Town of Digby Capital Investment Plan Projects 2026/27 — FUNDING SOURCES

No	Project name	Capital Res	Gas Tax Res	Capital Fr Rev	Town Debenture	PCAP	GRID	Cost Shared Paving Prog	Trail Grant to be sought out	MCGP	Digby Fire Dept	Mun of Digby	TOTAL	p	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32
													1,844,226		1,844,226	775,000	4,728,804	2,580,000	3,075,097	3,575,531
															Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
	General Government																			
1													-							
2																				
3	**Protective Services**																			
4	4 Bunker gear	19,733											**19,733**		19,733					
5	4 Boots	2,077											**2,077**		2,077					
6	2 SCBA	29,081											**29,081**		29,081					
7	4 Portable TMR	12,463											**12,463**		12,463					
8	1 EV Plug	2,222											**2,222**		2,222					
9	1 EV Nozzle	3,025											**3,025**		3,025					
10	4 Wireless mic - for fire gear	3,112											**3,112**		3,112					
13	1 Exhaust Fan	9,333											**9,333**		9,333					
14	1 Combi-Tool	20,772											**20,772**		20,772					
15	1 Thermal Imaging Camera	12,463											**12,463**		12,463					
16	1 3" Deck gun	12,463											**12,463**		12,463					
17	1 Training mannequin	2,285											**2,285**		2,285					
19	Upgrade Fire Hall Electrical with 400 Amp panel	71,000											**71,000**		71,000					
20																				

Town of Digby Capital Investment Plan Projects 2026/27

No	Project name	Capital Res	Gas Tax Res	Capital Fr Rev	Town Debenture	PCAP	GRID	Cost Shared Paving Prog	Trail Grant to be sought out	MCGP	Digby Fire Dept	Mun of Digby	TOTAL p	Year 1 2026/27	Year 2 2027/28	Year 3 2028/29	Year 4 2029/30	Year 5 2030/31	Year 6 2031/32
	FUNDING SOURCES												1,844,226	1,844,226	775,000	4,728,804	2,580,000	3,075,097	3,575,531
21	**Transportation Services**																		
22	Skid steer												-				150,000		
23	Public Works Truck to replace 2015 Ford F250 worktruck.												-		90,000				
24	Streetscaping Upgrade -Phase 1 Upgrade Water Street road surface, underground infrastructure, and sidewalks. **(Joint porject with Water Commission)**	10,000											**10,000**	10,000		1,000,000	1,000,000		
25	Church St upgrade from King St to Victoria St. Design Phase **(Joint project with Water Commission)**												-					**3,075,097**	
26	King St Engineering and Renewal - Racquette to Prince William St. **(May be Joint project with Water Commission)**												-			**3,548,804**			
27	Second Ave. St Marys to St George St expansion-paving												-				140,000		
28	St. George street expansion- paving												-				140,000		
29	Sidewalk and Curb Corner Warwick St. and Montague Row												-				100,000		
30	Sidewalk Victoria St. Rail trail to Prince William												-						250,000
31	Pave Second Avenue from Church St to Mount St				100,000								**100,000**	100,000					
32	Sidewalk - Racquette Rd.												-						40,000

	Town of Digby Capital Investment Plan Projects 2026/27					FUNDING SOURCES							1,844,226		1,844,226	775,000	4,728,804	2,580,000	3,075,097	3,575,531
															Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
No	Project name	Capital Res	Gas Tax Res	Capital Fr Rev	Town Debenture	PCAP	GRID	Cost Shared Paving Prog	Trail Grant to be sought out	MCGP	Digby Fire Dept	Mun of Digby	TOTAL	p	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32
33	Widen Shoulder on West St. from Warwick Street to Mount Street.	10,000											10,000		10,000	15,000				
34	Lighthouse Rd Culverts from Culloden Rd. to Town Line				50,000								50,000		50,000	50,000	50,000	50,000		
35	New Excavator				195,645								195,645		195,645					
36	5 Ton plow truck (replace 2000)												-		-	450,000				
37	Upgrade 2011 Loader with new cab for the loader.				90,000								90,000		90,000					
38	Carleton St Pre-design and construction upgrade **(Joint project Town/Water Commission.)**		18,131			18,132							36,263		36,263					2,985,531
39	Sidewalk - Victoria Street from St. Marys to Warwick												-		-					250,000
40	Add Shoulders - West St from Warwick to St Marys, plus St. Mary's St. from West St to Victoria St.												-				100,000			
41	West St and Third Ave Development **(Joint project with Town/Water Commission)**				273,669		246,614						520,283		520,283					
42	Upgrade Sidewalk Water St. from Promenade north to end of Basin Place (68 Water St).		60,000										60,000		60,000					
43	3 New Solar Streetlights	4,500											4,500		4,500					
44	New Crosswalk Lighting - Water St	10,000											10,000		10,000					
45																				

Town of Digby Capital Investment Plan Projects 2026/27

No	Project name	Capital Res	Gas Tax Res	Capital Fr Rev	Town Debenture	PCAP	GRID	Cost Shared Paving Prog	Trail Grant to be sought out	MCGP	Digby Fire Dept	Mun of Digby	TOTAL	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32
	FUNDING SOURCES												1,844,226	1,844,226	775,000	4,728,804	2,580,000	3,075,097	3,575,531
														Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
46	**Environmental Health**																		
47	Two Stand Alone Generators for blower houses #1 and #2 at WWTP		62,000							124,000		62,000	**248,000**	248,000					
48	Protection of Wastewater Forcemain from Coastal Erosion												-						50,000
49	Lift Stations 5, & 7 Electrical Control Panels Upgrade		52,000									28,000	**80,000**	80,000					
50	Lift Stations 6 & 8 Electrical Control Panels Upgrade												-		80,000				
51	Engineering Pre-design and construction to relocate sewer force main from beach to Water Street. (Feb 25, 2026 - PCAP grants no longer available).		19,500									10,500	**30,000**	30,000			1,000,000		
52	Transfer Station Upgrades - 40 Yard Dumpster, concrete pads and test wells	10,000											10,000	10,000					
53	Lift Station 3 Upgrade - Same as lift station 4 which was completed over two years.		4,550									2,450	7,000	7,000	90,000				
54	Lift Station 4 Upgrade - not in original CIP. Approved Oct 6, 2025 in amount $65,937.60.		17,229									9,277	26,506	26,506					
55	Lift Station 8 Upgrade - same upgrades as done for lift station 4 in 2025/26.		49,400									26,600	76,000	76,000					
56																			

No	Town of Digby Capital Investment Plan Projects 2026/27 Project name	FUNDING SOURCES Capital Res	Gas Tax Res	Capital Fr Rev	Town Debenture	PCAP	GRID	Cost Shared Paving Prog	Trail Grant to be sought out	MCGP	Digby Fire Dept	Mun of Digby	1,844,226 TOTAL	p	1,844,226 Year 1 2026/27	775,000 Year 2 2027/28	4,728,804 Year 3 2028/29	2,580,000 Year 4 2029/30	3,075,097 Year 5 2030/31	3,575,531 Year 6 2031/32
57	**Public Health**																			
58													-							
60	**Recreation and Culture**																			
61	Trail Upgrades including from Mount St to Montague Row.	24,000							6,000				**30,000**		30,000					
62	Roy Harding memorial look-off												-				30,000			
63	Christmas Deco	5,000											**5,000**		**5,000**					
64	Public access to beach	13,000		2,000									**15,000**		15,000					
65	Gazebo	30,000											**30,000**		30,000					
66																				
67	**TOTAL TOWN CAPITAL PROJECTS**	**316,529**	**282,810**	**2,000**	**709,314**	**18,132**	**246,614**	**-**	**6,000**	**124,000**	**-**	**138,827**	**1,844,226**		**1,844,226**	**775,000**	**4,728,804**	**2,580,000**	**3,075,097**	**3,575,531**

10 Year	285,645
20 Year	423,669
	709,314

	Capital Reserve	Gas Tax Reserve	Total
Reserve Fund Balance Beginning of Year (APPROX)	464,382	763,866	1,228,248
Revenues: Trans from Oper Fund/Fed Gas Tax	244,224	173,800	418,024
Water Amortization Exp transfer from Operating Fund			-
Proceeds of disposal of ???			-
Proceeds of disposal of ????			-
Interest Earned in the year	11,842	19,479	31,320
Reserve Fund Balances available for spending	720,448	957,145	1,677,592
Deduct estimated capital spending from reserve	(316,529)	(282,810)	(599,339)
Estimated Reserve Fund Balance End of Year	403,919	674,335	1,078,253

2026/27 Town Capital Fund Budget Approved by Council May 19, 2026

E. Tom Ossinger, CAO

No	Project name	Capital Res	Gas Tax Res	Capital Fr Rev	Town Debenture	PCAP	GRID	Cost Shared Paving Prog	Trail Grant to be sought out	MCGP	Digby Fire Dept	Mun of Digby	TOTAL p	Year 1 2026/27	Year 2 2027/28	Year 3 2028/29	Year 4 2029/30	Year 5 2030/31	Year 6 2031/32
	FUNDING SOURCES												1,844,226	1,844,226	775,000	4,728,804	2,580,000	3,075,097	3,575,531

Debt Service Ratio

Debt Prin and Interest as a % of own source revenue

Estimates

FCI - Risk

Low: Less than 10%
Moderate: 10% to 15%
High: Greater than 15%

	Year Total	Int Rate	Year 1 2026/27	Year 2 2027/28	Year 3 2028/29	Year 4 2029/30	Year 5 2030/31
Debt service existing debt including May 2025 debenture		Int Rate	*443,310*	406,625	*334,726*	323,069	230,528
Existing debt balloon - 26/27	120,316	4.0%	28,876	27,913	26,951	25,988	25,026
Existing debt balloon - 28/29	217,502	4.0%			52,200	50,460	48,720
Debt on 2025/26 spending 10yr	388,037	4.0%	15,521	54,325	52,773	51,221	49,669
Debt on 2025/26 spending 20yr	620,185	4.0%	24,807	55,817	54,576	53,336	52,096
Year 1 debt 10yr	285,645	4.0%		11,426	39,990	38,848	37,705
Year 1 debt 20yr	423,669	4.0%		16,947	38,130	37,283	36,436
Year 2 debt 10yr	450,000	4.0%			18,000	63,000	61,200
Year 2 debt 20yr	50,000	4.0%			2,000	4,500	4,400
Year 3 debt 10yr	-	4.0%				-	-
Year 3 debt 20yr	652,373	4.0%				26,095	58,714
Year 4 debt 10yr	-	4.0%					-
Year 4 debt 20yr	583,400	4.0%					23,336
			512,515	573,053	619,347	673,800	627,828
Debt Service Ratio			***9.1%***	***9.9%***	***10.5%***	***11.2%***	***10.2%***
2025/26 Debt Prin & Int		***337,783***					

Minimum Reserve Requirement (FCI min combined reserves of 40% of operating exp + debt prin + amortization)

	2025/26	Year 1 2026/27	Year 2 2027/28	Year 3 2028/29	Year 4 2029/30	Year 5 2030/31
Oper reserves Mar 31 est	1,240,072	1,268,594	1,297,771	1,327,620	1,358,155	1,389,393
Capital Reserves	1,228,248	1,078,253	1,300,585	1,403,914	1,355,549	1,563,916
Total Reserves/Acum Surplus	**2,468,320**	**2,346,847**	**2,598,357**	**2,731,534**	**2,713,705**	**2,953,309**
Low risk > 30%	*38%*	*34%*	*36%*	*37%*	*35%*	*37%*
Moderate risk 30% to 40%						
high risk < 40%						

	Year 1 2026/27	Year 2 2027/28	Year 3 2028/29	Year 4 2029/30	Year 5 2030/31
Estimate					
Capital Reserve Replacement Requirements from Operating	244,224	264,537	293,064	272,035	275,748