

Budget Village Hall and Open House

Proposed 2026-2030 Financial Plan

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Village of Cumberland Village Hall

November 17, 2025



THE VILLAGE OF
CUMBERLAND

2026-2030 Budget Village Hall | November 2025

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Proposed 2026-2030 Financial Plan Outline

1-Council's Strategic Priorities

2-Municipal Services

3-Property Taxes, Parcel Charges and User Fees

4-Staffing changes

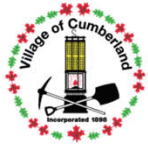
5-Reserve Contributions

6-Capital and Operating Expenditures

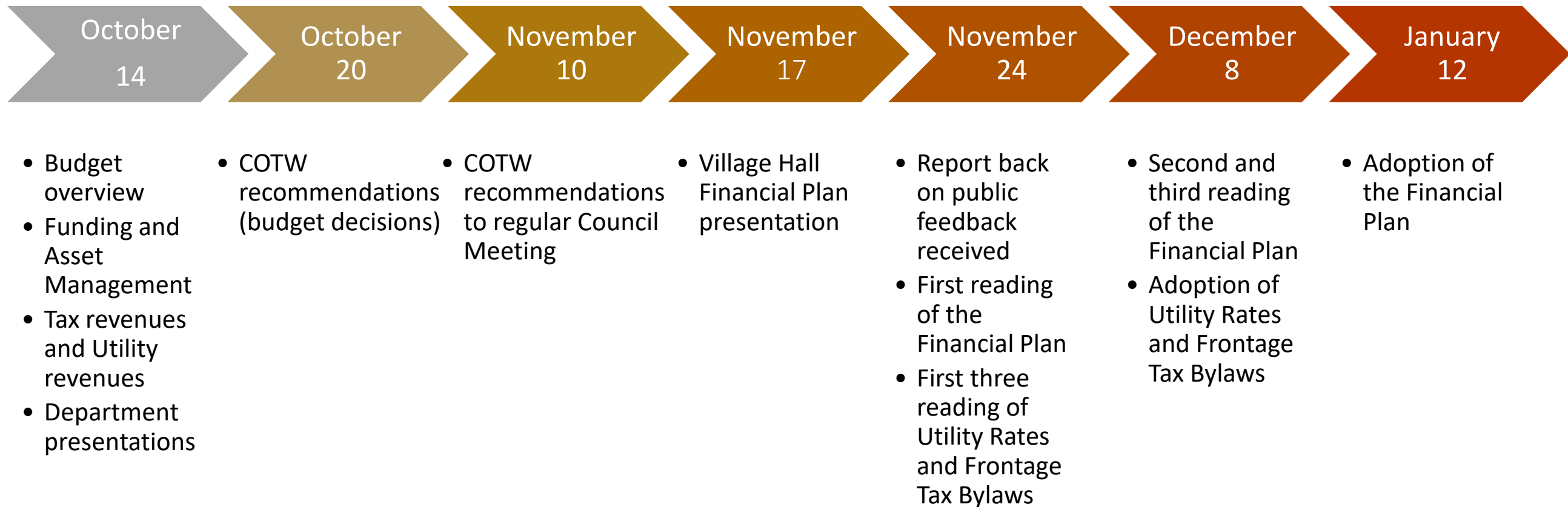
7-Questions

8-Open House





2026-2030 Financial Plan Schedule





Financial Plan Methodology

- Budget is prepared based on Council's strategic priorities and to maintain existing services
- Taxation and utility fees are used to fund Council service levels
- Efforts are made to offset increasing costs through savings from efficiency
- Focus on Asset Management and maintenance of existing assets and infrastructure





2023-2027 Strategic Priorities

Diverse and Healthy Community

- Meaningful Reconciliation with Indigenous Peoples
- Socio-Economic Diversity & Inclusion
- Effective Community Engagement & Communication
- Thriving Community Arts, Culture & Recreation
- Effective Regional Partnerships

Sustainable Service Delivery & Asset Management

- Comprehensive Asset Management
- Sustainable Public Utilities
- Multi-Modal Transportation Management

Community Planning

- Effective Response to Climate Change
- Ecologically, Socially, & Financially Sustainable Land Use Planning



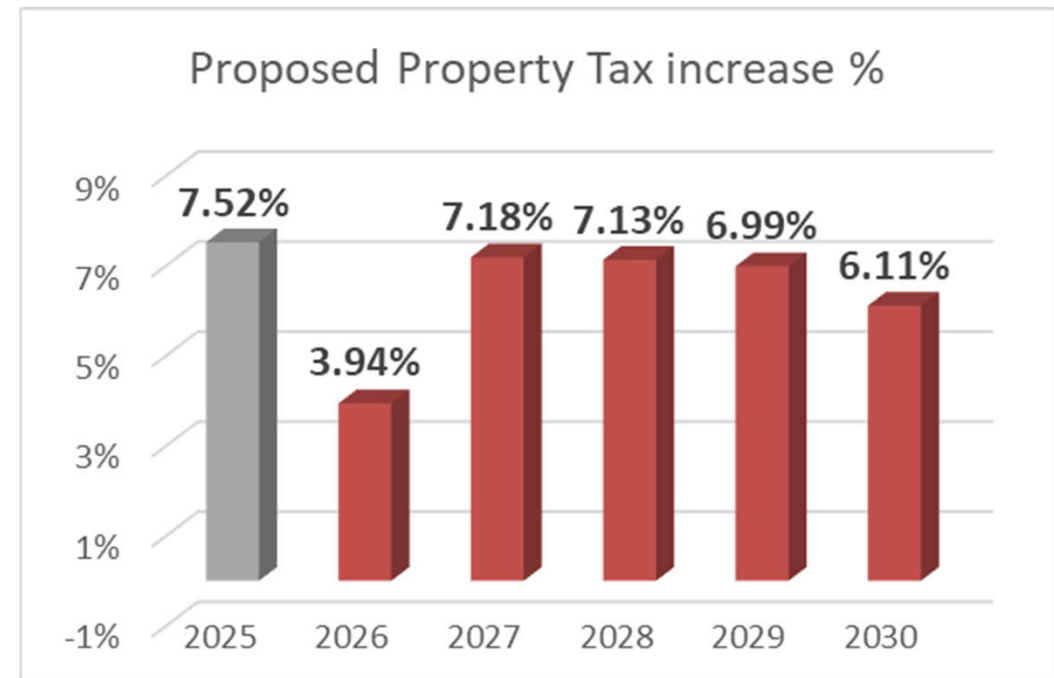
Proposed Property Tax increase 2026-2030

Property Tax Increase	2025	2026	2027	2028	2029	2030
Tax increase % included in this plan	7.52%	3.94%	7.18%	7.13%	6.99%	6.11%
Tax increase \$		\$ 192,290	\$ 364,390	\$ 387,670	\$ 407,030	\$ 380,940

For every 1% increase in property taxes, the Village will receive an additional **\$48,807** in 2026

Those figures do not include growth taxes.

- In past financial plans, since 2016, residential growth taxes have been contributed to a reserve to be used towards policing cost, when police taxes are estimated to increase from \$390,000 (2025) to over \$1.1M per year.
- This will take place when Cumberland population reaches 5000 residents, which is expected to be in 2027 based on a recent projection from the Province.
- The proposed 2026 budget includes a one-time reduction from the policing reserve to be reallocated to the General Stabilization Financial Reserve and to be used to fund various 2026 initiatives, similar to what has been approved and done for 2025.





Utilities User fee and Proposed Parcel Tax Increases 2026-2030

Utility Revenues	2026	2027	2028	2029	2030
Utility User Fee Revenue Solid Waste, Water, Sewer & Storm					
Total User Fee Revenue	\$ 2,731,510	\$ 2,819,720	\$ 2,931,950	\$ 3,046,720	\$ 3,161,850
User Fee Revenue Increase	3.8%	3.2%	4.0%	3.9%	3.8%
Frontage Tax Revenue Water, Sewer & Storm					
Total Frontage Tax Revenue	\$ 778,000	\$ 809,980	\$ 848,660	\$ 889,600	\$ 932,950
Frontage Tax Revenue Increase	9.6%	4.1%	4.8%	4.8%	4.9%
Total Increase to Utility Fees & Frontage Tax	168,770	120,190	150,910	155,710	158,480
Parcel Tax Revenues					
Water Supply Project Debt *	\$ 127,530	\$ 127,530	\$ 127,530	\$ 127,530	\$ 127,530
Wastewater Upgrade Debt **	\$ -	\$ 531,520	\$ 531,520	\$ 531,520	\$ 531,520
Total Increase for Utilities to the Average Single Family Household (**wastewater debt starts 2027)	\$ 77.43	\$ 357.87	\$ 55.40	\$ 56.00	\$ 57.20

*Staff estimate parcel tax will increase to \$69 upon refinancing in 2026 when interest are estimated at this point to be higher than pre-COVID rates.

** The parcel tax for wastewater upgrade debt is included as a reference only. Council may choose another taxation mechanism to collect this revenue.





Proposed Property Tax Impact Average Single Family Household

Includes estimated taxes collected for other taxing authorities

	Proposed 2026	2025	Change	%
Total taxes payable	\$ 4,427	\$ 4,196	\$ 231	5.5%
Home owner grant	(770)	(770)	-	0.0%
Net property tax	\$ 3,657	\$ 3,426	\$ 231	6.7%
Frontage parcel tax (median lot size)	400	386	14	3.6%
Parcel Charge per lot for water supply debt	68	45	23	51.3%
Property taxes	\$ 4,125	\$ 3,857	\$ 268	6.9%
Average Utility Fees	1,190	1,149	41	3.5%
Total	\$ 5,315	\$ 5,006	\$ 309	6.2%

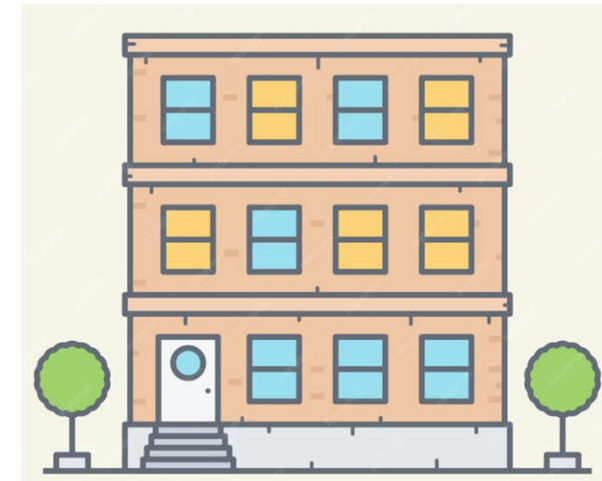




Proposed Property Tax Impact Average Family Strata House (condo)

Includes estimated taxes collected for other taxing authorities

	<u>Proposed</u> <u>2026</u>	<u>2025</u>	<u>Change</u>	<u>%</u>
Total taxes payable	\$ 3,249	\$ 3,080	\$ 169	5.5%
Home owner grant	(770)	(770)	-	0.0%
Net property tax	\$ 2,479	\$ 2,310	\$ 169	7.3%
Frontage parcel tax (median lot size)	334	322	12	3.6%
Parcel Charge per lot for water supply debt	68	45	23	51.3%
Property taxes	\$ 2,881	\$ 2,677	\$ 204	7.6%
Average Utility Fees	1,052	1,021	31	3.0%
Total	\$ 3,933	\$ 3,698	\$ 235	6.3%





Proposed Property Tax Impact Median Assessment Class 6 - Business Other

Includes estimated taxes collected for other taxing authorities

	Proposed 2026	2025	Change	%
Total taxes payable	\$ 9,935	\$ 9,423	\$ 512	5.4%
Frontage parcel tax (median lot size)	334	322	12	3.6%
Parcel Charge per lot for water supply debt	68	45	23	51.3%
Property taxes	\$ 10,337	\$ 9,790	\$ 547	5.6%
Average Utility Fees	1,237	1,113	124	11.2%
Total	\$ 11,574	\$ 10,903	\$ 671	6.2%

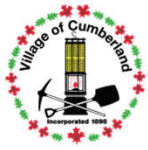




Proposed Staffing / Full-Time-Equivalent Changes (FTE)

Included in 2026-2030 Financial Plan	Full-time equivalent (FTE)				
	2026	2027	2028	2029	2030
Extension of Parks and Grounds I position	0.03	0.03			
Additional Janitor position hours to backfill for facilities worker 2 position	0.10	0.10			
Administrative Assistant to full-time (Eng & PW)	0.14				
Increase Development Services Assistant to 35 hrs/week from 21 hrs (full-time by 2027)	0.20	0.20			
Total staffing requests	0.48	0.33	-	-	-





Annual Contributions to Reserves

Dept	Contribution to Reserve	2025	2026	2027	2028	2029	2030
Linear Assets (Roads, Water, Sewer Storm)							
	Linear infrastructure asset	951,990	968,000	992,540	1,057,850	1,128,970	1,200,920
Environmental Health Services (Water, Sewer & Storm)							
	Water meter replacement	93,000	-	-	-	-	-
	Water Royston Bulk Water reserve contribution	280,000	265,000	265,000	-	-	-
	Water infrastructure reserve (to fund water treatment plant replacement)	-	28,000	28,000	28,000	28,000	28,000
	Sewer infrastructure reserve (increase for wastewater treatment replacement)	-	10,000	20,000	75,000	81,000	87,000
General Government Services							
	General Asset Reserve - Office & IT equipment	7,000	9,000	14,000	15,000	15,000	20,000
	Host Amenity (Landfill Host Community Amenity Fees)	300,000	300,000	300,000	300,000	300,000	300,000
	General Stabilization Reserve from 2025 budget plan	58,050	-	(43,050)	(15,000)	-	-
	Community Works Funds Reserve	261,525	261,525	261,525	261,525	261,525	261,525
	Emergency & Public Safety Reserve	463,650	333,650	-	-	-	-
	General Village Facility Asset replacement reserve	187,240	186,200	186,370	186,540	186,700	186,870
	General Asset Renewal Reserve - Fleet Assets	30,000	35,000	40,000	45,000	50,000	55,000
	General Asset Renewal Reserve - Cemetery	2,000	2,000	2,000	2,000	2,000	2,000
Recreation, Parks & Community Services							
	General Asset Renewal Reserve - Lake Park	20,000	24,000	28,000	32,000	32,000	32,000
	General Asset Renewal Reserve - Recreation	1,500	1,500	1,500	1,500	1,500	1,500
	General & Facility Asset Renewal Reserve - Recreation	-	39,950	32,050	32,050	32,050	32,050
Protective Services							
	Fire capital purchases (vehicles & protective equipment replacement)	102,500	105,500	107,500	116,000	118,000	120,000
Total Contributions to Reserves		\$ 2,758,455	\$ 2,569,325	\$ 2,235,435	\$ 2,137,465	\$ 2,236,745	\$ 2,326,865

2026

Replaced
with Annual
Program

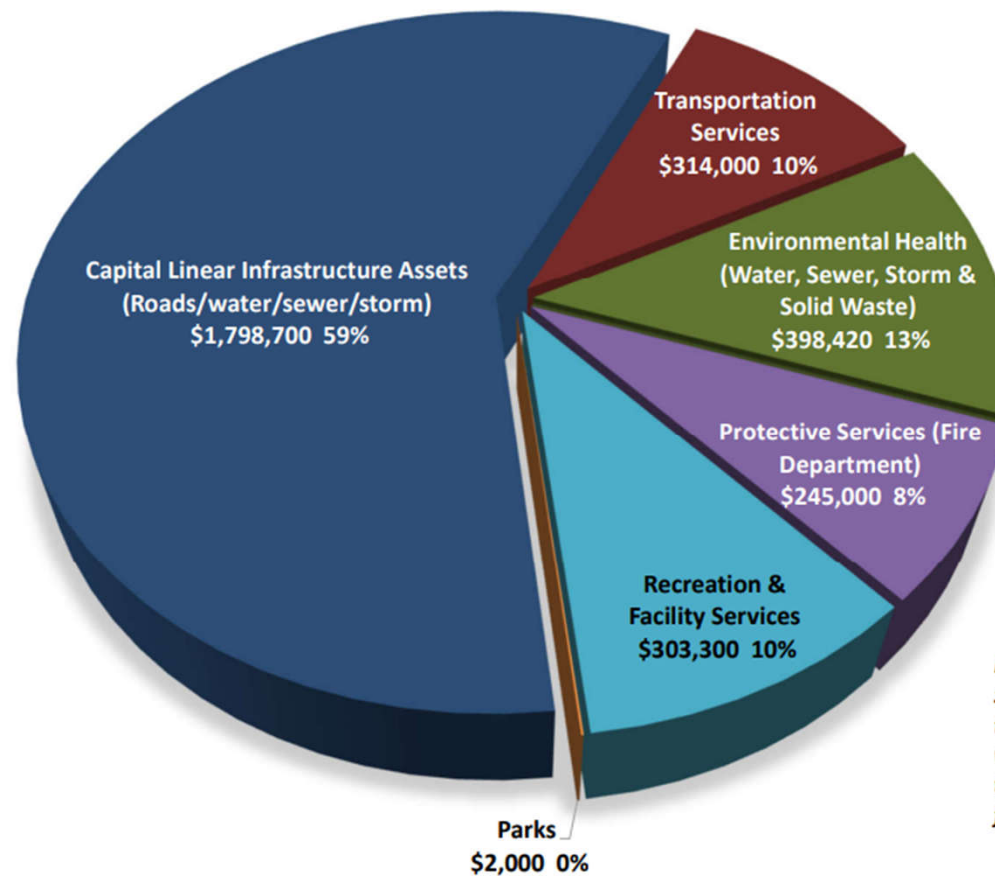
**New
2026**

**New
2026**



Proposed 2026 Capital Projects

(excluding Wastewater Treatment Upgrade and Cumberland #2 Dam Reconstruction)

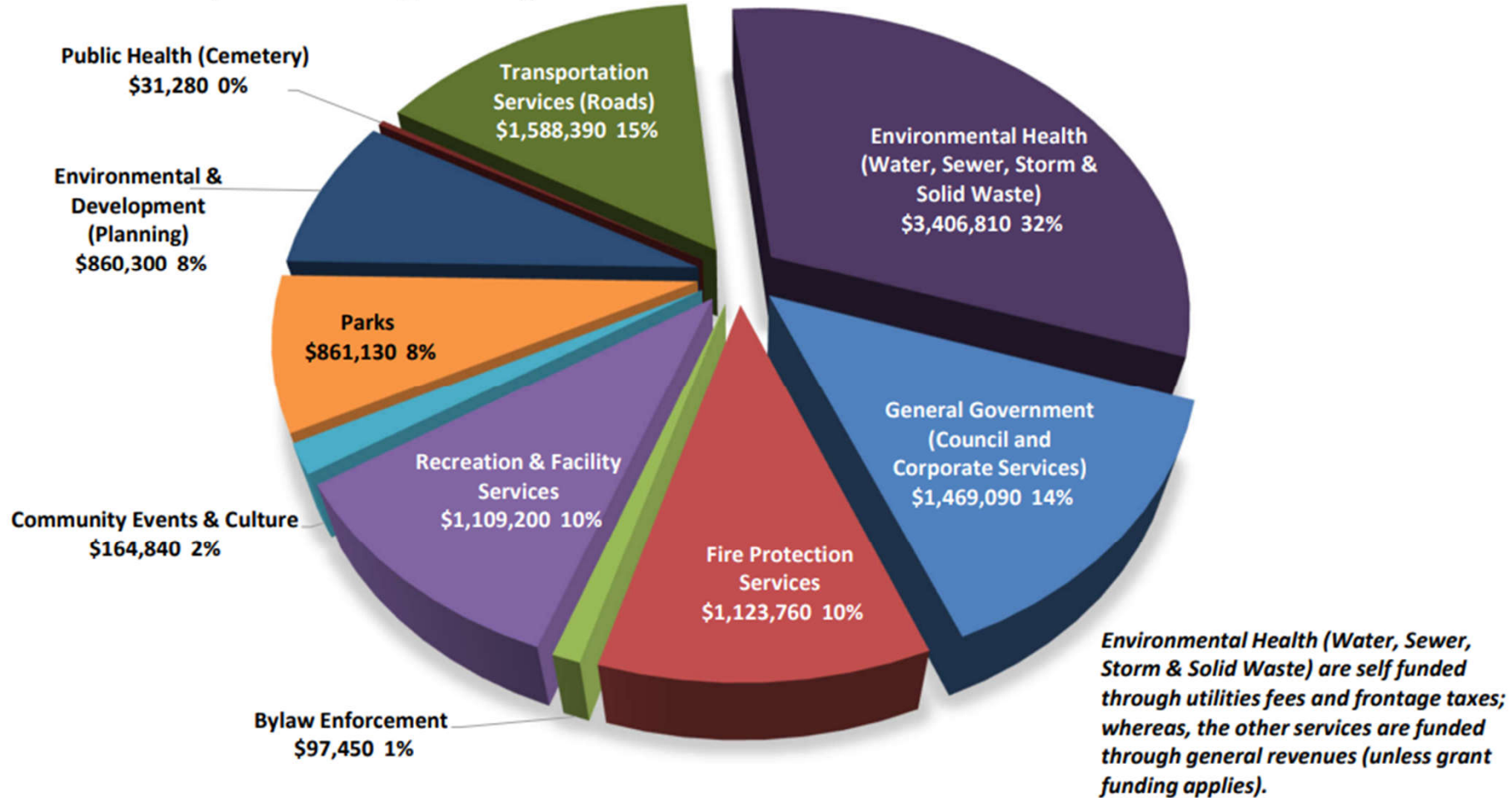


Environmental Health (Water, Sewer, Storm & Solid Waste) are self funded through utilities fees and frontage taxes; whereas, the other services are funded through general revenues (unless grant funding applies).





Proposed 2026 Operating Projects





Questions?

We want to hear from you!

Share your feedback
by November 18 end of day:

- By email: info@cumberland.ca
- By using the comment form provided

**Feedback received by November 18 will be shared anonymously with Council
at the November 24 meeting*

