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Date: February 27, 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,

At the meeting held on February 23, 2026, Ramara Council approved the required bylaws for the Maple Trail, Lone Birch Trail, Ridge Avenue and Simcoe Road Sewer Servicing Project regarding the financing term and connection. With these approvals in place, the Township can move forward with the final financial steps for the project.

Construction of the sewer system is complete, with final restoration scheduled for spring 2026. This letter serves as the final project update communication.

The attached Financial FAQs and General FAQs summarize the confirmed project costs and remaining steps. Key details include:

- The lump-sum payment of \$17,097.38 is due **April 15, 2026, by 4:30 p.m.**
- Property owners who do not make the lump-sum payment by the deadline will be automatically placed on the 20-year financing plan.
- Once the Township secures the loan (after April 15, 2026), property owners enrolled in the financing plan will receive written confirmation of the total financed amount and the finalized interest rate.

As a reminder, property owners must complete their private-side sewer connection by December 31, 2028.

If you have any questions, please contact the Development and Infrastructure Department at 705-484-5374 ext. 285 or infrastructure@ramara.ca. All project communication materials are available at ramara.ca/SewerConnect.

Thank you for your cooperation throughout this project.

Sincerely,

Laura Pye
General Manager, Development and Infrastructure
Township of Ramara

Ramara Servicing Connect

Financial Information & FAQs

Financial Overview

We appreciate the patience of residents while the Township finalizes the details for financing this infrastructure improvement. The project costs of the Maple Trail, Lone Birch Trail, Ridge Avenue & Simcoe Road Servicing project have now been confirmed.

The Township of Ramara recognizes that the cost of this project is significant for property owners. The Township is pleased to advise that there were significant savings due to directional drilling and other project efficiencies, reducing the original estimated lump-sum payment by 43%, from approximately \$30,000 to **\$17,097.38**.

The Township continues to negotiate for the best interest rate to finance the project and will confirm the financing rate after April 15, 2026, when the total debenture (loan amount) is determined based on the number of properties opting for financing. At this time, the estimated rate is 4.95%.

Project Payment Options:

Scan the QR Code to
visit our Pay a Bill page.



LUMP SUM PAYMENT

Amount: \$17,097.38 **Due Date:** April 15, 2026, by 4:30 p.m.

Full payment must be received by the Township of Ramara by end of business day (4:30 p.m.) on April 15, 2026. If full payment is not received by the due date, the property owner will automatically be enrolled in the 20-year financing plan.

How to Pay:

To make this payment, please use your **property tax account** as if you were paying your property tax bill. Please indicate your property's roll number when making payment. Your roll number can be found on your property tax bill.

The Township of Ramara offers the following payment methods:

- Online and telephone banking
- Credit card payments online at ramara.ca/PayABill (service fee applies)
- In person at the Township Administration Building (2297 Highway 12, Brechin)
- Pay at the bank
- Mail

20-YEAR FINANCING

Amount: Estimated at \$28,000 (includes principal and anticipated interest at 4.95%).

Billing: Annual charge estimated at \$1,400 added as a special charge beginning on your property tax bill in June 2026.

Enrolment for the financing plan will be automatic for property owners if the full lump-sum payment is not paid by 4:30 p.m. on April 15, 2026.

Ramara Servicing Connect

Financial FAQs

Why is the cost shared equally?

To ensure fairness and consistency, the Township is dividing the total project cost equally among all serviced properties, regardless of lot size or use.

Can I pay upfront to avoid interest?

Yes. The lump sum payment option allows you to pay the cost upfront, avoiding interest.

How will the the 20-year financing be calculated?

The financing option will include the same cost if paid upfront (the principal) plus interest, spread over 20 years. The estimated total of \$28,000 reflects anticipated borrowing costs and the Township's debenture rate estimated interest rate of 4.95%.

How will the financing payments appear?

They will appear as a special charge on your property tax bill starting on your property tax bill in June 2026.

What if I don't choose a payment option?

If full payment is not received by April 15, 2026, you will be automatically enrolled in the 20-year financing plan, which will be billed to your property taxes.

What happens if I don't pay?

Non-payment will be treated like unpaid property taxes. This can result in penalties, interest charges, and the potential for tax sale proceedings under the *Municipal Act*.

Will I know the interest rate to decide which payment option to choose?

No, you have been provided with an estimated interest rate at this time. The final rate can only be confirmed after the Township finalizes its financing (debenture), this is based on how many property owners select the financing option by April 15, 2026. The Township continues to negotiate for the best interest rate to finance the project. At this time, the estimated rate is 4.95%.

Can I pay off the financed amount early?

Yes. Property owners are welcome to pay off their financed amount early; however, the total amount owing does not change if you choose to pay early.

How do I make the lump-sum payment?

To make this payment, please use your property tax account as if you were paying your property tax bill. Please indicate your property's roll number when making payment. Your roll number can be found on your property tax bill.

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Will I receive a bill?

If you choose the financing option, you will receive your June tax bill with your financed amount for 2026. If you are making the lump-sum payment, you will not receive a bill. See payment options above. You will receive a receipt upon payment.

What is the interest rate for the 20-year financing?

The interest rate is tied to the Township's debenture (loan) rate at the time the borrowing is finalized. The final rate will be confirmed after the debenture is issued. This will not take place until after April 15, 2026.

Can I take out a private loan instead of using Township financing?

Yes. Property owners are welcome to arrange private financing through a bank, credit union, or other lender if preferred. If you choose this option, you would select the lump sum payment and pay the Township directly by April 15, 2026, by 4:30 p.m..

What happens if I sell my property?

If you choose the financing option and sell your property before the balance is paid, the remaining charges stay with the property, not the individual. This means the new owner would assume the outstanding sewer charges unless otherwise negotiated between the buyer and seller. We recommend discussing this with your real estate professional or lawyer if you plan to sell.

Ramara Servicing Connect

General FAQs

When do I need to complete my connection to the sewer system?

As adopted by Council in June 2025, property owners will have three years (by December 31, 2028) to complete connection to the municipal system.

What happens if my property is not connected to the system by the deadline?

As per the bylaw adopted by Council on February 23, 2026, residents are required to complete their connection by December 31, 2028. The sewer connection requirement is in place to protect public health, the environment, and to ensure the Township can operate the system efficiently.

As with most municipal bylaws, there are legislated penalties for non-compliance. The daily fine amounts are set by the Province through the Ministry of the Attorney General and are included in the bylaw to ensure the municipality has the legal tools it needs to enforce the requirements and meet its regulatory obligations.

The Township's primary goal is compliance and is committed to working with property owners to help them meet the requirements wherever possible. Fines would only be considered in situations of continued non-compliance where other efforts to achieve compliance have not been successful.

When will I be charged for sewer?

As per the water/waster rate bylaw, sewer charges begin when the Township's infrastructure is available to connect to the property. In this case, your billing for the fixed base rate will start beginning July 2026. Consumption charges will not occur until you are connected.

Are there any additional fees?

In addition to the project cost, each property owner will be responsible for private-side costs, including:

- Grinder pump purchase and installation by a qualified contractor
- Building permit
- Septic or holding tank decommissioning

Once connected, property owners will pay ongoing sewer user fees, in line with the Township's standard sewer rates.

These fees are site specific and will vary based on the property. For more information about making your connection, please refer to the Grinder Pump Information Package that was issued in December 2025.



Where can I get more information about this project?

All project information packages can be found on the project website at ramara.ca/SewerConnect. If you need assistance or a copy of any of the information packages that were previously mailed to property owners, please contact the Township at 705-484-5374 ext. 285 or email at infrastructure@ramara.ca.

