only based on the visually observable aspects of the built infrastructure and submitted 3<sup>rd</sup> party certifications/statements of record.

Beyond the physical construction aspects of the land development process, there are conditions set out within the development agreement that need to be adhered to for the benefit of neighbors and the surrounding environment. Such conditions pertain to work hours, site access (in/out, roadway cleaning), construction/site management controls (dust, noise), and safety. Currently, site administration is left to the control of the developer and/or site contractor. If/when concerns are raised – staff resources assigned to the application/engineering review phase are re-directed to the field to perform a responsive follow up.

The Municipal Act – specifically sections 128, 129 and 142 allow municipalities to prohibit, regulate and permit matters such as: public nuisances, noise, dust, vibration, changes to land including fill placement, topsoil removal, and grade alterations. Bylaws may be established to manage development impacts, protect the environment, and ensure public safety. Currently the County does not have a Site Alteration Bylaw (a bylaw to control these matters) and it has become increasingly apparent that such a by-law would be highly beneficial to the County. There have been a number of instances in recent years where such a bylaw would have served to avoid negative environmental impacts, protect the public and properly guide/control development. In the case of guiding and controlling development; land alterations and land re-grading would only be allowed to proceed with a permit from the County. The permit would require approved plans, permit conditions and financial securities to ensure performance.

Having a resource (a Development Compliance Technologist) to perform the matters noted above will enable the County to more effectively and efficiently control land development, minimize financial, environmental and public risk and respond to development related issues proactively as opposed to reactively.

### **Benefits**

Field inspection/verification is a key component to the construction and assumption phases of the land development process. The role serves to ensure that infrastructure is properly built and that through this process, the public and environment are protected from undue harm and negative impact. Performing the tasks demanded of this role will serve to improve the municipal

and public confidence in the development process and ensure that the newly built infrastructure will properly, safely and reliably support the community that is dependent upon it.

### **Risk**

Without the proper level of resourcing and expertise to manage the matters outlined in the Operational problem, these matters will continue to be reactively overseen by existing staff which are not able to provide the proper level of oversight necessary to achieve the desired level of service for this component of the land development process. At present the County has no assigned resources to support the activities/objectives noted above. The adoption and implementation of a Site Alteration Bylaw (although greatly needed) should not be undertaken without providing the necessary resources to support its functions.

Of particular note: there appears to be growing Council and Community desire to provide a greater level of oversight, support and control over the development process – in particular the construction and assumption phase. There appears a level of public acceptance that development is necessary, however such acceptance can turn to negative if/when development unnecessarily impacts the surrounding community or requires a financial response from the public purse in effort to correct unfortunate but avoidable misadventures. As Norfolk embraces and welcomes growth and change it is important to recognize the needs tied to the processes and procedures necessary to support this growth properly and positively. The current processes (as noted above) already have identified gaps and shortcomings that need to be addressed. The risks and concerns associated with these noted gaps will continue and/or increase as growth and change continues in Norfolk.

### **Timeline**

Currently no municipal staff are allocated to field oversight during the construction of new municipal infrastructure created as part of development works. Any time assigned is reactive in nature – typically following requests for review by the development industry of finished work (surface review only) or from abutting landowners stemming from concerns of impacts and/or nuisance (runoff, poor drainage, importing of fill, noise, dust, construction traffic) arising through the construction process or at its completion.

With respect to the suggestion of a Site Alteration Bylaw – this position would be able to support its implement/introduction. Without sufficient resources being able to support a Site Alteration, it would be unwise to propose its introduction.

Should Council approve the request for a full time Development Compliance Technologist, a qualified individual (subject to a successful recruitment process) could be in place as early as April 2026; allowing the objectives set out on the Objective section of this request to be appropriately resourced and achieved.

### **Impact on operations**

This position (if approved) will relieve the Project Manager, Development Engineering and the Engineering review team of the additional workload currently not supportable by these positions. The new resource would be assigned those tasks noted in the Objective section of this NBI request. If not resourced, these objectives will be un-resourced and actioned only when

priorities demand attention; resulting in sub-par service levels; prompting increased calls for improvement/ response/resolution which would most likely prompt the re-prioritization of other projects/ work in effort to placate development and/or public demand; ultimately resulting in service backlogs in other areas of the operation. Resourcing the work tasks identified in the construction and assumption phase of the land development process would allow the department/division to efficiently, effectively and confidently act on matters within this service sphere.

**Organizational ability to deliver expected project outcomes**

The Development Compliance Technologist will be able to deliver on the objectives demanded of this NBI and will be given support and guidance from the Project Manager, Development Engineering as necessary. The position will also play a key role in:

- 1) The development of a Site Alteration Bylaw and associated permit process
- 2) The monitoring of the progress of approved land developments in support of allocation monitoring process
- 3) The updating of the County Development Guidelines – embracing modern techniques, materials and construction processes
- 4) Ensuring that performance and maintenance monitoring of stormwater management facilities is completed by land developers – ensuring that these facilities perform as needed.

This NBI request, if approved, would offer support to the Bylaw Enforcement division in execution of any Bylaw infractions pertaining to the Site Alteration Bylaw (if/when adopted). Without this resource in place, the County will most likely carry forward (out of need to) with less than desired internal capacity to fully address the identified needs with the construction and assumption components of land development.

**Return on (ROI)**

By providing the required level of resourcing to address the identified needs in the land development process, Norfolk can/will improve the level of service for managing land development – in particular the necessary and critical control of the construction and assumption aspects. Proper oversight for these phases of the development process can also reduce the likelihood of assuming responsibility for non-compliant and/or incomplete works. This position will also aid in ensuring that the public infrastructure is properly built, meets performance objectives and is accepted into the public asset registry with a high level of confidence. The accepted infrastructure should be capable of meeting or exceeding its expected service life with minimal demand for maintenance funds in the near and medium term. Adopted infrastructure should also not introduce the need for new services or an elevation in service levels.

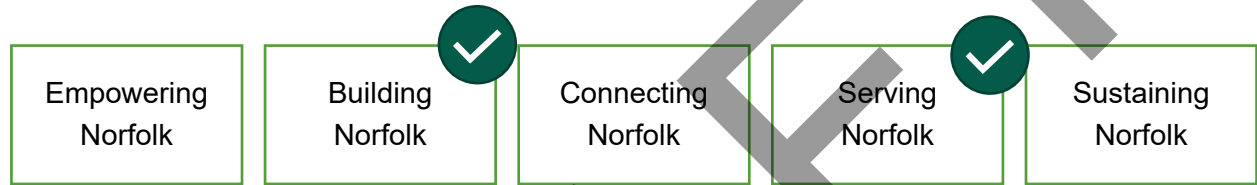
**Justification**

As Norfolk County continues to grow, the process of land development needs to be properly overseen and controlled. The deficiency in resourcing reduces the ability of staff to monitor, enforce, guide, and verify/confirm the works associated with land development – in particular

the creation and assumption of public infrastructure/assets that are expected to protect the public and the environment, deliver safe and sustainable level of service over its targeted service life with predictable demand on capital and operating funds.

The development process and its stages of construction and assumption require improved oversight and control to ensure compliance with regulatory requirements, new requirements imposed through development agreements and to administer the financial securities component and assumption processes of land development. To do this effectively, the addition of a Development Compliance Technologist will allow the Engineering Department to move forward and meet the objectives (as set out above) given their importance to ensuring that Norfolk's growth and customer service objectives are met.

**Alignment with Council's Strategic Plan**



**Explanation**

Norfolk County needs to be structured with adequate resources to be able to provide services to its residents and development industry alike; ensuring the long-term integrity of it the new public assets created through development and to ensure the protection of its existing residents and environment through its creation. With the addition of this resource, the Engineering division would be able to effectively oversee, manage and control development projects and ensure that this service component of the development process operates at an acceptable and appreciated level of service.

**Financial Plan**

Financial Impact:

|                                | One-Time (\$) | On-Going (\$)    | Total 2026 (\$)  |
|--------------------------------|---------------|------------------|------------------|
| <b>Expenditures</b>            |               |                  |                  |
| Salaries & Benefits            | \$            | \$98,200         | \$98,200         |
| Materials, Supplies & Services | \$            | \$6,000          | \$6,000          |
| <b>Total Expenditures</b>      | <b>\$</b>     | <b>\$104,200</b> | <b>\$104,200</b> |
| <b>Revenues</b>                |               |                  |                  |
| Inspection Fees                | \$            | \$78,100         | \$78,100         |
| <b>Total Revenues</b>          | <b>\$</b>     | <b>\$78,100</b>  | <b>\$78,100</b>  |
| <b>2026 Net Levy Impact</b>    | <b>\$</b>     | <b>\$26,100</b>  | <b>\$26,100</b>  |
| Impact on 2026 Tax Levy        |               |                  | 0.00%            |

## Customer Service Representatives, Gilbertson Administration Building (GAB)

### Executive Summary

|                   |                                   |                           |                 |
|-------------------|-----------------------------------|---------------------------|-----------------|
| <b>Division</b>   | Corporate Services                | <b>New/Existing FTEs</b>  | Existing<br>1.5 |
| <b>Department</b> | Customer Service & Communications | <b>Total Expenditures</b> | \$117,500       |
| <b>Start Date</b> | January 1, 2026                   | <b>Net Levy Impact</b>    | \$117,500       |
| <b>End Date</b>   | N/A                               |                           |                 |

### Objective:

The purpose of this NBI is to create a corporate customer service desk at the GAB that includes two permanent, full-time Customer Service Representatives (CSRs). There is currently a 0.5 FTE at GAB that is specific to Social Services and this NBI would ensure that there are two Customer Services Representatives at the customer service counter during regular business hours to greet customers, answer general inquiries and connect customers with staff working at GAB to answer more technical questions related to such services as Planning, Building, Water, Wastewater, Ontario Works, Housing & Homeless Prevention Services, Childcare, Human Resources and other departments and services that are located at GAB.

### Description

**Operational problem or opportunity** – Historically at the GAB there have always been two CSRs working at the front reception counter that provided reception and customer service to Health & Social Services. Following the health unit merger there remains 0.5 FTE CSR at GAB to support social services and housing. Additionally, staff from Community Development Services, Public Works, Human Resources and IT have moved into GAB who also require customer service support. The purpose of this NBI is to add 1.5 FTEs in the CSR role in Corporate Services so that a corporate-wide customer service counter is located at GAB to support all of the departments that are located at the Gilbertson office. This will ensure that there is consistent customer service, timely response to customer inquiries and adequate staffing to support all of the departments. The CSRs will provide frontline reception by greeting customers, responding to general inquiries and connecting customers with the appropriate technical staff working in the GAB who can provide the specific service needed by the customer.

**Benefits** – Having dedicated CSRs ensures a consistent presence and level of service at the customer service counter. Including the CSRs as part of the Corporate Services - Customer Service and Communications team means that the CSRs have access to the same information and support as ServiceNorfolk and that adequate coverage for time off due to illness or vacation is available from the Corporate Services casual CSR pool. A corporate wide approach to customer service at the GAB also serves to break down departmental silos, meaning that a customer can approach either CSR at the customer service counter for assistance, rather than waiting in a specific customer service line depending on the department or service they need.

**Risk** – Should there not be dedicated CSRs at the GAB, then each department who works in the building will need to identify staff to cover the customer service counter on a rotating basis and maintain the coverage schedule. Scheduling can be a challenge that may lead to inconsistent coverage. If staff who don't usually work at the counter are providing the coverage, there may be knowledge gaps that may lead to inconsistent levels of customer service. This type of shared and rotating customer service coverage would also be siloed as each person would be representing a specific division or department.

**Timeline** – Currently CSRs are at GAB using the existing 0.5 FTE from Social Services and corporate gapping dollars. Once the NBI is approved through the budget process, recruitment for permanent CSRs will begin, to ensure consistent levels of customer service and a smooth transition.

**Impact on operations** – Taking a consistent and corporate approach to customer service at the GAB will ensure that customers receive timely and responsive service. The Customer Service and Communications department will work with the departments at the GAB to ensure that there are adequate technical subject matters experts (e.g. Building Inspectors, Permit Coordinators, Planners, Public Works Staff) available in the building each day for the CSRs to connect customers with to provide the technical service customers are seeking.

**Organizational ability to deliver expected project outcomes** – The Customer Service and Communications team is already supporting the CSRs at the GAB, so a smooth transition to permanent CSRs is expected.

**Return on Investment (ROI)** – Customer Service excellence is a Council and corporate priority. Having dedicated CSRs at the GAB will assist the team in meeting our goals of delivering timely, responsive, friendly and consistent customer service at all of our administrative buildings.

## Justification

The GAB is a key administration building for Norfolk County where teams from all of the County's divisions are located. Many services are available at the GAB: Building, Planning, Economic Development, IT, GIS, Human Resources, Public Works, Parks Administration, Social Services & Housing. Members of the public attend the GAB on a daily basis seeking a variety of services. It is imperative that they receive consistent and timely customer service. Based on discussions with the senior leaders whose teams work at the GAB and a review of the types of customer service inquiries that have been received there, it is recommended that Corporate Services operate the customer service counter at the GAB staffed with two Customer Service Representatives who are trained to deliver frontline reception, answer general inquiries and connect customers with technical staff from all of the departments working at the GAB. This will ensure adequate coverage of the customer service counter and a consistent, responsive level of customer service. It also means that departmental staff at GAB can focus on their work rather than splitting their time between covering the customer service counter and their regular duties. Departments working at the GAB will ensure that staff are available on site, daily at the GAB to be paged to the customer service counter to assist customers with their technical service needs and requests.

**Alignment with Council’s Strategic Plan**



Explanation:

A consistent and fully staffed customer service counter at the GAB will ensure that customers receive the customer service they need in a timely and consistent manner and that they are connected to the appropriate staff at GAB who can provide the technical services being sought.

**Financial Plan**

Financial Impact:

|                                | One-Time (\$) | On-Going (\$)    | Total 2026 (\$)  |
|--------------------------------|---------------|------------------|------------------|
| <b>Expenditures</b>            |               |                  |                  |
| Salaries & Benefits            | \$            | \$114,500        | \$114,500        |
| Materials, Supplies & Services |               | \$3,000          | \$3,000          |
| <b>Total Expenditures</b>      | <b>\$</b>     | <b>\$117,500</b> | <b>\$117,500</b> |
| <b>Revenues</b>                |               |                  |                  |
| <b>Total Revenues</b>          | <b>\$0</b>    | <b>\$0</b>       | <b>\$0</b>       |
| <b>2026 Net Levy Impact</b>    | <b>\$</b>     | <b>\$117,500</b> | <b>\$117,500</b> |
| Impact on 2026 Tax Levy        |               |                  | 0.09%            |

## Mechanic

### Executive Summary

|                   |                                  |                           |          |
|-------------------|----------------------------------|---------------------------|----------|
| <b>Division</b>   | Community & Development Services | <b>New/Existing</b>       | Existing |
| <b>Department</b> | Fleet and Facilities Services    | <b>FTEs</b>               | 1.00     |
| <b>Start Date</b> | April 1, 2026                    | <b>Total Expenditures</b> | \$0      |
| <b>End Date</b>   | N/A                              | <b>Net Levy Impact</b>    | \$0      |

**Objective:**

The addition of a full-time Mechanic would allow for more vehicle repairs to be completed in-house reducing the amount of mechanic contracted services utilized by Norfolk County. The additional resources would also improve internal customer service by increasing the ability to provide Fleet staff to provide quicker reactive service to required repairs (breakdowns/collisions/after hours) as well as reduce the requirement of user departments spending time bringing vehicles to outside contractors. Further, by completing more work in-house there is greater quality control and increased internal knowledge retention which is imperative for future specialty equipment repairs.

### Description

**Operational problem or opportunity**

Over the past five years, contracted services for the maintenance & repairs of Norfolk County fleet has averaged \$600,000 annually. This represents all contracted services for vehicles and equipment that is currently being completed by external resources. In the past three years, this average has increased to \$684,000 and is currently on pace to exceed \$720,000 in 2025. It is anticipated that through the additional Mechanic, contracted services for maintenance & repairs of fleet assets would be reduced and would be fully cost neutral. Further, the Norfolk County Garage facility currently has space available for the addition of one full-time mechanic and would better utilize the Garage facility. Lastly, the utilization of external contractors for vehicle repairs increases down time in vehicles which has impacts on internal and external customers.

**Benefits**

There are expected cost savings (avoidance) with this investment in staffing resources as it is anticipated that the additional mechanic resource will complete significant works currently being completed by external contractors. The additional resource would also improve internal customer service by increasing response / repair times for vehicle & equipment repairs.

The ability to provide Fleet staff to provide quicker reactive service to required repairs (breakdowns/collisions/after hours) as well as reduce the requirement of user departments spending time bringing vehicles to outside contractors. Also, by completing more work in-house there is greater quality control and increased internal knowledge retention which is imperative for future specialty equipment repairs.

**Risk**

The risk to not adding the additional resource is that external contracted services for maintenance & repairs of Norfolk County fleet will continue to rise at an exponential rate. Further, it is anticipated that the utilization of external contractors will continue to delay response/repair times and there is an elevated risk that severe weather events will have increased risk of not having fleet vehicles available for staff to address the event. This would result in increased liability risk. Further, Norfolk County has an obligation under its Commercial Vehicle Operator's Registration (CVOR) to ensure that defects are addressed within a reasonable amount of time. Norfolk County could be at risk of obtaining Commercial Vehicle Operator's Registration (CVOR) safety points, which would lead to audits, fines, the potential of fleet grounding and would have a very large impact on services provided to residents.

**Timeline**

Recruitment for the new position will commence in February 2026 with a start date of April 1, 2026. The early April start date will allow savings in contracted services to be realized in the 2026 calendar year.

**Impact on operations**

The position will allow for further centralization of fleet activities into the Fleet Department allowing for user departments to focus on their specialties to improve their services to the community. Further, the position will provide additional coverage during peak periods providing the Department additional flexibility and improved service delivery.

**Organizational ability to deliver expected project outcomes**

The Fleet and Facilities Services team is a high performing team with demonstrated results of achieving or exceeding expectations, particularly when additional resources are invested. Space allocation is available within the County Garage to accommodate the additional mechanic.

**Return on Investment (ROI)**

It is anticipated that 100% of the cost of the new position would be saved by direct cost saving from the reduction in contracted services.

**Justification**

Norfolk County owns over 500 vehicles / motorized equipment/ fleet assets, which are required to support all the services Norfolk County provides to the community. In-house repairs and maintenance are currently being performed by 5 mechanics, 1 mechanic assistant, and a Fleet Foreperson. The addition of 1 mechanic to the complement will eliminate some of the backlog Norfolk staff are experiencing when submitting fault reports for their units and will result in no additional costs to levy. Further, by completing more work in-house there is greater quality control and increased internal knowledge retention which is imperative for future specialty equipment repairs. Changing priorities based on weather and events in the County stretch current staffing levels low, leaving some units out of service for 3-4 weeks at a time. The additional mechanic would either allow Fleet staff to have 2 full-time staff in service trucks, diagnosing and repairing units out of the shop, giving Fleet staff access to units when not in use.

**Alignment with Council's Strategic Plan**



**Explanation:**

Quick response times; improved fleet services reliability; improved customer service.

**Financial Plan**

Financial Impact:

|                                | One-Time (\$) | On-Going (\$) | Total 2026 (\$) |
|--------------------------------|---------------|---------------|-----------------|
| <b>Expenditures</b>            |               |               |                 |
| Salaries & Benefits            | \$            | \$116,900     | \$116,900       |
| Materials, Supplies & Services |               | \$6,000       | \$6,000         |
| Contracted Services – Repairs  |               | (\$122,900)   | (\$122,900)     |
| <b>Total Expenditures</b>      | <b>\$</b>     | <b>\$</b>     | <b>\$</b>       |
| <b>Revenues</b>                |               |               |                 |
| <b>Total Revenues</b>          | <b>\$0</b>    | <b>\$0</b>    | <b>\$0</b>      |
| <b>2026 Net Levy Impact</b>    | <b>\$</b>     | <b>\$</b>     | <b>\$</b>       |
| Impact on 2026 Tax Levy        |               |               | %               |

## By-law Enforcement Officer

### Executive Summary

|                   |                                  |                           |          |
|-------------------|----------------------------------|---------------------------|----------|
| <b>Division</b>   | Community & Development Services | <b>New/Existing</b>       | Existing |
| <b>Department</b> | Building & By-law Services       | <b>FTEs</b>               | 1.00     |
| <b>Start Date</b> | April 1, 2026                    | <b>Total Expenditures</b> | \$0      |
| <b>End Date</b>   | N/A                              | <b>Net Levy Impact</b>    | \$0      |

#### Objective:

This position would be responsible for the investigation of by-law offences in an assigned zone. As well as, responsible for the participation, oversight and administration of all parking enforcement activities including but not limited to the seasonal paid parking program, seasonal parking enforcement officers, parking by-law maintenance and parking enforcement.

### Description

#### Operational problem or opportunity

1. Our community has been expanding regularly with new subdivisions across the County, many with smaller lot sizes and narrower roadways. This, plus the approximate population increase of 8,000 residents over the past 10 years, and the continued popularity of our beach communities has increased the demand for Parking by-law calls for service. During that same time the number of By-law officers was reduced by one position to 5 in total. The more limited resources available to deal with more by-law calls for service, both regular and parking related, has resulted in a significantly reduced capacity for proactive parking enforcement.
2. A By-law Enforcement Officer would enable staff to take a much more proactive approach to parking issues year-round, rather than primarily in the summer season, and add enough capacity to provide improved delivery service for regular by-law matters as well, with faster response times for both. This position could also be scheduled to address parking and regular by-law issues on partial weekends September through April.

#### Benefits

1. A test of dedicated parking enforcement outside of the summer months was conducted for 7 weeks in March and April of 2025 using a contracted parking student to proactively enforce parking in all areas of the County. The officer

issued 343 parking charges over that time. An average of 120 parking charges per month from September through April is achievable and would generate annual revenue of approximately \$50,000, partially offsetting the position cost.

2. When winter is slower for parking enforcement, the position would be able to address snow and ice by-law issues on sidewalks more proactively, as well as dealing with vehicle owners who choose to remain parked on roadways during severe snow events which hampers snow clearing efforts and increases our liability due to plow and parked vehicle interactions.
3. Increased customer service with more timely responses to parking complaints.
4. Ability to add weekend parking enforcement.
5. Department workload would be more equitable and allow for more proactive work on other issues/projects such as amending current and drafting new by-laws, roadside sign enforcement and dealing more proactively with run-down properties.
6. Opening time for the By-law Manager to address long-overdue changes as well as annual updating of many out-of-date by-laws rather than spending significant amount of time on parking and security administration from May through August.
7. Increase service delivery and response times in summer.
8. When By-law officers are away on vacation the added position can be used to fill gaps in service delivery, reducing employee stress in handling two busy zones at once for several weeks at a time.

### **Risk**

1. Council's expected level of service will not be achievable without this NBI
2. Parking enforcement for the months of September through April every year will continue to be primarily complaint driven and not proactive
3. Responding to community parking needs in a timely manner will continue to be a challenge, despite expectations by the public that staff will be able to meet the goals that Council has set, especially as or communities continue to grow with tourism and multi-resident increased housing density.

### **Timeline**

1. Recruitment to commence spring 2026.

### **Impact on operations**

1. Increased By-law staff coverage during peak periods will assist with vacation coverage and will better address community needs and expectations.
2. Increased service level to the community as by-law enforcement officers are available for more issues with expanded parking enforcement capability year-round.

**Organizational ability to deliver expected project outcomes**

1. With increased parking enforcement, workloads can be redirected to allow staff to work on by-law review, recruitment and management tasks rather than admin work.

**Return on Investment (ROI)**

1. Revenue generation through parking revenue will offset salary

**Justification**

The hiring of a By-law Enforcement Officer will address service delivery gaps in relation to parking enforcement during three seasons and would add capacity for regular enforcement year-round thereby increasing community satisfaction by holding drivers and property owners more accountable for their actions, and on a timelier basis. This is especially true when considering the large geographic patrol area By-law Enforcement officers must cover and when absent due to vacations, illness training etc.

A By-law Enforcement Officer could be well suited for succession planning needs, reducing the time for a new Manager to step in and take over an often complicated, sensitive and multi-faceted role, and to seamlessly maintain the many internal and external partnerships.

Several current By-law Enforcement officers are long-term employees with extensive vacation coverage. When away in summer these already large patrol zones become much larger, with double the work for one employee to handle in summer. Having more capacity to fill a patrol zone occasionally will provide more effective and efficient delivery service and could be managed within the scope of responsibility for parking/student oversight as well, with the By-law Manager as back-up.

The recently completed LEA Consultants parking report recommended the hiring of 1 FTE for parking enforcement in order to deal with community enforcement expectations. This feedback was especially noted from the business communities in all urban areas. (Staff report OPS 24-10 June 2024). That report was prepared after an extensive community consultation which identified a service delivery gap in providing year-round parking enforcement, especially in urban retail areas where customer parking and parking turnover issues were predominant. This position would add a layer of enforcement staff don't have at this time and could also open partial weekends to increase our service delivery potential even further.

Most new County positions do not come with an ability to offset the position cost; however, some By-law activities are able to generate income through enforcement, thereby reducing the burden on the taxpayer while gaining more compliance with the by-laws Council has created and expects to be enforced. As noted under Benefits, a test of dedicated parking enforcement outside of the summer months was conducted in

March and April of 2025 using a contracted parking student to proactively enforce parking in all areas of the County. That officer issued 343 parking charges over that time and so an average of 100 - 120 parking charges per month from September through April is achievable. This would generate revenue of approximately \$50,000, partially offsetting the position cost for 8 months of the year.

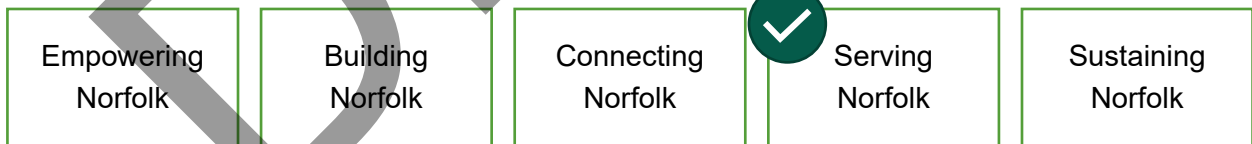
The position would address community concerns with parking enforcement year-round rather than seasonal only with students as it is presently. This would have a positive effect in keeping motorists more accountable for how they park, and on a much more proactive and timelier basis.

The position could be structured to work on a schedule that would include weekend parking enforcement in fall and winter when students are not here. The position would also enable more efficient coverage of regular by-law calls for service in summer when 3 of 4 current By-law Enforcement Officers who have maximum vacation entitlements are off.

The position would open time for the By-law Manager to address by-law re-writes and the creation of new by-laws. Many by-laws are older and require modernization and updating. The Parking By-law is now 14 years old, and with many current and needed amendments is a prime example.

The position would also allow the By-law Manager the time to address many of the other By-law revisions that have been delayed, such as Noise, Fences, Signs, Animal Control and a possible new Vacant Building registry. All of these take significant time to research and write to an acceptable standard. Without a new NBI the time to do this will remain hard to find and will continue to slow progress.

**Alignment with Council's Strategic Plan**



Explanation:

Increased service, increased revenue

**Financial Plan**

Financial Impact:

|                                | One-Time<br>(\$) | On-Going<br>(\$) | Total 2026<br>(\$) |
|--------------------------------|------------------|------------------|--------------------|
| <b>Expenditures</b>            |                  |                  |                    |
| Salaries & Benefits            | \$               | \$106,900        | \$106,900          |
| Materials, Supplies & Services |                  | \$6,000          | \$6,000            |
| Capital – Vehicle              | \$45,000         | \$6,500          | \$51,500           |
| <b>Total Expenditures</b>      | <b>\$45,000</b>  | <b>\$119,400</b> | <b>\$164,400</b>   |
| <b>Revenues</b>                |                  |                  |                    |
| Grants                         |                  |                  |                    |
| <b>Total Revenues</b>          | <b>\$0</b>       | <b>\$0</b>       | <b>\$0</b>         |
| <b>2026 Net Levy Impact</b>    | <b>\$45,000</b>  | <b>\$119,400</b> | <b>\$164,400</b>   |
| Impact on 2026 Tax Levy        |                  |                  | 0.12%              |

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