



2297 Highway 12,
PO Box 130
Breachin, Ontario L0K 1B0
p. 705-484-5374
f. 705-484-0441

Date: January 30, 2026

To: Affected Property Owners – Maple Trail, Lone Birch Trail, Ridge Avenue and Simcoe Road

Subject: Sewer Servicing Project – Financial Information Update

Dear Property Owners,

Thank you for your patience. We are pleased to share an update as we move into the final stages of the Maple Trail, Lone Birch Trail, Ridge Avenue, and Simcoe Road Sewer Servicing Project. Construction of the municipal low-pressure sewer system is complete, the project is on budget, and work progressed close to the previously communicated schedule (core works in 2025 with final restoration in spring 2026).

What's happening next

Over the past several months, we've heard meaningful feedback from residents regarding financing and repayment. In response, staff will be bringing the proposed payment options to Council on February 9 for discussion and direction. Along with these options, the report to Council will address the procedural bylaws for borrowing, repayment, and connections.

After Council direction, we will issue a communication package to all affected property owners. This package will consolidate decisions, next steps, and detailed financial information about how to make a lump sum payment, the deadline for payments, and the payment options, so you can plan with confidence.

About the financials

As we transition into this phase, we are finalizing the estimated total sewer construction cost per property. The final amount for financing will be confirmed when the Township secures the bank loan. The borrowing amount and the finalized interest rate (set at the time of debenture) depend on:

- the rate of borrowing; and
- how many owners choose a lump sum payment versus long-term financing.

To support personal financial planning in the meantime, we are providing updated estimates based on the best available cost information and realistic borrowing assumptions (e.g. using Prime + 0.5% as a planning estimate and a 10-year financing term). Based on this information, we are currently estimating:

Lump Sum Option

One lump sum, to paid by April 15, 2026, estimated total cost of \$20,000.

Financing Option

Added to taxes, at an estimated total cost of \$35,000. This would mean \$3,500 annually (in a 10-year payment plan).

Why you're hearing from us now

We originally anticipated sending the full financial package at this time. Based on community feedback, we are first bringing the proposed repayment approach to Council for discussion. This step will finalize the financial details to provide property-specific information.

Project status reminder

- **Construction status:** Sewer system installation and testing are complete; the system is operational. Final restoration activities (e.g. landscaping and surface repairs) will occur in spring 2026.
- **Connection timeline:** Property owners will have until December 31, 2028, to complete their private side connection.

If you have questions, please contact the Development and Infrastructure Department at (705) 484 5374, ext. 232 or at infrastructure@ramara.ca.

Thank you for staying engaged as we reach the final stages of this project.

Sincerely,



Laura Pye

General Manager, Development and Infrastructure
Township of Ramara



Maple Trail, Lone Birch Trail, Ridge Avenue & Simcoe Road Sewer Servicing Project Timeline