



# Village of Belcarra

## 2007 – 2011 Five Year Financial Plan

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# Agenda

- 1. The Budget Process**
- 2. Five Year Capital Plan**
- 3. Year 2007 Budget**
- 4. 2007–2011 Budgets**
- 5. Present Financial Health**
- 6. Revenues & Expenditures**
- 7. Municipal Taxation**



# **Budget Process**

- **The *Financial Plan Bylaw* is typically adopted in April.**
- **The *Tax Rate Bylaw* must be adopted by May 15<sup>th</sup> each year.**
- **The *Community Charter* permits the *Financial Plan Bylaw* to be adopted prior to the *Tax Rate Bylaw*.**



# Before We Begin You Should Know...

- **Your tax bill contains charges from other taxing jurisdictions: BCAA, GVRD, GVTA, MFA, School District 43.**
- **New in 2007 — your tax bill includes Police Tax.**
- **The *Village of Belcarra* has no control over the amount of other jurisdiction's charges.**
- **Belcarra is required to include these levies on the property tax bill.**
- **Belcarra is required to submit these levies to other governments by July 31<sup>st</sup>, whether or not the taxes are paid by taxpayers.**



# **Property Tax Classification**

- **BCAA does the Property Assessments.**
- **Based on the property use and requirements of the tax class.**
- **Assessment value is determined by the market, and set in the previous year.**
- **There may be exemptions that automatically apply against assessment.**



# 2007 Property Assessments

	NET TAXABLE RESIDENTIAL ASSESSED VALUES		
MUNICIPALITY	2006	2007	INCREASE
Anmore	\$ 418,382,300	\$ 564,702,400	+35.0%
Coquitlam	\$ 13,777,377,302	\$ 16,787,632,701	+21.9%
Port Coquitlam	\$ 5,412,191,496	\$ 6,534,200,198	+20.7%
Port Moody	\$ 3,602,065,801	\$ 4,663,982,800	+29.5%
Belcarra	\$ 232,848,400	\$ 283,588,300	+21.8%
<b>DISTRICT TOTAL</b>	<b>\$ 23,442,865,299</b>	<b>\$28,834,106,399</b>	<b>+23.0%</b>

**21.8%** = overall assessment base increase.  
 - 2.7% = added assessment base (new since 2006).  
 = 19.1% = average property assessment increase.



# Average Assessment Change

- **Market Changes (Residential Properties)**
- **In 2007, the “average” house assessment is:**  
**\$718,000**
- **In 2006, the “average” house assessment was:**  
**\$600,000**
- **Change of \$118,000 represents an average market value increase of ~ 19%**
- **Tax rate reduced to offset the increase.**



## Property Tax Rates

**2007 Property Tax Levy = \$1.61/ \$1000**

**(Assessed Value) x (Tax Levy) = Tax Rate**

**That appears on Property Tax Statement**  
**\$718,000 x \$1.61/\$1000 = \$1,155**

**(This is the portion of taxes that the Village levies for municipal services.)**



# **2007 Municipal Revenue & Expenditures**



# 2007 Budget Highlights

- Average Assessed Home (\$718,000):
  - General Property Tax Rate = \$1.61/\$1000 of assessed value  
(Reduced from \$1.96/\$1000)
  - Annual Garbage User Fee = \$150/year/residence  
(Increase of \$10/year/residence)
- This represents a **17.9% reduction in the tax rate.**
- Residential Taxes:
  - Total Municipal Taxes Levied = + 0% increase
  - Average Property Tax Levy = + 0% increase
  - Annual Garbage User Fee = + 7% increase



# 2007 Operating Budget

Category	2006 Actual	2007 Budget	\$ Change	% Change
Property Taxes	\$ 516,952	\$ 522,576	\$ 5,624	1.1%
Government Grants	\$ 188,979	\$ 257,583	\$ 68,604	36.3%
Fees & Charges	\$ 62,260	\$ 51,980	\$ (10,280)	-16.5%
<b>Total Revenue:</b>	<b>\$ 768,191</b>	<b>\$ 832,139</b>	<b>\$ 63,948</b>	<b>8.3%</b>
<b>Expenditures:</b>				
General Government	\$ 447,431	\$ 534,601	\$ 87,170	19.5%
Public Works	\$ 97,082	\$ 163,590	\$ 66,508	68.5%
<b>Total Expenditures:</b>	<b>\$ 544,513</b>	<b>\$ 698,191</b>	<b>\$ 153,678</b>	<b>28.2%</b>
<b>Sub-Total:</b>	<b>\$ 223,678</b>	<b>\$ 133,948</b>	<b>\$ (89,730)</b>	<b>-40.1%</b>
<b>Capital Expenditures:</b>				
Capital Projects	\$ 67,222	\$ 152,000	\$ 84,778	126.1%
Reserve Contribution	\$ 150,213	\$ 18,113	\$ (132,100)	-87.9%
<b>Surplus (Deficit):</b>	<b>\$6,243</b>	<b>\$61</b>	<b>-\$306,608</b>	



# **What Does 0% Average Tax Increase Mean to the Village ?**

**21.8%** = overall assessment base increase.  
**- 2.7%** = added assessment base (new since 2006).  
**= 19.1%** = average property assessment increase.

**+0%** = increase in 2007 municipal taxes collected  
**+0%** = increase in 2007 average property tax  
**-17.9%** = decrease in the 2007 tax rate  
**+8.0%** = increase in the 2007 budget



# **2007 Public Works Expenditures**

## **General Breakdown:**

- **\$34,300 roads / drainage maintenance.**
- **\$32,416 MRN funds allocated to Bedwell Bay Road.**
- **\$52,274 garbage and recycle costs, includes roadside tree chipping & large item pick-up.**



# Five Year Capital Plan



# Financial Planning Objectives

- **\$150,000 / year Contribution to Capital**
  - minimum requirement to maintain infrastructure
  - Target needs to be increased to \$200,000 in 2008
- **Rebuild Reserves to min. 25% of Budget**
  - financial safety net
- **Complete Fire Protection Works**
  - protection of life and property
  - insurance savings to property owners
- **Maintain Bedwell Bay Road**
  - safety improvements and rehabilitation
  - funding from GVTA Major Roads Network (MRN)



# 2007 Capital Projects

PROJECT	TOTAL COST	GENERAL REVENUE	OTHER FUNDING	COMMENTS / OR SOURCE OF FUNDS
Roads & Drainage (MRN)	\$9,500		\$9,500	Bedwell Bay Road
Fire Protection Water Main – Construct Tatlow Extension along Marine Avenue	\$92,000	\$92,000	0	Fire Protection Water Main Extension
Roads & Drainage – Municipal	\$40,900	\$40,900	0	Includes asphalt overlay from 3924 to 4078 Marine Avenue
Recycle Depot	\$2,500	\$2,500	0	Video Camera #2
Municipal Hall/Buildings	\$7,100	\$7,100	0	Software & Municipal Hall
<b>TOTAL CAPITAL</b>	<b>\$152,000</b>	<b>\$142,500</b>	<b>\$9,500</b>	



# 2008–2011 Capital Projects

Roads & Drainage (MRN) Capital	2008	2009	2010	2011
West Road on Bedwell Bay Road to SVFD Overlay	\$12,000			
Firehall Road widening and off street parking / retaining wall	\$15,000			
Old Park Entrance to Belcarra Bay Road Overlay			\$35,000	
Belcarra Bay Road / Bedwell Bay Road to Midden Road Overlay		\$30,000		
Midden Road to Ray Creek Overlay				\$40,000
Ray Creek to West Road Overlay				\$40,000
<b>Total Capital Projects MRN</b>	<b>\$ 27,000</b>	<b>\$ 30,000</b>	<b>\$ 35,000</b>	<b>\$ 80,000</b>



# 2008–2011 Capital Projects

Fire Protection Watermain Capital	2008	2009	2010	2011
Tatlow Extension - Main Avenue to Twin Tanks on Bedwell Bay Road			\$50,000	
Tatlow Extension – Tatlow Road to 3417 Main Avenue			\$15,000	
Tatlow Extension - 4078 Marine to West Road on Bedwell Bay Road	\$75,000			
Tatlow Extension - West Road on Bedwell Bay Road to Firehall	\$35,000	\$45,000		
Dutchman Extension – Belcarra Bay Road / Bedwell Bay Road to Midden Road		\$55,000		
Dutchman Extension - Midden Road to Ray Creek				\$75,000
<b>Total Capital Fire Protection Watermain</b>	<b>\$ 110,000</b>	<b>\$100,000</b>	<b>\$ 65,000</b>	<b>\$ 75,000</b>



# 2008–2011 Capital Projects

Roads & Drainage Capital - (Non-MRN)	2008	2009	2010	2011
3924 Marine Avenue to 4078 Marine Avenue Overlay	\$30,000			
Turtlehead Road Overlay		\$30,000		
Kelly Road Overlay			\$30,000	
4078 Marine to West Road on Bedwell Bay Road Overlay	\$25,000			
Lower Coombe Lane Overlay		\$15,000		
Storm Drain Upgrade from 12" to 18" at Main Avenue intersection	\$2,500			
Robson Road Storm Drain, Curb and Overlay			\$8,000	
Senkler Bridge Girders (pending 2007 inspection)	\$25,000			
Belcarra Bay Road / Bedwell Bay Road to Midden Road Overlay		\$30,000		
<b>Total Capital Roads &amp; Drainage (Non-MRN)</b>	<b>\$ 82,500</b>	<b>\$ 75,000</b>	<b>\$ 38,000</b>	<b>\$ 0</b>



# 2008–2011 Capital Projects

<b>Municipal Hall/Buildings Capital</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>
<b>Municipal Hall Entrance Signage</b>	\$10,000			
<b>Municipal Hall Parking Lot Overlay</b>		\$14,000		
<b>Total Capital Municipal Hall/Buildings</b>	<b>\$10,000</b>	<b>\$14,000</b>	<b>\$0</b>	<b>\$0</b>
<b>TOTAL CAPITAL ALL CATEGORIES</b>	<b>\$229,500</b>	<b>\$219,000</b>	<b>\$138,000</b>	<b>\$155,000</b>

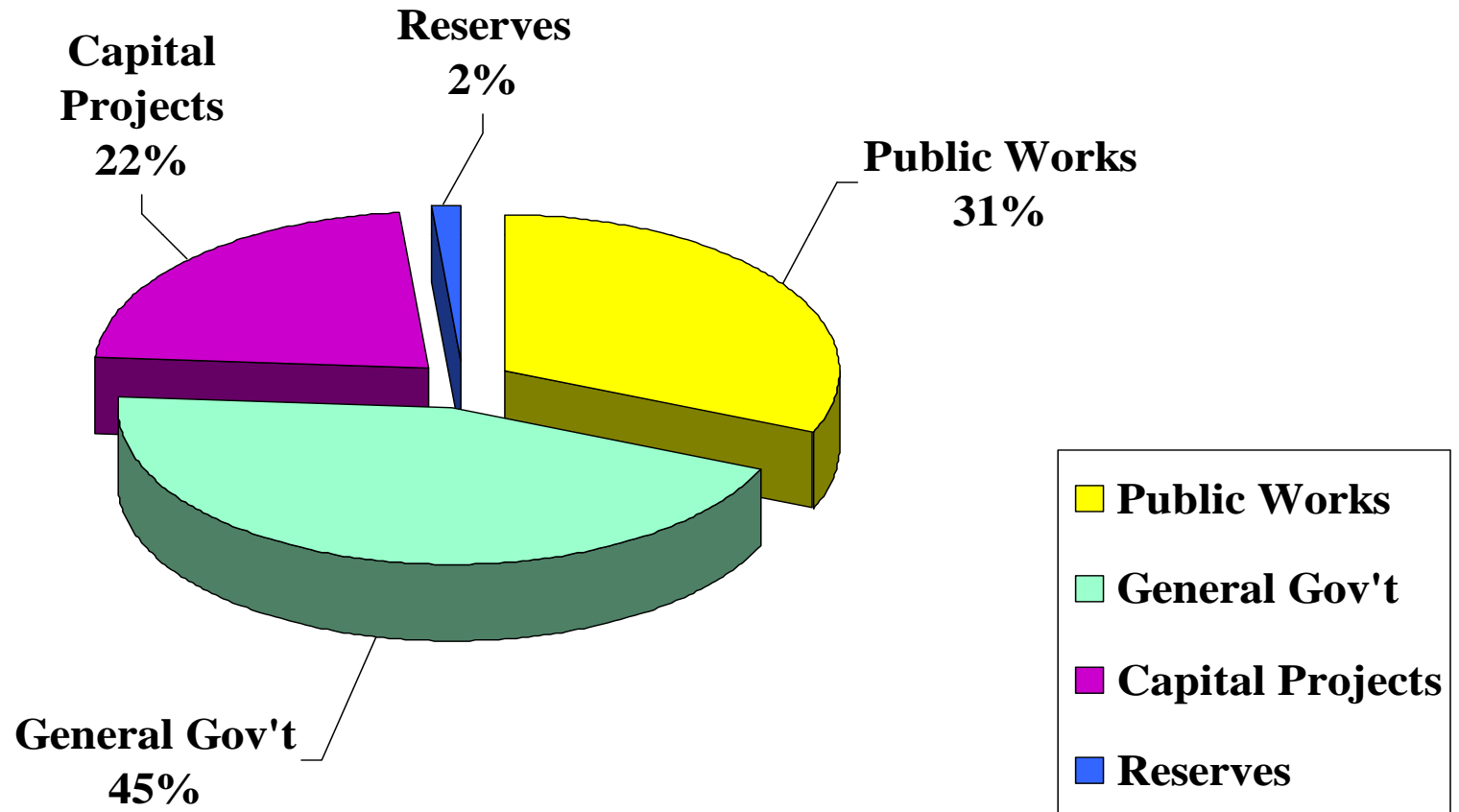


# 2008-2011 Projected Budgets

	2008	2009	2010	2011
<b>REVENUE:</b>				
Municipal Taxes	\$ 535,640	\$ 546,353	\$ 557,280	\$ 568,426
Government Grants	\$ 297,453	\$ 337,453	\$ 337,453	\$ 337,453
Fees and Charges	\$ 53,020	\$ 53,280	\$ 53,280	\$ 53,280
<b>TOTAL REVENUES:</b>	<b>\$ 847,172</b>	<b>\$ 886,113</b>	<b>\$ 937,086</b>	<b>\$ 959,159</b>
<b>EXPENDITURES:</b>				
General Government Expenditures	\$ 545,293	\$ 556,199	\$ 567,323	\$ 578,669
Public Works	\$ 166,862	\$ 170,199	\$ 173,603	\$ 177,075
<b>TOTAL EXPENDITURES:</b>	<b>\$ 712,155</b>	<b>\$ 726,398</b>	<b>\$ 740,926</b>	<b>\$ 755,744</b>
<b>SUB-TOTAL:</b>	<b>\$ 173,958</b>	<b>\$ 210,688</b>	<b>\$ 207,087</b>	<b>\$ 203,414</b>
<b>CAPITAL EXPENDITURES:</b>	<b>\$ 340,958</b>	<b>\$ 210,688</b>	<b>\$ 207,087</b>	<b>\$ 203,414</b>
<b>TRANSFERS (FR) TO RESERVES:</b>	<b>\$ 167,000</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>SURPLUS (DEFICIT):</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

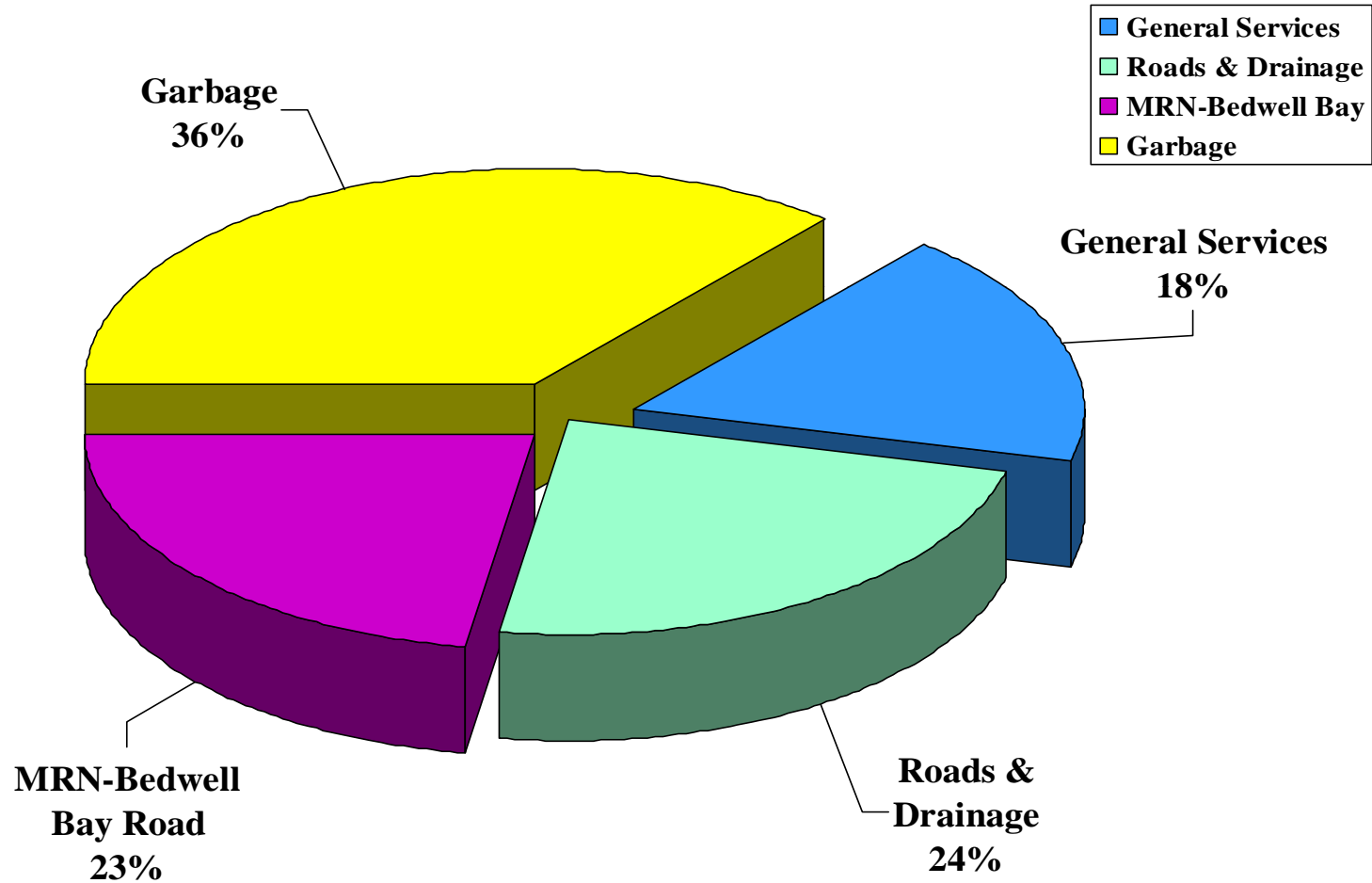


# Typical Year Operating Costs





# 2007 Public Works Expenditures





# 2007 Budget – Key Points

- **General government grants:**
  - **Small Community Grant** = \$180,000
  - **MRN Funding (Bedwell Bay Road)** = \$ 61,800
- **+8.0%** = 2007 budget vs. 2006 actual
- **0%** = 2007 average tax increase  
for municipal services



# **Municipal Property Taxation**



# **Municipal Tax Levy By Assessed Value**

<b>Assessment</b>	<b>2006</b>	<b>2007</b>	<b>Change</b>
<b>Tax Rate</b>	<b>\$1.96</b>	<b>\$1.61</b>	<b>-\$0.35</b>
\$500,000	\$980	\$805	-\$175
\$600,000	\$1,176	\$966	-\$210
\$700,000	\$1,372	\$1,127	-\$245
\$800,000	\$1,568	\$1,288	-\$280
\$900,000	\$1,764	\$1,449	-\$315
\$1,000,000	\$1,960	\$1,610	-\$350



Why will the tax levy **not increase** on an average assessed home of \$718,000 ?

- Tax Rate reduced from \$1.96 to **\$1.61** per \$1000 of assessment.
- Average Assessment increased +19%.



# **What is the Financial Health of the Municipality?**

- **The municipality is in good financial health, as suggested by the following financial indicators:**
  - ✓ **No debt !**
  - ✓ **Pay-as-you-go policy.**
  - ✓ **Financial reserves.**
  - ✓ **Low cost of operations.**

***It is prudent to maintain financial reserves at 25% of the annual budget.***



## **Financial Health – Reserve Balances (31-12-2006)**

<b>General Reserve</b>	<b>\$167,055</b>
<b>Equipment Fund</b>	<b><u>\$106,400</u></b>
	<b><u>\$273,455</u></b>

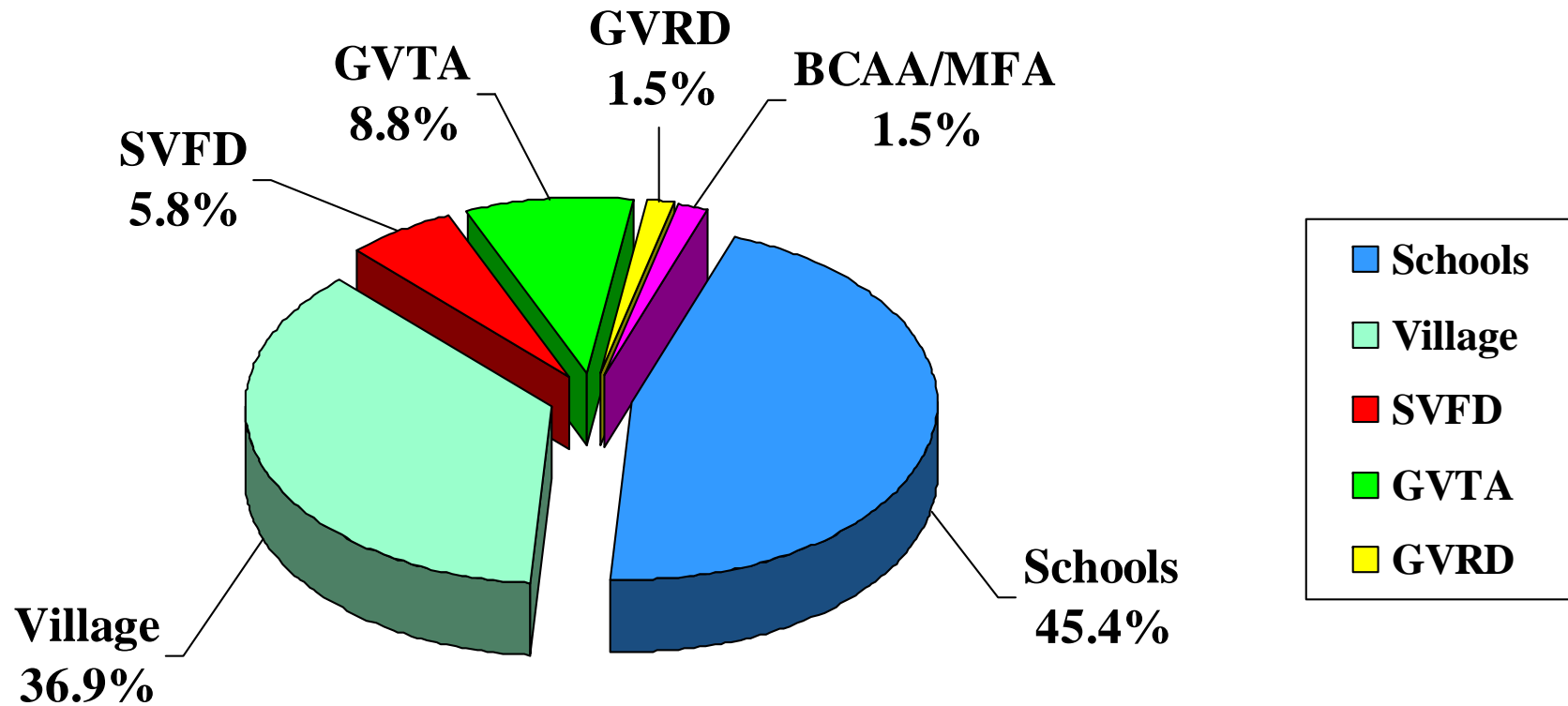
*Reserves should be ~25% of the annual budget to maintain Financial Health, i.e. ~\$174,000...*

*The purpose of setting aside reserves is to provide funding for various anticipated future capital expenditures, to ensure sufficient funds are available when required to avoid the need to incur debt.*



# Municipal Tax Dollar Where does it go?

2006 Tax Year



## Ministry of Community Services 2006 Survey: Taxes and Charges on a Representative House

Municipalities	House Value	School	Gen Municipal Total	GVRD/ SVFD	BCA, MFA Other	Total Variable Rate Taxes	Parcel Taxes	Total Res. User Fees	Total Res. Taxes & Charges
Pitt Meadows	303,455	814	1,170	26	167	2,177	0	599	2,776
Maple Ridge	333,184	894	1,343	29	183	2,449	121	483	3,053
Langley City	333,437	878	1,434	29	184	2,524	0	652	3,176
Langley District	354,930	934	1,207	30	195	2,367	0	676	3,043
Port Coquitlam	370,665	895	1,420	31	204	2,550	0	647	3,197
Delta	399,695	962	1,480	34	383	2,860	0	600	3,460
Surrey	404,242	999	1,095	33	223	2,350	154	766	3,270
New Westminster	422,447	1,085	1,841	36	233	3,195	0	686	3,881
Coquitlam	446,043	1,077	1,447	38	246	2,808	273	412	3,493
Richmond	478,610	1,157	1,370	39	375	2,940	0	781	3,721
Port Moody	493,480	1,192	1,723	43	272	3,230	0	603	3,833
Burnaby	514,004	1,175	1,506	44	283	3,008	309	267	3,584
White Rock	533,498	1,318	2,189	46	294	3,847	30	384	4,261
Belcarra	557,781	1,347	1,093	218	307	2,965	0	140	3,105
N Vancouver City	580,748	1,198	1,590	50	320	3,158	0	567	3,725
Bowen Island	595,016	1,011	1,360	49	410	2,829	210	69	3,108
N Vancouver Dist	657,215	1,356	1,804	51	362	3,572	0	765	4,337
Vancouver	658,124	1,767	1,752	62	404	3,985	0	650	4,635
Anmore	674,224	1,629	758	227	371	2,984	170	443	3,597
Lions Bay	759,618	1,291	1,413	66	418	3,188	370	610	4,168
West Vancouver	1,125,930	1,913	2,920	97	620	5,550	0	873	6,423
<b>Average</b>	<b>\$ 523,636</b>	<b>\$ 1,185</b>	<b>\$ 1,520</b>	<b>\$ 61</b>	<b>\$ 307</b>	<b>\$ 3,073</b>	<b>\$ 78</b>	<b>\$ 556</b>	<b>\$ 3,707</b>

# 2001 CENSUS – POPULATION & DWELLING COUNTS

**2001 period were highest in Anmore (39.9%), Surrey and Port Moody (14.2%), Electoral Area ‘A’ (13.2%) and Maple Ridge (12.5%).**

**Table 1. 1991, 1996 and 2001 Census Population By GVRD Municipalities**

Municipality	Population			Growth 1991-1996			Growth 1996-2001		
	1991	1996	2001	Absolute Growth	Percent Growth	Percent CMA	Absolute Growth	Percent Growth	Percent CMA
Anmore	741	961	1,344	220	29.7%	0.1%	383	39.9%	0.2%
Belcarra	588	665	682	77	13.1%	0.0%	17	2.6%	0.0%
Bowen Island	2,077	2,738	2,957	661	31.8%	0.3%	219	8.0%	0.1%
Burnaby	158,858	179,209	193,954	20,351	12.8%	8.9%	14,745	8.2%	9.5%
Coquitlam	84,021	101,820	112,890	17,799	21.2%	7.8%	11,070	10.9%	7.1%
Delta	88,978	95,411	96,950	6,433	7.2%	2.8%	1,539	1.6%	1.0%
Electoral Area 'A'	4,870	7,096	8,034	2,226	45.7%	1.0%	938	13.2%	0.6%
Langley City	19,765	22,523	23,643	2,758	14.0%	1.2%	1,120	5.0%	0.7%
Langley Township	66,040	80,179	86,896	14,139	21.4%	6.2%	6,717	8.4%	4.3%
Lions Bay	1,328	1,412	1,379	84	6.3%	0.0%	(33)	-2.3%	0.0%
Maple Ridge	48,422	56,173	63,169	7,751	16.0%	3.4%	6,996	12.5%	4.5%
New Westminster	43,585	49,350	54,656	5,765	13.2%	2.5%	5,306	10.8%	3.4%
North Vancouver City	38,436	41,475	44,303	3,039	7.9%	1.3%	2,828	6.8%	1.8%
North Vancouver District	75,157	80,418	82,310	5,261	7.0%	2.3%	1,892	2.4%	1.2%
Pitt Meadows	11,235	13,436	14,670	2,201	19.6%	1.0%	1,234	9.2%	0.8%
Port Coquitlam	36,773	46,682	51,257	9,909	26.9%	4.3%	4,575	9.8%	2.9%
Port Moody	17,756	20,847	23,816	3,091	17.4%	1.3%	2,969	14.2%	1.9%
Richmond	126,624	148,867	164,345	22,243	17.6%	9.7%	15,478	10.4%	10.0%
Surrey	245,173	304,477	347,825	59,304	24.2%	25.9%	43,348	14.2%	27.9%
Vancouver	471,844	514,008	545,671	42,164	8.9%	18.4%	31,663	6.2%	20.4%
West Vancouver	38,783	40,882	41,421	2,099	5.4%	0.9%	539	1.3%	0.3%
White Rock	16,314	17,210	18,250	896	5.5%	0.4%	1,040	6.0%	0.7%
Indian Reserves	5,222	5,826	6,543	604	11.6%	0.3%	717	12.3%	0.5%
<b>Vancouver CMA</b>	<b>1,602,590</b>	<b>1,831,665</b>	<b>1,986,965</b>	<b>229,075</b>	<b>14.3%</b>	<b>100.0%</b>	<b>155,300</b>	<b>8.5%</b>	<b>100.0%</b>
<b>FVRD</b>	<b>186,163</b>	<b>222,397</b>	<b>237,550</b>	<b>36,234</b>	<b>19.5%</b>	<b>n/a</b>	<b>15,153</b>	<b>6.8%</b>	<b>n/a</b>
<b>Lower Mainland</b>	<b>1,788,753</b>	<b>2,054,062</b>	<b>2,224,515</b>	<b>265,309</b>	<b>14.8%</b>	<b>n/a</b>	<b>170,453</b>	<b>8.3%</b>	<b>n/a</b>

# 2001 CENSUS – POPULATION BY AGE

## GVRD SUBURBS AGING FASTER THAN CORE

*Table 1. 2001 Median Age and Population by Age Groups for GVRD Municipalities*

Municipality	Age	Age	Growth 1996-2001	Total Population	Under 20 Years		20 to 64 Years		65 Years and Over	
	1996	2001			Absolute	Percent	Absolute	Percent	Absolute	Percent
Anmore	n/a	n/a	n/a	1,344	445	33.1%	805	59.9%	65	4.8%
Belcarra	n/a	n/a	n/a	682	170	24.9%	475	69.6%	45	6.6%
Bow en Island	n/a	n/a	n/a	2,957	860	29.1%	1,800	60.9%	300	10.1%
Burnaby	35.9	37.5	1.6	193,954	43,100	22.2%	124,910	64.4%	25,950	13.4%
Coquitlam	34.6	37.0	2.4	112,890	30,185	26.7%	71,670	63.5%	11,025	9.8%
Delta	35.8	38.3	2.5	96,950	27,375	28.2%	58,805	60.7%	10,760	11.1%
Electoral Area 'A'	n/a	32.7	n/a	8,034	1,765	22.0%	5,400	67.2%	845	10.5%
Langley City	34.5	36.5	2.0	23,643	5,950	25.2%	14,125	59.7%	3,560	15.1%
Langley Tow nship	34.8	37.3	2.5	86,896	25,815	29.7%	51,510	59.3%	9,565	11.0%
Lions Bay	n/a	n/a	n/a	1,379	315	22.8%	920	66.7%	140	10.2%
Maple Ridge	34.3	36.7	2.4	63,169	18,715	29.6%	37,715	59.7%	6,755	10.7%
New Westminster	36.9	38.8	1.9	54,656	10,115	18.5%	36,790	67.3%	7,745	14.2%
North Vancouver City	36.1	38.2	2.1	44,303	8,645	19.5%	29,925	67.5%	5,730	12.9%
North Vancouver District	37.5	39.6	2.1	82,310	22,360	27.2%	50,055	60.8%	9,890	12.0%
Pitt Meadows	33.9	36.3	2.4	14,670	4,285	29.2%	8,895	60.6%	1,485	10.1%
Port Coquitlam	32.8	35.1	2.3	51,257	15,185	29.6%	32,285	63.0%	3,800	7.4%
Port Moody	33.9	36.2	2.3	23,816	6,780	28.5%	15,465	64.9%	1,600	6.7%
Richmond	36.2	38.5	2.3	164,345	40,295	24.5%	104,710	63.7%	19,330	11.8%
Surrey	33.5	35.6	2.1	347,825	99,845	28.7%	210,290	60.5%	37,695	10.8%
Vancouver	35.8	37.2	1.4	545,671	101,255	18.6%	374,080	68.6%	70,320	12.9%
West Vancouver	45.4	47.0	1.6	41,421	9,230	22.3%	23,080	55.7%	9,115	22.0%
White Rock	48.8	50.9	2.1	18,250	2,460	13.5%	10,200	55.9%	5,585	30.6%
<b>Vancouver CMA</b>	<b>35.5</b>	<b>37.4</b>	<b>1.9</b>	<b>1,986,965</b>	<b>476,570</b>	<b>24.0%</b>	<b>1,267,910</b>	<b>63.8%</b>	<b>242,495</b>	<b>12.2%</b>
BC	35.9	38.4	2.5	3,907,738	976,345	25.0%	2,398,310	61.4%	533,090	13.6%



# **2008 – 2011 Budgets**



# **Future Budgets & Tax Changes**

- **Predicting future tax changes is very difficult for a number of reasons:**
  - **There are many variables involved, some of which are offloading of services by the Provincial Government.**
  - **Many of the projections are based on projections made by other governing bodies.**
  - **Small changes can make BIG differences in the final tax rates.**
  - **Councils set budgets and tax rates yearly.**



## **2008–2011 Budgets: Assumptions**

**Most significant assumptions used:**

- **Continuance of Provincial Grant.**
- **Continuance of MRN Funding.**
- **Complete fire protection system by 2008.**
- **Complete upgrade program for Bedwell Bay Road.**
- **Rebuild Financial Reserves.**



## **Projected Tax Changes Based On Average Assessed Home (\$718,000)**

**Projected Annual Property Tax Changes:  
(Assumption is 2.5% Annual Inflation)**

<b><u>2007</u></b>	<b><u>2008</u></b>	<b><u>2009</u></b>	<b><u>2010</u></b>	<b><u>2011</u></b>
\$1,156	\$1,185	\$1,215	\$1,245	\$1,276
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# QUESTIONS?

## Additional Information:

BC Assessment – [www.bcassessment.ca](http://www.bcassessment.ca) 604-294-6441

Village Hall – Administrator – [lfloyd@belcarra.ca](mailto:lfloyd@belcarra.ca) 604-937-4100



**End of Presentation**



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