

2025



QUARTERLY CORPORATE REPORT

FOR THE QUARTER ENDED
SEPTEMBER 30, 2025



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About the Corporate Quarterly Report

The Corporate Quarterly Report is produced four times a year to communicate updates on key corporate activities, progress made on Council strategic priorities presented in the 2022-2026 Strategic Plan and present the Town’s financial position for the quarter. This report contains the following sections:

1. Key Activities
2. Strategic Plan Reporting
3. Capital Plan Implementation Highlights
4. Financial Reporting

Key Activities

In the third quarter of 2025, the Town advanced several important projects focused on improving service delivery, operational readiness, and community engagement. These efforts reflect steady progress in modernizing systems, supporting residents, and ensuring the organization remains responsive to community needs.

Crossfield Connect

In August 2025, the Crossfield Connect online platform officially went live, providing Town residents with a new digital hub for accessing their tax and utility accounts. This platform provides convenient access to account information, billing history, and will reduce the need for in-person visits, streamlining administrative processes. This platform provides convenient access to account information, billing history, and will reduce the need for in-person visits, streamlining administrative processes. Early feedback from residents has been positive.

Community Events

In early September 2025, the Town hosted two annual community events. Community Wellness Day, held at Crockett Park in the Sunset Ridge Development, in partnership with the Crossfield Wellness Network, offered a free, all-ages opportunity for residents to participate in interactive wellness activities, workshops, and connect with local health and community service providers. The event promoted community engagement, inclusivity, and holistic well-being. Later that week, Community Fest brought the Town together for a lively street festival on



Railway Street, featuring live music, local businesses and organizations, and participation from the Town’s Council and Administration. This event created a dynamic atmosphere,



attracting nearly 350 attendees and 33 vendors, showcasing local goods and services. These events reflect the Town’s ongoing commitment to community engagement and highlight the collaborative efforts of local organizations and volunteers in building a connected, resilient community.

Emergency Water Line Incident and Response

In mid-September, while contractors were repairing a leaking water connection on Laut Avenue, the water line was accidentally breached. Because such a breach can allow organisms and bacteria to enter the water system, the Town quickly implemented a Level 3 Water Restriction and issued a boil water advisory through timely public communications to ensure resident safety. The Town was appreciative of the City of Airdrie, which graciously provided potable water for residents to access during the advisory, and the Town of Carstairs for providing operational assistance. Coordinated repair efforts restored normal water usage within four days.

Municipal Election Planning

While Town Administration began preparing for the **2025 Municipal Election** earlier in the year, activities significantly ramped up in Q3 in anticipation of the election scheduled for October 20, 2025. Efforts included coordinating nomination submissions, confirming key dates, recruiting and training election staff, and arranging polling equipment and ballots. Public communications ensured residents had clear information on how, where, and when to vote, while candidate forums were organized in accordance with relevant legislation to support a smooth, transparent election process.



Fire Safety and Training Initiatives

Throughout Q3 2025, the Fire Department prioritized responder safety, operational readiness, and community protection. Upgrades to bunker gear and personal protective

equipment ensured all firefighters had reliable resources. Training efforts were expanded and diversified, with a focus on practical, scenario-based exercises. Ten live burn sessions were conducted at the department’s training facility on Range Road 12 and Township Road 284, providing firefighters with hands-on experience in real fire conditions. These sessions emphasized new fire extinguishment and rescue techniques to improve speed and safety during emergency responses. Updated safety protocols and rescue procedures were also integrated into ongoing training programs. Training initiatives will continue into early Q4, further strengthening the department’s operational capacity to safeguard residents, property, and infrastructure.



Records Digitization Project

By the end of Q3, the Town’s 2025 summer digitization project was largely complete. Staff had sorted, organized, and prepared nearly 200 large-format engineering drawings and maps dating back to 1960 for digitization. These records included site plans, building drawings at various stages of the development permit process, capital project plans, and infrastructure maps, greatly enhancing accessibility and improving record-keeping efficiency. The Town looks forward to continuing with steps to transition the majority of applicable records to digital format, ensuring their long-term preservation and accessibility.

Development & Building Permit Activities

Development Permits	2022 (full year)	2023 (full year)	2024 (Q3)	2025 (Q3)
Received	--	116	44	27
Issued	--	115	44	25
New Home Start Permits	--	--	24	7
Fees (100% to Town)	--	--	\$7,080	\$ 3,975
Building Permits	2022 (Q3)	2023 (Q3)	2024 (Q3)	2025 (Q3)
Issued	60	37	40	39
Est. Construction Value	\$11,159,405	\$8,391,105	\$6,640,938	\$3,069,569
Fees (30% to Town)	\$60,084	\$33,407	\$32,444	\$22,151
Safety Codes Permits	2022 (Q3)	2023 (Q3)	2024 (Q3)	2025 (Q3)
Electrical	46	55	79	79
Gas	31	27	30	25
Plumbing	34	31	39	53
Total Fees (30% to Town)	\$19,741	\$22,150	\$24,133	\$29,297

Development activity in Q3 2025 was notably slower than in the same period in 2024 but remained roughly on par with 2023 permit levels. Development Permit applications and issuances declined by 40%, while new home starts fell sharply by 70%, contributing to reduced fee revenue. This decrease reflects limited residential land availability, as no new subdivision land was designated in 2024. While Building Permit volumes remained steady, the total construction value fell by more than half, indicating smaller-scale projects with lower associated fees. In contrast, Safety Codes activity remained strong: electrical permits were stable, gas permits declined slightly, and plumbing permits showed notable growth. Fee revenue from Safety Codes increased by 21%, reflecting ongoing renovation and maintenance activity despite the slowdown in new development.

Social Needs

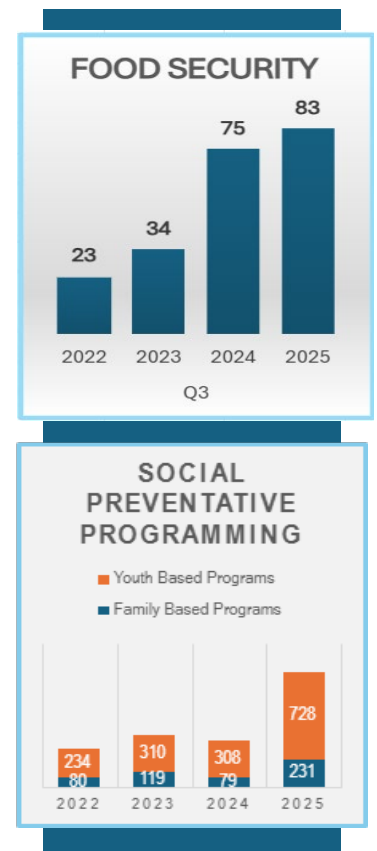
The **Food Security** chart illustrates the number of Crossfield residents who accessed the food bank during July, August and September 2025. Residents are permitted to access a food hamper once every 30 days. During Q3 2025, 83 households accessed food hampers through the Crossfield-Madden Food Bank, representing a 10% increase compared to the same period last year. This rise reflects continued economic pressures on households and an increased reliance on community support services. In addition to the hampers, 20 households received supplementary top-ups to help meet ongoing food needs. The top-up supports were provided independently of the hamper program and may not have involved the same households.

2022 and 2023 volumes were provided by the Airdrie Food Bank, while 2024 and 2025 volumes are from the Crossfield Madden Food Bank.

Crossfield residents also access **Social Preventative Programming** for both families and youth to support their social well-being. The data represents the total number of families and youth participating in these programs annually. Volumes are year to date.

Family-based programs include Mothers of Preschoolers, Parent and Tot Playgroup, Story Hour, Family Movie Days, etc., while **youth-based programs** include Boys and Girls Club Programs in Crossfield, Craft Club, Lego Club, Adulging 101 Workshops, After-School Youth programs, Crossfield Summer Adventures Day Camp, etc.

It is important to note that youth-based programs vary each quarter depending on seasonal offerings and initiatives. In Q3 2025, participation increased significantly across both family- and youth-based programs. By the end of September, 231 families had accessed family programs, a 192% increase over the 79 families served in 2024. Youth program participation rose even more dramatically, with 728 youth engaged year-to-date, reflecting

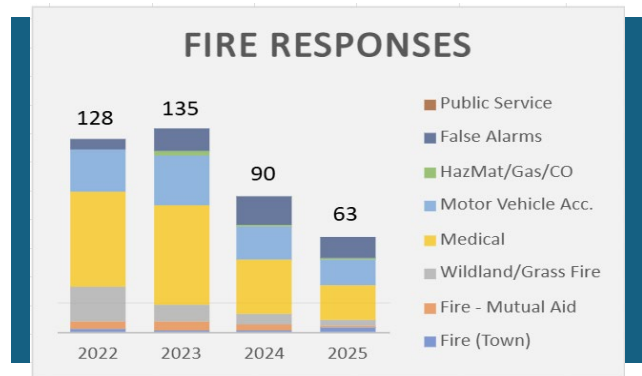


an 822% increase compared to 79 participants in 2024. This growth included substantial engagement in the Crossfield Escapes Youth Program program in July and August 2025. These gains reflect strong community interest, effective program expansions, and targeted outreach, underscoring the Town’s commitment to supporting families and youth through accessible and engaging initiatives.

Protective Services

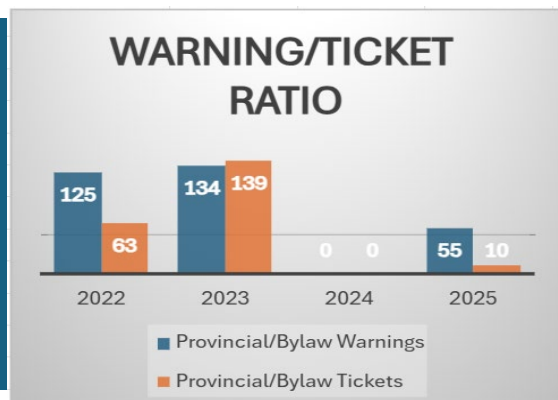
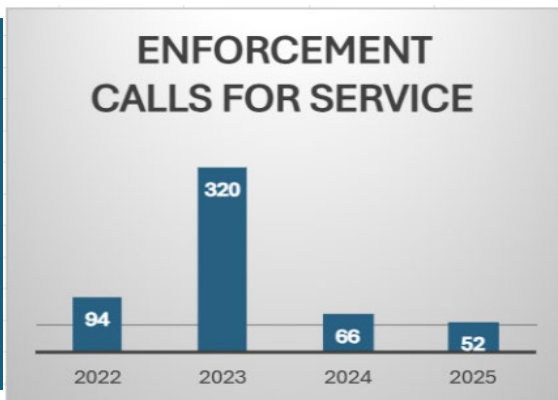
The information below represents details related to the Q3 activities of fire and municipal enforcement.

The **Fire Department** provides fire protection services to safeguard life, property, and the environment through timely and effective emergency response. In Q3 2025, the Town experienced a 30% decrease in total emergency response calls compared to the same period in 2024. Most call categories saw notable declines, including Wildland/Grass



Fires (down 43%), False Alarms (down 26%), Motor Vehicle Accidents (down 23%), Medical calls (down 36%), and Fire Mutual Aid responses (down 75%). Medical calls remained the most frequent type of response, followed by Motor Vehicle Accidents and False Alarms. Fire (Town) calls saw a modest increase, rising from 1 call in Q3 2024 to 3 calls in Q3 2025. Overall, the data indicate a general reduction in emergency incidents, highlighting the effectiveness of prevention measures and the continued vigilance of the Fire Department.

The **Municipal Enforcement** department delivers professional and effective services through a combination of education and regulatory compliance. It’s focus includes enforcing municipal bylaws, maintaining community standards and safety, prompting traffic safety and protecting Town infrastructure, ensuring that Crossfield remains a safe and secure place to live, work and play.



During Q3 2025, Crossfield Municipal Enforcement responded to 52 calls for service, a 21% decrease compared to the same time last year. This decline is largely due to timing, as the full-time Peace Officer position was permanently filled only partway through the quarter. In the initial weeks following the appointment, onboarding and training activities were prioritized, which temporarily constrained operational capacity and response coverage. Prior to filling the position on a full-time basis, the Peace Officer position was staffed on a part-time basis from March to July 2025. Despite these challenges, the department continued to focus on high-priority incidents and proactive community engagement to ensure effective enforcement.

In addition to call responses, 55 warnings were issued under provincial statutes (*i.e. Traffic Safety Act*), and 10 formal tickets were given. This indicates that tickets were issued in approximately 15% of all encounters related to provincial statutes. The ratio equates to roughly 2 tickets for every 13 warnings. This trend reflects a continued emphasis, first established in 2024, on education and voluntary compliance before proceeding to formal enforcement measures. Year-over-year comparative data is not available, and for context, no tickets or warnings were issued in Q3 2024, as the Peace Officer position was vacant from July to December that year.

To expand the capacity of the Municipal Enforcement Department, Town Administration will bring forward a full-time Bylaw Officer position for Council's consideration as part of the 2026 budget discussions. This position, if approved, will enhance community safety, increase enforcement capacity, and strengthen engagement with residents, improving the Town's ability to respond to service calls, support public education initiatives, and maintain a visible presence throughout the community.

It is important to note that Peace Officers and Bylaw Enforcement Officers do not investigate or respond to Criminal Code matters. Their responsibilities focus on patrolling, enforcing bylaws, and providing public education, while preserving and maintaining the public peace and enhancing the quality of life for all residents of Crossfield. Officers also engage regularly with community members to foster positive relationships and strengthen trust between the public and the Town.

Customer Engagement

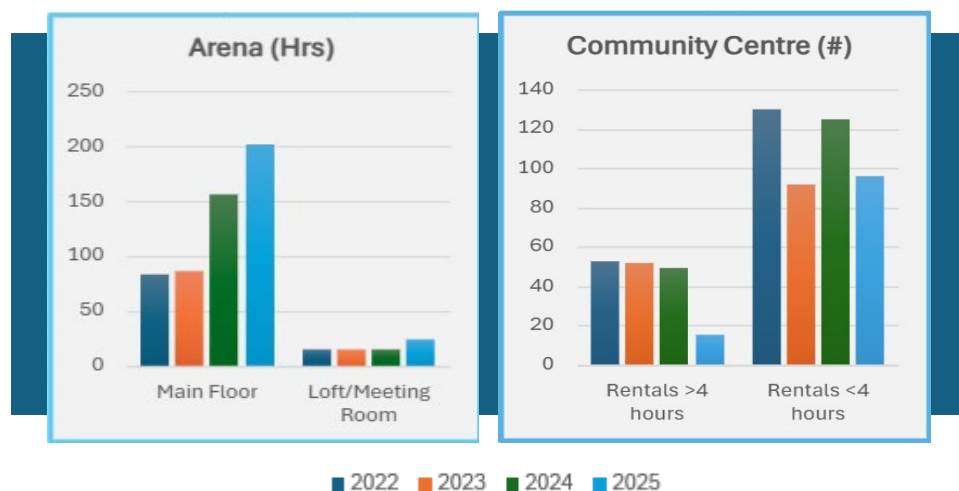
In Q3 2025, the Town received 1,582 calls for service. The five most frequent categories included Administration, Payment and Payment Inquiries (business licences, dog licenses, finance inquiries, utilities set-up, TIPPS program, etc.), Development related calls, and general Information requests (topics include municipal election, utilities, emergency services, community programs, property, and general Town operation inquiries).



Overall call volumes were down 21% in Q3 2025 compared to the same period in 2024, with the most significant decrease observed in Community Services (down 68%), Development (down 57%), and Parks (down 33%). It is important to note that these figures only capture interactions at the front reception desk and do not reflect the full scope of staff engagement with the public. Administration continues to explore opportunities to improve processes and enhance customer service delivery.

Facility/ Amenity Statistics and Trends

The Town of Crossfield operates 2 main facilities and 8 athletic fields that are available for public rental. Available for rent are the Pete Knight Memorial Arena, the Crossfield & District Community Centre, 6 baseball diamonds and 2 green spaces dedicated for soccer use. Utilization stats for both the Pete Knight Memorial Arena and the Crossfield & District Community Centre for Q3 over the past 4 years are presented in the charts below.

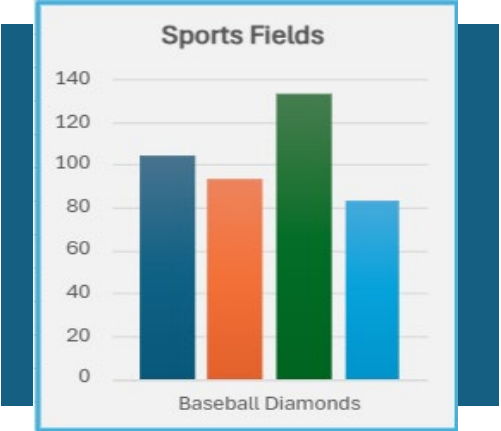


While overall usage patterns remain strong, there's a notable shift from long-duration bookings to short-duration bookings. This could reflect evolving community preferences, cost sensitivities, or changing types of events.

The Pete Knight Memorial Arena experienced significant growth in Q3 2025, with overall bookings up 47% compared to the same period in 2024. Main floor activity rose 28%, supported by new lacrosse bookings in July, an option not available in 2024, and a notable increase in ice rentals due to proactive marketing efforts. Additional demand came from user groups temporarily displaced by the shutdown of the Cremona arena due to problems with their ice plant. Loft and meeting room usage increased 66%, driven by team evaluations, meetings, and birthday gatherings. Collectively, these factors have maximized arena utilization and further strengthened community engagement.

Rental activity at the Crossfield & District Community Centre declined 50% in Q3 2025 compared to Q3 2024, primarily due to a 69% drop in longer-duration bookings. Shorter rentals were down 30% from 2024 but remained consistent with 2023 levels. The decline reflects reduced use by local schools for supplemental physical activity space, highlighting the need to attract longer bookings to maintain overall facility utilization.










In Q3 2025, baseball diamond bookings were down 38% compared with the same period in 2024. This decrease reflects a shift in usage patterns as transitions to a new booking system were finalized, as well as the absence of several external user groups who did not return for the 2025 season. Despite the decline in bookings, the fields continue to serve as an important community resource, supporting both organized leagues and casual recreational play.



The Town also maintains two soccer green spaces, currently open to all residents on a first-come, first-served basis. Beginning in 2026, a booking system and associated fees will be implemented. Historically, usage of these fields has been limited, but demand has increased recently following the restart of organized play in spring 2024 by a local volunteer community group. In late April 2025, this group resumed regular community play for its second consecutive season, providing their own nets, field markings, and equipment. According to the user group, soccer field usage remained strong in Q3 2025, primarily driven by their Soccer Academy Programs. McCaskill Field experienced the highest activity, hosting 45 hours of Soccer Academy sessions, 8 hours of Goalkeeper Academy, and approximately 6 hours for the Girls Power Weekend program. Murdoch Park was used for a combine total of 9 hours. Demand is expected to

grow in 2026 with the planned expansion of both the Soccer Academy Programs and the Girls Power Weekend program.


Communication Statistics


	27,715 Q3 website visits	<h3>FOLLOW US AND STAY INFORMED</h3> <p> crossfieldalberta.com</p> <p> @townofcrossfield</p> <p> @townofcrossfield3912</p> <p> @town_crossfield</p>
	3,459 followers, 328,457 views	
	184 subscribers	
	1,178 followers, 58,034 views	
	476 newsletter subscribers	



COMMUNICATION DURING AN EMERGENCY

WHERE CAN I REGISTER FOR NOTIFICATIONS?







 <p>A free app that pushes notifications to your cell phone.</p> <p>Download on the  App Store GET IT ON  Google Play</p>	 <p>Register on our website to receive emails with updates from the Town of Crossfield.*</p>	 <p>Information broadcast to your phone by either intrusive or non-intrusive notification (alert dependent).</p>
 <p>FACEBOOK Town of Crossfield</p> <p><small>Facebook forums are not affiliated with the Town of Crossfield and may not have accurate information.</small></p>  <p>INSTAGRAM town_crossfield</p>	 <p>WEBSITE</p> <p>www.crossfieldalberta.com</p> <p>Find all of the latest information, including updates and events.</p>	 <p>SIGNAGE</p> <p>Not online much? Information is also posted on sandwich boards and letter signs at high traffic areas throughout town.</p>

* E-NEWS - WWW.CROSSFIELDALBERTA.COM/ UNDER THE RESIDENTS TAB





Strategic Plan Reporting

In January 2022 Council established its Strategic Plan for the 2021 – 2025 term. The plan is a living document and set forth the priorities for five years based on the financial realities at that time. The plan has undergone reviews since its creation to ensure current and projected realities are considered and reflected. This document provides guidance to Administration on the priorities of Council and ultimately informs the proposed strategies, timeframes and budgets to action upon those priorities.


Below outlines initiatives relating to each of the priority areas that form part of Council’s Strategic Plan and their current status.

Status	Description
	Not Started Work has not begun.
	On Track Progress is being made according to plan.
	Delayed Some challenges to either schedule, scope, resources, and/or budget are slowing progress.
	Complete Work has been completed.


Sustainable Community Growth

<p>Sustainable Community Growth</p> 	<p>To position Crossfield as a favourable business environment both provincially and regionally, while promoting environmental stewardship in responsible land use development and considering environmental protection, economic impact, social equality and community benefit.</p>	Adoption of a Filming Policy and secured Season 1 of "My Life with the Walter Boys"	
		Completion of a Social Needs Assessment	
		Secured NRED Grant that focuses on supporting advancement of Economic Development strategies	
		Vacant land inventory and land management strategy	
		Updates to the Municipal Development Plan	
		Updates to the Land Use Bylaw	
		Doctor Attraction and Retention Strategy	
		Continue work with Nose Creek Watershed Partnership to protect riparian areas, improve stormwater management and improve water quality.	
		Encourage diversity of housing, including attainable and independent transition housing	
		Commercial / Industrial Development Incentives	


Town Infrastructure

	<p>To ensure the Town of Crossfield has quality infrastructure to support and sustain its growth.</p>	Fence repairs completed around 60 day pond (2022)	✓
		Asset Management Policy adopted by Council (2022)	✓
		Decommissioned water reservoir demolition and removal	✓
		Aeration System commissioned, resulting in shorter retention times in the aeration cell and thereby increasing the treatment capacity in that component of the wastewater treatment process (2023)	✓
		Pivot system installed and functional (2023)	✓
		Wastewater Feasibility Study completed (2024)	✓
		Receiving Stream Analysis to determine Nose Creek's capacity for additional effluent discharges	✓
		Wastewater capacity strategy to support future growth	✓
		Underground infrastructure upgrades on Laut Avenue that support water and wastewater services	●
		Watermain Project - Range Road 12 Water Loop	●
		Addition of an Asset Management/GIS resource to support enhancement of Asset Management Maturity.	✓
		Water Meters updated (99% complete)	●
		Review of Snow and Ice Control Policy and practices with recommendations for service improvements	✓
		Transition to 10 Year Capital Plan to support financial planning for future asset replacement	✓
		Adoption of Financial policies/strategies to support future financial sustainability - Investment Policy - Procurement Policy - Corporate Sponsorship/ Community Partnership Policy - Reserve Policy	✓
		Explore new Administration Building for Town	●


Town Communications and Public Relations

<p>Communications & Public Relations</p> 	<p>To market Crossfield externally and improve service to the residents and business in the Community.</p>	Annual Council Retreat	✓
		Provincial Minister engagements, as appropriate	✓
		Monthly newsletters to the Community	✓
		Annual Budget Survey	✓
		All About Crossfield Open House	✓
		Project Public Engagement sessions: MDP Update (2024/2025) Pump Track location (2025) Active Transportation Plan (2025) Community Gardens (2025)	✓
		Review and update current communication policies including External Communications Policy, Public Participation Policy and Media Policy	●
		Development of Public Engagement Strategy and revisit of existing Public Engagement Policy	●
		Approval of ICF with Rocky View County	✓
		E-Scribe Implementation	✓
		E-Gov Services Implementation	✓
		Addition of Quarterly Operational Report that provides more robust update for Council and public	✓
		Publishing of 2025 Budget Book	✓

Parks, Recreation and Beautification

 <p>Parks, Recreation & Beautification</p>	<p>To ensure that the Town of Crossfield contributes to the environmental health of the community through the provision, preservation and improvement of parks, open spaces and recreational opportunities as well as the beautification of public spaces.</p>	Parks & Recreation Needs Assessment completed, used to inform future funding requests (2022)	✓
		Arena Ice Plant Replacement completed (2023)	✓
		Hall Façade Replacement completed	✓
		Dog Parks: Limit Avenue Dog Park decommissioned (2022) Fencing at off-leash park - Western Drive (2024) Relocation with additional improvements (2025)	●
		Benches and bike racks from 4H Group installed (Banta Park/ Veterans Park). Benches from Railway Street remain in place	✓
		Park signage updated in 6 Town Parks	✓
		Repair and maintenance plan for pathways and incorporation into 10 year capital plan	✓
		Active Transportation Plan	●
		New columbarium installed; relocation of gazebo from Town owned property to the cemetery; installation of flower and shrub bed (2023)	✓
		Christmas lights installed on Railway Street	✓
		Campground construction plan	●
		Banta Park redesign plans	●
		External protective railing installed at the Arena	✓
		Outfield fence relocation at Diamond 1	✓
		Splash Park Repairs (PLC & Pump Replacement)	✓
Downtown Revitalization Completion	✓		

Social Development and Emergency Services

<p>Social Development & Emergency Services</p> 	<p>To mitigate crime, ensure appropriate emergency services and work towards reducing disparity between citizens, resulting in less overall issues that impact residents and businesses.</p>	Fire Level of Service update	✓
		Social Needs Assessment	✓
		Active engagement with and promotion of Airdrie Meals on Wheels, including coordination of volunteer drivers	✓
		Food Hamper program transitioned to non-profit society and providing year-round service	✓
		Regional Policing Review with municipal partners	✓
		Assessment of future growth pressures on emergency services and resources required to meet future community needs	●
		Continue to put pressure on AHS regarding the placement of an ambulance in the Town.	●
		Re-negotiation of Fire Services Agreement with Rocky View County	✓

Grant Funding

In Q3 2025, the Town received **\$117,249.19** in grant funding to support a variety of community programs and municipal services. Throughout the 2021-2025 Council term, Administration has secured a total of **\$1,193,576** in grants, supporting Council’s Strategic Plan priorities as well as the broader operational needs of the Town. Q3 funding included \$7,800 from the federal Canada Summer Jobs wage subsidy program, supporting student employment in Parks and Recreation; \$18,884 in provincial FCSS funding for social service programming; \$77,000 from the provincial Local Government Fiscal Framework (LGFF) to enhance municipal operational capacity building activities and municipal services; and \$13,292 from Alberta Health Services to strengthen local medical first aid response. Collectively, these grants help build capacity, improve local amenities, and create meaningful opportunities that contribute to a stronger, more connected community.

Capital Plan Implementation Highlights

Parks & Open Spaces

Amery Park Outdoor Rink Upgrades

- The Amery Park Outdoor Rink Upgrade project, awarded to Peregrine Arena Solutions in Q2 2025, commenced construction in early June. Progress was initially delayed due to unseasonably poor weather, and scheduling challenges and material availability continued throughout most of Q3. Construction activities resumed in late September, with steel posts prepared on-site, prefabricated corner posts ready for installation, and all groundwork, including concrete and asphalt sealing completed. The project is approximately 40% complete and is scheduled to be finished by mid-November 2025.

Facilities

Community Hall Kitchen Repairs (Grease Trap Replacement)

- In 2024, the in-floor kitchen grease trap at the Community Hall was identified as being significantly deteriorated and in urgent need of replacement. This critical piece of commercial kitchen equipment separates fats, oils, and grease from wastewater before it enters the municipal sewer system, helping to prevent blockages and maintain efficient plumbing operation. In early Q3 2025, the Town engaged several local contractors to remove the surrounding flooring, replace the grease trap, complete all required plumbing work, and restore the floor and countertop area. The project was successfully completed on July 25, 2025, restoring safe and efficient operation of the Community Hall kitchen and was completed under budget.

Emergency and Protective Services

Fire Service Master Plan

- The Town's Fire Service Master Plan (FSMP) guides long-term fire protection and emergency services, ensuring sustainable service amid community growth and evolving risks. Approximately 85% complete, the project was awarded to BEHR Integrated Solutions in April 2025. Phase 1, the Community Risk Assessment, was completed in September and presented to Council in October, identifying risks, service gaps, and recommendations for staffing, training, equipment, infrastructure, and operations. These findings will inform Phase 2, the full Master Plan, beginning in early 2026, which will assess operations, facilities, apparatus, and hazards to ensure resources meet current and future community needs.

Fleet and Equipment

Engine 155 Replacement

- A previously used fire apparatus, new to the Town, was sourced and purchased in December 2024. Over the past six months, the vendor completed required inspections and installed requested upgrades. The apparatus was delivered in mid July 2025 and underwent standard pre-service preparation to ensure safety, regulatory compliance, and operational functionality, before being placed into service in early September. The previous Fire Engine was made available for purchase through GovDeals, demonstrating a commitment to maximizing value from surplus assets. Although the initial posting did not result in a sale, Administration continues to explore the most beneficial options for the Town regarding the sale of the old apparatus.



AFFRCS Radio System Upgrade

- The Town began preliminary use of the Alberta First Responders Communication System (AFFRCS) in late Q2 2025, with the core radio system becoming fully operational in Q3, replacing the previous proprietary system. Currently operating at 90% capacity, final programming of the new AFFRCS radio system by Calgary 911 dispatch is expected to be complete by November 2025. Remaining work includes rolling out pagers, which will provide a low-cost method for off-duty firefighters to receive notifications on incoming calls for service. This overall transition delivers a major improvement, offering fully secure, encrypted communications, seamless coordination with regional partners, and access to a fully supported, province-wide system with extensive coverage.

Road Infrastructure

Sidewalk Improvement Project

- The Town's annual Sidewalk Improvement Project is an ongoing annual program contracted through Safe Sidewalks Canada and addresses sidewalk hazards to be repaired or replaced to improve accessibility and mobility throughout town. A Q2 2025 assessment found 23 locations needing repair or replacement. As of Q3, approximately 75% of the work has been completed, with all areas requiring repairs addressed, and the remaining sidewalk panels, which require full replacement, will

be replaced this fall in coordination with Grindstone Paving and Excavating. Full project completion is anticipated by the end of October 2025.

Safe Roads Improvement Project

- In early 2025, the Town identified several locations requiring road and pedestrian safety enhancements. An application was submitted for the Active Transportation Grant to upgrade four crosswalks. As of Q3 2025, the grant has not yet been approved, but considering the short construction season, the Town will move forward with the highest-priority intersection at Laut Avenue and Railway Street. The project, currently 5% complete, will include the installation of durable zebra crosswalk markings, designed to last 3–5 years, along with pedestrian-activated lights to enhance safety. Construction is scheduled to begin in late October 2025.

Pathway Replacement Program

- In Q3 2025, the Town continued its annual program addressing pathways in need of repair and replacement. Ruby Rock Asphalt Works Ltd. was contracted to repair three sections of pathways: between Limit Avenue and Sunset Heights, along Range Road 12, and a section along Township Road 284. Work included resurfacing 300 metres of asphalt, addressing tree root encroachment, and applying 50–75 mm asphalt overlays. The total project cost was \$45,000, with a grant application submitted to offset a portion of the expenses. The Pathway Replacement Program is coordinated with the Sidewalk Replacement Program and supports the ongoing maintenance, safety, and accessibility of Town walking corridors.

Asphalt Overlay Program

- Assessment and planning for road rehabilitation are currently underway to address Town road conditions. In Q2 2025, the Town engaged engineering consultant MPE to evaluate existing road surfaces and prioritize repair areas. To optimize cost efficiency and project management, repairs will be priced by surface area, with larger sections grouped into bundled projects where feasible. A total budget of \$180,000 is allocated for this initiative. This project is currently 15% complete, with a competitive Request for Quotation (RFQ) anticipated in Q4 2025 and repair work on prioritized areas scheduled for the 2026 construction season.

Water and Sanitary Sewer Infrastructure

Water and Wastewater Infrastructure Improvements

- The Town initiated upgrades to approximately 575 metres of aging water and wastewater infrastructure in Q2 2025, with Allnorth Consultants Ltd. managing design, engineering, and construction. In Q3, the replacement of water and wastewater mains on Whitfield Avenue at Saskatchewan Street was finished on schedule, while work on Athabasca Crescent was completed in early Q4. Repairs to the Laut Avenue section of water and wastewater mains have been deferred to 2026, although design work is underway. Design enhancements to the effluent storage outlet are temporarily on hold while a more cost-effective internal solution is being explored.

Hydrant and Valve Replacement

- The Town's hydrant and valve replacement project, part of ongoing upgrades to ensure a reliable municipal water and fire protection system, faced delays in Q3 2025 due to incomplete quotation packages, necessitating a re-tendering process. To remain within the approved \$160,000 capital budget, the scope was adjusted: valve replacements were reduced from 11 to 6, while all 5 planned fire hydrant replacements were maintained. The contract was awarded to UG Excavating in late September and was fully completed under budget by \$3,660 in late October.

Effluent Storage Cell Invasive Species Response

- In September 2024, an invasive fish species (Prussian Carp) was detected in the Town's effluent pond, prompting temporary pumping of treated effluent to protect Nose Creek. Allnorth Consultants Ltd. were engaged in Q2 2025 to design a screening system to prevent further spread, and Administration continues to explore eradication options. During Q3 2025, preliminary screening strategies were developed, and discussions with Alberta Environment confirmed the Town is not in a position to carry out eradication. The Department of Fisheries and Oceans (DFO), as the regulatory authority, has provided recommendations for monitoring and mitigation, and the Town remains engaged with provincial and federal authorities to minimize ecological impacts.

Effluent Disposal Strategy

- In Q2 2025, the Town contracted Magna Engineering Services Inc. to prepare a Wastewater Treatment Master Plan. The plan explores options to expand the existing irrigation system, or implement a treatment wetland for effluent polishing, as a phased, interim solution to address the Town's wastewater treatment capacity

deficit. In Q3, Magna Engineering, in collaboration with Town Administration, presented the Master Plan and effluent disposal options to Council. Council directed Administration to proceed with the polishing treatment wetland system. Next steps include completing geotechnical and groundwater assessments, preparing and submitting grant applications, engaging with neighbouring municipalities and the Nose Creek Watershed Partnership, and developing a Request for Proposal (RFP) for the design and construction of the wetland system. In Q3, work on grant applications was underway, and the RFP is scheduled for issuance in Q1 2026 to align with budget timing.

Wastewater Facility Survey

- In Q3 2025, the Town contracted Lambourne Environmental to conduct a technical assessment of the amount, distribution, and condition of sludge in the wastewater lagoons. In September 2025, sludge measurements were taken in all four facultative cells, as well as the treated effluent storage cell, with results indicating accumulation ranging from minor to moderate. Findings were presented to Council on October 7, 2025, and costs for desludging will be included in the 2026 capital budget for Council's consideration.

Procurement Activity

Represents procurement awarded between July 1, 2025 – September 30, 2025, over a value of \$25,000.

Description	Awarded Vendor	# of Bids/Quotes	Local Vendor	Awarded Value
Bicycle Pump Track Design-Build	Bike Track Ltd.*	3	N	\$157,500
Hydrant & Water Main Valve Replacement	UG Excavating Ltd.**	5	N	\$160,000

- * Awarded on highest evaluated proposal
- ** Awarded on lowest cost meeting specifications
- *** Direct Award – Group Purchasing Program

Surplus Town equipment is sold through GovDeals — check out our current item available for auction:

GovDeals
A Liquidity Services Marketplace

THIS IS CROSSFIELD
EST. 1907

1 / 57

1999 International 4900 Fire Truck/Pumper - 8.7L L6 International/Navistar 530 Diesel Engine

\$15,000.00 CAD

Closes:
11d 13h (Nov 05, 2025 07:00 PM MDT)

ⓘ Reserve Not Met

\$200.00 CAD
Bid Increment

Sales/Lot Type:
Online Auction

Location:

www.govdeals.com

Financial Reporting

Operations Variance Report



TOWN OF CROSSFIELD
Operating Variance Report
From January to September 2025

	2025 Budget	2025 Actuals	Variance \$	Variance %	2025 YE Forecast
REVENUE					
Net municipal taxes	5,126,134	3,852,857	(1,273,277)	25%	5,129,843
Government transfers for operating	444,135	275,388	(168,747)	38%	508,072
Sales and user fees	3,514,783	2,726,118	(788,665)	22%	3,606,904
Franchises and concessions	848,038	634,736	(213,302)	25%	848,038
Investment income	280,000	294,112	14,112	-5%	350,000
Penalties income	173,647	140,233	(33,414)	19%	145,800
Other income	171,544	261,231	89,687	-52%	285,537
Licences and permits	142,990	139,533	(3,457)	2%	181,530
	<u>10,701,270</u>	<u>8,324,207</u>	<u>(2,377,063)</u>		<u>11,055,724</u>
EXPENSES					
Salaries, wages & benefits	3,415,566	2,396,920	(1,018,647)	30%	3,356,333
Contracted & general services	2,305,228	1,582,951	(722,277)	31%	2,329,496
Materials, goods, supplies & utilities	2,555,048	1,799,098	(755,950)	30%	2,617,856
Transfer to local boards and agencies	233,552	221,808	(11,744)	5%	221,808
Bank charges and short-term interest	11,010	23,327	12,317	-112%	25,000
Interest on capital long-term debt	199,457	167,117	(32,340)	16%	199,457
Provision for allowances	4,500	-	(4,500)	100%	4,500
	<u>8,724,361</u>	<u>6,191,220</u>	<u>(2,533,142)</u>		<u>8,754,450</u>
EXCESS (SHORTFALL) BEFORE OTHER	1,976,909	2,132,987	156,078		2,301,275
OTHER					
Add:					
Transfer from Reserves	38,000	38,000	-	0%	38,000
Less:					
Debt Repayment	594,615	481,116	(113,499)	19%	594,615
Transfer to Reserves	1,420,294	46,940	(1,373,354)	97%	1,420,294
	<u>(1,976,909)</u>	<u>(490,056)</u>	<u>1,486,853</u>		<u>(1,976,909)</u>
NET SURPLUS (DEFICIT)	0	1,642,931	1,642,931		324,366

Operating Variances

At the end of Quarter 3, it is generally expected that approximately 75% of annual revenues will have been collected and about 75% of expenditures committed. However, revenues and expenditures often do not occur evenly throughout the year due to seasonal factors, timing of grant payments, or the scheduling of major projects. To address this, Administration may perform accruals to recognize revenues or expenses in a manner that more accurately reflects when they are earned or incurred, ensuring a consistent and accurate representation of the municipality's financial position throughout the fiscal year.

The following provides explanations for several of the more significant variances.

	Variance %	Explanation
REVENUE		
Government Transfers	38%	Unfavorable - due to timing of grant payments. Rocky View County Fire Service Agreement & Transfer Site cost share agreements are typically paid in Q4.
Investment Income	-5%	Favorable - investment income is trending higher than expected, impacted by prime rate and timing of cash outflows required for capital expenditures.
Penalties	19%	Favorable – penalties on current taxes were applied in Q3, however it is anticipated that penalty revenue for the year will fall below expectations.
Licences & Permits	2%	Favorable – development permit activity in Q3 has cooled, however, is still expected to exceed budgeted expectations, business licence issuance is trending favorably.
Other Income	-52%	Favorable – Unbudgeted Fortis streetlight rebates along with cost recovery revenue from the fiber optics program and the \$25,000 donations from Kraft Hockeyville are contributing to the favorable variance, which is slightly offset by decreased fines revenue resulting from the Community Peace Officer position vacancy.
EXPENDITURES		
Salaries, Wages & Benefits	30%	Favorable – consistent with vacancies reported in Q1 and Q2.
Contract & General Services	31%	Favorable - Impacted by additional costs to repair multiple water main breaks, and timing of expense processing.
Materials, Goods, Supplies & Utilities	30%	Favorable – due to timing and seasonality of expenditures. For example, timing of annual maintenance for various equipment and assets occurs later in the year as well as reduced material and utility costs related to mild weather.
Bank Charges	-112%	Unfavorable – credit card processing fees are higher with the new service provider.

2025 Year End Forecast

In addition to the operating variance analysis, Administration has prepared a year-end forecast using informed judgment, experience, and current assumptions to project financial results as of December 31, 2025.

Through a review of financial performance and operational trends, Administration has assessed the likelihood of any material variances from the approved annual operating budget. As of the end of the third quarter, administration has projected a year-end surplus of \$324,366.

Revenue Forecast

Of this anticipated surplus, approximately \$354,454 is attributed to higher-than-expected revenues. This includes grant funding not originally budgeted; donation revenue associated with Kraft Hockeyville along with higher-than-expected investment income. Revenue growth is also being driven by residential development activity, with increased water meter sales, and utility account connection charges.

Expenditure Forecast

The increased revenue is offset by slightly higher than expected expenditures. At this time, it is forecasted that expenses will exceed budgeted amounts by approximately \$30,088, primarily due to the water main break experienced in Q3.

Materials and supplies are projected to finish the year about \$63,000 above budget, largely due to higher costs for water purchases resulting from housing growth, increased industrial water usage, and additional costs related to the water main break. Contracted services have also been impacted by the water main break, as well as by unplanned costs associated with pumping out the effluent release due to the presence of an invasive species. These expected overages are offset by forecasted savings in salaries, consistent with position vacancies and timing of new hires as well as actual costs coming in lower than budgeted for the Marigold Library and Rocky View Handi Bus funding requests.

Administration will continue to monitor financial performance and revise the forecast as needed should emerging trends provide a clearer outlook for year-end results

Capital Budget Variance

As of the end of the third quarter, capital expenditures are tracking below the year-to-date budget, which is typical for this point in the year. This variance reflects the normal timing of capital project lifecycles and progress invoicing rather than a slowdown in overall activity. Many projects advanced through the execution and construction stages during Q3, with corresponding invoices expected to be recognized in subsequent periods.

Wetter-than-average summer weather has influenced the pace of some construction activities, creating delays in site access, material delivery, and compliance with safety requirements. Despite these challenges, steady progress has been made across most active projects.

It is expected that capital spending will continue through Q4 as additional progress invoices are received and as several projects continue toward completion. The current variance is therefore consistent with seasonal trends and project timing differences rather than indicative of underspending or project deferral.

A more detailed update on the 2025 Capital Program will be provided as part of Q4 reporting, including project status summaries, financial outcomes, and funding utilization. Following the completion of Q4 reporting, a request for project carry forwards, where required, will also be brought forward for Council’s consideration.



2025 CAPITAL BUDGET SUMMARY From January to September, 2025

Project Description	2025 Budget	2025 Actual	Budget Remaining \$	Budget Remaining %	% Complete
Carry Forward Projects					
Active Transportation Plan	7,600	-	7,600	100%	75%
Wastewater Treatment & Disposal Feasibility Study	48,873	49,120	(247)	-1%	100%
Amery Park Rink Upgrades	79,500	61,200	18,300	23%	40%
Dog Park Improvements	45,668	10,000	35,668	78%	70%
Park Sign Replacement	50,407	50,407	-	0%	100%
Banta Park Revitalization Design	50,000	-	50,000	100%	0%
Westgate Estates Fence Replacement	19,865	19,865	-	0%	100%
Water Meter Replacement	7,609	7,609	-	0%	95%
Water & Wastewater Main Replacement	307,750	21,227	286,524	93%	90%
Recycle & Waste Carts	25,000	19,244	5,756	23%	100%
Carry Forward Subtotal:	642,272	238,671	403,601	63%	



2025 CAPITAL BUDGET SUMMARY
From January to September, 2025

Project Description	2025 Budget	2025 Actual	Budget Remaining \$	Budget Remaining %	% Complete
2025 Capital Projects					
Asset Assessment					
Fire Services Master Plan	33,000	15,028	17,972	54%	75%
Wastewater Facility Survey	50,000	-	50,000	100%	10%
Asset Improvement					
Bulk Water Station 3" Line	15,000	1,418	13,582	91%	95%
Effluent Disposal Strategy	175,000	124,780	50,220	29%	75%
Amery Park Rink Upgrades	93,000	-	93,000	100%	40%
Ball Diamond Fencing	31,900	17,952	13,948	44%	100%
Asset Maintenance					
Sidewalk Replacement Program	50,000	35,000	15,000	30%	100%
Pathway Replacement Program	50,000	48,681	1,319	3%	10%
Asphalt Overlay Program	180,000	1,567	178,434	99%	15%
Effluent Storage Cell Invasive	150,000	8,736	141,264	94%	15%
Park Sign Replacement	44,000	29,836	14,164	32%	100%
Hall Building Improvements	50,400	14,709	35,691	71%	100%
Operations Building Maintenance	25,000	-	25,000	100%	100%
Asset Replacement					
Fire Vehicle Purchases-Engine 155	754,900	767,985	(13,085)	-2%	100%
Westgate Estates Fence Replacement	20,000	4,838	15,163	76%	100%
Backhoe Loader Replacement	232,000	230,500	1,500	1%	100%
Hydrant Replacement	60,000	-	60,000	100%	35%
Valve Replacement	100,000	2,758	97,242	97%	35%
Water Meter Replacement	40,000	27,616	12,384	31%	95%
Water & Wastewater Main Replacement	417,250	-	417,250	100%	100%
Wastewater Main Capacity Upgrade	1,100,000	2,751	1,097,249	100%	10%
Arena Score Clock	15,000	10,379	4,621	31%	100%
New Asset					
Fire Equipment Purchases	17,600	12,550	5,050	29%	70%
Operations Equipment Purchases	24,000	23,265	735	3%	100%
Water Meters Growth	35,000	27,552	7,448	21%	100%
Motor Pool Vehicle	55,000	50,225	4,775	9%	100%
Bike Skills Park/Pump Track	115,000	-	115,000	100%	30%
New Project/Initiative					
Safe Roads Improvement Program	30,000	-	30,000	100%	10%
2025 Capital Project Subtotal:	3,963,050	1,458,125	2,504,925	63%	

Long-Term Debt & Debt Servicing

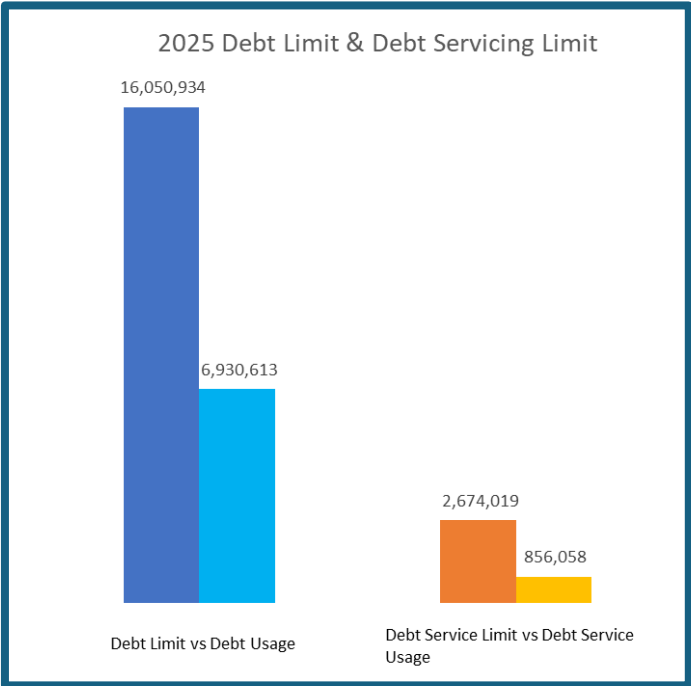
The Town of Crossfield recognizes that high debt levels reduce flexibility and can impair financial sustainability and thus works to maintain a balance between financial needs and minimizing undue pressure on future revenue requirements. Some of the ways the Town does this is by only using debt financing for major capital projects and by ensuring that provincially imposed debt limits are strictly adhered to.

The provincial debt limit, as defined in Alberta Regulation 255/2000, is calculated at 1.5 times the revenue of the municipality while the debt service limit is 0.25 times such revenue.

The Town has \$6.930M debt outstanding which relates to:

- **Water Reservoir:** \$2.430M (expiring in 2032)
- **Railway Street Revitalization:** \$3.681M (expiring in 2039)
- **Fire Engine 155:** \$616K (expiring in 2030)
- **Equipment leases:** \$202K (expiring in 2025, 2026, 2027)

The Town has \$856K in debt servicing payments, which is considerably lower than the provincial limit.



Reserves

As part of the Town’s commitment to strong fiscal stewardship and long-term planning, Council has strengthened its approach to managing financial reserves. On July 15, 2025, Council took an important step toward strengthening the Town’s long-term financial health by adopting Reserve Policy C 304-25. This new policy sets out clear guidelines for how municipal reserves are created, managed, and used—ensuring they remain a reliable tool for stability and strategic investment. Well-managed reserves help the Town weather economic shifts, manage cash flow, limit debt, and respond quickly to unexpected needs, all while safeguarding resources for the community’s future.

Reserve Type	Actual balance as at Jan. 1, 2025	Additions 2025 proposed	Applied 2025 proposed	Proposed balance as at Dec. 31, 2025
Municipal Stabilization & Contingency	750,690	2,500	-	753,190
Operating Carry Forward	88,700	-	(88,700)	-
Health & Safety	-	10,685	(5,736)	4,949
Capital Project	1,510,556	990,776	-	2,501,332
Capital Carry Forward	253,049	-	(253,049)	-
Cemetery Perpetual Care	75,000	-	-	75,000
Infrastructure Lifecycle Management	1,320,421	1,333,662	(973,900)	1,680,183
Externally Restricted	154,768	-	-	154,768
Subdivision (Offsite Levies)**	2,617,676	-	(2,617,676)	-
	6,770,860	2,337,623	(3,939,061)	5,169,422

Proposed Net Change in Reserves -\$ 1,601,438

In the third quarter, Administration reviewed the Offsite Levy Reserve to ensure it follows the required revenue recognition accounting standards. Through this review, \$1,626,899 was identified as funds that should be recorded as deferred revenue, and \$990,776 was transferred to the Capital Project Reserve. Going forward, any new offsite levy funds the Town receives will be recorded as deferred revenue until they are used to pay for an eligible offsite levy project.

Under the new Reserve Policy, the Town’s reserves are organized into specific categories, each with a defined purpose to ensure funds are used strategically and in alignment with community needs.

Municipal Stabilization and Contingency - Provides funding for non-recurring, one-time expenditures and helps offset the annual impact of infrequent events such as elections or major weather incidents.

Operating and Capital Carry-Forward - Preserves unspent budget allocations for specific projects or expenditures, allowing them to be carried over from one fiscal year to the next.

Health and Safety - Supports enhancements to the Town’s employee health and safety program, including initiatives and, when necessary, capital expenditures.

Capital Project – Allocates funding for specific capital purposes as outlined in the policy, with the flexibility to establish new reserves to meet emerging needs.

Infrastructure Lifecycle, Maintenance and Replacement – Provides dedicated funding for the upkeep, renewal, and replacement of the Town’s existing infrastructure and assets, ensuring these needs are met without creating sudden tax impacts.

Cemetery Perpetual Care – Sets aside funding for future one-time operating or capital projects within the Crossfield cemetery.

Externally Restricted – Contains funds designated for specific purposes as required by third parties, such as the Recreation Board or developers.

Together, these reserve categories provide a structured and transparent framework for managing municipal funds, ensuring resources are available when needed while supporting the Town’s long-term financial sustainability.

Investments

On July 2, 2025, Council approved the updated Investment Policy C303-25, establishing a comprehensive framework for managing the Town’s financial assets. The policy ensures the prudent investment of public funds by prioritizing capital preservation, maintaining compliance with legislative requirements, and promoting diversification. By aligning investment practices with the Town’s long-term financial goals, the policy supports stability, maximizes returns within acceptable risk levels, and reinforces responsible stewardship of municipal resources.

Next steps for implementing the updated Investment Policy include contract negotiations in October. A new investment portfolio, aligned with the updated policy and the approved asset allocation strategy, will be established and reported on in the Q4 corporate report.

Investment Performance - funds held in high interest savings accounts			
	Q1	Q2	Q3
Average Rate of Return	3.48%	3.18%	3.29%
Average Interest Earned	\$24,245	\$23,544	\$24,492
Average Holdings	\$8,285,742	\$8,718,377	\$8,954,261

Mayor and Council Expenditures

As part of the Town’s ongoing commitment to transparency and accountability, the following quarterly summary outlines expenditures incurred by the Mayor and Council in the first nine (9) months of 2025. This includes costs related to remuneration, travel, training, and other activities undertaken in the service of the community.

Operating Budget Summary - Mayor & Council From January to September				
	2025 Actual YTD	2025 Budget	2025 \$ Variance	Budget % Variance
Remuneration	90,839	128,196	37,357	29%
Travel, Training & Meetings	2,359	23,000	20,641	90%
Total Expenditures	93,198	151,196	57,998	38%

Operating Summary - Mayor & Council From January to September

Mayor Harris	
	2025 Actual YTD
Remuneration	18,463
Travel, Training & Meetings	1,412
Total Expenditures	19,875

Councillor Brennan	
	2025 Actual YTD
Remuneration	12,085
Travel, Training & Meetings	158
Total Expenditures	12,243

Councillor Fox	
	2025 Actual YTD
Remuneration	12,562
Travel, Training & Meetings	158
Total Expenditures	12,719

Councillor Gustafson	
	2025 Actual YTD
Remuneration	12,085
Travel, Training & Meetings	158
Total Expenditures	12,243

Councillor Knight	
	2025 Actual YTD
Remuneration	12,085
Travel, Training & Meetings	158
Total Expenditures	12,243

Councillor Lambert	
	2025 Actual YTD
Remuneration	11,475
Travel, Training & Meetings	158
Total Expenditures	11,633

Councillor Vang	
	2025 Actual YTD
Remuneration	12,085
Travel, Training & Meetings	158
Total Expenditures	12,243

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