

Hard Surfacing Information Meeting

Village of Elbow August 15, 2026

Why Are We Here Today?

- This is a community infrastructure decision – not simply a road construction project.
 - What does the Village of Elbow gain by making this investment, and what does it mean for me as a property owner and resident?
 - Would investing in paved streets create enough long-term value, benefit and quality-of-life improvement to justify the investment?
 - Do we continue spending money maintaining the current system, or do we redirect a portion of that investment toward a long-term infrastructure asset?

Good infrastructure isn't just about where we are today. It's about preparing the community for where we want to be tomorrow.

What we as Council want to accomplish today...

- Provide residents with the facts
- Clearly explain the potential benefits and costs
- Explain how we will fund the investment
- Give residents an opportunity to ask questions
- Make decisions based on the best information available

Where We Are Today...

Our gravel streets have served the community for many years.

Past & present councils have been financially responsible with village resources, putting us in a strong financial position today.

However, communities evolve...

As the village grows and infrastructure ages, we need to periodically ask:

- Is our current infrastructure still meeting the community's needs?
- What will maintaining the status quo cost over the next 10–20 years?
- Are there opportunities to improve quality of life?
- Can we make a responsible investment while our financial position is strong?

What would resurfacing our roads actually change?

This Is More Than Just a Different Road Surface...

A paved street could provide benefits in several areas:

- QUALITY OF LIFE
- POTENTIAL SAFETY BENEFITS
- PROPERTY
- MUNICIPAL OPERATIONS

- **QUALITY OF LIFE**

- Less dust resulting in cleaner homes, vehicles and yards
- Smoother, quieter driving
- Better walking and cycling environment
- Improved appearance of the community
- **POTENTIAL SAFETY BENEFITS**
- Improved driving surface
- Better consistency during wet or frozen conditions
- Improved pedestrian environment

- **PROPERTY**

- Improvement in property desirability
- Potential contribution to property values
- Improved curb appeal and community appearance

- **MUNICIPAL OPERATIONS**

- Reduced reliance on grading and gravel maintenance
- More predictable maintenance requirements
- Potential reduction in long-term operating costs

Which Product to Use?

Chip Seal and Asphalt: Quick Summary

- **Chip seal** and **Asphalt** are two options for roads. Both work well when maintained but they differ in cost, feel and best uses.
- **Definitions:**
 - **Chip Seal:** Liquid asphalt is sprayed on the surface, then crushed stone (aggregate) is spread and rolled in to form a textured, durable layer. Expected lifespan of 10-15 years.
 - **Asphalt:** A mix of aggregates and asphalt binder that creates a solid, flexible, smooth surface.

What Are The Advantages Of Each Product?

Advantages of Chip Seal:

- **Lower Cost:** Typically 30-50% cheaper than asphalt (\$2-\$3 per sq ft vs \$5-\$6 per sq ft for asphalt)
- **Good durability:** Lifespan 10-15 years: resists weather and moderate traffic when well maintained.
- **Traction:** textured surface provides solid grip.

Advantages of Asphalt:

- **Smooth ride:** Flexible and adaptive to temperature changes, resulting in fewer cracks and a consistent, comfortable surface that improves traction and reduces tire wear.
- **Versatile and strong:** Handles heavy loads (up to 10,000 lbs per sq ft) and works for driveways, parking lots, bike paths and even runways. Performs well in varied climates.

Both require appropriate maintenance and upkeep.

Bottom Line

- Choose **Chip Seal** if you want to save money and don't mind a textured surface.
- Choose **Asphalt** if you prefer a smooth, long-lasting, versatile finish and can handle the higher upfront costs.

Both can deliver excellent results depending on proper installation and ongoing care.

OUR APPROACH

We are not choosing the cheapest surface—we are choosing the most appropriate surface for each road.

Use **Asphalt** where its performance provides the greatest benefit.

Use **Chip Seal** where it can deliver a durable improvement at a lower cost.

Some questions we asked:

- 1 – *We have manholes that would need raising – do you provide the manhole extensions? Is this included or above the per square foot price?* **Yes, included.**
- 2 – *We have the measurements of all of the streets separately, however it is based on maps and not as built, so may not be accurate. Do you come before the project, look at each street separately, remeasure and know what each street needs before the job begins and review with Council?* **Yes**
- 3 – *This work must be tendered but engineering is very expensive, can we get the proper specs required from your company so that we can put together a proper tender?* **Yes**
- 4 – *Is there availability for 2026 paving still?* **Yes, with notice.**
- 5 – *Which product is better?* **Depends on traffic volumes and application.**

What Are We Spending on Our Gravel Roads Today?

The Status Quo Has a Cost... Our gravel streets require ongoing maintenance and operating expenditures every year.

Work	Annual Cost
Dust control	\$4,000
Gravel	\$20,000
Labour	\$10,000
Grader maintenance & depreciation	\$15,000
Known annual costs	\$49,000

Maintaining our gravel streets is an ongoing investment. The question is whether continuing to invest approximately \$49,000+ every year in maintaining gravel roads is the best long-term use of Village resources or whether some of that investment could be redirected toward permanent paved infrastructure.

Current annual cost represents known/estimated direct costs provided by the Village. It does not necessarily represent the complete lifecycle cost of maintaining the gravel road network.

Additional Considerations

- **Dust Control — \$4,000/year**
- Dust control is a recurring expense, Once applied, grading is limited or avoided, roads continue to deteriorate over time, wet conditions can create a significant mud factor
- **Gravel — \$20,000/year**
- Ongoing material replacement, gravel is lost through traffic, weather and grading; requires continued maintenance to maintain road conditions
- **Labour — \$10,000/year**
- Village staff time required for road maintenance, grading and general maintenance activities
- **Grader — \$15,000/year**
- Maintenance, repairs, fuel/operating costs, depreciation/replacement allowance

This is before considering inflation, increases in material and labour costs, major equipment replacement, or extraordinary road repairs.

In 2025, we spent \$6500 to crack seal the asphalt on Saskatchewan St.

Dust Control – Cost for all of Elbow

C4 Outdoors - Davidson, SK					
Street	Length (M)	Width (M)	Area (m2)	per sq M	Total
				0.62	
Industrial Road	1090	5	5450	0.62	\$ 3,379.00
Railway N (King-Ind)	499	5	2495	0.62	\$ 1,546.90
Tufts Bay Road	895	5	4475	0.62	\$ 2,774.50
Fidler's Way	255	5	1275	0.62	\$ 790.50
Sunset Lane	225	5	1125	0.62	\$ 697.50
Aaro Avenue	946	5	4730	0.62	\$ 2,932.60
Lakeridge Cres	336	5	1680	0.62	\$ 1,041.60
Putters Lane	500	5	2500	0.62	\$ 1,550.00
Sarah Drive South	615	5	3075	0.62	\$ 1,906.50
King Street	580	5	2900	0.62	\$ 1,798.00
Grey Street	580	5	2900	0.62	\$ 1,798.00
Minto Street	580	5	2900	0.62	\$ 1,798.00
Aiktow Avenue N	290	5	1450	0.62	\$ 899.00
Bison Avenue N	290	5	1450	0.62	\$ 899.00
Pacific Avenue N	290	5	1450	0.62	\$ 899.00
Pfeffer Avenue N	290	5	1450	0.62	\$ 899.00
Aberdeen Street	435	5	2175	0.62	\$ 1,348.50
Stanley Street	290	5	1450	0.62	\$ 899.00
Queen Street	150	5	750	0.62	\$ 465.00
Duchess Street	150	5	750	0.62	\$ 465.00
Princess Street	150	5	750	0.62	\$ 465.00
Aiktow Avenue S	490	5	2450	0.62	\$ 1,519.00
Pacific Avenue S	330	5	1650	0.62	\$ 1,023.00
Bison Avenue S	200	5	1000	0.62	\$ 620.00
				Total	\$ 32,413.60

But What Will It Cost Me?

Let's Talk About the Cost...

- We recognize that the biggest question for many residents isn't whether paved streets would be beneficial. It's: “What will this cost me?”

Council's Commitment

- Before asking residents to support the project, we need to clearly identify what the proposed cost will mean for all residents.
- No one should have to make a decision without knowing what that decision could mean for their property and their finances.

Estimated Cost of Hard Surfacing

PAVING & CHIP SEAL *as per map*

Road / Area	Proposed Treatment	Estimated Cost
Saskatchewan Avenue	Paving	\$115,000
Industrial Drive	Chip Seal	\$215,000
Elevator Road	Paving	\$373,000
Industrial Subdivision	Chip Seal	\$66,000
Other roads / areas	As per project map	Balance of project
Total Project	Paving + Chip Seal	\$2.9M

Why a Combination Approach?

Not every road in the Village experiences the same traffic.

The proposed approach considers:

- Traffic volume
- Heavy industrial traffic
- Residential use
- Road conditions
- Expected wear
- Long-term maintenance requirements
- Cost of installation
- Appropriate surface treatment for each application

The objective is not to pave every road simply because we can.

The objective is to select the right treatment for each road based on how it is used.

Understanding the Investment

What Are We Really Investing In?

More Than Roads

The proposed investment would provide the Village with:

Infrastructure - A significant improvement to the Village's transportation network.

Less Dust/Mud - A substantial reduction in the dust generated by vehicle traffic.

Improved Driving Conditions - Smoother, more consistent road surfaces.

Community Appearance - A more finished, established and attractive streetscape.

Property Appeal - Potentially improved desirability of properties and the community as a whole.

Economic Activity - A major infrastructure project creates opportunities for local and regional contractors, suppliers and workers.

Reduced Gravel Dependence - Less reliance on annual gravel placement and grading to maintain road surfaces.

Long-Term Asset - The Village converts capital into a physical infrastructure asset that can serve the community for many years.

Funding & Financing

- Reserves
 - Village reserves are strong.
 - Reserves should be protected for future capital requirements including a potential lagoon expansion.
- Borrowing
 - Credit Line
 - \$1,135,000.00 with a 4.45% interest rate if used
 - Saskatchewan Municipal Board is the body that approves borrowing over 3 years and over our debt limit (the amount of annual taxes receivable).

SUMMARY of Elbow's ranking in Municipal Assessment, Mill Rate, Mill Rate Factor (Comm) and Base Tax

Among 79 Saskatchewan villages (2021 census) population between 200 & 500:

Category	Column	Elbow Value	Elbow Rank
Total Municipal Assessment	I	64,945,110	3rd
Uniform Municipal Mill Rate	S	4.75	60th
Mill Rate Factor	X	2.5	7th
Base Tax	AU	976	12th

Used \$975.60 instead of \$1335.60 because \$360 is waste/recycling charge.

Elbow Tax History

Year	Mill Rate	Residential Mill Rate Factor	Commercial Mill Rate Factor	Residential Base Tax
2026	4.75	1	2.5	1335.6
2025	4.5	1	2.5	1260
2024	4.95	1	2.5	1260
2023	4.95	1	2.5	1260
2022	4.75	1	2.25	900
2021	4.75	1	2.25	900
2020	4.75	1	2.25	780
2019	4.75	1	2.25	780
2018	4.75	1	2.25	780
2017	4.22	1	2.25	730
2016	4.22	1	2.25	730
2015	4.22	1	2.25	730
2014	4.22	1	2.25	730
2013	4.22	1	2.25	685
2012	11.92	1	1	685

Tax Year	Taxable Assessment	Taxable Properties
2026	\$ 64,555,615	425
2025	\$ 64,945,110	426
2024	\$ 52,828,215	422
2023	\$ 51,246,290	421
2022	\$ 49,804,100	424
2021	\$ 48,434,915	
2020	\$ 43,953,575	
2019	\$ 42,646,355	
2018	\$ 41,229,675	
2017	\$ 40,344,320	
2016	\$ 37,216,820	
2015	\$ 34,649,070	
2014	\$ 33,886,195	
2013	\$ 36,007,940	
2012	\$ 13,764,392	

2023 Taxes increased by \$360 to include waste/recycling charges.

Average Cost of Essential Services

Essential Service (Base Tax Covers)					
Department	2022	2023	2024	2025	Avg. 4 years
RCMP	\$ 29,530.33	\$ 31,693.00	\$ 32,608.00	\$ 33,387.42	\$ 31,804.69
Fire	\$ 18,293.09	\$ 35,330.00	\$ 42,550.00	\$ 45,024.79	\$ 35,299.47
Fire Call Revenue	-\$ 6,507.15	-\$ 11,194.00	-\$ 9,853.00	-\$ 3,585.92	-\$ 7,785.02
Public Works	\$ 191,416.82	\$ 210,613.00	\$ 342,040.00	\$ 315,684.64	\$ 264,938.62
Emergency Measures	\$ 200.00	\$ 700.00	\$ 700.00	\$ 1,700.00	\$ 825.00
Landfill	\$ 5,288.61	\$ 6,417.00	\$ 5,916.00	\$ 6,459.91	\$ 6,020.38
Landfill Fees	-\$ 4,470.00	-\$ 2,165.00	-\$ 3,270.00		-\$ 2,476.25
Fuel	\$ 17,176.33	\$ 14,227.00	\$ 19,500.00	\$ 14,981.04	\$ 16,471.09
Total	\$ 250,928.03	\$ 285,621.00	\$ 430,191.00	\$ 413,651.88	\$ 345,097.98
<i>Split between 426 taxable properties</i>					\$ 810.00
					Res Land Base = \$820
					Res Impr Base = \$440
					(incl W/R)

Amortization Calculator

Loan amount

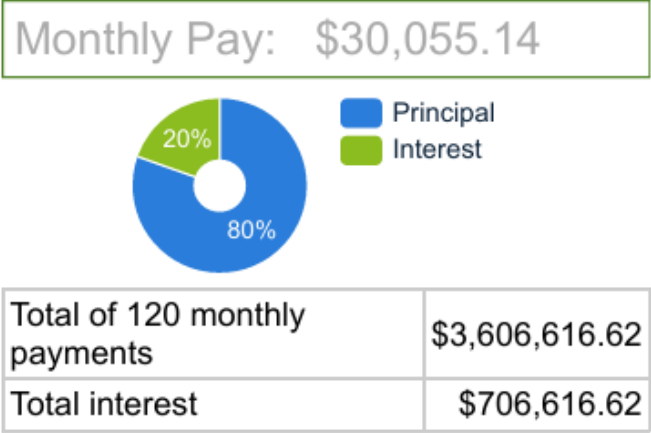
Loan term years months

Interest rate

☐ Optional: make extra payments

Calculate

Clear



Amortization schedule

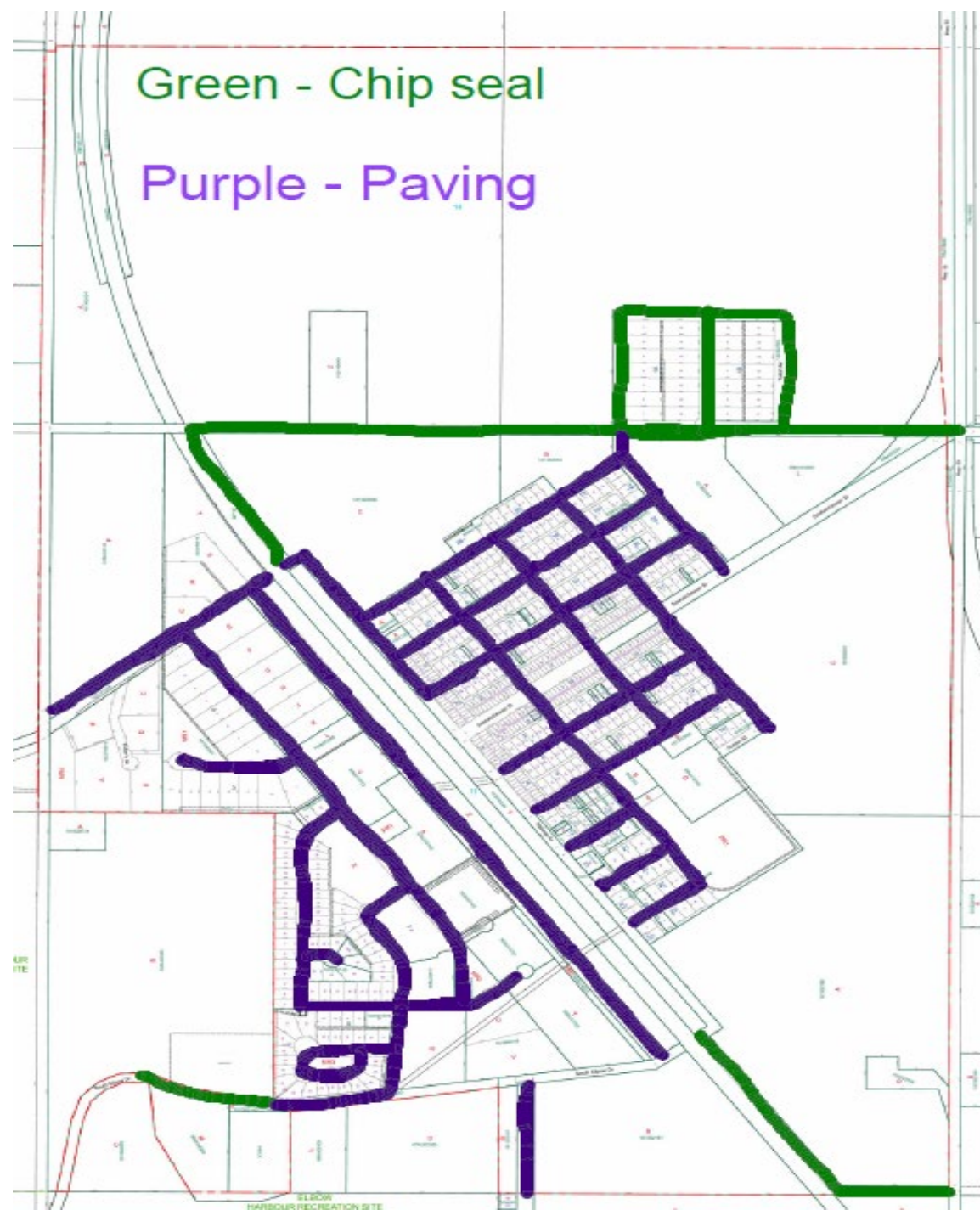
Annual Schedule Monthly Schedule

Year	Interest	Principal	Ending Balance
1	\$125,693.07	\$234,968.59	\$2,665,031.41
2	\$114,898.66	\$245,763.00	\$2,419,268.41
3	\$103,608.35	\$257,053.31	\$2,162,215.09
4	\$91,799.36	\$268,862.30	\$1,893,352.79
5	\$79,447.88	\$281,213.79	\$1,612,139.01
6	\$66,528.96	\$294,132.70	\$1,318,006.31
7	\$53,016.56	\$307,645.10	\$1,010,361.21
8	\$38,883.40	\$321,778.26	\$688,582.94
9	\$24,100.96	\$336,560.70	\$352,022.24
10	\$8,639.42	\$352,022.24	\$0.00



- ~\$360,000 a year for 10 years
- Council’s intention would be a tax increase in 2027 similar to 2026 (~5.5%)
- With that increase, the Village should be able to service that debt, protect our reserves and have funds available for unanticipated expenses.

MAP



Frequently Asked Questions

- 1 – Are our roads ready?
 - Drainage, culverts, crowning/grading work
- 2 – What about water and sewer repairs?
- 3 – Connecting driveways to hard surface?
- 4 – Other Community Priorities:
 - ie: Lagoon Expansion Grant

Conclusion:

Based on the information provided here today, are you able to answer these questions?

1. Is paving the right long-term investment for our community?
2. What will this project include?
3. How we are going to pay for the project?
4. How do we protect the Village's financial position?

If you require further information, please contact any council member or Village Administration.

Council will host more opportunities to talk with the community about this project.