

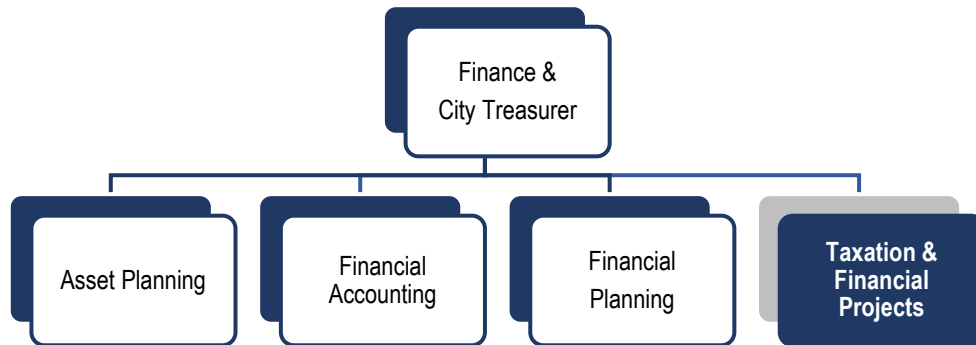
## 2025 Operating Budget Variance (3rd Quarter)

Operating Budget Variance Summary by Department							
Department	2025 Expense Budget	2025 Revenue Budget	2025 Net Budget	Q2 Projected Variance	Q3 Projected Variance	Year-End Final Variance	% of Net Budget
Mayor's Office	\$500,846	\$0	\$500,846	\$0	\$0	\$0	0.00%
City Council	\$1,138,319	\$181,991	\$956,328	\$0	\$0	\$0	0.00%
CAO's Office	\$1,185,623	\$0	\$1,185,623	\$0	\$0	\$0	0.00%
Corporate Security	\$4,334,461	\$2,528,351	\$1,806,110	\$0	\$0	\$0	0.00%
Asset Planning	\$1,687,497	\$965,009	\$722,488	\$0	\$0	\$0	0.00%
Financial Accounting	\$3,432,838	\$851,158	\$2,581,680	\$0	\$0	\$0	0.00%
Financial Planning	\$5,249,062	\$2,077,736	\$3,171,326	\$0	\$0	\$0	0.00%
Taxation & Financial Projects	\$4,160,293	\$3,348,685	\$811,608	\$0	(\$132,000)	\$0	0.00%
Communications	\$4,339,149	\$1,208,143	\$3,131,006	\$0	\$0	\$0	0.00%
Council Services	\$6,746,611	\$2,988,869	\$3,757,742	\$0	\$0	\$0	0.00%
Human Resources	\$8,189,967	\$815,617	\$7,374,350	\$0	(\$100,000)	\$0	0.00%
Information Technology	\$12,110,390	\$2,275,489	\$9,834,901	\$0	\$0	\$0	0.00%
Legal	\$14,687,473	\$9,867,431	\$4,820,042	\$0	\$0	\$0	0.00%
Culture & Events	\$2,161,416	\$342,010	\$1,819,406	\$0	\$0	\$0	0.00%
Fire & Rescue	\$57,652,517	\$1,752,053	\$55,900,464	(\$1,585,000)	(\$1,833,000)	\$0	(2.84%)
Library Services	\$9,428,960	\$867,924	\$8,561,036	\$0	\$0	\$0	0.00%
Parks, Recreation & Facilities	\$66,579,959	\$22,839,628	\$43,740,331	\$0	(\$92,000)	\$0	0.00%
Building Services	\$9,322,899	\$8,029,995	\$1,292,904	\$0	\$0	\$0	0.00%
Economic Development	\$2,504,830	\$174,000	\$2,330,830	\$0	\$0	\$0	0.00%
Planning & Development	\$5,607,069	\$2,441,923	\$3,165,146	\$0	\$0	\$0	0.00%
Transit Windsor	\$44,175,110	\$30,052,237	\$14,122,873	(\$3,468,000)	(\$5,453,000)	\$0	(24.56%)
Engineering	\$11,037,737	\$8,260,955	\$2,776,782	\$0	\$185,000	\$0	0.00%
Pollution Control	\$27,444,929	\$27,444,929	\$0	\$0	\$0	\$0	0.00%
Public Works	\$59,733,593	\$30,785,355	\$28,948,238	\$0	(\$155,000)	\$0	0.00%
Employment & Social Services	\$167,272,224	\$158,736,861	\$8,535,363	\$0	\$0	\$0	0.00%
Housing & Children Services *	\$219,554,255	\$201,282,423	\$18,271,832	\$0	\$462,000	\$0	0.00%
Huron Lodge	\$35,182,108	\$25,049,277	\$10,132,831	\$0	\$0	\$0	0.00%
Corporate Accounts	\$210,403,004	\$110,798,539	\$99,604,465	\$0	\$2,704,000	\$0	0.00%
<b>Sub-Total: City Departments</b>	<b>\$995,823,139</b>	<b>\$655,966,588</b>	<b>\$339,856,551</b>	<b>(\$5,053,000)</b>	<b>(\$4,414,000)</b>	<b>\$0</b>	<b>(1.49%)</b>
Agencies	\$24,352,906	\$100,598	\$24,252,308	\$0	\$316,000	\$0	0.00%
EWSWA	\$11,639,067	\$33,039	\$11,606,028	\$0	\$0	\$0	0.00%
Housing Corporation	\$27,748,808	\$9,541,517	\$18,207,291	\$0	\$738,000	\$0	0.00%
Windsor Police Service	\$133,105,161	\$22,070,444	\$111,034,717	(\$2,575,000)	(\$1,800,000)	\$0	(2.32%)
<b>Sub-Total: ABC's</b>	<b>\$196,845,942</b>	<b>\$31,745,598</b>	<b>\$165,100,344</b>	<b>(\$2,575,000)</b>	<b>(\$746,000)</b>	<b>\$0</b>	<b>(1.56%)</b>
<b>Total: Municipal</b>	<b>\$1,192,669,081</b>	<b>\$687,712,186</b>	<b>\$504,956,895</b>	<b>(\$7,628,000)</b>	<b>(\$5,160,000)</b>	<b>\$0</b>	<b>(1.51%)</b>

### Taxation & Financial Projects

#### DEPARTMENTAL OVERVIEW

The Taxation & Financial Projects department plays a critical role in managing the organization's revenue streams by ensuring the accurate billing, timely collection, and effective administration of property taxes and other financial resources. Its key services include property tax billing and collection, cash management, and providing strategic leadership on a variety of corporate financial projects. The department ensures the reliable flow of funds necessary to support essential programs and services across the organization.



	2022	2023	2024
Annual Revenue Budget	(\$2,870,561)	(\$3,006,735)	(\$3,541,946)
Annual Expense Budget	\$3,475,392	\$3,704,444	\$4,191,258
<b>Annual Net Budget</b>	<b>\$604,831</b>	<b>\$697,709</b>	<b>\$649,312</b>
Annual Net Variance	(\$268,259)	(\$241,779)	(\$506,434)
Variance as a % of Net Budget	(44.4%)	(34.7%)	(78.0%)

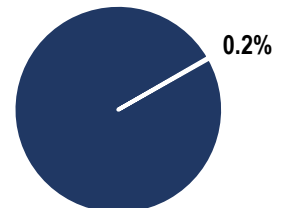
#### 2025 Budgeted Full Time Equivalent (FTE)



	<u>FTE</u>
Sr. Mngr.:	1.0
Management:	5.0
Non-Union:	11.0
Local 543:	<u>13.0</u>
<b>Total</b>	<b>30.0</b>

#### % of 2025 Net Municipal Tax Levy

2025 Net Budget  
\$811,608



**2025 Year-End Projection: (\$132,000)**

**3rd Quarter**

## VARIANCE SUMMARY & DESCRIPTION

Description	Q2 Projection	Q3 Projection	Year-End Variance
<b>Revenue:</b>			
Recovery of Expenditures	\$0	\$36,000	
User Fees, Permits & Charges	\$0	(\$93,000)	
<b>Expenses:</b>			
Purchased Services	\$0	(\$86,000)	
Other Miscellaneous Expenditures	\$0	\$11,000	
<b>Net Total</b>	<b>\$0</b>	<b>(\$132,000)</b>	<b>\$0</b>

### Recovery of Expenditures

**\$36,000**

A year-end surplus of \$36,000 is projected for the recovery of document registration fees that are incurred for Tax Arrears Certificate Registration and Cancellations.

### User Fees, Permits & Charges

**(\$93,000)**

A year-end budget deficit of \$93,000 is projected for net external revenues. These user fees are externally driven and subject to market/economic conditions.

### Purchased Services

**(\$86,000)**

A year-end deficit of \$86,000 is projected for postage & courier costs.

### Other Miscellaneous Expenditures

**\$11,000**

A year-end surplus of \$11,000 is projected for membership fees and dues, training, conferences.

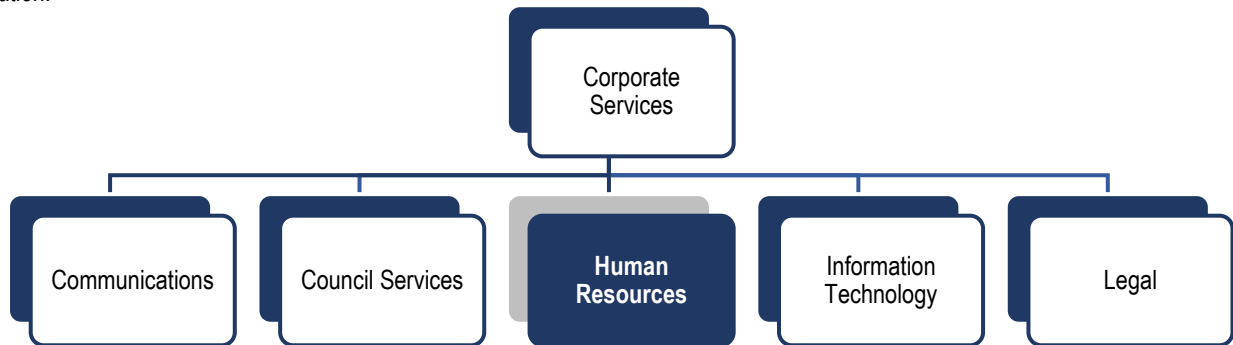
## MITIGATING MEASURES

Every effort will be made where possible to limit spending on discretionary expenses in order to minimize the impact of this deficit, however, revenues are subject to external factors which are beyond the control of the department.

### Human Resources

#### DEPARTMENTAL OVERVIEW

The Human Resources department provides a wide range of essential services that support the organization's workforce and contribute to a positive, productive work environment. These services include recruitment, benefits administration, occupational health and safety initiatives, and employee relations support. As an equal opportunity employer, the department is also committed to fostering an inclusive and supportive work culture. It leads efforts in succession planning to ensure leadership continuity, facilitates professional skills development and training opportunities to support career growth, and implements mental health and wellness initiatives that promotes the overall well-being of the organization.



	2022	2023	2024
Annual Revenue Budget	(\$919,342)	(\$842,764)	(\$1,098,672)
Annual Expense Budget	\$7,252,526	\$7,543,216	\$8,219,043
<b>Annual Net Budget</b>	<b>\$6,333,184</b>	<b>\$6,700,452</b>	<b>\$7,120,371</b>
<b>Annual Net Variance</b>	<b>\$4,009</b>	<b>\$56,105</b>	<b>(\$287,387)</b>
<b>Variance as a % of Net Budget</b>	<b>0.1%</b>	<b>0.8%</b>	<b>(4.0%)</b>

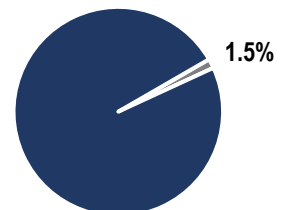
#### 2025 Budgeted Full Time Equivalent (FTE)



	<u>FTE</u>
Management:	6.0
Non-Union:	47.0
<b>Total</b>	<b>53.0</b>

#### % of 2025 Net Municipal Tax Levy

2025 Net Budget  
\$7,374,350



**2025 Year-End Projection: (\$100,000)**

**3rd Quarter**

VARIANCE SUMMARY & DESCRIPTION

Description	Q2 Projection	Q3 Projection	Year-End Variance
Expenses:			
Purchased Services	\$0	(\$100,000)	
Net Total	\$0	(\$100,000)	\$0

Purchased Services	(\$100,000)
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A year-end deficit of \$100,000 is projected due to anticipated external legal fees associated with workplace harassment and violence investigations. These costs are inherently unpredictable, varying each year based on both the volume of complaints and the complexity of individual cases.

MITIGATING MEASURES

Every effort will be made where possible to limit spending on discretionary expenses in order to minimize the impact of this deficit. New programs to assist in improving employee experiences are being implemented as previously outlined to City Council. Focused attention will be given to those departments where there are higher instances of complaints to proactively address conflict in the workplace.

### Fire & Rescue

#### DEPARTMENTAL OVERVIEW

The Fire & Rescue department is responsible for protecting lives, property, and the environment from fire, hazardous situations, and other emergencies. It operates through a combination of highly trained firefighters, specialized equipment, and coordinated response strategies to ensure public safety. Key responsibilities include fire suppression, emergency medical services, rescue operations, hazardous materials response, fire prevention and code enforcement, public education, disaster and emergency preparedness and fire investigation.



	2022	2023	2024
Annual Revenue Budget	(\$1,952,731)	(\$2,001,430)	(\$2,103,522)
Annual Expense Budget	\$52,491,089	\$52,507,897	\$57,607,535
<b>Annual Net Budget</b>	<b>\$50,538,358</b>	<b>\$50,506,467</b>	<b>\$55,504,013</b>
<b>Annual Net Variance</b>	<b>(\$3,464,816)</b>	<b>(\$1,536,849)</b>	<b>(\$1,929,188)</b>
<b>Variance as a % of Net Budget</b>	<b>(6.9%)</b>	<b>(3.0%)</b>	<b>(3.5%)</b>

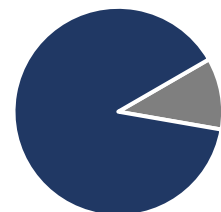
#### 2025 Budgeted Full Time Equivalent (FTE)



	<u>FTE</u>
Management:	4.0
Non-Union:	2.0
WPFFA:	<u>302.0</u>
<b>Total</b>	<b>308.0</b>

#### % of 2025 Net Municipal Tax Levy

2025 Net Budget  
\$55,900,464



11.1%

**2025 Year-End Projection: (\$1,833,000)**

**3rd Quarter**

## VARIANCE SUMMARY & DESCRIPTION

Description	Q2 Projection	Q3 Projection	Year-End Variance
<b>Revenue:</b>			
User Fees, Permits & Charges	\$0	(\$40,000)	
<b>Expenses:</b>			
Operating & Maintenance Supplies	\$0	(\$50,000)	
Salaries & Benefits	(\$1,585,000)	(\$1,743,000)	
<b>Net Total</b>	<b>(\$1,585,000)</b>	<b>(\$1,833,000)</b>	<b>\$0</b>

### User Fees, Permits & Charges

(\$40,000)

Fire Prevention user fee revenue is projected to fall short by \$40,000 due to limited resources impacting the department's capacity to respond to call requests.

### Operating & Maintenance Supplies

(\$50,000)

A deficit is anticipated for the Apparatus division fleet maintenance account due to increased accident-related damages that fall below the insurance deductible threshold.

### Salaries & Benefits

(\$1,743,000)

A net salary deficit of \$1,743,000 is being projected. This includes \$1,830,000 related to overtime due to ongoing absences, such as sick leave, parental leave, and WSIB leaves, that are putting pressure on the need for overtime.

## MITIGATING MEASURES

The Fire Management Team is actively reviewing strategies to reduce the overtime pressures.


### Parks, Recreation & Facilities

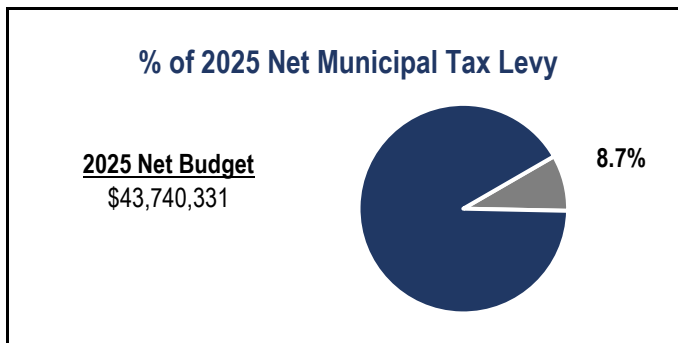
#### DEPARTMENTAL OVERVIEW

The Parks, Recreation and Facilities division is responsible for enhancing the quality of life in a community by providing and maintaining public parks, recreational facilities, and a wide variety of programs and events for people of all ages and abilities. In addition, the division is responsible for the efficient management, maintenance, and operation of the City's physical infrastructure and buildings. This division ensures that all facilities, such as offices, recreation centres, libraries, and other municipal buildings are safe, functional, and well-maintained to support daily operations and public use.



	2022	2023	2024
Annual Revenue Budget	(\$21,429,802)	(\$22,575,828)	(\$22,359,946)
Annual Expense Budget	\$62,580,085	\$66,434,676	\$68,565,861
<b>Annual Net Budget</b>	<b>\$41,150,283</b>	<b>\$43,858,848</b>	<b>\$46,205,915</b>
<b>Annual Net Variance</b>	<b>(\$323,720)</b>	<b>\$607,734</b>	<b>(\$511,516)</b>
<b>Variance as a % of Net Budget</b>	<b>(0.8%)</b>	<b>1.4%</b>	<b>(1.1%)</b>

2025 Budgeted Full Time Equivalent (FTE)	
	<b>FTE</b>
	Sr. Mngr.: 1.0
	Management: 44.0
	Non-Union: 18.0
	Local 543: 80.3
	Local 82: <u>118.9</u>
	<b>Total 262.2</b>



**2025 Year-End Projection: (\$92,000)**

**3rd Quarter**



## VARIANCE SUMMARY & DESCRIPTION

Description	Q2 Projection	Q3 Projection	Year-End Variance
<b>Revenue:</b>			
User Fees, Permits & Charges	\$0	\$120,000	
<b>Expenses:</b>			
Purchased Services	\$0	(\$212,000)	
<b>Net Total</b>	<b>\$0</b>	<b>(\$92,000)</b>	<b>\$0</b>

### User Fees, Permits & Charges

**\$120,000**

User fees revenues are projected to be higher than anticipated at various facilities.

### Purchased Services

**(\$212,000)**

A deficit of \$212,000 is projected due to higher-than-budgeted costs related to external contracted services and professional fees required to support operational and project needs.

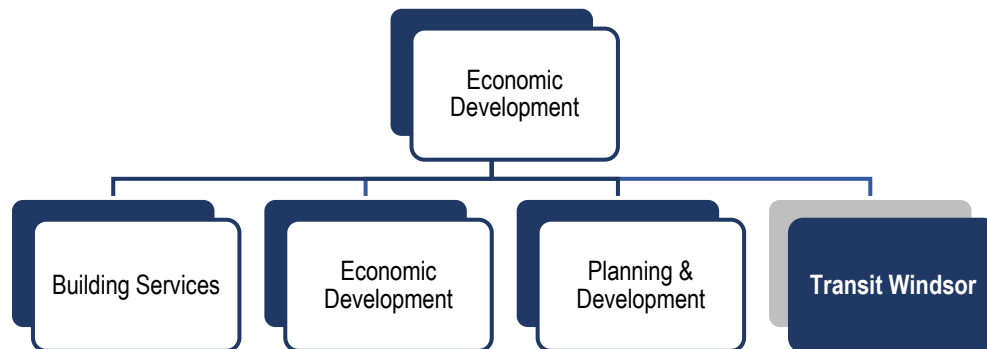
## MITIGATING MEASURES

The department will continue to monitor the cost of purchased services and reduce corresponding expenditures where possible. In addition, staff scheduling is being reviewed to reduce the number of overtime shifts.

### Transit Windsor

#### DEPARTMENTAL OVERVIEW

Transit Services plays a vital role in supporting community connectivity and enhancing quality of life by providing accessible, reliable, and efficient transportation options for both residents and visitors. The service offers a variety of transit solutions that enable people to move throughout the city for a wide range of daily needs, including employment, education, healthcare, shopping, and leisure activities. Transit Services contributes to the economic vitality, social inclusiveness, and environmental sustainability of the city by enabling greater mobility, reducing traffic congestion, and supporting access to essential services.



	2022	2023	2024
Annual Revenue Budget	(\$22,896,391)	(\$24,776,135)	(\$28,221,541)
Annual Expense Budget	\$39,317,934	\$42,357,601	\$45,840,469
<b>Annual Net Budget</b>	<b>\$16,421,543</b>	<b>\$17,581,466</b>	<b>\$17,618,928</b>
<b>Annual Net Variance</b>	<b>(\$1,048,416)</b>	<b>(\$2,605,339)</b>	<b>(\$1,895,803)</b>
<b>Variance as a % of Net Budget</b>	<b>(6.4%)</b>	<b>(14.8%)</b>	<b>(10.8%)</b>

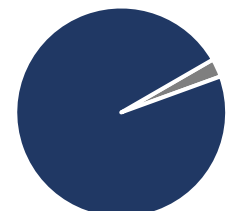
#### 2025 Budgeted Full Time Equivalent (FTE)



	<u>FTE</u>
Management:	14.0
Non-Union:	19.0
Hourly	277.0
<b>Total</b>	<b>310.0</b>

#### % of 2025 Net Municipal Tax Levy

2025 Net Budget  
\$14,122,873



2.8%

**2025 Year-End Projection: (\$5,453,000)**

**3rd Quarter**

## VARIANCE SUMMARY & DESCRIPTION

Description	Q2 Projection	Q3 Projection	Year-End Variance
<b>Revenue:</b>			
Grants & Subsidies	\$0	(\$1,186,000)	
User Fees, Permits & Charges	(\$3,060,000)	(\$4,047,000)	
<b>Expenses:</b>			
Operating & Maintenance Supplies	\$355,000	\$242,000	
Purchased Services	(\$148,000)	\$0	
Salaries & Benefits	(\$300,000)	(\$267,000)	
Other Miscellaneous Expenditures	(\$315,000)	(\$195,000)	
<b>Net Total</b>	<b>(\$3,468,000)</b>	<b>(\$5,453,000)</b>	<b>\$0</b>

### Grants & Subsidies

(\$1,186,000)

Transit Windsor is projecting a revenue shortfall of \$1,186,000 in this category as a result of the provincial government detmrining a need to reevaluate the allocation and methodology of the Gas Tax Program for next year.

### User Fees, Permits & Charges

(\$4,047,000)

Transit Windsor is currently estimating a revenue shortfall of \$3,460,000 as a result of lower than expected post-secondary student transit revenue. This shortfall will be partially mitigated as part of successful renegotiated fee structures which are anticipated to take effect in the final quarter of 2025. Also contributing to this revenue shortfall is the phased-in implementation of elements of recent Transit Windsor service plans. Parts of the 2024 service plan along with the 2025 Transit Windsor service plan were implemented in September 2025, thereby impacting revenue projections.

### Operating & Maintenance Supplies

\$242,000

Transit Windsor is projecting a net surplus of \$242,000 in this category, related primarily to savings in motor fuel attributable to lower than budgeted fuel prices as well lower than budgeted consumption in the 2025 operating budget.

### Salaries & Benefits

(\$267,000)

Transit Windsor is projecting a deficit of \$267,000 in overall Salaries and Wages for 2025. This deficit is mainly attributable to additional wages paid for the 10 paid medical leave (PML) days paid by federally regulated employers. It important to note that these costs will not be in incurred in 2026 as a result of elimination of Tunnel Services. Offsetting this deficit are net savings in salaries as a result of the phasing in the service plan improvements and one-time funding of up to \$575,719, which was approved as part of the 2025 operating budget process.

### Other Miscellaneous Expenditures

(\$195,000)

Transit Windsor is projecting a shortfall of \$136,000 largely due to projected increases in WSIB, computer maintenance and contracted services costs.

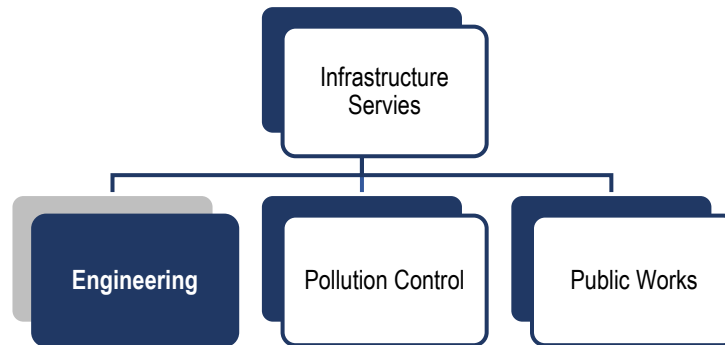
## MITIGATING MEASURES

Transit Windsor has been working to provide quality transit service to customers and increase ridership. Transit will continue to monitor accounts that are expected to incur deficits and mitigate through a decrease in spending on other accounts. Revenues from updated contracts will continue to be monitored to ensure budgeted revenue shortfalls are mitigated. In addition, plans have been developed to bring security costs within budget.

### Engineering

#### DEPARTMENTAL OVERVIEW

The Engineering department is responsible for the planning, design, and delivery of infrastructure projects that support the city's growth, functionality, and long-term sustainability. The department oversees a broad range of technical and support services critical to the effective development and maintenance of public assets and services. Key responsibilities include project management, oversight of capital projects, review of engineering development applications, issuance and administration of right-of-way permits, management of the geographic information system (GIS) and provision of computer aided design (CAD) services.



	2022	2023	2024
Annual Revenue Budget	(\$5,338,928)	(\$6,597,807)	(\$7,101,168)
Annual Expense Budget	\$7,913,993	\$9,443,767	\$10,024,571
<b>Annual Net Budget</b>	<b>\$2,575,065</b>	<b>\$2,845,960</b>	<b>\$2,923,403</b>
<b>Annual Net Variance</b>	<b>(\$243,858)</b>	<b>\$495,697</b>	<b>\$575,016</b>
<b>Variance as a % of Net Budget</b>	<b>(9.5%)</b>	<b>17.4%</b>	<b>19.7%</b>

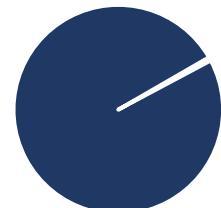
#### 2025 Budgeted Full Time Equivalent (FTE)



	<u>FTE</u>
Sr. Mngr.:	1.0
Management:	11.0
Non-Union:	37.0
Local 543:	<u>26.0</u>
<b>Total</b>	<b>75.0</b>

#### % of 2025 Net Municipal Tax Levy

2025 Net Budget  
\$2,776,782



0.5%

## 2025 Year-End Projection:

## \$185,000

### 3rd Quarter

## VARIANCE SUMMARY & DESCRIPTION

Description	Q2 Projection	Q3 Projection	Year-End Variance
<b>Revenue:</b>			
Recovery of Expenditures	\$0	\$204,000	
User Fees, Permits & Charges	\$0	\$29,000	
Other Miscellaneous Revenue	\$0	\$36,000	
<b>Expenses:</b>			
Financial Expenses	\$0	(\$84,000)	
<b>Net Total</b>	<b>\$0</b>	<b>\$185,000</b>	<b>\$0</b>

### Recovery of Expenditures

**\$204,000**

A surplus of \$204,000 is projected at year-end primarily due to opportunities for salary recoveries in Design and Corporate Projects.

### User Fees, Permits & Charges

**\$29,000**

A year end surplus of \$29,000 is projected for services within Geomatics & Design divisions.

### Other Miscellaneous Revenue

**\$36,000**

A year-end surplus of \$36,000 is projected due to increased revenues from Outdoor Advertising.

### Financial Expenses

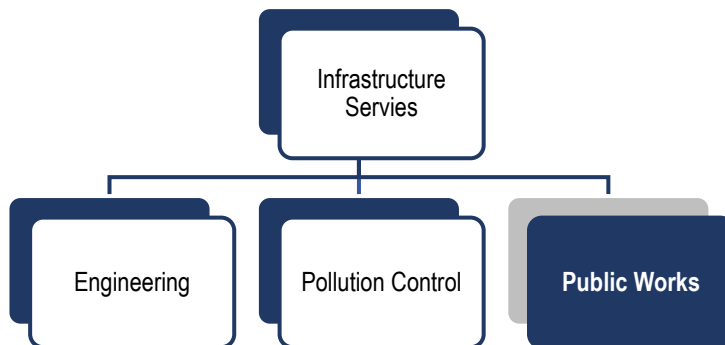
**(\$84,000)**

A deficit of \$84,000 is being projected for year end. This is a continuing trend associated with the increased use of credit cards for payments.

### Public Works

#### DEPARTMENTAL OVERVIEW

The Public Works department is responsible for the planning, design, construction, operation, and maintenance of the City's essential transportation and infrastructure systems. This includes comprehensive management of roadways, sanitary and storm sewer systems, traffic control infrastructure (such as signals and signage), and the City's municipal vehicle fleet. Additional services include street lighting management, municipal parking administration and seasonal maintenance such as snow clearing, and street sweeping. Environmental Services ensures the efficient and responsible collection of residential and municipal waste, including recyclables and yard waste.



	2022	2023	2024
Annual Revenue Budget	(\$29,641,435)	(\$32,474,213)	(\$31,220,100)
Annual Expense Budget	\$58,680,331	\$64,764,224	\$64,702,367
<b>Annual Net Budget</b>	<b>\$29,038,896</b>	<b>\$32,290,011</b>	<b>\$33,482,267</b>
<b>Annual Net Variance</b>	<b>(\$2,935,920)</b>	<b>\$203,873</b>	<b>\$108,436</b>
<b>Variance as a % of Net Budget</b>	<b>(10.1%)</b>	<b>0.6%</b>	<b>0.3%</b>

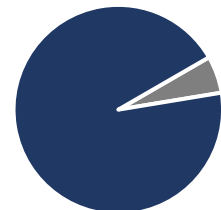
#### 2025 Budgeted Full Time Equivalent (FTE)



	<u>FTE</u>
Management:	37.0
Non-Union:	28.0
Local 543:	88.0
Local 82:	<u>86.2</u>
<b>Total</b>	<b>239.2</b>

#### % of 2025 Net Municipal Tax Levy

2025 Net Budget  
\$28,948,238



5.7%

**2025 Year-End Projection: (\$155,000)**

**3rd Quarter**

## VARIANCE SUMMARY & DESCRIPTION

Description	Q2 Projection	Q3 Projection	Year-End Variance
<b>Revenue:</b>			
User Fees, Permits & Charges	\$0	\$410,000	
<b>Expenses:</b>			
Operating & Maintenance Supplies	\$0	\$230,000	
Purchased Services	\$0	(\$795,000)	
<b>Net Total</b>	<b>\$0</b>	<b>(\$155,000)</b>	<b>\$0</b>

### User Fees, Permits & Charges

**\$410,000**

An estimated overall net surplus in user fee revenue of \$410,000 as a result of increased parking ticket revenue as well as increased waste collection revenue.

### Operating & Maintenance Supplies

**\$230,000**

An estimated year-end surplus of approximately \$230,000 is projected as a result of average year to date pricing decreases.

### Purchased Services

**(\$795,000)**

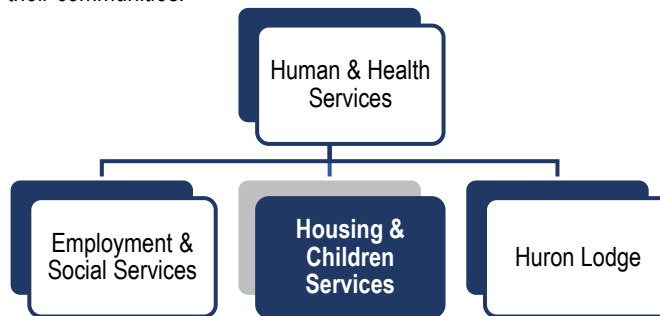
An estimated deficit of approximately \$795,000 is related to several contracted services including streetlight maintenance, winter control, gravel shoulder maintenance and railway crossing protection maintenance costs.

### Housing & Children Services

#### DEPARTMENTAL OVERVIEW

Housing Services administers program requirements and funding for 7,300 units (includes Windsor Essex Community Housing Corporation units) and including over 32 social housing providers in Windsor and Essex County. The Homelessness & Housing Support area administers funding from all three levels of government and oversees various homelessness and supportive housing programs in Windsor and Essex County.

The City of Windsor is the Consolidated Municipal Service Manager (CMSM) for Children's Services in Windsor and Essex County. CMSMs are the designated child care and early years service system managers responsible for planning and managing licensed child care services and EarlyON Child and Family Centres in their communities.



	2022	2023	2024
Annual Revenue Budget	(\$93,310,462)	(\$129,202,225)	(\$143,063,018)
Annual Expense Budget	\$107,209,475	\$142,844,245	\$159,319,871
<b>Annual Net Budget</b>	<b>\$13,899,013</b>	<b>\$13,642,020</b>	<b>\$16,256,853</b>
<b>Annual Net Variance</b>	<b>(\$1,406,961)</b>	<b>(\$1,420,791)</b>	<b>\$25,169</b>
<b>Variance as a % of Net Budget</b>	<b>(10.1%)</b>	<b>(10.4%)</b>	<b>0.2%</b>

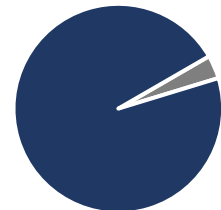
#### 2025 Budgeted Full Time Equivalent (FTE)



	<u>FTE</u>
Management:	11.0
Non-Union:	12.0
Local 543:	<u>67.5</u>
<b>Total</b>	<b>90.5</b>

#### % of 2025 Net Municipal Tax Levy

2025 Net Budget  
\$18,271,832



3.6%

## 2025 Year-End Projection:

## \$462,000

### 3rd Quarter



## VARIANCE SUMMARY & DESCRIPTION

Description	Q2 Projection	Q3 Projection	Year-End Variance
<b>Revenue:</b>			
Transfers from Other Funds	\$0	(\$625,000)	
<b>Expenses:</b>			
Transfers for Social Services	\$0	\$1,087,000	
<b>Net Total</b>	<b>\$0</b>	<b>\$462,000</b>	<b>\$0</b>

### Transfers from Other Funds

**(\$625,000)**

As noted below, it is anticipated that savings from lower subsidy costs for Non-Profit Housing providers will reduce the need to draw upon the BSR.

### Transfers for Social Services

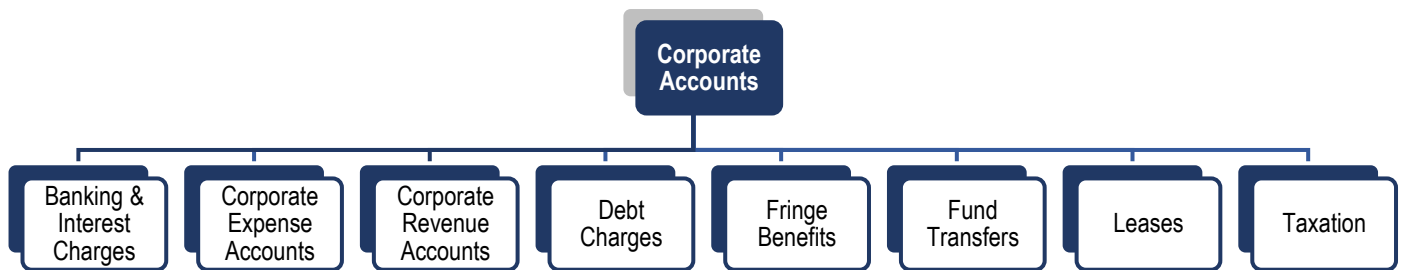
**\$1,087,000**

A net city surplus of approximately \$1,087,000 is being projected for year-end. This is mainly due to the expiry of Mortgage agreements currently being negotiated with Housing Service Providers as well as Rent Supplement claims being lower than expected. New mandates under the Housing Service Act (HSA) requires the City of Windsor, as the Service Manager, to enter into service agreements with Housing Service Providers to maintain Housing's service level. It is difficult to project the timing of implementation and the financial impact that the new service agreements will have before fiscal year end.

### Corporate Accounts

#### DEPARTMENTAL OVERVIEW

Corporate Accounts include a range of financial revenue and expenditure accounts that are not directly assigned to any one department within the Corporation. These accounts represent corporate-wide financial activities that support the overall fiscal management of the organization. The budgets reflected in this section pertain to revenues and expenses that impact the Corporation as a whole, rather than being associated with the operations of a specific department. Examples may include corporate provisions, investment income, general taxation revenues, debt charges, and other centrally managed financial items. By consolidating these items under Corporate Accounts, the City ensures transparent financial oversight and maintains fiscal accountability for activities and obligations that span across departmental boundaries.



	2022	2023	2024
Annual Revenue Budget	(\$135,372,275)	(\$130,354,324)	(\$102,233,264)
Annual Expense Budget	\$219,926,715	\$220,807,900	\$194,461,508
<b>Annual Net Budget</b>	<b>\$84,554,440</b>	<b>\$90,453,576</b>	<b>\$92,228,244</b>
Annual Net Variance	\$5,297,210	\$946,628	\$646,249
Variance as a % of Net Budget	6.3%	1.0%	0.7%

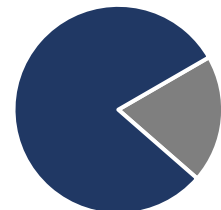
#### 2025 Budgeted Full Time Equivalent (FTE)



n/a

#### % of 2025 Net Municipal Tax Levy

2025 Net Budget  
\$99,738,386



19.8%

## 2025 Year-End Projection:

## \$2,704,000

### 3rd Quarter

## VARIANCE SUMMARY & DESCRIPTION

Description	Q2 Projection	Q3 Projection	Year-End Variance
<b>Revenue:</b>			
Grants & Subsidies	\$0	(\$1,510,000)	
Investment Income & Dividends	\$0	(\$1,334,000)	
Recovery of Expenditures	\$0	\$200,000	
Taxes - Municipal	\$0	\$1,920,000	
User Fees, Permits & Charges	\$0	\$2,770,000	
<b>Expenses:</b>			
Purchased Services	\$0	(\$31,000)	
Salaries & Benefits	\$0	(\$600,000)	
Transfers to External Agencies	\$0	\$1,489,000	
Utilities, Insurance & Taxes	\$0	(\$200,000)	
<b>Net Total</b>	<b>\$0</b>	<b>\$2,704,000</b>	<b>\$0</b>

### Grants & Subsidies

**(\$1,510,000)**

A year-end deficit of \$1,510,000 is projected as a result of the two-year phased-in increase of the Ontario Municipal Partnership Fund (OMPF) grant.

### Investment Income & Dividends

**(\$1,334,000)**

Capital Interest Income: \$1,500,000

A year-end deficit of \$1,500,000 is projected in Capital Interest Income due to a decline in rates and use of other sources of capital funding prior to use of municipal funds

Windsor-Detroit Tunnel and YGQ Dividend: \$1,000,000

A year-end deficit of \$1,000,000 is projected in Dividend Revenues. Cross border and air travel has decreased as a result of the economic downturn and the introduction of international tariffs. As such, it is anticipated that only \$1,000,000 of the \$1,500,000 Windsor-Detroit Tunnel dividend and \$500,000 of the \$1,000,000 YGQ dividend is expected to be received in 2025.

Interest of Investments: \$1,166,000

A year-end surplus of \$1,166,000 is projected as a result of higher reserve balance and better yields on long term investments.

### Recovery of Expenditures

**\$200,000**

A year-end surplus of \$200,000 is projected due to additional program funding anticipated to be available.

### Taxes - Municipal

**\$1,920,000**

A year-end net surplus of \$1,920,000 is being projected as a result of new development .

### User Fees, Permits & Charges

**\$2,770,000**

A year-end surplus of \$2,770,000 is being projected largely from Interest and Penalties on Taxes Receivable as a result of an noticable increase in property tax arrears.

### Purchased Services

**(\$31,000)**

A year-end deficit of \$31,000 is noted for fees paid required to be paid to MPAC.

### Salaries & Benefits

**(\$600,000)**

A year-end budget deficit of \$600,000 is projected for the fringe benefits accounts which include : OMERS, Life Insurance, CPP, EHT, Sick Leave Gratuity, Green Shield, Long term disability and Short term disability.

<b>Transfers to External Agencies</b>	<b>\$1,489,000</b>
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Waiver of Fees: \$11,000

A year-end deficit of \$11,000 is projected based on year to date City Council approvals.

CIP Property Tax Rebates \$1,500,000

A year-end surplus of \$1,500,000 is anticipated in the total eligible grants required to be paid under the CIP property tax rebates program due to the timing of payments approved under the program.

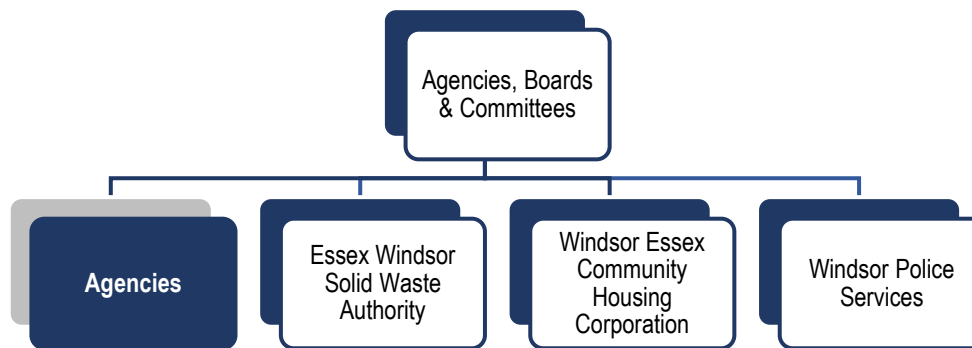
<b>Utilities, Insurance &amp; Taxes</b>	<b>(\$200,000)</b>
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A year-end deficit of \$200,000 is projected for Corporate Utilities as a result of fluctuations in pricing and usage.

### Agencies

#### ABC OVERVIEW

Municipally funded agencies are independent or arm's-length organizations that receive financial support from the municipality to deliver specific services, programs, or mandates that align with the City's strategic priorities and community needs. While these agencies operate with their own governance structures, such as boards of directors, they are accountable to the municipality for the responsible use of public funds and the achievement of agreed-upon outcomes.



	2022	2023	2024
Annual Revenue Budget	(\$100,598)	(\$100,598)	(\$100,598)
Annual Expense Budget	\$20,858,514	\$22,634,432	\$24,522,485
<b>Annual Net Budget</b>	<b>\$20,757,916</b>	<b>\$22,533,834</b>	<b>\$24,421,887</b>
<b>Annual Net Variance</b>	<b>\$1,114,860</b>	<b>\$289,178</b>	<b>\$1,343,986</b>
<b>Variance as a % of Net Budget</b>	<b>5.4%</b>	<b>1.3%</b>	<b>5.5%</b>

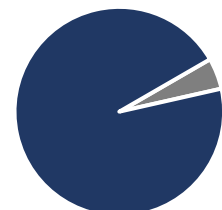
#### 2025 Budgeted Full Time Equivalent (FTE)



n/a

#### % of 2025 Net Municipal Tax Levy

2025 Net Budget  
\$24,252,308



4.8%

## 2025 Year-End Projection:

## \$316,000

### 3rd Quarter

VARIANCE SUMMARY & DESCRIPTION

Description	Q2 Projection	Q3 Projection	Year-End Variance
Expenses:			
Transfers to External Agencies	\$322,000	\$316,000	
Net Total	\$322,000	\$316,000	\$0

Transfers to External Agencies	\$316,000
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EMS / Land Ambulance: \$20,000 Surplus

A surplus of \$26,000 is anticipated which represents the City's share actual costs in excess what was reported at the 2024 year end.

Handi Transit: \$100,000 Surplus

A projected year-end surplus of \$100,000 is anticipated as this represents the return of prior year funding.

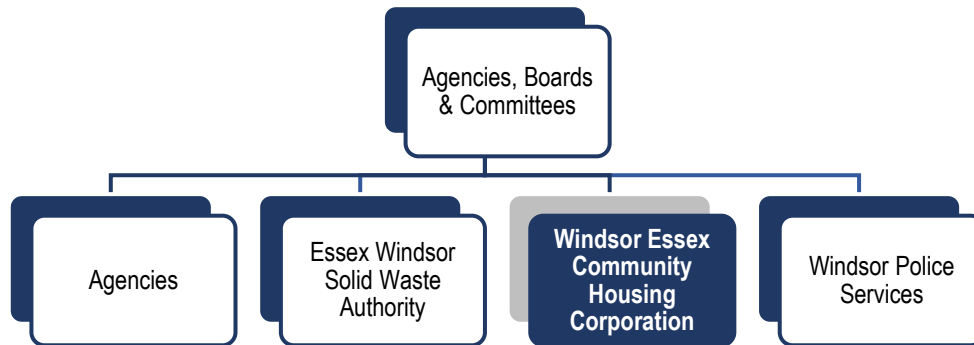
Windsor Essex County Heath Unit: \$196,000 Surplus

A year-end surplus of \$196,000 represents the City of Windsor pro-rata share of the amount unspent of the Board of Health approved 2024 funding contributions from the municipalities.

### Windsor Essex Community Housing Corporation

#### ABC OVERVIEW

The Windsor Essex Community Housing Corporation is a non-profit organization that is responsible for the provision, management, and maintenance of affordable rental housing for individuals and families with low to moderate incomes. Its primary mandate is to ensure access to safe, secure, and affordable housing, thereby supporting the overall well-being, stability, and inclusion of residents in the community. Community Housing Corporations play a vital role in addressing housing affordability, reducing homelessness, and fostering inclusive, diverse, and resilient communities.



	2022	2023	2024
Annual Revenue Budget	(\$8,307,760)	(\$8,293,990)	(\$8,776,223)
Annual Expense Budget	\$21,991,253	\$23,920,525	\$25,608,108
<b>Annual Net Budget</b>	<b>\$13,683,493</b>	<b>\$15,626,535</b>	<b>\$16,831,885</b>
<b>Annual Net Variance</b>			<b>\$265,673</b>
<b>Variance as a % of Net Budget</b>	<b>0.0%</b>	<b>0.0%</b>	<b>1.6%</b>

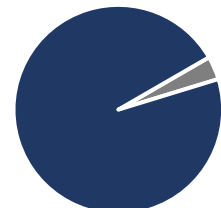
#### 2025 Budgeted Full Time Equivalent (FTE)



n/a

#### % of 2025 Net Municipal Tax Levy

2025 Net Budget  
\$18,207,291



3.6%

## 2025 Year-End Projection:

## \$738,000

### 3rd Quarter

## VARIANCE SUMMARY & DESCRIPTION

Description	Q2 Projection	Q3 Projection	Year-End Variance
<b>Revenue:</b>			
Transfers from Other Funds	\$0	(\$58,000)	
<b>Expenses:</b>			
Transfers for Social Services	\$0	\$796,000	
<b>Net Total</b>	<b>\$0</b>	<b>\$738,000</b>	<b>\$0</b>

### Transfers from Other Funds

**(\$58,000)**

As noted below, it is anticipated that savings from lower subsidy costs for CHC service providers will reduce the need for the use of BSR funding.

### Transfers for Social Services

**\$796,000**

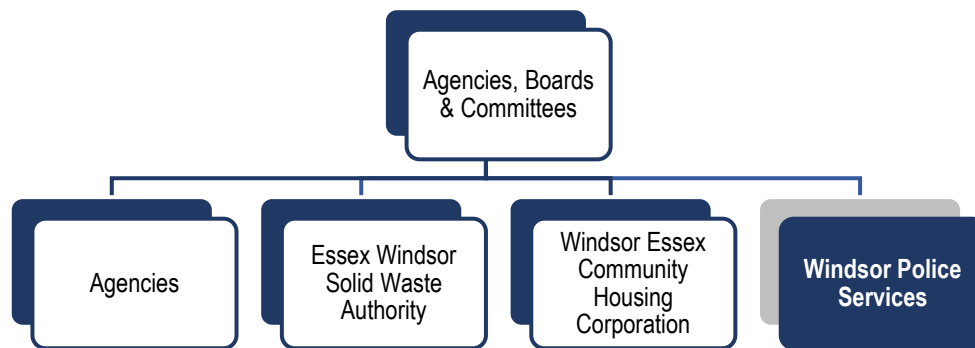
Windsor Essex Community Housing Corporation (CHC) is projecting a year end surplus at this time. The Public Housing and Family portfolios are experiencing higher rental revenue and lower maintenance and repairs costs than anticipated.



### Windsor Police Services

#### ABC OVERVIEW

The Windsor Police Service (WPS) department is responsible for delivering a wide range of public safety and policing services, including crime prevention, law enforcement, victim support, public order maintenance, and emergency response. WPS is committed to serving the community with integrity, professionalism, and accountability. Operating in alignment with the Canadian Charter of Rights and Freedoms and the Ontario Human Rights Code, WPS upholds the fundamental rights and freedoms of all individuals while working to ensure the safety and security of all persons and property within its jurisdiction.



	2022	2023	2024
Annual Revenue Budget	(\$18,042,140)	(\$18,862,655)	(\$20,382,135)
Annual Expense Budget	\$115,019,577	\$117,868,133	\$123,958,993
<b>Annual Net Budget</b>	<b>\$96,977,437</b>	<b>\$99,005,478</b>	<b>\$103,576,858</b>
<b>Annual Net Variance</b>	<b>\$620,859</b>	<b>(\$72,756)</b>	<b>(\$3,792,328)</b>
<b>Variance as a % of Net Budget</b>	<b>0.6%</b>	<b>(0.1%)</b>	<b>(3.7%)</b>

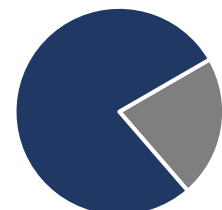
#### 2025 Budgeted Full Time Equivalent (FTE)



n/a

#### % of 2025 Net Municipal Tax Levy

2025 Net Budget  
\$111,034,717



22.0%

**2025 Year-End Projection: (\$1,800,000)**

**3rd Quarter**

## VARIANCE SUMMARY & DESCRIPTION

Description	Q2 Projection	Q3 Projection	Year-End Variance
<b>Revenue:</b>			
Grants & Subsidies	(\$475,000)	\$0	
<b>Expenses:</b>			
Operating & Maintenance Supplies	(\$200,000)	\$0	
Salaries & Benefits	(\$1,800,000)	(\$1,800,000)	
Other Miscellaneous Expenditures	(\$100,000)	\$0	
<b>Net Total</b>	<b>(\$2,575,000)</b>	<b>(\$1,800,000)</b>	<b>\$0</b>

### Salaries & Benefits

(\$1,800,000)

Personnel costs are projected to exceed the approved operating budget by approximately \$1.8 million, primarily due to the significant overtime required to maintain adequate staffing levels for front-line operations. Although the Windsor Police Service budget was reduced during the 2025 budget process to achieve salary gapping savings, the operational demand for policing services has remained consistent. As a result, additional overtime has been necessary to ensure sufficient coverage and to meet community safety and service expectations.

## MITIGATING MEASURES

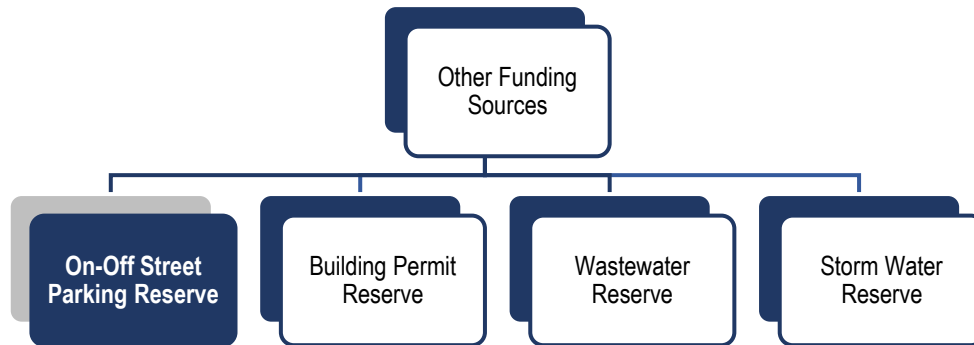
Since the second quarter variance of \$2.575 million was reported, a number of mitigating measures have been implemented to help reduce the projected deficit. Earlier this year, the Province advised of a reduction in the Court Security and Prisoner Transportation Program funding allocation. In response, the Windsor Police Service (WPS) collaborated with the City's Asset Management Department to identify and secure available grant revenue to offset this funding shortfall.

Looking ahead, the WPS will also benefit from the City's favourable fuel contract, which is expected to generate additional savings and further reduce operating pressures. In addition, the WPS has implemented a temporary restriction on discretionary spending, including travel, training, and other non-essential expenditures, as part of ongoing efforts to mitigate the overall budget deficit and maintain fiscal responsibility.

## On-Off Street Parking Reserve

### FUNDING SOURCE OVERVIEW

The On-Off Street Parking Reserve is a designated municipal reserve fund used to support the operation, maintenance, and long-term sustainability of both on-street and off-street parking infrastructure within the city. This includes parking meters, municipal surface lots, and structured parking facilities. Revenues collected from parking fees, permits, fines, and related services are allocated to this reserve, which is then used to: fund capital improvements, support maintenance activities, ensure financial sustainability and offset operational costs.



**2025 Year-End Projection:** **(\$322,000)**

**3rd Quarter**

### VARIANCE SUMMARY & DESCRIPTION

Description	Q2 Projection	Q3 Projection	Year-End Variance
<b>Revenue:</b>			
User Fees, Permits & Charges	(\$225,000)	(\$225,000)	
<b>Expenses:</b>			
Minor Capital	\$0	\$60,000	
Salaries & Benefits	(\$102,000)	(\$102,000)	
Utilities, Insurance & Taxes	\$0	(\$55,000)	
<b>Net Total</b>	<b>(\$327,000)</b>	<b>(\$322,000)</b>	<b>\$0</b>

<b>User Fees, Permits &amp; Charges</b>	<b>(\$225,000)</b>
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Parking rate increases were approved for 2025, however implementation of the increased rates did not occur as early as anticipated.

<b>Minor Capital</b>	<b>\$60,000</b>
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A surplus in minor capital of \$60,000 is projected as a result of an ability to defer equipment purchases for 2025 .

<b>Salaries &amp; Benefits</b>	<b>(\$102,000)</b>
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The parking maintenance staff received a JJE award resulting in increased wages for eleven staff in 2025.

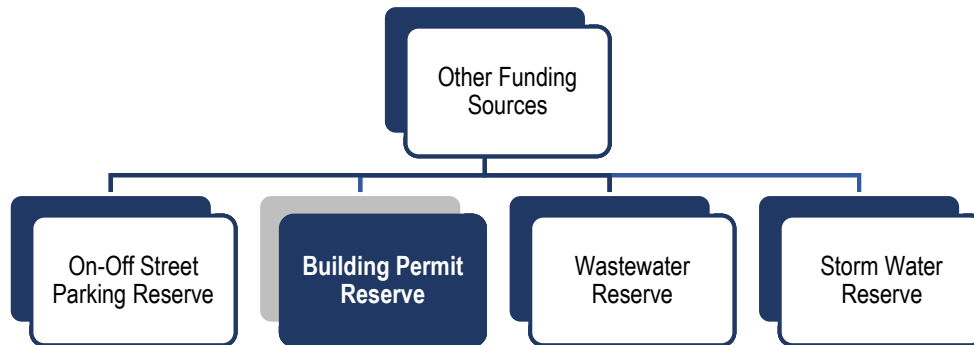
<b>Utilities, Insurance &amp; Taxes</b>	<b>(\$55,000)</b>
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The municipal tax charges for parking properties (lots) is \$55,000 higher than budgeted.

## Building Permit Reserve

### FUNDING SOURCE OVERVIEW

The Building Permit Reserve is a dedicated municipal reserve fund established to support the financial stability and sustainability of the City's building services operations. It is funded through revenues generated from building permit fees, which are collected under the authority of the Ontario Building Code Act. and used to offset fluctuations in building activity, support operational needs, ensure compliance with legislative requirements, and fund technology enhancements, equipment and capital improvements.



## 2025 Year-End Projection:

## \$2,153,000

### 3rd Quarter

### VARIANCE SUMMARY & DESCRIPTION

Description	Q2 Projection	Q3 Projection	Year-End Variance
<b>Revenue:</b>			
User Fees, Permits & Charges	\$1,822,000	\$2,153,000	
<b>Net Total</b>	<b>\$1,822,000</b>	<b>\$2,153,000</b>	<b>\$0</b>

**User Fees, Permits & Charges**

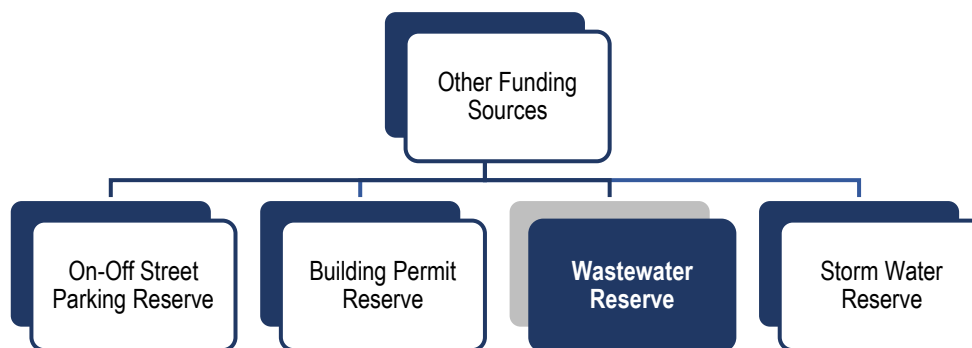
**\$2,153,000**

A transfer of \$2,153,000 to the Building Permit Reserve is projected for 2025.

### Wastewater Reserve

#### FUNDING SOURCE OVERVIEW

The Wastewater Reserve is a dedicated municipal reserve fund established to support the ongoing operation, maintenance, and capital investment needs of the City's wastewater and sanitary sewer systems. It plays a critical role in ensuring the long-term sustainability and environmental performance of municipal wastewater infrastructure. Funded primarily through user fees, the Wastewater Reserve is used to finance major capital projects, support emergency repairs, stabilize wastewater rates, ensure compliance with provincial/federal environmental regulations and invest in flood mitigation strategies, capacity enhancements, and climate adaptation measures.



**2025 Year-End Projection:**

**\$1,180,000**

**3rd Quarter**

#### VARIANCE SUMMARY & DESCRIPTION

Description	Q2 Projection	Q3 Projection	Year-End Variance
<b>Revenue:</b>			
Other Miscellaneous Revenue	\$0	\$900,000	
<b>Expenses:</b>			
Salaries & Benefits	\$0	\$280,000	
<b>Net Total</b>	<b>\$0</b>	<b>\$1,180,000</b>	<b>\$0</b>

**Other Miscellaneous Revenue**

**\$900,000**

As of the 3rd quarter, the projection for wastewater revenue is a surplus of \$900,000.

**Salaries & Benefits**

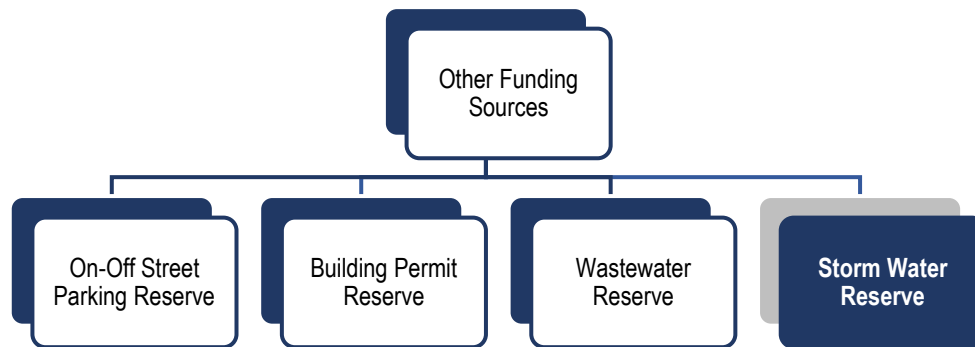
**\$280,000**

As of Q3 2025, the wastewater funded departments are projecting a year-end surplus of \$280,000 resulting from surpluses in the salary and wage accounts.

### Storm Water Reserve

#### FUNDING SOURCE OVERVIEW

The Storm Water Reserve is a designated municipal reserve fund established to support the management, maintenance, and enhancement of the City's storm water infrastructure. This infrastructure includes storm sewers, culverts, catch basins, retention ponds, and other systems designed to manage rainwater and surface runoff, helping to prevent flooding, protect property, and reduce environmental impacts. Funded primarily through storm water user fees, this reserve is used to finance capital improvements, support routine maintenance and emergency repairs, and implement flood mitigation projects.



**2025 Year-End Projection:**

**\$180,000**

**3rd Quarter**

#### VARIANCE SUMMARY & DESCRIPTION

Description	Q2 Projection	Q3 Projection	Year-End Variance
<b>Expenses:</b>			
Salaries & Benefits	\$126,000	\$180,000	
<b>Net Total</b>	<b>\$126,000</b>	<b>\$180,000</b>	<b>\$0</b>

**Salaries & Benefits**

**\$180,000**

As of Q3 2025, stormwater funded departments are projecting a year-end salary surplus of \$180,000.