How Fort Erie Can Bend the Property-Tax Curve

A plain-language, shareable presentation using Town of Fort Erie and Niagara Region budget data

$3,806	$1,610	3.50%
2026 median total residential bill	Town-controlled portion	Town increase in 2026

Goal: reduce pressure without hollowing out core services.

Sources: Fort Erie 2026 Levy Budget and 2026 Budget News Release; Niagara Region 2026 Budget Summary.

The one-page answer

Reducing taxes is not one cut — it is a disciplined budget system.

The practical target is to bend the tax curve: slow levy growth, protect infrastructure, and make every new dollar defend itself.

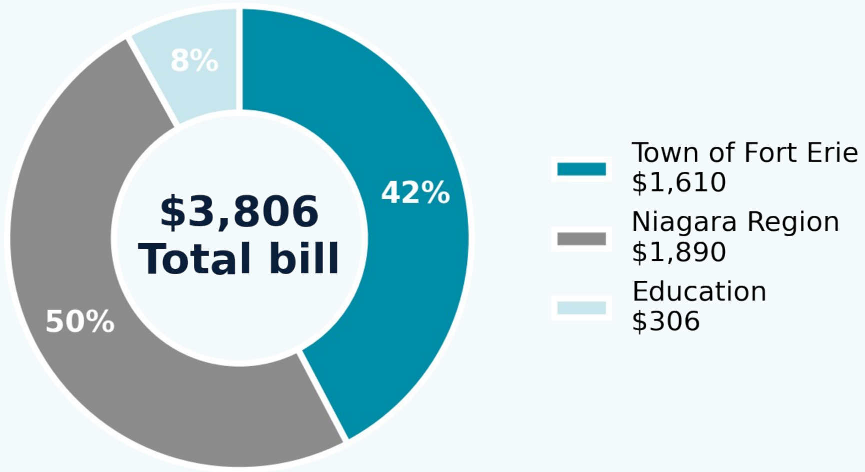
1. **Control cost growth** — Productivity, overtime, vacancies, service standards before adding staff.
2. **Protect infrastructure** — Do not drain reserves for recurring operating costs. Prioritize roads, stormwater, bridges and lifecycle renewal.
3. **Raise fair non-tax revenue** — Fees, grants and visitor/user-pay tools where the direct taxpayer is not the direct beneficiary.
4. **Grow assessment wisely** — Target commercial/industrial growth and complete communities that pay more than they cost to service.
5. **Push the Region** — The Region and boards account for a larger share of the total bill than Town-only taxes.

Source basis: Fort Erie 2026 Levy Budget financial drivers, risks and opportunities sections.

Start with what the Town actually controls

A Fort Erie taxpayer pays one bill, but it is split across three governments.

2026 average residential tax bill



For the 2026 median residential property, the Town portion is about 42% of the total bill.

- Town Council can directly control the Town levy, service levels, fees, reserves and capital priorities.
- Niagara Region and the education portion still appear on the same tax bill.
- A credible tax plan needs both a Town budget plan and a Regional advocacy plan.

$1,610
Town portion

$1,890
Region portion

$306
Education

Source: Town of Fort Erie 2026 Levy Budget household impact table.

The property-tax equation in plain language

Taxes fall only when the levy grows slower than the assessment base.

Tax rate = General levy ÷ Total assessment

Reduce the levy

Find savings, prevent avoidable costs, and remove low-priority spending.

Grow assessment

Add homes, businesses and employment lands that expand the tax base.

Shift fairly

Use grants and user fees where the general taxpayer should not carry the whole cost.

Choose service levels

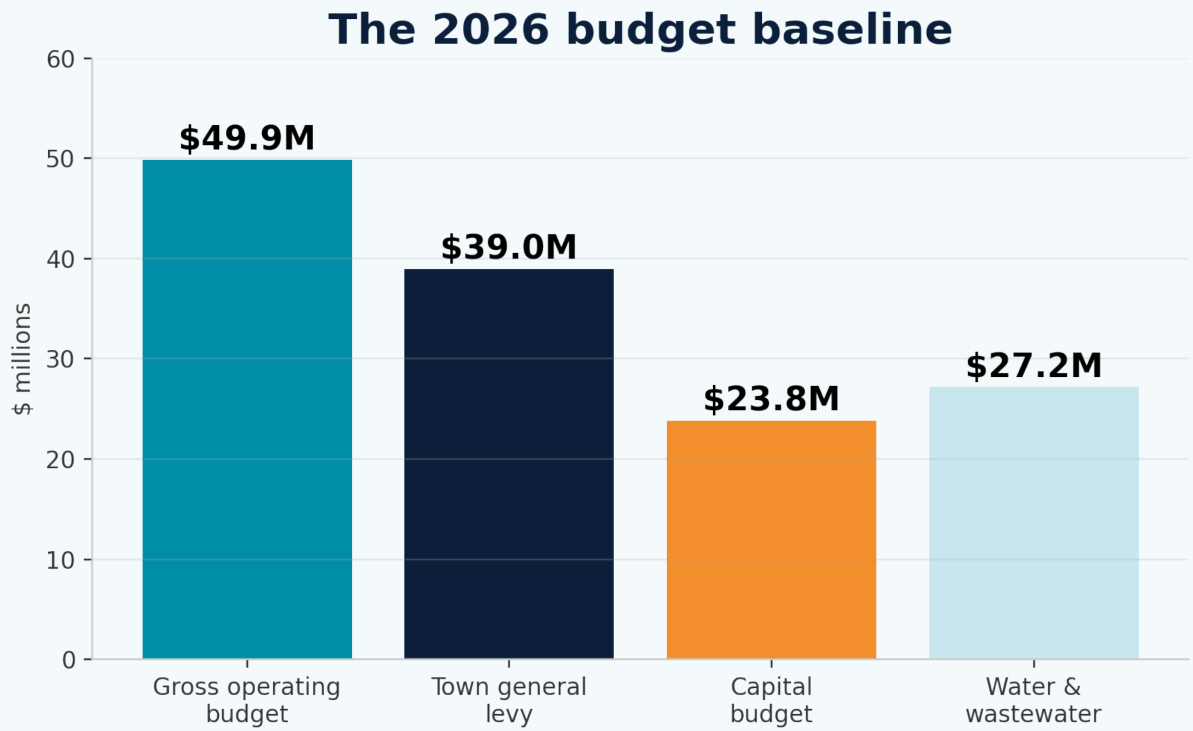
Council must say what will be done, delayed, changed or stopped.

A "tax reduction" plan that does not explain the levy and the assessment base is just a slogan.

Source: Town of Fort Erie 2026 Levy Budget, tax calculation formula.

2026 baseline: the size of the problem

These are the major 2026 budget buckets before any policy choices.



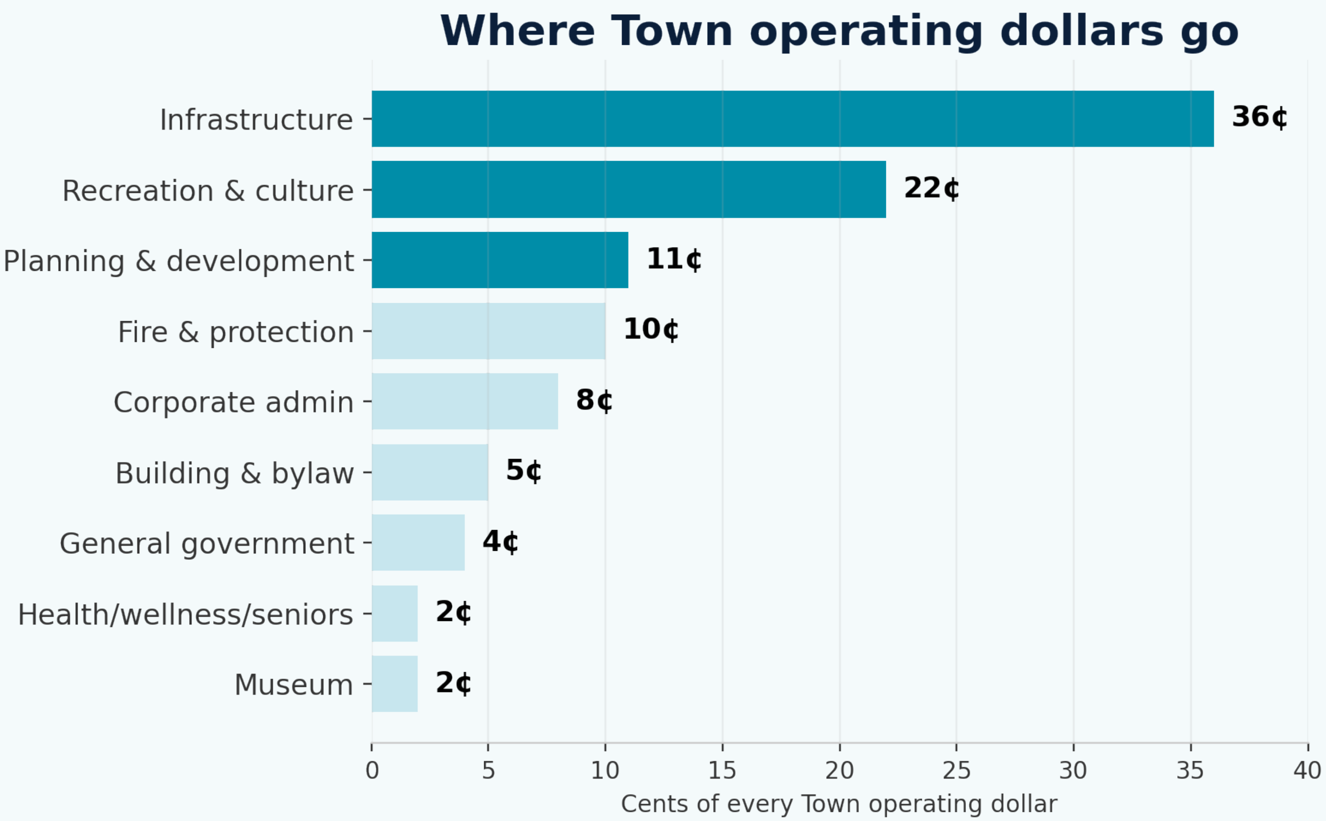
- **Gross operating service cost: $49.86M**
- Approved Town general levy: $38.954M.
- Capital budget: $23.845M across 62 projects.
- Water and wastewater budget: $27.193M, funded through rates rather than the general levy.
- The 2026 levy budget avoided adding new staff positions, but used more than $1.7M from reserves.

The easy cuts are small. The big levers are labour, procurement, capital, reserves, revenue and growth.

Source: Town of Fort Erie 2026 Budget News Release and 2026 Levy Budget.

Where the Town operating dollar goes

Infrastructure, recreation, planning/growth and fire account for most of the dollar.



The budget is service-heavy, not “nice-to-have” heavy.

- Infrastructure alone is 36¢ of the operating dollar.
- Recreation and culture is 22¢.
- Planning and development is 11¢, directly tied to growth management.
- Fire is 10¢ and is difficult to cut without service consequences.

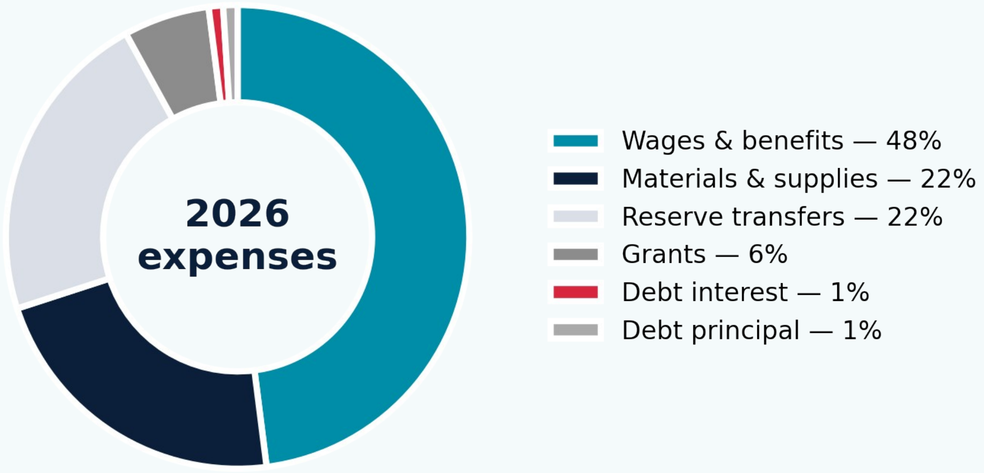
The taxpayer conversation should be: what outcomes do we buy for each dollar?

Source: Town of Fort Erie 2026 Levy Budget, gross expenditure by service area.

What drives spending inside the budget

Most savings have to come from operating discipline, not symbolic cuts.

What drives Town spending



Three buckets explain 92% of expenses:

48% **Wages & benefits**

Staffing, overtime, vacancies, scheduling and productivity matter most.

22% **Materials & supplies**

Procurement, fleet, insurance, utilities and contracts are the second major lever.

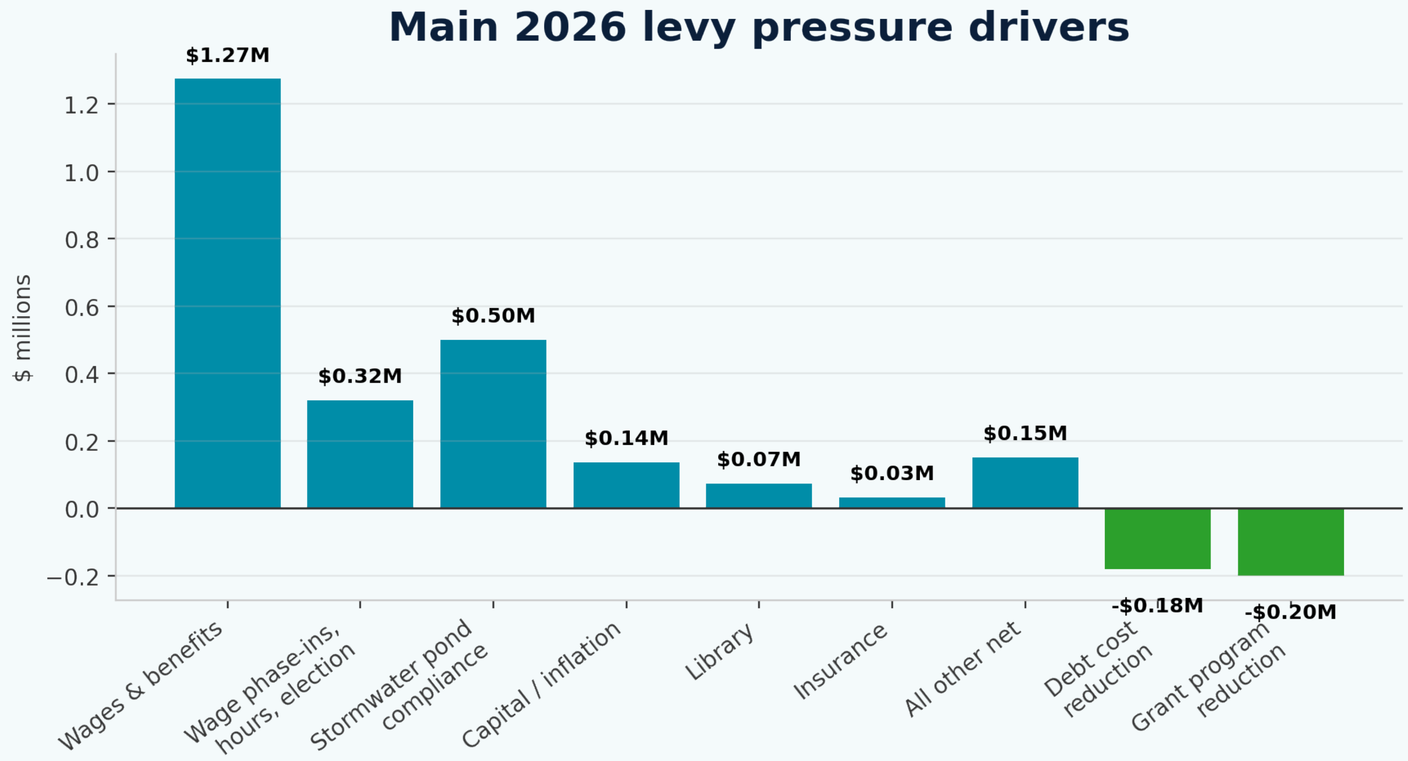
22% **Transfers to reserves**

Reserves fund capital renewal and protect against shocks; draining them only delays tax pressure.

Source: Town of Fort Erie 2026 Levy Budget, expenses by type.

What drove the 2026 increase

The largest pressure was wage-related; stormwater compliance also mattered.



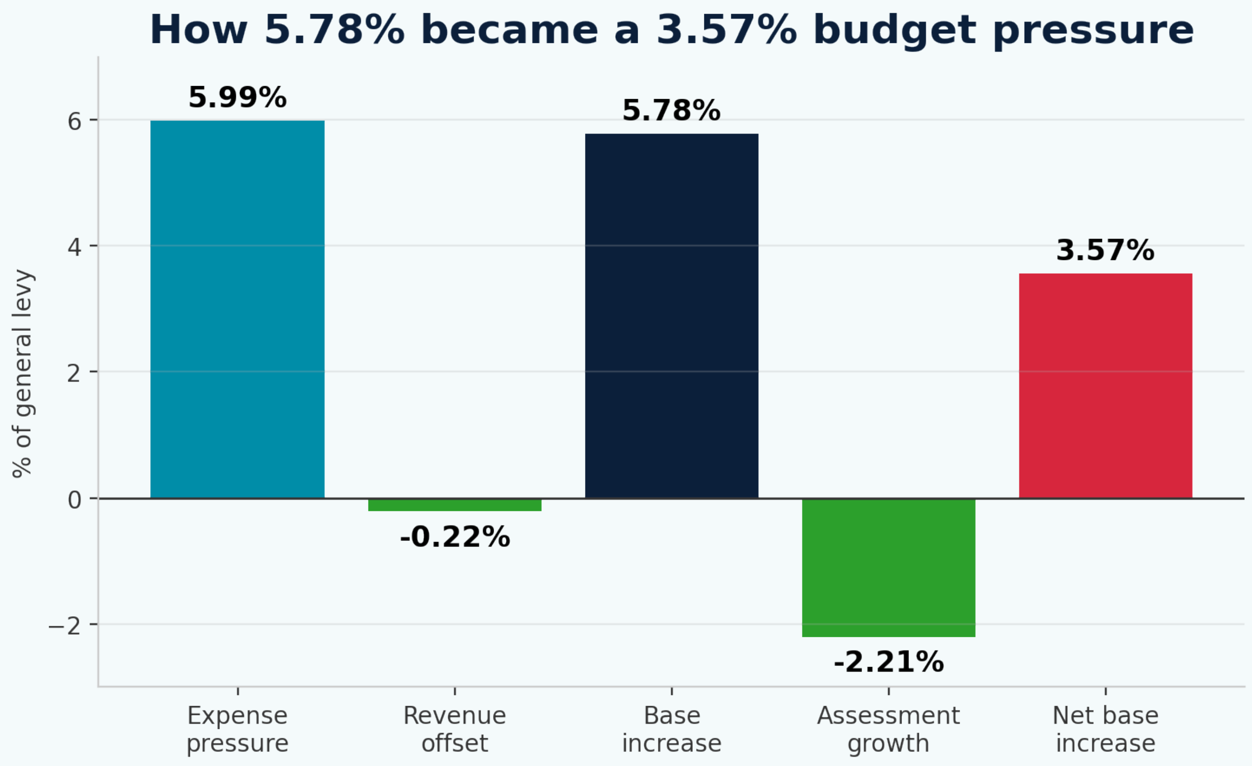
- **Wage-related pressure was roughly $1.60M.**
- Stormwater pond environmental compliance added $500K.
- Debt costs and grant-program reductions created partial offsets.
- One-time reserve funding helped the 2026 budget, but does not solve recurring cost growth.

A tax plan must separate recurring savings from one-time relief.

Source: Town of Fort Erie 2026 Levy Budget, 2026 expense-change drivers.

Assessment growth is the quiet tax reducer

Growth lowered the 2026 tax impact by 2.21 percentage points.



What happened in 2026:

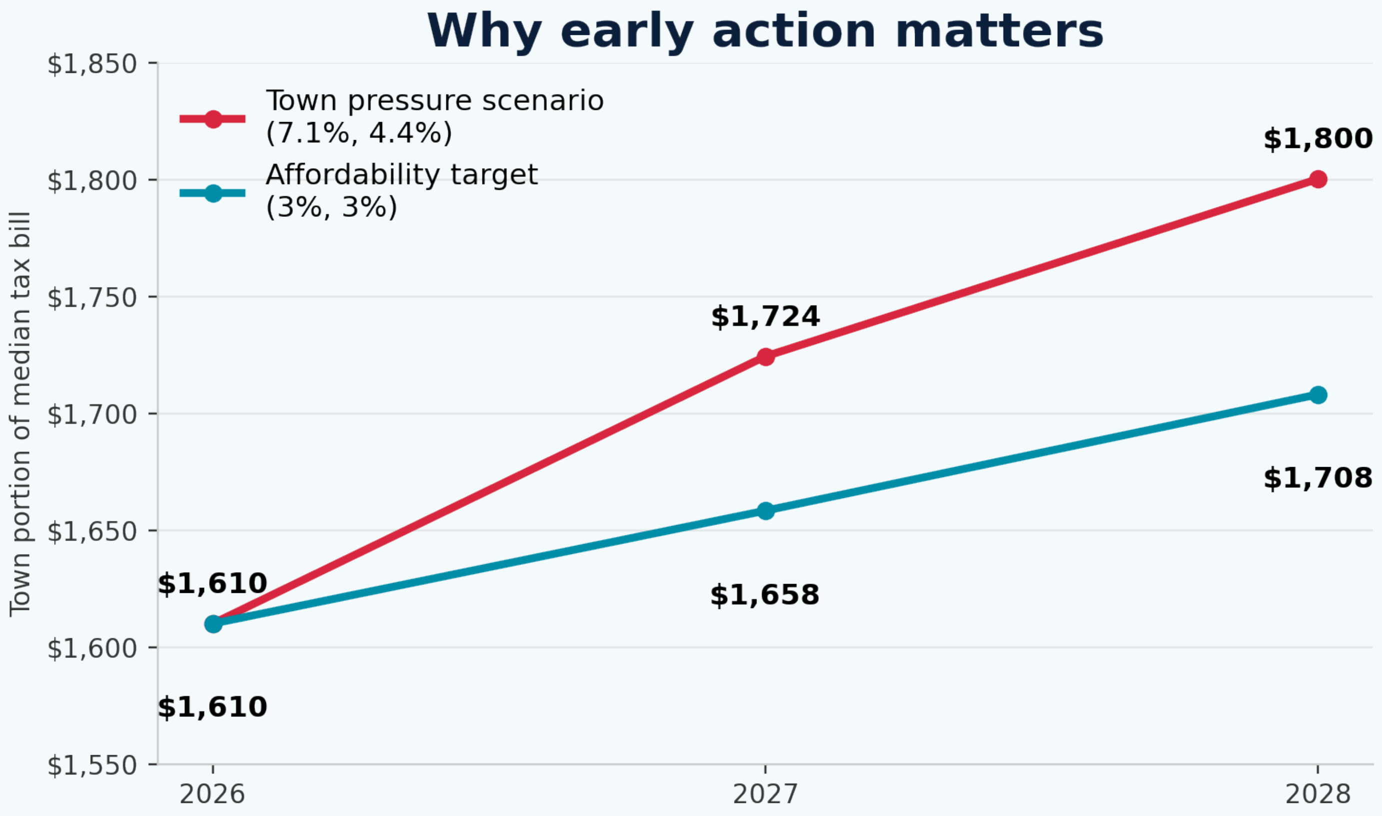
- Service costs and revenue changes created a 5.78% base-budget pressure.
- New assessment growth reduced the tax impact by 2.21 points.
- The resulting Town net pressure was about 3.57%.

Growth helps only when it pays more in taxes than it costs in roads, water, fire, parks and administration.

Source: Town of Fort Erie 2026 Levy Budget, assessment growth and base summary.

Without action, pressure returns in 2027–2028

Scenario modelling using the Town's published base-budget pressure forecasts.



- The Town presentation flagged base budget increases of 7.1% in 2027 and 4.4% in 2028.
- This model applies those pressures to the 2026 Town portion of the median household bill.
- A 3% affordability path could be about $92/year lower by 2028 for the median home.

This is not an official tax forecast. It is a pressure scenario showing why early discipline matters.

Sources: Town of Fort Erie 2026 Levy Budget forecasts; model uses 2026 median Town portion of $1,610.

Lever 1: Workforce productivity before service cuts

Because labour is the largest cost bucket, management discipline has the biggest payoff.

48%	$239K	~$10/yr
Expense share	1% productivity estimate	Median home effect

- Create a public overtime and vacancy dashboard by department.
- Use a managed vacancy strategy where positions stay open briefly unless service risk is clear.
- Require a business case for every new permanent position: service need, funding source, and annual operating tail.
- Set service standards before adding staff: what is the target, what is the backlog, what improves?
- Expand digital permitting, inspections, scheduling and resident self-service where it reduces manual processing.

Not a hiring freeze forever — a rule that new staffing must prove taxpayer value.

Budget example: 2026 gross operating cost × 48% wages/benefits × 1% productivity ≈ $239K.

Sources: Town 2026 expense mix; model estimate based on 2026 operating budget and median Town bill.

Lever 2: Procurement, fleet, insurance and shared services

Materials and supplies are the second-largest controllable operating bucket.

22%	$329K	~$14/yr
Expense share	3% efficiency estimate	Median home effect

- Joint purchasing with Niagara Region and nearby municipalities for common supplies, fuel, fleet, software and insurance.
- Multi-year vendor pricing where it reduces inflation exposure without locking in weak contracts.
- Fleet lifecycle review: replace based on total cost, not age alone.
- Preventative maintenance to reduce emergency repairs.
- Contract review calendar before renewals, not after automatic rollover.

Small percentage savings are large when applied to large buckets.

Budget example: 2026 gross operating cost × 22% materials/supplies × 3% efficiency ≈ $329K.

Sources: Town 2026 expense mix; model estimate based on 2026 operating budget and median Town bill.

Lever 3: Fair fees and non-tax revenue

The goal is not to nickel-and-dime residents; it is to stop general taxpayers subsidizing every direct-user cost.

79%	10%	-$75.9K
2026 revenue from tax levy	2026 revenue from user fees	Operating revenue change

- Annual fees-and-charges review with clear cost recovery by service.
- Planning, engineering review and development fees should recover appropriate processing costs.
- Visitor-intensive services can use parking, beach, rental or licensing tools where fair.
- Aggressively pursue provincial/federal infrastructure and climate-resilience grants.
- Protect low-income residents and essential services from unfair fee burden.

A fair fee policy asks: who benefits, who causes the cost, and who should pay?

Town-identified opportunity: review fees and charges annually and balance the burden between tax levy and cost recovery.

Source: Town of Fort Erie 2026 Levy Budget, revenue sources and opportunities sections.

Lever 4: Grow the assessment base strategically

Not all growth has the same tax value. Jobs and commercial/industrial assessment matter.

2.21%	2.41%	~$308K
2026 assessment growth	5-year average	3.00% vs 2.21%

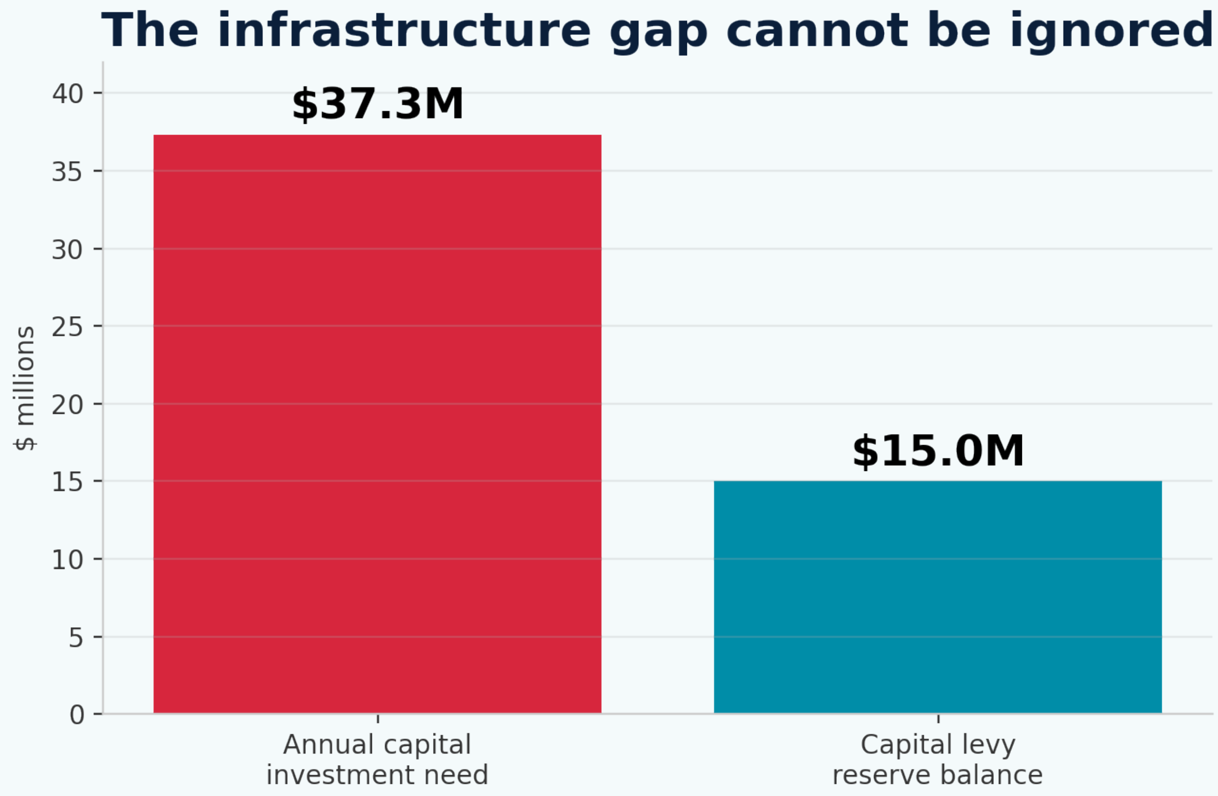
Budget example: if 2026 growth were 3.00% instead of 2.21%, the levy offset would be about $308K — around $13/year on the median Town portion.

- Use planning approvals to attract assessment that pays more than it costs to service.
- Prioritize industrial, commercial and employment land readiness.
- Speed up responsible building-permit and site-plan processing without weakening standards.
- Ask for a fiscal-impact note on major growth areas: future roads, parks, fire, stormwater and operating costs.
- Avoid growth that creates a long-term infrastructure bill bigger than its tax benefit.

Sources: Town 2026 assessment growth figures; model estimate based on 2026 levy and median Town bill.

Lever 5: Capital discipline protects taxes long-term

Deferred maintenance is just a tax increase with interest.



The Town identified about $37M/year in capital investment need, while capital levy reserves were about $15M.

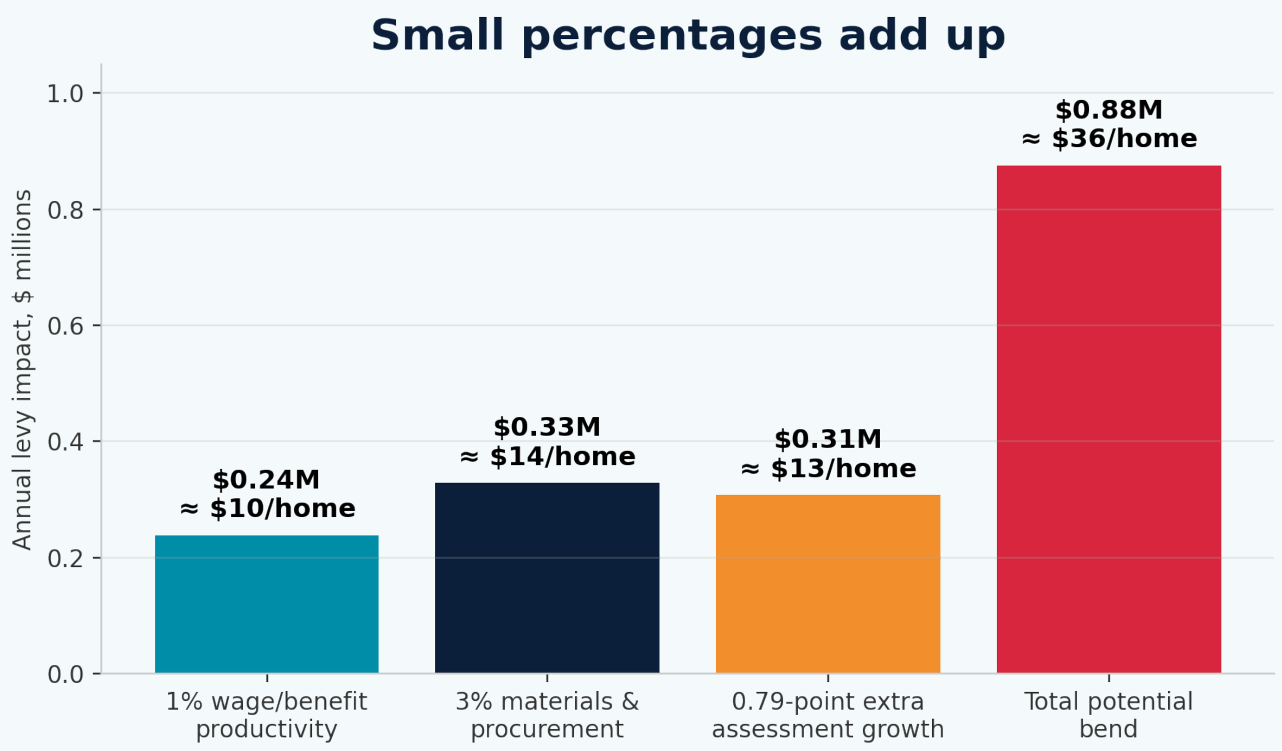
- Prioritize roads, bridges, stormwater, core facilities and assets with safety or legal risk.
- Do not use reserves to hide recurring operating costs.
- Every capital project should show its future operating cost before approval.
- Use grants and debt strategically for long-life assets, not operating patches.

Capital restraint is not "spend nothing." It is "spend first where delay costs more."

Source: Town of Fort Erie 2026 Levy Budget, reserves and capital investment requirement.

What small percentage changes can do

A practical plan stacks modest, defensible actions rather than relying on one giant cut.



Illustrative 2027 target package:

- 1% labour productivity: about $239K.
- 3% materials/procurement efficiency: about $329K.
- 0.79-point improvement in assessment growth: about $308K.
- Combined: roughly $876K, or about $36/year on the median Town portion.

This does not eliminate all tax pressure — but it can reduce the increase without damaging core services.

Source: Model using Town 2026 budget and household impact data; all estimates rounded.

A 12-month Tax Affordability Action Plan

Turn the budget conversation into a public workplan before the next budget is locked in.

First 100 days	Publish a budget scorecard: labour, overtime, vacancies, reserves, capital, fees, debt, assessment growth.
May–July	Run fee, cost-recovery, procurement and shared-services reviews; list savings options publicly.
August	Set budget guidance with a taxpayer target and a required option list below the forecast.
October	Table draft budget with a plain-language “keep / change / defer / stop” list.
January vote	Vote on the budget with public scenarios: current plan, 3% path, 2% path, and service impacts.

Residents do not need a 300-page budget binder. They need clear choices, dollar impacts and service consequences.

Action-plan slide built from Fort Erie 2026 budget risks/opportunities and public budget cycle logic.

A Council motion that would make this real

Plain-language wording residents can understand and candidates can campaign on.

That Council direct staff to prepare a 2027 Budget Affordability Plan that includes:

- A savings and revenue option list equal to at least 1% of the Town levy.
- A scenario to hold the Town tax increase to 3%, and a second scenario to hold it to 2%, with service impacts shown plainly.
- A business case for every new permanent position and every new capital project with operating impacts.
- A fees-and-charges review showing which services are subsidized by the general taxpayer.
- A Regional tax advocacy position focused on transparency, policing costs, transit, public health and shared services.
- A public dashboard tracking reserve use, debt, capital backlog, assessment growth and budget savings.

The goal: bend the tax curve without hollowing out core services.

Draft motion is a policy proposal derived from the budget analysis, not official Town wording.

Sources, assumptions and caveats

Use this slide if sharing the deck publicly.

Official sources used

- Town of Fort Erie 2026 Levy Budget Presentation, January 28, 2026.
- Town of Fort Erie 2026 Budget News Release.
- Town of Fort Erie 2025 Budget News Release.
- Town of Fort Erie 2024 General Levy Budget Presentation.
- Niagara Region 2026 Budget Summary and 2026 General Tax Levy Budget.

Modelling notes

- Household estimates use the 2026 median residential Town portion of $1,610 and approved Town levy of $38.954M.
- Savings-per-household figures are approximations, not exact tax-rate calculations for each property.
- The 2027–2028 forecast slide applies the Town’s base-budget pressure forecasts to the 2026 Town portion; it is not an official tax forecast.
- Water and wastewater are shown separately because they are rate-supported, not part of the general levy.

Best public message: affordability requires discipline, transparency and choices — not slogans.

VOTE MATT PAUL

WARD 4 | RIDGEWAY

Fort Erie Municipal Election Candidate - Council

Connect with Matt Paul

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Stay in touch

For questions about this property tax presentation or to share your ideas for Fort Erie, reach out directly using the contact information above.