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VILLAGE OF CUMBERLAND CEMETERIES MASTER PLAN

Submitted by:

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EXECUTIVE SUMMARY

In February 2014, the Corporation of the Village of Cumberland (the Village) commissioned LEES+Associates to prepare a Cemeteries Master Plan that would address the Village's three burial areas: the Cumberland Cemetery, the Cumberland Chinese Cemetery and the Cumberland Japanese Cemetery. The objective of the Master Plan was to "guide the development, use and provision of a full range of cemetery services in a fiscal and environmentally sustainable manner"[1] over the next 30 years. Primary issues that emerged through the course of the study included:

- Developing service options for cremated remains;
- Pricing changes;
- Perpetual Care Fund (PCF) and maintenance planning;
- Marketing and business management, and
- Capital development for meeting future needs.

Highlights of this Master Plan include:

DEMAND NEEDS ANALYSIS

- Cumberland has a **higher than average death rate and cremation rate** compared with the rest of British Columbia.
- Cumberland has an **above average market capture** rate of regional decedents.
- Cumberland has an **above average number of non-residents** and pre-need sales compared to the average for Canadian municipal cemeteries.
- Projecting from historic data and continuing with current practices, Cumberland can expect to make **778 interments over the next 30 years** (91% cremated remains, 9% casket remains).

LAND USE PLANNING + DESIGN

- The Village should implement a **phased program of improvements** to the Cumberland Cemetery on Minto Road.
- Phase I improvements (years 1 – 5) should focus on upgrading **vehicle and pedestrian circulation**, expanding and improving the **range and quality of interment products and services** offered, and implementing **aesthetic and functional upgrades** that address the site's current lack of trees and public amenities.
- Phase II improvements (years 6 – 10) should focus on improving the options provided for **cremation interment** and **operations.**
- Phase III improvements (10 years +) should focus on integrating the Cumberland Cemetery into the community's recreational network with **signage**, a **trail connection** to Maple Lake and a **feature arbor or pavilion** that would provide a space for cemetery and non-cemetery events.
- Cumberland should **update its Cemetery Bylaws** to reflect the changes it wishes to implement at the municipal cemetery.

1 P 2 The Corporation of the Village of Cumberland Request for Proposal – Cumberland Cemetery Master Plan.

DEVELOPMENT CONCEPT/SITE MASTER PLAN

The Preferred Concept plan for the Cumberland Cemetery is provided on page 12. A table of improvements illustrated on the plan is provided on page 13, as "Concept C: Site Improvements - Cost Estimates and Phasing." Proposed improvements are prioritized as: Priority 1: years 0 to five; Priority 2: five to ten years, and Priority 3: ten years and beyond.

PRODUCT AND SERVICES REVIEW

- Cumberland should address its relative lack of diversity in product and service offerings. To meet projected demand, Cumberland should **introduce new options for cremated remains** (columbaria walls and scattering gardens in a Cremation Garden context).
- The Village should respond to an expressed interest within the community interest and the support of Staff and elected officials, to consider the establishment of a **green burial section** at the Cumberland Cemetery.
- Based on Cumberland's below average prices for niche offerings and interment (opening and closing) services relative to other regional cemeteries, the Village should **raise prices** in 2015 to align rates with these communities. All prices should then be increased 3% each subsequent year to account for inflation and to gradually **close the gap between revenues and expenses**.

FINANCIAL PLAN

- Cumberland currently experiences an average annual **net loss** of **$1,500** before subsidies. This is on par with the losses typical of other small Canadian municipal cemeteries.
- Under a "Status Quo" scenario, over the next 50 years, Cumberland is not projected to achieve breakeven, the needed tax subsidy is expected to grow, and the Perpetual Care Fund (PCF) balance is projected to remain below sustainable levels.
- Under the **"Recommended Financial Plan" scenario** provided in this Plan, Cumberland should implement **fee increases**, invest in marketing and community engagement to **increase market share**, **increase the percentage of PCF contributions** from sales, and reallocate tax subsidies of **$5,000 per year** to this fund. It is projected that these strategies will help the Village achieve breakeven in 10 years, and achieve a sustainable PCF balance in 50 years.

CONSERVATION MANAGEMENT PLAN

- The Village should **formalize a Heritage Cemeteries Vision** to support protection of its three heritage cemeteries and to integrate them within its heritage resource framework.
- Planning staff should work proactively with developers to **protect the desirable characteristics** of the Cumberland Cemetery.
- Village staff should fill an active **coordinating role** in encouraging heritage programming and events that provide spin-off economic benefits.
- A program of **monument conservation** should be developed in order to document and conserve heritage monuments. A summary of this plan is provided on page 34.

MARKETING

- Cumberland should budget a minimum **$2,500** in 2015 and **$1,250 per year** from 2016 forward.
- Creating a dedicated cemetery **webpage** and **hosting events** at the cemetery are two key methods to prioritize increasing community engagement and subsequent market share.
- Additional opportunities include preparing a **cemetery brochure**, introducing **interpretative signage**, increased **staff training**, as well as engaging local media and **volunteer groups**.
- The Village should **capitalize on the heritage character** of the Village Cemetery as a key distinguishing characteristic.

CONCLUSION

This Cemeteries Master Plan provides a "roadmap" to guide cemetery policy, marketing, operations and development over the next 30 years. Implementation of its recommendations will enable the Village to expand and improve the cemetery products and services offered to the community, move towards financial sustainability, and build a Perpetual Care Fund that is better equipped to meet the long term maintenance needs of its three cemeteries. The Master Plan will help create a caring cemetery system that reflects Cumberland's commitment to professional management, quality service, and to consolidate its cemeteries as valued community resources, now and well into the future.

INTRODUCTION

The Village of Cumberland (the Village) commissioned LEES+Associates Cemetery Planners in early 2014 to prepare a Cemeteries Master Plan. The objective of this Plan is to provide the Village with a guiding vision for the development and management of its three cemeteries, while achieving its financial objectives over the next 30 years. This report summarizes the background research, financial analysis and recommendations for proposed action. It includes sections on:

- **Demand Needs Analysis**
  - An assessment of current and future demand, trends in social and cemetery practices and within the cemetery and funeral industry, to help guide the future use of cemetery lands.
- **Land Use Planning + Design**
  - An analysis and design for optimal land use, based on the needs analysis, staff/stakeholder and public input. Public input to the process was provided through two Open Houses, website information, published notices and mail-outs.
- **A Product and Services Review**
  - A comparison of cemetery fees, and product and service options among in similar municipal operations, including recommendations for product and service pricing.[2]
- **Financial Planning**
  - A proposed business model to help the cemetery system move towards cost recovery. An analysis of the Perpetual Care Fund (PCF) was provided, along with a review of how the cemeteries align with provincial regulations and best practices.
- **A Marketing Plan**
  - Recommendations to improve marketing of cemetery services, including a range of strategies to improve product and service offerings and the level of customer service provided. Ways to enhance public awareness, engagement and connection with the Village's three sites were also suggested.
- **A Cemeteries Conservation Management Plan**
  - A set of recommendations for managing the heritage resources, including the many wonderful old headstones at the Village's three cemeteries, along with recommendations for management of the Village's Chinese and Japanese Heritage Cemeteries.

Detailed data from the analysis, graphical overviews and assumptions are summarized in the supplementary Appendices. This detailed master plan's methodology, can be referenced in **"Appendix A: Master Plan Methodology."** The recommendations of this report are founded on the input received from all who participated in and contributed to the master planning process. By implementing this Master Plan, the Village will improve service delivery, progress towards financial self-sufficiency, build a healthy PCF and reaffirm the community's commitment to its cemeteries as valued community resources.

[2] *Please refer to Appendix O: "Glossary of Cemetery Terms," for an explanation of the terminology used in this report.*

DEMAND NEEDS ANALYSIS

CEMETERY SITES MARKET REVIEW

MUNICIPALITY AND LOCAL HEALTH AREA CHARACTERISTICS

Cumberland is an incorporated village municipality in the Comox Valley on Vancouver Island. The Village of Cumberland is part of the **Courtenay Local Health Authority (LHA) 71.** There are **14 communities** in the Local Health Area, including; Cumberland, Black Creek, Grantham, Comox, Courtenay, Fanny Bay, Merville, Saratoga-Miracle Beach, Royston, Union Bay, Buckley Bay, Denman Island, Hornby Island, and Mud Bay.

Local Health Area statistics were used for analysis of the Village of Cumberland regional market, as data regarding death and disposition is compiled provincially on this basis. It is important to note that the boundaries of provincial LHAs do not necessarily follow the boundaries of municipal jurisdictions. Analyzing the cemetery market data by the LHAs represents a more complete population overview of vital statistic and disposition data for the local market compared with data by municipality. The LHA includes lower density population areas outside of the Village boundaries, and these fall within the market area for Cumberland Cemetery.

BC Statistics works with the Ministry of Health to produce LHA Health Administrative Delivery Boundaries and Maps. LHAs incorporate more than one community, rural areas and regional unincorporated settlements. A map of the Courtenay LHA is provided in **"Appendix B - Courtenay Local Health Area."**

REGIONAL CEMETERY SITES

There are three cemeteries in Cumberland:

1. Cumberland Cemetery

Located on Minto Road just east of the Inland Island Highway, this cemetery has been in continuous use since the mid-1890s. It is the primary active site and offers full burials, cremation lots, and niches in a columbaria wall.

2. Cumberland Chinese Cemetery

Located along Union Road near the junction of Cumberland Road, the Chinese Cemetery was established in 1897. There are no existing records that accurately identify grave locations and few headstones remain to indicate definitively where burials have taken place over the years.

3. Cumberland Japanese Cemetery

Located immediately west of the Chinese Cemetery, the oldest headstones at this site date back to 1901. In 2008, the Cumberland Japanese cemetery was dedicated as a heritage landmark, and a plaque was unveiled to recognize the contribution of this site to Cumberland's history and culture. There is no remaining record of grave locations. In 1967, all headstones remaining at this site were installed in a concrete plinth just inside the entry gate.

OTHER LOCAL CEMETERIES

Outside of the three cemeteries in Cumberland, there are three other active cemeteries that serve the Comox Valley region: Courtenay Civic, Qualicum Beach and Campbell River. As well, there are several smaller religious and community-specific cemeteries that also serve area residents. These sites are identified and included in the analysis in "Appendix C – Regional Cemetery Market and Benchmarking".

DEMOGRAPHIC PROFILE

Demographic trends, such as the number of deaths within a given community, are the starting point for defining market size and developing a cemetery business case. A detailed analysis of the Village and LHA demographics can be found in **"Appendix D – Detailed Demographic Profile."**

KEY FINDINGS – DEMOGRAPHIC PROFILE

- Average annual growth for the Village over the past 10 years has been **2.22%** per year.
- Average annual growth for the LHA over the past 10 years has been **12.6%%** per year.
- The Village's death rate is **11.80** per 1000 people, higher than the British Columbia average of **7.10**, or even that of the surrounding LHA rate of **8.24**.
- The Village's average age is **38.3**, younger than the BC average of **41.1**.
- The higher death rate is because Cumberland is a popular community for retirees to move to from rural areas. Consequently, the Village has a larger than average group of young people in the community, as well as **a larger than average number of seniors**.

DISPOSITION TRENDS

Disposition trends, such as the proportion of cremations and full burial within a region, define the community preferences and activity in key cemetery market segments. A detailed analysis and graphical representation of the Village and Local Health Authority disposition trends can be found in **"Appendix E – Detailed Disposition Trend Analysis."**

KEY FINDINGS – DISPOSITION TRENDS

Analysis of historic market patterns from 2003-2013 show that:

- The total number of full body dispositions in the Village of Cumberland was **29** (7.3%); and
- The total number of cremation dispositions in the Village of Cumberland was **369** (92.7%).
- The total number of full body dispositions in the LHA was **418,** (7.3% of dispositions); and
- The total number of cremation dispositions in the LHA was **5,302**, (92.7% of dispositions).
- Cremation dispostion consistently exceeded the rate of casket dispositions in the Village and the LHA.

The graphs in **"Appendix F – Historic Cemetery Market**" summarize the data that defines Cumberland's historic cemetery market profile from 2003 to 2013. Demographic characteristics summarized in these graphs include the historic population, death, and disposition rates for Cumberland and the Courtenay Local Health Areas.

CEMETERY MARKET CAPTURE

The extent to which people choose to be buried in a cemetery is known as the market capture. Canadian municipal cemeteries tend to experience the following average capture rates:

- **90%** market capture of the community's traditional casket burials by local cemeteries;
- **20%** market capture of the community's cremated remains (in-ground, niche and scattering) by local cemeteries.

These rates are estimates, based upon LEES+Associates' professional judgment and experience in reviewing Canadian cemeteries interment data over the last decade. These rates vary in correlation with the degree of competition intensity and services offered by competing cemeteries.

A detailed analysis and graphical representation of the Village of Cumberland's and Courtenay Local Health Authority market capture profile (including a review of historic resident/non-resident, pre-need/at-need data) can be referenced in **"Appendix G – Historic Cemetery Market Capture."**

RESIDENT VERSUS NON-RESIDENT

According to the Village of Cumberland Cemetery Bylaw 913, 2009:

- **Resident** means any person, who at the time of death or at the time of moving to a care facility, lived or owned property in the Village of Cumberland for a period of at least **one year**.
- **Non-resident** means any person who at the time of death was not defined as a resident.

The Village does not currently request any kind of documentary evidence, when recording the decedent's residency status and arranging payment by families. Establishing clear standards for claiming residency and the accurate tracking of residency at the point of sale of cemetery products and services would enhance the Village's understanding of its customer base and improve its ability to refine its pricing strategy in the future.

PRE-NEED TO AT-NEED RATIO

Village employees have not historically recorded whether interments are for pre-purchased lots or for at-need. Therefore, this report's review of pre-need versus at-need is limited to lot sales. Extra revenue from pre-need sales can be used to narrow the tax subsidy gap experienced by most municipal cemetery operators, as well as to fund investment in much needed new cemetery inventory (such as columbaria), and upgrades to cemetery site infrastructure.

KEY FINDINGS – MARKET CAPTURE

From 2008 – 2013, Cumberland Cemetery experienced a:

- Total annual interments **declining** from 23 to 12 per year;
- **98** total interments at Cumberland Cemetery, including:
  - 21 full body burials – **21%** and 77 cremated remains – **79%.**
- **16** average annual number of interments at Cumberland Cemetery, including:
  - 3 full body burials – **21%** and 13 cremated remains – **79%**.

- Casket capture that **exceeded 100%** of the Village of Cumberland's potential casket market, indicating the cemetery inter a substantial number of non-residents.
- Casket capture that **exceeds** the industry average of **90%** for the local casket market.
- **39% annual average market capture** of Village of Cumberland's cremated remains market.
- Cremation capture **exceeds** the industry average of **20%** for the local cremation market.
- **3% annual average market capture** of the total Courtney LHA cremated remains dispositions.
- **47% annual average market capture** of the Village and **3%** of Courtenay LHA total markets.
- **Resident to non-resident** ratio for interments and plot sales is **1:1.5**. This is **above average non-resident sales** for Canadian municipal cemeteries, which usually have a ratio of **1:0.5.**
- **Pre-need to at-need** ratio for plot and niche sales of **1:1.5**. This is a**bove average pre-need sales** for Canadian municipal cemeteries, generally averaging a ratio no higher than **1:1.**

"Market loss" represents the decrease in market capture by the local cemetery system. Market capture and loss is primarily affected by customer satisfaction, marketing, price, distribution, competition, and the range of available interment options. Due to the flexibility and portability of cremated remains, the loss is higher among individuals that choose cremation over those that choose full body burial for their final disposition.

Improvements to market capture (and mitigation of market loss) depends on initiatives to improve customer service, promoting local awareness of Cumberland Cemetery, and efforts to diversify the interment and commemoration options offered. Investment in marketing and community engagement is important to municipal cemeteries as a key driver of cemetery market capture.

FORECAST MARKET PROFILE

Demographically, the largest single cohort in Canada is the "Baby Boom" generation: people born between 1945 and 1965. As this cohort reaches its life expectancy, an increase in the demand for cemetery services should follow.

Industry professionals have, however, noted that a smaller percentage of this cohort appears to be investing in funeral/cemetery goods and services. Nevertheless, the large Baby Boom is expected to affect cemetery market growth over the longer term. According to Statistics Canada, the aging of the population should cause the demand for cemetery and funeral related purchases to accelerate from 2011 to 2031, the period over which the entire generation will pass the age of 65.

The oldest Baby Boomers reached the age of 69 in 2014. The average life expectancy for this cohort is about 80 years. In 2025, the oldest of this group will reach the age of 80 — their average statistical life expectancy—so an increase in demand for death-related goods and services is expected to increase starting before this point at around 2020. This demand is expected to remain high for the duration of the "Baby Boom". The number of deaths is then expected to decrease again moving towards the end 2045, when the youngest of this generation turns 80.

Finally, due to disposition trends increasingly favoring cremation, it is expected that Cumberland will experience larger demand for cremated remains products and services in the future.

30 YEAR MARKET FORECAST – VILLAGE OF CUMBERLAND

For the Village of Cumberland's market projection, it assumed the historical long term growth rate of **2.22%** will continue. The historic death rate for this market projection is expected to continue at the historical rate of **11.80 per 1,000** for the Village of Cumberland, up to the start of the "Baby Boom" during which time it is expected to average a death rate of **12.8 per 1000**. Cumberland Cemetery is also assumed to maintain its historical market capture rates. The following graph illustrates the 30 year forecast for Cumberland's cemetery market, based on the projected pattern of demographics, death rates and population growth from 2013 to 2043.

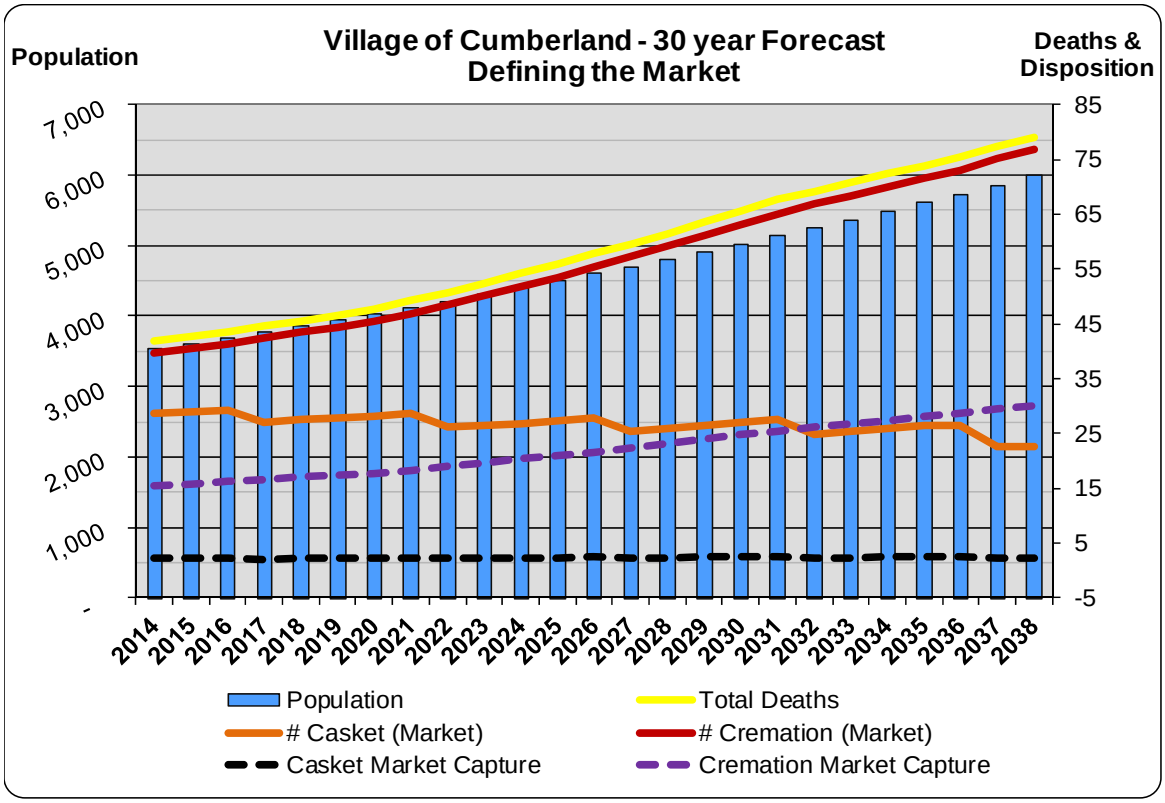


Figure 1: Defining the Market - Village of Cumberland - 30 Year Forecast, Source: LEES+Associates.

KEY FINDINGS – CURRENT MARKET CAPTURE

Projections for the Village of Cumberland predict the following, for the next 30 years:

- The **total number of deaths** is projected to be **1,868,** averaging **63** deaths per year.
  - 60 traditional casket dispositions (3%), and
  - 1,808 cremation dispositions (97%).
- Of these deaths, **778 interments will be made at Cumberland Cemetery**, averaging 26 per year, including:
  - 70 traditional casket interments (9% of total interments), and
  - 708 cremated remains interments (91% of total interments).

LAND USE PLANNING AND DESIGN

FORECAST CAPACITY

The four hectare (10 acre) site of the Cumberland Cemetery originally began as two separate cemeteries: a Catholic Cemetery at the east end of the site and a Protestant Cemetery at the west. This is the reason that most of the vacant land remaining at this site is primarily in the middle, between the two original cemeteries. Chinese and Japanese residents were interred at their own cemeteries, about 2 km. west of the Cumberland Cemetery.

Based on the low annual interment rate and the increasing percentage of area residents now choosing cremation, the Cumberland Cemetery still has sufficient undeveloped land available to meet community needs for several decades to come. There is, however, a desire to establish a lot plan to enable the Village to develop new graves before the need arises. There is also a desire to confirm a product mix (casket lots and cremation interment options) for the site. Determining an optimal lot layout plan for the Cumberland Cemetery was a key objective of the land use planning and design phase of this Cemeteries Master Plan. [3]

Two preliminary concepts (A and B) were developed for review by Village staff, elected officials and the public. **See "Appendix H: Open House Materials."** The final preferred "Concept C" provides the following new interment capacity, by product type:

New Cremation Lots:		**1,494**
New Casket Burial lots:		**1,136**
New Green Burial lots	**(Phase 1: 138 +Phase 2: 171)**	**309**
Future Columbaria Niches:		**528**

The preferred concept also proposes a scattering garden, which would further increase the site's capacity though it is not possible to calculate by how much.

According to projections, the Cumberland Cemetery will need to accommodate **a total of 778 interments over the next 30 years**. Of these, **708 (91%) will be for cremated remains and 70 (9%) will be for casket burials.**

As shown by the breakdown above, the preferred concept more than fulfills projected demand for interment capacity over the approximately 30 year horizon of this Master Plan.

It is worth noting that all three concepts propose a significant number of new casket lots, even though this interment option is decreasing in popularity and now meets the wishes of only a small percentage of customers. The reason for this is that **it is the demand for casket lots that drives**

[3] *Plans for the Chinese and Japanese Cemeteries were not prepared due to the lack of mapping available for these sites. This is also the reason that preparing plans for these cemeteries was not specified within the scope of work for the project.*

the need for cemetery space. For the same reason, although the current cemetery site has significant remaining capacity (enough to meet the projected demand with no changes to current conditions), given an opportunity to acquire additional lands in the small parcel across Minto Road, it is recommended that the Village seek to acquire this site for cemetery uses. It is believed within the industry that there will always be a segment of the population that prefers casket burial, so providing for future demand for this most space-consuming interment option is a prudent approach.

PUBLIC ENGAGEMENT

The public provided input to the planning and design process at two Open House Events on March 12th and June 25th 2014. A summary of the comments and input provided is included in "**Appendix I: Open House Materials Feedback."** Approximately 40 people submitted feedback forms over the course of the public engagement process. Key responses included:

- The highest ranked issues identified as needing to be addressed by the Village were:
  - Water (11)
  - Permitted monument types (10)
  - Heritage/historic qualities (9)
  - Site maintenance (8)
- The majority of people that provided feedback at these events stated that they intended to be buried in a casket in a standard grave (12) or be interred in a cremation lot (14) at the Cumberland Cemetery.
- The majority of respondents that completed full questionaires (16) stated that they would consider green burial, if it were made available.
- Most respondents said that they would be interested in interrring more than 4 sets of cremated remains in a standard grave.
- A significant number (14) said that they would be interested in placing the name of a loved one on a memorial wall at the cemetery.
- Half of respondents (20) said that they would use on-line info about the Cumberland Cemetery, if it were available, but most would not use a smartphone app.
- The most popular items that should be considered as part of the future plans for the cemetery included:
  - Trees, grass and other plantings (24);
  - Upright headstones (19);
  - On-site grave-finding (20), and
  - A cemeteries webpage (18).

One of the key issues identified in the course of the public engagement process is what items—from monuments to ornaments—are and should be permitted at the Cumberland Cemetery. This topic is explored in the following section.

GRAVE ADORNMENTS

There is a long history of families placing mementoes (such as artificial flowers and plants, toys, figurines, coins, glass and ceramic vases candles and solar lights) as well as various types of edgings at graves in the Cumberland Cemetery. Items of this nature are known as "grave (or lot) adornments." While adornments are undoubtedly placed as tokens of affection, most items tend to weather, fade and eventually fall apart. Glass, metal or ceramic items often end up in pieces, which are not only unsightly but can also be a hazard to the Public Works personnel that maintain the cemetery, especially when using power tools. The visual effect of increasing adornments has a visual impact on neighbouring graves, as well as on overall character of the cemetery.

To address this issue, the latest Cemetery Bylaw (2009) included a new Section, General Provisions and Regulations (paragraphs 75 through 83). This section stipulates what is permitted to be placed within the cemetery and for what time period. The current Bylaw also states that the Village may remove any items at its discretion, and without providing notice to families. The Bylaw permits artificial flowers between November 1st and March 31st but prohibits potted plants. Edging such as curbs, railings, fences or hedges are also prohibited. Families are advised of these regulations when they purchase a lot, and staff have periodically posted notices regarding removing adornments. Nevertheless, the right to install edging and place adornments at the Cumberland Cemetery remains a sensitive issue, and this issue arose during the March 12th Open House.

The proliferation of adornments and edgings appears to be the result of past bylaws that may not have been sufficiently clear in this area. There are certainly also some graves with edge treatments and adornments that go back many years, prior to more recent bylaws and in this sense, and therefore appear to have been "grandfathered in." Primarily, however, the problem of unauthorized adornments is due to inconsistent bylaw enforcement. From a legal perspective, when customers purchase a lot at the cemetery, they enter into a contract with the Village. Both parties bring to the agreement a set of expectations regarding what they can and cannot do. Although the terms are written down on the sales paperwork, the problem arises when what the paperwork says and what the customer sees at the site are not consistent.

Ultimately, policy is not policy if it is not reflected in action. From a legal perspective, a bylaw needs to be enforced if it is to function as intended. The Village's elected officials are considered the trustees of the cemetery, which means that they are responsible for ensuring that the cemetery bylaw is enforced. Prohibiting noncompliant objects and installations can be relatively easy to achieve moving forward. Even people making preneed purchases have the option of cancelling their purchase if they object to its terms. The challenge associated with bylaw enforcement lies primarily in removing noncompliant items that have been on site for some time due to a lack of enforcement. In this case, the lot owner may have a legal right to object to any removals.[4]

The Village of Cumberland is not alone in dealing with this problem. The City of Campbell River has recently initiated a process to remove all noncompliant features placed at its municipal cemetery. Like most cemetery owners, the City decided that the only way to deal with the issue

[4] *Personal conversation with Sean Sisett, Consumer Protection BC, July 22, 2014.*

was to provide notice and a (nine month) grace period to allow people to remove all nonstandard items. The City has committed to then removing all items that remain, and to storing them at a municipal site for pick up for an additional year. After this, all items will be discarded. This initiative has resulted in complaints and some angry families. The City of Campbell River has, however, decided to follow the lead of other municipal cemetery operators and simply try to weather the period of discontent until people accept that cemetery regulations will be enforced in the future, with no exceptions.

It is recommended that the Village of Cumberland adopt a similar strategy. Notice should be provided through the webpage, the local newspaper and a posting at the Cumberland Cemetery. It is very important that the timeline be followed and that no exceptions are made. Possessions collected at the end of the grace period should be held for at least six months to allow families to reclaim them. In future, staff should be vigilant in removing all noncompliant items as soon as they appear.

The issue of edging and noncompliant headstones and grave covers is more difficult to address due to the investment made to install these items. One approach would be for the Village to offer families the option of paying an annual fee to allow existing noncompliant items to remain on a year-by-year basis. Then, following a period of 5 to 10 years, the fee could be waived and remaining installations could be allowed to remain. This would place these noncompliant features in the same category as other historic items, such as old fencing curbs and headstones that do not meet current bylaw but remain at the site, and would at least allow the Village to collect a fee for investing in the PCF. The problem would lie in the challenge and expense of administering this strategy.

There is one category of edging—custom welded aluminum curbs—that merits specific action at the Cumberland Cemetery. The number of aluminum curbs appears to be increasing and staff should notify the families responsible that these are noncompliant and subject to removal or payment of an annual fee. Utilitarian edgings such as these are not appropriate to a cemetery, especially not one designated a Heritage Cemetery. It should be made clear that existing curbs will incur an annual fee, or be removed, and that all future curbs will be removed upon installation.

It is clear from the level of adornment at the Village Cemetery that families are used to this practice. In some cases, the practice may reflect dissatisfaction with the level of care being provided to their loved ones' graves. A public education piece may be needed that would clarify that families may purchase a right of interment, but do not actually own the gravesite or the niche occupied by their loved one. Once site improvements are initiated at the Village of Cumberland Cemetery, some families may appreciate that efforts are being made to improve the aesthetics and amenities of the site. Providing opportunities to contribute to the cemetery through events may also help people engage more appropriately with their cemetery.

PREFERRED CONCEPT FOR THE VILLAGE CEMETERY

The Preferred Concept on the following page has been developed to reflect, as far as possible, the outcomes of the public engagement process. The large central area that is currently designated "Ashes Only" is proposed to be redeveloped for a nondenominational, mixed casket and cremation section that will enable families with members that choose different interment options to be laid to rest in the same section of the site. This new section is shown with the highest level of amenity, in keeping with its also offering the primary concentration of new sales inventory.

New rows of new casket and cremation lots are proposed in the older sections of the Cumberland Cemetery in currently undeveloped areas, and where interment area can be created on redundant roadways. Reclaiming redundant roads is a common practice in older cemeteries as a way of optimizing remaining space. The spacing of roads in the older area of the cemetery is well beyond that required for access and servicing. The majority of new lots proposed are located in what was originally the "Protestant Cemetery." As there are fewer roads to reclaim within the smaller former "Catholic Cemetery," there are no new rows of graves proposed in this section.

The entry drive from Minto Road is shown as realigned to optimize lot yield and to extend the historic alignment of (east-west-facing) graves. This realignment also establishes a focal feature from the approach to the main (east-west) cemetery drive. An upright headstones section is proposed along the west edge of the former Catholic Cemetery, reflecting the desire expressed by the majority of visitors (19 of 31) that filled in Feedback Forms at the March 2014 Open House.

The Preferred Concept indicates a new scattering garden flanked by columbaria that extend towards the proposed new "green burial area" along the wooded north edge. The graphic indicates that this new section will be reforested as burials take place, and trees are planted every few lots. While not shown, an allowance has been made in the cost estimate for a vegetative buffer to be planted as a screen between this section and the new Cremation Garden. A second phase of green burial lots is suggested east of the central area, providing there is sufficient interest. As with the original section, this area would be gradually reforested as graves are sold and interments take place.

A future pavilion, an operations area and a pedestrian trail with interpretive signage are also proposed, along with significant new tree planting throughout improvement areas. An investment in soil amendment/top soil, along with installation of an irrigation system, will be required for the establishment of the landscaping depicted. Nonpotable water is currently supplied by a well on the adjacent Cumberland Sand and Gravel operation. Rain barrels could be provided to supply water for visitor use on weekends and evenings when the pump is turned off. Once the surrounding area is developed, water is expected to be supplied from municipal sources.

A graphic of Development Concept, "Concept C: Preferred Option, below, is followed by a cost estimate and proposed phasing plan. Projects are intended to be implemented according to the Village's priorities and ability to access resources. Additional staff, including individuals with landscape expertise (as typical of a Parks Department) will also be required. The current Village of Cumberland Council has allocated $50,000 towards the first round of improvements. These are expected to be initiated over the coming year (2014 – 2015).

CONCEPT C - Preferred Option

Overall Cemetery Site Improvements

- Soil amendment/topsoil over proposed new lots and incrementally over existing lots where possible, seeded with drought-tolerant grass or grass/ wildflower mix.
- Vehicle routes demarcated by re-grading and top dressing with gravel or crushed asphalt.
- Non potable water (courtesy of Cumberland Sand and Gravel) for visitor use/irrigation purposes only.
- In-ground irrigation system to be installed to enable watering of all landscape improvement areas.

Legend

- Existing Casket lots
- Proposed New Casket lots
- Proposed Green burial lots
- Proposed upright marker lots
- Proposed cremation lots
- Columbarium wall
- Existing trees
- Proposed deciduous tree
- Proposed evergreen trees
- Proposed shrub bed/ Scattering Garden
- Property line
- Proposed fencing
- Proposed pedestrian trail

VILLAGE OF CUMBERLAND CEMETERIES MASTER PLAN August 7th 2014 LEES+Associates Landscape Architects and Planners

Village of Cumberland Cemetery PREFERRED CONCEPT C - Site Improvements: Cost Estimates and Phasing

Project	Description	Priority	Quantity	Units	Unit Cost	Estimated Cost
Site Preparation						
Survey staking - Property Line	For perimeter fencing	1		Allow		$6,000.00
Site protection	Snow fencing around limit of work to protect trees, graves and headstones	1	2,000	lm	$2.00	$4,000.00
Subtotal						**$10,000.00**
Vehicle Circulation Areas						
Existing cemetery driveways - excavation and grading	150 mm excavated and removed	1	5,730	m2	$5.00	$28,650.00
Driveways to remain (including realigned section) - subgrade prep	Grading and installation of 100 mm compacted road base	1	4,775	m2	$10.00	$47,750.00
Driveways to remain (inlcuding realigned section) - resurfacing with asphalt millings	50 mm aphalt millings (crushed asphalt) overlay; crowned and rolled	1	4,775	m2	$15.00	$71,625.00
Exterior parking lot - subgrade prep	100 mm excavated and removed	1	315	m2	$3.00	$945.00
Exterior parking lot - resurfacing with asphalt millings	50 mm aphalt millings (crushed asphalt) crowned and rolled	1	315	m2	$15.00	$4,720.50
Subtotal						**$153,690.50**
Landscape Improvement Areas						
New interment areas - site clearing and excavation to 150 mm depth	100 mm excavated and removed; incl'd reclaimed driveways	1	8,330	m2	$5.00	$41,650.00
New interment areas - growing medium (soil amendment or topsoil)	100 mm growing medium, tilled into existing and fine graded; incl'd reclaimed driveways	1	8,330	m2	$4.50	$37,485.00
Seeding with drought-tolerant seed mix (grass or grass/10% wildflower seed mix)	Hydroseeded	1	8,330	m3	$1.50	$12,495.00
Establish new green burial section	Signage and planted buffer only - see Green Burial Section, below	1		See below		
Establish upright marker sections	Administrative costs only	1		N.A.		
Establish scattering garden	Stone curbing around planted bed areas - see below	2	$50.00	lm	$25.00	$1,250.00
Subtotal						**$92,880.00**
Site Features						
Entry Signage - new archway between existing brick entry walls (to remain)	Metal archway over entry drive; incl'd design and engineering	1	1		Allow	$18,000.00
Future arbor/shelter - central area	Allowance for 8x8 m2 pavilion with solid roof	3	1		Allow	$25,000.00
Future arbor/shelter - associated paving (pedestrian access and patio)	Concrete unit pavers over sand	3	80	m2	$120.00	$9,600.00
Cremation Garden - existing columbaria wall relocated	Allowance for relocation, new footing and reclamation of former site	2		Allow		$5,000.00
Cremation Garden - new columbaria wall	One new 48 unit structure similar to existing, install on concrete base	2		Allow		$18,000.00
Subtotal						**$75,600.00**
Site Furnishings						
Cemetery map and interpretive signage	Installed along cemetery entry drive	2		Allow		$5,000.00
Trailhead signage	Installed at exterior parking lot	3		Allow		$2,000.00
Green burial section - signage	Sandblasted boulder, supplied and installed	1		Allow		$1,500.00
Perimeter fencing along Minto Road	Black ornamental metal, 1.5 m ht	2	220	lm	$100.00	$22,000.00
Benches	To match Village's existing standard	2	4		$1,500.00	$6,000.00
Subtotal						**$36,500.00**
Softscape						
Coniferous Trees - along along central driveway	Primarly pines and fastigiate or columnar (narrow) varieties	1	43	ea	$300.00	$12,900.00
Coniferous Trees - infill between existing trees - Minto Road ROW	Mixed evergreen species	1	40	ea	$250.00	$10,000.00
Deciduous Trees - in central mixed cremation and casket area	Note: Two casket lots/tree to be allocated for plantings	1	34		$250.00	$8,500.00
Green Burial Section - trees and shrubs for planted buffer	Native species only	1		Allow		$1,500.00
Scattering Garden - ornamental trees	Drought tolerant flowering ornamental species	2	8	ea	$175.00	$1,400.00
Scattering Garden - Shrubs & Perennial plantings	Primarly native species, some hardy, drought-tolerant/deer resistant ornamental varieties	2	127	ea	$50.00	$6,350.00
Subtotal						**$41,930.00**
Operations and Bulk storage Yard						
Driveway from external parking lot	Gravel access drive	2		Allow		$5,000.00
Fenced, lockable compound with bins for storage of grave spoils/bulk materials	2 m chain link fence and gate, three lock-block bins, gravel surface	2		Allow		$15,000.00
Subtotal						**$20,000.00**
Irrigation						
Below-ground cistern with pump, connected to existing tap	Polyethylene water storage tank c/w fittings; UG power from hydro lines on Minto Road. Note: connection to municipal water expected following proposed future mixed use	1		Allow		$15,000.00
Irrigation System (Design and installation)	Mainline from cistern along main E-W drive; rotor coverage of all improvement areas; Include quick connects to allow for manual irrigation of other plantings on an as-needed	1		Allow		$15,000.00
Subtotal						**$30,000.00**
Proposed Priority 1 (years 0 - 5) estimated costs	***Note: Refer to column "Priority" above***					**$337,720.50**
Proposed Priority 2 (years 5 - 10) estimated costs						**$86,280.00**
Proposed Priority 3 (10 years +) estimated costs						**$36,600.00**

PRODUCT AND SERVICES REVIEW

CURRENT SERVICES PROVIDED

Cumberland cemetery offers full burials, cremation lots, and a columbarium niche wall for cremated remains. Cemetery products and services commonly provided by Canadian municipal cemeteries that are **not offered** at Cumberland Cemetery include:

- In-ground full burial lots and interment dedicated to Child, Infant, and Veterans;
- Chapel or grave-side value-added services (for diverse religious groups);
- Double depth burial;
- Green burial;
- Family and community vessels (large urns),
- Grave liners, plaque installation and niche inscriptions
- Cremation scattering (gardens, ponds) and ossuaries, and
- Memorial benches, wreathes, and trees.

Some cemeteries also rent their lowering devices and tents, however Cumberland Cemetery does not currently provide these, and the Funeral Homes bring their own.

Options for interring cremated remains within the Village's cemetery system are **limited** compared to other private and public cemeteries in Western Canada. Consumers today are accustomed to an array of choices available for most products and services, at cemeteries. Convenience, ease of decision making and the ability to make necessary arrangements at one location are valued by families making funeral and cemetery arrangements. Diversifying offerings, potentially in partnership with local distributors of funeral products, would meet this growing need. Broadening the range of cremated remains options will help to attract customers in this growing market segment, as it creates an attractive spectrum of price points. Committing to and developing a new "green burial" section at the Village Cemetery would be an excellent way to diversify product offerings, and to take advantage of the burgeoning interest in this "new" interment option.

"**Appendix J: New Product and Service Options**" provides added detail concerning new memorialization options, green burial and how the Village compares with neighboring communities.

KEY FINDINGS - CURRENT FEES

Cemetery fees were last increased in **2009**, and at the time, there was community concern about the lack of publicity prior to the increase, that allowed some people to make purchases before the prices increased. Best practices at Canadian municipal cemeteries, usually include **annual price increases** – at minimum - that align with the cost of living, currently at rate of 2%.

Pricing for cemetery plots and niches are categorized by Resident and Non-Resident status, as defined by the Cemetery Bylaw. Cumberland does not currently differentiate between **resident and non-resident opening and closing services**. Canadian cemeteries that offer differential pricing often also do so for services, as well as lots. For example, Castlegar, Creston and the District of

West Kelowna all offer higher rates for non-resident interments (extra fees ranging from $75 to $200 higher than the resident rate).

To provide a benchmark for this fee review, Cumberland's cemetery fees have been compared with those of surrounding communities and similarly-sized communities across BC. Several mainland communities of similar size to Cumberland were considered in this benchmark study, however due to space limitations, not all data analyzed is presented in this report.

More information about cemetery offerings in catchment area communities and one representative mainland community can be found in "**Appendix K: Cemetery Fees - Pricing Comparison"**. The pricing benchmark study and market review confirms that Cumberland's cemetery rates are:

- Largely **comparable** or higher than benchmark communities for all **plots**.
- **Below average** for Niches by 39% - however, the value of columbaria varies significantly and is directly tied to the attractiveness, style and the position of the niche.
- **Below average** for all **Interment (opening/closing)** prices. Full burial is **lower by 13%**, cremation burial is lower by **35%.** Inurnment lower by **20%** compared with the average rate.

RECOMMENDATIONS - SERVICES

To align Cumberland with cemetery best practices and communicate the Village's commitment to delivering enhanced value to long-term residents, it is recommended the Village:

- Prepare a **community communication plan**, to discuss upcoming and ongoing initiatives and price changes. This should include a public event to facilitate discussion, answering questions, distributing a community bulletin. This should extend to other media (newspapers, radio, etc.).
- **Expand offerings** and provide **service diversity** comparable to other regional cemeteries, particularly with respect to cremation options. Given the site's characteristics, standard regional offerings, and current market trends, the Village should prioritize adding:
    - Green burial;
    - In-ground full burial lots and interments dedicated to Infants and Children;
    - Cremation Scattering (gardens, ponds) and additional Columbaria Niches;
    - Plaque installation and niche inscriptions, memorial benches, wreathes, and trees *(Prices will vary with product offering)*.
- Explore marketing opportunities in **partnership** with the private funeral industry – particularly to facilitate the offering of **more diverse monument options** to the community.
- Increase all cemetery fees annually, at minimum, by the **rate of inflation**. The purpose of this is to ensure cost recovery of equipment, materials, overhead and employee time to deliver services at the Village cemeteries. *It is important to note that raising rates to achieve full cost recovery risks a decline in revenue due to lost market capture, particularly from pre-need sales. This is likely if rates are increased significantly after a long period of historically low rates.*
- Request **documentary evidence** of residency status when arranging payment by families.

- Differentiate the rates for opening and closing services for **residents** and **non-residents**.
- Offer a **10% discount** on opening and closing to **residents** for every 25 year period worth of direct ancestors interred at Cumberland Cemetery.
    - For instance, if a person's parents were interred in the past 25 years, they receive a 10% discount. If their parents were interred in the past 25 years and grandparents within the past 50 years, they would receive a 20% discount. Family members will need to present evidence of this generational connection to Cumberland cemetery administration.
- Consider ways of allowing former, long-time residents that may leave the Village to spend their last years in a facility outside of the community to allow their families to claim resident rates when purchasing a lot at the cemetery. This could include providing proof of former residency for 25 years of more. Ideally, families of longtime residents that intend to be buried in Cumberland should be encouraged to purchase a pre-need lot before they move away.
- Introduce a **$150** fee to allow installation of **upright memorials** in sections of the cemetery, (per the interest expressed in this option at the Public Open House events).
- Immediately align Cumberland's Rates with neighboring communities by:
    1. Increasing Full Traditional and Green Burial Opening/Closing for Residents to **$950**;
    2. Offering Full Traditional and Green Burial Opening/Closing for Non-Residents at **$1050**;
    3. Increasing Cremated Remains Opening/Closing rates for Residents to **$250**;
    4. Increasing Cremated Remains Opening/Closing rates for Non-Residents to **$300**;
    5. Offering Resident Children Plots at **$550** and Infant Plots at **$200**;
    6. Offering Non-Resident Children Plots at **$750** and Infant Plots at **$300**;
    7. Offering Resident Children's Interment at **$550** and Infant Interment at **$300**;
    8. Offering Non-Resident Children's Interment at **$650** and Infant Interment at **$450**, and
    9. Offer Scattering Rights at **$150** for Residents and **$200** for Non-residents.

To align residents with the regulations defined by Cumberland's Cemetery Bylaw designed to enhance the safety and quality of the cemetery site, it is recommended the Village initiate an adornment policy as described on pages 9 - 11, and should:

- Send a letter of notice to families that add "permanent" noncompliant ornamentation or memorialization (e.g. grave curbs, adornments, unusual headstone alignments) at Cumberland Cemetery graves. It is important to educate the public regarding the Cemetery Bylaw in question they are violating and the practical reasons behind the regulations.
    - This letter of notice should request that families remove the noncompliant installations, or opt to pay an extra fee to retain their presence, and
    - If deemed appropriate by Council and Staff, introduce a **$50 annual "grandfathering" fee** that families can opt to pay for 5 years, should they wish to keep the noncompliant installation at the grave site. This fee will be reduced to **$25 per year** after the first five years of payment. (Refer to page 11 for discussion of this issue.)

This list reflects aligning Cumberland with comparable communities. It will be up to Council and staff to determine the recommendations they wish to implement. It should be noted that a Bylaws update will be required to implement many of the changes recommended by this Master Plan.

FINANCIAL PLAN

CURRENT CONTEXT

The financial plan developed for Cumberland's cemetery system is designed to help the Village reach its goal of operating at cost recovery within the 30 year timeline set out by this Master Plan.

The cemetery's Perpetual Care Fund (PCF) is a future financial obligation which will, however, substantially impact the Village of Cumberland far beyond the limited needs analysis and cemetery development timeline set out in this report.

Therefore, in order to accommodate the need for long and short term planning, this financial analysis has been extended out, to examine a 50 year period – the longest reasonable time to forecast out to, while still providing insight into the relationship between current financial performance and PCF sustainability. The previous chapter's Demand Needs Analysis projections were used to prepare two financial scenarios, along with historic cemetery data. Trends observed in similar municipalities also informed the process. These scenarios are identified as:

1. **The Status Quo Financial Plan**: Projections resulting from continuing current practices.
2. **The Recommended Financial Plan**: Projections after changing current practices by increasing fees, expanding product and service diversity and implementing a marketing plan.

The two financial scenarios were compared, resulting in the following findings:

KEY FINDINGS – CURRENT CONTEXT

Cumberland cemeteries serves Village residents and the surrounding LHA. It is funded through:

1. **User fees** (from the sale of products and services);
2. **Property taxes**, **penalties** and **interest** revenues;
3. **Government grants** (Payments in Lieu of Taxes Program, administered by Public Works and Government Services Canada, and the BC Small Community Grant Program); and
4. **Periodic donations** by community groups.

From 2009 to 2013, the Cumberland Cemeteries averaged:

- **Annual operating revenue of $16,500,** including extraordinary donations for projects in the Japanese and Chinese Cemeteries.
- **Annual operating revenue of $12,500,** excluding unusual donations.
- **Total operating expenses** of **$18,000.**
- *Operating revenue covering **70%** of operating costs.*

  Extraordinary costs included the:

  - **Insurance on the columbaria wall.** Canadian cemeteries do not typically insure columbaria unless vandalism is a problem. With no history of significant vandalism at Cumberland Cemetery, this appears to be an unnecessary expense.

- **Japanese Cemetery Walkway:** $7,488.65 was donated for this project, which was constructed in 2009.
- **Chinese Cemetery Fence**: $12,000 was donated for this project, constructed in 2012.[5]

- *An annual **net loss** of **$1,500** per year before subsidies*.
- Cumberland's **cemeteries tax subsidy was $6,900.** This often exceeded annual net loss.
- Cemetery revenue and expense proportions were allocated as shown:

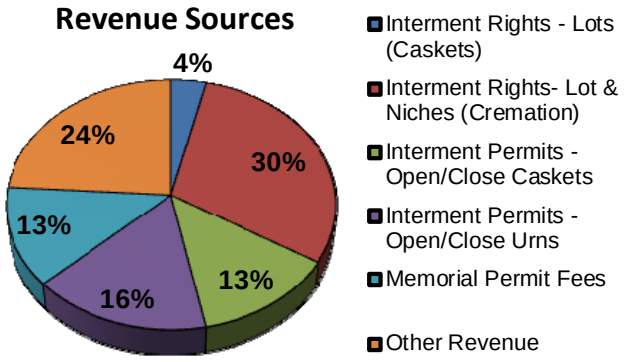


Figure 3: Revenue for the Cumberland Cemetery System, Source: Village Financial Reports

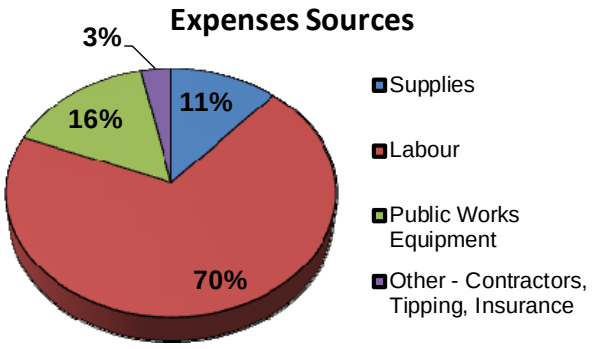


Figure 2: Expenses for the Cumberland Cemetery System, Source: Village Financial Reports

The following table summarizes the 2014 prices, direct cost and net margins produced by the Cumberland cemetery system:

Interment Service	2014 Open & Close Price	Direct Costs to Deliver	Net Margin to Cover Indirect Costs + Overhead
Ashes Interred in Casket Space	$180	$379	($199)
Full Burial in Casket Space	$850	$543	$307
Ashes Interred in Cremation Space	$180	$119	$61
Ashes Interred in Niche Wall	$100	$42	$58

Table 1: Cost per Interment, Source: Village of Cumberland Staff Communications.

Direct costs include an allocation for staff time and equipment costs. They do not include any allocation for supplies, insurance, tipping and other contractor expenses, or administration costs (for example, time to work with families, Public Works or Accounting).

[5] *The financial statement for the Village of Cumberland report lower amounts report for the for the Japanese and Chinese cemetery projects than was donated is due to the entire amount of the donation not being fully used. The difference between these two values is the amount of the original donation remaining.*

BC's Community Charter[6] does not allow municipalities to price their services such that they will generate a profit. According to the Charter, if a fee is not directly related to the service provided (tied to actual costs), it is considered a tax, and if requested, the municipality must report how a fee has been established. Village staff has expressed concern that this could be an impediment to raising fees charged for cemetery goods and services (notably services); however, the unique situation with cemetery operations suggests that this is not necessarily the case.

Cemetery revenues in the Village have historically not fully covered costs—much less provided sufficient contributions to the PCF as required under the British Columbia (BC) Cremation, Interment and Funeral Services Act (2004).[7] Municipal cemeteries are not profitable ventures but they do need to operate in a manner that balances meeting public need and providing for the future. All fees, including price increases, can only be applied only towards reinvestment in infrastructure and for long term maintenance and therefore cannot be interpreted as generating profit or imposing a tax. From 2009 to 2013, Cumberland Cemeteries the annual cost of delivering cemetery services, site maintenance, and overhead averaged **$1,250 per interment** over the total fees collected from fees at their current levels. It is clear that any increases in fees would simply help reduce the operating subsidy currently required for the cemetery system.

KEY FINDINGS – RECORDS MANAGEMENT + PERFORMANCE MEASUREMENT

The Village currently uses **Microsoft Excel** for all records management. This includes recording interment activity and financial transactions associated with each grave or niche. Since Excel is not designed for cemetery records management, it does not include the level of functionality of proprietary cemetery software, such as information about lot location, background information about historic residency, next of kin or pre-need sales. As well, due to the limitations of Excel, gravesites are not currently mapped "live" (available through via mobile platforms such as phones or tablets), and cemetery records are not linked by GIS to the site's lot layout.

Historic errors and the lack of detail recorded has caused problems with accurately tracking and recording sales. Unfortunately, these errors have adversely impacted customer confidence within some local families. Investing in cemetery-specific software (such as **Stone Orchard Software)** would enable linking data with a financial management system that quickly and easily delivers customized, cemetery-specific reports, which also meet current industry standards. Stone Orchard offers a custom software solution that simplifies record-keeping, data retrieval, and accessing and updating information. It facilitates responding to customer questions and requests. Stone Orchard Software is also compatible with iCemetery (a Smartphone App) and GIS cemetery mapping.

[6] *BC Community Charter* http://www.bclaws.ca/Recon/document/ID/freeside/03026_00
[7] *See Appendix L: Perpetual Care Fund Legislative Requirements*

iCemetery is a mobile application (app) designed by LEES+Associates in collaboration with Stone Orchard Software to provide an easy tool for locating graves and related records. iCemetery is valuable for families looking for graves of relatives or conducting genealogy research. GPS and GIS maps are accessible through this tool, enabling cemetery operations and administrators to quickly locate a grave or headstone in the field.

Investment in cemetery-specific software would quickly recover costs by improving operational efficiency, both in the office and on-site. Improved and expanded records management capability would also yield an added benefit of helping to build public confidence in the Village's cemetery management. The current disregard for bylaws and regulations (an ongoing challenge) may be mitigated to some degree by upgrading to a state-of-the-art, cemetery-specific records management software program.

The Village's current financial Chart of Accounts appear to have been properly maintained to date. The Village generally has **above average reporting of expense accounts**, as it identifies the cemetery's cost of maintenance separately from its cost to deliver services.

FINANCIAL SCENARIOS – SENSITIVITY ANALYSIS

A financial sensitivity analysis (testing the effects of different variables in performance) was conducted in the process of developing the two financial scenarios. Analysis was done using a Cemetery Business Case Analysis Tool (CBCAT™), which is an integrated planning *pro forma* that was developed specifically for tracking interment trends, population changes and cemetery services. The CBCAT incorporates baseline data, current and projected revenue and costs in a template used for planning.

DETAILED ANALYSES & ASSUMPTIONS

The detailed financial analyses of these scenarios can be reviewed in **"Appendix L – Financial Scenario Sensitivity Analyses**". This Appendix reviews the assumptions, key drivers, and results of a 50 year projection assuming **status quo** conditions, as well as a new **recommended** strategy that would enhance Cumberland Cemetery System's future financial performance.

KEY FINDINGS - SCENARIO 1 - MAINTAINING THE STATUS QUO

Scenario 1 examines the outcome of cemetery system operations with all of the Village's policies and practices continuing as-is, with only the external environment (the demographic and industry trends that drive demand) forecast to change.

In this scenario, the Village does not initiate any price, policy, or service changes, and inflation and market capture rates remain constant. The result is that the Village will not break even in the foreseeable future, and the net operating balance (without subsidies) will increase to **$18,000 annual loss** in 50 years. In this scenario, revenue is driven only by demand, which will grow at a **slower rate than inflation**. At the same time, costs will increase faster, steadily increasing the cemeteries' operating loss.

It is important to note, that since the Cumberland Cemetery has existing inventory of over 1,500 cremated remains spaces and over 300 full-size casket spaces, projecting from its current rate of market capture, the site has more than enough capacity to meet the expected burial demand for the next 50 years. The projection indicates that there will be 778 interments made at the Cumberland Cemetery over the next 30 years, and the majority of these will be for cremated remains. Cumberland does not, however, have sufficient capacity to meet the projected demand for columbaria niches. The Village will need to invest in providing new niches to meet projected demand.

KEY FINDINGS - SCENARIO 2 – RECOMMENDED FINANCIAL PLAN

Scenario 2 examines the outcome of moving the cemetery system *towards full cost recovery*. In this scenario, a new strategy was generated. After rigorous testing of different forecast variations in the CBCAT, this scenario is based on adjusting key variables in the 50 year projection.

On the revenue side of the equation, a projected increase in revenue is correlated with **increased market capture.** This would result from additional marketing, some price increases, and enhanced product/service offerings. On the expense side, increases are driven by inflation, as well as the cost of new promotional efforts and initiatives.

On the expense side, all costs are assumed to increase at the rate of inflation only. Given that market capture is expected to increase gradually, and the lack of precise data indicating the capacity of current staff to absorb increased volume, this scenario does not assume any specific point in time where fixed labor cost increase as a result of hiring additional staff.

In the recommended scenario, it is expected that the Cumberland Cemetery will break-even without tax subsidies in **9 years**, 2023. In a decade, the Village can expect profits which can be allocated to increasing the cemeteries' perpetual care fund, inventory development (e.g. columbaria) and infrastructure. With revenues reaching $50,500 and expenses growing to $33,000, this scenario will reach a net operating balance (without subsidies) of **$17,500 annual profit** in 25 years.

PERPETUAL CARE FUND

BEST PRACTICES + LEGAL REQUIREMENTS

A key factor in the viability of a cemetery is the adequacy of its Perpetual Care Fund (PCF). Canadian cemeteries are required by law to maintain a PCF, which is created by depositing a percentage of revenue from products and services sold. The purpose of the PCF is to provide a future source of interest income, which would cover future maintenance costs after the cemetery is no longer generating revenue from selling lots and interments, eliminating the need for a perpetual tax subsidy.

Details of BC's legislation can be found in **"Appendix L - Perpetual Care Fund Legislative Requirements".** Details concerning PCF industry best practices can be found in **"Appendix M - Perpetual Care Fund Best Practices + Sensitivity Analysis".**

The proportion of maintenance costs out of total operating expenses in Village cemetery system is currently above industry average. This is due in part to maintenance of the primarily inactive Chinese and Japanese cemeteries. This represents a case where separately identifying costs from different sites would be useful in tracking and monitoring expenses.

INVESTMENT POLICIES + FUND BALANCE STATUS

PCF investment policies at the Village have been inconsistent in the past, varying with the judgment of financial staff. Prior to 2009, the PCF was placed in term deposits. These investment funds were then transferred into a low interest bank account. Past financial records (as far back as 1994) indicate that the historic growth of the Village of Cumberland Cemetery's PCF was lower than other Canadian municipal cemeteries. This has recently improved, with current staff reinvesting the PCF in an investment portfolio with terms that are expected to generate **1.25% interest.**

The current PCF balance is approximately **$43,000**, which is significantly below where it should be. If all revenue and tax subsidies for the cemetery were to cease, there would be insufficient interest (only $22 per year at the historic rate, and $533 per year at 1.25%) to provide for a basic level of maintenance, let alone the funds needed to maintain roads, fences, columbaria etc.

In 50 years, Cumberland cemeteries will incur **$53,000 annual operating costs**. If all three cemeteries became inactive, **$13,000** in service costs would no longer be generated. This would

leave **$40,000** in annual maintenance costs, while active. In the best case scenario, **$20,000** per year will be required to cover basic maintenance costs. If the Village is prepared to subsidize this cost through the foreseeable future then the PCF is not a major issue. If, however, the Village wants to reduce that liability, a strategy to increase the PCF balance (and interest generated) is required.

DETAILED ANALYSES & ASSUMPTIONS

Additional data and detailed analyses for both scenarios can be found in **"Appendix L – Perpetual Care Fund Best Practices + Sensitivity Analysis**". This includes a review of 50 year PCF projections based on status quo conditions, and a new alternative scenario, with proposed changes to the PCF that would enhance Cumberland Cemetery System's long term sustainability.

KEY FINDINGS – PERPETUAL SCENARIO 1 - MAINTAINING THE STATUS QUO

Scenario 1 examines the results of Cumberland Cemetery System operations, with all PCF policies and conditions remaining as status quo, and only the external market environment forecast to change. Under these circumstances, then in 50 years, the Village could expect:

- To increase its PCF to **$170,000**, under the historic rate of 0.05%**.**
- To increase its PCF to **$242,000**, under the new rate of 1.25%**.**

The increase in PCF is mostly driven by annual contributions consisting of approximately 11% of forecast revenues, as well as by compounded interest income over time, being retained within the fund. The historic rate of 0.05% would only generate **$90 interest** with its new PCF balance. The newer rate of 1.25%, would generate **$3,000** interest with its new balance, still leaving a gap of at **$17,000** to cover the basic cemetery maintenance costs. If the Village needed to cover more than basic maintenance cost, then the gap and the need for additional subsidy would expand further.

KEY FINDINGS – PERPETUAL CARE FUND SCENARIO 2 – RECOMMENDED FINANCIAL PLAN

Scenario 2 assumes the same criteria for operations proposed earlier in the financial plan under the alternate strategy, and adds changes to PCF policies, enhances potential investment return and increases PCF contributions to **33% of lot sales**, after breakeven is achieved.

Without additional subsidy, beyond measures outlined in Scenario 2, the Village can expect:

- To increase its PCF to **$803,000** in 50 years, under an improved interest rate of 2.0%.

The increase in PCF is driven by annual contributions, consisting of 11% of forecast revenues up until the point contribution rates are increased in 10 years. At this time, contributions will increase to **16%** of revenues. In 25 years, this would amount to an annual contribution of about **$8,000** per year from sales. This, in addition to compounded interest over time, would drive PCF growth.

At the enhanced interest rate of 2%, the PCF will generate about **$15,500 interest** income in 50 years. This leaves a **gap** of **$4,500** for covering just basic cemetery maintenance. Unfortunately, even with the proposed changes, it appears that the Village of Cumberland will still fall short of the PCF levels it needs for long term sustainability. At an interest rate of 2.0%, the Village would require approximately **$1,000,000** in the PCF to ensure an annual interest of **$20,000,** which could cover the basic level maintenance on the cemetery sites 50 years from now. In Scenario 2 (without additional subsidy) the PCF would only reach **$803,000.**

If, over the next 25 years, the Village were to annually contribute an additional **$5,000** from its tax and government grant resources – above and beyond that generated by sales - to the PCF, this

would increase the principal by an additional **$120,000.** With the effect of compound interest, this would enable the PCF to reach its target of **$1,000,000** by 2062. This donation is suggested to come from the usual property tax, penalties and interest revenues, and the sources of government grants normally used to cover operating costs.

With an additional subsidy of $5,000 annually over the next 25 years, under Scenario 2, in 50 years, the Village can expect:

- To increase its Perpetual Care Fund to approximately **$1,100,000.**

At the increased rate of 2%, the PCF would generate **$20,500 interest** income in 50 years. This would allow the cost of basic cemetery maintenance to be fully covered by PCF interest generated.

RECOMMENDATIONS – FINANCIAL PLAN

OPERATING FINANCIALS

In order to move the cemetery system **towards cost recovery** and meet current cemetery management **best practices**, it is recommended that the Village of Cumberland:

- Adopt **Scenario 2** to guide decision-making. This option best aligns pricing with neighbouring communities, while moving the municipality toward cost recovery over a reasonable period. Risk of market loss is mitigated by increased marketing, customer service, and engagement.
- Implement **one-time price increases** to fees identified in the Product and Service Review in 2015 and add differential pricing for resident and non-resident interments.
- **Increase all cemetery fees by 3% annually, after 2015.** This is an increase of **1% more** than expected inflation (currently estimated at 2%), to help close the current operating cost gap.
- **Provide new product and services** including, green burial, columbaria, and scattering gardens, funded by tax subsidy in the first ten years, and cemetery profits after break-even.
- Invest in strategic **marketing and community engagement,** spending a minimum **$2,500** in 2015 and **$1,250** from 2016 forward. Promotion is necessary to communicate with the public about upcoming development changes and the Village's goal of improved quality of service. This will mitigate potential market losses from increasing prices and drive growth in sales.
- Continue allocating tax, penalties and interest revenues, as well as grants as historically done. As operating cost recovery improves, shift this funding into the **PCF** and a new **"Cemetery Build Fund"** for new inventory and infrastructure development (e.g. columbaria).

RECORDS MANAGEMENT + PERFORMANCE MEASUREMENT

It is recommended the Village strives to improve its financial data and records management, and day-to-day access. Interment and client information records should be upgraded, including linking people to geo-referenced places of interment. The Village should:

- Commit to implementing **cemetery-specific software** software (such as Stone Orchard Software) for records management with integrated mapping capability to streamline staff's accounting and customer service. **Estimated software cost $15,000**.

- Commit to the sharing the mobile app, **iCemetery,** with cemetery visitors (provides a searchable database for locating graves and headstones, services and availability, and pricing.) This app could link to a new Cumberland Cemeteries webpage. (See the Marketing Plan section of this report.)
    - $ 8,000 for GIS cemetery mapping, and
    - $ 2,000 upfront cost for iCemetery data management and $200 per year for hosting.
- Commit to enhancing the financial management software infrastructure, and expand the Chart of Accounts infrastructure with subcategories for revenues and expenses.
- Prepare financial methodology notes as part of an **internal procedures document**. This internal document should describe the Village of Cumberland financial policies, procedures and accounting methodologies concerning items such as:
    - Annual price increases;
    - Target margins per interment;
    - Long-term investments (PCF).
    - Overhead allocation per interment type to be used in the pricing strategy.
- Tracks costs by each cemetery within the Cumberland system. New revenue accounts should be added to more effectively track sales data, including:
    - Revenue by Interment Type (casket, cremation burial, or niche);
    - Revenue by At-Need and Pre-Need contracts, and
    - Revenue by Resident and Non-Resident (for interments, memorials and plots/niches).

This additional information will contribute to greater transparency, clarity and understanding of cemetery operations and the community it serves. It will also enhance forecasting and future planning, policies and decision-making.

PERPETUAL CARE

Analysis of scenarios suggests that in 50 years, the Village will not be in a position to cover the cost of basic cemetery maintenance using just PCF interest, with the PCF funded by sales contributions and compound interest alone. If the Village works with an investment specialist, it may be possible to achieve an interest rate greater than 2.0%.The current historically-low interest rates became the “new industry standard” as a result of challenging investment markets and difficult economic conditions between 2008 and 2013. In the next 50 years, it is very likely that interest rates will increase in proportion to economic recovery.

Cumberland Cemetery is expected to remain active for at least another 50 years, so there is time for the Village to implement strategies aimed at closing the gap between the PCF interest projected to be generated and future costs of maintenance. A key challenge is that inflation and subsequent increases in expenses will continue to erode the ability of PCF’s interest to cover costs. The PCF is sensitive to price and contribution increases, and over the long term, difficult decisions regarding pricing will be required.

There are **opportunities** for the Village to improve future cash flows and the PCF balance. The following strategies are recommended for Cumberland Cemetery to achieve long term sustainability, and off-set future obligations of maintenance:

- Adopt increased prices and PCF contributions as per **Scenario 2**, with additional principal subsidy. In this scenario, Cumberland Cemetery will generate positive cash flows in 9 years;
- When the cemetery breaks even, the Village should increase the PCF contributions to **33% of grave sales**. This will align the Village with the contribution rates of other BC communities.
- Consult with Village **legal staff**, concerning the limits of investment for the municipality and consult an **investment specialist** to recommend a portfolio that would obtain higher interest rates, within the conservative bounds of investing criteria as defined by Village legal staff. Staff should meet with this specialist annually, and monitor investment performance.
- Leverage **compound interest** by retaining all interest in the PCF. This enables Cumberland to attain maximum growth, with greater amounts of interest income being generated over time than if the fund was drawn down for other purposes.
- Allocate **$5,000 per year** in tax and grant revenue to the **PCF for the next 25 years**. This equates to under $1.50 per area resident per year, for a total of $120,000. This donation should be seen as a "gift" to future residents that would enhance the PCF's ability to pay for future cemetery maintenance when it reaches capacity.

Implementation of the above strategic alternatives and adopting the terms of financial Scenario 2, the Recommended Financial Plan, along with physical site improvements, will significantly strength the cemetery system's financial position, and move the Village's cemetery system towards long term self-sufficiency.

CEMETERY CONSERVATION PLAN

INTRODUCTION

Cemeteries are traditionally recognized as sacred places. Cemeteries also provide communities with a tangible link with their past through their physical layouts, their natural features (such as trees), and their built elements (such as monuments). As the physical site of burial of a community's founders and their enduring presence in the landscape, cemeteries also represent one of the oldest types of "heritage landscapes."

The disposition of human remains by earth burial or cremation has a practical basis in protecting the living from disease. This practical rationale is reinforced by religious beliefs that prohibit the disturbance of burial sites. Prohibiting disturbance of burial sites also serves to convey respect toward the dead, and to confirm the connection between living members of society and the deceased.

Protecting the integrity and perpetuity of burial sites is common to many societies. It is this concept that still underpins the legislation governing most Canadian cemeteries. In BC, cemeteries are governed by the Cremation, Interment and Funeral Services Act [2004], which is administered by Consumer Protection B.C. Section 19 of the Act (Prohibition on removal of remains) specifically prohibits the disinterment of remains except by people with specific credentials and for specific reasons, including by order under the Heritage Conservation Act or the Coroner's Act. The effect of this legislation is that it effectively enshrines cemeteries as permanent features in the landscape that generally cannot not be converted to other uses.

As well, the Act stipulates that cemetery owners must provide for "reasonable care and maintenance" of cemetery sites in perpetuity. Unlike other public lands and parks, while cemeteries are active, they are required to establish and contribute to a PCF. As noted in the section, Financial Plan, interest generated by the PCF is intended to defray the cost of care and maintenance of a cemetery once it has reached capacity and closed. In this sense, current legislation is designed to help make cemeteries self-sustaining landscapes, capable of functioning as heritage sites after they transition from active to inactive status.

CONSERVATION MANAGEMENT

The following section outlines how the Village could use the resources available to it to establish, coordinate and contribute to a primarily volunteer-based program of conservation management at its three heritage cemeteries.

RECOGNIZING HERITAGE IN CUMBERLAND

The Village of Cumberland is a community rich in heritage resources, and it has recognized heritage as a key factor in the identity and future of the community. The current (2014 Draft) Village of Cumberland OCP Update includes as Goal 3: "The Village will protect the heritage resources and heritage values of the community," and identifies "Heritage and Cultural Assets" as one of the community's strengths.[8]

Heritage, along with Culture, is also recognized in the OCP as an asset in helping make Cumberland a year-round tourist destination.

The Village has supported heritage through passing bylaws and implementing heritage initiatives, including:

- Approving the Heritage Commission Bylaw (2006 and consolidated 2012);
- Designating the Village, Chinese and Japanese Cemeteries as Heritage Cemeteries (2007);
- Establishing a Heritage Commission (2012), and
- Approving the Heritage Commission's Terms of Reference (2013).

The bylaws designating the three Village Cemeteries as heritage sites were based on the desire to protect "the historical aspect and their spiritual importance."[9]

Implementation of a conservation management program should be based on a vision statement that states:

- Why a conservation management program is needed for the cemeteries:
  - Recognizing the contributions of the diversity of Cumberland pioneers buried at the three sites would make this a distinct, "made-in-Cumberland" vision.
- How the Village intends to implement the conservation management program:
  - Identifying the specific roles of Village Staff, elected officials, community groups and other stakeholders would provide a clear framework for moving forward, and
  - Acknowledging the key role played by volunteers would recognize their importance.

[8] *Corporation of the Village of Cumberland, Official Community Plan Update Bylaw No. 990, (2014) p.22*
[9] *Village of Cumberland Heritage Bylaws, 882-884, (2007) p. 1*

VILLAGE OF CUMBERLAND CEMETERIES: HERITAGE AND CONSERVATION MANAGEMENT

There is not yet any formal program in place to guide conservation management of the Village of Cumberland cemeteries. Building on the heritage initiatives to date, the Village has expressed a desire for The Cemeteries Master Plan to provide recommendations for implementing a program of conservation management for these three sites.

Within the field of Heritage Planning, "conservation management" refers to the management of an historic place with the intent of conserving its heritage values. The **heritage values** of a site are identified through a specific, systematic process. Once identified, these values are used as the basis of "statements of significance" that describe exactly *what* is worth conserving and *why* conservation of these qualities is important.

The heritage values of sites (such as the heritage cemeteries) are typically included in a community's **Heritage Conservation Plan**. This type of Plan would provide direction for how each site should be managed. The Village of Cumberland has committed to but has not yet established a Heritage Conservation Plan. It has also expressed a desire to create a Community Heritage Registry. The Village's heritage cemeteries should be included in the Village's Heritage Conservation Plan. Once this is complete, they should also be included in the Village's Heritage Registry.

Until a process to identify the specific heritage values of the cemeteries has been completed, conservation management can be guided by the general language of the Heritage Designation Bylaws for the three cemeteries. These bylaws state "the need to preserve the heritage buildings and properties which represent periods and styles in the municipality's evolution."[10]

The Bylaws to designate the Heritage Cemetery include the following list of **permitted alterations:**

a) opening or closing of graves;
b) adding graves, engraving text;
c) regular maintenance including cutting, trimming, watering, edging, top dressing graves, top dressing grass areas, work on wild areas and perpetual care plots;
d) pruning of a tree to remove an existing or potential safety hazard;
e) removal of a dead or hazardous tree;
f) maintenance of hedges: including the removal, trimming, and replanting.[11]

In recognition that these sites are still classed as **active cemeteries,** the list accommodates activities and alterations that are normally associated with cemetery operations and maintenance.

CEMETERY CONSERVATION POLICIES

Active and Inactive Cemetery Status

Conserving the heritage of the three cemeteries is a goal of the Heritage Cemeteries Bylaws. As noted above, **how** this is accomplished must allow for the continued active use of the heritage cemeteries for interment purposes. Although few interments have taken place in recent years at the Chinese or Japanese Cemeteries, the current Village of Cumberland Cemetery Bylaw (2009) lists all three cemeteries as "active cemeteries," and therefore available for interment purposes.

10 Corporation of the Village of Cumberland Bylaws 882, 883, and 884, November 26 2007, p 1.
11 Ibid p. 2

The Chinese and Japanese Cemeteries are park-like spaces with no existing maps, plans or other records that allow the accurate location of existing burials. A document exists that lists the names of decedents interred at the Japanese site (in Japanese characters, and a partial translation); however, neither the Chinese nor the Japanese Cemetery is known to have reliable records of actual numbers of graves and locations. Although patterns of burials have been (and still are) somewhat discernable by topography and vegetation, it is impossible to confirm where space may remain for creating new burial new lots. Ground Penetrating Radar (GPR) was conducted a few years ago on a *pro bono* basis; however no complete map was ever prepared. GPR is limited in its accuracy, and is an expensive process to conduct. As well, there have been reported incidents of discovering remains while digging new graves at these old sites and this has led to calls over the past few years to close them to new burials.

To further complicate matters, during the preparation of the bylaw to designate the Chinese and Japanese Cemeteries as heritage sites in 2007, it was noted that the Village does not have legal title to the Chinese cemetery site. The two acre site was legally purchased in 1897 by three Chinese businessmen who paid $40 to its owner, the E&N Railway. Unfortunately, title to the land was never filed with the Land Title Office in Victoria, with the result that the site remains on the title as property of the railway (now CPR)[12]. Efforts by staff during the preparation of this Master Plan have, however, now resolved the issue.[13] It now appears likely that the Village of Cumberland will be given the role of trustee over the Chinese Cemetery site. The Village would then have the authority to manage the site as it chooses, even if it is not the legal owner.

It is a recognized as a current cemetery best practice that cemeteries without accurate records of historic burials **do not sell lots that they cannot guarantee are unoccupied**. In view of the challenges of allowing future casket interments at the Chinese and Japanese Cemeteries, it is recommended that **both of these sites be eventually re-designated as inactive heritage cemeteries.** Out of respect for the living descendants of those buried at these sites, a policy should be prepared to allow for future interments, but of cremated remains only, by in-ground burial or scattering. If desired, this policy should be phased-in, to accommodate elderly descendants of those buried there to be interred in a casket lot, providing a location is determined in advance. Ideally, the lot would also be purchased on a preneed basis.

It is suggested that the new policy should apply for a defined period, such as 25 years, to allow gradually transition to fully inactive status. Interring cremated remains would not interfere with any existing, undocumented burials, and would provide the community with a respectful transition period. The Village should proceed through the appropriate channels to notify families, and should formalize this change to the Bylaws once the transition period is over.

12 The original deed was donated to the Village of Cumberland Museum by descendants of one of the original purchasers on May 17 2008. It remains in the Museum's collection. .

13 Personal correspondence with Village of Cumberland Staff, July 16, 2007: "LTO will be filing a Title conversion to the original 1897 trustees for the Chinese Cemetery, and they will be doing so with a notation that the property be "in care of the Village of Cumberland". If it turns out that there are no heirs to the trustee, and or they do not want the responsibility for the cemetery, Cumberland can go to court apparently to become the trustee. The PID and legal description for the Chinese cemetery currently exists on an 'ungranted document' that has been part of the original E&N lands."

Cemetery-specific Conservation Policies

Cemetery-specific conservation policies are required to ensure that actions affecting these sites will conserve the heritage of these three cemeteries. To facilitate this happening, cemetery-specific conservation policies should be included in the Village of Cumberland Heritage Management Plan, when it has been created.

Most heritage conservation management policies are developed for specific buildings or features within a designated heritage area. Conservation policies for cemeteries may conserve specific features but they should also strive to conserve **the cemetery landscape as a whole.** For example, if a cemetery's key heritage characteristic has been identified as the alignment of graves along the ceremonial route to allow a funeral cortege to pass specific features, then the cemetery-specific policies for this site would be written to protect not just the site features but also the alignment of graves and the vehicle route.

At this site or "landscape" level, cemetery-specific conservation policies should stipulate what is needed to preserve the **overall quality** of each site.

Cemetery conservation policies should be written to:

- **Sustain the heritage significance of each site**
  -Preserve their key heritage characteristics.
- **Mitigate the effects of physical change over time**
  -Address possible changes on-site and in their immediate context that could impact their key heritage characteristics.
- **Facilitate the most beneficial, sustainable use of the heritage site:**
  -Provide for the public use, education about and enjoyment of each site.

CEMETERY CONSERVATION IN AN ACTIVE CEMETERY

One key characteristic of all three of the Village's Heritage Cemeteries is their relative seclusion and peacefulness. If these characteristics are deemed essential to their heritage character, policies are needed to identify what should be done to preserve these qualities, which exist at the site level.

Measures to achieve this are most important at the Cumberland Cemetery, which is situated adjacent to three properties that are now zoned for residential/commercial mixed use. Such measure could include:

- Site planning to minimize traffic impacts and retain historic access/views into the site;
- Retention of a perimeter vegetative buffer zone to preserve existing trees;
- Augmentation of the buffer zone with new plantings;
- Stipulation of replacement tree plantings following a two year establishment phase, and
- Other screening elements such as fencing, as needed.

Also at the site level, cemetery-specific conservation policies for the Village cemetery, as an active facility, should allow for new interments and, if the Village chooses to allow this, new upright headstones within designated rows. Other appropriate new uses and facilities should also be permitted, based on their compatibility with the desired character, and their ability to enhance the site's capacity and appeal to the community. Examples of appropriate new uses and facilities could include new signage, trails, a new shelter or arbor, and new benches and columbaria. All new features should complement but not mimic the authentic heritage features of the site.

For example, a new overhead cemetery "gateway" sign could reflect the colours and forms used in features of other heritage sites around the community. Well-designed, new interpretive signage could also be integrated into all three sites. Ideally, signage for the Chinese and Japanese cemeteries would be low key (perhaps as rustic stone pillars or boulders with sandblasted text) to tell the stories associated with these unique cultural landscapes.

The Village of Cumberland has expressed an interest in establishing a new "green burial" area at the Cumberland Cemetery**. "Appendix J New Product and Service Options"** includes a description of green burial.

Green burial would be compatible with the heritage cemetery designation for the following reasons:

- Green burial focuses on minimizing impacts on the environment and causing very minimal visual impact. Both of these qualities are compatible with a heritage cemetery.
- Green burial seeks to restore the native landscape. In the case of the Village Cemetery, this would establish the kind of wooded landscape that would have been common throughout the area at the time the cemetery was established.
- Due to its prohibition on embalming and non-biodegradable materials, green burial is actually the same type of burial that would have been practiced during the early years of the Cumberland cemeteries.

THE VALUE OF HERITAGE AND HERITAGE CONSERVATION

Heritage planning and conservation is based on the fundamental concept that **heritage has value**. The main benefit and rationale for supporting heritage is that **heritage enhances quality of life**. This "intrinsic value" requires the more tangible, "instrumental value" of heritage to garner more broadly based support, which is that **heritage generates economic benefits to the community**.

The challenge presented is identifying the economic benefits that result from preserving the heritage qualities of the cemeteries. Although there are challenges in attributing economic benefits to any one heritage site, there are already a number of cemetery-related economic benefits that are attributable in part to the heritage cemeteries. These include:

- **The Miner's Memorial Weekend:** held in Cumberland each spring since 1986, this event brings visitors to the Cemetery and revenue into the community;
- **The Lunar New Year Celebration:** attracts visitors, including Chinese Canadian families with roots in Cumberland, into the community each February;
- **The Vancouver Island *Obon* Cemetery Tour** attracts visitors each August;
- **The growing number of visitors** who come each year to Cumberland on their own to visit the cemeteries and other heritage sites. In this sense, the heritage cemeteries **reinforce and expand on the "spin-off" economic benefits of the many other heritage sites** throughout the community, and
- Recent donations made to the cemeteries by cultural groups have injected economic benefits to the community by paying for **labour and materials** to implement site improvements.

RECOMMENDATIONS FOR A VILLAGE OF CUMBERLAND CEMETERIES CONSERVATION MANAGEMENT PROGRAM

FUNDING CEMETERIES CONSERVATION

Conservation management at the three Village of Cumberland Cemeteries will need to be accomplished though through a coordinated program of stewardship efforts and initiatives that is mindful of current financial constraints.

It should be noted that while there is a PCF in place for the Cumberland Cemetery, there are no comparable funds for the Chinese and Japanese Cemeteries. As well, the funds currently in the Cumberland Cemetery PCF are intended to pay for landscape maintenance rather than the conservation of heritage features. Funding for heritage conservation must come from other sources.

Recent funding of heritage-related projects at the cemeteries has come through cash donations:

- $7,500 in 2009 from The National Association of Japanese Canadians to construct the Japanese Cemetery walkway;
- $12,000 in 2012 from the Cumberland Chinatown Picnic Reunion Group and the Leung family, to rebuild the Chinese Cemetery fence, and
- Other donations over the years from other groups to recognize the burial place of Ginger Goodwin, the victims of early coal mine disasters and others.

Collectively these gifts have made a significant contribution towards maintaining these sites as attractive heritage landscapes. Unfortunately, one-time donations from cultural organizations cannot be counted on to fund heritage improvements.

CURRENT CEMETERIES MAINTENANCE

The Village's cemeteries are currently managed by staff from the Village's Public Works Department, plus one student hired each summer for seasonal work. Residents have noted an improvement in the level of care provided to the cemeteries over the past ten years. The Village is fortunate that its cemeteries are also the beneficiaries of efforts by volunteer groups, including a small volunteer "committee" that regularly rakes and tidies up woody debris at the Japanese site. As well, community members participate in scheduled clean-up days, and some families routinely tidy up around their family graves.

The Village should recognize and support its heritage volunteers, and encourage their on-going efforts by engaging them in planning and ensuring that their efforts are properly coordinated with the work done by paid Village staff.

PROGRAMMING: A NEW SOURCE FOR FUNDING CEMETERY CONSERVATION

Cemeteries across North America are increasingly looking to programming to raise their profile and expand their role within the community. Urban cemeteries are recognized as providing significant green space for active and passive uses. "Cemetery programming" encompasses the range of activities and events that should and could take place at a cemetery. The trend is for cemeteries to move out of providing only interment services, and to host (provide a venue for) non-interment-related events. These events can range from art installations and concerts to bird walks, history tours, classes and special performances. The underlying motive is to increase the public awareness and appreciation of cemeteries as interesting and attractive places to visit.

Programming can also be a vehicle for supporting cemeteries conservation management. It is recommended that the Village should:

- **Capitalize on the many local families with deep roots** (and relatives already interred at its cemeteries) to encourage volunteering to support heritage-related initiatives. Establishing connections with genealogical groups and other heritage cemeteries is also encouraged.
- **Work with community groups now active in heritage initiatives** (such as the Cumberland Museum and Archives) to leverage existing resources.
- **Reach out to the local school board and other educational institutions** to encourage teachers to bring students to visit and learn about the heritage cemeteries; and to use the cemeteries for research, socials studies, history, art or other projects. If possible, the Village should partner with educational institutions to organize events that could be held at the cemeteries (such as a Remembrance Day ceremony).
- **Establish a volunteer "Heritage Cemeteries Committee."** This committee would be made up of responsible community volunteers and heritage enthusiasts and could take on approved heritage-related projects.
- **Encourage the development of a cemeteries walking tour**. A brochure, signage and potentially digital media (such as QR codes) could be used to link the three sites, as well as relating them to other heritage parks and attractions, notably the nearby Maple Lake. This would also be helpful in achieving the longer term objective of a formalizing a bike and pedestrian trail that would link the three cemeteries.
- **Encourage appropriate recreational use of the cemeteries**, such as for bike riding, on leash dog walking (with signage to "to stoop and scoop"), jogging and picnicking, based on evidence that greater use of public sites tends to reduce the incidence of vandalism and inappropriate activities.
- **Focus on conserving the Chinese and Japanese Cemeteries** by stabilizing structures only. A sound policy for these special landscapes is to try to maintain them "as is" but otherwise not intervening in terms of their overall aesthetics. The wooded character of the Japanese site, which has reportedly evolved since the site was active, is now being well managed by volunteers. Retention of the native trees, moss and islands of native shrubs has created a "Japanese landscape effect" evocative of the Japanese concept of *wabi-sabi*[14]. Its serenity and beauty has been noted by one of the last descendants of the Japanese community still resident in the area.[15]
- **Approach cemeteries conservation based on the principles of preservation, documentation and interpretation**. Use well-designed, graphic signage that will accurately convey and authentically evoke history, rather than reconstructed or poor quality restorations of original features.
- **Understand cemeteries conservation management as a long term, ongoing initiative**. Patience is required but the results will be the strengthening the community's heritage assets and the realization of associated economic benefits.

14 The Japanese aesthetic centred on the acceptance of transience and imperfection, which reveres the beauty of weathering, aging and "flawed beauty." http://en.wikipedia.org/wiki/Wabi-sabi
15 Personal correspondence, 2014 03 04 03 Mrs. Tako Kiyono in conversation with R. Parker (VoC Staff).

CONSERVATION OF CEMETERY MONUMENTS

All three cemeteries, but particularly the Municipal and the Japanese Cemeteries, contain some wonderful old headstones (also called "monuments" or "markers"). Some of these are deteriorating due to weathering, the buildup of airborne pollution, and mold, lichen and other organics, mechanical damage (such as being struck at some point), and simply decades of little or no care and maintenance.

It is important to note that cemetery markers are purchased by families, and legally remain the property of the purchaser, not the cemetery. Under current legislation, cemeteries are required to collect a PCF contribution for every monument installed but they are not bound to repair them. The purpose of the contribution is to help defray routine care, such as levelling, though not generally repair or replacement. Cemeteries do, however, have the ability to undertake monument care at their discretion, especially the care of very old monuments whose purchasers are long deceased.

While monument conservation is a subject beyond the scope of this report, it is recommended that the Village should:

- **Find the resources to document heritage headstones at each site.** The project could be part of the community's inventory of historic artifacts. A call could be made for volunteers with digital cameras who would be willing to take on this project in exchange for some form of recognition by the Village. While this kind of inventory is best done through a cemetery management software program such as Stone Orchard, an Excel spreadsheet format (which offers a place to record key facts about each stone) would be a good place to start.

- **Establish a "Heritage Headstones" program.** The intent would be to intervene to "gently" care for headstones that have become illegible due to dirt, or are at risk of falling over. Care should be taken before any physical interventions are made the gravesites of those with family in the community. Publishing a public Notice of Intent is advisable prior to beginning cleaning of monuments. While there are always risks with engaging volunteers at this level, these risks should be evaluated in light of the potential benefits—and the alternative, which is that most projects of this nature simply will not happen without volunteers. Many heritage cemeteries in the U.S. depend on volunteers, including scouts and school groups, to provide services for which there is no funding.

- **Coordinate a program of cleaning of specific types of headstones.** Cleaning should be based on the principle of "do no harm" to the structure and its materials. A safe, step by step procedure for the gentle cleaning of monuments should be prepared. Cleaning should be approached as a means of removing surface dirt and organic matter that detract from a monument's design, and legibility and contribute to the deterioration of the material it is made of. Simple products such as distilled water and a soft car washing brush can be effective for removing surface build-up. It should be noted that bleaches, acidic or caustic cleaners, stiff brushes or power washing are not recommended. Cleaning information could be made available to families through the Village website.

  More delicate headstones (including some of the oldest and most significant marble monuments located in the Cumberland Cemetery) require professional cleaning, or the

use of commercial masonry restoration products.[16] Ideally, this level of cleaning would be done by professionals. When this is not possible, cemeteries may take on this kind of task during the off-season, and may allocate staff (such as Public Works personnel) to oversee the work of volunteers for simpler cleaning projects.

- **Identify broken, damaged or fragile headstones that should not be cleaned, or repaired.** Contemporary conservation policy is based on the concept that the honesty of a treatment is more important than the nature of the treatment. This translates to accepting damage and decay as authentic characteristics of heritage features rather than trying to artificially repair and "restore" them. Identifying and documenting the most fragile stones with digital photos is a recognized, valid form of heritage conservation.

- **Pursue a program of respectfully stabilizing collapsed graves.** Collapsed graves, especially those with grave covers, should be addressed so they do not present a public hazard. Efforts should be made to contact relatives but it is within the cemetery's right to fill collapsed graves with gravel and to remove badly broken monuments.

  Pieces of headstones with legible amounts of text or iconography should be left at the gravesite. Broken monument shards, including those that have been abandoned around the edge of the Village site, should be kept for possible use in a cemetery project, such as the creation of a "memory wall" or other feature.

Effective long term conservation management of the heritage cemeteries requires creative strategies to realize their objectives, and it will be up to the Village to continue in a coordination capacity. Most successful cemetery programs are led by a "cemeteries champion" – someone inspired by cemeteries, who will keep projects "on the front burner." Ideally, a champion will be found to lead the program of conservation management at the Village of Cumberland heritage cemeteries.

The following table: "Cemeteries Conservation Management Plan: Recommendations" summarizes the recommendations of this section.

16 Products such as those available from ABRP American Building Restoration Products http://www.abrp.com/masonry-restoration.php have been used successfully on the types of stone used in the area for monuments. These are sold in Canada as CBRP – Canadian Building Restoration Products but they are best contacted for detailed product info through their US website. Technical staff are available through the website to review the best product options for the type of stone to be cleaned.

Village of Cumberland
Cemeteries Conservation Management Plan: RECOMMENDATIONS

HERITAGE CEMETERIES VISION	1	Create a Cemeteries Vision Statement confirming the Village of Cumberland's commitment to protect, document and interpret the heritage and cultural values implict at these sites.
	2	Recognize the culturally rich legacy of the Village of Cumberland cemeteries as reflected in the diversity of pioneers buried at these sites.
	3	Identify the Village's Heritage Cemeteries as a specific category in the Heritage Management Plan.
	4	Include the three Heritage Cemeteries in the future Village of Cumberland Heritage Registry.
	5	Commit to the Village's long- term, on-going management of the cemeteries as heritage sites. Confirm the coordinating stewardship role of elected officials and staff.
	6	Seek funding and in-kind services to support heritage initiatives. Work with community stakeholders to secure government grants; engage with special interest groups, schools and businesses and assist community stakeholders to implement approved projects.
	7	Recognize the role and value of volunteers in achieving the Village's heritage objectives, based on the principle that a strong volunteer base builds a strong community.
CEMETERY BYLAWS	1	Revise the current cemetery bylaw to remove the Japanese and Chinese Cemeteries from active cemetery status and redesignate as Inactive Heritage Cemeteries.
	2	Revise the current bylaw to allow the installation of upright headstones in a new upright headstone section.
	3	Prepare a Notice of Intent to close the Japanese & Chinese Cemeteries to interments. Include a policy to allow for the in-ground interment of cremated remains at these sites for a set transition period prior to formalizing the change. Publish the Notice of Intent and mail to family members, as possible.
PLANNING and DEVELOPMENT	1	Protect heritage character by preserving existing trees around the perimeter of the site. Confirm tree retention in established buffer zones and stipulate a 15 m vegetated buffer zone inside any other adjacent properties. Designate as "retained forest buffer on private property" and recommend as DP requirement, to be included in OCP.
	2	Secure property south of the Village Cemetery for possible future cemetery uses, ensuring that the terms are suitable for this purpose.
	3	Identify future trail linkages between the three Village cemeteries and Maple Lake.
	4	Work towards formalizing the ownership of the the Chinese Cemetery lands to the Village of Cumberland.
CEMETERY SITE IMPROVEMENTS	1	Design and implement cemetery improvements that reinforce heritage character. Avoid attempts to replicate or restore features.
	2	Install interpretive signage at each site. Provide an overview, maps and locations of notable graves. Consider using digital technologies to link to web-based resources.
	3	Use coordinated graphics (on signage etc.) to establish the link between the Heritage Cemeteries and other Village heritage sites (such as Coal Creek Park).
	4	Introduce "green burial" at the Village Cemetery. Offer option as an interment type compatible with the site's heritage designation.
CEMETERY PROGRAMMING	1	Continue to work with the Village of Cumberland Museum and other community groups on heritage-related initiatives that support their historic and cultural values.
	2	Encourage passive/low impact recreational use of the cemeteries, recognizing the value of visitors in helping prevent inappropriate activities.
	3	Link the three cemeteries through signage, a defined trail connection, and a heritage walking tour.
	4	Support traditional celebrations that encourage people to pay their respects by visiting and cleaning family gravesites.
	5	Develop partnerships with schools and educational institutions, genealogical and other groups to develop and implement cemetery programming.
MARKETING PLAN	1	Promote the heritage character of the Village cemetery as a desirable, distinguishing characteristic.
	2	Develop the new Cemeteries website to reflect their heritage designations. Use this site for posting the Heritage Cemeteries Vision, notices of events, relevant links etc..
MONUMENT CONSERVATION	1	Create a digital photo inventory of heritage monuments at each site. Coordinate creation of a monument data base with the ability to add additional information over time.
	2	Create a guide for cleaning granite/other stone monuments. Post links and other information on the Cemeteries website. Seek volunteers to implement a phased cleaning program.
	3	Identify broken, damaged or fragile headstones (such as marble monuments) that should NOT be cleaned by volunteers.
	4	Plan a program for conserving fragile headstones using commercial masonry restoration products. Seek professional guidance re: appropriate products and techniques.

MARKETING PLAN

The marketing plan recommended for the Village of Cumberland cemeteries is intended to:

- Increase public awareness of the Village of Cumberland cemeteries;
- Enhance public perception of the Village of Cumberland cemeteries system;
- Provide a framework for new services and interment options; and
- Implement improvements to customer service and marketing.

As staff, management and budgets evolve, specific actions arising from implementing this marketing plan will also change over time.

BENCHMARKING

Benchmarking in this context refers to the comparison of the Village's cemeteries to other comparable municipal cemeteries. In 2013, LEES+Associates conducted an independent survey of marketing practices used by municipal cemeteries in Southern Ontario. By order of popularity, the most common **Marketing Methods** reported were:

- A cemetery-focused webpage;
- References from industry professionals;
- Brochures made available at cemeteries;
- Email contact; and
- Print media.

In terms of preference, no single marketing method significantly outweighed the others, suggesting that municipalities rely on a variety of marketing methods to engage the community and advertise their presence, services and products. The average annual marketing expense in the survey area was about **$6,000;** the largest was about **$20,000.** Survey results are shown below:

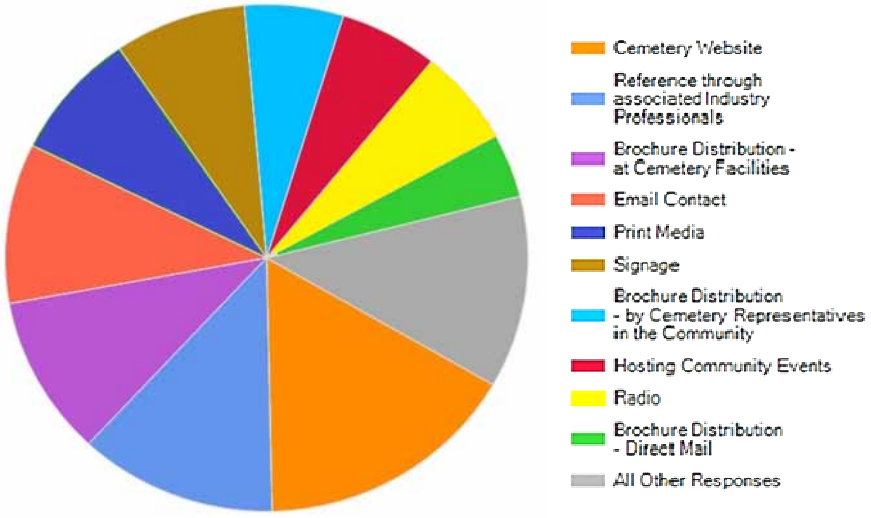


Figure 4: Marketing Methods of S. Ontario Cemeteries by Frequency Used. *Source: LEES+Associates Benchmarking Survey 2013.*

Although the survey did not measure the effects of different marketing methods, it is of interest in identifying how other municipalities are approaching marketing their sites. As with most industries, it appears that cemetery marketing will increasingly be done using digital resources, especially as their customers become more comfortable with technology. Continuing to provide printed materials is, however, recommended for the foreseeable future, due to its familiarity simplicity, and portability.

CEMETERIES AS CULTURAL RESOURCES / CEMETERY PROGRAMMING

As outlined in the Cemeteries Conservation Management Plan, North American cemeteries are shifting from offering only interment products and services to providing a venue for diverse non-interment-related activities and events. The impetus for this trend appears to be a growing public desire to reconnect cemeteries with the communities they serve. Evidence of the trend to "reconnect" can also be found in the growing interest in green burials — a form of interment that reflects a need felt by many to engage more actively in the milestone events of life.

Royal Oak Burial Park in Victoria has followed the lead of Vancouver's Mountain View Cemetery by hosting an annual arts-based "open house." The public is invited to join lantern-making workshops and create shrines to honour their deceased loved ones leading up to the event. The event culminates in an evening of music, tours, visiting cemetery facilities, looking at art installations, participating in performances and learning about notable people buried at the cemetery and its natural and social history. Both the Mountain View "All Souls" event, held the week before Halloween and Royal Oak "Summer *Soulstice*" event, held the weekend closest to June 21st, have become grown significantly over the past few years, and now attract visitors from all around the community. While these types of events require significant coordination and some funding, both have proven very effective in inspiring families to reconnect with the cemetery and consider purchasing new interment space.

The Asian tradition of caring for ancestor's graves during the Chinese *Qing-Ming* ("tomb-sweeping day," held in early April) and the Japanese *Obon* (ancient Buddhist celebration returning souls of ancestors, held in mid-August) are already celebrated in Cumberland. The Village has also hosted an annual public cleanup day at the Cumberland Cemetery. There is potential to expand on all of these events and celebrations and to encourage people to pay their respects by visiting and cleaning grave sites during new events that would build on these traditions. Like offering green burial, hosting grave-visiting and cleaning days also represents a potential marketing opportunity for the Village.

It is in the interest of cemetery operators to cultivate the perception that cemeteries are relevant, attractive, *usable* spaces. Cemetery operators are seeking to broaden public expectations of what a cemetery is and can do. They are working to help cemeteries assume a special role within their community's system of public open space and cultural landscapes[17].

Cemeteries are naturally suited to host heritage-related activities and events. Enhancing public awareness and understanding of the role of modern cemeteries can build support for broader

17 Cultural landscapes are landscapes that have been shaped by human actions and reflect cultural beliefs and actions

public uses, including for nontraditional uses such as providing space for recreational and cultural events. This in turn can enhance the perceived value of cemeteries within the community at large. Insofar as the Village of Cumberland is actively promoting and capitalizing on its heritage resources, its cemeteries are well-placed to contribute to this effort.

An important link in the marketing chain is customer service. Currently, cemetery customers come to the Village offices to enquire about and purchase cemetery products and services. Cemetery sales are typically made at the reception counter. There is a private room available for discussing more sensitive situations (such as bereaved families needing to make arrangements related to an unexpected or impending death); however, the space available is a shared area. Issues arise when the space is being used or staff levels do not allow for the cemetery clerk to leave the counter for a private meeting with families. Even for routine cemetery transactions, the atmosphere of the office is not always conducive to the work required. Most people are unfamiliar with the cemetery procedures and options available to them, and so need — and appreciate — extra time with the cemetery clerk.

The Corporate Services Assistant with primary administrative responsibility for cemeteries is also responsible for every other front desk function including answering the phone, public reception and scheduling of Council business. No training is currently provided for dealing with the bereaved. The lack of printed promotional materials, and the limitations of the current records management programs used by the Village reduces efficiency. The challenge of dealing with families with unrealistic expectations (typically regarding pricing and cemetery regulations) can be problematic. Addressing these issues should be one of the first steps in implementing a new marketing program.[18]

KEY FINDINGS - MARKETING

There are currently no funds allocated in the cemeteries budgets for marketing and promotion, leaving this important task to word of mouth and regional funeral homes. The Village should diversify its marketing methods to reach a broad spectrum of the Comox Valley market. The Village could improve its market share by investing in promotional initiatives including digital and printed marketing materials, community engagement and programmed events.

Improvements should be considered to enable staff to provide better customer service to customers with sensitive cemetery-related needs. Although the cemetery accounts for a very small fraction of the work allocated to this positioni, an investment to ensure staff's ability to use a confidential meeting area would be beneficial. As well, providing clear and concise marketing materials and cemetery-specific records management software would enhance efficiencies, improve customer satisfaction and contribute to a sense of professionalism. Collectively, these improvements would help enhance and promote the Village of Cumberland's Cemeteries system.

18 Personal conversation with VoC staff, April 15, 2014.

RECOMMENDATIONS – MARKETING PLAN

It is recommended that the Village:

- Sets aside a minimum **promotions budget of $2,500 in 2014, and $1,250 in 2015 forward** for marketing and community engagement initiatives.
- Pursues **staff training** in customer service and community engagement by encouraging staff to use the current employee training allowance to attend a professional development program or event each year.
  - Participate in **industry conferences** to improve awareness of current practices:
  - Enroll a staff member in the Western Canada Cemetery Association's annual conference, and the International Cemetery, Cremation and Funeral Association's **"cemetery university."**
- Clearly **articulate**s **and communicate**s **goals** for enhanced service delivery by:
  - Adopting annual **customer service** objectives;
  - Creating **performance plans** that integrate service objectives; and
  - Implementing **annual progress reports** to Council, users and the community.
- Provides a dedicated, separate room at the Village offices for families who wish to make cemetery enquiries or purchases to meet with the Corporate Services Assistant in a more discreet, respectful environment.
- Promotes the cemeteries through appropriate media:
  - Create a dedicated cemeteries webpage and smartphone app with a searchable database for locating graves and headstones, a listing of events, interment service and availability, pricing, and hospice, bereavement and memorialization site links;
  - Create a professional brochure about the history of the Village's cemeteries; and
  - Issue press releases when new products, services are offered or feature areas are opened at the Village Cemetery.
- Hosts community, religious and historic **events** at the Village Cemetery:
  - Work with school children to visit, learn about and decorate graves in the weeks leading up to events such as **Remembrance Day**.
- Increases **education** and interpretation opportunities:
  - Design and distribute a new cemetery map and brochure describing the history of the cemetery site, their notable gravesites, natural and cultural histories.
  - Design and install interpretive signage at the cemeteries to tell the story of each site; include a Heritage Information station along trails linking to the cemeteries.
  - Establish and promote a self-guided walking tour in cooperation with the Museum.
- Enlists the aid of **students/cooperative programs and school boards** to integrate cemetery tours into the local curriculum.
  - Engage with and recognize local volunteers, and
  - Develop partnerships with genealogical societies, historical societies, schools and others to assist in the development and delivery of the materials and tours.

CONCLUSION

This Cemeteries Master Plan report is intended to provide the Village of Cumberland with a roadmap to guide cemetery policy, operations, site development and conservation of its three cemeteries over the next 30 years.

The master planning process included:

- An analysis of community demographics;
- A review of the financial, administrative and operational management of the Village and the Chinese and Japanese Cemeteries;
- Site analysis and conceptual planning for the municipal cemetery;
- A review of current cemetery products and services offered by the Village;
- An exploration of how conservation management could be achieved at the Village's three heritage cemeteries and how this could help achieve the community's broader heritage objectives, and
- An evaluation of marketing opportunities.

This report is the product of

- Two Public Open Houses;
- Two in-person meetings with Council;
- Three in-person meetings with staff;
- Twelve progress telecom sessions, and
- Extensive collaborations within the project team.

Key recommendations of this Master Plan are that the Village should:

- Expect to provide for **a minimum of 778 interments** over the next 30 years, with potentially significantly greater numbers, if recommendations of this Plan are implemented.
- **Implement fee and PCF changes** to work towards making the cemeteries more financially sustainable, with the objective of building the PCF and achieving cost recovery.
- Implement **a program of phased improvements** at the Cumberland Cemetery, focusing on expanding and enhancing interment offered to cremation customers, which constitute the majority of the cemetery market.
- **Improve the aesthetics and public amenity** available at the Cumberland Cemetery; defining and upgrading vehicle and pedestrian access and working to conserve its key heritage qualities.
- **Provide a section for upright headstones** to meet local demand from families seeking this option.
- **Establish a new green burial section** at the Cumberland Cemetery.

- **Re-designate the Chinese and Japanese Cemeteries as inactive cemeteries**. Work towards closing these sites to new casket burials, allowing a transition to allowing cremation interments, but eventually closing to all new interments. Continue supporting these cemeteries as heritage sites.
- **Upgrade records management** systems, implement strategies to **improve customer service,** and **provide facilities to enhance operations and management** of the active cemetery.
- **Improve cemetery marketing and communications** and **enforce Cemetery Bylaw** (updating as needed) to restore public confidence and pride in the Village cemeteries.
- Formalize the cemeteries as heritage resources by developing **a vision statement**, **supporting heritage-related programming and features** that will help achieve the community's broader heritage objectives.
- **Implement programming** and **support volunteers** working on heritage-related initiatives, such as headstone conservation, as well as culture and arts-related programing. Initiate a long term cemeteries conservation program.

Implementation of the recommendations of this Plan will enable the Village to expand and improve the cemetery products and services it provides to the community, proceed towards financial sustainability, and build a Perpetual Care Fund that is equipped to meet the term maintenance needs of the three cemeteries. This Master Plan has been developed to assist the Village in creating a caring cemetery system that reflects Cumberland's commitment to professional management and quality service, and confirms the cemeteries as valued community resources, now and well into the future.

APPENDICES

1. **Appendix A: Master Plan Methodology**
2. **Appendix B: Courtenay LHA**
3. **Appendix C: Regional Cemetery Benchmarking**
4. **Appendix D: Detailed Demographic Profile**
5. **Appendix E: Detailed Disposition Trend Analysis**
6. **Appendix F: Historic Cemetery Market**
7. **Appendix G: Historic Cemetery Market Capture Profile**
8. **Appendix H: Open House materials (Preliminary Concepts)**
9. **Appendix I: Open House Feedback - Summary**
10. **Appendix J: New Product and Services**
11. **Appendix K: Cemetery Fees – Pricing Comparison**
12. **Appendix L: Financial Scenario Sensitivity Analysis; PCF Legislative Requirements**
13. **Appendix M: Perpetual Care Fund Best Practices + Sensitivity Analysis**
14. **Appendix N: Glossary of Cemetery Terms**

APPENDIX A: MASTER PLAN METHODOLOGY

The key objectives of this Master Plan are to:

1. Assess current practices and create a customer focused plan that will improve service for the Cumberland Cemetery that is consistent with a municipally-operated facility;
2. Propose a contemporary business model for the Cumberland Cemetery that builds on current best practices; and
3. Recommend a policy for rates and fees that will meet desired financial objectives.

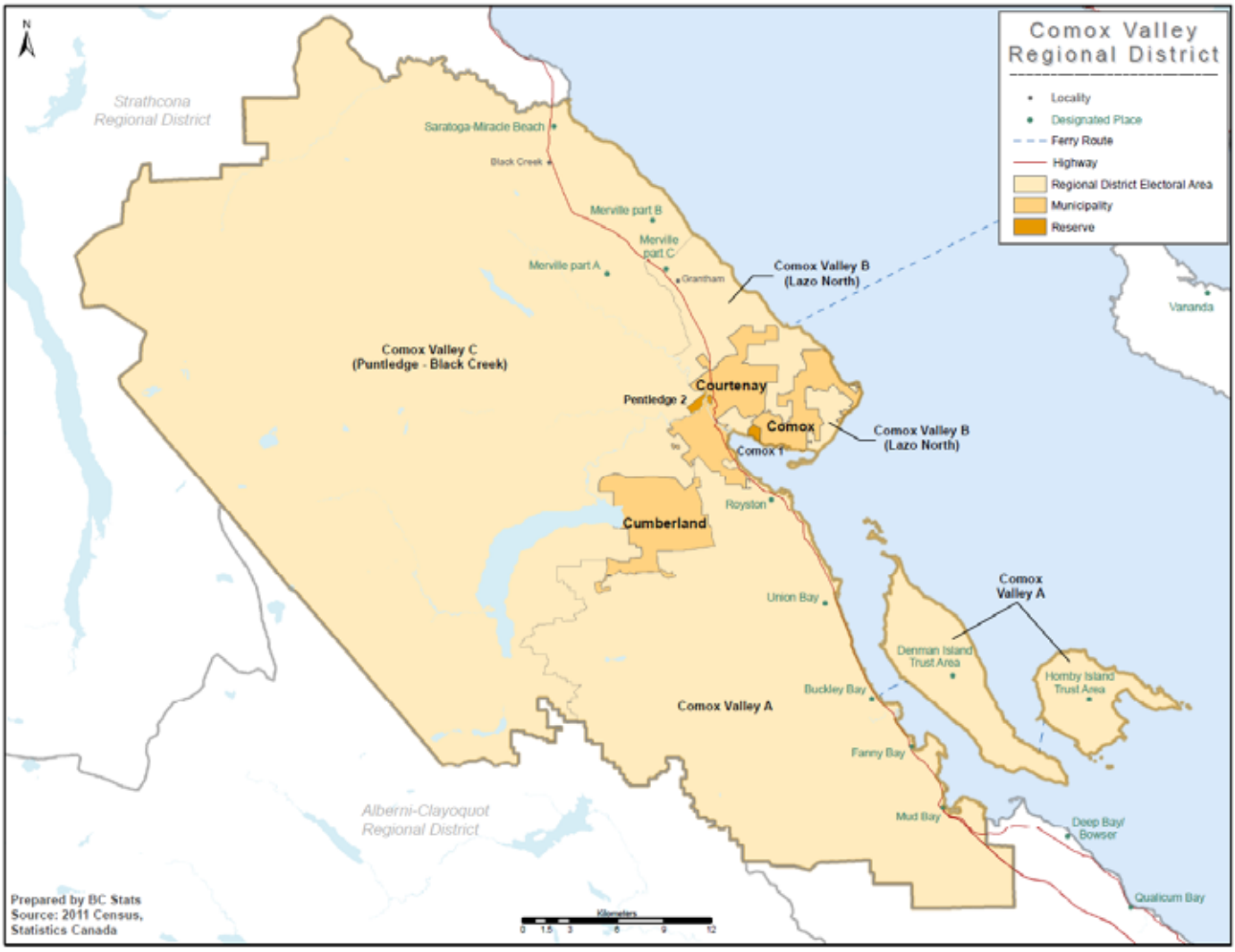
The methodology used to achieve these objectives and prepare this report included site visits to the Cumberland, Japanese and Chinese cemetery lands; interviews with staff and stakeholders; a staff workshop; analysis of demographic, interment, and financial data, and a review of the physical cemetery sites in light of current industry practices and standards.

A financial analysis, based on population, death, burial and cremation projections for the next 30 years, provided a financial trajectory for the cemetery. Scenarios were developed from this point to explore possible outcomes in terms of achieving a more financially sustainable cemetery system.

This report was prepared with input from Village of Cumberland Council and staff, local funeral service providers, and area residents. In addition, the following background documents were reviewed:

- British Columbia Vital Statistics;
- National Census Statistics, Statistics Canada;
- Village of Cumberland Official Community Plan;
- Cemetery Bylaws No. 913, 880, 757, 786;
- Cemetery maps and aerial photos;
- Hard copy financial documents, interment and correspondence records provided by the Village of Cumberland including:
    - Cemetery capital budget (2002-2012);
    - Cemetery operating financials (2006-2013);
    - Interment records (2008-2013);
    - Perpetual Care Fund amounts;
    - Current Plot Dimensions; and
    - Cemetery Operating Procedures.

APPENDIX B: COURTENAY LHA


Comox Valley Regional District
Locality
Designated Place
Ferry Route
Highway
Regional District Electoral Area
Municipality
Reserve
N
Strathcona Regional District
Saratoga-Miracle Beach
Black Creek
Merville part B
Merville part C
Merville part A
Grantham
Comox Valley B (Lazo North)
Vananda
Comox Valley C (Puntledge - Black Creek)
Courtenay
Puntledge 2
Comox
Comox 1
Comox Valley B (Lazo North)
Royston
Cumberland
Union Bay
Comox Valley A
Denman Island Trust Area
Hornby Island Trust Area
Buckley Bay
Comox Valley A
Fanny Bay
Mud Bay
Deep Bay/ Bowser
Qualicum Bay
Alberni-Clayoquot Regional District
Prepared by BC Stats
Source: 2011 Census, Statistics Canada
Kilometers
0 1.5 3 6 9 12

APPENDIX C: REGIONAL CEMETERY MARKET - BENCHMARKING

Regional municipal cemeteries considered in the pricing benchmarking survey include:

1. **Courtenay Civic Cemetery**, Courtenay, Population 21,940
    - Located on the north side of Courtenay, at 4768 Old Island Highway, between Muir Road and Veterans Memorial Parkway. Courtenay offers full burials, cremation lots, columbaria, and a scattering garden for cremated remains.
    - The cemetery is open to the public seven days a week from 8:00 am to 8:00 pm,
    - The cemetery offers products for sale such as: urns, keepsake urns, jewelry urns, biodegradable urns, porcelain memorial portraits and memorial boulders.
2. **Campbell River Cemetery** and **Elk Falls Cemetery**, Campbell River, Population 31,186
    - The City of Campbell River operates two cemeteries – the Campbell River Cemetery, located at 3200 Island Hwy (Hwy 19) and the Elk Falls Cemetery, located at 8900 Gold River Hwy (Hwy 28).
    - The Campbell River Cemetery was originally run by a committee of residents. Operations of the cemetery is now managed by the District of Campbell River.
    - Elk Falls Cremation and Reception Centre provides **a state of the art funeral facility** housing Campbell River's only crematorium. This was constructed in 2003 and includes a niche walls and a scattering garden.
    - Elk Falls Cemetery has approximately 150 graves, plus another 100 in the section dedicated to buried ashes.
3. **Qualicum Beach**, Town of Qualicum Beach, BC – Population 8,087
    - Town of Qualicum Beach owns and operates one cemetery, located at 687 Jones Street. The cemetery offers traditional burial for casket and cremated remains, as well as a columbaria and a scattering garden.
4. **Grand Forks Cemetery**, City of Grand Forks, BC – Population 3,985
    - The City of Grand Forks has a municipal cemetery called the Evergreen Cemetery and is located at 1468-66th Avenue,
    - This community is not located on Vancouver Island, however has been chosen as a mainland cemetery benchmark, due to its similar community size to the Village of Cumberland.

Other municipal cemeteries were reviewed in consideration of the local cemetery environment, but not benchmarked for pricing, include:

5. **Hornby Island Cemetery**, Hornby Island
    - The currently active cemetery is located on Central Road, east of the Highways yard, was established in May 1935.
    - Hornby Island Resident and Ratepayers Associate volunteers contribute to the operations of the cemetery, and
    - There are two kinds of interments available on Hornby Island, burial of cremated remains and full body burials. Only Hornby Island residents are eligible for lots and this cemetery does not offer pre-need sales options.
6. **Denman Island Cemetery**, Denman Island
    - The *Denman Island* Memorial Society (DIMS) is working towards a first in Canada — an entirely 'green' cemetery.[19] A hectare of land at the corner of Central Park has been donated to Denman Island Memorial Society for the establishment of a Natural Burial Cemetery;
    - The current cemetery was created in 1904 and is nearing capacity, and
    - For 25 or more years there has not been a plot for purchase.

Religious cemeteries that are also part of the local cemetery environment include:

7. **St. John the Baptist Catholic Church** cemetery, Comox
    - Located at the site of a Roman Catholic heritage church in the City of Comox.
8. **Anglican Church cemeteries in the Comox Valley**:
    - Including St. John the Divine, St. Peter's (Comox), St. Andrew's (Sandwich), Holy Trinity (Courtenay).
9. **Mennonite Black Creek Cemetery**, Black Creek, Comox Valley
    - Located at 2230 Ployart Road, Black Creek is accessed from Island Highway (19A), in the central farming area of Vancouver Island, where there are two Mennonite settlements.
    - This cemetery was established in 1935 by the Mennonite church. It is sometimes referred to as the Black Creek Mennonite Cemetery.

19"Denman working toward totally green cemetery"
http://www.comoxvalleyrecord.com/news/166484846.html

APPENDIX D: DETAILED DEMOGRAPHIC PROFILE

POPULATION GROWTH AND DEATH RATES

Population	2003	2006	2011	2013	Average Change	10 Yr. Change
Cumberland	2,747	93	3,311	3,460	2.22%	26%
Courtney LHA	58,521	62,326	64,805	66,004	1.20%	12.8%

Table 2: Village of Cumberland and Courtney Local Health Area, Population Growth
Source: Statistics Canada Census 2006 and 2011, BC Vital Statistic

Death	2003	2006	2011	2013	Average Number per Year	10 Yr. Total
Cumberland Deaths	31	36	38	41	36	399
Courtney LHA Deaths	467	504	577	544	520	5,724
Cumberland **Deaths per 1000**	11.29	12.50	11.48	11.80	11.80	**11.80**
Courtney LHA **Deaths per 1000**	7.98	8.09	8.90	8.24	8.24	**8.24**
British Columbia **Deaths per 1000**	7.07	7.20	6.95	7.10	7.10	**7.10**

Table 3: Village of Cumberland and Courtney Local Health Area Death Rates, Source: Statistics Canada Census 2006 and 2011, BC Vital Statistics

ETHNIC AND RELIGIOUS GROUPS

According to the 2011 National Household Survey, the Village of Cumberland largest religious group is Christian (29% of the population), dominated by Catholics (32% of Christians). 69% of the population identified itself as having no religious affiliation.

The Village of Cumberland's ethnic makeup is predominantly Caucasian, with 83% of its residents of European descent. Its largest visible minorities are the First Nations and Métis, representing 9% of the population.

The second largest group, 3% of the population, is of Asian origin.

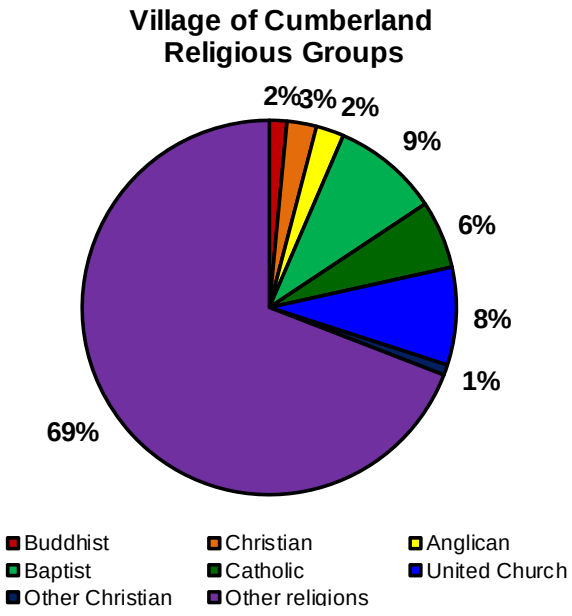


Figure 5: Cumberland Religious Profile, Source: 2011 National Household Survey

AGE PROFILE

The Village's age distribution is characterized by a relatively younger population, with a smaller proportion of Baby Boomers than the rest of British Columbia.

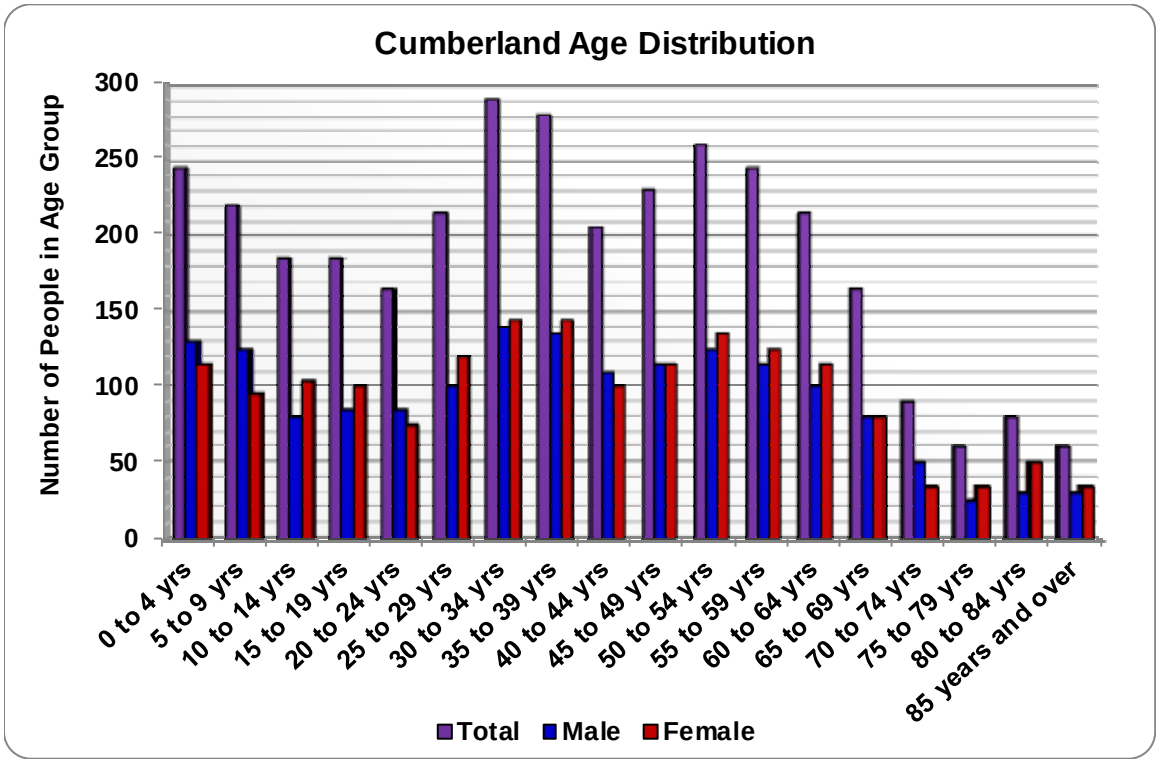


Figure 6: Age Distribution in the Village of Cumberland as of 2011, Source: Statistics Canada, LEES+Associates.

APPENDIX E: DETAILED DISPOSITION TREND ANALYSIS

CREMATION RATES

Canadian trends in disposition[20] indicate that cremation is becoming the preferred option nationwide. The adjacent figure shows cremation rates across Canada.

The average cremation rate for Canada has increased from 48.5% in 2002, to **68.5% in 2012**.

Over the last decade British Columbia's cremation rate has had the **highest** in Canada. The rate of cremation in the majority of Provinces is expected to continue gradually rising.

Figure 7: National Rates of Cremation,
Source: The Cremationist of North America 2013

The average rate of cremation in British Columbia (BC) from 2003-2013 was 79.8%. In 2013, 81.8% of people in BC chose cremation and 18.2% chose traditional in-ground burial. The BC cremation rate is projected to rise to 83.8% by 2017.

In the

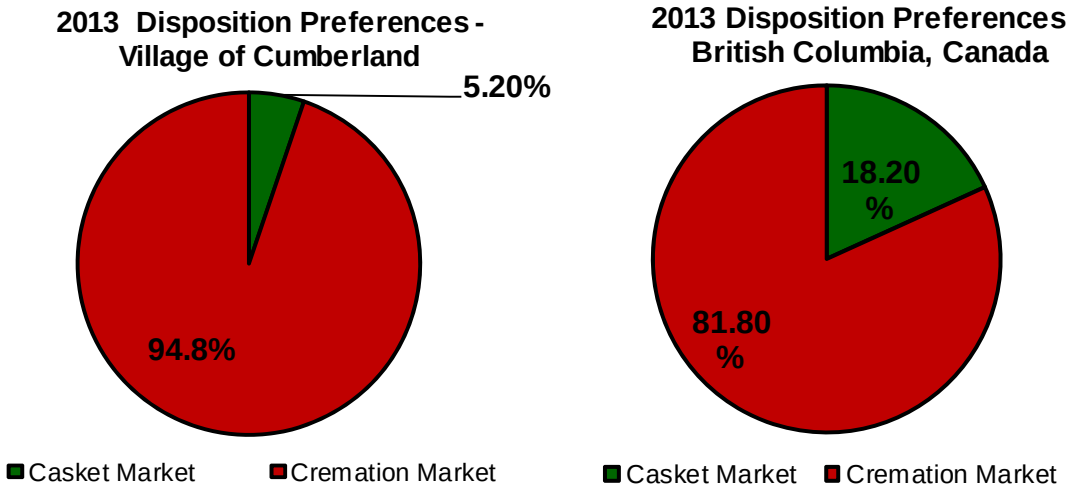


Figure 8: 2013 Disposition Preferences in the Village of Cumberland and British Columbia,
Source: BC Vital Statistics and LEES+Associates

20 *Cremation or casket burial options.*

Village of Cumberland and Courtenay LHA, the preference for cremation is significantly higher than the rest of the province, outweighing full-body burial by a ratio of about **15:1**.

Apart from "general preference," the main reasons given by Canadians for preferring cremation is the belief that cremation is "**more environmentally-friendly**," **"less expensive**" and "**more flexible**," as it allow people to choose what to do with remains over a longer period of time.

Over the past few decades, there has been a trend for North American families to spend less on funeral and cemetery products and services. Part of this trend is due to the growth in cremation, which is typically a much economical choice in terms of the final disposition. Cremated remains are also portable, so an increasing number of people are choosing to keep the cremated remains of loved ones at home, or scattering them in a place of personal significance. A small percentage of cremated remains are left unclaimed at the crematorium, or are used to create new mementos, such as a keepsake gemstone.

As cremation rates rise, it can be expected that the industry will respond by offering more cremation gardens, scattering gardens and related interment goods and services. As well, columbaria (above ground niches for cremated remains), ossuaries (vessels for interring urns or co-mingling cremated remains), and family vessels (a large urn for several cremated remains) are becoming more common in western cemeteries.

The challenge posed by the high cremation rate to the cemetery industry is that fewer people are choosing to inter remains in a cemetery. This is a significant issue for all cemeteries in North America. At the same time, there is evidence that scattering remains, or simply not interring them in a safe, controlled environment can leave families with a sense of loss, or incompleteness, as there is no one place that they can visit to reconnect spiritually with a loved one.

Industry professionals have noted that providing an attractive, reasonably priced place of interment, which offers families a range of options, can encourage families to inter remains in a cemetery. The longer term benefit is that cemeteries can serve to provide families with a link to their past, and can provide a tangible place to visit, pay respects and remember loved ones.

APPENDIX F: HISTORIC CEMETERY MARKET

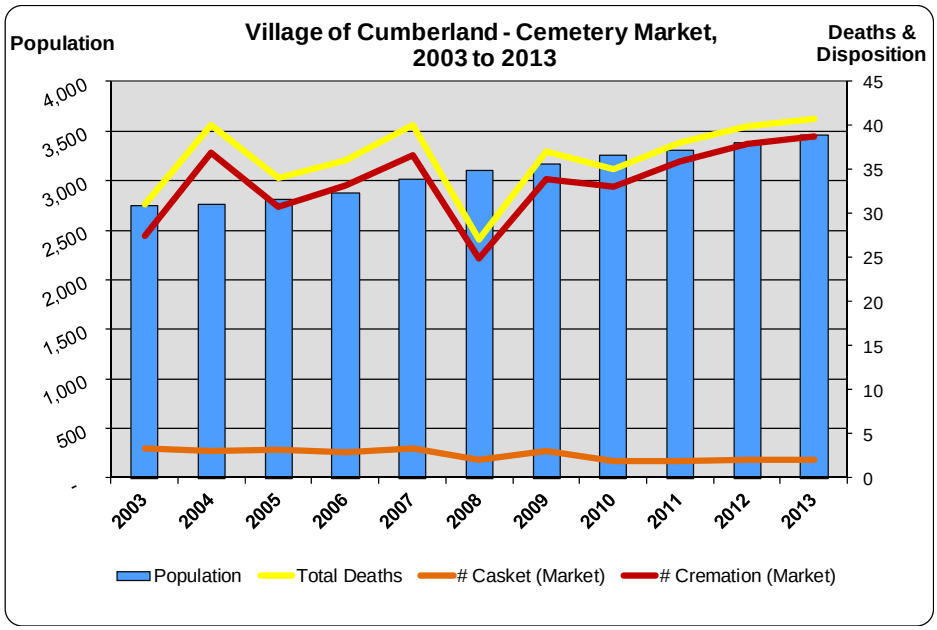


Figure 9: Village of Cumberland Cemetery Market - Population, Deaths and Dispositions 2003 to 2013, Source: BC Vital Statistics, Statistics Canada, LEES+Associates.

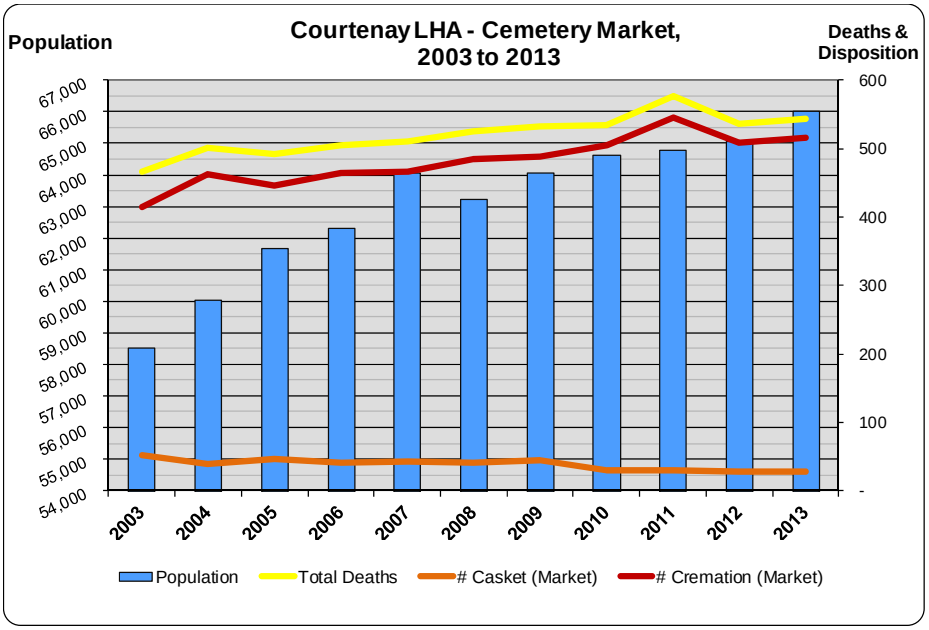


Figure 10: Courtenay Local Health Area Cemetery Market - Population, Deaths and Dispositions 2003 to 2013, Source: BC Vital Statistics, Statistics Canada, LEES+Associates.

APPENDIX G: HISTORIC MARKET CAPTURE

The following graphs shows Cumberland Cemetery's market capture of full body (casket market) and cremated remains (cremation market) from the Village of Cumberland and LHA markets.

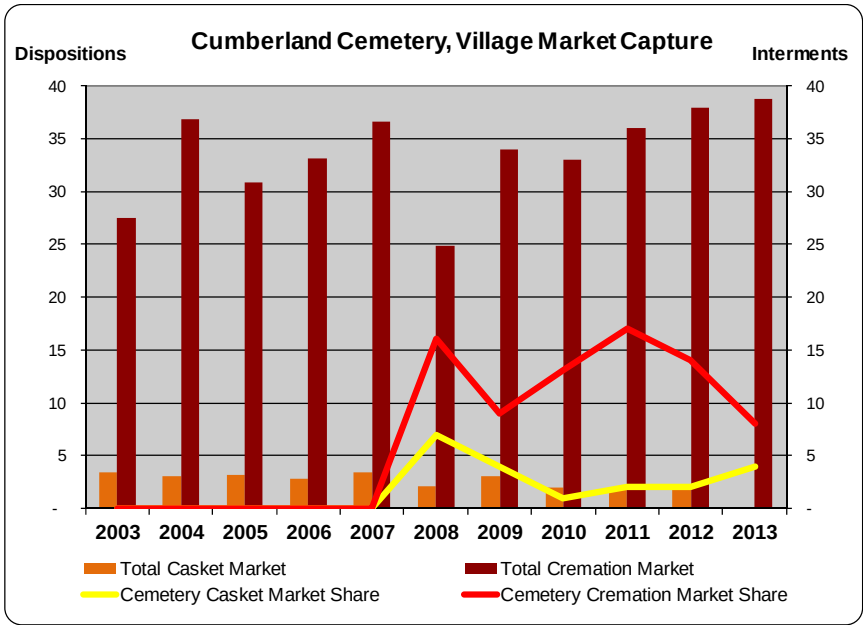


Figure 11: Village of Cumberland Cemetery Market Capture, 2003 to 2013, Source: BC Vital Statistics, Cumberland Interment Records and LEES+Associates.

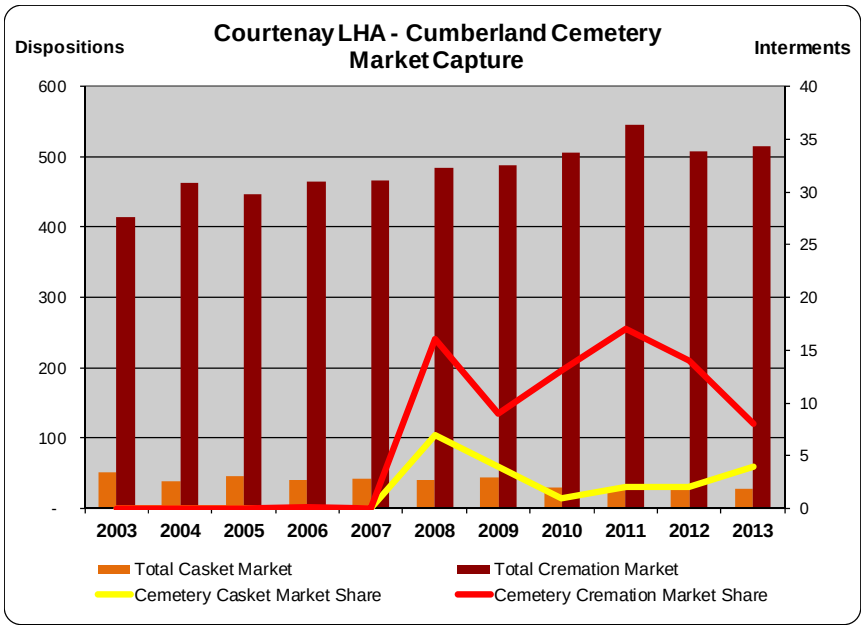


Figure 12: Courtenay Local Health Area, Cumberland Cemetery Market Capture, 2003 to 2013, Source: BC Vital Statistics, Cumberland Interment Records and LEES+Associates.

MARKET CAPTURE PROFILE – RESIDENT + NON-RESIDENT INTERMENTS

The following table provides an overview of resident and non-resident interment activity at Cumberland Cemeteries for the past six years.

Year	Resident Interments	Non-Resident Interments	Res %	Non-Res %	Resident Plots	Non-Resident Plots	Res %	Non-Res %
2008	11	12	48%	52%	0	7	0%	100%
2009	4	9	31%	69%	6	3	67%	33%
2010	5	9	36%	64%	5	8	41%	59%
2011	9	10	47%	53%	1	5	23%	77%
2012	9	7	56%	44%	7	6	57%	43%
2013	1	11	8%	92%	3	8	27%	73%
Total	**39**	**58**	**38%**	**62%**	**23**	**36**	**36%**	**64%**

Table 4: Resident and Non-Resident Cumberland Cemetery Interment Activity,
Source: LEES+Associates

MARKET CAPTURE PROFILE – AT-NEED + PRE-NEED INTERMENTS

The following table provides an overview of at-need and pre-need lot sales activity at Cumberland Cemeteries for the past six years.

Year	Pre Need Lot Sales	At Need Lot Sales	Pre Need Lot Sales	At Need Lot Sales
2008	5	6	45%	55%
2009	9	4	69%	31%
2010	4	2	67%	33%
2011	2	11	15%	85%
2012	3	6	33%	67%
2013	1	6	14%	86%
Total	**24**	**35**	**41%**	**59%**

Table 5: Pre-Need Lot Sales and At-Need Cumberland Cemetery Lot and Niche Sales,
Source: LEES+Associates

APPENDIX H: OPEN HOUSE MATERIALS & PRELIMINARY CONCEPTS

INTRODUCTION

What this project is about:

- Establishing a vision for the Cumberland Village Cemeteries that meets the needs and wishes of the community.
- Developing a physical layout for the remaining unused area, identifying the types of interment to be offered, and determining the remaining lifespan of the Village Cemetery site.
- Reviewing the financial performance of Cumberland cemeteries and identifying areas for improvement.
- Delivering a conservation management plan to preserve the cemeteries' heritage features and landscapes
- Proposing a marketing plan to engage the community and promote the cemeteries as public amenities.

Key Issues

- A view within the community that the Cumberland Village cemetery is not attractive or adequately maintained.
- Unsanctioned memorialization and andornmnet of grave sites is an impact on maintenance efforts at the cemetery.
- The annual deficit for cemetery maintenance costs over revenues is on the rise from 44% in 2010 to 48% in 2012.
- Potential loss of heritage artefacts within the cemeteries due to both natural decay and external pressures associated with the development of adjacent lands.

Questions

- What are the top 3 issues that you think the Village should address at the cemeteries?
- An additional option for full casket burial in a naturalized setting could be added at the Cumberland Village Cemetery. Would you consider Green Burial if it were made available?
- What qualities or amenities have you seen at other cemeteries that you would like to see at the Cumberland Village Cemetery?

Regional Context

Site Location Plan

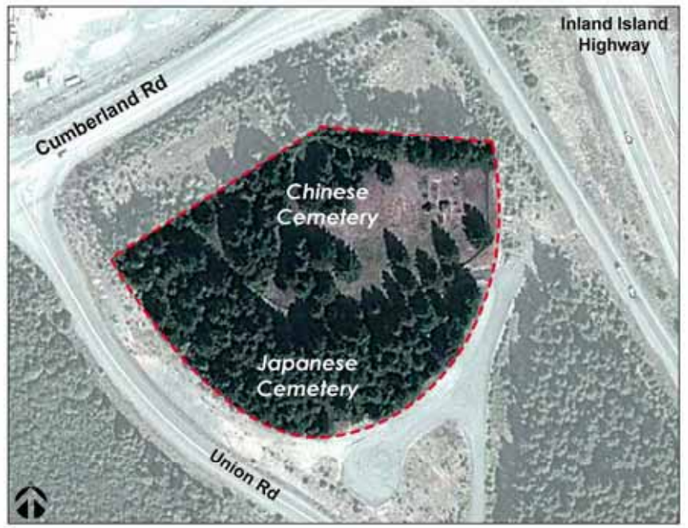
Where are we in the process?

VILLAGE OF CUMBERLAND CEMETERIES MASTER PLAN March 12, 2014 LEES+Associates Landscape Architects and Planners

EXISTING CEMETERY CONDITIONS

Cumberland Village Cemetery | Active Cemetery

Chinese and Japanese Cemeteries| Inactive Cemeteries



Japanese Cemetery

Chinese Cemetery

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SITE ANALYSIS - EXISTING CONDITIONS and PRECEDENTS

Debris / Bulk Storage
- Unsightly; needs containment and screening

Interpretive Signage
- Poor location, easily overlooked

Gravel Parking Lot
- Lacks edge definition or landscaping
- No pedestrian connection to entry
- Trail head opportunity: cemetery walking tour; pedestrian route to Maple Lake Park

Dumping and hang-out area

Poorly defined woodland edges
- Invites trespass and dumping

Existing undeveloped areas (Typ.)
- Capacity for new casket lots?

Unscreened debris storage

Poor quality front perimeter
- Unattractive, ineffective fencing

Existing entry area
- Lacks information and way-finding features
- Absence of amenity or a "sense of arrival and welcome."

Existing Right-of-Way
- Space and need for new evergreen trees to establish a vegetative or buffer from future development

-Gravelly Soil
-Lack of water supply for fresh flowers and landscaping
-Poorly defined pedestrian and vehicle circulation routes

Casket burial area with informal, low maintenance lawn

Grave sites maintained by families

Cremation Garden with columbaria and planted beds for scattering

Green burial area along the existing forest edge

VILLAGE OF CUMBERLAND CEMETERIES MASTER PLAN June 25th 2014 LEES+Associates Landscape Architects and Planners

CONCEPT A - Maintain Existing

Overall Cemetery Site Improvements

- Soil amendment/topsoil over proposed new lots and incrementally over existing lots where possible
- Non potable water (courtesy of Cumberalnd Sand + gravel) for irrigation purposes only
- Vehicle circulation routes demarcated with grading and top dressing with gravel

Legend

- Existing Casket lots
- Proposed Casket lots
- Proposed Green burial lots
- Proposed Cremation lots
- Columbarium wall
- Existing trees
- Proposed deciduous tree
- Proposed evergreen trees
- Proposed shrub bed
- Boundary line
- Proposed fencing

VILLAGE OF CUMBERLAND CEMETERIES MASTER PLAN

June 25th 2014

LEES+Associates
Landscape Architects and Planners

CONCEPT B - Introduce Alternatives

Overall Cemetery Site Improvements

- Soil amendment/topsoil over proposed new lots and incrementally over existing lots where possible
- Non potable water (courtesy of Cumberalnd Sand + gravel) for irrigation purposes only
- Vehicle circulation routes demarcated with grading and top dressing with gravel

Legend

- Existing Casket lots
- Proposed Casket lots
- Proposed Green burial lots
- Proposed Cremation lots
- Columbarium wall
- Existing trees
- Proposed deciduous tree
- Proposed evergreen trees
- Proposed shrub bed
- Boundary line
- Proposed fencing
- Proposed corridor

VILLAGE OF CUMBERLAND CEMETERIES MASTER PLAN

June 25th 2014

LEES+Associates
Landscape Architects and Planners

APPENDIX I: SUMMARY OF OPEN HOUSE FEEDBACK

WHAT WE HEARD:

June 25 2014

VILLAGE OF CUMBERLAND CEMETERIES MASTER PLAN

Responses to Feedback Form Questions: Open House March 12th 2014

A total of 31 responses received - Green cells indicate key outcomes

	Totals
1 What are the top 3 issues you think the Village should address at the cemeteries?	
Site Maintenance	**8**
Heritage/historic qualities	**9**
On-line info	1
Vandalism and Site Security	4
Visitor Amenities (benches, flowers, pathways)	4
Permitted monument types	**10**
Landscape improvements	3
Signage (informational/interpretive)	5
Promotions	1
Water	**11**
Grave finding	1
Green burial	3
Memorial wall	1
Remaining space	1
Budget	3
Management committee	1
Individual grave maintenance	1
Dogs off-leash	1
Lighting	1
Unauthorized plantings	1
Gate and fencing	1
Burial costs	2
Preferential resident pricing	1
Scattering Garden	1
Consistency of rules/regulations	1
2 Do you intend to inter cremated remains or reserve a space for cremated remains at a cemetery?	
Yes	**15**
No	16
At the Cumberland Cemetery	**11**
Do not know	3
4 Intend to use one of the current interment options:	
Full casket burial in a standard grave	**12**
In-ground cremation burial in a cremation grave	1
In-ground cremation burial in a standard grave	7
Inurnment in a columbarium niche	4
5 Would you consider Green Burial (burial in a naturalized setting) if it were available?	
Yes	**18**
No	12
6 Would be interested in the following additional interment options:	
More than one urn/cremation grave or four urn/standard grave	**14**
A scattering garden for cremated remains	5
Above ground urns for cremated remains	2
An ossuary (a below-ground vessel for comingled cremated remains)	2
Family vessels (above-ground container for urns or comingled cremated remains)	3
7 Would be interested in placing the name of a loved one on a memorial wall?	
Yes	**14**
No	14
8 Have you visited the Chinese and Japanese Cemeteries?	
Yes	**28**
No	2

Do you have any thoughts about the value of these sites to the community?

They are our heritage and we need them.
I see very little of interest there. I would be nice to create more cultural gardens/installations
They are to be treasured - similar to museums, they tell a story of our past.
Very important for historic reasons - an indication of their acceptance into the community.
Extremely valuable to our community's history - in both a good sense and to remind us of past discrimination
Historically they are very important to our community.
History.
They are very important to our community and its history.
Heritage sites remembering these two groups of Cumberland pioneers
They are a valued history for Cumberland and need to be protected and maintained
They should be valued and respected, not ignored
They are very valuable; bring the value out to the world
They need to be preserved and maintained
History! Tourism! Dignity!
"Lest we forget."
They are historical. Chinese and Japanese should NOT allow any burials as where bodies are is unknown
Should be preserved and protected as religious, cultural and historic sites

9 Have you visited other cemeteries in this area?	
Yes	**17**
No	

10 Reasons for visiting?

Burial of family member; also for historic value.
To honour those who have gone before, history, interest, quiet contemplation.
Burial of family member; also for historic value.
Reflection, historic interest; curiosity; research.
To look after family members' graves and to reflect.
Visit loved ones.
Family.
Visit with loved ones.
Visiting loved ones.
Visit loved ones; clean and water graves.
History study of the area.
Family funerals and visits.
Parent buried.
Family on certain dates - just because.
When there is a service.
Relatives there.
With visitors; for historic interest.
Funerals.

12 Would you use online info about the Cumberland Cemetery if it were available?	
Yes	**20**
No	6
13 Would you use a Smartphone App?	
Yes	3
No	**24**
14 Items that should be considered as part of future plans for the cemetery:	
Trees, grass or other plantings	**14**
Upright headstones	**13**
Grave curbs/borders	12
On-site grave finding service	**20**
Cemeteries web page	**18**
New site signage/interpretive signage	9

15 Additional comments:

This graveyard is really great and I personally visit it 2 times a week or at least 2 times a month.
People could make a donation/drop box towards the scattering garden. Give the option to "sponsor" some plantings or allow a space for people to plant for their love ones.
I prefer upright headstones - the pillow type would be preferred. More money towards beautifying the cemetery - flowering trees etc. It looks somewhat lonely and uncared for, an unwanted necessity and just left barren and treeless.
Make niche accommodation large enough to hold regulation sized urns; space fro 2 urns if a couple
In winter when my wife died, poor ploughing to grave - half the family couldn't make it to the site for the service. Half the people were slipping on the ice. At least put sand or gravel down.
Hire students for cleanup.
A green burial site with little or no maintenance. I represent the Green Burial Committee. In August 2012 we made a presentation to Cumberland Council requesting that they open a green burial section in the existing cemetery. They were receptive to the idea. I am available for info if required.
I think a columbarium is a wonderful idea - indoor building out of the weather - less maintenance.
Not allowing vehicles to back into adjoining property to cut firewood. Seniors need vehicle access due to mobility issues. No dogs allowed to run off-leash. People clean up the sites of loved ones.
Allow people to plant flowers or place items on part of the grave. Other cemeteries are filling up and many people in the Valley would buy into a green burial plot.
Make it easy for first time users to navigate the options. How do I dal with loved ones remains that I want to have in a columbarium niche here vs. near VS?
Stop wasting money on consultants.
I have been away and so apparently missed the request for public information regarding the possible allocation of land for a Green Burial site. Just want to indicate my support and interest in this potential change. Just want to indicate my support and interest in this potential change. I do hope you follow up.

VILLAGE OF CUMBERLAND CEMETERIES MASTER PLAN June 25th 2014 LEES+Associates Landscape Architects and Planners

July 22 2014

VILLAGE OF CUMBERLAND CEMETERIES MASTER PLAN

Responses to Feedback Form Questions: Open House June 25th 2014

Total of 6 forms received; other responses were made as comments on Post-It Notes placed on the plans, which displayed for a week following the Open Hou

			Totals
1	**What do you like/dislike about Concept A - Maintain existing?**		
	Like (Positive)		
	It looks very good		
	Green Burial is included		
	I like Plan A or B. I like the fact that there is a plan.		
	I like the centrally located trees		
	Dislike (Negative)		
	There needs to be a Picnic area		
	More trees needed within the cemetery		
	More trees needed in Concept B		
	Include a pedestrian trail		
	Less green burial space (than Concept B)		
	It is aesthetically less pleasing (than Concept B)		
	It will cost more to maintain over the years (than Concept B)		
2	**What do you like/dislike about Concept B - Introduce Alternatives?**		
	Like (Positive)		
	Green Burial is included		
	I like the larger number of Green burial lots		
	The Arbor is a good idea		
	There is a better interpretive centre		
	More aesthetically pleasing (than Concept A)		
	Will cost less (than Concept A) in the long term, even though upfront costs are higher		
	Dislike (Negative)		
	More trees needed within the cemetery		
	More trees needed generally		
3	**Do you have family or friends buried at Cumberland Cemetery?**		
		Yes	2
		No	2
4	**Do you intend to be buried at Cumberland Cemetery**		
		Yes	3
		No	1
5	**If you are considering interment at the Cumberland Cemetery, which options are/would you consider for yourself or others?**		
		• Casket Burial: burial in a traditional grave	1
		• Cremation: inerment in an urn placed in a columbarium niche	
		• Cremation: interment in a cremation lot	
		• Cremation: interment in an existing family grave	
		• Cremation: interment in an ossuary (vessel for comingled remains)	
		• Cremation: scattering (scattering garden)	
		• Cremation: scattering (at a location outside of a cemetery)	
		• Green burial: burial in a grave in a naturalized setting	1
6	**Do you have any additional comments/ideas/suggestions re: the Cemeteries Master Plan, or about what is presented on these two concepts?**		
	There needs to be communication with the Cumberland Chinatown Picnic Reunion Group, this would be respectful.		
	There is no comparable group for the Japanese Cemetery, although advising as to the changes would be respectful.		
	It would be good to purchase Green Burial lots, as soon as possible.		
	Please invite Royal Oak Director for a presentation.		

APPENDIX J: NEW PRODUCT AND SERVICE OPTIONS

BENCHMARK COMMUNITY OFFERINGS

In Cumberland, one casket interment and four sets of cremated remains may be interred in each casket lot and one urn in each cremation lot. Courtenay and Qualicum Beach also allow one casket and four sets of cremated remains in each grave. Courtenay permits two urns per cremation lot or niche. Qualicum Beach permits one urn per cremation lot but two urns per niche. It also permits up to six cremated remains per casket lot. Courtenay offers a scattering garden, though it is only moderately successful. Their niche wall has proven more popular.

MEMORIALIZATION

Cumberland Cemetery does offer a means for people to memorializing individuals not interred at the cemetery, such on a memorial wall. As families are becoming more mobile and less likely to be interred together (or even in a cemetery environment), offering an attractive, affordable memorialization option such as a memorial wall could be a more economically viable in the future.

Memorial trees are sometimes planted at cemeteries but these can be difficult to maintain, especially on a dry, gravelly site like the Cumberland Cemetery. Memorial benches are more suitable, and could also provide a needed site amenity as well as additional revenue. The Village has selected a durable, attractive exterior bench for its parks that is available from an established supplier and available with a memorial plaque recess. Such benches could be installed in the proposed Cremation Garden area. This type of bench is preferable to the stone benches marketed by monument companies, as they are usually expensive, uncomfortable and not compatible with their context.

It is important to note that any bench memorialization should be sold with a term and limitations on the Village's liability for replacement. Without this provision, establishing a program for what appears to be an attractive revenue-generator could end up as a financial liability.

GREEN BURIAL

Green burial is emerging as a type of full body interment that is attracting increasing interest across North America. Also known as "natural burial, "country burial" or "woodland burial, this type of interment is still relatively uncommon in Canada. As of 2014, however, a new Green Burial Society of Canada has been established. Its role is to promote green burial standards, including cemetery participation in the (international) Green Burial Council's certification system. Green burial is defined as traditional earth burial with:

- No embalming;
- Burial directly in the ground;
- No use of grave liners or vaults;
- A fully biodegradable burial container (casket or shroud);
- Interment sites planted with only indigenous groundcover, and
- No individual grave markers.

Green burial has its roots in a desire felt by some to reconnect with the key events of life, including death, and to restore the personal meaning to the traditions that surround these events. Many who would otherwise choose cremation are attracted to green burial, especially as it better meets their environmental values by imposing a much smaller "environmental footprint." Choosing green burial is for many an expression of their personal values. Since the people choosing green burial would typically not choose to be interred in a conventional cemetery, offering green burial could be a means of tapping into a market segment that is currently unavailable.

Most people have heard of green burial and are curious to learn more about it. The largest green burial area in a public cemetery in Canada is the "Woodlands" at Royal Oak Burial Park near Victoria, BC. This site opened in late 2008 and since then has sold over 70 at-need and 100 preneed lots. Offering green burial is advantageous in terms of its **marketing value**. Print, TV and radio media are very attuned to stories about green burial. Stephen Olson, the Executive Director of Royal Oak attests to the promotional value of green burial to his cemetery.[21]

There is an opportunity to offer green burial at the Village Cemetery. Green burial areas can be as space-efficient and economically feasible as traditional casket burial areas, and can yield the same profit margin as basic casket lots. Over the long term, the cost of maintenance is lower due to the minimal maintenance required (notably lawn care). Offering this type of interment would not require significant capital investment, and could attract those who have expressed an interest in this option but would otherwise not choose to be interred in Cumberland. Green burial lots would be suitable along the edge of the developed area of the cemetery, where each lot be identified by its GPS coordinates.

Green burial allows for slightly shallower excavations (1.2m/ 4' depth) compared with the 1.8m/6' depth of conventional burials. Excavated soils do not need to be removed, nor does the grave need to be replanted with turf grass. Families typically pay for the revegetation of graves with native plant materials, which gradually restores the area to a more natural condition.

Figure 13: Green Burial Section-Royal Oak Burial Park, Source: LEES+Associates Projects & Photos.

[21] CTV News, 'More people opting for 'The Green Goodbye', February 20, 2013 (http://bc.ctvnews.ca/more-people-opting-for-the-green-goodbye-1.1158345)

It is unlikely that demand for green burial will surpass traditional burial (or cremation) over the foreseeable future; however, it should be seen as another means of meeting community needs and wishes.

There are several factors that the Village should consider in evaluating whether or not to expand the interment options at Cumberland Cemetery to include green burial:

1. Green burial **can generate sales revenues comparable to a conventional in-ground burial**. Many people are willing to pay full price—in some cases even pay a premium—for products that they believe reflect and convey their personal values. Green burial lots can be sold at the same price as conventional lots, but typically incur a lower development cost.
2. Green burial has been shown to **attract those who would otherwise choose cremation**. Based on his experience at Royal Oak Burial Park's green burial area, Executive Director Stephen Olson has noted that 80% of the customers that have chosen burial at the Woodlands site had originally planned for cremation. If this translates to the larger market, offering green burial at a cemetery could have the effect of **reclaiming some of the market that is gradually being lost to the cemetery b**y people choosing cremation but not choosing to inter remains in a cemetery environment.
3. Green burial **requires less maintenance**, including less fuel for power equipment. Lawn is the most labour and energy-intensive component of the traditional cemetery environment. Since burial sites are not planted with turf grass, they do not require the high level management traditional burial areas require. The impact of removing lawn care from a cemetery budget can be significant, especially over the long term.
4. Green burial **attracts public interest**, and offering this option may serve as good public relations for the Village's cemetery system. Based on the experience of Royal Oak, offering green burial has been proven to be very effective marketing for the cemetery, attracting wide-spread interest and a generally positive response from across North America.
5. Insofar as the Comox region is home to many people that value **nature and the rural lifestyle**, it seems likely that some of this cohort—many of whom are now reaching retirement age—would be receptive to the idea of green burial, should it be offered at Cumberland Cemetery. The value of green burial to many attracted to this option is that it helps restore the native landscape that they value and would like to see preserved.

APPENDIX K: CEMETERY FEES - PRICING COMPARISON

Village of Cumberland - 2014 Rates Comparison Cemetery Plots + Niches Price Comparison												
Item	Cumberland Cemetery Resident	Cumberland Cemetery Non-Resident	Courtenay Cemetery Resident	Courtenay Cemetery Non-Resident	Campbell River Resident	Campbell River Non-Resident	Qualicum Beach Resident	Qualicum Beach Non-Resident	Grand Forks Resident	Grand Forks Non-Resident	Average Resident	Average Non-Resident
Population - Census 2011	3,398		21,940		31,186		8,087		3,985			
Sale of Cemetery Lots												
Adult Plot - Base	$850	$1,100	$512	$818	$685	$861	$580	$1,125	$721	$961	$670	$973
Adult - PCF	$213	$275	$171	$273	$343	$431	$195	$375	$288	$384	$242	$348
Adult Plot - Average	**$1,063**	**$1,375**	**$682**	**$1,090**	**$1,028**	**$1,292**	**$775**	**$1,500**	**$1,009**	**$1,345**	**$911**	**$1,320**
PCF %	25%	25%	33%	33%	25%	25%	34%	33%	40%	40%	36%	36%
Child Plot - Base	n/a	n/a	$225	$315	$418	$531	n/a	n/a	$540	$720	$394	$522
Child - PCF	n/a	n/a	$75	$105	$209	$265	n/a	n/a	$216	$288	$167	$219
Child Plot	**$0**	**$0**	**$300**	**$420**	**$627**	**$796**	**$0**	**$0**	**$756**	**$1,008**	**$561**	**$741**
PCF %	n/a	n/a	33%	33%	25%	25%	n/a	n/a	40%	40%	42%	42%
Infant Plot - Base	n/a	n/a	$131	$246	$209	$276	n/a	n/a	$360	$480	$233	$334
Infant - PCF	n/a	n/a	$44	$82	$105	$138	n/a	n/a	$144	$192	$98	$137
Infant Plot	**$0**	**$0**	**$175**	**$328**	**$314**	**$414**	**$0**	**$0**	**$504**	**$672**	**$199**	**$283**
PCF %	n/a	n/a	33%	33%	25%	25%	n/a	n/a	40%	40%	42%	41%
Cremated Remains - Base	$300	$400	$225	$315	$209	$276	$245	$450	$320	$427	$260	$374
Cremated Remains - PCF	$75	$100	$75	$105	$105	$138	$80	$150	$128	$171	$93	$133
Cremated Remains Plot	**$375**	**$500**	**$300**	**$420**	**$314**	**$414**	**$325**	**$600**	**$448**	**$598**	**$352**	**$506**
PCF %	25%	25%	33%	33%	25%	25%	33%	33%	40%	40%	36%	36%
Columbarium Niches - Base	$600	$700	$810	$1,530	$0	$0	$900	$1,275	n/a	n/a	$770	$1,168
Columbarium Niches - PCF	$60	$70	$90	$185	$0	$0	$300	$425	n/a	n/a	$150	$227
Columbarium Niches - Average	**$660**	**$770**	**$900**	**$1,715**	**$0**	**$0**	**$1,200**	**$1,700**	**n/a**	**n/a**	**$920**	**$1,395**
PCF %	10%	10%	11%	12%	n/a	n/a	33%	33%	n/a	n/a	10%	10%

Table 6: Benchmark Survey of Plots and Niche Cemetery Fees in Comparable Communities in British Columbia,
Source: LEES+Associates + Municipality By-Laws and Cemetery Websites

Village of Cumberland - 2014 Rates Comparison Cemetery Services Price Comparison												
Item	**Cumberland Resident**	**Cumberland Non-Resident**	**Courtenay Civic Cemetery Resident**	**Courtenay Civic Cemetery Non-Resident**	**Campbell River Resident**	**Campbell River Non-Resident**	**Qualicum Beach Resident**	**Qualicum Beach Non-Resident**	**Grand Forks Resident**	**Grand Forks Non-Resident**	**Average Resident**	**Average Non-Resident**
Population - Census 2011	3,398		21,940		31,186		8,087		3,985			
Opening and Closing												
Adult Burial	$850	$850	$1,215	$1,215	$1,123	$1,123	$725	$900	$896	$896	$962	$997
Child Burial	n/a	n/a	$700	$700	$543	$543	n/a	n/a	$845	$845	$696	$696
Infant Burial	$400	$400	$285	$285	$447	$447	n/a	n/a	$675	$675	$452	$452
Cremated Remains Burial	$180	$180	$285	$285	$301	$301	$225	$225	$225	$225	$243	$243
Columbarium Inurnment	$100	$100	$100	$100	n/a	n/a	$160	$160	n/a	n/a	$120	$120
Scattering of Ashes/Ossuary	n/a	n/a	$120	$220	n/a	n/a	$325	$500	n/a	n/a	$223	$360
Exhumation - Adult	$1,100	$1,100	n/a	n/a	$2,245	$2,245	n/a	n/a	$1,013	$1,013	$1,453	$1,453
Exhumation - Child/Infant	$600	$600	n/a	n/a	$1,018	$1,018	n/a	n/a	$845	$845	$821	$821
Exhumation - Extra Deep	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	$675	$675	$675	$675
Exhumation - Cremated Remains	$400	$400	n/a	n/a	$434	$434	$300	$300	$282	$282	$354	$354
Exhumation - Columbarium	n/a	n/a	n/a	n/a	n/a	n/a	$150	$150	n/a	n/a	$150	$150
Additional Services, Products and Fees												
Extra Deep - Openning & Closing	n/a	n/a	n/a	n/a	$524	$524	n/a	n/a	n/a	n/a	$524	$524
Burials After Hrs. Weekdays extra	$25/QuarterHr	$25/QuarterHr	$250	$250	$254	$254	$675	$675	$448	$448	$340	$340
Burials Weekends & Holidays extra	$500	$500	$285	$285	$1,028	$1,028	$675	$675	$845	$845	$667	$667
Burials After Hrs. Weekdays (Infant	n/a	n/a	n/a	n/a	$254	$254	n/a	n/a	$338	$338	$296	$296
Burials Weekends & Holidays (Infan	n/a	n/a	n/a	n/a	$1,028	$1,028	n/a	n/a	$675	$675	$852	$852
Cremation Weekends & Holidays	$250	$250	$142	$142	$514	$514	$150	$150	$169	$169	$245	$245
Transfer of License	$50	$50	n/a	n/a	$63	$63	$50	$50	$75	$75	$60	$60
Marker Install	$125-150	$125-150	$140	$140	$169	$169	$110	$110	$85	$85	$131	$131
Marker PCF	$10	$10	$10	$10	n/a	n/a	$40	$40	$34	$34	**$24**	**$24**
Installation of Markers Total	**$135-160**	**$135-160**	**$150**	**$150**	**$169**	**$169**	**$150**	**$150**	**$119**	**$119**	**$150**	**$150**

Table 7: Benchmark Survey of Cemetery Service Fees in Comparable Communities in British Columbia,
Source: LEES+Associates + Municipality By-Laws and Cemetery Websites

APPENDIX L: FINANCIAL SCENARIO SENSITIVITY ANALYSES

FINANCIAL PLAN BASE ASSUMPTIONS

All of the following assumptions are incorporated into the scenarios reviewed in this Master Plan:

- Cumberland Cemetery has capacity and will remain active over the next 50 years and will develop new inventory as needed to meet expected demand. This is reasonable because:
  - Market capture rates will not likely change significantly in the next 25 years.
  - Revenue increases do not historically occur on a regular basis to adjust for changes in the cost of living. The last price change was implemented in 2009. The status quo forecast assumes no further increases are implemented.
  - Annual cost increases are projected from the historical inflation rate of **3.0%**.
  - Cumberland Cemetery financial reporting policies and perpetual care fund contributions and interest rates, are expected to remain constant with historical practices.
  - The historic practice of allocating tax and government grant revenue will continue to fully meet or exceed the net balance, cost recovery gap.

SCENARIO 1 - MAINTAINING THE STATUS QUO

The following graph is a "snapshot" in time, summarizing the system's financial position 2008 - 2014, and reflecting the financial reports to 2013 and the expected budget numbers for 2014.

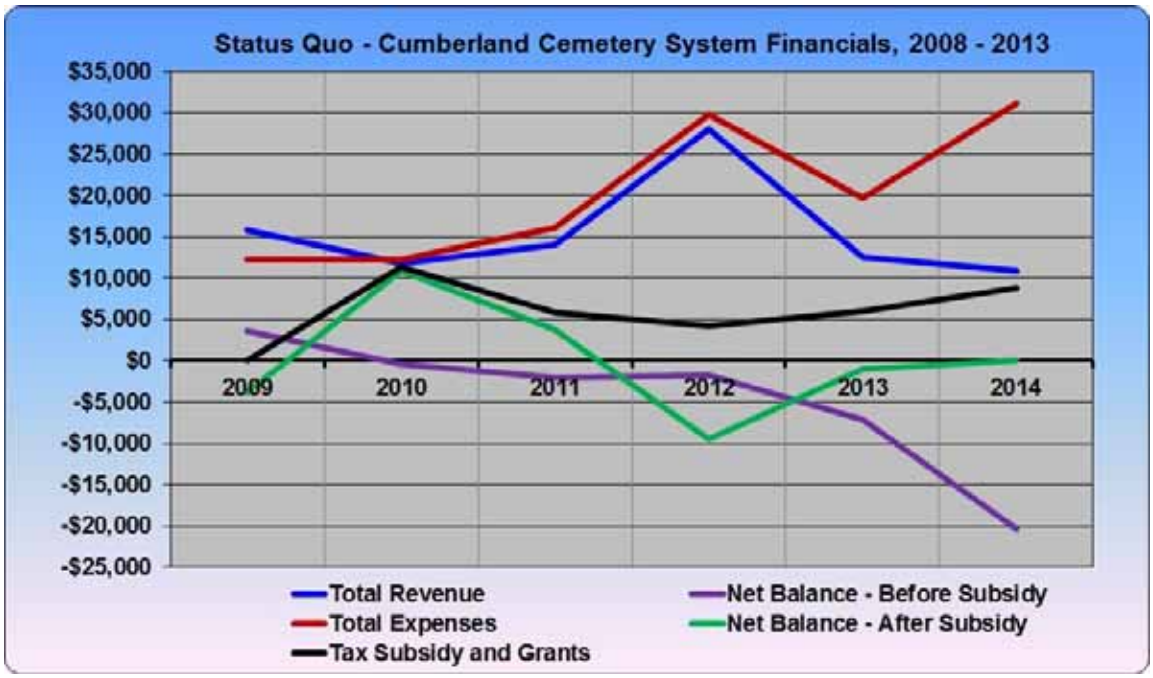

Figure 14: Status Quo Historic Financials Summary, 2009-2014 Cumberland Cemetery System, Source: Village of Cumberland Financial Reports and LEES+Associates.

The Cumberland Cemetery System's current financial position is relatively strong, largely due to its **above average pre-need sales**. Historically the subsidy from property tax, penalties and Interest revenues, as well as government grants has actually exceeded operating costs.

The following graph summarizes the projected financial position of the Cumberland Cemetery System over 50 years under status quo conditions. This status quo projection scenario only includes the base assumptions listed earlier for the Financial Plan.

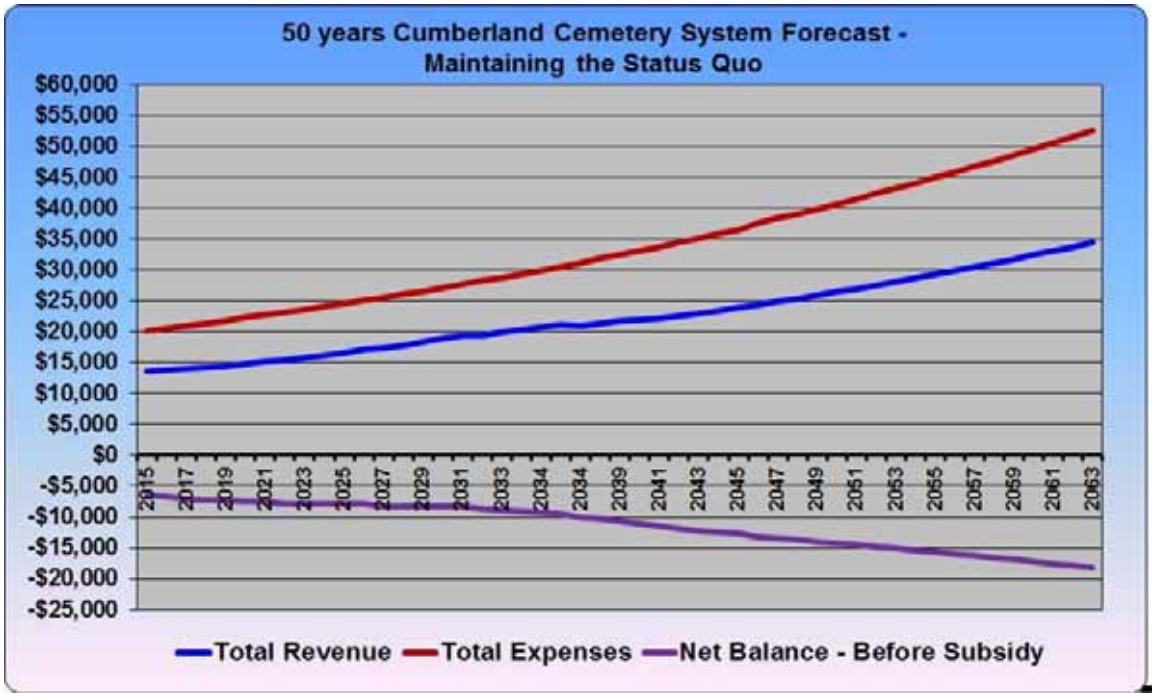

Figure 15: Maintain Status Quo, 50 Year Financial Forecast, Source: LEES+Associates.

All financial forecasts for scenarios projected over the next 50 years, excludes extraordinary items and capital development costs. Therefore, "Total Expenses" reported for each forecast scenario only includes the expected operating cost for the Cumberland Cemetery System.

SCENARIO 2 - ALTERNATE STRATEGY

This scenario does maintain all of the **assumptions** from the status quo scenario, and adds the following new conditions:

- The Village **increases cemetery fees by 3% per year**. This represents an annual increase of **1% greater** than the expected **cost of inflation** (currently estimated at 2%), with the intent of closing the gap in operating cost coverage.
- The Village will invest in and installs new service offerings including, green burial, columbaria, and scattering gardens as proposed in this report's development plan.
- The Village will implement **one-time increases** to fees in 2015 and differential pricing for resident and non-resident interments, as recommended in the Product and Service Review.

- The proposed changes to pricing are expected to increase casket interment revenue by 18% and cremation interment revenue by 53%.

- This scenario assumes a new **marketing and community engagement** investment of **$2,500** in 2015 and **$1,250** from 2016 forward.
  - New promotional efforts to communicate with the community, the upcoming development changes and improved quality of cemetery service are necessary to mitigate the potential market share losses from increasing cemetery rates
  - In addition, assertive and effective promotional efforts are actually expected to increase revenue by **10% in 2015** and by **5% in 2016** from Cumberland's enhanced connection with the community. These new sales levels are expected to be maintained moving forward, provided marketing efforts continue.

The following graph highlights the changes to revenue, expenses and net balance before tax subsidy under Scenario 2.

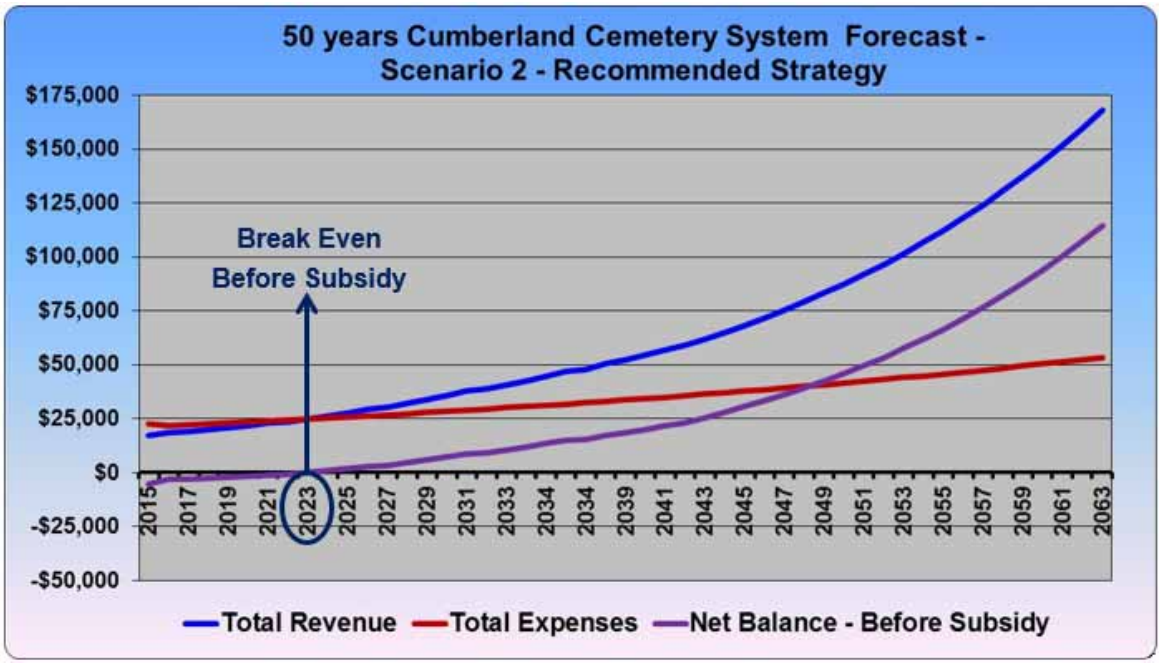

Figure 16: Scenario 2, Recommended Strategy, 50 Year Financial Forecast, Source: LEES+Associates.

The circle on the graph above identifies the break-even point for this scenario.

It is important to note that all scenarios projected does not include outflow for new capital expenditures required to acquire additional cemetery inventory, infrastructure, land or other development projects.

APPENDIX M: PERPETUAL CARE FUND LEGISLATIVE REQUIREMENTS

Cemeteries are unique facilities and landscapes, due in part to their governance by the **British Columbia (BC) Cremation, Interment and Funeral Services Act (2004).** This Act stipulates that cemetery owners must provide "care and maintenance" of their properties, and that they must do so in perpetuity. This obligation for maintenance begins at the time a cemetery is established, extends through the period during which they are active and generating revenue, and continues long after they are full and no longer generating revenue.

What exactly qualifies as care and maintenance is not stipulated by legislation, and as a result, the level of care and maintenance provided at cemeteries varies widely. While a cemetery is active, it is in the interests of its owner to maintain it so the site will attract families seeking a pleasant, respectful environment for the interment of their loved ones. Once a site is no longer active, there is understandably less incentive for a cemetery owner to invest in its care and maintenance.

Perpetual Care legislation in BC dates back to the 1950's, although the implementation of a perpetual care fund was implemented at some provincial cemeteries by the 1930's. The legislation applies to all cemeteries, public and private, denominational or nonsectarian. The intent of Perpetual Care legislation is to ensure that cemeteries will not be abandoned after they are full, or that the burden of paying for their care and maintenance will not fall—at least not entirely—onto the shoulders of tax payers. The legislation confirms society's values that a maintained landscape conveys respect for the people interred there. It also establishes that this obligation belongs to the community rather than to the families of those buried at any given site.

Perpetual Care legislation ensures that closed cemeteries will receive ongoing maintenance, thereby protecting public health and safety as well as the value of adjacent properties. A closed cemetery that is reasonably maintained is also able to fulfill its role as a repository of local history and heritage. In many instances, such sites can also serve as valuable community open space, and eventually perform a valuable ecological function in the larger landscape.

It is considered to be an industry best practice for a portion of cemetery sales to be allocated to the long term planning of cemetery perpetual care. Endowment or perpetual care funds in British Columbia are protected by law and are very conservatively managed. Income from the fund can only be spent on cemetery care and maintenance and the principal of a cemetery care fund is protected by provincial legislation.

In British Columbia, Care Funds must be **managed in accordance** with the Cremation, Interment and Funeral Services Act, **Part 7**"[22].

Establishment of care fund

28 *(1) A director may order an operator of a place of interment to establish a care fund in respect of the place of interment on terms and conditions specified by the director.*

[22] *Cremation, Interment and Funeral Services Act,* http://www.bclaws.ca/civix/document/id/complete/statreg/04035_01

(2) A director may vary, by order, the terms and conditions in an order establishing a care fund.

(3) Subject to the regulations, if an operator of a place of interment has established a care fund for the place of interment, the operator, and all subsequent operators, must make deposits to the care fund in the prescribed amounts.

(4) If a director has ordered an operator to establish a care fund, all funds that the operator is required to place in the care fund must be kept separate and apart.

(5) If a director has ordered an operator of a place of interment to establish a care fund, the operator must establish and administer the care fund

(a) As a trust account with a savings institution in British Columbia,

(b) By entering into a trust agreement with the savings institution that includes the types of terms prescribed, and

(c) In accordance with the regulations.

(6) Subsection (5) (a) and (b) does not apply to a municipality, a regional district or an improvement district.

(7) A subsequent operator must maintain the care fund in accordance with this Act, the regulations and the terms and conditions related to the care of the fund imposed, from time to time, by order of a director.

Requirements on trustee of care funds

29 *(1) A savings institution is the trustee of a care fund established with it and must administer the care fund*

(a) In accordance with the regulations, and

(b) Subject to paragraph (a), in accordance with the terms of a written trust agreement between the savings institution and the operator of the place of interment to which the care fund relates.

(2) A municipality, a regional district or an improvement district that administers its own care fund is deemed to be the trustee of the care fund established by it and must administer the care fund in accordance with the regulations.

(3) In addition to any requirements imposed under this Act, the trustee of a care fund must ensure that the care fund established with the trustee is invested and accounted for in accordance with the provisions of the Trustee Act*.*

(4) The trustee of a care fund must ensure that no part of the care fund is invested with a person or an organization that owns or operates a place of interment or crematorium, or carries on business as a funeral provider or memorial dealer.

(5) A trustee of a care fund must ensure that no part of the principal of the care fund is paid to the operator of the place of interment to which the care fund relates without the prior approval of a director.

(6) A trustee of a care fund may purchase and hold securities on behalf of the care fund only in the name of the care fund.

Requirements for audit of care fund and maintenance of relevant records

30 *(1) A director may*

(a) Audit a care fund, or

(b) Order an operator of a place of interment to have a care fund audited by a person within a class of persons prescribed by the Lieutenant Governor in Council.

(2) An operator of a place of interment must maintain records related to the maintenance of the care fund in a manner that is satisfactory to a director.

Transfer of care fund

31 *(1) An operator of a place of interment in respect of which a care fund has been established must ensure that the care fund is transferred to the subsequent operator before the subsequent operator takes control of the place of interment.*

(2) Until the subsequent operator enters into a new trust agreement with a savings institution, a trust agreement between a savings institution and the operator of a place of interment with respect to a care fund applies, without any amendment to the trust agreement, to the subsequent operator, as if the subsequent operator were the operator who entered into the agreement.

Use of care funds

32 *(1) A savings institution may pay an operator interest and dividend income earned by the care fund, but only for the purpose of paying the operator's liabilities arising out of care and maintenance services provided by any person for the place of interment.*

(2) An operator must use the funds provided under subsection (1) only for the purpose for which they were paid.

Seizure of care funds by creditors

33 *Subject to section 32* [use of care funds]*, but despite any other enactment, a care fund and any money held by an operator for deposit to a care fund*

(a) Is not available to satisfy the liabilities of the operator of the care fund, and

(b) Is not subject to any process of garnishment, attachment, execution or seizure by a creditor.

Liability of savings institution for payments from care funds

34 *(1) Subject to subsection (2), a savings institution that holds and administers a care fund is not liable with respect to a payment from the care fund if the payment is made*

(a) In accordance with this Act, the regulations and the terms and conditions of each applicable order referred to in section 28 [establishment of care fund]*, and*

(b) In compliance with a statement of expenses of the operator received by the savings institution that shows the amount the operator spent for the care and maintenance of the place of interment to which the fund relates.

(2) Subsection (1) does not apply if the savings institution knew, or ought to have known, that the statement referred to in subsection (1) (b) was not accurate or complete.

Dealings with care funds if cemeteries abandoned or in financial difficulty

35 *(1) If a director considers that a place of interment is abandoned or is in financial difficulty, the director, by written notice to the operator and the savings institution holding and administering the care fund that relates to the place of interment, may order the savings institution to administer the care fund, in accordance with the directions of the director until the date the order is rescinded by the director.*

(2) On the date that a savings institution receives a written notice under subsection (1), the director becomes the sole operator with respect to the care fund for the place of interment referred to in the order and from that date the director has all the powers, functions and duties of the operator with respect to the care fund.

(3) When an order referred to in subsection (1) is rescinded, the director ceases to have the authority referred in subsection (2) and the operator of the place of interment at the time of rescission has the powers, functions and duties of an operator under this Part.

Requirements for operators that do not have care fund

36 *If a director has not issued an order under section 28* [establishment of care fund] *with respect to a place of interment, the operator of the place of interment must*

(a) Provide a reasonable level of care and maintenance of the place of interment at the operator's own expense, and

(b) If requested by a director, submit to the director, within the time specified by the director, a report containing the information required by the regulations.

The required Perpetual Care Fund **contributions** are delineated by **Part 2**[23] of the BC Cremation, Interment and Funeral Services Act, Services Regulation, as follows:

Part 2 – Item 20

Required amount of contribution to care funds

20 (1) In subsections (2) and (3), "right of interment" does not include a right of interment of cremated remains or human remains in a columbarium niche or mausoleum crypt.

(2) Except as provided in subsection (3), an operator that has a care fund for a cemetery must, for each right of interment at the cemetery that is sold, make a deposit to that fund of not less than ***25% of the selling price of the right of interment****.*

(3) An operator of a ***place of interment*** *listed in Column 1 of Schedule 1 to this regulation must, for the type of right of interment set out opposite in Column 2 that is sold by the operator, make a deposit to the care fund of* ***not less than the percentage of the selling price of the right of interment*** *set out opposite in Column 3.*

(4) Except as provided in subsection (3), an operator that has a care fund for a mausoleum or columbarium must make a deposit to the care fund of ***not less than 10% of the selling price for each right of interment related to a mausoleum or columbarium****.*

[23] *Cremation, Interment and Funeral Services Act, Services Regulation*
http://www.bclaws.ca/EPLibraries/bclaws_new/document/ID/freeside/298_2004

(5) An operator that has a care fund for a place of interment must make a deposit to the care fund of not less than ***$10 for each memorial installed at the place of interment.***

In summary, legislation requires PCF contributions of **10%** for mausolea and columbaria and **25%** for in-ground graves, and **$10** for each memorial installed. Some municipalities in BC have chosen to contribute more than this statutory requirement.

Perpetual Care is addressed in the **Cumberland Cemetery Bylaw** under the subheading "Cemetery Care Fund", as follows

Cemetery Care Fund

102 *A Care Fund for the future maintenance and care of the Cemetery and the Lots shall be established and maintained.*

103 *The Care Fund will be maintained at the Corporation's financial institution in a separate account designated as* the *Cemetery Care Fund*.

104 *The Financial Officer for the Corporation shall be responsible to ensure*

a) That funds are collected and deposited as prescribed by the Act;

b) That accounting records identify balances pertaining to each Cemetery;

c) Any investment of monies in the Care Fund is permitted under the Act; and

d) That the Care Fund is, at all times, maintained in accordance with the Act.

105 *Income earned from investing the Care Fund, may be used for the upkeep and maintenance of the Cemetery in the year earned if included as a source of funds in the current five year financial plan of the Corporation.*

106 *Where the income earned from investing the Care Fund is not used in the year earned, income earned shall be retained in the Care Fund to increase the principal sum of the Fund.*

107 *The principal portion of the Care Fund shall not be reduced other than in accordance with an order from the Administrative Authority pursuant to the Act.*

108 *The Cemetery Manager may, on behalf of the Corporation, accept voluntary payments to the Care Fund from any person or organization.*

APPENDIX N: PCF BEST PRACTICES + SENSITIVITY ANALYSIS

BEST PRACTICES

A key factor in the viability of a cemetery is the adequacy of its Perpetual Care Fund (PCF). Canadian cemeteries are required by law to maintain a PCF, which is created by depositing a percentage of revenue from products and services sold. The principal deposited must be held intact, but the interest on the principal is available to pay for routine care and maintenance of the site. While a cemetery is active and generating revenues, interest may be withdrawn as needed. Once a cemetery is closed—typically once it reaches capacity and is no longer generating revenue—PCF interest becomes the only source of funding. If a PCF is not large enough to generate sufficient interest to pay for basic care, it requires a subsidy, typically from municipal taxes. Key variables for the strategic planning for cemetery perpetual care include:

1) Identifying and charging the appropriate **% contributions from sales** to the PCF Fund, and
2) Identifying and tracking the current **care and maintenance costs** for each cemetery site, which can then be forecast, based on the expected rate of inflation.
3) Effective investment practices to generate interest returns. The interest rate for municipalities across Canada currently ranges from about **2-5%**.

Identifying non-maintenance expenses such as sales and opening/closings costs is important as these expenses will no longer be incurred once the cemetery becomes inactive and reliant on perpetual care funds.

The standard of maintenance is normally reduced when a cemetery becomes inactive, therefore maintenance costs will substantially decrease to **approximately 50%** when it becomes inactive.

INVESTMENT POLICIES + FUND BALANCE STATUS

Annual PCF contributions have historically consisted of a value worth **11%** of operating revenues. In addition, the Village currently plans to refund members of the community (decreasing the PCF balance) **$2,288** for services that were historically overcharged in the past due. The following table summarizes the Perpetual Care Fund activity over the past five years.

PCF	2009	2010	2011	2012	2013	Post Refund
Starting Balance	$34,418	$38,771	$40,144	$41,880	$43,414	$44,937
Contributions	$1,519	$1,353	$1,715	$1,513	$1,500	($2,288)
Interest	$23	$20	$20.76	$22	$23	n/a
Ending Balance	$38,771	$40,144	$41,880	$43,414	$44,937	**$42,649**
Rate of Return	**0.05%**	**0.05%**	**0.05%**	**0.05%**	**0.05%**	n/a

Table 8: PCF Account Activity, 2008 to 2012, Source: Cumberland PCF Financial Reports.

PCF BASE ASSUMPTIONS

In addition to the assumptions listed under the financial plan, additional assumptions have been applied to the PCF analysis for each financial scenario. These include the following:

- All scenarios assume the Village does **not draw upon** the PCF for further current cemetery site maintenance or headstone replacement.
- All scenarios retain the interest earned within the PCF, to allow **compounding** over time.
- Basic care and maintenance is expected at the cemetery once it becomes inactive (no longer offering interments), therefore only 50% of its previous care expense is expected at that time.

SCENARIO 1 – PERPETUAL CARE - MAINTAINING THE STATUS QUO

From 2009 to 2013, the size of the PCF grew by **21%**. During this same period, total operating expenses grew by **61%** to $19,651 and maintenance costs alone grew **89%** to $15,948 by 2013.

The following graph summarizes the historical Perpetual Care Fund for Cumberland Cemetery System from 2009 to 2013, as well as the Village budget numbers for 2014.

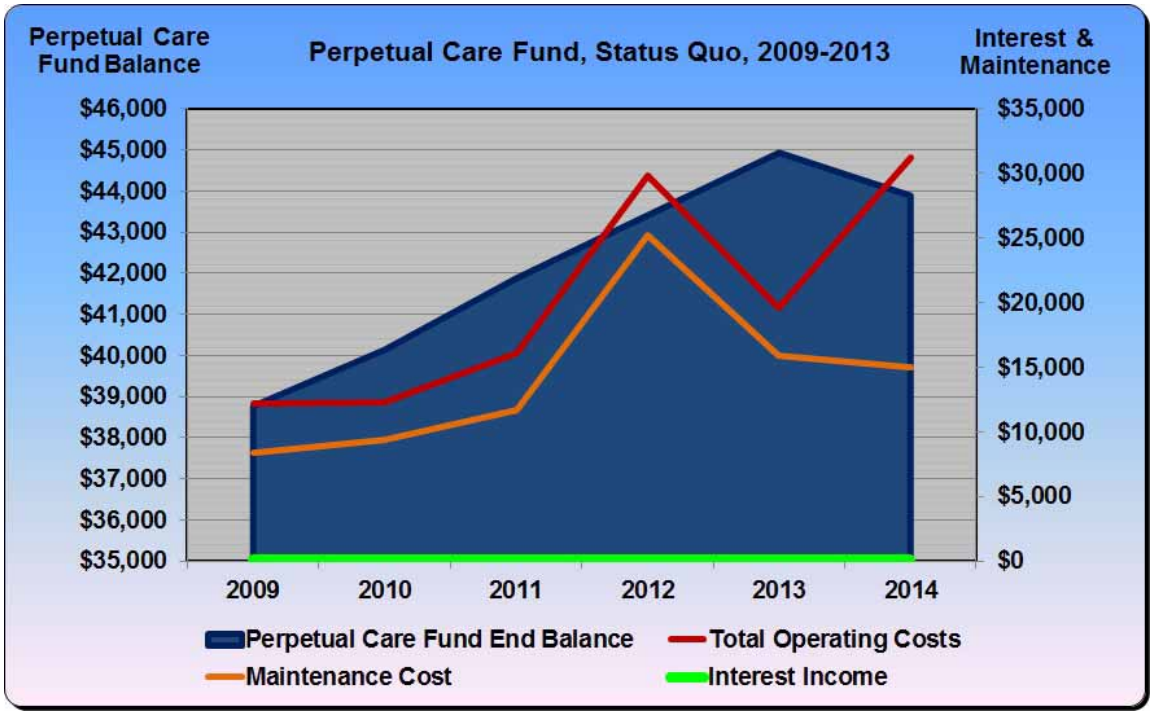

Figure 17: Status Quo Historic Perpetual Care Fund Summary, 2009-2014 Cumberland Cemetery System, Source: Village of Cumberland Financial Reports and LEES+Associates.

The following graph summarizes the expected changes to the PCF balance, interest income, operating expenses and maintenance costs, for the Cumberland Cemetery System over the next 50 years under status quo conditions.

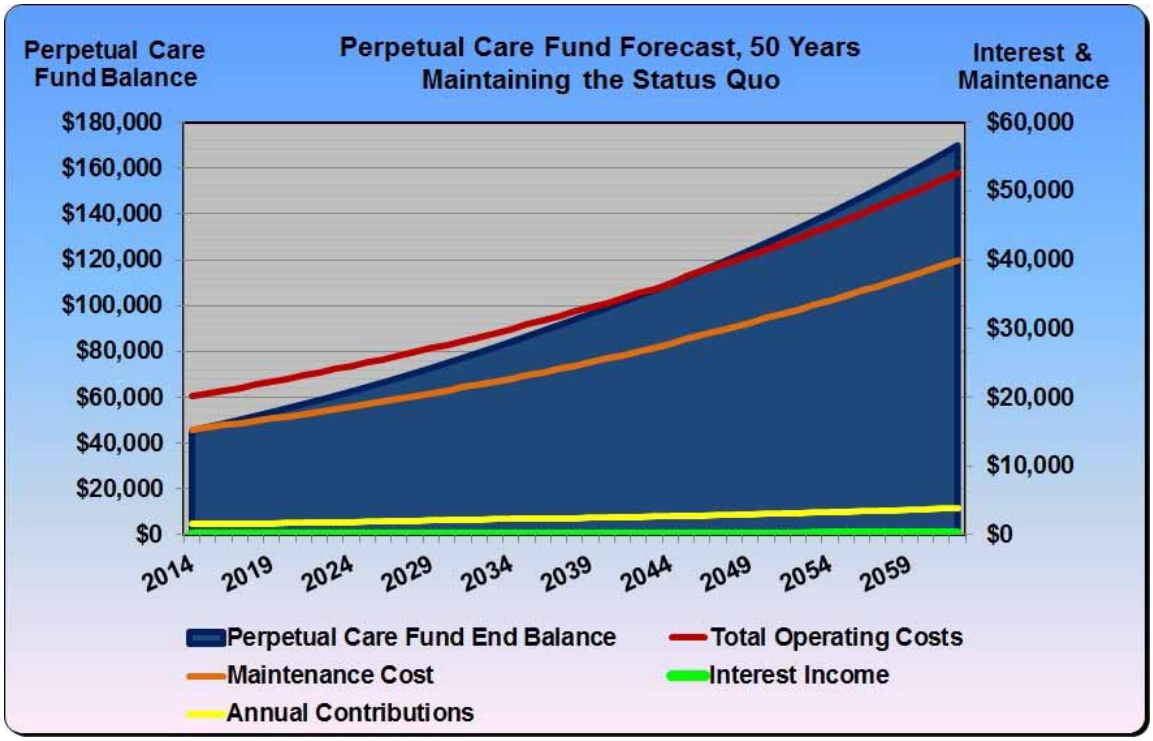

Figure 18: Perpetual Care Fund, Maintaining the Status Quo, 50 Year Financial Forecast, Source: LEES+Associates.

SCENARIO 2 – PERPETUAL CARE – RECOMMENDED FINANCIAL PLAN

Scenario 2 incorporates the same assumptions as those listed in the **"Appendix E: Financial Scenario Sensitivity Analyses."** concerning prices increase, marketing investment and improved market share, as well as adds the following new conditions:

- The Village revisits its PCF portfolio with an investment specialist and is able to acquire a minimum **new interest rate of 2%** from 2015 forward. This is conservative end of the investment income spectrum for PCF returns across Canada)
- After the Village of Cumberland achieves break even (in 10 years), it will change its perpetual care fund rates and policies to increase annual contribution rates to **33% of lot sales**.
    - This will align the Village with neighboring cemeteries assessed in the Product and Services review price benchmarking study. As can be seen in "**Appendix D: Cemetery Fees - Pricing Comparison"**, the many communities on Vancouver Island and mainland British Columbia exceed the minimally required PCF contribution rate, most frequently settling on a 33% contribution rate.

The following graph summarizes the expected changes to the PCF balance, interest income, operating expenses and maintenance costs for the Cumberland Cemetery System over the next expected under Scenario 2 conditions.

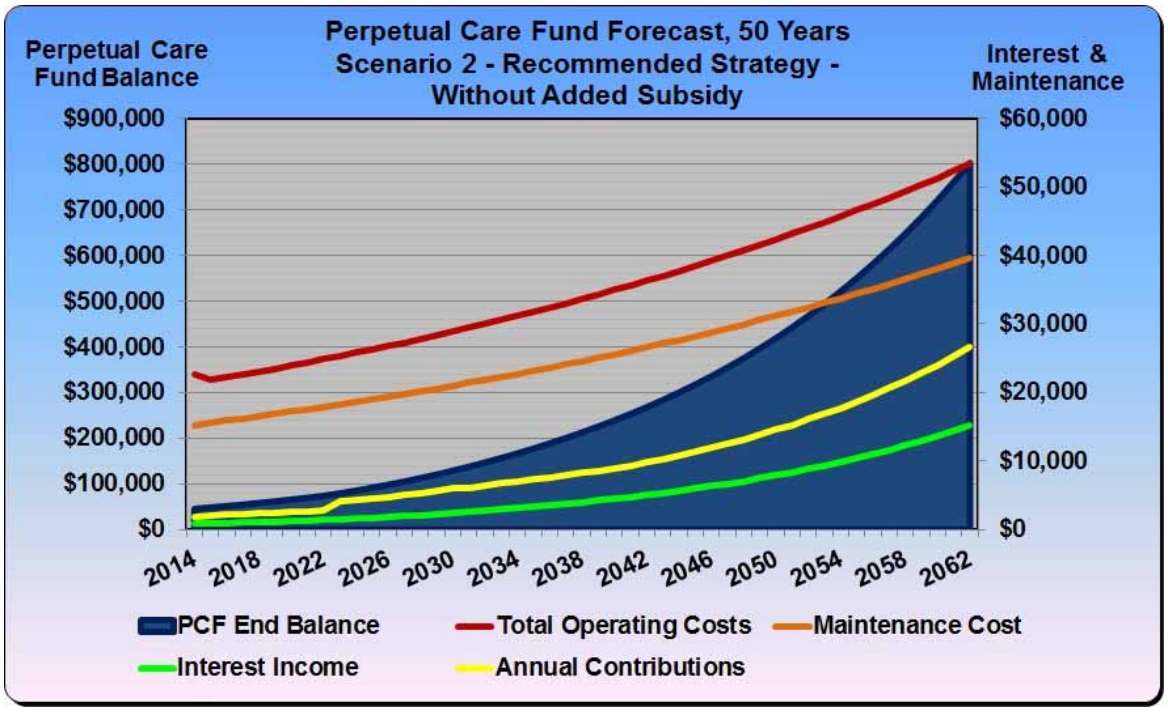

Figure 19: Perpetual Care Fund, Scenario 2 – Recommended Strategy, 50 Year Financial Forecast, Without Additional Subsidy, Source: LEES+Associates.

Unfortunately, it is expected that even with the proposed changes to PCF policy that the Village of Cumberland would still fall short of what it needs to ensure long term sustainability. At an interest rate of 2.0%, the Village would require approximately **$1,000,000** in the PCF to ensure an annual interest of **$20,000** which could cover the basic level maintenance on the cemetery site premises, 50 years from now.

$803,000 is achieved as a PCF end balance in Scenario 2 through the combined effect of increased prices, increased annual % of sales contribution in 10 years and the effect of compounded interest retained within the fund. Within 50 years, annual contributions reach more than $20,000 per year and interest retained in the fund will reach $15,000 per year, creating total annual growth of $35,000 per year. Scenario 2 (without added subsidy) still results in a **$197,000** PCF fund gap in 50 years.

However, if the Village were to **donate $5,000 per year over the next 25 years,** then with the additional $120,000 contribution during this period and the effect of greater compounded interest – the PCF would reach its target of $1,000,000 by 2062. This additional subsidy would come from the usual funding source of property tax, penalties and interest revenues, and government grants sources, which is historically used to cover operating costs.

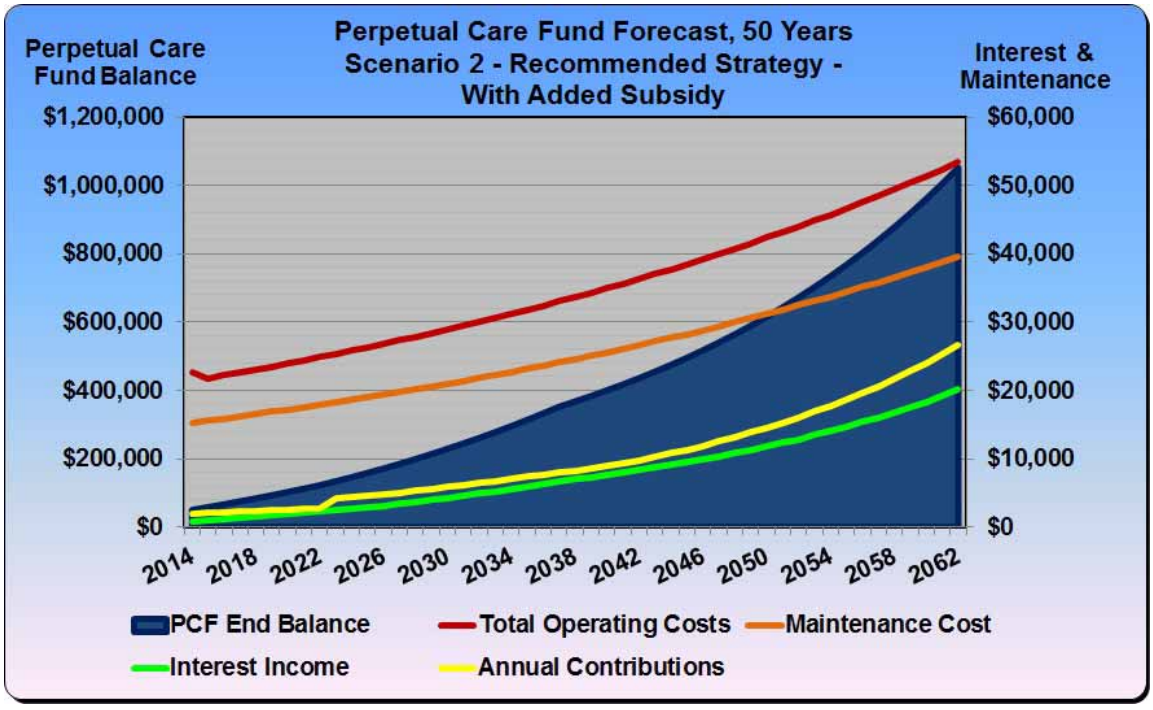

Figure 20: Perpetual Care Fund, Scenario 2 – Recommended Strategy, 50 Year Financial Forecast, With Additional Subsidy, Source: LEES+Associates.

From 2009 to 2013, the Village has annually contributed a tax subsidy ranging from $4,000 to $12,000. Over time, less of this subsidy will be required for operations as the cemetery system moves towards break even. To that end, it is proposed that the Village reallocate this same pool of resources towards into the PCF, rather than present day operations.

With an annual subsidy of $5,000 for 25 years into the PCF - from tax, penalty and interest revenue, government grants or other sources, then under the circumstances of Scenario 2, in 50 years, the Village can expect:

- To increase its Perpetual Care Fund to approximately **$1,052,393.**

At the increased rate of 2%, the PCF would generate **$20,224 interest** income in 50 years. This would achieve **complete cost coverage** of the basic cemetery maintenance costs expected in the future.

APPENDIX O: GLOSSARY OF CEMETERY TERMS

Adapted from various sources by LEES+Associates

AT-NEED	▪ At the time of, or immediately following, death. ▪ Usually refers to the time of purchase of funeral or cemetery services.
BOOK OF MEMORIES	▪ Plaque with list of names of the deceased who typically are located in areas not readily accessible. ▪ A type of memorial monument.
BURIAL	▪ One form of interment. ▪ The placement of human or cremated remains in a grave.
BURIAL LINER	▪ Similar to a burial vault, however, unlike a vault it only covers the top and sides of the casket
BURIAL PERMIT	▪ A legal document issued by a regulatory authority authorizing final disposition of human remains.
BURIAL VAULT	▪ A protective, sealable outer receptacle, into which a casket or urn is placed, designed to restrict the entrance of gravesite elements into the casket or urn.
BYLAWS	▪ The written regulations, rules or laws governing the organization, management and operation of a cemetery, mausoleum, columbarium or crematorium.
CARE FUND (also known as PERPETUAL CARE FUND or MAINTENANCE FUND)	▪ An irrevocable trust fund established, held and administered in accordance with applicable law, with the income from the fund to be used for the upkeep and repair of a cemetery, mausoleum or columbarium.
CASKET	▪ A rigid container usually constructed of wood, metal or similar material, ornamented and lined with fabric, designed for the encasement of human remains.
CASKET ENTOMBMENT	▪ When a casket is interred in a mausoleum.

CEMETERY SERVICES	▪ The disposition of human remains by interment or cremation and includes the supply of goods incidental to the provision of such service, but does not include the sale of lots.
COLUMBARIUM (plural: COLUMBARIA)	▪ A structure, building, an area in a structure or building that contains, as an integral part of the structure or building or as a freestanding sections, niches for the inurnment of cremated remains. ▪ Can be “Individual”, “Family” or “Community”, based on the number of niches, and how they are sold.
COMMEMORATION	▪ A ceremony, service or symbol of memory for a person/people or event
COMMINGLING	▪ The mixing of the cremated remains of more than one deceased person.
CONTAINER	▪ A self-contained receptacle or enclosure other than a casket, made of rigid cardboard, pressed wood or other similar material that is of sufficient strength to hold and conveniently transport human remains, but does not include a metal or fibre glass casket, or receptacle or enclosure made of plastic or similar substance, or a pouch or bag.
CREMATED REMAINS	▪ The human bone fragments that remain after cremation that may also include the residue of any other materials cremated with the human remains.
CREMATION	▪ The irreversible reduction of human remains to bone fragments through the application of flame and intense heat; in some jurisdictions this may include the repositioning or movement of the body during the process to complete the cremation; and the manual or mechanical reduction of the bone fragments after removal from the cremation chamber.
CREMATION LOT	▪ A space used, or intended to be used, specifically for the interment of cremated remains. ▪ Typically, a smaller than full-sized lot.
CREMATORIUM	▪ The building or part of a building that is fitted with approved appliances for the purpose of cremation human remains and includes everything incidental or ancillary to it.
CRIB GRAVE	▪ A grave lot surrounded by a small picket fence.

CRYPT	▪ One kind of lot. ▪ Typically, a space in a mausoleum used or intended to be used for the entombment of human remains.
DEATH CERTIFICATE	▪ A legal document certifying the vital statistics pertaining to the life and death of a deceased person.
DIRECT (or IMMEDIATE) DISPOSITION	▪ The final disposition of human remains without any formal viewing or visitation, ritual, rite, service or ceremony.
DISINTERMENT	▪ The removal of human remains, along with the casket or container or any remaining portion of the casket or container holding the remains, from the lot in which the remains had been interred.
DOUBLE DEPTH LOT	▪ A lot dug at extra depth at the time of the interment of the first casket to allow for the accommodation of a second interment at regular depth.
EASEMENT	▪ The right acquired, whether or not supported by a certificate, to interment in a lot.
ENTOMBMENT	▪ One form of interment. ▪ The placement of human remains in a mausoleum crypt.
FAMILY COLUMBARIUM	▪ See columbarium
FAMILY ESTATE LOTS	▪ A family estate lot contains 6-12 lots together.
FAMILY VESSEL	▪ A large urn for several cremated remains. Remains may be comingled or may be contained in smaller, individual urns, held within the larger vessel.
FLAT MARKER	▪ A grave marker set flush with the ground.
FUNERAL SERVICES	▪ The arrangements, care and preparation of human remains for interment, cremation or other disposition and includes the supply of goods incidental to the arrangements, care and preparation, but does not include the sale of lots.
GRAVE	▪ One kind of lot. ▪ A portion of ground in a cemetery, used or intended to be used, for the burial of human remains or cremated remains.

GRAVE LINER	▪ A fibreglass or concrete structure installed over a casket once it has been placed in the grave.
GRAVE MARKER	▪ Can be in-ground (flat) or upright.
GREEN BURIAL	▪ A more environmentally conscious alternative to "traditional burial." Typically includes: a. no embalming; b. burial directly in the ground without a grave liner or vault; c. a fully biodegradable burial container (casket or shroud); d. interment sites planted with indigenous ground cover, and e. no individual grave markers.
INTERMENT	▪ Disposition by: a. burial of human remains or cremated remains in a grave; b. entombment of human remains in a mausoleum, crypt, or; c. inurnment of cremated remains in a columbarium niche.
INURNMENT	▪ One form of cremated remains interment. ▪ The process of placing cremated remains in a receptacle including, but not limited to, an urn and placing the urn into a niche.
LAWN CRYPT	▪ A concrete or other durable and rigid outer receptacle installed in a grave prior to burial.
LOT	▪ A space used, or intended to be used, for the interment of human remains or cremated remains under a right of interment and includes a grave, crypt, niche or plot.
LOT HOLDER	▪ The person in whose name the right of interment in a lot is registered in the records of a cemetery and, where the interment has taken place, includes the person who has legally acquired ancillary rights to the lot.
MAINTENANCE FUND (also known as CARE FUND or PERPETUAL CARE FUND)	▪ A fund established for the upkeep and repair of a cemetery, mausoleum or columbarium.

MAUSOLEUM (plural: MAUSOLEA)	▪ A structure or building that contains interior or exterior crypts designed for the entombment of human remains.
MAUSOLEUM CRYPT	▪ A chamber of a mausoleum or sufficient size for entombment of human remains.
MEMORIAL	▪ A product, meeting the bylaw standard of a cemetery, used or intended to be used to identify a lot or to memorialize a deceased person interred or to be interred in a lot, including but not limited to: a. a marker, headstone, tombstone monument, plaque, tablet or plate on a lot; or b. a tablet inscription, lettering or ornamentation on a crypt or niche front, or c. a tree, boulder or other feature so identified. ▪ A ceremony, rite or ritual commemorating the life of a deceased individual without the human remains being present.
NECESSARIUM	▪ Necessaria are stations located throughout a cemetery for filling vases and disposing of garbage. They often provide watering cans, flower vases, a rake and hand tools. They should be located within 60m from all graves.
NICHE	▪ One kind of lot. ▪ A space, usually within a columbarium, for placing a receptacle containing cremated remains.
OSSUARY	▪ A vessel for the interment of two or more cremated remains. ▪ Typically, the cremated remains are commingled
OUTER CONTAINER	▪ A receptacle, which is designed for placement in a lot to accept the placement of a casket or urn.

PERPETUAL CARE FUND (also CARE FUND or MAINTENANCE FUND)	▪ An irrevocable trust fund established, held and administered in accordance with applicable law, with the income from the fund to be used for the upkeep and repair of a cemetery, mausoleum or columbarium.
PRE-NEED	▪ Any time prior to death. ▪ Usually refers to the time of purchase of funeral or cemetery services. ▪ "Pre-need planning" refers to the process of making arrangements and/or entering into contracts regarding future cemetery services for one or more persons who are still alive at the time.
REGISTRAR	▪ The person responsible for the administration and enforcement of applicable laws and regulations relating to cemetery and funeral services. In British Columbia or Alberta, this person is known as the "Director of Cemeteries."
SCATTERING	▪ The irreversible dispersal of cremated remains over land or water, or commingling in a defined area in a cemetery.
SCATTERING GARDEN	▪ An area within a cemetery, usually providing an attractive natural or ornamental setting, dedicated to the scattering of cremated remains.
SPIRIT HOUSE	▪ A wooden shelter over a grave to house the spirit of the dead, typical of First Nations cemeteries.
UPRIGHT MARKER	▪ A grave marker that is not flush with the ground is mounted on a footing and intended to be visible over the surrounding finished grade.
URN	▪ A receptacle for containing cremated remains.