

**The Corporation of the Village of Cumberland
Committee of the Whole Meeting Agenda**

October 7, 15 and 21, 2024 at 5:30 p.m.
Council Chamber, 2675 Dunsmuir Avenue
 This meeting will not be livestreamed or recorded.

We are honoured to gather on the unceded traditional territory of the K’ómoks First Nation.

2025-2029 Financial Plan Workshop

1. Approval of Agenda

1.1 Agenda for the Committee of the Whole meeting, October 7, 15 and 21, 2024.

Recommendation:

THAT the Committee of the Whole approve the agenda for the Committee of the Whole meeting, October 7, 15 and 21, 2024.

2. Introduction

Presented by Michelle Mason, Chief Administrative Officer

3. Proposed 2025-2029 Financial Plan

Presented by Annie Bérard, Chief Financial Officer

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4. Department Budgets, Funded and Unfunded Project Reviews

- (a) Total Summary
- (b) General Government and Cemeteries
- (c) Planning and Development, and Bylaw Services
- (d) Protective Services
- (e) Engineering and Public Works: Environmental Health Services and Transportation Services
- (f) Recreation Services, Community and Cultural Services, and Parks

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5. Review and Direction

- (a) Adjustments to Department Summaries and Proposed Budgets
- (b) Review of Projects Currently Not in Financial Plan

Recommendation:

THAT the Committee of the Whole recommend that Council make specified changes to the draft 2025-2029 detailed budgets; and

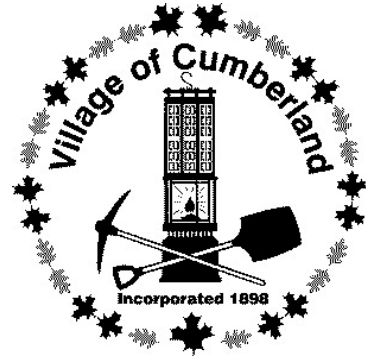
Present the proposed 2025-2029 detailed budgets and a proposed 2025-2029 Financial Plan Bylaw to the public at the November 18, 2024 Village Hall Financial Plan and Budget Open House.

6. Question Period

A member of the public may only inquire about items included on the agenda for that meeting during a question period.

7. Adjournment

COMMITTEE OF THE WHOLE REPORT



REPORT DATE: 10/3/2024
MEETING DATE: 10/7/2024

File No. 1700

TO: Mayor and Councillors
FROM: Annie Béard, Director of Corporate Services
SUBJECT: Proposed 2025-2029 Financial Plan

RECOMMENDATION

THAT the Committee of the Whole recommend that Council make specified changes to the draft 2025-2029 detailed budgets and present the proposed 2025-2029 detailed budgets and a proposed 2025-2029 Financial Plan Bylaw to the public at the November 18, 2024 Village Hall Budget Open House.

PURPOSE

The purpose of this report is to introduce the 2025-2029 Financial Plan package for Council's consideration.

BACKGROUND

Budget Process

Staff have prepared the proposed 2025-2029 Financial Plan based on department budget requests and Council Strategic Priorities. Staff has proposed a draft budget that attempts to balance immediate priorities, along with the need for increases to reserve funds for asset replacement and renewal, as well as future policing cost increases and staffing needs to maintain current service levels.

The proposed plan reflects staff's modifications and, as no specific direction was given to staff for a proposed tax revenue increase, the approved 2024-2028 five-year financial plan was used to guide the process. For 2025, the plan as presented shows an overall property tax revenue increase of 7.83% for existing 2024 rate payers.

The Financial Plan only includes increases that are deemed to be higher priorities, based on the following factors:

- * Required for life and safety
- * Regulatory requirements
- * Possible future consequences due to asset failures if not funded
- * Possible future consequences due to increased costs (or other serious consequences) if not funded

Projects that were either not one of Council’s strategic priorities or did not fall within the above categories were removed from the budget requests or listed as a future project for staff to review if funding becomes available or for Council review during this meeting. The projects listed for Council review may be added to the financial plan by Council using available funding or by increasing taxes (or utility fees if applicable).

TAX INCREASE

In the 2024-2028 Financial Plan bylaw adopted in January 2024, Council approved a 5.96% tax increase for the 2025 year. Most of the 5.96% increase covers employee contract and inflationary increases and increases to reserve transfers for asset replacement. The tax revenue increase included in the proposed 2025 budget is showing as a 7.83% increase equivalent to an additional \$345,050 over 2024 tax base (\$82,420 more than the approved tax increase of 5.96%).

The table below presents the variances justifying the increase from last year.

2025 tax rate reconciliation (2024 FP vs 2025 proposed FP)	%	\$
Tax increase included for the year 2025 in the 2024-2028 Financial Plan	5.96%	\$ 262,630
Increase for Director Model approved by Council in March 2024	1.41%	\$ 62,151
New items included in the 2025 budget:		
Bylaw services: discontinuation of the Animal Control service to the City of Courtenay net reduction in Bylaw Enforcement Officer hours	0.25%	\$ 10,810
New on-site First Aid Worksafe requirement (Village Office, Recreation and Public Works)	0.18%	\$ 7,750
Asset Retirement Obligation (ARO) Accretion expense (new Public Sector Accounting Standard)	0.26%	\$ 11,360
Increase in administration expense allocated to water, sewer and storm	-0.51%	\$ (22,280)
Other variances:		
Property insurance higher than forecasted	0.10%	\$ 4,326
Solid waste collection service for Village properties higher than forecasted	0.10%	\$ 4,220
Municipal and Parcel Taxes and Utilities on Municipal Properties (2025 budget adjusted based on actual)	0.03%	\$ 1,260
Other miscellaneous variances	0.06%	\$ 2,823
Tax increase included for year 2025 in 2024-2028 Financial Plan	7.83%	\$ 345,050

When comparing proposed annual tax rate increases included in the 2024 five-year budget with proposed increases included in the 2025 five-year budget, a greater increase is noticeable for the years 2027 and 2028.

The tax increase from 7.25% to 8.33% for the year 2027 is due to the revision of the purchase price estimation for the new ladder truck from \$1.5 million to \$1.9 million, based on the price of a similar apparatus recently purchased by the Town of Comox. This raises the debt payment by about \$78,600 per year, or 1.58%.

The Director Model approved by Council in March 2024 also impacts future years. Funding from internal reserves is reduced every year, with a significant increase in funding from taxation in 2028 resulting in an increase of 2.57%, explaining most of the tax increase from 3.82% to 6.81% in 2028.

New projects or New annual operating increases

The following tables outline the 2025 projects and new operating increases that, while staff consider to be a high priority for current service levels, were not approved for the 2025 year in the previous year’s 2024-2028 financial plan and would have increased tax revenues over and above the previously approved 5.96% tax increase. Therefore, these projects require further Council consideration. The list of projects not included in the 2025-2029 financial plan is provided for the five years as an attachment to this report.

General Government Services

PROJECTS CURRENTLY NOT IN 2025 YEAR OF FINANCIAL PLAN REQUIRING FURTHER COUNCIL CONSIDERATION		
CAO & Legislative Services		
Increase for graphics and media work	2,000	0.05%
Increase for advertising	4,200	0.10%
Contribution to Sue Big Oil (June 24, 2024 Council resolution)	5,000	0.11%
Funding: prior year carbon offset credit moved to reserve	(5,000)	-0.11%
Finance		
Lease increase for new folding, stuffing, mailing machine	5,080	0.12%
Increase for IT services for additional staff and virtual server maintenance	10,500	0.24%
New contribution to General Asset Reserve	15,000	0.34%
IT initiative - Cybersecurity Fortification - implementation	2,500	0.06%
Funding: General Asset Village Reserve	(2,500)	-0.06%
IT licensing - Cybersecurity Fortification - additional license	830	0.02%
Contingency Program (\$30k + 10k general/\$10k water/\$10k sewer/storm)	10,000	0.23%
<i>Impact on tax requisition</i>	\$ 47,610	1.08%

Development Services

PROJECTS CURRENTLY NOT IN 2025 YEAR OF FINANCIAL PLAN REQUIRING FURTHER COUNCIL CONSIDERATION		
New position: Manager of Bylaw and Building Services	65,980	1.50%
Funding: BC Capacity Housing Funding / General Financial Stabilization Reserve	(65,980)	-1.50%
New position: IT hardware	5,930	0.13%
<i>Impact on tax requisition</i>	\$ 5,930	0.13%

Bylaw Services

PROJECTS CURRENTLY NOT IN 2025 YEAR OF FINANCIAL PLAN REQUIRING FURTHER COUNCIL CONSIDERATION		
Increase for Pound Service (replacing SPCA)	\$ 5,000	0.11%
<i>Impact on tax requisition</i>	\$ 5,000	0.11%

Protective Services

PROJECTS CURRENTLY NOT IN 2025 YEAR OF FINANCIAL PLAN REQUIRING FURTHER COUNCIL CONSIDERATION		
New position: Full time Assistant Deputy Fire Chief	119,000	2.70%
New position: additional costs for Assistant Deputy Fire Chief	12,900	0.29%
Volunteer wage increase for number of calls and training	16,050	0.36%
Volunteer wage increase from \$20 to \$25/hr (over 5 years)	5,100	0.12%
Volunteer Duty officer increase from \$4 to \$5/hr	10,000	0.23%
Increase to Fire Volunteer Training and Education	2,500	0.06%
Increase to Fire Minor Protective Equipment Replacement	2,500	0.06%
Increase to Fire Protective Equipment Maintenance	4,500	0.10%
Increase to Fire Volunteer Misc. Expense	1,000	0.02%
New signage for the Fire Hall	3,500	0.08%
Increase to Turnout Gear replacement (3 sets)	3,500	0.08%
EOC room completion (ceiling and AC)	15,000	0.34%
Roof construction between Seacans for storage of the 2 trailers	15,000	0.34%
2 new portable pumps for wild land fire operation and hoses purchase	10,000	0.23%
Fire Hall rear parking lot pavement	100,000	2.27%
Turnout gear dryer	15,000	0.34%
Powered PPV Fan	10,000	0.23%
<i>Impact on tax requisition</i>	\$ 345,550	7.84%

Recreation

PROJECTS CURRENTLY NOT IN 2025 YEAR OF FINANCIAL PLAN REQUIRING FURTHER COUNCIL CONSIDERATION		
Creation of accessible washroom stalls in CRI gymnasium (incl. haz mat abatement)	11,000	0.25%
<i>Impact on tax requisition</i>	\$ 11,000	0.25%

Parks & Trails

PROJECTS CURRENTLY NOT IN 2025 YEAR OF FINANCIAL PLAN REQUIRING FURTHER COUNCIL CONSIDERATION		
Increase for Village Park Material & Supply and Contracted Services	740	0.02%
New six month portable toilet rental for Japanese Townsite	1,500	0.03%
Increase to Trees in Parks budget	730	0.02%
Increase to No.6 Mine Park - Contractor and Material &	500	0.01%
Extension of Parks and Grounds I position: currently PT 7 months, gradual increase to FT 9 months over five years	3,920	0.09%
Convert grounds maintenance tools to electric over 2 years	1,700	0.04%
Museum Irrigation and Plant Installation	4,500	0.10%
Village Park new furniture installs - Picnic Table, Bike Racks, Bench	7,000	0.16%
Funding: Parks DCC's	(3,470)	-0.08%
BMX Parking lot rejig	20,000	0.45%
Uniformed Foot Patrol	5,600	0.13%
Lake Park Dividende revenue increase	(5,600)	-0.13%
<i>Impact on tax requisition</i>	\$ 37,120	0.84%

Community and Cultural Services

PROJECTS CURRENTLY NOT IN 2025 YEAR OF FINANCIAL PLAN REQUIRING FURTHER COUNCIL CONSIDERATION		
Transition Community Service Agreement funding source from Host Amenity to Taxes +10k/yr	\$ 10,000	0.23%
Community Schools Society - Food Share Program (Requesting extension for 2025 & 2026 for 10k per year)	\$ 10,000	0.23%
Beaufort Family Health Society (Requesting extension for 2025, 2026 & 2027 for 10k-12k per year)	\$ 10,000	0.23%
<i>Impact on tax requisition</i>	<u>\$ 30,000</u>	<u>0.68%</u>

Transportation

PROJECTS CURRENTLY NOT IN 2025 YEAR OF FINANCIAL PLAN REQUIRING FURTHER COUNCIL CONSIDERATION		
Infrastructure asset renewal reserve - additional contribution for Roads to reduce funding gap	25,000	0.57%
Fleet additional op cost for insurance for new vehicle	1,250	0.03%
New Service Truck for Ops Admin (fleet addition-\$22k increase to taxes per year)	60,000	1.36%
Dunsmuir Ave - Vertical Banner Poles - Concept Design	20,000	0.45%
<i>Impact on tax requisition</i>	<u>\$ 106,250</u>	<u>2.41%</u>

CHANGES COUNCIL CAN MAKE

While reviewing the financial plan, Council can add, change or remove projects or can increase or decrease property taxes to be collected. For every 1% in tax revenue increases, the Village will receive \$44,079 in 2025. For every 1% in utility revenue increases, the Village will receive \$26,308 in 2025. For every 1% in frontage tax revenue increases, the Village will receive \$7,270 in 2025.

Due to a number of current initiatives that have been funded by Village internal funds, Council has limited funds, other than property tax increases, host amenity funds (\$53.4k available in 2025 with increases in 2026 and beyond), financial stabilization reserves, and some reserves for specific purposes. If Council does not wish to increase property taxes further than what is proposed in the financial plan or if they wish to reduce the proposed property taxes, they can reduce current or proposed service levels, or contributions to reserves funded by taxes, which would in turn reduce operating budgets. Council also has the option to not approve current proposed projects and replace them with other projects they may be deemed a higher priority.

The risk with any reduction in taxes is that municipal services, reserve contributions or maintenance of infrastructure are impacted. The risk of continual tax and utility fee increases year over year may impact future sustainability for ratepayers. Any purchases, additions or expansion of services will increase future maintenance costs. To assist Council decision-making, the budget requests outlined in each department budget has been separated into “annual operating budget increases” and “key adjustments, project requests & reserve transfers”. Annual operating budget increases are annual increases to operating budgets for core municipal services that will affect future budgets.

Further information for Council to consider when making their decisions on the projects above are:

- \$211,205 Local Government Climate Action Program (LGCAP) funding received in 2024 for the years 2024, 2025 and 2026 to help the Village reach legislated climate targets and prepare communities for impacts of a changing climate. Part of this funding has already been committed in 2024, leaving an available balance of \$151.8k for future years. LGCAP funds must be spent by March 31, 2028.
- \$104,000 funding from the Host Amenity funds is budgeted annually for the Village’s long-term service agreements and community grant program (\$93k for long-term service agreements/\$10k for seed funds/\$1k for the Comox Valley Community Foundation). This includes an increase of \$20k for the long-term operating agreements and a \$24k operating expenses reallocation towards the new agreements as approved by Council on May 29, 2023 for the years 2024-2027. Host amenity funds is the main source of funding for this program. The host amenity agreement ends in 2032. After this point, when that funding source is no longer available, this program will need to be funded through taxes or another sustainable funding source. Council can choose to increase the funding from taxes to support this during the budget discussion.

Growth Taxes are unknown and should be used to build tax revenues for policing

Staff have not estimated tax revenue generated by growth for 2025 due the information not yet being available from BC Assessment. In the past, residential growth taxes have been contributed to the Emergency and Public Safety Reserve to build the tax revenues to be able to pay increased policing costs when the Village population hits 5,000 people.

Cumberland’s population was 4,447 in the 2021 census. Therefore, the Village has another few years to build tax revenues towards policing costs until the municipality’s population is expected to hit 5000 people (next census will be held in 2026).

Based on 2024 actual taxes levied, the Village has \$559,370 in annual tax revenues transferred to reserve for this purpose and taxpayers already pay a police tax of \$374,600 (based on 2024). Therefore, the total tax revenue available to pay policing costs at 70% is \$933,970. At the point of paying more for policing services, there will be a significant balance in the Emergency and Public Safety Reserve and part of this balance can be used to stabilize the remaining tax increase required over a longer period.

The following table shows the estimated balance in the Emergency and Public Safety Reserve if an increase of 1% per year (about \$44k) is contributed from growth taxes and if the Village starts paying 70% of policing costs in 2027. A contribution of \$559,370 is included in the proposed plan for 2025 and an amount of \$9k is allocated every second year to fund the Wildsafe BC Coordinator initiative included in the proposed financial plan for the years 2026 and 2028.

Reserve Balance (estimated)	2025	2026	2027	2028	2029
Emergency & Public Safety Reserve	\$3,328,542	\$4,040,673	\$3,796,286	\$3,564,066	\$3,362,179

In 2024, there was some commercial tax revenue increase generated by growth and Council chose to transfer this amount to the General Financial Stabilization Reserve for future use. The same amount is included in the 2025 proposed budget and also included as a transfer to reserve. Staff recommends keeping this funding available to fund additional capacity and staff will bring back a Council report to get Council direction for these funds.

	<u>2025</u>	<u>2026</u>	<u>2027</u>	<u>2028</u>	<u>2029</u>
Increase in tax revenues from 2024 taxpayers	7.83%	5.00%	8.33%	6.81%	2.78%
Increase in tax revenues approved in the 2024-2028 financial plan *	5.96%	6.40%	7.25%	3.82%	
Increase in utility fees **	\$82.80	\$77.40	\$70.20	\$50.60	\$33.00
Increase in frontage taxes **	\$15.00	\$19.20	\$19.20	\$23.40	\$20.40
Increase in total utility fees and frontage taxes as a % **	6.80%	6.29%	5.48%	4.30%	2.97%
Water supply upgrades parcel taxes (interest rates expected to increase in the 2026 refinance)	\$45.09	\$76.57	\$76.57	\$76.57	\$76.57
Wastewater Treatment Upgrade project parcel taxes		\$289.00	\$289.00	\$289.00	\$289.00

Impact for the tax payers

The five-year plan shows proposed increase for property tax, utility fee and frontage taxes as follows:

Note (*) – Increases approved by Council last year as part of the 2024-2028 financial plan bylaw.

Note () – Increases to the average residential utility rate user and a median sized parcel for frontage.**

Translated to dollars, tax revenues for 2025 are proposed to increase by \$345,050 for existing rate payers, utility fee revenues by \$207,590 and frontage tax revenues by \$49,000 (increases to different types of taxpayers are outlined in attachment to this report).

Timeline

The proposed financial plan will be provided to the public for further comment and a public meeting is scheduled for November 18, 2024 at 7:00 pm.

Any changes made by the Committee of the Whole will be included in the public package presented on November 18, 2024. In addition, recommendations from the Committee of the Whole will be brought to Council at the November 12, 2024 regular Council meeting for confirmation. The financial plan bylaw will come to Council on November 25, 2024, December 9, 2024 and January 13, 2025 for consideration and final adoption. The utility rates and frontage tax bylaws will come to Council on November 25 and December 9, 2024. The tax rate bylaw will come to Council after April 1, 2025 but before May 15, 2025 for consideration and final adoption. The financial plan, utility rate and tax rate bylaws must be adopted every year before May 15 to meet statutory deadlines.

The Financial Plan package contains an overview of relevant financial data, including the proposed change in taxation revenue from 2024 to 2025 and the assumptions made for future years of the Plan.

The DRAFT financial plan bylaw is provided for Council review. Any changes requested by Council will be incorporated and the update financial plan bylaw will be brought back for readings and adoption.

Permissive Tax Exemption Policy

Council has a chance to review the policies included in the financial plan bylaw each year.

Council can permissively exempt property taxes as allowed per the Community Charter and part C of schedule B of the Financial Plan bylaw. The policy permits exemption for the grounds surrounding places of worship and for municipal properties occupied by a community group or partner agency where the group or agency has been granted a reduced or zero lease rate but may be subject to property tax under section 229 of the *Community Charter*. In 2023, Council has approved an amendment to the policy to allow permissive tax exemption on the assessed improvement value of properties offering affordable rental housing when the organization owning or leasing and managing the property meet specific qualifying criteria.

Requests were made in the last year by different non-for-profit organizations for permissive tax exemption on properties used for charitable purposes and property to be eventually converted to park land. Those types of exemptions are currently not included in Council policy.

If Council wishes to exempt taxes that are currently restricted in this policy, Council would need to change that policy, which after adoption, would require an amendment to the financial plan bylaw. All permissive tax exemptions need to be approved in a bylaw sent to BC Assessment by October 31 for the following years' taxes. This process is completed for the 2025 taxation year.

Allocation of Administration Costs to Water and Sewer and Storm Funds

For 2025 and beyond, more costs are transferred from the general fund to the water and sewer and storm funds, allowing for a fair distribution of the administration and overhead costs while maintaining the funds balanced. The allocation for sewer has also been increased in 2025 to account for the additional support provided for the new wastewater treatment plant. A greater allocation will be considered in 2026 for solid waste if we proceed with the cart system.

Property Tax Rates, Utility User Fees and Frontage Tax Rates

The Village determines the "tax rate" (a charge per \$1,000 of assessed property value) by dividing the sum of all the assessed property values in the Village by the amount of property tax revenue that must be collected. The "tax rate" is simply a mean of determining the proportional amount each individual property owner must pay to receive the package of services provided by the Village.

The variable tax rate system in BC levies property tax to owners based on the value of their properties. The tax rate each year is based on the revenue the Village budgets to collect and the assessed values of all the properties in the Village at that time. Changes in the total assessed property values in the Village will cause the tax rate to change, but on its own, it has no effect on the amount each property owner must pay unless his/her assessed value change is different from the average change in value.

The Financial Plan package shows the impact the proposed 2025–2029 Financial Plan is expected to have on an average single family household, an average multi-family household and a commercial property with the median assessment value (50% of the assessed values in this class are greater and 50% are lower) in Cumberland.

Since the assessment values are not known, the 2024 average assessments are used to compare property taxes for both years. The municipal tax rate is showing as a 7.83% tax increase based on the proposed plan and the tax increase for the taxes collected for the other taxing authorities has been estimated to be 7%. The information regarding the impacts on rate payers is just an example so you can understand how the tax revenue increase may impact the rate payers; however, the rates from other taxing authorities and assessment values may vary between the different classes based on growth and markets which may result in different amounts payable than what is shown.

Proposed Property Tax Impacts

For 2024, property taxes are estimated to increase for an average single family household by \$295, for an average strata type unit by \$212 and for a commercial property with a median assessment value by \$655.

As presented in the next table, utility fees and frontage taxes for an average single family household are estimated to increase by \$83 (utility fees) and \$15 (frontage taxes) in 2025.

<u>Proposed Property Tax Impact on Average Residential Single Family Household</u>					
	<u>Proposed</u>				
	<u>2025</u>	<u>2024</u>	<u>Change</u>	<u>%</u>	
Total taxes payable	\$ 4,288	\$ 3,993	\$ 295	7%	
Home owner grant	(770)	(770)	-	0%	
Net property tax	\$ 3,518	\$ 3,223	\$ 295	9%	
Frontage parcel tax (median lot size)	386	371	15	4%	
Parcel Charge per lot for water supply debt	45	45	-	0%	
Property taxes	\$ 3,950	\$ 3,639	\$ 310	9%	
Average Utility Fees	1,156	1,073	83	8%	
Total Overall Change from 2024	\$ 5,106	\$ 4,713	\$ 393	8%	

Utility fees and frontage taxes for a strata type unit are estimated to increase by \$65 (utility fees) and \$12 (frontage taxes) in 2025. Utility fees and frontage taxes for the median commercial property are estimated to increase by \$86 (utility fees) and \$12 (frontage taxes) in 2025. Further increases are expected for property taxes, utility fees and frontage taxes until at least 2029 due to asset management replacement costs, reserve contributions and other Village initiatives to maintain current service levels.

Staff cautions that property assessments do not change equally across all properties and market pressures and property improvements will result in different assessment changes for different property owners. In addition, water consumption and frontage for each household will be different from the median water usage and the minimum and median frontage measurements estimated in the analysis.

Including all municipal taxes and utilities, an average homeowner is projected to pay about \$393 more in 2025.

Highlights of the Proposed Financial Plan

All capital and operating budget requests in the proposed financial plan are detailed in the budget package for discussion. Although there will be implications of major changes to the budget, everything is open for discussion; however, staff will provide a general overview of the budget, including an overview of some specific budget requests at the budget meeting to help Council understand the reason for their request. Projects carried forward from 2024, including the Wastewater Treatment Upgrades project and Dam #2 Reconstruction project, are not included in the proposed 2025-2029 Financial Plan and will be brought forward to Council as budget amendments later in 2025.

Host Community Agreement

A Host Community Agreement was negotiated between the Comox Valley Regional District (CVRD), for the landfill located in Village boundaries, and the Village of Cumberland in 2013. As a result, the Village is being paid \$300,000 annually (referred to as “host amenity funds”) over 20 years to use for the “betterment” of the Village (final payment year in 2032). There are also general developer amenity funds available.

When building the financial plan, management proposed the use of host amenity funds for a variety of projects that were thought to benefit the overall community.

Other Sources of Funding

Besides the amenity funds that are guaranteed as noted above, there are also future amenity funds available from development. There is a Section 219 Covenant on the Coal Valley Estates lands that obligates them to pay \$1,500,000 in amenity funds throughout the phases of their development and prior to the final subdivision that creates the final development parcel. To date the Village has received \$1,425,029 which leaves a balance owing of \$74,971 for the development’s future phase. Staff have been using these funds towards roads infrastructure replacement projects; however, there is an available balance of \$79k and eventually the \$75k left owing will be paid to this fund. Those funds are being used in the proposed 2025-2029 financial plan.

There is also a Section 219 Covenant on the CAYET lands that obligates them to pay \$4,500,000 in amenity funds throughout the phases of their development. Due to inactivity on these lands, these funds have not been used as a funding source in the 2025-2029 financial plan.

Operating and capital reserves have been used to fund one-off budget requests or to phase tax increases or utility fees increases for budgets.

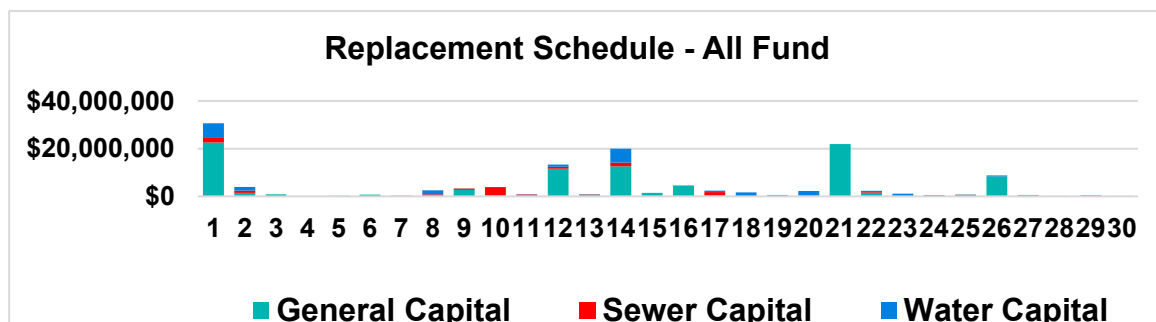
Wastewater Treatment Upgrade Project

The Wastewater Treatment Upgrades debt payments and associated increased operating costs are included in the financial plan starting in 2025. The debt payments associated with the project will be paid with a parcel tax included for 2026 when the project is scheduled to be completed. The estimate provided to Council on June 22, 2022 was \$220 per parcel and Council approved on February 8, 2024 an additional \$1.52M funded from borrowing, which represent an additional \$69 per parcel for a total of \$289 per parcel. A full update will be brought to Council later in the fall and estimate will be adjusted for current interest rates.

It should be noted that the Wastewater Treatment Upgrades project is currently not included in the proposed 2025-2029 Financial Plan. The amount to be carried forward will be calculated at year-end and included in the 2025-2029 Financial Plan as a budget amendment to be presented to Council mid-2025 for consideration, along with the other 2024 projects carried forward to 2025.

Asset Related Reserve Transfers and Balances

Information from a Village Asset Investment Plan was presented to Council in 2019. The replacement value for all assets owned by the Village total \$150.4 million (this has not yet been updated). The graph below shows that the Village will have large values of asset replacements in years 12, 14, 21 and 26 and that based on industry standard life cycles (not Village specific), the Village should be investing \$3.6 million annually towards asset replacement. This information will be updated in 2025.



Staff have included contributions to the general municipal facility asset renewal reserve in the amount of \$187k per year. Host amenity funds are used to offset tax increases over the years 2025-2029 for the contributions (\$126k/\$120k/\$115/\$103/\$82.7) until finally 100% of tax revenues will fund these contributions (estimated to occur in 2032). The purpose of the general municipal facility asset renewal capital reserve as outlined in the reserve and surplus policy is to fund major repairs, upgrades, replacement and expansions of the municipal facility assets for the Village (excluding water and sewer facilities). The Village Asset Investment Plan shows the annual contribution for buildings as needing to be \$435k each year. Staff felt that this reserve needed to be funded each year due to the fact that the remaining life of our municipal facilities is 3%. In addition, based on activities at the Lake Park campground, in 2022 Council started to increase the reserve contribution each year based on the revenue sharing between the Lake Park Society and Cumberland. The reserve contributions started at \$8k in 2022, and will increase by \$4k each year until the total reserve contributions equals the available revenue sharing total.

The proposed financial plan includes transfers to reserves for asset replacement as per the table below. The asset management policy has been adopted and guides the development of asset replacement plans and long-range reserve contributions.

		Annual Contributions to Asset Related Reserve				
Reserve	2024	2025	2026	2027	2028	2029
Linear Infrastructure Assets	\$887,130	\$951,990	\$975,808	\$1,010,831	\$1,106,064	\$1,201,514
Community Works Funds* (Gas Tax)	\$132,950	\$261,525	\$261,525	\$261,525	\$261,525	\$261,525
General Facility Village Assets	\$187,240	\$187,240	\$187,240	\$187,240	\$187,240	\$195,740
General Village Asset (Lake Park Dividends)	\$16,000	\$20,000	\$24,000	\$28,000	\$32,000	\$32,000
General Village Asset (Fleet)	**	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
General Village Asset (Fitness Equipment)	\$1500	\$1500	\$1500	\$1500	\$1500	\$1500
Water meter replacement	\$93,000	\$93,000	\$93,000	\$93,000	\$93,000	\$93,000
Fire vehicle and protective equipment	\$87,500	\$102,500	\$105,500	\$107,500	\$109,500	\$111,500
Sewer and water infrastructure assets	\$0	0	\$90,170	\$92,780	\$103,000	\$103,000
Total	\$1,405,320	\$1,647,755	\$1,773,743	\$1,822,376	\$1,938,829	\$2,049,779

Note *: Community Works funds are contributed annually. The funding program has been renewed in 2024 for a period of 10 years, amount included in the table are the estimated payments.

Note **: In 2024, Council approved an annual contribution of \$25,000, plus \$5000 per year for the General Asset Renewal Reserve for fleet replacement. In a budget amendment, Council approved using the contribution of \$25,000 approved for 2024 to be reallocated for the vector truck repair.

FINANCIAL IMPLICATIONS

Proposed increase to municipal property tax revenue for the municipality in 2025 is 7.83% from existing 2024 ratepayers.

OPERATIONAL IMPLICATIONS

All of the strategic priorities, health and safety and maintenance requirements and Village initiatives that are included in the plan require all staff to carry out. The financial planning process itself is a group effort where all staff analyze their operating needs and budget requirements for those needs and finance staff incorporate those needs/requests into a financial planning package that goes through at least one management review, a public feedback process and several Council reviews.

CLIMATE CHANGE IMPLICATIONS

The financial plan addresses some climate change mitigation and adaptation measures and some of the cost increases are likely attributable to climate change impacts. During the 2025 budget discussions, Council will also have a chance to include additional projects and initiatives supporting climate change mitigation.

ALTERNATIVES

1. Council can direct staff to bring back further information.
2. Not proceed with any action at this time.

STRATEGIC OBJECTIVE

- Diverse and Healthy Community
- Sustainable Service Delivery and Asset Management
- Community Planning

CONCURRENCE

All department managers and staff contributed to the financial plan package information and will speak to their individual department budgets.

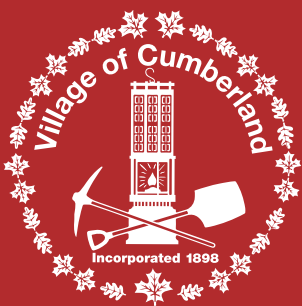
Respectfully submitted,

A. Bérard

Annie Bérard
Director of Corporate Services

M. Mason

Michelle Mason
Chief Administrative Officer



STRATEGIC PLAN 2023-27

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Meaningful Reconciliation with Indigenous Peoples	
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Introduction

Councils in British Columbia are responsible for providing for good government for the community, providing services and laws for community benefit, providing for stewardship of community assets, and fostering the economic, social and environmental well-being of the community.

The purpose of this Strategic Plan is to identify how Cumberland Council intends to undertake these responsibilities during its term. Guided by a vision for the community and a set of values, Council has identified its goals to focus efforts and the use of Village resources over the next four years.



Left to right: Councillors Sullivan, Ketler & Therrien, Mayor Brown, & Councillor Borecky

Vision

Cumberland is a unique and thriving community with an exceptional quality of life. Surrounded by living forests and protected by natural corridors, the Village uses the best land use practices for sustainable development and to provide housing for all income levels. Its diversified economy is based on industries and businesses that are compatible with community values. Cumberland is committed to enhancing its natural features and functions while providing a welcoming and engaging environment for residents and visitors alike.

Values Guiding This Plan

Cumberland's values are founded on respect, inclusion, collaboration, and leadership. We value the unique history, culture, and traditions of Indigenous peoples and are committed to reconciliation and building positive relationships with Indigenous communities. Our commitment to diversity and inclusivity creates an environment where everyone feels valued and supported.

Partnerships and collaboration are essential to achieving our goals, and we recognize the importance of working with community members, organizations, and stakeholders to create positive change. Our commitment to address climate change and build resilience in our community is a key value, as is our appreciation for the unique character and history of our community. We strive to be innovative and progressive in our decision-making and actions, and recognize the important role of arts and culture in creating a vibrant community.

These values shape our vision for a sustainable and prosperous future for Cumberland, where all community members can thrive and feel a sense of belonging.

Strategic Areas of Focus & Goals

In March of 2023, Cumberland Council identified its goals for its term of office that will move the community towards its vision. These goals are grouped into three **Strategic Areas of Focus**:

DIVERSE & HEALTHY COMMUNITY

SUSTAINABLE SERVICE DELIVERY & ASSET MANAGEMENT

COMMUNITY PLANNING

For the next four years, the goals in this plan will guide how Council and staff provide services, maintain and plan for future assets and infrastructure, and plan for community land use development. The goals will also guide how resources are allocated.

Objectives to Meet Strategic Goals

In 2023, the Village will begin to focus its staffing and financial resources on the objectives set out in this plan.

Progress reports on these objectives will be presented to Council and the community quarterly and in the annual municipal report.

Council intends to review and update these objectives after the completion of the Official Community Plan review or at another time during the term.



Diverse & Healthy Community

GOAL 1

MEANINGFUL RECONCILIATION WITH INDIGENOUS PEOPLES

OBJECTIVES

- 1 Respond to and prioritize requests and engagement with K'ómoks First Nation
- 2 Develop an Indigenous relations framework
- 3 Staff and Council education on UNDRIP* and Indigenous relations
- 4 Work with Indigenous peoples to further the goals of UNDRIP*
- 5 Work with Indigenous peoples on mutually beneficial partnerships

GOAL 2

SOCIO-ECONOMIC DIVERSITY & INCLUSION

OBJECTIVES

- 1 Identify options for development of diversity in housing
- 2 Pursue multiple pathways to support the development of non-market housing opportunities
- 3 Continue to explore opportunities for food security
- 4 Develop an Accessibility Plan

* UNDRIP — United Nations Declaration on the Rights of Indigenous Peoples

GOAL 3

EFFECTIVE COMMUNITY ENGAGEMENT & COMMUNICATION

OBJECTIVES

- 1 Implement the Communications Strategy
- 2 Encourage stronger community engagement
- 3 Develop a Bylaw Enforcement Strategy

GOAL 4

THRIVING COMMUNITY ARTS, CULTURE & RECREATION

OBJECTIVES

- 1 Complete the Arts & Culture master plan
- 2 Develop Parks & Recreation strategies
- 3 Encourage Village culture through existing and emerging community events

GOAL 5

EFFECTIVE REGIONAL PARTNERSHIPS

OBJECTIVES

- 1 Participate in regional services that maximize community benefit



Sustainable Service Delivery & Asset Management

GOAL 1

COMPREHENSIVE ASSET MANAGEMENT

OBJECTIVES

- 1 Complete the Asset Management Plan that values green infrastructure by:
 - » Inventorying Village assets, including natural assets
 - » Identifying future asset acquisition needs
 - » Continuing asset condition assessments

GOAL 2

SUSTAINABLE PUBLIC UTILITIES

OBJECTIVES

- 1 Complete the construction of upgrades to the wastewater treatment facility
- 2 Plan for future wastewater treatment approval
- 3 Review the solid waste collection system
- 4 Reconstruct the dam at the No. 2 drinking water reservoir
- 5 Protect the Perseverance Creek watershed

GOAL 3

MULTI-MODAL TRANSPORTATION MANAGEMENT

OBJECTIVES

- 1 Complete the Transportation Master Plan that includes active transportation
- 2 Pursue an active travel route to the City of Courtenay



Community Planning

GOAL 1

EFFECTIVE RESPONSE TO CLIMATE CHANGE

OBJECTIVES

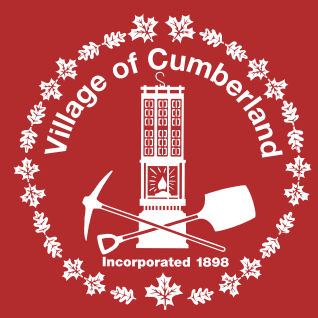
- 1 Develop a community climate action plan to reduce greenhouse gas emissions to increase climate resiliency and that incorporates the Green New Deal
- 2 Update the Corporate Climate Action Plan

GOAL 2

ECOLOGICALLY, SOCIALLY, & FINANCIALLY SUSTAINABLE LAND USE PLANNING

OBJECTIVES

- 1 Complete the Official Community Plan update and review priorities such as:
 - » Affordable housing
 - » Site-adaptive planning
 - » Protection of watershed and greenspace
 - » Fostering the heritage character of the Village
 - » Planning for sustainable development
 - » Tourism management
 - » Food production space for residents
 - » Bevan Lands Implementation Strategy
 - » Other matters identified through community engagement
- 2 Review land use regulations that are supportive of the Official Community Plan:
 - » Tree Protection Bylaw
 - » Zoning Bylaw update to implement the Official Community Plan



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**THE VILLAGE OF CUMBERLAND IS LOCATED IN THE UNCEDED
TRADITIONAL TERRITORY OF THE K'ÓMOKS FIRST NATION.**

**The Corporation of the Village of Cumberland
Proposed 2025 - 2029 Financial Plan
OVERVIEW MATERIALS**

2025 Opening Financial Position

	Unaudited 2024	Audited 2023	Change	% Change
Accumulated Surplus				
General	\$ 1,200,000	\$ 1,339,741	\$ (139,740)	(10.43%)
Water	250,000	250,000	-	0.00%
Sewer	330,000	586,509	(256,509)	(43.73%)
	<u>\$ 1,780,000</u>	<u>\$ 2,176,250</u>	<u>\$ (396,249)</u>	<u>(18.21%)</u>
General surplus reserved	21,510	20,510	1,000	4.88%
Water surplus reserved	-	-	-	
Sewer surplus reserved	-	8,500	(8,500)	(100.00%)
	<u>\$ 1,801,510</u>	<u>\$ 2,205,260</u>	<u>\$ (403,749)</u>	<u>(18.31%)</u>

Reserve Balances (statutory & established by bylaw)	Minimum Balance	Optimum Balance	2025	2026	2027	2028	2029
General Fund Financial Stabilization Reserve	480,000	960,000	963,895	607,805	421,934	390,373	393,356
Solid Waste Rate Stabilization (held in Gen Financial Stabilization Rsv)	N/A	N/A	214,222	84,222	26,722	6,722	1,722
LGCAP Grant Funds (held in Gen Financial Stabilization Rsv)	N/A	N/A	127,840	17,840	17,840	17,840	17,840
Growing Communities Funds	N/A	N/A	183,731	177,356	180,903	184,521	188,212
Community Works Funds Gas Tax Reserve	N/A	N/A	123,026	388,319	658,918	155,823	49,660
Host Amenity Funds Reserve	N/A	N/A	53,400	77,117	102,415	108,922	174,396
Emergency & Public Safety Reserve	N/A	N/A	3,328,542	4,040,673	3,796,286	3,564,066	3,362,179
Water Fund Financial Stabilization Reserve	150,000	300,000	300,000	300,000	225,036	142,916	63,225
Sewer Fund Financial Stabilization Reserve	200,000	330,000	282,771	330,000	330,000	330,000	281,781
General Municipal Facility Asset Renewal Reserve	512,000	2,300,000	582,235	431,242	628,979	523,141	731,301
General Asset Renewal Reserve	390,000	980,000	90,223	125,077	171,478	256,287	350,104
Water Meter Replacement Reserve	N/A	N/A	1,004,023	73,638	169,041	266,351	372,016
Sewer and Water Infrastructure Asset Replacement Reserve	560,000	14,000,000	620,165	722,940	830,407	950,295	1,078,581
Linear Asset Renewal Reserve	700,000	1,500,000	2,303,912	1,684,241	2,415,044	2,967,389	2,980,646
Fire Vehicle and Protective Equip Repl Reserve	-	1,200,000	345,355	242,742	69,747	166,662	267,536
Land Sale Reserve (Bylaw No. 834, 2006)	N/A	N/A	1,349	1,376	1,403	1,431	1,460
Parkland Reserve in separate bank account	N/A	N/A	23,836	4,212	4,297	4,383	4,470
			<u>\$ 10,548,525</u>	<u>\$ 9,308,800</u>	<u>\$ 10,050,450</u>	<u>\$ 10,037,122</u>	<u>\$ 10,318,485</u>

Estimated available borrowing \$13 million based on 5% interest rate on 20 year amortization period

(This will decrease when new debt for any other projects in the financial plan are approved)

**The Corporation of the Village of Cumberland
Proposed 2025 - 2029 Financial Plan
OVERVIEW MATERIALS**

Assumptions For Financial Plan

	<u>2025</u>	<u>2026</u>	<u>2027</u>	<u>2028</u>	<u>2029</u>
General Inflation	2% to 2.5%	2% to 2.25%	2.00%	2.00%	2% to 2.5%
Utilities & Insurance	2% to 5%	3% to 5%	4% to 5%	4% to 5%	4% to 5%
Short-Term Debt Interest Rate	4.96%	4.96%	4.96%	4.96%	4.96%
Long-Term Debt Interest Rate (20 year term)	4.11%	4.45%	4.58%	4.58%	4.58%

Proposed Property Tax Revenue Increase - Municipal Purposes

	<u>Proposed 2025</u>	<u>Budgeted 2024</u>	<u>Change</u>	<u>% Change</u>
Property tax revenues	\$ 4,752,780	4,407,850	\$ 344,930	
Total increase to property tax revenues from 2024 rate payers in all assessment classes			\$ 344,930	7.83%

Based on 2024 every 1% change in taxation adds approximately \$44079 to the plan, calculated as follows:

	<u>Actual 2024</u>	<u>1% Increase</u>	<u>Total After 1% Increase</u>
Property taxes collected	\$ 4,407,850	44,079	\$ 4,451,929

THE CORPORATION OF THE VILLAGE OF CUMBERLAND

BYLAW NO. 1216

A Bylaw to adopt the 2025 – 2029 Financial Plan.

The Council of the Corporation of the Village of Cumberland in open meeting assembled enacts as follows:

1. This Bylaw may be cited as “2025 - 2029 Financial Plan Bylaw No. 1216, 2024”.
2. The financial plan attached as Schedule A to this Bylaw is adopted as the financial plan for the municipality for the period commencing January 1, 2025 and ending December 31, 2029.
3. The objectives and policies attached as Schedule B to this Bylaw outline the proportion of total revenue from different funding sources, the distribution of property taxes among the property classes, and the use of permissive tax exemptions.
4. This Bylaw has full force and effect from January 1, 2025 until amended, repealed or replaced.

READ A FIRST TIME THIS	DAY OF	2024.
READ A SECOND TIME THIS	DAY OF	2024.
READ A THIRD TIME THIS	DAY OF	2024.
ADOPTED THIS	DAY OF	2025.

Mayor

Corporate Officer

Schedule A
2025 – 2029 Proposed Financial Plan

The Corporation of the Village of Cumberland
Financial Summary in Bylaw Format
Proposed 2025 - 2029 Financial Plan

	2025	2026	2027	2028	2029
	<u>Budget</u>	<u>Budget</u>	<u>Budget</u>	<u>Budget</u>	<u>Budget</u>
REVENUES					
Property taxes & payments in lieu	\$ (4,812,110)	\$ (5,049,550)	\$ (5,465,380)	\$ (5,833,270)	\$ (5,993,584)
Parcel taxes	(808,730)	(1,383,790)	(1,426,430)	(1,469,160)	(1,511,980)
Sale of services & fees	(3,029,560)	(3,220,900)	(3,433,500)	(3,607,270)	(3,743,770)
Sale of services to other government	(512,540)	(236,800)	(241,060)	(245,320)	(249,580)
Transfers from other government	(1,598,900)	(1,273,000)	(3,661,050)	(1,655,000)	(1,205,000)
Other revenue	(924,890)	(1,121,560)	(736,860)	(740,210)	(743,590)
	<u>\$(11,686,730)</u>	<u>\$ (12,285,600)</u>	<u>\$ (14,964,280)</u>	<u>\$ (13,550,230)</u>	<u>\$ (13,447,504)</u>
EXPENSES					
Other municipal purposes	\$ 8,956,810	\$ 9,319,290	\$ 9,067,850	\$ 9,376,850	\$ 9,544,600
Debt interest	364,240	497,330	554,610	566,720	571,030
Amortization	1,779,520	1,929,520	2,079,520	2,079,520	2,079,520
	<u>\$ 11,100,570</u>	<u>\$ 11,746,140</u>	<u>\$ 11,701,980</u>	<u>\$ 12,023,090</u>	<u>\$ 12,195,150</u>
NET (REVENUES) EXPENSES	<u>\$ (586,160)</u>	<u>\$ (539,460)</u>	<u>\$ (3,262,300)</u>	<u>\$ (1,527,140)</u>	<u>\$ (1,252,354)</u>
ADJUSTMENTS					
Acquisition of capital assets	\$ 2,496,770	\$ 2,962,600	\$ 4,552,440	\$ 2,498,630	\$ 1,745,970
Add back amortization	(1,779,520)	(1,929,520)	(2,079,520)	(2,079,520)	(2,079,520)
Proceeds from borrowing	(360,000)	-	(1,510,000)	(94,000)	(150,000)
Principal payments on debt	523,060	725,810	942,550	983,240	952,170
TOTAL ADJUSTMENTS	<u>\$ 880,310</u>	<u>\$ 1,758,890</u>	<u>\$ 1,905,470</u>	<u>\$ 1,308,350</u>	<u>\$ 468,620</u>
CHANGE IN CONSOLIDATED FUNDS	<u>\$ 294,150</u>	<u>\$ 1,219,430</u>	<u>\$ (1,356,830)</u>	<u>\$ (218,790)</u>	<u>\$ (783,734)</u>
TRANSFER FROM RESERVES					
Reserves	\$ (3,037,630)	\$ (3,877,370)	\$ (1,331,880)	\$ (2,256,180)	\$ (2,089,296)
Development Cost charges	(98,880)	-	(12,250)	(332,250)	(12,250)
Parking in Lieu	-	-	-	-	-
TRANSFER TO RESERVES					
Reserves	2,842,360	2,657,940	2,700,960	2,807,220	2,885,280
TRANSFER TO / (FROM) RESERVES	<u>\$ (294,150)</u>	<u>\$ (1,219,430)</u>	<u>\$ 1,356,830</u>	<u>\$ 218,790</u>	<u>\$ 783,734</u>
TRANSFER TO/(FROM) ACCUMULATED SURPLUS	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

Schedule B

Policies and Objectives

Pursuant to section 165 (3.1) of the *Community Charter*

Part A: Proportion of Total Revenue Proposed to Come From Each Funding Source

Table 1: The proportion of total revenue proposed to be raised from each funding source in 2025 (based on 2024 Revised Assessment Roll).

Revenue Source	% Total Revenue	Dollar Value
Property Value Taxes & Payments in Lieu	39.94%	4,812,110
Government Grants	17.53%	2,111,440
Sale of Services and Fees	25.15%	3,029,560
Parcel Taxes	6.71%	808,730
Other Revenue	7.68%	924,890
Proceeds from Borrowing	2.99%	360,000
Total	100%	\$12,046,730

1. Property value tax is typically the primary source for operating funds for general municipal purposes. Property taxation is simple to administer, and offers a stable and reliable source of revenue for services that are difficult or undesirable to fund on a user-pay basis.
2. Sale of services and fees form another significant portion of planned revenue. Many municipal services, such as utilities and recreation, lend well to a fee for service basis. Costs can be associated to a level of service provided, particularly where services are optional. In addition, the municipality sells water, fire protection and animal control services to other municipalities.
3. The Village seeks out all grant opportunities that become available. The Comox Valley Regional District as part of a landfill host agreement provides amenity funds to the Village and this funding will continue until 2032. The municipality also receives funds under the Strategic Community Initiative (Small Community grant) which provides a significant source of funds for operations and capital maintenance programs.
4. Parcel taxes fund the capital costs of providing water, sewer and storm water infrastructure. The intention is to use these taxes toward the replacement of water, sewer and storm water infrastructure as well as reducing the Village’s wet weather flows through storm and sewer inflow and infiltration.

5. Other revenue includes sources of funds which do not fit in another category and include donations, developer amenity funds, grants from non-government sources, investment revenue, permits and licensing.
6. The municipality finances vehicles and equipment and secures debenture financing for portions of large committed projects not funded by grants or development cost charges. The municipality reviews all other funding options prior to financing recognizing that borrowing constitutes a long-term commitment and because borrowing authority is limited for an organization of this size. There is a commitment to borrow \$4.4 million for the wastewater treatment upgrades expected in 2026 which will be funded through a parcel tax.

Objective and Policies

Over the next five years, the municipality has the following objectives and policies:

- to actively seek grants for major infrastructure repair and replacement;
- to annually review utility rates to ensure water, sewer and storm water operating and delivery costs are fully funded; and
- to review all other services to determine optimal proportions of cost recovery from fees versus general revenues and taxation.

Part B: Distribution of Property Taxes among Property Classes

Table 2: The distribution of property tax revenue among the property classes (based on 2024 Revised Assessment Roll)

Property Class	% Total Property Tax	Dollar Value
1. Residential	76.39%	3,675,971
2. Utilities	1.80%	86,618
3. Supportive Housing		
4. Major Industry		
5. Light Industry	3.25%	156,394
6. Business and Other	14.79%	711,711
7. Managed forest	3.69%	177,567
8. Recreation & Non Profit	0.08%	3,850
9. Farm		
Total	100%	\$4,812,110

Tax rates are set in order to maintain tax stability. Annual tax increases are apportioned over the classes to ensure stability.

There are no class 3 or 4 or 9 properties located within the Village.

The municipality recognizes the need to attract and retain businesses and industry for economic development and not to rely heavily on any one industry as a tax source. Council believes that the non-residential rates based on these ratios reflect that philosophy.

Part C: The Use of Permissive Tax Exemptions

Council does not generally support exemptions. Taxpayers within the various property classes are treated equitably and policies are established for each class and not for individual property owners. There are three exceptions to this policy:

1. Grounds surrounding places of worship

Parcels that qualify for partial statutory exemption, such as the grounds surrounding places of worship, are granted an exemption from taxes. These exemptions represent a very small dollar value which would not recover the associated costs of administering the taxes.

2. Municipal properties occupied by a community group or partner agency where the group or agency has been granted a reduced or zero lease rate

Permissive tax exemptions will also be provided for municipal properties occupied by a community group or partner agency where the group or agency has been granted a reduced or zero lease rate but may be subject to property tax under section 229 of the *Community Charter*. This exemption recognizes that municipal buildings are not subject to property taxes when used for municipal purposes; the groups or agencies are deemed by Council to be providing a valuable community benefit or municipal service; that the group or agency may not be granted exclusive use of the building and/or that the space may be reclaimed by the municipality as and when needed.

3. Properties offering affordable rental housing

Permissive property tax exemptions will be considered on assessed improvement value of properties offering affordable rental housing when the organization owning or leasing and managing the property meet the following qualifying criteria:

1. Have a signed current housing agreement with the Village
2. Be the registered owner of the property, or a tenant under a lease requiring it to pay taxes directly to the Village
3. Be a British Columbia registered charity or not for profit society
4. Qualifies for an exemption under the provisions of the Community Charter Part 7, Division 7, Section 224 2 (a):
 - (a) land or improvements that
 - (i) are owned or held by a charitable, philanthropic or other not for profit corporation, and

- (ii) the council considers are used for a purpose that is directly related to the purposes of the corporation;
- 5. Principal use meets Council's objective of offering affordable rental housing to the residents of the Village
- 6. Follows municipal policies, plans, bylaws, and regulations (i.e. zoning, permits, etc.)

Applicant are required to provide annually:

- a. Copy of financial statements for last 3 years for first time applicants and for the last year for current tax exemption recipients
- b. Copy of current and next year operating budget
- c. Copy of registered charity or not for profit society information
- d. Copy of title certificate or lease agreement, as applicable
- e. In the case of a lease agreement, documents are required which indicate that the applicant will benefit from the exemption. Documents should demonstrate that the lease is currently, or will, on approval of the exemption, be reduced by the amount of the exemption, or that other considerations will be provided by the landlord equivalent to the value of the exemption.
- f. Scale drawing of property (buildings, parking lots, landscaping, etc.)
- g. Description of any third-party use of the subject land/improvements including user group names, fees charged, space used, terms of use.

The organization applying for a permissive property tax exemption for affordable rental housing will provide the required documentation by July 15, in order to be considered for an exemption the next year.

**The Corporation of the Village of Cumberland
Proposed 2025 - 2029 Financial Plan
Proposed Staff Changes**

	<u>Full-time equivalent (FTE)</u>					
	2024					
In Financial Plan:	actual	2025	2026	2027	2028	2029
Approved in the 2024 budget:						
Redistribute Economic Development Service	(1.00)					
Planning Technician (EDS redistribution)	1.00					
Communication Coordinator (21 hrs/week)	0.60					
Accounting Supervisor	1.00					
Director model:						
Director of Community Services	1.00					
Manager of Municipal Projects	1.00					
Included in the 2025 budget:						
Bylaw Enforcement Officer (reduction from 35 to 21 hrs/week)						(0.40)
Communication Coordinator increase from 21 to 25 hrs/week		0.11				
Admin Assistant for Operations increase from 20 to 25 hrs/week						0.14
Total permanent and temporary staffing requests	3.60	(0.14)	-	-	-	-

There are other staffing challenges requiring further consideration that are not currently in the financial plan and therefore are not summarized above but are summarized below:

Not In Financial Plan:	2025	2026	2027	2028	2029
Climate Action Coordinator temporary full-time (1 yr) <i>Funded by LGCAP</i>		1.00	(1.00)		
Manager of Bylaw and Building Services <i>Funded by BC Housing Capacity Funds in 2025 and half of 2026, then taxes</i>	1.00				
Development Services Assistant increase from 21 to 35 hrs/week over 2 years		0.20	0.20		
Assistant Deputy Fire Chief	1.00				
Additional recreation staff capacity (+14 hrs/week in 2028, +14 hrs/week in 2029)				0.40	0.40
Additional janitorial capacity (+7 hrs/week in 2026, +7 hrs/week in 2027)		0.20	0.20		
Extension of Parks and Grounds I position : currently PT 7 months, gradual increase to FT 9 months over five years	0.05	0.03	0.03		
Parks Summer Students			0.33		
Admin Assistant for Operations increase from 25 to 30 hrs/week-2025 & 35 hrs/week-2026	0.14	0.14			
Total staffing changes not included in financial plan for Council's consideration	2.19	1.57	(0.24)	0.40	0.40

**The Corporation of the Village of Cumberland
Financial Summary in Bylaw Format
Proposed 2025 - 2029 Financial Plan**

Property Tax Increase to Existing Rate Payers	\$ 344,930	\$ 237,440	\$ 415,830	\$ 367,890	\$ 160,314
Property Tax Revenue increase to existing rate payers as a %	7.83%	5.00%	8.33%	6.81%	2.78%
Approved in 2024-2028 Plan	5.96%	6.40%	7.25%	3.82%	
Total tax increase (below)/above Council	1.87%	(1.41%)	1.08%	2.99%	2.78%

	<u>2024</u>	<u>2025</u>	<u>2026</u>	<u>2027</u>	<u>2028</u>	<u>2029</u>
	<u>Budget</u>	<u>Budget</u>	<u>Budget</u>	<u>Budget</u>	<u>Budget</u>	<u>Budget</u>
REVENUES						
Property taxes & payments in lieu	\$ (4,467,180)	\$ (4,812,110)	\$ (5,049,550)	\$ (5,465,380)	\$ (5,833,270)	\$ (5,993,584)
Parcel taxes	(757,420)	(808,730)	(1,383,790)	(1,426,430)	(1,469,160)	(1,511,980)
Sale of services & fees	(2,801,930)	(3,029,560)	(3,220,900)	(3,433,500)	(3,607,270)	(3,743,770)
Sale of services to other government	(577,470)	(512,540)	(236,800)	(241,060)	(245,320)	(249,580)
Transfers from other government	(2,183,490)	(1,598,900)	(1,273,000)	(3,661,050)	(1,655,000)	(1,205,000)
Other revenue	(850,980)	(924,890)	(1,121,560)	(736,860)	(740,210)	(743,590)
	(11,638,470)	\$ (11,686,730)	\$ (12,285,600)	\$ (14,964,280)	\$ (13,550,230)	\$ (13,447,504)
EXPENSES						
Other municipal purposes	8,754,560	\$ 8,956,810	\$ 9,319,290	\$ 9,067,850	\$ 9,376,850	\$ 9,544,600
Debt interest	316,990	364,240	497,330	554,610	566,720	571,030
Amortization	1,596,320	1,779,520	1,929,520	2,079,520	2,079,520	2,079,520
	10,667,870	\$ 11,100,570	\$ 11,746,140	\$ 11,701,980	\$ 12,023,090	\$ 12,195,150
NET (REVENUES) EXPENSES	(970,600)	\$ (586,160)	\$ (539,460)	\$ (3,262,300)	\$ (1,527,140)	\$ (1,252,354)
ADJUSTMENTS						
Acquisition of capital assets	1,612,800	\$ 2,496,770	\$ 2,962,600	\$ 4,552,440	\$ 2,498,630	\$ 1,745,970
Add back amortization	(1,596,320)	(1,779,520)	(1,929,520)	(2,079,520)	(2,079,520)	(2,079,520)
Proceeds from borrowing	(94,000)	(360,000)	-	(1,510,000)	(94,000)	(150,000)
Principal payments on debt	499,060	523,060	725,810	942,550	983,240	952,170
TOTAL ADJUSTMENTS	421,540	\$ 880,310	\$ 1,758,890	\$ 1,905,470	\$ 1,308,350	\$ 468,620
CHANGE IN CONSOLIDATED FUNDS	(549,060)	\$ 294,150	\$ 1,219,430	\$ (1,356,830)	\$ (218,790)	\$ (783,734)
TRANSFER FROM RESERVES						
Reserves	(1,934,080)	\$ (3,037,630)	\$ (3,877,370)	\$ (1,331,880)	\$ (2,256,180)	\$ (2,089,296)
Development Cost charges	(148,500)	(98,880)	-	(12,250)	(332,250)	(12,250)
Parking in Lieu	-	-	-	-	-	-
TRANSFER TO RESERVES						
Reserves	2,631,640	2,842,360	2,657,940	2,700,960	2,807,220	2,885,280
TRANSFER TO / (FROM) RESERVES	\$ 549,060	\$ (294,150)	\$ (1,219,430)	\$ 1,356,830	\$ 218,790	\$ 783,734
TRANSFER TO/(FROM) ACCUMULATED SURPLUS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Funding Codes:
GR - Grants
R - Transfers In from Reserves
DCC - DCC Revenues
D - Donations/Miscellaneous
A - Amenity
B - Borrowing
G - General taxation and revenue
U - Unfunded

**The Corporation of the Village of Cumberland
Proposed 2025 - 2029 Financial Plan
Five Year Capital Projects**

	<u>Funding Codes</u>	<u>2025</u>	<u>2026</u>	<u>2027</u>	<u>2028</u>	<u>2029</u>
Infrastructure Capital Asset Renewal Program (road/water/sewer/storm)						
Road Reconstruction, watermain replacement, sewermain replacement, stormmain replacement or new stormmain						
Cumberland Road: Primrose to Bevan						
Water Portion of the Project	R				10,880	127,560
Crescent St: Ulverston to Kendal Ave						
Sewer Portion of the Project	R				33,270	139,720
Storm Portion of the Project	R				27,790	116,710
Derwent Ave: 2nd to 1st						
Roads Portion of the Project	R (CWF)			10,350	125,010	
Water Portion of the Project	R			9,750	117,730	
Egremont Road: Penrith to Dunsmuir						
Sewer Portion of the Project	R	3,750	43,990			
Fifth Street: Allen to Derwent						
Roads Portion of the Project	R					10,460
Fifth Street: Derwent to Dunsmuir						
Roads Portion of the Project	R					10,460
Fifth Street: Keswick to Allen Ave						
Roads Portion of the Project	R					10,460
Water Portion of the Project	R					7,050
First Street: Maryport to Windermere						
Roads Portion of the Project	R (CWF)	125,020				
Sewer Portion of the Project	R	77,200				
First Street: Windermere to Penrith (roads)						
Roads Portion of the Project	R (CWF)	125,020				
Fourth Street: Cumberland to Ulverston						
Water Portion of the Project	R					7,110

	<u>Running</u>					
	<u>Codes</u>	<u>2025</u>	<u>2026</u>	<u>2027</u>	<u>2028</u>	<u>2029</u>
Lane South of Maryport Ave: 2nd - 3rd						
Sewer Portion of the Project	R	12,500	87,500			
Storm Portion of the Project	R	12,500	87,500			
Lane South of Maryport Ave: 3rd to 4th						
Sewer Portion of the Project	R	18,910	79,410			
Storm Portion of the Project	R	17,810	74,810			
Lane South of Maryport Ave: 4th to 5th						
Sewer Portion of the Project	R	18,910	79,410			
Storm Portion of the Project	R	17,810	74,810			
Lane South of Ulverston Ave: 3rd - 4th (design & construction)						
Sewer Portion of the Project	R	95,130				
Storm Portion of the Project	R	148,050				
Lane South of Ulverston Ave: 4th - 5th						
Water Portion of the Project	R		7,500	86,250		
Lane South of Windermere Ave: 1st-5th						
Sewer Portion of the Project	R	33,480	300,540			
Storm Portion of the Project	R	28,880	348,780			
Maryport Ave: 2nd to 3rd						
Roads Portion of the Project	R (CWF)				9,600	115,920
Maryport Ave: 5th to 6th						
Water Portion of the Project	R				9,600	115,920
Maryport Ave: 6th to 7th						
Roads Portion of the Project	R				10,980	126,260
Water Portion of the Project	R				9,600	115,920
Penrith Ave: 1st to 2nd						
Roads Portion of the Project	R (CWF)	165,120				
Water Portion of the Project	R	116,830				
Penrith Ave: 2nd to 3rd						
Roads Portion of the Project	R					
Sewer Portion of the Project	R	75,760				
Storm Portion of the Project	R	65,840				
Penrith Ave: 5th to 6th						
Roads Portion of the Project	R (CWF)			9,680	165,150	
Water Portion of the Project	R			9,680	111,260	
Penrith Ave: 6th to 7th						
Roads Portion of the Project	R (CWF)			14,360	165,150	

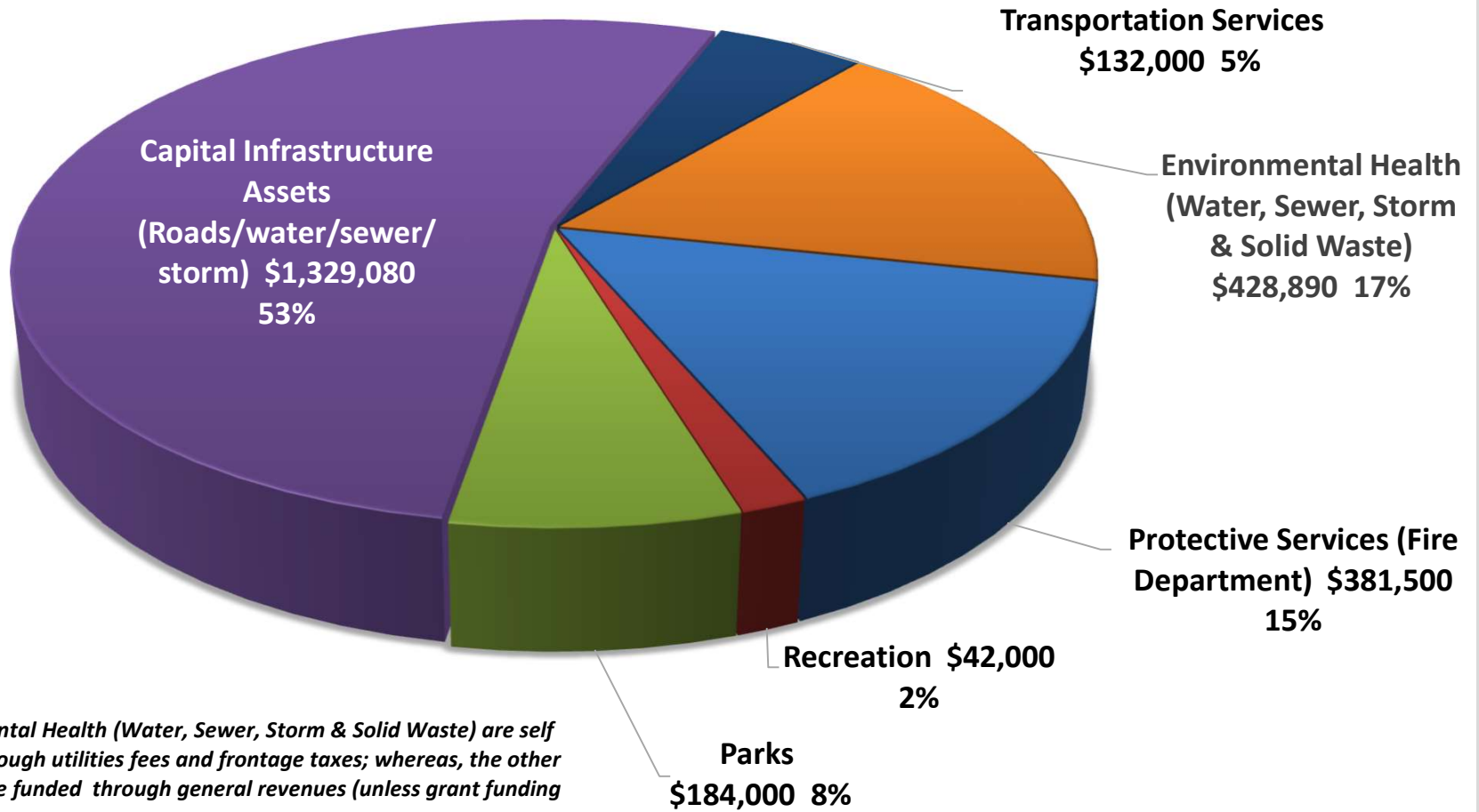
	<u>Running</u>					
	<u>Codes</u>	<u>2025</u>	<u>2026</u>	<u>2027</u>	<u>2028</u>	<u>2029</u>
Penrith Ave: Egremont Rd to Silecroft Rd						
Roads Portion of the Project	R (CWF)			16,140	194,920	
Roads - Additional work: intersection redesign & construction	R (CWF)			12,500	125,000	
Royston Road: Ulverston to Union						
Water Portion of the Project	R					19,130
Sixth Street: Derwent to Allen Avenue						
Water Portion of the Project	R					7,050
Sewer Portion of the Project	R					
Storm Portion of the Project	R					
Sixth Street: Dunsmuir to Derwent						
Water Portion of the Project	R					7,200
Sixth Street: Penrith to Dunsmuir						
Roads Portion of the Project	R					10,690
Windermere Ave: 4th to 5th						
Roads Portion of the Project	R (CWF)				14,030	161,310
Sewer Portion of the Project	R					
Windermere Ave: 5th to 6th						
Roads Portion of the Project	R (CWF)				13,930	168,030
Sewer Portion of the Project	R					
Windermere Ave: 6th to 7th						
Roads Portion of the Project	R				6,880	83,020
Sewer Portion of the Project	R				14,480	166,430
Roads Infrastructure without underground utility replacement						
<i>Transportation Master Plan</i>						
TMP - Maryport Shared Streets (design)	R	20,000				
TMP - Kendal Avenue - Traffic Calming (design)	R	30,000				
TMP - Dunsmuir Avenue (Camp Road) - Traffic Calming	R	15,560				
TMP - Ulverston Ave Sidewalk (design and construction)	R (CWF)	105,000				
TMP - Fourth Street and Cumberland Road Improvements (design, construction grant dependent)	R, GR		184,450	2,450,550		
TMP - Sidewalk: Second St: Ulverston to Windermere	R			10,000	25,000	
TMP - Sidewalk on Ulverston Avenue between 2nd & 3rd Street	R			3,500	35,000	
TMP - Royston Road Multi-use Path (design)	R				20,000	
TMP - Union Road @ Cumberland Road - Round-about (design)	R				50,000	
TMP - Develop New Road Cross Sections (design)	R				20,000	
TMP - Comox Lake Road - Multi Use Path (design)	R					20,000

	<u>Running</u>	<u>2025</u>	<u>2026</u>	<u>2027</u>	<u>2028</u>	<u>2029</u>
	<u>Codes</u>					
<i>Sidewalks and paving</i>						
Pave access road into the Wastewater Treatment Facility	R		44,400			
Dunsmuir Avenue Sidewalk Replacement/Intersection Improvements	R			60,000		
Non-Infrastructure Capital - Environmental Health (Solid Waste, Water, Sewer & Storm)						
Water Equipment						
Hydrant replacement (1 per year)	G	8,820	9,000	9,180	9,370	9,560
Installation of water level and quality monitoring equipment on dam infrastructure (includes annual operating costs totals \$64,100/2025)	R	31,580				
Water Meter Replacements	R	20,000	1,050,400			
Security Cameras for Water Treatment Plant	G	5,600				
<i>Water Treatment Plant Security Cameras monthly cost (operating)</i>	G	700	700	700	700	700
Allen Lake Gate/Fence	G	6,450				
New Booms in Reservoirs - New Debris Booms at Allen & Stevens Lake (grant dependent)	R	71,740				
Pressure Reducing Valve Relocation	R	45,000				
Sewer & Storm Capital Projects						
Cumberland Road Storm Replacement and Upgrade	R	10,000	100,000			
Maple Lake Creek Culvert Replacement (grant dependent)	GR	214,000				
Replace Culverts across Hope Road at Mill Street	R	15,000	65,000			
Wastewater Facility Sign Installation	R		5,100			
Transportation Services (Roads) Non-Infrastructure Capital						
Traffic Safety Infrastructure (previously solar power)	GR,R,G,U	27,000				
Plotter replacement	R	25,000				
Vehicle replacement - Kubota Mower 1999 with small tractor	B	80,000				
Cat Backhoe replace worn out pins and bushings	R		12,000			
Vehicle replacement - 2 Pickup Trucks	B			80,000	94,000	
Replacement of 1999 Ford Bucket Truck #22	B					110,000
Replacement of 2009 Kubota Mower #7	B					40,000
Debt costs associated with the vehicle replacements (debt maturities offset debt costs in each year)	G		(8,140)	(3,230)	12,130	(26,760)

	<u>Running</u>					
	<u>Codes</u>	<u>2025</u>	<u>2026</u>	<u>2027</u>	<u>2028</u>	<u>2029</u>
General Government Services						
Municipal Office Backup Generator Replacement	GR		50,000			
Scada server replacement	R			25,000		
Public Works Printer replacement	R				15,000	
Protective Services						
Fire Services						
Turn out gear annual replacement	R	15,000	15,000	15,000	15,000	15,000
SCBA mask for new members (individual mask fit)	R	6,500				
vehicle replacement - Fire Rescue truck (\$63.4k associated annual debt payments with 21% covered by Fire Protection District)	B,R	360,000				
Quint Ladder Truck (asset addition-\$323.5k associated annual debt payments with 21% covered by Fire Protection District)	B,R		200,000	1,700,000		
Debt costs associated with the vehicle purchases (debt maturities offset debt costs in each year)	G	-	24,420	269,600	53,920	-
Recreation, Parks, Community and Culture						
Recreation Services						
Banquet chairs replacement	GR	30,000				
Replacement of steel security doors for Moncrief Hall	R	7,000				
Flashing for above CRI furnace room	R	5,000				
Piece of cardio equipment replacement (treadmill)	R			5,500		
Village Park & Village Square Capital Projects						
Centennial Building Design and Replacement	R, DCC				600,000	
New playground area misting station (grant dependent)	GR		13,000			
Horseshoe building basic renovation	R, G	24,000				
Solport Park Projects						
Solport Park Playground Construction	R, DCC	135,000				
Lake Park Capital Projects						
Lake Park Office/Storage Yard planning and design	R		30,000			
Lake Park Day Use Area Expansion - Phase I, II and III	R, DCC	25,000		25,000		25,000
Lake Park - Office/storage yard construction	D				450,000	
		<u>2,497,470</u>	<u>2,979,580</u>	<u>4,819,510</u>	<u>2,565,380</u>	<u>1,719,910</u>

**THE CORPORATION OF THE VILLAGE OF CUMBERLAND
PROPOSED 2025 BUDGET
Capital Expenditures**

Excluding Wastewater Treatment Upgrade and Dam #2 project



Environmental Health (Water, Sewer, Storm & Solid Waste) are self funded through utilities fees and frontage taxes; whereas, the other services are funded through general revenues (unless grant funding applies).

Funding Codes:
 GR - Grants
 R - Transfers In from Reserves
 DCC/PIL - DCC Parking in lieu Revenues
 D - Donations/Miscellaneous
 A - Amenity
 B - Borrowing
 G - General taxation and revenue
 U - Unfunded

**The Corporation of the Village of Cumberland
 Proposed 2025 - 2029 Financial Plan
 Five Year Operating Projects & Transfers To Reserves**

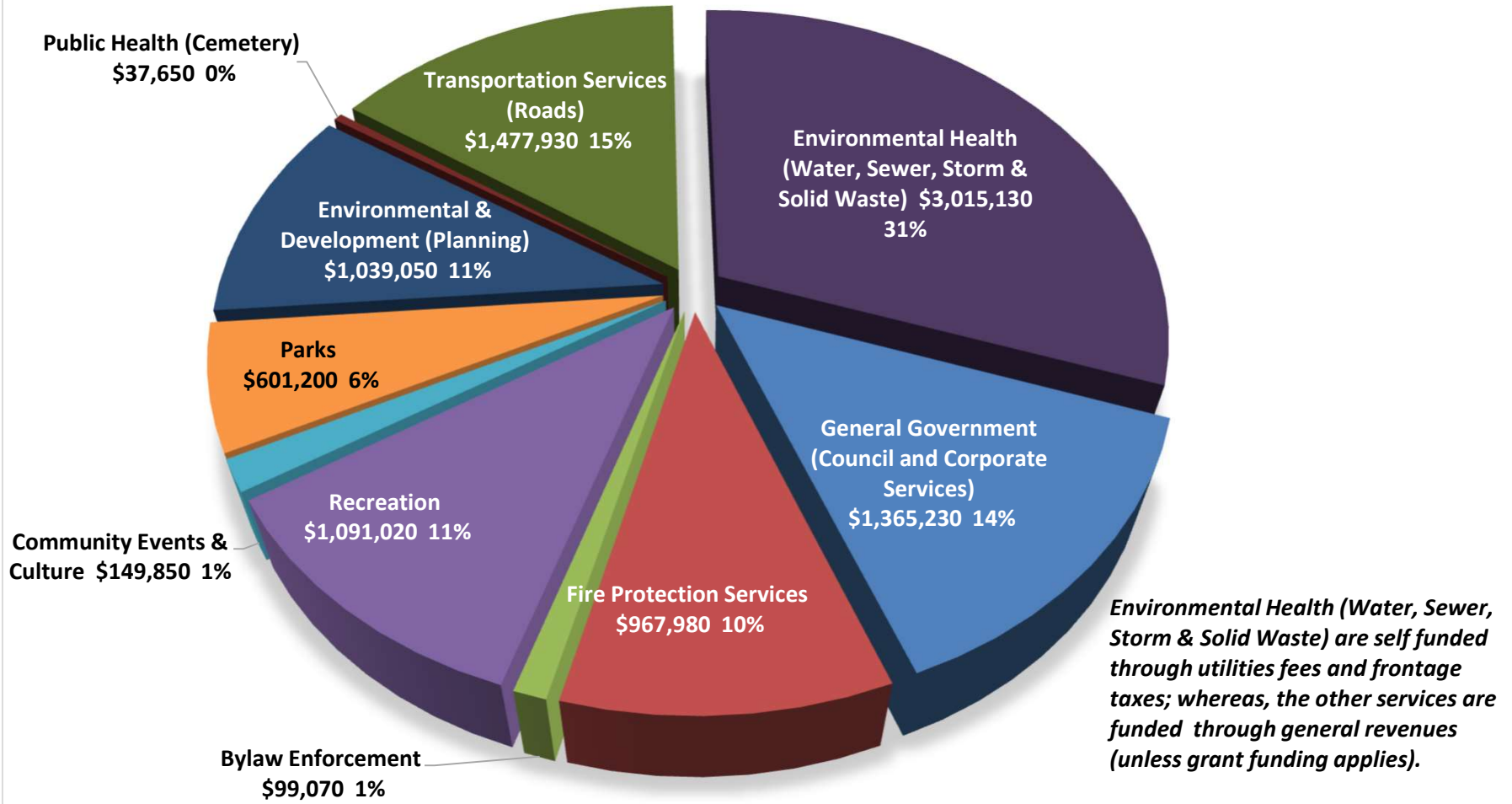
	<u>Funding Codes</u>	<u>2025</u>	<u>2026</u>	<u>2027</u>	<u>2028</u>	<u>2029</u>
Environmental Health Services (Solid Waste, Water, Sewer & Storm)						
Water Services						
Scada System Expansion	R	26,510				
Tree Removal at Power Lines to Water Treatment Facility	A		11,290			
Chlorine Shack Demolition	G			11,400		
Sewer & Storm Services						
Increased Operating costs for wastewater treatment system (includes hiring a wastewater treatment operator level III)	G		170,000	170,000	170,000	170,000
Debt service costs for wastewater treatment capital upgrades	G	309,010	489,630	597,140	597,140	597,140
Scada System Expansion	R	27,000				
Comox Lake Road/Perseverance Creek Crossing - Hydrological analysis of the creek crossing (will only go forward with grant funding)	R	20,000				
Transportation Services (Roads)						
Admin Assistant for Operations increase from 20 hrs/wk to 30 hrs/wk-2025 & 35 hrs/wk-2026	G	10,780	21,770	21,770	21,770	21,770
Cemeteries (Public Health Services)						
Civic Cemetery						
Natural Burial Area water tank installation	R	3,000				
Natural Burial Area water supply	G	1,000	1,000	1,000	1,000	1,000
New Infill Lots design, surveying and mapping	R		3,000			
Japanese and Chinese Cemetery						
Chinese cemetery fence repair (donation)	D	340				
Japanese cemetery projects (donation)	D	1,760				

	Funding Codes	<u>2025</u>	<u>2026</u>	<u>2027</u>	<u>2028</u>	<u>2029</u>
General Government Services						
Council						
Council committee meeting and training expenses	G	4,450	4,450	4,450	4,450	4,450
Community to Community Event with K'omoks First Nation	G	1,500	1,500	1,500	1,500	1,500
Newly Elected Officials expenses (every 4 years)	R		3,100	7,000		
CAO & Legislative Services						
Local Government Election in 2026	R		25,770			
Records Management Classification System	R	30,000				
Consultant or casual staff to re-organize physical records in new records management software	R		28,000			
Accessibility Plan	R	25,000				
Strategic Planning Review Facilitation post OCP update	R	4,500				
Camera purchase for in-house image acquisition	R	1,000				
Financial & Information Systems Services						
Asset Retirement Obligation (ARO) Accretion expense	G	12,460	12,460	12,460	12,460	12,460
New Worksafe requirement for on-site First Aid	G	7,750	7,750	7,750	7,750	7,750
IT licensing - Firewall replacement (reduction in operating costs)	G	(250)	(500)	(500)	(500)	(500)
Utility rates and utility connections fees review	R	50,000				
IT initiative - Replace Firewall replacement	R	10,000				
New printer for recreation reception office (Recreation request)	R	2,900				
Municipal & Operations Office Maintenance Projects						
Mechanics shop - Lower West Man Door Replacement	R	2,500				
Planning & Development						
Statement of Significance	R	5,000		5,000	5,000	5,000
Camp Road Heritage Designation (grant dependant)	R,GR		10,000			
Collation of Heritage Inventories and Data	R	2,000				
Scanning building large-size plans	R	8,000				
Civic Properties and Facilities Renewal Plan Implementation	R,GR	80,000	80,000	80,000	80,000	80,000
Zoning bylaw congruence review to OCP	R	80,000				
Housing Action Plan	GR	40,000				
Development Approvals Process Modernization Phase 2	GR	122,900				
Amenity Cost Charge Bylaw	R	50,000				
Building Bylaw amendment for energy efficiency (was formerly called "BC Energy Step Code Adoption")	R	10,000				
Tree Protection Bylaw Implementation	R	5,140				

	Funding Codes	2025	2026	2027	2028	2029
Protective Services						
Bylaw Enforcement						
Bylaw: Wildsafebc coordinator to be matched with Wildsafe BC funding if approved	R		9,000		9,000	
Fire Services						
Fire Administration Membership increase	G	300	300	300	300	300
Equipment replacement for wildfire protection unit	G	4,500	5,000	5,000	5,000	5,000
Fire Hall Facility Projects						
Replacement of air filter for the exhaust system	R	3,500	-	-	-	-
Recreation, Community & Events & Parks						
Recreation Services						
Increase for free menstrual products in Village washrooms	G	200	200	200	200	200
Recreation Centre Maintenance Projects						
CRI energy audit & roof spec/plan	R	14,000				
Upgrade electrical in CRI	R	2,500				
CRI painting of foyer and reception office	R	6,000				
Community Events & Cultural Services						
Arts and Culture Strategy	R	30,000				
Facilities Projects						
Long Range Recreation, Arts and Culture Facility Plan	R		50,000			
Door/gate for Museum fence	R	1,100				
Community Organization contributions:						
Council to consider up to \$10,000 for special project community grant program	R	10,000	10,000	10,000	10,000	10,000
Long-term operating contributions for service agreements	R, G	117,000	117,500	118,000	118,500	119,000
Comox Valley Community Foundation Contribution	R	1,000	1,000	1,000	1,000	1,000
Additional funding for museum conditional on Heung Foundation renovations (2022 to 2026)	R	8,260	8,260	8,260	-	-
Museum: in-kind facility operational maintenance costs	G	9,100	9,280	9,470	9,660	9,850
Obon Cemetery Tour	G	500	500	500	500	500
In-kind support for Remembrance Day event	G	390	390	390	390	390

	Funding Codes	2025	2026	2027	2028	2029
Parks Services						
Annual Tree Replanting Program (\$5k BC Hydro grant)	GR,G	8,810	8,810	8,810	8,810	8,810
Japanese Heritage Grant projects	GR	50,000	320,000			
Parks and Greenways Master Plan Update	R,DCC				75,000	
Saito House - planning and subdivision	R	30,000	20,000			
Village Park Projects						
Village Park Master Plan	R, DCC	50,000				
Lake Park Projects						
Lake Park Water study/analysis	R		40,000			
Lake Park underground services mapping	R	5,000				
		<u>\$ 1,301,410</u>	<u>\$ 1,469,460</u>	<u>\$ 1,080,900</u>	<u>\$ 1,138,930</u>	<u>\$ 1,055,620</u>
Transfers To Reserve						
Linear infrastructure asset renewal reserve with annual contribution	G,A	\$ 951,990	\$ 975,808	\$ 1,010,831	\$ 1,106,064	\$ 1,201,514
Environmental Health Services (Water, Sewer & Storm)						
Water rate stabilization reserve transfer to/(transfer from)	G	(47,000)	(43,000)	(15,000)	-	-
Water meter replacement reserve contribution	G	93,000	93,000	93,000	93,000	99,300
Water Royston Bulk Water reserve contribution	G	280,000	-	-	-	-
Start to increase reserve contribution as per water supply asset life cycle analysis	G	-	20,170	22,780	28,000	28,000
Sewer rate stabilization reserve transfer to/(transfer from)	G	(42,000)	(90,000)	(85,000)	(75,000)	(65,000)
Start to increase reserve contribution for wastewater treatment replacement	G	-	70,000	70,000	75,000	81,000
General Government Services						
Reserve contribution for landfill host community amenity fees annually received by CVRD	G	300,000	300,000	300,000	300,000	300,000
Reserve contribution for Community Works Funds received annually	G	261,525	261,525	261,525	261,525	261,525
Reserve contribution for Emergency & Public Safety Reserve	G	559,370	559,370	559,370	559,370	559,370
General Village Facility Asset replacement reserve	G	187,240	187,240	187,240	187,240	195,740
Reserve contribution for general financial stabilization reserve for Local Government Climate Action Plan funds	G	-	-	-	-	-
General Asset Renewal Reserve Fleet Assets	G	30,000	35,000	40,000	45,000	50,000
General Asset Renewal Reserve Recreation Equipment	G	1,500				
General Asset Renewal Reserve Rental Housing	G	17,640	17,640	17,640	17,640	17,640
Recreation, Parks & Community Services						
Transfer increased Lake Park Dividend revenues to reserve for future use	G	20,000	24,000	28,000	32,000	32,000
Cemeteries (Public Health Services)						
Annual transfer to Cemetery Perpetual Care Fund + interest	G	1,250	1,250	1,250	1,250	1,250
Protective Services						
Reserve contribution for fire capital purchases (vehicles & protective equipment	G	102,500	105,500	107,500	109,500	111,500
		<u>\$ 2,717,015</u>	<u>\$ 2,517,503</u>	<u>\$ 2,599,136</u>	<u>\$ 2,740,589</u>	<u>\$ 2,873,839</u>

**THE CORPORATION OF THE VILLAGE OF CUMBERLAND
PROPOSED 2025 BUDGET
Operating & Debt Expenditures by Service**



**The Corporation of the Village of Cumberland
Proposed 2025 - 2029 Financial Plan
Based On BC Assessment Revised Roll - April 2024**

Proposed Property Tax Impact on Average Residential Single Family Household

	Proposed			
	<u>2025</u>	<u>2024</u>	<u>Change</u>	<u>%</u>
Total taxes payable	\$ 4,288	\$ 3,993	\$ 295	7%
Home owner grant	(770)	(770)	-	0%
Net property tax	\$ 3,518	\$ 3,223	\$ 295	9%
Frontage parcel tax (median lot size)	386	371	15	4%
Parcel Charge per lot for water supply debt	45	45	-	0%
Property taxes	\$ 3,950	\$ 3,639	\$ 310	9%
Average Utility Fees	1,156	1,073	83	8%
Total Overall Change from 2024	\$ 5,106	\$ 4,713	\$ 393	8%

Proposed Property Tax Impact on Average Family Strata Home (i.e. Condos)

	Proposed			
	<u>2025</u>	<u>2024</u>	<u>Change</u>	<u>%</u>
Total taxes payable	\$ 3,066	\$ 2,855	\$ 212	7%
Home owner grant	(770)	(770)	-	0%
Net property tax	\$ 2,296	\$ 2,085	\$ 212	10%
Frontage parcel tax (median lot size)	322	310	12	4%
Parcel Charge per lot for water supply debt	45	45	-	0%
Property taxes	\$ 2,663	\$ 2,440	\$ 224	9%
Average Utility Fees	1,021	956	65	7%
Total Overall Change from 2024	\$ 3,685	\$ 3,396	\$ 289	9%

Proposed Property Tax Impact on Median Assessment - Class 6 (business other)

(35 folios with assessments greater than the median and 35 folios with assessments lower than median)

	Proposed			
	<u>2025</u>	<u>2024</u>	<u>Change</u>	<u>%</u>
Total taxes payable	\$ 9,480	\$ 8,825	\$ 655	7%
Frontage parcel tax (median lot size)	322	310	12	4%
Parcel Charge per lot for water supply debt	45	45	-	0%
Property taxes	\$ 9,847	\$ 9,179	\$ 667	7%
Average Utility Fees	1,113	1,026	86	8%
Total Overall Change from 2024	\$ 10,959	\$ 10,206	\$ 754	7%

* The assessment roll for 2025 is not available - the proposed tax revenue increase has been applied to the 2024 taxes

** Unknown taxes collected for other taxing authorities are estimated to increase by 7% at this time

**The Corporation of the Village of Cumberland
Committee of the Whole Meeting Minutes**

**October 18 and 25, 2023, 9 a.m.
Council Chamber, 2675 Dunsmuir Avenue**

Council Present: Mayor Vickey Brown
Councillor Neil Borecky
Councillor Sean Sullivan
Councillor Troy Therrien

Regrets: Councillor Jesse Ketler

Staff Present: Michelle Mason, Chief Administrative Officer
Annie Bérard, Chief Financial Officer
Rachel Parker, Corporate Officer
Rob Crisfield, Manager of Operations
Stephane Dionne, Deputy Fire Chief

2024-2028 Financial Plan Workshop

October 18, 2023, 9 a.m.

Mayor Brown called the meeting to order at 9:02 p.m. and recognized the unceded traditional territory of the K'ómoks First Nation and offered gratitude for the care and stewardship of this land since time immemorial.

1. Approval of Agenda

1.1 Agenda for the Committee of the Whole meeting, October 18 and 25, 2023.

Borecky/Sullivan

THAT the Committee of the Whole approve the agenda for the Committee of the Whole meeting, October 18 and 25, 2023.

Carried Unanimously

2. Proposed 2024-2028 Financial Plan

2.1 Introduction: Michelle Mason, Chief Administrative Officer

Ms. Mason noted the difficult decisions that Council has made over the years and that Council will continue to make through this budget process. Ms. Mason asked that decision-making take place at the end of the second day for wholistic decisions that review the entire budget.

2.2 Proposed 2024-2028 Financial Plan: Annie Bérard, Chief Financial Officer

Ms. Bérard reviewed the proposed budget timeline, methodologies. Council's strategic priorities and operational priorities determine priority projects.

In 2023, Council approved 6.58% tax increase for 2024. The increase now proposed for 2024 is 5.90% for a tax revenue increase of \$233,750 for contractual increases, inflationary increases, increase to reserve transfer for asset replacement.

Ms. Bérard reviewed how reserves are used through direction from Reserve and Surplus Policy. Discussion on adjusting optimal levels over time. Above-optimal levels cascade into other funds, per policy. Budgets include annual contributions to the six capital funds and operating reserves, being financial stabilization, Host Amenity Funds Reserve, and Emergency and Public Safety Reserve.

Discussion on estimated amount in reserves at \$9.5 million at end of 2024 not including development cost charges, and currently earning 5.55% interest. Discussion on water meter replacement reserve being for the replacement of all meters.

Review of financial plan policies and objectives, which include new opportunity for exemption of affordable housing. Council can change property tax distribution between classes prior to adopting the 2024 tax rate.

Proposed property tax increase for municipal purposes attempts to balance immediate priorities and contributions to reserves and maintenance of current service levels. 1% increase equates to \$39,623 in tax revenues. Discussion on the anticipated jump in taxes in 2027 due to policing (mitigated by funding from Emergency & Protective Services Reserve). Tax increase in 2027 also includes the debt costs for the replacement of the quint fire apparatus.

For single family, proposed impact to taxes is 6% and 8% including utility fees and parcel taxes, 7% and 8% for strata property, for business class 6% and 7% including parcel taxes and utility fees. Discussion on utility fees increase and an upcoming rate structure review. Current rate structure impacts business class. Transitioning to charge municipal facilities utility fees and parcel taxes. Business class is a small piece of utility revenue so impacts greater and some users use significant quantity of water. Result will be increases to municipal services expenses (particularly for Village Park) and increase in utility revenues.

Discussion on asset replacement schedule for capital reserves, p. 11. Ideal scenario shows a huge catch up required in year one. Should contribute to reserves to avoid debt. Facilities renewal is significant with a recommended \$25 million investment in year one because of poor condition of assets. For linear assets, costs have increased significantly due to material price increase as well as impact of living wage on labour costs.

Discussion on police reserve, p. 7, what the jump looks like and how are we spreading that increase. Estimate of what the cost will be? Ms. Bérard advised that it is difficult to estimate. If pay for four officers, estimate is just under \$1.4 million. Cost per officer is uncertain and estimated at \$300,000 per year.

Annual growth taxes are 485,000 for 2024, approximately \$40,000 additional each year, but lesser recently. There is strong pressures from that growth, especially for new staff to maintain and expand services. I was asked at what point don't have to contribute to policing anymore? Will find out in 2027 how much actually paying, then can do an analysis to see if can use the interest from reserve for funding other Fire capital projects, but don't know costs so cannot look at that option yet. It is a complicated transition.

2.3 Department Budgets and Project Reviews
(a) Operations and Public Works

Challenges: Discussion on linear assets and ratings, what percentage of linear assets are in critical condition? There is high percentage of "failed" streets beyond useful life and reverting back to gravel roads. With utilities have to update plan. Critical infrastructure needs to be replaced quickly, mostly cast iron and galvanized pipe. Some lanes have clay tile pipe for combined sewers that are collapsing. Condition assessments were speculated initially, look at break records for indications. Need to start planning for storm and culvert replacements, still need to be done.

Future considerations: Discussion on specialized staff for asset management in larger communities and determine level of risk. Continued work to replace very old linear assets. Need for operations department review as utility operations and maintenance need increases. Need for more space in yard for storage and safety. Implementation of transportation plan and liquid waste management plan. Continued work on surface water reservoirs and dams, and watershed protection plan update. Discussion on maintaining flows in Perseverance Creek in the summer. Drainage improvements to channels and creeks to wetlands. Discussion on green infrastructure grants. Discussion on growth and impacts to existing infrastructure. Complete communities study was noted to guide that review.

Proposed budget highlights:

Transportation Services: Only vehicle replacement included. Recommended Council consider list of vehicle replacement. Strategy of what equipment and vehicles to move first to electric and review of grants. Discussion on solar power tools, speed reader board, traffic counters, crosswalk warnings. Traffic calming work with focus on Royston Road west of Boulder Hill and more work in Coal Valley Estates subdivision. Significant financial resources to implement transportation plan.

Water Services: Need air conditioning for water treatment plant electrical room and UV Reactor maintenance program. Spillway panels for Stevens Lake reservoir and additional fencing at Henderson Lake. No. 2 reservoir dam upgrades through design-build process and ability to complete within grant timelines, and contingency if overbudget. Opportunities to change scope of the project as proceed. Discussion life expectancy of water meters and value of having meters. No capital planning for Allen Lake Dam work, design only. Log booms replacement around intake and spillway areas using polyethylene pipe is currently unfunded.

Wastewater/Storm Drainage: LWMP Stage 3 and sanitary and storm drainage master plan updates. Union Road sewer servicing, discussion on funding opportunities. Adequately sized creek crossing for Maple Creek at Royston Road is not funded and noted access to lower creek is on private property. Access road fencing to wastewater treatment needed.

Operations Facility: new garage door, Village's office back-up generator.

Staffing: service review, and admin support staff increase is unfunded

Adjournment for Lunch at 11:45-12:15 p.m.

(b) General Government

Council, Legislative Services, and Chief Administrative Officer: Discussion on value of annual report and whether Council sees value in more professional document and images.

Financial Services: Increase in service levels and corporate support for all departments has impacted the Finance Team. New request for additional capacity.

Human Resources and Occupational Health and Safety: New requests for staff and software not funded. Field hazard assessments reporting through software. Discussion on software as priorities for OH&S, and option to partner with other municipalities.

(c) Protective Services

Increase to turnout gear replacement and discussion standards for firefighting gear and wildfire gear, replacement for wildland protection units. Rescue 4 first responder replacement in 2025. Discussion time for new truck delivery 12-18 months. Roof construction for storage unfunded at \$15,000. Air compressor is unfunded, and air storage upgrades for SCBA is funded in 2024 to extend the life of the compressor. For new quint apparatus, need to order in 2026 for delivery in 2027.

Ms. Bérard noted 56 employees, 33 permanent and 23 casual and seasonal, and 38 firefighter volunteers.

Discussion on \$40,000 unallocated from host amenity, and question if all growing community funds is utilized? Yes, if approved through proposed financial plan the remaining \$351,000 is allocated:

- \$95,000 to Dam #2,
- \$120,000 for zoning and OCP implementation.
- \$120,000 for Rescue 4.
- \$16,000 for Water Treatment Plant air condition system

Council members can send questions by email to staff before October 15, 2023 meeting, and answers will be shared.

Total of unfunded requests on last pages of package pp. 66-68.

Discussion on amount of tax increase for 2024. Staff can present a comparison of proposed increases across other local governments. Discussion growth impacts on services levels and taxes. New taxes depend on when construction is completed to be included on the tax roll.

It was requested that staff rank unfunded requests from each department for October 25, 2023 meeting.

The list on page 66 of the package does not include items removed by management. Items on three page list in package are items that staff are recommending Council consider. If added would be funded by property taxes through a tax increase.

Therrien/Borecky

THAT the Committee adjourn the meeting at 2:25 p.m. until October 25, 2023 at 9 a.m.

Carried

October 25, 2023, 9 a.m.

Council Present: Mayor Vickey Brown
Councillor Neil Borecky
Councillor Sean Sullivan
Councillor Troy Therrien

Regrets: Councillor Jesse Ketler

Staff Present: Michelle Mason, Chief Administrative Officer
Annie Bérard, Chief Financial Officer
Rachel Parker, Corporate Officer
Rob Crisfield, Manager of Operations
Courtney Simpson, Manager of Development Services
Ryan Parton, Acting Manager of Parks and Recreation

Mayor Brown reconvened the meeting at 9:06 p.m. on October 25, 2023.

2.2 Department Budgets and Project Reviews (continued)

(d) Parks and Recreation

Budget highlights for Recreation and facilities include new tables for recreation hall, new stove vent for the Cultural Centre, Arts and Culture Strategy in 2025, modification of washroom to be accessible in recreation hall with asbestos abatement.

Budget highlights for Parks include Souther House site clean up, Lake Park traffic webcam, Solport Park new playground, Village Park planning, Perseverance Creek bridge crossing replacement behind the disc golf course with some funding possible from UROC.

Not included in plan: increase to fitness equipment maintenance, reserve contribution for fitness equipment replacement, adult social club facilitator, paved pump track design, Perseverance floodplain trail work, invasive species management, environmental monitoring and wildlife survey.

Councillor Borecky left the meeting at 9:42 a.m.

Budget highlights for Cemetery services include new sign kiosk. Noted extra revenue in budget with corresponding transfer to reserve for future capital projects.

Discussion on menstrual products provision, which was not included in the proposed budget. Climbing wall maintenance funding and programs. All material and supply for janitorial services is \$10,000. \$700 is proposed for menstrual products.

(e) Development Services

Discussion on building permit revenue and increased inspector costs and expected timing for announcement for Housing Accelerator Fund approvals.

Budget highlights include official community plan review, property and facilities planning, Climate Action Plan, digital land use applications, heritage statements of significance.

Discussion on home energy navigator program participation with CVRD at \$15,000 for 2024. Discussion on funding and whether applicants can pay a fee, and that Council could consider a budget amendment when more information is available from Local Government Climate Action Program (LGCAP) funding. LGCAP funding must be spent by mid-2025. Launch would be coordinated with City of Courtenay and CVRD in early 2024. More information can come forward to Council to consider whether to allocate funding for 2024. Discussion to fund and remove if Council decides not to proceed.

Discussion on WildsafeBC funding and matching funding and whether is set amount and whether the Village can ask for specific programs. Discussion on bylaw offence notice ticketing advantages. Discussion on engagement for bylaw enforcement policy.

Requests not included are ArcGIS online subscription and Bluebeam PDF software to support digital building and land use applications.

2.3 Committee Review and Direction

Ms. Bérard noted changes proposed:

- LGCAP unclear is has to benefit the community or municipal operations: now know Village fleet purchases are eligible. Truck for new operator at WWTP proposed to be funded from LGCAP, as well as facility maintenance van in 2024 with \$26,000 funded from LGCAP.
- Looked at borrowing from internal reserve instead of debt (through MFA). Can only borrow from capital reserves, have to repay with interest.
- One-offs that could use funding: trail maintenance and paved pump track design - can leave in plan for future decision.

Committee Discussion

- Yes to \$1000 per year for image acquisition
- Indigenous relations budget better spent on consultation on projects, e.g. No. 2 dam project
- UNDRIP staff and council training reduced to \$3,250 for training for portion of staff each year. Focus on general equity, diversity and inclusion training, and can use Community to Community funding
- Priority of Occupational Health and Safety is tracking software as could impact other operations, push safety officer back. \$4000 for implementation from asset reserves, try software for one year and check back on safety officer, leave unfunded and re-assess for 2025. Yes to \$6,000 software licensing to 2024.
- New Business analyst/accountant staff member. If not funded will impact strategic work to support finance.
- Discussion on stabilization and policing costs
- Yes to Accountant/analyst staff
- Yes to ArcGIS and Bluebeam
- WildsafeBC coordinator - use protective reserve, every other year,
- Firefighter training discussion
- Yes to deputy cell phone
- Discussion on summer firefighter standby - discussion to reduce 50% for 2 members duty on weekends, ask consultant
- Increase to firefighter training resulting from training centre, demands on chief and deputy, reduce to \$2500
- Yes to \$2500 operating equipment for Fire
- No for fire meals
- No for fire admin expense

Councillor Borecky returned to the meeting at 11:45 a.m.

- For #4 fire apparatus replacement, ordering now for 2026, estimate 10% deposit if ordered in 2024 now, with \$40,000 from growing community fund reserve.

The Committee adjourned for lunch from 11:50 a.m. to 12:20 p.m.

- Yes to fitness equipment maintenance at \$2,200
- Yes to fitness equipment contribution to reserve at \$1,500
- Yes to adult social club facilitator \$8,000
- Add \$600 to climbing wall maintenance
- Menstrual products in indoor facilities, fund five of six locations, use host amenity for installation at \$4,200 and \$500 for year 1 supplies and \$700 for future years
- Paved pump track, leave in for now as host amenity funded at \$5,000 as long as one-time contribution to project
- Yes for Perseverance floodplain trails improvements, discussion on rechanneling creek to manage deposits, at \$8,000 from host amenity
- Yes to invasive species and environmental monitoring from taxes at \$2,000 and \$1,500
- Yes to Coal Creek Historic Park maintenance increase of \$300

- Yes to street trees maintenance at \$2000
- Parks IT, reduce for just cell phone reimbursement at \$500 per year
- Yes to admin assistant for Eng & Ops for 2025
- Yes to increase reserve for transportation asset renewal to become debt free, start at \$25,000
- Yes to charging station warranty and maintenance

Ms. Bérard noted that the 2024 tax increase started at 5.9%. With potential additions now at 7.33% increase, plus utility and parcel tax increases. The Committee agreed to initial 6.58%.

Discussion on estimating commercial growth taxes and impacts if estimate is too high. Advised timing of growth is difficult to predict and estimates carry risk and could impact policing revenue. Council could assume \$20,000 in new taxes from commercial. Noted need to cut \$39,000 from budget to drop 1% tax increase. Noted that if assumed 20% growth for industrial/commercial/institutional parcels, would have 6.08% increase in 2024, instead of 6.58%.

Discussion on proposing higher increase in municipal taxes for community feedback at the open house. Noted that total tax and charges increase as proposed would be about \$380 for a single family with a 7.33% tax increase. Noted that the 2026 tax increase when stabilization comes off and wastewater taxes are imposed would be quite high. Discussion about new staff: planning technician and accountant / analyst. Discussion that private managed forest land proportion to be considered at tax rate bylaw review.

Therrien/Borecky

THAT the Committee of the Whole recommend that Council make the specified changes below to the draft 2024-2028 detailed budgets and present the proposed 2024-2028 detailed budgets and a proposed 2024-2028 Financial Plan Bylaw to the public at the November 20, 2023 Village Hall Financial Plan and Budget Open House:

- Add \$1000 per year for image acquisition (annual)
- Add \$3250 for staff and council UNDRIP and diversity training (annual)
- Add \$6000 for Health and Safety software licensing (annual)
- Add \$4000 for Health and Safety software implementation from General Asset Reserve
- Add \$113,510 for Business analyst/accountant staff (annual), partly funded by Financial Stabilization Reserve
- Add \$3370 for ArcGIS and \$1,440 for Bluebeam software (annual), with \$2000 from General Asset Reserve for ArcGIS implementation
- Add \$9000 for WildsafeBC coordinator in 2024 only if grant approved, with matching fund from Emergency and Protective Services Reserve and then in alternate years
- Add \$770 for deputy fire chief cell phone (annual)
- Add \$2500 for firefighter training and education (annual)
- Add \$2500 fire protection services operating equipment (annual)
- Add \$40,000 for a deposit for the replacement of apparatus #4 (first responder) funded from Growing Community Fund reserve
- Add \$2200 for fitness equipment maintenance (annual)
- Add \$1500 for fitness equipment contribution to reserve (annual)
- Add \$800 for Adult Social Club facilitator (annual)

- Add \$600 to climbing wall maintenance (annual)
- Add \$4200 from host amenity for installation of menstrual products dispensers in indoor recreation facilities, \$500 for labour and \$500 for supplies in 2024, and \$700 for future years (annual)
- Add \$500 for Parks cell phone reimbursement (annual)
- Add \$2000 for invasive species and \$1500 for environmental monitoring (annual)
- Add \$300 for Coal Creek Historic Park maintenance (annual)
- Add \$2000 for street tree replacement (annual)
- Add \$8000 from Host Amenity for Perseverance floodplain trail improvements
- Add \$5000 from Host Amenity as a one-time project contribution to an All Wheels Skills Park for design work
- Add \$21,500 for Engineering & Operations admin assistant increased hours starting in 2025 (annual)
- Add \$2250 for electric vehicle charging stations warranty and maintenance (annual)
- Add \$30,000 for Level 2 charging stations and seek grant funding
- Add \$25,000 to start building reserve for fleet replacement
- Add \$94,000 funding from LGCAP for the electric vehicle purchase for the wastewater treatment plant operator
- Advance the replacement of the Facilities Maintenance van from 2025 to 2024 with \$26,000 funded from LGCAP and remaining \$54,000 from debt.
- Add \$25,000 funded from LGCAP for the climate action plan

Carried Unanimously

3. Question Period

There were no questions.

4. Adjournment

The meeting was adjourned at 2 p.m.

Mayor

Certified Correct by Corporate Officer

CORPORATION OF THE VILLAGE OF CUMBERLAND
October 7, 15 and 21, 2024 BUDGET COMMITTEE OF THE WHOLE MEETING
DEPARTMENT SUMMARY
TOTAL

	Proposed Budget <u>2025</u>	Budget <u>2024</u>	Change	% Chg
STAFF				
Full time	35.00	36.00	(1.00)	(2.78%)
Part time, temporary and seasonal	8.66	7.80	0.86	10.99%
	<u>43.66</u>	<u>43.80</u>	<u>(0.14)</u>	<u>(0.33%)</u>
Volunteer Fire Fighters	35-40	30-35		
FINANCIAL				
Own source revenues (grants, fees and charges etc.)	\$ (6,394,100)	\$ (6,740,390)	\$ 346,290	(5.14%)
Operating	8,956,810	8,754,560	202,250	2.31%
Debt service - interest	364,240	316,990	47,250	14.91%
Capital expenditures	2,496,770	1,612,800	883,970	54.81%
Amortization	1,779,520	1,596,320	183,200	11.48%
	<u>13,597,340</u>	<u>12,280,670</u>	<u>1,316,670</u>	<u>10.72%</u>
Add back amortization	(1,779,520)	(1,596,320)	(183,200)	11.48%
Borrowing	(360,000)	(94,000)	(266,000)	282.98%
Principal reduction	523,060	499,060	24,000	4.81%
	<u>(1,616,460)</u>	<u>(1,191,260)</u>	<u>(425,200)</u>	<u>35.69%</u>
Transfers to / (from) reserves	(195,270)	697,560	(892,830)	(127.99%)
Draw from / (contribution to) general revenue	<u>\$ 5,391,510</u>	<u>\$ 5,046,580</u>	<u>344,930</u>	<u>6.83%</u>
GENERAL REVENUE				
Property taxes	\$ 4,752,780	\$ 4,407,850	\$ 344,930	7.83%
Payment in lieu	59,330	59,330	-	0.00%
Small Community Grant	530,000	530,000	-	0.00%
Interest and penalties	49,400	49,400	-	0.00%
	<u>\$ 5,391,510</u>	<u>\$ 5,046,580</u>	<u>\$ 344,930</u>	<u>6.83%</u>

CORPORATION OF THE VILLAGE OF CUMBERLAND
October 7, 15 and 21, 2024 BUDGET COMMITTEE OF THE WHOLE MEETING
DEPARTMENT SUMMARY
GENERAL GOVERNMENT

	Proposed Budget 2025	Budget 2024	Change	% Chg
STAFF				
Full time	10.00	10.00	-	0.00%
Part-time	1.66	1.54	0.11	7.41%
	11.66	11.54	0.11	0.99%
FINANCIAL				
Own source revenues (grants, fees and charges etc.)	\$ (762,350)	\$ (627,460)	\$ (134,890)	21.50%
Operating - Council	148,020	150,590	(2,570)	(1.71%)
Operating-CAO & Legislative Services	660,790	635,770	25,020	3.94%
Operating-Financial, IT & HR Services	556,420	588,580	(32,160)	(5.46%)
Debt service - interest	-	-	-	
Capital expenditures	-	50,000	(50,000)	(100.00%)
Amortization	34,200	18,000	16,200	90.00%
	1,399,430	1,442,940	(43,510)	(3.02%)
Add back amortization	(34,200)	(18,000)	(16,200)	90.00%
Borrowing	-	-	-	
Principal reduction	-	-	-	
	(34,200)	(18,000)	(16,200)	90.00%
Transfers to / (from) reserves	989,680	726,580	263,100	36.21%
Draw from / (contribution to) general revenue	\$ 1,592,560	\$ 1,524,060	\$ 68,500	4.49%

ESTIMATED IMPACT ON GENERAL REVENUE

based on \$44079 =1% tax increase

1.55%

COUNCIL

Annual Operating Budget Increase

Increase in Council remuneration as per bylaw 1089 1,350

Key Adjustments, Project Requests & Reserve Transfers

Council committee meeting and training expenses 4,450

Community to Community Event with K'ómoks First Nation 1,500

CAO & LEGISLATIVE SERVICES

Key Adjustments, Project Requests & Reserve Transfers

Records Management 30,000

Transfer from general stabilization reserve for Records Management (15,000)

Transfer from general asset reserve for Records Management (15,000)

Accessibility Plan 25,000

Transfer from general stabilization reserve for Accessibility Plan (25,000)

Strategic Planning Review Facilitation post OCP update 4,450

Transfer from Host Amenity for Strategic Planning Review Facilitation post OCP update (4,450)

Camera purchase for in-house image acquisition 1,000

Transfer from General Asset Reserve for Camera purchase for in-house image acquisition (1,000)

Transfer from Gen Stab for Communication Coordinator (23,840)

CORPORATION OF THE VILLAGE OF CUMBERLAND
October 7, 15 and 21, 2024 BUDGET COMMITTEE OF THE WHOLE MEETING
DEPARTMENT SUMMARY
GENERAL GOVERNMENT

FINANCIAL, HUMAN RESOURCES & INFORMATION TECHNOLOGY SERVICES

Annual Operating Budget Increase

New Worksafe requirement for on-site First Aid - Village Office	1,730
ARO Accretion expense General Government Buildings (New Accounting Standard)	5,100

Key Adjustments, Project Requests & Reserve Transfers

Transfer to General Asset Renewal Reserve	170,000
Transfer from host amenity funds for Facility Reserve contributions	(126,000)
Transfer to Municipal Facility Asset Reserve - Rental Housing	17,640
Remove Local Government Climate Action Plan (LGCAP) funds 2024-25-26 paid in 2024	72,080
Transfer LGCAP funds to general stabilization	(72,080)
Add CWF renewed in 2024 - added to 2025 budget	(261,520)
CWF transfer to reserve	261,520
Administration Charge out to utilities & fire (increase)/decrease	(38,580)
Transfer from Gen Stab for additional position in Finance	(90,000)
Utility rates and utility connections fees review	50,000
Transfer from linear asset reserve for Utility rates and utility connections fees review	(50,000)
IT initiative - Replace Firewall replacement less operating cost savings	9,750
Transfer from general asset renewal reserve for IT initiative - Replace Firewall replacement	(10,000)
New printer for recreation reception office (Recreation request)	2,900
Transfer from general asset renewal reserve for New printer for recreation reception office (Recreation request)	(2,900)
Contingency Program (\$30k general/\$10k water/\$10k sewer/storm)	30,000
Transfer from general stabilization reserve for Contingency Program	(30,000)

Municipal & Operations Office and Council Chambers Facility Costs

Mechanics shop - Lower West Man Door Replacement	2,500
Transfer from general municipal facility asset renewal reserve for Mechanics shop - Lower West Man Door Replacement	(2,500)
<i>Net adjustments to base (removal of 2024 one-time projects/reserve use & minor adjustments)</i>	145,400

68,500

General Government (continued)

PROJECTS CUT OR REMOVED DURING MANAGEMENT REVIEW

none	0.00%
<i>Impact on tax requisition</i>	<u>\$ - 0.00%</u>

CORPORATION OF THE VILLAGE OF CUMBERLAND
October 7, 15 and 21, 2024 BUDGET COMMITTEE OF THE WHOLE MEETING
DEPARTMENT SUMMARY
GENERAL GOVERNMENT

PROJECTS CURRENTLY NOT IN 2025 YEAR OF FINANCIAL PLAN REQUIRING FURTHER COUNCIL CONSIDERATION

CAO & Legislative Services

Increase for graphics and media work	2,000	0.05%
Increase for advertising	4,200	0.10%
Contribution to Sue Big Oil (June 24, 2024 Council resolution)	5,000	0.11%
Funding: prior year carbon offset credit moved to reserve	(5,000)	-0.11%

Finance

Lease increase for new folding, stuffing, mailing machine	5,080	0.12%
Increase for IT services for additional staff and virtual server maintenance	10,500	0.24%
New contribution to General Asset Reserve	15,000	0.34%
IT initiative - Cybersecurity Fortification - implementation	2,500	0.06%
Funding: General Asset Village Reserve	(2,500)	-0.06%
IT licensing - Cybersecurity Fortification - additional license	830	0.02%
Contingency Program (\$30k + 10k general/\$10k water/\$10k sewer/storm)	10,000	0.23%

<i>Impact on tax requisition</i>	\$ 47,610	1.08%
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CORPORATION OF THE VILLAGE OF CUMBERLAND
October 7, 15 and 21, 2024 BUDGET COMMITTEE OF THE WHOLE MEETING
DEPARTMENT SUMMARY
PUBLIC HEALTH (CEMETERIES)

	Proposed Budget 2025	Budget 2024	Change	% Chg
FINANCIAL				
Own source revenues (grants, fees and charges etc.)	\$ (36,650)	\$ (31,320)	\$ (5,330)	17.02%
Operating	37,650	29,320	8,330	28.41%
Debt service - interest	-	-	-	
Capital expenditures	-	5,000	(5,000)	(100.00%)
Amortization	3,100	3,100	-	0.00%
	<u>40,750</u>	<u>37,420</u>	<u>3,330</u>	<u>8.90%</u>
Add back amortization	(3,100)	(3,100)	-	0.00%
Borrowing	-	-	-	
Principal reduction	-	-	-	
	<u>(3,100)</u>	<u>(3,100)</u>	<u>-</u>	<u>0.00%</u>
Transfers to / (from) reserves	-	(1,000)	1,000	(100.00%)
Draw from / (contribution to) general revenue	<u>\$ 1,000</u>	<u>\$ 2,000</u>	<u>\$ (1,000)</u>	<u>(50.00%)</u>

ESTIMATED IMPACT ON GENERAL REVENUE

based on \$44079 =1% tax increase

(0.02%)

Annual Operating Budget Increase

Increase in cemetery lots sales revenue	(4,130)
Increase in cemetery natural burial landscaping fees	(1,100)
Natural Burial Area water supply	1,000

Key Adjustments, Project Requests & Reserve Transfers

Cemetery Care Fund reserve transfer	1,000
Reserve Contribution for Capital Works (funded by annual revenue surplus)	2,000

Capital Projects

Natural Burial Area water tank installation	3,000
Transfer from general asset renewal reserve for Natural Burial Area water tank installation	(3,000)
Chinese cemetery fence repair (donation)	340
Donation for Chinese cemetery fence repair (donation)	(340)
Japanese cemetery projects (donation)	1,760
Donation for Japanese cemetery projects (donation)	(1,760)

Net adjustments to base (removal of 2024 one-time projects/reserve use & minor adjustments)

230

(1,000)

CORPORATION OF THE VILLAGE OF CUMBERLAND
October 7, 15 and 21, 2024 BUDGET COMMITTEE OF THE WHOLE MEETING
DEPARTMENT SUMMARY
PLANNING & DEVELOPMENT

	Proposed Budget 2025	Budget 2024	Change	% Chg
STAFF				
Full time	4.00	4.00	-	0.00%
Part time	0.60	0.60	-	0.00%
	<u>4.60</u>	<u>4.60</u>	-	<u>0.00%</u>
FINANCIAL				
Own source revenues (grants, fees and charges etc.)	\$ (457,900)	\$ (382,000)	\$ (75,900)	19.87%
Operating	1,039,050	812,370	226,680	27.90%
Debt service - interest	-	-	-	
Capital expenditures	-	-	-	
Amortization	-	-	-	
	<u>1,039,050</u>	<u>812,370</u>	<u>226,680</u>	<u>27.90%</u>
Add back amortization	-	-	-	
Borrowing	-	-	-	
Principal reduction	-	-	-	
	<u>-</u>	<u>-</u>	<u>-</u>	
Transfers to / (from) reserves	(180,140)	(46,500)	(133,640)	287.40%
Draw from / (contribution to) general revenue	<u>\$ 401,010</u>	<u>\$ 383,870</u>	<u>\$ 17,140</u>	<u>4.47%</u>

ESTIMATED IMPACT ON GENERAL REVENUE

based on \$44079 =1% tax increase

0.39%

Annual Operating Budget Increase

Building Inspector contract increase	2,010
Building Inspector revenue increase	(3,000)

Key Adjustments, Project Requests & Reserve Transfers

2 Statements of Significance	5,000
Transfer from host amenity funds for 2 Statements of Significance	(5,000)
Collation of Heritage Inventories and Data	2,000
Transfer from host amenity funds for Collation of Heritage Inventories and Data	(2,000)
Scanning building large-size plans	8,000
Gen Stab / Capacity Housing Grant Funding for Scanning building large-size plans	(8,000)
Civic Properties and Facilities Renewal Plan Implementation	80,000
Transfer from general stabilization for Civic Properties and Facilities Renewal Plan Implementation	(20,000)
REDIP Grant for Civic Properties and Facilities Renewal Plan Implementation	(60,000)
Zoning bylaw congruence review to OCP	80,000
Transfer from growing community fund reserve for Zoning bylaw congruence review to OCP	(60,000)
Gen Stab / Capacity Housing Grant Funding for Zoning bylaw congruence review to OCP	(20,000)
Housing Action Plan	40,000
HAF Grant for Housing Action Plan	(40,000)
Development Approvals Process Modernization Phase 2	122,900
Grant DAPR for Development Approvals Process Modernization Phase 2	(122,900)

CORPORATION OF THE VILLAGE OF CUMBERLAND
October 7, 15 and 21, 2024 BUDGET COMMITTEE OF THE WHOLE MEETING
DEPARTMENT SUMMARY
PLANNING & DEVELOPMENT

Key Adjustments, Project Requests & Reserve Transfers Continued

Amenity Cost Charge Bylaw	50,000	
Gen Stab / Capacity Housing Grant Funding for Amenity Cost Charge Bylaw	(50,000)	
Building Bylaw amendment for energy efficiency (was formerly called "BC Energy Step Code	10,000	
Transfer from general stabilization / LGCAP reserve for Building Bylaw amendment for		
energy efficiency (was formerly called "BC Energy Step Code Adoption")	(10,000)	
Tree Protection Bylaw Implementation	5,140	
Transfer from host amenity funds for Tree Protection Bylaw Implementation	(5,140)	

Net adjustments to base (removal of 2024 one-time projects/reserve use & minor adjustments) 18,130

17,140

PROJECTS CUT OR REMOVED DURING MANAGEMENT REVIEW

None	\$ -	0.00%
<i>Impact on tax requisition</i>	<u>\$ -</u>	<u>0.00%</u>

PROJECTS CURRENTLY NOT IN 2025 YEAR OF FINANCIAL PLAN REQUIRING FURTHER COUNCIL CONSIDERATION

New position: Manager of Bylaw and Building Services	65,980	1.50%
Funding: BC Capacity Housing Funding / General Financial Stabilization Reserve (tax funded		
starting 1/2 way through 2026)	(65,980)	-1.50%
New position: IT hardware	5,930	0.13%
<i>Impact on tax requisition</i>	<u>\$ 5,930</u>	<u>0.13%</u>

CORPORATION OF THE VILLAGE OF CUMBERLAND
October 7, 15 and 21, 2024 BUDGET COMMITTEE OF THE WHOLE MEETING
DEPARTMENT SUMMARY
BYLAW ENFORCEMENT

	Proposed	Budget	Change	% Chg
	Budget	2024		
	2025			
STAFF				
Full time	-	1.00	(1.00)	(100.00%)
Seasonal temporary	0.77	0.17	0.60	
	0.77	1.17	(0.40)	(34.19%)
FINANCIAL				
Own source revenues (grants, fees and charges etc.)	\$ (7,000)	\$ (54,580)	\$ 47,580	(87.17%)
Operating	86,770	153,830	(67,060)	(43.59%)
Debt service - interest	1,500	2,270	(770.00)	(33.92%)
Capital expenditures	-	-	-	
Amortization	3,500	3,500	-	0.00%
	91,770	150,600	(67,830)	(45.04%)
Add back amortization	(3,500)	(3,500)	-	0.00%
Borrowing	-	-	-	
Principal reduction	10,800	10,030	770.00	7.68%
	7,300	6,530	770	11.79%
Transfers to / (from) reserves	-	(31,700)	31,700	(100.00%)
Draw from / (contribution to) general revenue	\$ 92,070	\$ 79,850	\$ 12,220	15.30%
ESTIMATED IMPACT ON GENERAL REVENUE				
<i>based on \$44079 =1% tax increase</i>	0.28%			
<u>Key Adjustments, Project Requests & Reserve Transfers</u>				
Cancellation - Animal Control Sales to Courtenay			47,580	
BO hours reduced fro 35 to 21 hrs/week due to contract cancellation			(32,830)	
<i>Net adjustments to base (removal of 2024 one-time projects/reserve use & minor adjustments)</i>			(2,530)	
			12,220	
<u>PROJECTS CUT OR REMOVED DURING MANAGEMENT REVIEW</u>				
none				0.00%
<i>Impact on tax requisition</i>			\$ -	0.00%
<u>PROJECTS CURRENTLY NOT IN 2025 YEAR OF FINANCIAL PLAN REQUIRING FURTHER COUNCIL CONSIDERATION</u>				
Increase for Pound Service (replacing SPCA)			\$ 5,000	0.11%
<i>Impact on tax requisition</i>			\$ 5,000	0.11%

CORPORATION OF THE VILLAGE OF CUMBERLAND
October 7, 15 and 21, 2024 BUDGET COMMITTEE OF THE WHOLE MEETING
DEPARTMENT SUMMARY
PROTECTIVE SERVICES

	Proposed Budget 2025	Budget 2024	Change	% Chg
STAFF				
Full time	2.00	2.00	-	0.00%
Part time	-	-	-	
	<u>2.00</u>	<u>2.00</u>	<u>-</u>	<u>0.00%</u>
Volunteer Fire Fighters	35-40	30-35		
FINANCIAL				
Own source revenues (grants, fees and charges etc.)	\$ (297,760)	\$ (302,570)	\$ 4,810	(1.59%)
Operating	647,600	635,610	11,990	1.89%
Debt service - interest	103,990	104,080	(90)	(0.09%)
Capital expenditures	381,500	65,500	316,000	482.44%
Amortization	236,200	82,000	154,200	188.05%
	<u>1,369,290</u>	<u>887,190</u>	<u>482,100</u>	<u>54.34%</u>
Add back amortization	(236,200)	(82,000)	(154,200)	188.05%
Borrowing	(280,000)	-	(280,000)	
Principal reduction	216,390	219,100	(2,710)	(1.24%)
	<u>(299,810)</u>	<u>137,100</u>	<u>(436,910)</u>	<u>(318.68%)</u>
Transfers to / (from) reserves	(2,500)	(16,000)	13,500	(84.38%)
Draw from / (contribution to) general revenue	<u>\$ 769,220</u>	<u>\$ 705,720</u>	<u>\$ 63,500</u>	<u>9.00%</u>
ESTIMATED IMPACT ON GENERAL REVENUE				
<i>based on \$44079 =1% tax increase</i>	1.44%			
<u>FIRE SERVICES</u>				
<u>Annual Operating Budget Increase</u>				
Increase in FPD revenues for budget requests			(19,480)	
Increase in Fire Rescue revenues for inflation			(4,070)	
Fire Association membership increase			300	
<u>Key Adjustments, Project Requests & Reserve Transfers</u>				
Equipment replacement for wildfire protection unit			4,500	
Transfer from fire vehicle & protective equipment replacement reserve for equipment			(4,500)	
Increase to fire vehicle & protective equipment replacement reserve contribution +15k in 2025, +3k in 2026 & +2k each year thereafter (added in 2024)			15,000	
Fire Hall Facility Costs				
Replacement of air filter for the exhaust system			3,500	
Transfer from general municipal facility asset renewal reserve for air filter			(3,500)	

CORPORATION OF THE VILLAGE OF CUMBERLAND
October 7, 15 and 21, 2024 BUDGET COMMITTEE OF THE WHOLE MEETING
DEPARTMENT SUMMARY
PROTECTIVE SERVICES

Capital Projects

Increase to Turnout Gear replacement (3 sets)	15,000
New SCBA mask due to the increase in members, individual masks for each new member	6,500
Transfer from fire vehicle & protective equipment replacement reserve for capital	(21,500)
Rescue 4 replacement	360,000
Debt for vehicles	(280,000)
Transfer from growing community fund reserve for Rescue 4	(80,000)

Net adjustments to base (removal of 2024 one-time projects/reserve use & minor adjustments) 71,750

63,500

Protective Services (continued)

PROJECTS CUT OR REMOVED DURING MANAGEMENT REVIEW

none 0.00%

Impact on tax requisition \$ - 0.00%

PROJECTS CURRENTLY NOT IN 2025 YEAR OF FINANCIAL PLAN REQUIRING FURTHER COUNCIL CONSIDERATION

New position: Full time Assistant Deputy Fire Chief	119,000	2.70%
New position: additional costs for Assistant Deputy Fire Chief	12,900	0.29%
Volunteer wage increase for number of calls and training	16,050	0.36%
Volunteer wage increase from \$20 to \$25/hr (over 5 years)	5,100	0.12%
Volunteer Duty officer increase from \$4 to \$5/hr	10,000	0.23%
Increase to Fire Volunteer Training and Education	2,500	0.06%
Increase to Fire Minor Protective Equipment Replacement	2,500	0.06%
Increase to Fire Protective Equipment Maintenance	4,500	0.10%
Increase to Fire Volunteer Misc. Expense	1,000	0.02%
New signage for the Fire Hall	3,500	0.08%
Increase to Turnout Gear replacement (3 sets)	3,500	0.08%
EOC room completion (ceiling and AC)	15,000	0.34%
Roof construction between Seacans for storage of the 2 trailers	15,000	0.34%
2 new portable pumps for wild land fire operation and hoses purchase	10,000	0.23%
Fire Hall rear parking lot pavement	100,000	2.27%
Turnout gear dryer	15,000	0.34%
Powered PPV Fan	10,000	0.23%

Impact on tax requisition \$ 345,550 7.84%

CORPORATION OF THE VILLAGE OF CUMBERLAND
October 7, 15 and 21, 2024 BUDGET COMMITTEE OF THE WHOLE MEETING
DEPARTMENT SUMMARY
ENVIRONMENTAL HEALTH SERVICES
(SOLID WASTE, WATER, SEWER, STORM)

	Proposed Budget 2025	Budget 2024	Change	% Chg
FINANCIAL				
Own source revenues (grants, fees and charges etc.)	\$ (4,128,240)	\$ (4,809,800)	\$ 681,560	(14.17%)
Operating - Solid Waste	696,740	522,740	174,000	33.29%
Operating - Water	911,640	904,130	7,510	0.83%
Operating - Sewer	966,190	1,412,630	(446,440)	(31.60%)
Debt service - interest	243,160	182,540	60,620	33.21%
Capital expenditures	1,171,550	1,186,800	(15,250)	(1.28%)
Amortization	599,120	596,520	2,600	0.44%
	4,588,400	4,805,360	(216,960)	(4.51%)
Add back amortization	(599,120)	(596,520)	(2,600)	0.44%
Borrowing	-	-	-	
Principal reduction	197,400	191,700	5,700	2.97%
	(401,720)	(404,820)	3,100	(0.77%)
Transfers to / (from) reserves	(58,440)	409,260	(467,700)	(114.28%)
Draw from / (contribution to) general revenue	\$ -	\$ -	\$ -	

ESTIMATED IMPACT ON GENERAL REVENUE

Increase in 2025 Utility Fees and Frontage Tax Revenues (average residential) 6.80%

SOLID WASTE

Annual Operating Budget Increase

Increase in utility fees from rate increase (\$50 per resident)	(117,820)
Increase in recycling recovery revenues from Recycle BC	(1,520)
Increase in collection costs as per contract	
	170,360
Expected increase in landfill tipping fees	3,140

Key Adjustments, Project Requests & Reserve Transfers

Net transfers to/(from) rate stabilization reserve	(54,500)
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WATER

Annual Operating Budget Increase

Increase in utility fees (\$21.80 per average resident)	(51,710)
Increase in frontage taxes (\$3 per average resident parcel)	(13,000)
Increase in administration charge out to water	18,290
Monthly fee for WTP security cameras	700
ARO Accretion expense Water Infrastructure (New Accounting Standard)	1,100

WATER (continued)

Key Adjustments, Project Requests & Reserve Transfers

Net transfers to/(from) rate stabilization reserve	(42,060)
Transfer to water meter replacement reserve	93,000
Transfer to Royston water sales dependency reduction reserve	280,000
Transfer to infrastructure asset renewal reserve	227,270
SCADA System Expansion	26,510
Transfer from Water Stabilization reserve for SCADA System Expansion	(26,510)
Contingency Program (\$30k general/\$10k water/\$10k sewer/storm)	10,000
Transfer from water stabilization reserve for Contingency Program	(10,000)

CORPORATION OF THE VILLAGE OF CUMBERLAND
October 7, 15 and 21, 2024 BUDGET COMMITTEE OF THE WHOLE MEETING
DEPARTMENT SUMMARY
ENVIRONMENTAL HEALTH SERVICES
(SOLID WASTE, WATER, SEWER, STORM)

Water Infrastructure

Hydrant replacement (one per year)	8,820
Installation of water level and quality monitoring equipment on dam infrastructure	31,580
Transfer from sewer and Water infrastructure asset replacement reserve for water monitoring equipment	(28,500)
Water Meter Replacements (over the next three years until full replacement in 2026)	20,000
Transfer from water stabilization reserve for Water Meters	(20,000)
Security Cameras for Water Treatment Plant	5,600
Allen Lake Gate/Fence	6,450
Replace Debris Booms at Allen & Stevens Lake Reservoirs	71,740
Transfer from Sewer and Water Infrastructure Asset Replacement reserve for Replace Debris Booms at Allen & Stevens Lake Reservoirs	(69,500)
New - Pressure Reducing Valve Relocation	45,000
Transfer from Sewer and Water Infrastructure Asset Replacement reserve for New - Pressure Reducing Valve Relocation	(45,000)
Debt payment for water supply projects (expected to increase in 2026 to \$136k)	76,800
Parcel Charge for water supply projects long-term debt (current \$45.09/expected increase to \$80 in 2026 based on 2024 interest rates)	(81,740)
Linear infrastructure asset replacement projects (listed in capital projects)	116,830
Transfer from linear infrastructure asset renewal reserve	(116,830)

SEWER

Annual Operating Budget Increase

Increase in utility fees (\$11 per average resident)	(38,060)
Increase in frontage taxes (\$6 per average resident parcel)	(17,000)
Increase in administration charge out to storm and sewer	16,380
Interim construction debt interest payment for wastewater project (long-term 2026)	60,620
Increase for wastewater treatment plant operating cost	30,000

SEWER (continued)

Key Adjustments, Project Requests & Reserve Transfers

Net transfers to/(from) rate stabilization reserve	(42,000)
Transfer to infrastructure asset renewal reserve	279,860
SCADA System Expansion	27,000
Transfer from sewer stabilization reserve for SCADA System Expansion	(27,000)
Contingency Program (\$30k general/\$10k water/\$10k sewer/storm)	10,000
Transfer from water stabilization reserve for Contingency Program	(10,000)

Sewer Infrastructure

Linear infrastructure asset replacement projects (listed in capital projects)	335,640
Transfer from infrastructure asset renewal reserve	(335,640)

STORM

Annual Operating Budget Increase

Increase in frontage taxes (\$6 per average resident parcel)	(19,000)
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Key Adjustments, Project Requests & Reserve Transfers

Transfer to infrastructure asset renewal reserve	219,860
Comox Lake Road/Perseverance Creek Crossing - Hydrological analysis of the creek crossing	20,000
Transfer from sewer stabilization reserve for Comox Lake Road/Perseverance Creek Crossing - Hydrological analysis of the creek crossing	(20,000)

CORPORATION OF THE VILLAGE OF CUMBERLAND
October 7, 15 and 21, 2024 BUDGET COMMITTEE OF THE WHOLE MEETING
DEPARTMENT SUMMARY
ENVIRONMENTAL HEALTH SERVICES
(SOLID WASTE, WATER, SEWER, STORM)

Storm Infrastructure

Maple Lake Creek Culvert Replacement	214,000
Disaster Mitigation Grant for Maple Lake Creek Culvert Replacement	(214,000)
Culvert Replacement Hope Rd @ Mill St	15,000
Transfer from linear asset renewal reserve for Culvert Replacement Hope Rd @ Mill St	(15,000)
New - Cumberland Storm Upgrade	10,000
Transfer from linear asset renewal reserve for New - Cumberland Storm Upgrade	(10,000)
Linear infrastructure asset replacement projects (listed in capital projects)	225,050
Transfer from infrastructure asset renewal reserve	(225,050)
<i>Net adjustments to base (removal of 2024 one-time projects/reserve use & minor adjustments)</i>	<u><u>(1,025,160)</u></u>
	<u><u>-</u></u>

CORPORATION OF THE VILLAGE OF CUMBERLAND
October 7, 15 and 21, 2024 BUDGET COMMITTEE OF THE WHOLE MEETING
DEPARTMENT SUMMARY
TRANSPORTATION SERVICES

	Proposed Budget 2025	Budget 2024	Change	% Chg
STAFF				
Full time	12.00	12.00	-	0.00%
Part time	0.85	0.71	0.14	20.12%
Temporary, Seasonal and students	0.85	0.85	-	0.00%
	13.70	13.56	0.14	1.05%
FINANCIAL				
Own source revenues (grants, fees and charges etc.)	\$ (156,820)	\$ (189,020)	\$ 32,200	(17.04%)
Operating	1,363,870	1,225,820	138,050	11.26%
Debt service - interest	15,590	28,100	(12,510)	(44.52%)
Capital expenditures	717,720	287,500	430,220	149.64%
Amortization	778,200	778,200	-	0.00%
	2,875,380	2,319,620	555,760	23.96%
Add back amortization	(778,200)	(778,200)	-	0.00%
Borrowing	(80,000)	(94,000)	14,000	(14.89%)
Principal reduction	98,470	78,230	20,240	25.87%
	(759,730)	(793,970)	34,240	(4.31%)
Transfers to / (from) reserves	(584,480)	(24,820)	(559,660)	2254.88%
Draw from / (contribution to) general revenue	\$ 1,374,350	\$ 1,311,810	\$ 62,540	4.77%
ESTIMATED IMPACT ON GENERAL REVENUE				
<i>based on \$44079 =1% tax increase</i>	1.42%			
<u>Annual Operating Budget Increase</u>				
Tax increase for stabilized engineer technician position added in 2022	35,000			
Admin Assistant for Operations increase from 20 to 30 hrs/wk-2025 & 35 hrs/wk-2026	10,780			
Manager of Muncipal Projects including staffing costs (added in 2024)	146,060			
Transfer from Water Stabilization Reserve and project reserves for new position	(147,590)			
New Worksafe requirement for on-site First Aid - Public Works	1,850			
<u>Key Adjustments, Project Requests & Reserve Transfers</u>				
Transfer to infrastructure asset renewal reserve	200,000			
Transfer from General Developer Amenities for Infrastructure asset renewal reserve	(100,000)			
Transfer to infrastructure Fleet renewal reserve (fleet replacement, not new purchases - 25k added in 2024, then +5k/yr until \$170k total)	30,000			
Landfill corridor garbage pickup program	16,000			
Transfer from host amenity reserve for landfill corridor program	(16,000)			
<u>Vehicle replacement & operating equipment</u>				
Replacement of 1999 Kubota Mower #13 with small tractor	80,000			
Equipment financing loan for vehicle replacement	(80,000)			
Annual debt payment for equipment loan funded by debt maturity totals \$23k				

CORPORATION OF THE VILLAGE OF CUMBERLAND
October 7, 15 and 21, 2024 BUDGET COMMITTEE OF THE WHOLE MEETING
DEPARTMENT SUMMARY
TRANSPORTATION SERVICES

Transportation Services (continued)

Roads Infrastructure

Plotter Replacement	25,000	
Transfer from general asset renewal reserve for Capital Projects	(25,000)	
Traffic Safety Infrastructure (previously solar power)	25,000	
Transfer from host amenity for 2025 reserve for Transfer from general asset renewal reserve for Capital Projects	(8,000)	
ICBC and other grant tbc for Traffic Safety Infrastructure (previously solar power)	(17,000)	
Traffic Safety Infrastructure PW Labour	2,000	
TMP - Maryport Shared Streets	20,000	
Transfer from linear asset renewal reserve for TMP - Maryport Shared Streets	(20,000)	
TMP - Kendal Avenue - Traffic Calming design 2025, construction 2026	30,000	
Transfer from linear asset renewal reserve for TMP - Kendal Avenue - Traffic Calming design 202	(30,000)	
Dunsmuir Avenue (Camp Road) - Traffic Calming Design	15,000	
Transfer from linear asset renewal reserve for Dunsmuir Avenue (Camp Road) - Traffic Calming Design	(15,000)	
Dunsmuir Avenue (Camp Road) - Traffic Calming Design. PW Labour 10hrs	560	
TMP - Ulverston Ave Sidewalk - Design and Construction	105,000	
Transfer from CWF reserve for TMP - Ulverston Ave Sidewalk - Design and Construction	(105,000)	
Infrastructure Asset Renewals - Roads	415,160	
Transfer from Community Works Funds	(415,160)	
 <i>Net adjustments to base (removal of 2024 one-time projects/reserve use & minor adjustments)</i>	 <u>(116,120)</u>	
	<u>62,540</u>	

PROJECTS CUT OR REMOVED DURING MANAGEMENT REVIEW

None	\$ -	0.00%
<i>Impact on tax requisition</i>	<u>\$ -</u>	<u>0.00%</u>

PROJECTS CURRENTLY NOT IN 2025 YEAR OF FINANCIAL PLAN REQUIRING FURTHER COUNCIL CONSIDERATION

Infrastructure asset renewal reserve - additional contribution for Roads to reduce funding gap	25,000	0.57%
Fleet additional op cost for insurance for new vehicle	1,250	0.03%
New Service Truck for Ops Admin (fleet addition-\$22k increase to taxes per year)	60,000	1.36%
Dunsmuir Ave - Vertical Banner Poles - Concept Design	20,000	0.45%
<i>Impact on tax requisition</i>	<u>\$ 106,250</u>	<u>2.41%</u>

CORPORATION OF THE VILLAGE OF CUMBERLAND
October 7, 15 and 21, 2024 BUDGET COMMITTEE OF THE WHOLE MEETING
DEPARTMENT SUMMARY
RECREATION SERVICES

	Proposed Budget 2025	Budget 2024	Change	% Chg
STAFF				
Full time	6.00	6.00	-	0.00%
Part time and seasonal	2.28	2.28	-	0.00%
	8.28	8.28	-	0.00%
FINANCIAL				
Own source revenues (grants, fees and charges etc.)	\$ (337,130)	\$ (289,240)	\$ (47,890)	16.56%
Operating	1,091,020	893,600	197,420	22.09%
Debt service - interest	-	-	-	
Capital expenditures	42,000	-	42,000	
Amortization	30,200	20,000	10,200	51.00%
	1,163,220	913,600	249,620	27.32%
Add back amortization	(30,200)	(20,000)	(10,200)	51.00%
Borrowing	-	-	-	
Principal reduction	-	-	-	
	(30,200)	(20,000)	(10,200)	51.00%
Transfers to / (from) reserves	(100,910)	(21,500)	(79,410)	369.35%
Draw from / (contribution to) general revenue	\$ 694,980	\$ 582,860	\$ 112,120	19.24%

ESTIMATED IMPACT ON GENERAL REVENUE

based on \$44079 =1% tax increase 2.54%

Annual Operating Budget Increase

Increase to program (net of direct costs), rental and admissions revenues	(17,890)
Increase for free menstrual products in Village washrooms	200
New Worksafe requirement for on-site First Aid - Recreation	4,170
ARO Accretion expense Recreation Building (New Accounting Standard)	6,260
Staffing Costs associated with restructure (added in 2024)	128,760
General Financial Stabilization Reserve for restructure costs	(37,910)

Key Adjustments, Project Requests & Reserve Transfers

Arts and Culture Strategy	30,000
Transfer from host amenity funds for Arts and Culture Strategy	(30,000)

Recreation Services Facilities Costs

CRI energy audit & roof spec/plan	14,000
LGCAP (Climate Action Plan Grant in Gen Stab)	(14,000)
Upgrade electrical in CRI	2,500
Transfer from facility asset reserve for Upgrade electrical in CRI	(2,500)
CRI painting of foyer and reception office	6,000
Transfer from facility asset reserve for CRI painting of foyer and reception office	(6,000)
New steel security doors for Moncrief Hall	7,000
Transfer from general municipal facility asset renewal reserve for New steel security doors for Moncrief Hall	(7,000)

CORPORATION OF THE VILLAGE OF CUMBERLAND
October 7, 15 and 21, 2024 BUDGET COMMITTEE OF THE WHOLE MEETING
DEPARTMENT SUMMARY
RECREATION SERVICES

Recreation Services Capital Projects

Banquet chairs replacement	30,000	
CVCF grant for Banquet chairs replacement	(30,000)	
New steel security doors for Moncrief Hall	7,000	
Transfer from general municipal facility asset renewal reserve for New steel security doors for Moncrief Hall	(7,000)	
Flashing for above CRI furnace room	5,000	
Transfer from general municipal facility asset renewal reserve for Flashing for above CRI furnace room	(5,000)	
 <i>Net adjustments to base (removal of 2024 one-time projects/reserve use & minor adjustments)</i>	 <u>28,530</u>	
	<u><u>112,120</u></u>	

PROJECTS CUT OR REMOVED DURING MANAGEMENT REVIEW

none	\$ -	0.00%
<i>Impact on tax requisition</i>	<u>\$ -</u>	<u>0.00%</u>

PROJECTS CURRENTLY NOT IN 2025 YEAR OF FINANCIAL PLAN REQUIRING FURTHER COUNCIL CONSIDERATION

Creation of accessible washroom stalls in CRI gymnasium (incl. haz mat abatement)	11,000	0.25%
<i>Impact on tax requisition</i>	<u>\$ 11,000</u>	<u>0.25%</u>

CORPORATION OF THE VILLAGE OF CUMBERLAND
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DEPARTMENT SUMMARY
COMMUNITY & CULTURAL SERVICES

	Proposed Budget 2025	Budget 2024	Change	% Chg
FINANCIAL				
Own source revenues (grants, fees and charges etc.)	\$ (2,500)	\$ (2,500)	\$ -	0.00%
Operating - community events and service agreements	140,750	159,150	(18,400)	(11.56%)
Museum facility costs	9,100	8,540	560	6.56%
Debt service - interest	-	-	-	
Capital expenditures	-	-	-	
Amortization	-	-	-	
	<u>149,850</u>	<u>167,690</u>	<u>(17,840)</u>	<u>(10.64%)</u>
Add back amortization	-	-	-	
Borrowing	-	-	-	
Principal reduction	-	-	-	
	<u>-</u>	<u>-</u>	<u>-</u>	
Transfers to / (from) reserves	<u>(113,360)</u>	<u>(132,260)</u>	<u>18,900</u>	<u>(14.29%)</u>
Draw from / (contribution to) general revenue	<u>\$ 33,990</u>	<u>\$ 32,930</u>	<u>\$ 1,060</u>	<u>3.22%</u>

ESTIMATED IMPACT ON GENERAL REVENUE

based on \$44079 =1% tax increase 0.02%

COMMUNITY, EVENTS & CULTURE

Annual Operating Budget Increase

Council to consider up to \$10,000 for special project community grant program	10,000
Comox Valley Community Foundation Contribution	1,000
Long-term operating contributions for service agreements	117,000
Transfer from host amenity funds for service agreements & community grant program	(104,000)
Additional Funding for Museum for Heung Foundation renovations	8,260
Transfer from financial stabilization reserve for community grants (2018 growth taxes)	(8,260)
Obon tour annual contribution	500
Support in-kind for Remembrance Day event	390

Museum Costs

Door/gate for Museum fence	1,100
Transfer from Facility Asset Reserve	(1,100)

Net adjustments to base (removal of 2024 one-time projects/reserve use & minor adjustments) (23,830)
1,060

PROJECTS CUT OR REMOVED DURING MANAGEMENT REVIEW

None	\$ -	0.00%
<i>Impact on tax requisition</i>	<u>\$ -</u>	<u>0.00%</u>

PROJECTS CURRENTLY NOT IN 2025 YEAR OF FINANCIAL PLAN REQUIRING FURTHER COUNCIL CONSIDERATION

Transition Community Service Agreement funding source from Host Amenity to Taxes +10k/yr	\$ 10,000	0.23%
Community Schools Society - Food Share Program (Requesting extension for 2025 & 2026 for 10k per year)	\$ 10,000	0.23%
Beaufort Family Health Society (Requesting extension for 2025, 2026 & 2027 for 10k-12k per year)	\$ 10,000	0.23%
<i>Impact on tax requisition</i>	<u>\$ 30,000</u>	<u>0.68%</u>

CORPORATION OF THE VILLAGE OF CUMBERLAND
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DEPARTMENT SUMMARY
PARK SERVICES

	Proposed Budget 2025	Budget 2024	Change	% Chg
STAFF				
Full time	1.00	1.00	-	0.00%
Seasonal and students	1.65	1.65	-	0.00%
	2.65	2.65	-	0.00%
<i>(Staffing count is prior to inter-department allocations)</i>				
FINANCIAL				
Own source revenues (grants, fees and charges etc.)	\$ (207,750)	\$ (51,900)	\$ (155,850)	300.29%
Operating	601,200	621,880	(20,680)	(3.33%)
Debt service - interest	-	-	-	
Capital expenditures	184,000	18,000	166,000	922.22%
Amortization	95,000	95,000	-	0.00%
	880,200	734,880	145,320	19.77%
Add back amortization	(95,000)	(95,000)	-	0.00%
Borrowing	-	-	-	
Principal reduction	-	-	-	
	(95,000)	(95,000)	-	0.00%
Transfers to / (from) reserves	(145,120)	(164,500)	19,380	(11.78%)
Draw from / (contribution to) general revenue	\$ 432,330	\$ 423,480	\$ 8,850	2.09%

ESTIMATED IMPACT ON GENERAL REVENUE

based on \$44079 =1% tax increase

0.20%

PARK SERVICES

Annual Operating Budget Increase

Assessment and Maintenance of Trees in all Parks

Annual Street Tree Replanting Program	
(\$5k BC Hydro grant to cover for tree purchase plus \$2k for other supplies)	7,000
BC Hydro Grant for Annual Street Tree Replanting Program	
(\$5k BC Hydro grant to cover for tree purchase plus \$2k for other supplies)	(5,000)
Annual Street Tree Replanting Program (labour)	1,810

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DEPARTMENT SUMMARY
PARK SERVICES

Special General Parks Projects

Japanese Heritage Grant projects	50,000
Heritage Grant for Japanese Heritage Grant projects	(50,000)
Village Park Master Plan	50,000
Transfer from host amenity funds for Village Park Master Plan	(25,250)
Parks DCCs for Transfer from host amenity funds for Village Park Master Plan	(24,750)
Saito House - planning and subdivision	30,000
Parkland Reserve for Saito House - planning and subdivision	(30,000)

Capital Projects - Solport Park

Solport Park Playground Construction	135,000
Parks DCCs for Solport Park Playground Construction	(61,880)
Transfer from general asset renewal reserve for Solport Park Playground Construction	(68,120)
Transfer from Host Amenity for Parks DCCs for Solport Park Playground Construction	(5,000)

Capital Projects - Village Park

Horseshoe building basic renovation	24,000
Additional rental revenue	(5,000)
Transfer from general asset renewal reserve for Additional rental revenue	(19,000)

Lake Park

K'ómoks First Nation Guardian Watchmen contribution from Lake Park revenue Sharing	4,200
Lake Park revenue sharing for contribution	(4,200)
Lake Park underground services mapping	5,000
Transfer from general asset renewal reserve_LP Divs for Lake Park underground services mapping	(5,000)
Transfer Lake Park Dividends to Asset Renewal Reserve to use for LP capital projects	\$ 4,000

Capital Projects - Lake Park

Lake Park Day Use Area Expansion - Phase I, II and III	25,000
Parks DCCs for Lake Park Day Use Area Expansion - Phase I, II and III	(12,250)
Transfer from general asset renewal reserve_LP Divs for Lake Park Day Use Area Expansion - Phase I, II and III	(12,750)

<i>Net adjustments to base (removal of 2024 one-time projects/reserve use & minor adjustments)</i>	<u>1,040</u>
	<u><u>8,850</u></u>

PROJECTS CUT OR REMOVED DURING MANAGEMENT REVIEW

None 0.00%

Impact on tax requisition \$ - 0.00%

CORPORATION OF THE VILLAGE OF CUMBERLAND
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DEPARTMENT SUMMARY
PARK SERVICES

PROJECTS CURRENTLY NOT IN 2025 YEAR OF FINANCIAL PLAN REQUIRING FURTHER COUNCIL CONSIDERATION

Increase for Village Park Material & Supply and Contracted Services	740	0.02%
New six month portable toilet rental for Japanese Townsite	1,500	0.03%
Increase to Trees in Parks budget	730	0.02%
Increase to No.6 Mine Park - Contractor and Material &	500	0.01%
Extension of Parks and Grounds I position: currently PT 7 months, gradual increase to FT 9 months over five years	3,920	0.09%
Convert grounds maintenance tools to electric over 2 years	1,700	0.04%
Museum Irrigation and Plant Installation	4,500	0.10%
Village Park new furniture installs - Picnic Table, Bike Racks, Bench	7,000	0.16%
Funding: Parks DCC's	(3,470)	-0.08%
BMX Parking lot rejig	20,000	0.45%
Uniformed Foot Patrol	5,600	0.13%
Lake Park Dividende revenue increase	(5,600)	-0.13%
<i>Impact on tax requisition</i>	<u>\$ 37,120</u>	<u>0.84%</u>

Department	Projects Currently Not in Financial Plan Requiring Further Council Consideration	2025	2026	2027	2028	2029
CAO&Leg Svc	Anti-Racism Discrimination and Anti-Racism Policy review (August 8, 2022 Council resolution)	-	-	20,000	-	-
CAO&Leg Svc	Increase for graphics and media work	2,000	2,000	2,000	2,000	2,000
CAO&Leg Svc	Increase for advertising	4,200	4,200	4,200	4,200	4,200
CAO&Leg Svc	Visual identity review to incorporate Indigenous territory acknowledgement	-	-	5,000	10,000	-
CAO&Leg Svc	Contribution to Sue Big Oil (June 24, 2024 Council resolution)	5,000	-	-	-	-
CAO&Leg Svc	Funding: prior year carbon offset credit moved to reserve	(5,000)				
Corporate Svcs	Climate Action - Village staff and community education	-	5,000	-	-	-
Corporate Svcs	Climate Action - Purchasing policy update	-	5,000	-	-	-
Corporate Svcs	Climate Action - Corporate renewable energy study	-	-	-	-	10,000
Corporate Svcs	Climate Action Coordinator temporary full-time	-	109,960	-	-	-
Corporate Svcs	Funding: LGCAP		(109,960)			
Corporate Svcs	Lease increase for new folding, stuffing, mailing machine	5,080	5,080	5,080	5,080	5,080
Corporate Svcs	Increase for IT services for additional staff and virtual server maintenance	10,500	10,500	10,500	10,500	10,500
Corporate Svcs	New Contribution to General Asset Reserve	15,000	15,000	15,000	15,000	15,000
Corporate Svcs	Employee furniture and equipment replacement	-	4,500	-	4,500	-
Corporate Svcs	IT initiative - Cybersecurity Fortification - implementation	2,500	-	-	-	-
Corporate Svcs	Funding: General Asset Village Reserve	(2,500)				
Corporate Svcs	IT licensing - Cybersecurity Fortification - additional license	830	3,350	5,950	6,850	6,850
Corporate Svcs	IT initiative - Endpoint Encryption Rollout	-	-	6,000	-	-
Corporate Svcs	IT initiative - ThreatAware deployment (education)	-	-	-	3,750	-
Corporate Svcs	IT licensing - ThreatAware (education)	-	-	-	3,330	3,330
Corporate Svcs	Contingency Program (\$30k + 10k general/\$10k water/\$10k sewer/storm)	10,000	10,000	10,000	10,000	10,000
Development	New position: Manager of Bylaw and Building Services	65,980	131,960	131,960	131,960	131,960
Development	Funding: BC Capacity Housing Funding / General Financial Stabilization Reserve	(65,980)	(34,020)	-	-	-
Development	New position: IT hardware	5,930	4,510	4,510	4,510	7,010
Bylaw	Increase Development Services Assistant to full time	-	15,630	31,660	31,660	31,660
Bylaw	Increase for Pound Service (replacing SPCA)	5,000	5,000	5,000	5,000	5,000

Department	Projects Currently Not in Financial Plan Requiring Further Council Consideration	2025	2026	2027	2028	2029
Fire	New position: Full time Assistant Deputy Fire Chief	119,000	119,000	119,000	119,000	119,000
Fire	New position: additional costs for Assistant Deputy Fire Chief	12,900	8,900	8,900	8,900	10,400
Fire	Volunteer wage increase for number of calls and training					
		16,050	16,050	16,050	16,050	16,050
Fire	Volunteer wage increase from \$20 to \$25/hr					
		5,100	10,190	15,290	20,390	25,490
Fire	Volunteer Duty officer increase from \$4 to \$5/hr	10,000	10,000	10,000	10,000	10,000
Fire	Increase to Fire Volunteer Training and Education	2,500	2,500	5,000	5,000	7,500
Fire	Increase to Fire Minor Protective Equip Replacement	2,500	2,500	2,500	2,500	2,500
Fire	Increase to Fire Protective Equipment Maintenance	4,500	4,500	4,500	4,500	4,500
Fire	Increase to Fire Svcs Volunteer Misc. Expense	1,000	1,000	1,000	1,000	1,000
Fire	Data for new ipads in new apparatus	-	-	170	170	170
Fire	Ladder 2 new iPad and bracket	-	-	2,000	-	-
Fire	Signage for the Fire Hall	3,500	-	-	-	-
Fire	Increase to Turnout Gear replacement (3 sets)	3,500	5,000	5,000	5,000	5,000
Fire	EOC room completion (ceiling and AC)	15,000	-	-	-	-
Fire	SCBA Air Compressor replacement	-	-	50,000	-	-
Fire	Roof construction between Seacans for storage of the 2 trailers	15,000	-	-	-	-
Fire	Good neighbor fence	-	-	20,000	-	-
Fire	2 new portable pump for wild land fire operation and hoses purchase	10,000	10,000	-	-	-
Fire	Fire Hall rear parking lot pavement	100,000	-	-	-	-
Fire	Turnout gear dryer	15,000	-	-	-	-
Fire	Powered PPV Fan	10,000	-	-	-	-
Recreation	New Leisure Buddies program	-	2,500	2,500	2,500	2,500
Recreation	Additional recreation staff capacity (+14 hrs/week in 2028, +14 hrs/week in 2029)	-	-	-	27,910	55,820
Recreation	Convert full time janitor position to a new facilities worker 2 position	-	4,900	4,900	4,900	4,900
Recreation	Add 7 hrs/week of janitor hours to backfill for new facility worker 2 position	-	6,050	12,100	24,930	24,930
Recreation	Motorized gymnasium divider	-	20,000	-	-	-
Recreation	Squash court refurbishment - new front wall on one court	-	20,000	-	-	-
Recreation	Squash court refurbishment - side wall and floor	-	-	8,000	-	-
Recreation	Creation of accessible washroom stalls in CRI gymnasium (incl. haz mat abatement)	11,000	-	-	-	-
Recreation	CRI painting of gymnasium	-	-	30,000	-	-
Recreation	CRI gymnasium roof repair / replacement (option of shingle or metal)	-	300,000	-	-	-
Recreation	Funding: General Facility Asset Reserve		(300,000)			

Department	Projects Currently Not in Financial Plan Requiring Further Council Consideration	2025	2026	2027	2028	2029
Community Services	Transition Community Service Agreement funding source from Host Amenity to Taxes +10k/yr	10,000	20,000	30,000	40,000	50,000
Community Services	Community Schools Society - Food Share Program (Requesting extension for 2025 & 2026 for 10k per year)	10,000	10,000	-	-	-
Community Services	Beaufort Family Health Society (Requesting extension for 2025, 2026 & 2027 for 10k-12k per year)	10,000	10,000	10,000	-	-
Parks	Increase for Village Park Material & Supply and Contracted Services	740	2,000	3,000	4,000	5,000
Parks	New six month portable toilet rental for Japanese Townsite	1,500	1,500	1,500	1,500	1,500
Parks	Increase to Trees in Parks budget	730	1,500	2,000	2,500	3,000
Parks	No.6 Mine Park - Contractor and Material & Supplies budget increase	500	500	1,000	1,000	1,500
Parks	Extension of Parks and Grounds I position: currently PT 7 months, gradual increase to FT 9 months over five years	3,920	6,600	9,350	9,350	9,350
Parks	Hire additional seasonal youth/student worker	-	-	17,980	17,980	17,980
Parks	Convert grounds maintenance tools to electric over 2 years	1,700	1,600	-	-	-
Parks	Perseverance Watershed Initiative - long range plan (possible grant)	-	10,000	10,000	10,000	10,000
Parks	Museum Irrigation and Plant Install	4,500	-	-	-	-
Parks	West Colliery Trail resurfacing	-	7,500	-	-	-
Parks	Chinatown parking lot formalization	-	-	-	-	30,000
Parks	Egremont Park trail improvements and resurfacing	-	-	-	9,000	-
Parks	Solport Park Playground: picnic tables, bench, bike rack, garbage receptacle	-	5,000	5,000	5,000	-
Parks	Horseshoe building - more significant upgrades to building and grounds	-	-	-	50,000	-
Parks	CCFS Management Plan - Project implementation placeholder	-	20,000	20,000	20,000	20,000
Parks	No. 6 Mine Park Gazebo repair/replacement/decommission (No.6 Mine Park Master Plan)	-	15,000	-	-	-
Parks	No.6 Mine drainage and irrigation improvements	-	-	20,000	-	-
Parks	No.6 Mine playground refresh	-	-	-	60,000	-
Parks	Village Park new furniture installs - Picnic Table, Bike Racks, Bench	7,000	-	-	-	-
Parks	Funding: Parks DCC's	(3,470)	-	-	-	-
Parks	BMX Parking lot rejig	20,000	-	-	-	-
Parks	Village Park playground resurfacing	-	80,000	-	-	-
Parks	Funding: Tire Stewardship BC Grant	-	(30,000)	-	-	-
Parks	New covered stage/multipurpose space construction - east ball diamond decommission	-	-	-	-	400,000
Parks	New playground area shade sail	-	-	8,500	-	-
Parks	Village Square charette	-	-	-	150,000	150,000
Parks	Lake Park - Uniformed Foot Patrol	5,600	5,700	5,800	5,900	6,000

Department	Projects Currently Not in Financial Plan Requiring Further Council Consideration	2025	2026	2027	2028	2029
CAO&Leg Svc	Civic Cemetery Detailed design of new central interment area	-	-	5,000	-	-
Transportation	Infrastructure asset renewal reserve - additional contribution for Roads to reduce funding gap	25,000	30,000	40,000	50,000	50,000
Transportation	Level 2 Charging Stations warranty and maintenance	-	2,250	4,500	4,500	4,500
Transportation	Level 2 Charging Stations	-	1,000	2,000	2,000	2,000
Transportation	Fleet additional op cost for insurance for new vehicle	1,250	2,450	2,450	2,450	2,450
Transportation	TMP - Traffic Calming Policy	-	-	20,000	-	-
Transportation	Purchase a used wood chipper on a trailer for chipping trees and branches	-	-	15,000	-	-
Transportation	Level 2 Charging Stations	-	9,000	-	-	-
Transportation	Box Grader Attachment for JD Skid Steer	-	8,000	-	-	-
Transportation	Heavy Equipment Trailer	-	16,000	-	-	-
Transportation	New Service Truck for Ops Admin (fleet addition-\$22k increase to taxes per year)	60,000	-	-	-	-
Transportation	New Mini Excavator (fleet addition-\$25k increase to taxes per year)	-	110,000	-	-	-
Transportation	Replacement of 2013 Ford p/u truck #11	-	-	-	94,000	-
Transportation	Replacement of 2012 Ford p/u truck #24	-	-	-	94,000	-
Transportation	Replacement of 2011 Ford p/u truck #27	-	-	-	-	94,000
Transportation	Water Treatment Plant Paving	-	-	33,280	-	-
Transportation	Egremont at Lane N of Mayrport Ashpalt Apron (lane heading up to the school field)	-	-	4,950	-	-
Transportation	Dunsmuir Ave - Vertical Banner Poles - Concept Design	20,000	-	-	-	-
Transportation	PW Yard Automated Gate - West end	-	48,630	-	-	-
Transportation	PW Yard Automated Gate - East end	-	-	56,060	-	-
Transportation	Sutton Road Multi-use Path Upgrades and Corner Upgrades at Comox Lake Road	-	40,000	-	-	-
Transportation	Perseverance Creek Channel Definition	-	30,000	-	-	-
Totals Taxes		594,060	895,030	901,140	1,134,270	1,389,630
Tax Increase year over year			300,970	6,110	233,130	255,360
% Tax Increase year over year		13.48%	6.33%	0.13%	4.91%	5.37%

Department	Projects Currently Not in Financial Plan Requiring Further Council Consideration	2025	2026	2027	2028	2029
Department	Summary of projects above by Department	2024	2025	2026	2027	2028
Council		\$ -	\$ -	\$ -	\$ -	\$ -
CAO&Leg Svc		\$ 6,200	\$ 6,200	\$ 36,200	\$ 16,200	\$ 6,200
Fire		\$ 345,550	\$ 189,640	\$ 259,410	\$ 192,510	\$ 201,610
Corporate Svcs		\$ 41,410	\$ 58,430	\$ 52,530	\$ 59,010	\$ 60,760
Development		\$ 5,930	\$ 102,450	\$ 136,470	\$ 136,470	\$ 138,970
Bylaw		\$ 5,000	\$ 20,630	\$ 36,660	\$ 36,660	\$ 36,660
Recreation		\$ 11,000	\$ 53,450	\$ 57,500	\$ 60,240	\$ 88,150
Facilities/ Janitorial		\$ -	\$ -	\$ -	\$ -	\$ -
Community Services		\$ 30,000	\$ 40,000	\$ 40,000	\$ 40,000	\$ 50,000
Parks		\$ 42,720	\$ 126,900	\$ 104,130	\$ 346,230	\$ 654,330
Transportation		\$ 106,250	\$ 297,330	\$ 178,240	\$ 246,950	\$ 152,950
		\$ 594,060	\$ 895,030	\$ 901,140	\$ 1,134,270	\$ 1,389,630

Utilities - Water, Sewer, Solid Waste

Department	Projects Currently Not in Financial Plan Requiring Further Council Consideration	2025	2026	2027	2028	2029
Water	Backflow Prevention & Cross Connection Control Program (also ongoing op expenses)	-	6,500	-	-	-
Water	Backflow Prevention & Cross Connection Control Program PW Labour	-	11,200	-	-	-
Water	New - Dam Safety Review	-	100,000	-	-	-
Water	New - Treated Reservoir Tank Inspection	-	8,000	-	-	-
Water	New - Treated Reservoir Tank Inspection PW Labour	-	340	-	-	-
Water	Water Treatment Plant Vehicle Gate Automation	-	40,000	-	-	-
Water	Gates for Royston Road Watermain RoW	-	6,570	-	-	-
Water	New - Hydrant Use Backflow/meter box	-	4,000	-	-	-
Water	New - Hydrant Use Backflow/meter box PW Labour	-	560	-	-	-
Water	Underground Power Supply to WTP	-	-	138,030	-	-
Water	Allen Lake Main Dam Stabilization Design	-	-	65,000	-	-
Water	Allen Lake Main Dam Stabilization (localized area)	-	-	-	650,000	-
	Totals Utilities	-	177,170	203,030	650,000	-