



**VILLAGE OF BELCARRA
REGULAR COUNCIL MEETING AGENDA
Village Hall
October 6, 2025
7:00 PM**



*This meeting is live streamed and recorded by the Village of Belcarra
To view the meeting click: [Village of Belcarra - YouTube](#)*

Note: This agenda is also posted on the Village's website at www.belcarra.ca

The purpose of a Council meeting is to enact powers given to Council by using bylaws or resolutions. This is the venue for debate of issues before voting on a bylaw or resolution.

We wish to acknowledge that this meeting is taking place on the unceded territory of the Coast Salish Peoples. Tum-Tumay-Whueton, or Belcarra, is home to an ancestral village of the Tsleil-Waututh Nation. We are thankful to conduct our work within their territory.

COUNCIL

Mayor Jamie Ross
Councillor Carolina Clark
Councillor Joe Elworthy
Councillor Janet Ruzycki
Councillor Liisa Wilder

1. CALL TO ORDER

2. APPROVAL OF THE AGENDA

3. ADOPTION OF MINUTES

3.1 Special Council Meeting Minutes of September 15, 2025

3.2 Regular Council Meeting Minutes of September 15, 2025

4. PUBLIC INPUT (15 minutes)

A period of fifteen (15) minutes will be made available on each Regular Council Meeting Agenda for members of the public to make submissions to Council. Any person wishing to speak during Public Input Period must so indicate by raising their hand. Each person will be permitted 2 minutes to comment on items presented on the agenda. A second opportunity to speak is permitted when all other interested parties have had an opportunity to provide their comments. Comments must be directed to the Chair of the meeting and not to individual members of Council. Public Input Period is a venue for submissions in the form of statements. Questions can be directed to Question Period at the end of the agenda.

5. DELEGATIONS

6. ITEMS ON CONSENT AGENDA

Council may adopt in one motion all recommendations appearing on the Consent Agenda, or prior to the question on the vote, any Council member may request that an item be removed from the Consent Agenda and placed in Section 7 for debate or discussion, voting in opposition to a recommendation, or declaring a conflict of interest with an item.

6.1 Correspondence

- 6.1.1** Email dated September 10, 2025 from Brian Hirsch, Belcarra resident, regarding the sale of road ends and an encroachment policy for the Village of Belcarra.
- 6.1.2** Email dated September 22, 2025 from John Willms, Belcarra resident, regarding private use of public property within the Village of Belcarra.
- 6.1.3** Informational release dated September 23, 2025 from Talon Helicopters providing notice of low-level flyovers for FortisBC from September 23 to October 23, 2025.

6.2 Reports**6.3 Recommendation to Receive Items on Consent**

That the items on the Consent Agenda of the October 6, 2025 Village of Belcarra Regular Council Meeting be received into the record for information.

7. ITEMS REMOVED FROM THE CONSENT AGENDA**8. CORRESPONDENCE/PROCLAMATIONS (ACTION ITEMS)****9. UNFINISHED BUSINESS****10. STAFF REPORTS****10.1 Twin Island Lot A Remedial Action Requirement (RAR) Compliance**

Staff report by the Building Official dated October 6, 2025 providing an update on the remedial action requirement for Lot A, Twin Islands and recommending that the report be received into the record for information.

10.2 Emergency Management - Indigenous Engagement

Staff report by the Manager, Municipal Services dated October 6, 2025 providing an update on emergency management work with interested indigenous communities to plan emergency management activities and recommending that the report be received into the record for information.

Presentation by KPMG on the Indigenous Governing Body Engagement Requirements for the *Emergency and Disaster Management Act*.

10.3 Draft 2026-2030 Financial Plan

Staff report by the Financial Consultant and the Chief Administrative Officer dated October 6, 2025 titled "Draft Long-Term Financial Plan (2026-2040) and Projected 2025 Budget Variances" recommending the approval of a revised 2026-2030 Financial Plan/Budget and schedule and outlining proposed tax and rate increases for the 2026 – 2030 Financial Plan/Budget to be presented for public consultation and feedback.

11. BYLAWS**12. RELEASE OF ITEMS FROM CLOSED COUNCIL MEETINGS****13. MAYOR AND COUNCILLOR REPORTS****13.1. CHIEF ADMINISTRATIVE OFFICER REPORT****14. OTHER MATTERS DEEMED EXPEDIENT****15. NOTICES OF MOTIONS AND MATTERS FOR INTRODUCTION AT FUTURE MEETINGS****16. PUBLIC QUESTION PERIOD**

The public is invited to ask questions of Council regarding any item pertaining to Village business. A person wishing to make a submission will be limited to two (2) minutes and the submission must be in the form of a question. A second opportunity to ask a follow up or new question is permitted if no one else is waiting to participate. Questions, including follow up questions, must be directed to the Chair of the meeting and not to individual members of Council or staff. If a question(s) to staff arises during Public Question Period, the question(s) must be addressed to the Chair and the Chair can request clarification from staff.

The total session is limited to 20 minutes and will be completed by 11:00 pm unless extended with approval of Council through an affirmative vote.

17. ADJOURNMENT



**VILLAGE OF BELCARRA
SPECIAL COUNCIL MEETING MINUTES
September 15, 2025**



This meeting was held in Council Chambers

Council in Attendance

Mayor Jamie Ross
Councillor Carolina Clark
Councillor Joe Elworthy
Councillor Janet Ruzyski
Councillor Liisa Wilder

Staff in Attendance

Melanie Burton, Chief Administrative Officer
Amanda Seibert, Corporate Officer/Recording Secretary

Others

Ken Bjorgarrd, Financial Consultant

We wish to acknowledge that this meeting took place on the unceded territory of the Coast Salish peoples. Tum-Tumay-Whueton, or Belcarra, is home to an ancestral village of the Tsleil-Waututh Nation. We are thankful to conduct our work within their territory.

1. CALL TO ORDER

The meeting was called to order at 5:02 pm

2. APPROVAL OF THE AGENDA

2.1 Special Council Meeting, September 15, 2025

Moved by: Councillor Clark
Seconded by: Councillor Wilder

That the agenda for the Special Council Meeting of September 15, 2025 be approved.

CARRIED

3. RESOLUTION TO MOVE INTO CLOSED COUNCIL MEETING

Moved by: Councillor Wilder
Seconded by: Councillor Clark

That the September 15, 2025 special meeting of Council be closed pursuant to Sections 90(1) and 90(2) of the *Community Charter* as the subject matter being considered relates to the following:

Section 90(1)(c) Labour relations or other employee relations.

Section 90(1)(k) Negotiations and related discussions respecting the proposed provision of a municipal service that are at their preliminary stages and that, in the view of the council, could reasonably be expected to harm the interests of the municipality if they were held in public.

CARRIED

4. ADJOURNMENT

Moved by: Councillor Clark
Seconded by: Councillor Wilder

That the September 15, 2025 Special Council Meeting be adjourned.

CARRIED

The meeting was adjourned at 5:04 pm

Certified Correct:

Jamie Ross
Mayor

Amanda Seibert
Corporate Officer



**VILLAGE OF BELCARRA
REGULAR COUNCIL MEETING MINUTES
September 15, 2025**



This meeting was held in Council Chambers and live streamed at
[Village of Belcarra - YouTube](https://www.youtube.com/watch?v=...)

Council in Attendance

Mayor Jamie Ross
Councillor Carolina Clark
Councillor Joe Elworthy
Councillor Janet Ruzycki
Councillor Liisa Wilder

Staff in Attendance

Melony Burton, Chief Administrative Officer
Stewart Novak, Manager, Municipal Services
Amanda Seibert, Corporate Officer/Recording Secretary
Catherine Grisewood, Clerk

Others in Attendance

Ken Bjorgaard, Financial Consultant

We wish to acknowledge that this meeting took place on the unceded territory of the Coast Salish peoples. Tum-Tumay-Whueton, or Belcarra, is home to an ancestral village of the Tsleil-Waututh Nation. We are thankful to conduct our work within their territory.

1. CALL TO ORDER

Mayor Ross called the meeting to order at 7:00 pm

2. APPROVAL OF THE AGENDA

2.1 Regular Council Meeting, September 15, 2025

Moved by: Councillor Clark
Seconded by: Councillor Wilder

That the agenda for the Regular Council Meeting of September 15, 2025 be approved as circulated.

CARRIED

3. ADOPTION OF MINUTES

3.1 Regular Council Meeting, July 21, 2025

Moved by: Councillor Clark

Seconded by: Councillor Ruzycki

That the minutes from the Regular Council Meeting held on July 21, 2025 be adopted.

CARRIED

4. PUBLIC INPUT

Mayor Ross reviewed the procedure for the Public Input session.

Penny Moen, Belcarra resident, thanked the Belcarra residents who participated in the CRAB sponsored Potluck in the Park. She also thanked Belcarra resident Les Bramley for his presentation regarding the Neighbourhood Watch.

5. DELEGATIONS AND PRESENTATIONS

No delegations

6. ITEMS ON CONSENT AGENDA

6.1 Correspondence

6.1.1 TransLink, Michael Ohnemus, Manager, Transit Network Management, Transportation Planning & Policy Division, email dated August 8, 2025 providing information on TransLink's Fall 2025 Service Changes

6.1.2 Union of British Columbia Municipalities (UBCM) Canada Community Building Fund BC, Councillor Trish Mandewo, UBCM President, letter dated August 13, 2025 regarding the Canada Community-Building Fund and the first Community Works Fund Payment to the Village of Belcarra for 2025/2026 in the sum of \$32,816.00.

6.1.3 Metro Vancouver, informational document dated August 2025 providing information on the Big Brothers of Greater Vancouver Reuse Pilot at the United Boulevard Recycling and Waste Centre.

6.2 Reports

No items

6.3 Recommendation to Receive Items on Consent

Moved by: Councillor Wilder

Seconded by: Councillor Clark

That the items on the Consent Agenda of the September 15, 2025 Village of Belcarra Regular Council Meeting be received into the record.

CARRIED

7. ITEMS REMOVED FROM THE CONSENT AGENDA

No items

8. CORRESPONDENCE/PROCLAMATIONS (ACTION ITEMS)

No items

9. UNFINISHED BUSINESS

No items

10. STAFF REPORTS**10.1 2026 Financial Planning Process and Schedule**

Staff report dated September 15, 2025 by Ken Bjorgaard, Financial Consultant and Melony Burton, Chief Administrative Officer recommending that the 2026 financial planning process and 2026 – 2030 Financial Plan/Budget schedule be approved.

The Chief Administrative Officer introduced the report. She advised that the report provides information on the 2026 financial planning process and related schedule and that the Village's Financial Consultant was in attendance to deliver additional details on the report. She thanked the financial consultant for his previous work and guidance to the Village with operational and capital budgeting, asset management, and long term financial planning.

The Financial Consultant presented the report. He advised that focus of the budget will be in providing information to Council on the cost of providing and maintaining existing services for the Village and identifying core operating costs. He reported that the Village has had improvements in its financial situation of the last years and is on course to continue that trend for the upcoming year.

Moved by: Councillor Ruzycki

Seconded by: Councillor Clark

That the 2026 financial planning process and 2026 – 2030 Financial Plan/Budget schedule be approved.

CARRIED

10.2 Emergency Operations Centre Grant Funding

Staff report dated September 15, 2025 by Stewart Novak, Manager, Municipal Services recommending that the report dated September 15, 2025 titled 'Emergency Operations Grant Funding' be received into the record for information.

The Manager, Municipal Services presented the report. He outlined the process followed in applying for the grant and advised that grant funding of \$33,150 was approved and that emergency operations equipment will be purchased prior to the deadline stipulated in the grant requirements.

Moved by: Councillor Ruzycki

Seconded by: Councillor Clark

That the report dated September 15, 2025 titled 'Emergency Operations Centre Grant Funding' be received into the record for information.

CARRIED

11. BYLAWS

No items

12. RELEASE OF ITEMS FROM CLOSED COUNCIL MEETINGS

No items

13. MAYOR AND COUNCILLOR REPORTS

Mayor Ross attended the following events:

- Metro Vancouver Board Meeting – July 25, 2025
- Eagle Ridge Fund Raiser – August 14, 2025
- UBCM Council Meeting – August 15, 2025
- Meeting with MP Zoe Royer – September 5, 2025
- Metro Vancouver Regional Parks Committee Meeting – September 10, 2025
- Sasamat Volunteer Fire Dept Board of Trustees – September 11, 2025
- Metro Vancouver Air Quality and Climate Committee – September 12, 2025
- Eagle Ridge Evening of Caring Gala – September 13, 2025

The Mayor reminded residents that September 30th is the National Day for Truth and Reconciliation. He spoke to the meaning of the day in honoring the children who never returned home and the survivors of residential schools, as well as their families and communities. He encouraged everyone to wear orange on the day to honour the survivors of residential schools and promote the concept that 'every child matters.'

COUNCILLOR REPORTS

Councillor Clark attended the Sasamat Volunteer Fire Department Board of Trustees Meeting held on September 11, 2025. She advised residents that the meetings are recorded and are online. She reviewed the matters discussed at the Board meeting and encouraged residents to attend in person. Councillor Clark also attended the Eagle Ridge Evening of Caring Gala fundraiser held on September 13, 2025.

Councillor Ruzyski attended the Eagle Ridge Evening of Caring Gala fundraiser on September 13, 2025. She spoke on the importance of the guard rails in Belcarra Bay Road in relation to a recent vehicle accident. She also passed on positive feedback for the new part time bylaw officer working at WARD.

Councillor Elworthy queried whether MP Zoe Royer will be asked to attend a Council meeting in the near future. He asked requested that Council members be notified of future Sasamat Volunteer Fire Department Board of Trustee meetings.

The Chief Administrative Officer clarified that the person working at WARD recently was filling in on a temporary basis for the bylaw officer.

13.1 CHIEF ADMINISTRATIVE OFFICER'S REPORT

The Chief Administrative Officer introduced Catherine Grisewood, who joined the Village earlier in the month as the new Clerk 2. She outlined Catherine's employment history and welcomed her to the Village of Belcarra.

The CAO provided the following operational and administrative updates:

- Drainage reconnaissance and inventory work – field work completed and mapping updates underway
- Crack sealing – completed
- Ditch maintenance – underway
- Marine pipeline inspection – substantially complete
- Fire pumps and emergency generator maintenance – completed
- Vegetation maintenance (roads) – completed
- Trail maintenance – Tatlow and Watson trails completed
- Pressure washing at WARD - completed
- Fleet and equipment servicing – completed
- 2025 Fire Inspections contract issued
- Building permits – several underway throughout the summer months
- 2026-2030 Financial Plan – capital and operational budgeting work underway

14. OTHER MATTERS DEEMED EXPEDIENT

No items

15. NOTICES OF MOTION AND MATTERS FOR INTRODUCTION AT FUTURE MEETINGS

No items

16. PUBLIC QUESTION PERIOD

Mayor Ross reviewed the procedure for public question period.

Ian Devlin, Belcarra resident, spoke on the upcoming rainy season and the impact of increased rain and water redirection being done by property owners on the ditch and culvert in front of his property. He referred to a 2018 ditch study.

He referenced piping and swales being constructed by other residents to redirect water into a ditch that cannot handle any more water and asked whether the Village will continue to allow this practice.

The Chief Administrative Officer acknowledged Mr. Devlin's concerns and advised she is aware of the drainage study done in 2018. She also advised that the matter will be followed up on and offered to meet with Mr. Devlin for further discussion.

Jim Chisholm, Belcarra resident, referred to financing for the new fire halls and queried whether a date had been set as to when Village road ends will be put on the market.

The CAO advised that work is currently being carried out on the potential sale of road ends and that a detailed report will be provided by the end of the year.

Mr. Chisholm asked if a report being worked on by Pooni has been completed. He also asked how long Pooni has been working on the report and the current costs incurred in relation to the report.

The CAO indicated that meetings will be held with Pooni. She advised that costs related to the work done on the report were not available for this meeting.

Ian Devlin, Belcarra resident, advised that September 15 is the last day for registering fireplaces with Metro Vancouver. He asked for confirmation that Belcarra residents are not required to register.

The CAO confirmed that as the Village of Belcarra is considered a rural area, residents did not have to register fireplaces with Metro Vancouver.

Jim Chisholm, Belcarra resident, requested a status update on negotiations in relation to Anmore and sharing costs for new firehalls.

The CAO advised that negotiations are ongoing between the Villages and that an update had been provided at a recent Board of Trustees meeting which outlined the status of the negotiations.

Mr. Chisholm queried if a deadline for the completion of negotiations was established and whether Council could anticipate a completion date for negotiations.

Mayor Ross advised that a deadline was not set by Metro Vancouver.

17. ADJOURNMENT

Moved by: Councillor Wilder

Seconded by: Councillor Ruzycki

That the September 15, 2025 Regular Council Meeting be adjourned.

CARRIED

The meeting was adjourned at 7:51 pm

Certified Correct:

Jamie Ross
Mayor

Amanda Seibert
Corporate Officer

From: **Brian Hirsch** [REDACTED]
Date: Wed, Sep 10, 2025 at 5:48 PM
Subject: Regular Council Meeting - September 15, 2025
To: Melony Burton <mburton@belcarra.ca>

Freedom of Information &
Protection of Privacy Act
Section 22(1)

(Severed portions are shaded)

Cc: Jamie Ross <jross@belcarra.ca>, Liisa Wilder <lwilder@belcarra.ca>, Carolina Clark <cclark@belcarra.ca>, Janet Ruzycki <jruzycki@belcarra.ca>, Joe Elworthy <jelworthy@belcarra.ca>, Amanda Seibert <aseibert@belcarra.ca>

Mayor and Council,

At the upcoming council meeting scheduled for September 15, 2025, please provide a detailed update, which is to include a timeline regarding:

1. Preparation for the sale of road ends as identified by the Pooni Group.

As I recall, Council instructed Pooni to proceed in May 2024, almost 16 (yes, sixteen) months ago.

References for your convenience:

REGULAR COUNCIL MEETING AGENDA, May 6, 2024

COUNCIL REPORT, File: 0890-07, Date: May 6, 2024

10.1 Subject: Road Ends Disposition Next Steps (page 27)

Appendix: A. Pooni Group Scope of Work, Pooni Group Memorandum dated May 1, 2024

2. Outcome regarding this motion also from the May 6, 2024, Meeting & Agenda

"...9. 9.1 10. UNFINISHED BUSINESS Motion by Councillor J. Ruzycki (brought forward as a Notice of Motion at the Regular Council Meeting of April 22, 2024) That staff be directed to explore an encroachment policy for the municipal lands within the boundaries of the Village of Belcarra **to deal with existing encroachments and/or all private use of municipal lands**; and further That staff review other municipal encroachment policies and agreements....."

Regards,

Brian Hirsch

[REDACTED]
[REDACTED]
[REDACTED]

From: John Willms [REDACTED]
 Sent: Monday, September 22, 2025 3:57 PM
 To: Connie Esposito <cesposito@belcarra.ca>
 Subject: Letter to mayor, councillors, and CAO

Freedom of Information &
 Protection of Privacy Act
 Section 22(1)
 (Severed portions are shaded)

Att. Mayor, Councillors and CEO of the Village of Belcarra

Mar. 4/25

The private use of public property in the Village of Belcarra has been going on ever since we have lived here back in April of 1986. For some residents in Belcarra Bay area it meant every bylaw and policy had to be met and was policed by our Village administration, for others not so much. When one of our neighbours many years ago, was targeted for having his hot tub 2 ft. on the public road end, they ended up in court against the Village, and lost. The Village argument in court was a multitude of future uses for this public area, but none of these ever came to fruition.

Today the road end still exist and the new neighbour next to this road end has built a private driveway and uses this property to access his property. A multi-million dollar road end is now being used by one resident for access to his residence. For some of us we would have been made to redesign our home, for others no problem. In the Belcarra Bay area there are at least half a dozen PUBLIC areas that have some type of situation regarding the use of public property, some residents claim new construction will block their view, others just want more parking for all their cars, one has more than one driveway into their lot, the developed road end being one of them.

Total value somewhere between 15 to 20 million dollars worth of public land (road ends if turned into residential lots) and all being used by a few residents who feel that they are ENTITLED, no problem for our Village administration, and this does not count the BEDWELL BAY area or Main ave. where there are many public areas where our administration has the same type of attitude when it comes to the use of these public areas. The Village administration has turned a blind eye to these abuses even though most municipalities have bylaws preventing them. I was told that our bylaw was modified that allows the CAO the right to make decisions which definitely only benefits a few entitled residents. Not only do we have full sized road areas in the Village of Belcarra being used for private use, but also the private residents on each side of Tatlow road have taken over most of Tatlow rd. leaving a small trail down the middle. Upper Tatlow rd. has also been totally blocked with a concrete barrier constructed for the use of parking cars by the adjacent resident.

EVERYWHERE you look, certain residents have taken over public property and the attitude the Village of Belcarra has taken is that they only get involved if someone complains. We now have so many areas where this illegal private use of public property is taking place it has become almost impossible for any public areas to be sold or leased without upsetting people that feel they are entitled.

I have been told that out of 31 available road ends, there are only a handful that could be sold without too much trouble, think about that, are all the others being used by private entitled residents?

ALL PUBLIC LANDS THAT ARE BEING USED BY PRIVATE RESIDENTS SHOULD BE SURVEYED THEN SOLD OR LEASED TO THE USERS AT MARKET VALUE , BASED ON A SQUARE FOOT AREA IMMEDIATELY AND REGISTERED WITH ASSESSMENT AUTHORITY SO TAXES WILL BE PAID. EVERYONE SHOULD BE TREATED EQUALLY. IF THE CURRENT ADMINISTRATION REFUSES TO REPAIR THIS INEQUITY MAYBE IT IS TIME WE CONSIDER AMALGAMATION WITH ANOTHER MUNICIPALITY THAT WILL LISTEN TO THE WISHES OF THE RESIDENTS THAT LIVE HERE.

John Willms





VILLAGE OF BELCARRA

"Between Forest and Sea"

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Notification of Low-Level Flying over the Metro Vancouver Regional District

Talon Helicopters with LaSen Inc. is planning to perform low-level flyovers for FortisBC from **September 23rd to October 23rd, 2025**, during daylight hours, as authorized by Transport Canada.

This work is part of FortisBC's annual inspection of its high-pressure transmission natural gas lines and is an important part of FortisBC's integrity management program. The low-flying helicopter uses LaSen's aerial LiDAR detection technology to inspect the pipelines. This technology is used to detect any issues to ensure FortisBC's system continues to operate safely, reliably and to plan maintenance activities accordingly.

The Metro Vancouver Regional District is one of 24 regional districts in BC that we will pass through during this time – the flight time over a single area will be minimal. There will be no activity on the ground related to flights. **We expect to be in the Metro Vancouver Regional District in the second week of October, however the flight schedule may change.** The flight schedule may vary depending on weather conditions and wildfires.

A map of the relevant work zones is attached for your reference. The areas to be inspected include:

- City of North Vancouver
- District of North Vancouver
- Village of Belcarra
- Village of Anmore
- City of Port Moody
- City of Vancouver
- City of Burnaby
- City of New Westminster
- City of Coquitlam
- City of Port Coquitlam
- City of Pitt Meadows
- City of Maple Ridge
- City of Delta (Ladner)
- City of Surrey
- City of White Rock
- Township of Langley
- City of Langley

For more information on this inspection work, call **1-888-224-2710** or visit fortisbc.com/communityupgrades or Talon Helicopters at 604-214-3585



COUNCIL REPORT

Date: October 6, 2025

From: Sartaj Grewal, Building Official

Subject: Remedial Action Requirement Compliance – Lot A, Twin Islands

Recommendation

That the staff report dated October 6, 2025 titled “Remedial Action Requirement Compliance – Lot A, Twin Islands”, be received into the record for information.

Purpose

The purpose of this report is to provide an update on the remedial action requirement for Lot A, Twin Islands.

Background:

On January 27, 2025, a report was brought to Council informing them of the conditions on the property, background of the property, recommendation of imposing a Remedial Action Requirement, and process for imposing a Remedial Action Requirement (Attachment 1).

On January 30, 2025, a letter was sent to the owners of the property, Lot A Section 31 Township 39 New Westminster District Plan EPP93027, PID:031- 121-101, imposing a Remedial Action Requirement (Attachment 2). The remedial action requirements included removal of the accumulation of rubbish and debris to bring the property into compliance pursuant with the Community Charter.

Discussion

On June 27, 2025, a meeting was held between the Village's CAO and Chloe Dubois, one of the owners of the property, to discuss the progress to date, expectations of the Village, and consequences of non-compliance. A schedule, interim goals, and ultimate deadline were jointly established to achieve compliance on the site.

Since that time, the Village's Building Official has been working with Ms. Dubois to address the remedial action requirements items through correspondence, email and photograph updates, and an onsite inspection.

A final inspection was conducted on the site by the Building Official on August 27, 2025. It was confirmed that all of the identified items have been removed, and the conditions of the remedial action requirement have been satisfied. A letter of compliance was sent to the owners on September 9, 2025 (Attachment 3). Remaining materials that are permitted on the property have been organized and stored neatly. The property owners have been advised that, per the Village of Belcarra's Zoning Bylaw No. 510, 2018, the primary use of the property cannot be for the storage of building materials without an approved building permit.

Next Steps

Staff will continue to monitor the site, and the owners have been advised regarding the potential for enforcement actions and fines for non-compliance.

Staff are reviewing the Village's bylaws and planning to bring forward proposed updates to address situations of this nature more effectively in the future. An Unsightly Premises Bylaw or similar bylaw used by other municipalities could be introduced to apply stricter enforcement measures and fines that support property use consistent with community standards and expectations.



Prepared by: Sartaj Grewal
Building Inspector



Concurrence: Melony Burton
Chief Administrative Officer

Attachment 1: Remedial Action Request Report, January 1, 2025

Attachment 2: Remedial Action Request – Notification Letter, January 30, 2025

Attachment 3: Remedial Action Request – Compliance Letter, September 9, 2025



COUNCIL REPORT

Date: January 27, 2025

From: Sartaj Grewal, Building Official

Subject: **Potential Remedial Action Requirement re Lot A Section 31 Township 39 New Westminster District Plan EPP93027**

Recommendation:

WHEREAS Division 12 of Part 3 of the *Community Charter* authorizes Council to impose a remedial action requirement on the owner of a building or structure which is in a hazardous condition, including a requirement to demolish or remove the building or structure or to otherwise deal with it in accordance with the directions of Council or a person authorized by Council;

AND WHEREAS Division 12 of Part 3 of the *Community Charter* authorizes Council to declare a building or other structure to be a nuisance and so dilapidated or unclean as to be offensive to the community, and to impose a remedial action requirement on the owner of such a building or structure, including a requirement to demolish or remove the building or structure or to otherwise deal with it in accordance with the directions of Council or of a person authorized by Council;

AND WHEREAS Chloe Dubois-Garbuio, James Daniel Rockwell, and James Lee Middleton (the "Owners") are the registered owners of the property more particularly described as Lot A Section 31 Township 39 New Westminster District Plan EPP93027, PID: 031-121-101 (the "Property");

AND WHEREAS section 17 of the *Community Charter* provides that the authority of Council to require that something be done includes the authority to direct that, if a person subject to the requirement fails to take the required action, the Village may fulfill the requirement at the expense of the person;

AND WHEREAS Council passed a previous resolution for a remedial action requirement on the Property on January 22, 2022 [the "2022 Remedial Action Requirement"], which has not been carried out by the Owners within 30 days of receiving notice, or at all;

NOW THEREFORE, be it resolved:

- THAT Council hereby consider that the building materials and rubbish located on the Property constitute a matter or thing that is so dilapidated or unclean as to be offensive to the community, and that therefore the building materials and rubbish located on the Property are a nuisance within the meaning of sections 74(1)(d) and 74(2) of the Community Charter;
- THAT within thirty (30) days of receiving a copy of this resolution, the Owner of the Property is required to remove all building materials and rubbish from the Property and dispose of them in a safe manner;

- THAT the Owners may request that Council reconsider the terms of this Resolution by providing the Village with written notice within 14 days of the date on which notice of this Resolution is sent to the Owners under section 77 of the *Community Charter*
- THAT in the event the Owner has not performed the Remedial Action requirement within thirty days after notice of this resolution is delivered to the Owner, the Village may, by its own staff or by a contractor engaged by the Village, enter the Property and perform the Remedial Action requirement, and the Village may recover the expense of doing so from the Owner, together with costs and interest, in the same manner as municipal taxes in accordance with sections 17, 258, and 259 of the *Community Charter*.

If a person with notice of this resolution wishes to request reconsideration of these requirements by Council, written notice of this request must be provided to the Corporate Officer within 14 business days of that person receiving notice of this resolution.

Purpose:

To provide a report to Council outlining the continuous breach of the Good Neighbour Bylaw by property owners at Lot A Section 31 Township 3 New Westminster District Plan EPP90327 and to outline steps to take for property cleanup through remedial action using powers provided to Council under Part 3, Division 12 of the *Community Charter* (Remedial Action Requirements).

Background:

The proposed remedial action requirement relates to storage of rubbish and building materials located on lands legally described as PID: 031-121-101, Lot A Section 31 Township 39 New Westminster District Plan EPP93027 (the "Property"). The registered owners of the Property are James Daniel Rockwell, James Lee Middleton and Chloe Arielle Elyse Dubois-Garbuio (the "Owners"). The Owners also lease the adjacent foreshore from the Vancouver Fraser Port Authority for the purpose of constructing and maintaining the dock.

The Property is a water access only lot on the mainland opposite Twin Island. The Property is in the RM-1 (Duplex or One or Two-House Zone) but does not contain any houses.

The Owners of the Property were previously given notice of the 2022 Remedial Action Requirement on February 1, 2022, which required the removal of a modified tent and shelter from the Property. The letter dated February 1, 2022 which contains the Council resolution that imposed the 2022 Remedial Action Requirement is attached as Appendix A to this report. On May 31, 2022, Village staff determined the 2022 Remedial Action Requirement had been complied with. However, the Property was and is still being used to store rubbish and building materials.

Chronology:

On June 6, 2022, a report was presented to Council stating that the Owners had satisfied the 2022 Remedial Action Requirement. In this report it states that the Owners are aware the Property cannot be used to store materials without a residence or a building permit application submitted to the Village. This report is attached as Appendix B.

On December 2, 2022, the Village received a conceptual building footprint from the Owners via email.

On March 10, 2023, Village staff followed up with the Owners via email seeking an update regarding their efforts to submit a building permit application. The Owners stated that they were in the process of obtaining a water sample and survey.

On April 14, 2023, the Owners inquired via email if a trailer on a permanent foundation would comply with the Village Zoning Bylaw. The owner was informed that a trailer on a permanent foundation would not comply with the Village Zoning Bylaw.

On May 11, 2023, the Owners sent a link via email to a tiny home inquiring if it complied with Village Zoning bylaws. Staff informed the Owner that the model they had sent, CSA Z241, is considered a temporary structure under the BC Building Code. Staff also provided the Owner with a link to the documentation. Staff informed the Owner that the only tiny home standard that is considered permanent and compliant with the BC Building Code and the Village Zoning Bylaw is the CSA Z240 MH.

On July 29, 2023, the Owners sent another tiny home plan (CSA Z240 RV) that does not comply with the BC Building Code and the Village Zoning Bylaw. Staff informed the Owners again that this standard is noncompliant and informed them of the standard that is compliant with the same documentation staff had provided them with on May 11, 2023. The Village's correspondence with the Owners is attached as Appendix C.

On October 8, 2024 a complaint was received pertaining to the state of the property.

On October 8, 2024, a letter from the Village of Belcarra was sent to the Owners via email and registered mail, stating that the property is in contravention of the Good Neighbor Bylaw. The letter provided 14 days for clean up of the Property as per the Good Neighbor Bylaw. This letter is attached as Appendix D.

On October 23, 2024, staff inspected the Property and confirmed the accumulation of discarded and rubbish materials with some materials partially underwater. Photographs that were taken during this inspection are attached as Appendix E.

On December 4, 2024, the Village's solicitor mailed a letter to the Owners demanding that they remove the building materials, rubbish and debris from the property immediately, and informing them that the Village would move to enforce against the Property if compliance was not achieved by January 15, 2025. This letter is attached as Appendix F.

On January 16, 2025, Village staff attended the Property in order to determine whether the Owners had brought it into compliance with the Village's bylaws. Village staff determined that building materials and rubbish remained on site in contravention of the Village's bylaws. Photographs that were taken during this inspection are attached as Appendix G.

Alternatives/Options

1. That Council declare the Property to be a nuisance by virtue of the dilapidated and unclean conditions on site, such that the Property is offensive to the community, and impose the remedial action requirement as identified in the recommendations of this report;
2. That Council direct staff to enforce the Good Neighbour Bylaw and seek compliance from the Owners in an alternative manner, such as through the issuance of bylaw offence notices or filing a petition for injunctive relief in the BC Supreme Court;
3. That Council take no action at this time.

Analysis

Storage of materials is not a permitted use in the RM-1 Zone, so Village staff are recommending that the rubbish and building materials be completely removed. Village staff will estimate the cost and timing of this removal work if contractors are used.

Process for Imposing a Remedial Action Requirement

A remedial action requirement is a remedy provided under sections 72-80 of the *Community Charter* to deal with a variety of matters, including nuisances. The power is exercised by resolution in response to circumstances identified by statute and not necessarily a specific bylaw. Pursuant to section 74 of the *Community Charter*, Council may declare that a matter or thing that is “in or about” a building or other structure to be a nuisance, or it may declare that a thing that Council considers to be “so dilapidated or unclean as to be offensive to the community” to be a nuisance.

If Council identifies such a nuisance, the Council may make an order requiring an owner or occupier to remove or demolish the thing, alter it, bring it up to a standard specified by bylaw or otherwise deal with it as directed by Council. Council must also specify a time by which the subject person must complete the work, which must be, in most cases, at least thirty days following the subject person is served with the resolution. Notice of the resolution must be given to the owners, occupiers and certain chargeholders as prescribed by section 77 of the *Community Charter*. This notice must include advising that the subject person may request Council reconsideration of the remedial action requirement within 14 days and warning that if the subject person does not comply with the requirement, the Village may perform the requirement at the subject person’s expense. Council may authorize such an action in default as part of the original remedial action requirement resolution or by resolution at a later date. If the subject person does not pay the invoiced costs of doing the work, those costs may be added to the taxes for the property on which the work was done.

Legal Review

This report has been reviewed by the Village's solicitors with respect to compliance with division 12 of Part 3 of the *Community Charter* (remedial action requirements).

Conclusion

Staff has reported that the Owners of Lot A Section 31 Township 39 New Westminster District Plan EPP93027 have repeatedly breached the Good Neighbour Bylaw and Village Zoning Bylaw and despite Village staff efforts to assist them in bringing their property into compliance by obtaining a building permit, the Owners have not done the work required to bring the property into compliance. This report recommends that remedial action requirements be approved.



Prepared by: Sartaj Grewal,
Building Official



Concurrence: Paula Richardson,
Chief Administrative Officer

The following appendices are hereby attached:

- Appendix A: Letter dated February 1, 2022 containing the Council resolution imposing the 2022 Remedial Action Requirement
- Appendix B: Staff report dated June 6, 2022 regarding the Remedial Action Requirement Site Inspection with attached photographs
- Appendix C: Email dated July 4, 2023 regarding a Tiny-Homes Alternative proposed by the Owner
- Appendix D: Letter dated October 8, 2024 from the Village of Belcarra stating that the property is in contravention of the Good Neighbor Bylaw
- Appendix E: Photographs taken during October 23, 2024 inspection
- Appendix F: Letter dated December 4, 2024 from Village's solicitor re immediate removal of building materials, rubbish and debris
- Appendix G: Photographs taken during January 16, 2025 inspection



VILLAGE OF BELCARRA

"Between Forest and Sea"

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belcarra@belcarra.ca • www.belcarra.ca



DELIVERED VIA EMAIL AND REGISTERED MAIL

January 30, 2025

Freedom of Information &

Protection of Privacy Act

Section 22(1)

(Severed portions are shaded)

Chloe Dubois-Garbuio



James Daniel Rockwell



James Lee Middleton



Dear Ms. Dubois, Mr. Rockwell and Mr. Middleton:

**Re: Re: PID:031-121-101, Lot A Section 31 Township 39 New Westminster District Plan
EPP93027- Contravention of Good Neighbor Bylaw**

Please be advised that on January 27, 2025, the Council of the Village of Belcarra (the "Village") adopted the following resolution imposing a remedial action requirement on Chloe Dubois-Garbuio, James Daniel Rockwell and James Lee Middleton (collectively the "Owners") in relation to the above Property:

"WHEREAS Division 12 of Part 3 of the *Community Charter* authorizes Council to impose a remedial action requirement on the owner of a building or structure which is in a hazardous condition, including a requirement to demolish or remove the building or structure or to otherwise deal with it in accordance with the directions of Council or a person authorized by Council;

AND WHEREAS Division 12 of Part 3 of the *Community Charter* authorizes Council to declare a building or other structure to be a nuisance and so dilapidated or unclean as to be offensive to the community, and to impose a remedial action requirement on the owner of such a building or structure, including a requirement to demolish or remove the building or structure or to otherwise deal with it in accordance with the directions of Council or of a person authorized by Council;

AND WHEREAS Chloe Dubois-Garbuio, James Daniel Rockwell, and James Lee Middleton (the "Owners") are the registered owners of the property more particularly described as Lot A Section 31 Township 39 New Westminster District Plan EPP93027, PID: 031-121-101 (the "Property");

AND WHEREAS section 17 of the *Community Charter* provides that the authority of Council to require that something be done includes the authority to direct that, if a person subject to the requirement fails to take the required action, the Village may fulfill the requirement at the expense of the person;

AND WHEREAS Council passed a previous resolution for a remedial action requirement on the Property on January 22, 2022 [the "2022 Remedial Action Requirement"], which has not been carried out by the Owners within 30 days of receiving notice, or at all;

NOW THEREFORE, be it resolved:

- **THAT Council hereby consider that the building materials and rubbish located on the Property constitute a matter or thing that is so dilapidated or unclean as to be offensive to the community, and that therefore the building materials and rubbish located on the Property are a nuisance within the meaning of sections 74(1)(d) and 74(2) of the Community Charter;**
- **THAT within thirty (30) days of receiving a copy of this resolution, the Owner of the Property is required to remove all building materials and rubbish from the Property and dispose of them in a safe manner;**
- **THAT the Owners may request that Council reconsider the terms of this Resolution by providing the Village with written notice within 14 days of the date on which notice of this Resolution is sent to the Owners under section 77 of the *Community Charter***
- **THAT in the event the Owner has not performed the Remedial Action requirement within thirty days after notice of this resolution is delivered to the Owner, the Village may, by its own staff or by a contractor engaged by the Village, enter the Property and perform the Remedial Action requirement, and the Village may recover the expense of doing so from the Owner, together with costs and interest, in the same manner as municipal taxes in accordance with sections 17, 258, and 259 of the *Community Charter*.**

If a person with notice of this resolution wishes to request reconsideration of these requirements by Council, written notice of this request must be provided to the Corporate Officer within 14 business days of that person receiving notice of this resolution."

By this letter you are being given notice of a remedial action requirement that was imposed pursuant to Division 12 of Part 3 of the *Community Charter*. As a person subject to the requirement and an owner of the lands where the remedial action is to be carried out, you may request that the Village Council reconsider the remedial action requirement in accordance with section 78 of the *Community Charter*. Such a request must be made in writing and provided to the Village's Corporate Officer within 14 days of the date on which this notice letter was served.

Should the Owners fail to perform the remedial action requirement by the date specified for compliance in the above resolution, then under section 17 of the *Community Charter* the Village may enter the Property and perform the requirement in default at the Owners' expense. If unpaid, the invoiced costs of the Village may be added to the taxes for the property.

Regards,



Sartaj Grewal
Building Official

cc: Paula Richardson, Chief Administrative Officer
Nathan Ruston, Young Anderson



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Sent via E-mail

September 9, 2025

Freedom of Information &
Protection of Privacy Act

Section 22(1)

(Severed portions are shaded)

Chloe Dubois-Garbuio

[REDACTED]

James Daniel Rockwell

[REDACTED]

James Lee Middleton

[REDACTED]

Dear Ms. Dubois, Mr. Rockwell and Mr. Middleton,

**Re: Compliance – Remedial Action Requirement PID:031- 121-101, Lot A Section 31
Township 39 New Westminster District Plan EPP93027**

On August 27, 2025, a site inspection was performed at your property identified above. At the time of inspection, a few items remained requiring disposal. A follow-up email on September 8, 2025, with pictures, confirmed that those items have been removed from the property. The property has been brought into compliance with the Remedial Action Requirement.

We trust that the property will continue to be maintained in compliance moving forward.

Thank you for your cooperation in this regard. If you have any questions regarding the building permit process, please do not hesitate to contact me at 604-937-4100.

Sincerely,

Sartaj Grewal
Building Official

cc Melony Burton, CAO
Nathan Ruston, Young Anderson



COUNCIL REPORT

Date: October 6, 2025

From: Stewart Novak, Manager, Municipal Services

Subject: Emergency Management - Indigenous Engagement

Recommendations:

That the staff report dated October 6, 2025, titled "Emergency Management - Indigenous Engagement" be received into the record for information.

Purpose:

To provide Council with an update on emergency management work to build an inclusive process with interested indigenous communities to plan for and execute emergency management activities.

Background:

On November 8, 2023 a new Emergency and Disaster Management Act (EDMA) was passed by the Provincial Government resulting in significant changes to emergency planning. A key change requires municipalities to engage indigenous peoples in emergency management planning through consultation, engagement and cooperation.

On January 15, 2024, the Village of Belcarra entered into an agreement with the Province of British Columbia for the award of \$40,000 in allocated grant funding at 100%. Through the Indigenous Engagement Requirements Funding Program, the Province provided this allocated funding to municipalities to support the implementation of Indigenous engagement requirements as outlined in the EDMA.

On April 4, 2024, KPMG was retained to support the Village of Belcarra in understanding the implications of the new EDMA for Belcarra.

On April 22, 2024, a presentation was delivered to Council by KPMG providing an overview of the changes to the new EDMA.

On April 15, 2025, KPMG were further retained to support the Village in implementing activities from the Indigenous Engagement Requirements Fund as part of the new EDMA and supporting meaningful engagement with local Indigenous Governing Bodies (IGBs).

Discussion:

The EDMA legislation and regulations create requirements for the Village of Belcarra to consult and cooperate with IGB's when developing or updating risk assessments and emergency management plans, and when enacting some emergency powers.

The work carried out by staff and KPMG in 2025 included foundational guidance for engagement activities through aspects such as trust building, cultural consideration, and open dialogue. Additional work includes the development of an engagement facilitation plan and subsequent engagement with IGB's. An implementation plan was then created to build the Village's relationship with local IGBs through consultation and collaboration on future emergency management planning activities. Project deliverables from KPMG include a report and presentation summarizing the results.

As part of the grant funding commitments, a report documenting the engagement discussions with IGB's was to be submitted to the Province by March 31, 2025. An extension was granted until March 2026 to allow the Village to continue engagement with IGB's that had expressed interest but faced challenges in meeting the grant deadlines due to limited staff and resources.

The report is not a public document as it has information which was disclosed in Indigenous engagement meetings that the Village does not have permission to share. Accordingly, a summary of the report is provided as a presentation by KPMG and delivered to Council on this date as a complement to this staff report. A copy of the presentation is also provided as Attachment A.

Next Steps

Following delivery of this report and presentation, staff will submit a copy of the KPMG report and presentation slides to the Province to fulfill the grant funding requirements.



Prepared by: Stewart Novak,
Manager, Municipal Services



Reviewed by: Melony Burton,
Chief Administrative Officer

Attachment A: Emergency Management – Indigenous Engagement Presentation (KPMG)

Emergency Management: Indigenous Engagement

Presentation on the Indigenous Governing Body Engagement
Requirements for the *Emergency and Disaster Management Act*

Village of Belcarra



Purpose of this Initiative

The Province of BC passed a modernized *Emergency and Disaster Management Act* ('EDMA') (2023) that replaces the *Emergency Program Act* with a comprehensive emergency management framework.

The legislation and forthcoming regulations create requirements for the Village of Belcarra ('the Village') to consult and cooperate with Indigenous Governing Bodies (IGBs):



In the **development of Risk Assessments**
for all potential hazards, considering climate change, equity impacts, and Indigenous knowledge.



in the **development of emergency management plans** that address all four phases of emergency management.



when **enacting certain emergency powers** under EDMA during emergency response and recovery.

The Village received funding from the Province (EMCR) to implement initial engagement and start to develop relationships with IGB.

Engaging with Indigenous Governing Bodies

1

Requirement for thorough research and understanding of **what IGBs assert traditional territory** over the Village.

Using the Province's Public Consultative Area Database, the follow IGBs were identified as potentially having traditional territory over the Village:

Aitchelitz First Nation
Chawathil First Nation
Cheam First Nation
Cowichan Tribes
Halalt First Nation
Kwaw-Kwaw-Apilt First Nation
Kwikwetlem Nation
Lyackson First Nation
Musqueam First Nation
Penelakut Tribe

Seabird Island
Shxw'owhamel First Nation
Shxwha:y Village
Skowkale First Nation
Skwah First Nation
Skawahlook First Nation
Snuneymuxw First Nation
Soowahlie First Nation
Squamish Nation
Sto:lo Nation

Stó:lō Xwexwilmexw Government
Sto:Lo Tribal Council
Stz'uminus First Nation
Sumas First Nation
Sq'ewlets
Squiala First Nation
Tsleil-Waututh Nation
Tzeachten / Ch'iyaqtel First Nations
Yakweakwioose First Nation

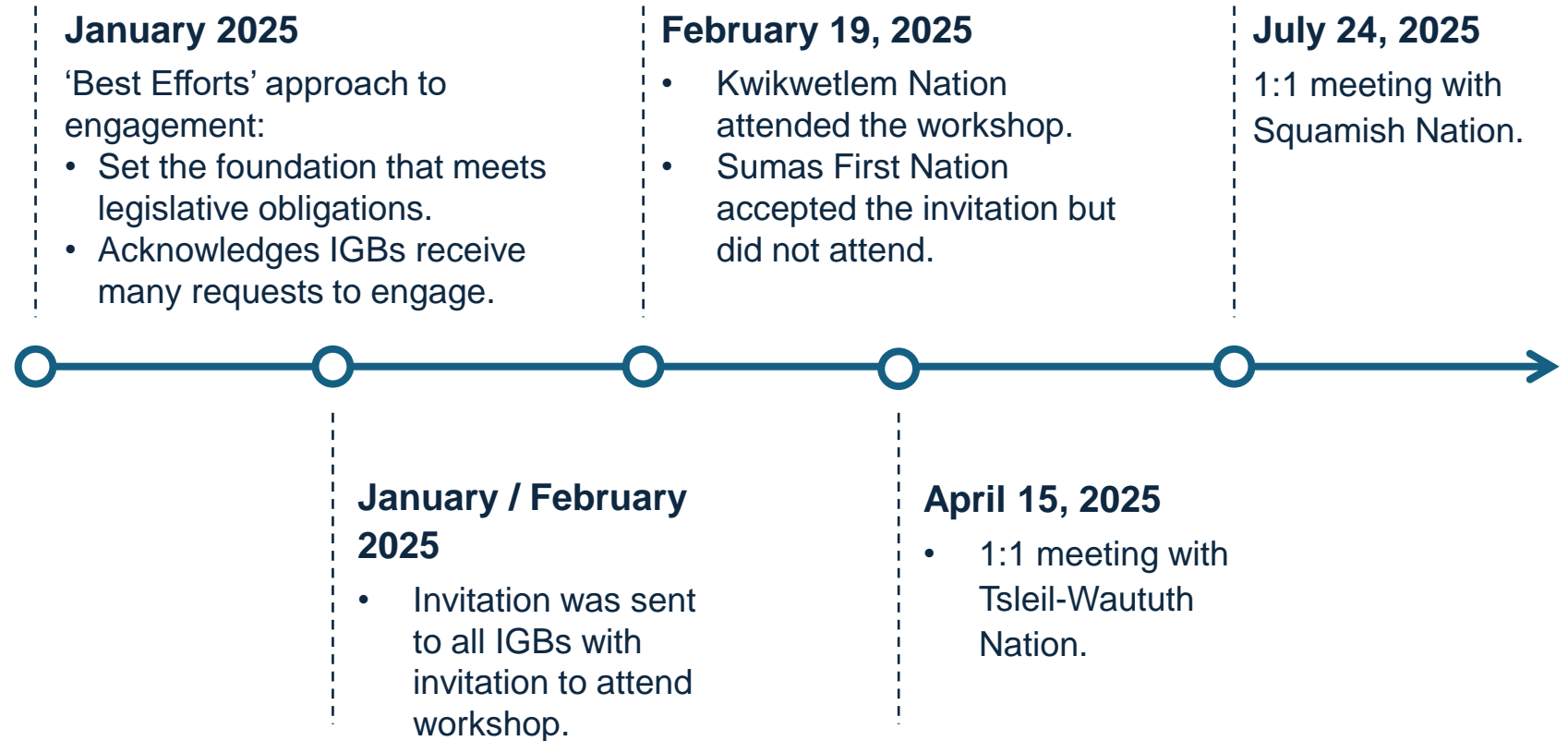
Traditional territory is the area where an IGB traditionally used and occupied. It is much larger than current Indian Reserve or Treaty Settlement Land areas.

Table 1: List of IGBs Initially Identified as potentially having traditional territory in the Village of Belcarra.

2

Initial engagement aimed to confirm traditional territory and foster relationship-building.

Engaging with Indigenous Governing Bodies



What this means:

- The Village to continue to build relationships with those IGBs that have expressed an interest.
- The Village's consultation obligations with all IGBs that potentially have traditional territory over the Village will continue, as defined under EDMA and forthcoming regulations.

Engagement Summary

Importance of relationship building

IGBs are interested in continued dialogue and communications across all four phases of emergency management. First Nations emphasized that participating in their cultural activities and learning about them is important.

EDMA Indigenous Engagement Requirements will take time to implement

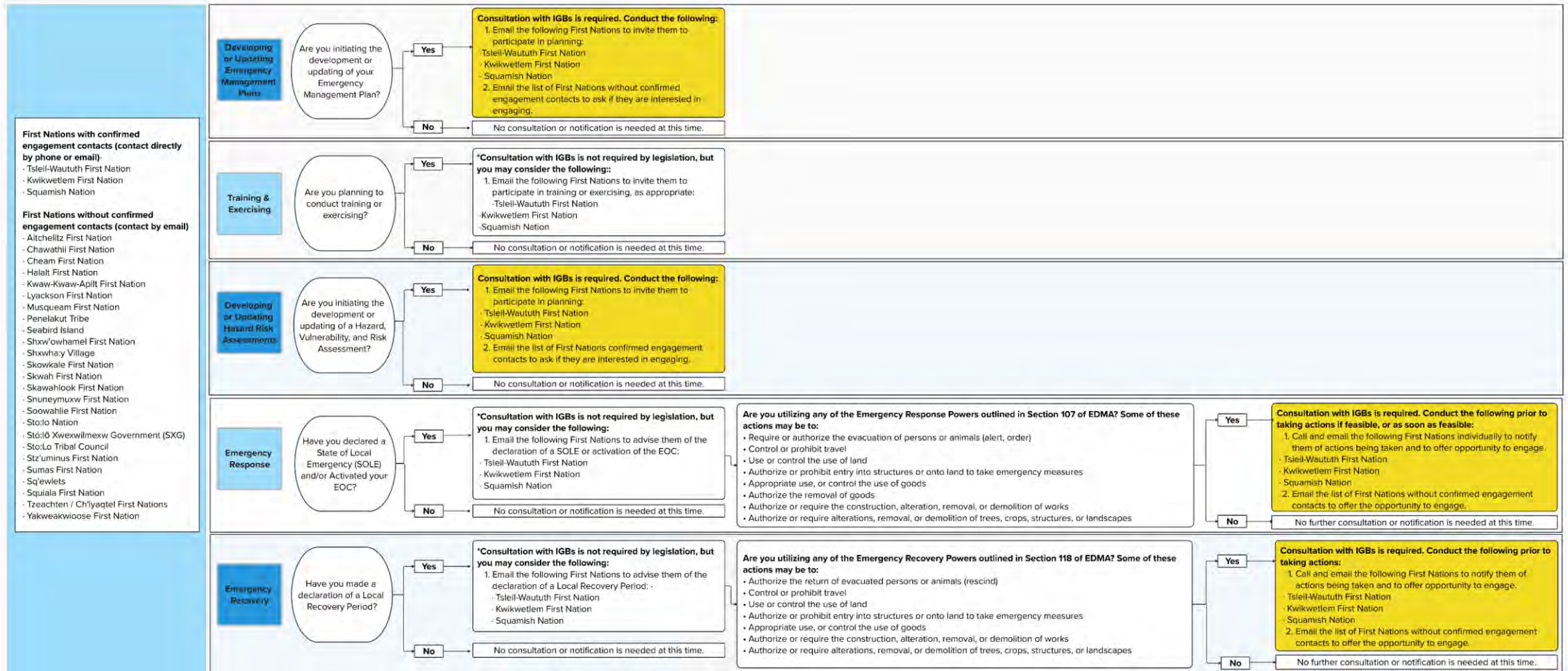
Both IGBs and other Local Authorities are beginning to have conversations and discuss what implementation of EDMA Indigenous Engagement Requirements looks like. This will require ongoing conversations into the future. Considerations include:

- Small IGB governance organizations and limited capacity to engage. Many IGBs either don't have or only have small numbers of staff dedicated to emergency management;
- IGBs are undertaking internal research and conversations to determine their interests, often across many local authorities.

Importance of First Nation voices and cultural safety in emergency management

IGBs reiterated the value of working together with the Village to support incorporating First Nation perspectives and cultural safety in all phases of emergency management, acknowledging it has historically been a gap.

Methods for Engaging with Indigenous Governing Bodies in Emergency Management



*Best practice for relationship building, but not a legislative requirement.

Discussion



PLEASE LET US KNOW IF
YOU HAVE ANY QUESTIONS.



COUNCIL REPORT

Date: October 6, 2025

From: Ken Bjorgaard, Financial Consultant and Melony Burton, Chief Administrative Office

Subject: Draft Long-Term Financial Plan (2026-2040) and Projected 2025 Budget Variances

Recommendations

That the revised 2026 – 2030 Financial Plan/Budget Schedule be approved; and

That the following proposed tax and rate increases for the 2026 - 2030 Financial Plan/Budget be presented for public consultation and feedback:

Property Taxes

3% increase in property taxes in 2026

4% increase in property taxes each year from 2027 to 2030 (subject to review/change in the next budget cycle)

Water User Fees

4% increase in water user rates in 2026

4% increase in water user rate in 2027 to 2030 (subject to review/change in the next budget cycle)

Waste & Recycle Depot (WARD) User Fees

5% increase in WARD user rates in 2026

4% increase in WARD user rate in 2027 to 2030 (subject to review and change in the next budget cycle).

Purpose

The purpose of this report is to present the: i) revised 2026 – 2030 Financial Plan/Budget Schedule, ii) projected 2025 budget/actual variances, and iii) Draft Long-Term Financial Plan (2026-2040) and Draft 2026 Budget. Information and supporting rationale is provided for the proposed tax and rate increases in 2026. Staff are seeking Council approval to bring the proposed increases to the public for consultation and feedback.

Discussion

The following sections provide information on the revised schedule, Draft Long Term Financial Plan and Draft 2026 Budget, and projected year-end budget/actual variances for 2025.

Revised Schedule

The revised 2026 – 2030 Financial Plan/Budget Schedule has eliminated one budget meeting which is not needed. As a result, the meeting dates have moved forward, and the public budget consultation session is now scheduled for October 20, 2025. A copy of the schedule is provided as Appendix A.

2025 Capital Budget/Actual Variances

The projected capital variances for 2025 are summarized below. Details for the capital variances are provided in Appendix B.

Capital Funds					
	A	B	C = B-A	D = C/A	
Description	Amended 2025 Budget	Estimated 2025 Year- End Balances	Projected Year- End/Budget \$ Variances	Projected Year- End/Budget % Variances	Comments
General Capital Expenditures	\$563,226	\$248,032	\$(315,194)	-56.0%	Detailed project listing in Appendix B
Water Capital Expenditures	\$328,250	\$315,130	\$(13,120)	-4.0%	Detailed project listing in Appendix B
WARD Capital Expenditures	\$100,000	\$41,092	\$(58,908)	-59.0%	Detailed project listing in Appendix B

2025 Projected Operating Budget/Actual Variances

Details of the projected 2025 operating budget/actual variances can be found on pages 23-27 of the Draft Long-Term Financial Plan (2026 -2040) in Attachment 1. This information has been used to inform the 2026 budget process and is summarized below for each of the operating funds.

General Operating Fund – 2025 Year End Budget Variances					
	A	B	C = B-A	D = C/A	
Description	Final 2025 Budget	Estimated 2025 Year- End Balance	Projected Year- End/Budget \$ Variances	Projected Year- End/Budget % Variances	Comments
Regular Operating Revenues ¹	\$1,828,272	\$1,751,314	\$(76,958)	-4.2%	Lower interest revenue and development revenue than budgeted for
Regular Operating Expenses ¹	\$1,496,572	\$1,521,327	\$24,755	1.7%	Unbudgeted expenses related to CRAB refund and recruitment costs
Allocation of Centralized Support Costs to MRN, Water & WARD	\$(350,237)	\$(355,035)	\$(4,798)	1.4%	Based on higher recovery from additional expenses than budgeted for
Transfers to General Reserves & Surplus	\$681,937	\$585,022	\$(96,905)	-14.2%	Less funds available for transfer to reserves based on lower revenue and higher expenses

¹ Not including one-time project revenues & expenses

² Exclusive of Community Works Funds transfer of \$65,633

Water Operating Fund – 2025 Year End Budget Variances					
	A	B	C = B-A	D = C/A	
Description	Final 2025 Budget	Estimated 2025 Year-End Balance	Projected Year-End/Budget \$ Variances	Projected Year-End/Budget % Variances	Explanations/Comments
Regular Operating Revenues	\$505,291	\$505,746	\$455	0.09%	
Regular Operating Expenses ¹	\$410,758	\$414,805	\$4,047	0.1%	Higher infrastructure costs from District of North Vancouver, and higher allocated centralized support costs and public works costs
Transfers to Reserves & Surplus	\$94,533	\$89,830	\$(4,703)	5.0%	Lower transfers resulting from higher expenses

¹ Does not include parcel tax revenue/expense difference of \$1,111

Waste & Recycle Depot (WARD) Operating Fund – 2025 Year End Budget Variances					
	A	B	C = B-A	D = C/A	
Description	Final 2025 Budget	Estimated 2025 Year-End Balance	Projected Year-End/Budget \$ Variances	Projected Year-End/Budget % Variances	Explanations/Comments
Regular Operating Revenues	\$247,163	\$246,316	\$(847)	-0.3%	
Regular Operating Expenses	\$234,840	\$228,536	\$(6,304)	-2.7%	Lower disposal costs for organics, waste and recyclables, based service changes and improvements, partially offset by higher staffing costs
Net Transfer from Surplus/Reserve	\$12,323	\$17,780	\$5,457	44.3%	Higher transfer resulting from lower expenses

Draft 2026 – 2040 Financial Plan

The Draft 2026 – 2040 Financial Plan includes the Draft 2026 Budget and is provided as Attachment 1. This document builds upon the 2024 Financial Sustainability Report and Asset Management Plan which were developed to support and guide decision making by the Village of Belcarra and its Council. This includes addressing the challenges associated with the allocation of limited resources, public expectations around services, competing priorities and the need for tax/rate payer affordability.

Like other local governments, the Village must fund programs and services with limited funding while addressing rising costs, increased service responsibilities and aging infrastructure. However, the Village is uniquely challenged with limited options for growth or development compared to most other communities and consequently must be very prudent when it comes to spending and controlling costs. The Financial Plan provides an opportunity to see the long-term consequences of present-day decisions, and to strategically allocate scarce resources in a cost-effective manner. This approach keeps the Village on a sound and sustainable financial track while delivering services and stewarding assets.

This Financial Plan focuses on the cost of maintaining existing services and service levels (core budgets), in the Village's three operating funds (General Operating Fund, Water Operating Fund, WARD Operating Fund), and the impact of various property tax and utility rate increases on the three funds and related reserve funds. The focus on core budget increases is one of the key recommendations which came out of the Financial Sustainability Report. Funding levels beyond those required to maintain core operations can be used to invest in asset replacements and build up reserves which are important for the long-term sustainability of the community.

Financial Principals and Objectives

A number of principals guiding the development of the Long-Term Financial Plan and annual budget can be found on pages 3-4 in Attachment 1. In alignment with these, the following objectives were key considerations in developing the 2026 Budget and longer term 2026-2040 Financial Plan:

- Operational budget: ensure delivery of core services and maintain assets to maximize their service life
- Capital budget: prioritize funding for the replacement of existing assets before new assets. Maximize the use of allocated and grant funding to offset the costs of approved projects. Prudent spending on new assets and ensuring that they align and support strategic priorities
- Reserve funds: save and build reserves for future asset replacements, emergencies, and unplanned costs
- Mitigate tax and fee increases: identify cost savings and operational efficiencies, spend within means (i.e. not planning more projects or operational work than the Village can deliver or afford), phase improvements incrementally and sustainably over time, develop/support staff to deliver optimum productivity and value, and maximize the use of allocated/grant funding to offset costs.
- Reduce external legal and consultant costs by developing and supporting staff to deliver work in-house

Asset Management Plan and Sustainable Annual Funding

Through the 2023 Asset Management Plan, sustainable annual funding levels were established for the replacement of existing assets. Further details are provided on page 6 in Attachment 1. The goal is to keep up with asset replacements as they are required to avoid falling behind or experiencing large replacement costs and related tax/rate increases in future years. Asset inventories and replacement costs are planned for review in order to update and refine the sustainable annual funding amounts for the next budget cycle.

Large Infrastructure Replacements

Large infrastructure replacements are typically funded through loans, levies, and/or grants. Examples include facility and building replacements such as fire halls, municipal halls, recreation centres, and public work yards/buildings. These multi-million, one-time investments are often difficult to fund from existing reserve funds. Through their asset management plans, municipalities have started investing in annual asset replacements while also saving money in reserves for future replacements. However, this was not the practice when most facilities and assets were constructed, and consequently why most municipalities today have insufficient savings in place to fund their replacements.

Recent discussions at the SFVD Board of Trustees have centered around an accelerated timeframe for the replacement of the two firehalls in Anmore and Belcarra. As discussions are at an early stage, the scope and magnitude of the capital expenditures for the firehalls has not yet been determined. As noted earlier, the Village is uniquely challenged with limited options for development compared to most other communities. With little to no growth, there is no development funding to apply a 'growth pays for growth' approach through the introduction of development cost charges which typically fund facility expansions (versus like-for-like replacements).

Consequently, the Village needs to be very prudent when it comes to spending and controlling costs. For the Belcarra firehall, this includes a focus on essential costs and replacement of the existing facility with safety and seismic upgrades, rather than an expanded facility. On a related note, it is important to keep in mind that new and upgraded assets come with increased operation and maintenance costs.

Once the scope and costs have been confirmed, a plan will be developed to fund the firehall replacements through loans, special levy, grants or a combination.

General Operating Fund

Details on the General Operating Fund, including core budget changes and tax increases, are provided on pages 7-9 in Attachment 1.

A 3% property tax increase scenario is being recommended for 2026, as it provides a balance between present day affordability for residents while ensuring the Village is keeping up with asset replacements now and building up reserves for future replacements.

Tax increases were mitigated through in-house work by staff to reduce external legal and consulting costs, as well as more efficient operations and cost savings. The Village will continue to be impacted by inflation and costs in the broader economic environment, and while external conditions cannot be controlled, staff will continue to identify and make internal adjustments to mitigate the impacts wherever possible. Available grant funding was also applied to offset capital expenditures and tax increases in 2026.

Water Operating Fund

Details on the Water Operating Fund, including core budget changes and tax increases, are provided on pages 10-11 in Attachment 1.

A 4% water rate increase scenario is recommended for 2026, as it provides a balance between present day affordability for residents while ensuring the Village is keeping up with asset replacements now and building up reserves for future replacements.

Tax increases were mitigated through in-house work by staff to reduce external consulting costs, as well as more efficient operations and staff identified cost savings. Available grant funding was also applied to offset capital expenditures and tax increases in 2026.

Ward Operating Fund

Details on the Water Operating Fund, including core budget changes and tax increases, are provided on pages 12-13 in Attachment 1.

A 5% WARD rate increase scenario is recommended for 2026, as it provides for the payback of the internal loan provided for the General Operating Fund surplus as well as a balance between present day affordability for residents while ensuring the Village is keeping up with asset replacements now and building up reserves for future replacements.

Tax increases were mitigated through operational service improvements and staff identified cost savings. Available grant funding was also applied to offset capital expenditures and tax increases in 2026.

Capital Plan

Information on the Capital Plan is provided on pages 14-18 in Attachment 1.

The Capital Plan supports the Long-Term Financial Plan and budgeting objectives with a focus on asset replacements. Scheduling and phasing projects appropriately helps the Village to spend within their means while saving money in reserves for future asset replacements. Additionally, it supports staff with the adequate time and resources to deliver capital projects successfully, while also delivering operational services and maintaining assets to maximize their useful life.

In addition to prioritizing the replacement of existing assets over new assets, the plan proposes prudent spending on new assets while ensuring that they align with strategic priorities. Expenditures on new assets reduce the funding available for asset replacements, may necessitate tax or rate increases, and incur additional operating and maintenance costs.

Grant funding is also used to offset capital expenditures each year to mitigate tax increases, which allows the Village to invest in asset replacements and set aside money in reserves for future replacements.

Projected Reserve and Surplus Balances

Information on the Project Reserve and Surplus Balances is provided on page 20 in Attachment 1.

The Village's reserve and surplus accounts are projected to grow from about \$3.9 million to \$5.6 million over the next 5 years based on the Draft 2026 – 2030 Financial Plan, which includes the planned reserve and surplus transfers and capital spending.

Summary of Financial Indicators

A Summary of Financial Indicators table is provided on page 21 in Attachment 1 and includes the annual reporting of the financial indicators for sustainability, flexibility and vulnerability.

Significant progress has been made in moving the Village of Belcarra in a positive financial direction over the past few years. The indicators are trending in a positive direction and demonstrate that the Village is in a good financial position.

Property Tax and Utility Rate Scenarios

Two (2) 2026 budget scenarios for property taxes, water user rates and WARD user rates are presented on pages 9, 11 and 13 in Attachment 1, and summarized below.

Scenario A is the proposed tax and rate increases recommended by staff based on financial analysis

Scenario A: 3% property taxes; 4% water user rates; 5% WARD user rates

Results in overall 3.0% or \$220.00 increase for those connected to the water system and 2.9% or \$197.00 for those not connected to the water system.

Scenario B is based on the estimated 2026 tax and rate increases from the 2025 - 2029 Financial Plan

Scenario B - 4% property taxes; 5% water user rates; 15% increase in WARD user rates

Results in overall 4.7% or \$343.00 increase for those connected to the water system and 4.6% or \$313.00 for those not connected to the water system

2026 Increases in Municipal Property Taxes, User Rates and Parcel Tax Based on Different % Increases

Based on Estimated Average Value Home used in 2024 adjusted to Market value in 2025 = \$2,595,849

		Scenario "A" (3% increase in property taxes, 4% increase in water user rates, 5% increase in WARD user rates)			Scenario "B" (4% increase in property taxes, 5% increase in water user rates, 15% increase in WARD user rates)		
FOR AVERAGE ASSESSED VALUE RESIDENTIAL CLASS PROPERTY	2025 Actual	\$ Levies	% Increase	\$ Increase	\$ Levies	% Increase	\$ Increase
For Homes Connected to Water System							
Property Taxes	3,581	3,688	3.0%	107	3,724	4.0%	143
Water User Fee (connected to water system)	1,982	2,061	4.0%	79	2,081	5.0%	99
Water Parcel Tax	1,110	1,110	0.0%	0	1,110	0.0%	0
Waste & Recycle Depot (WARD) User Fee	672	706	5.0%	34	773	15.0%	101
Total Property Taxes, User Rates & Parcel Tax	7,345	7,565	3.0%	220	7,688	4.7%	343
For Homes Not Connected to Water System							
Property Taxes	3,581	3,688	3.0%	107	3,724	4.0%	143
Water User Fee (not connected to water system)	1,389	1,445	4.0%	56	1,458	5.0%	69
Water Parcel Tax	1,110	1,110	0.0%	0	1,110	0.0%	0
Waste & Recycle Depot (WARD) User Fee	672	706	5.0%	34	773	15.0%	101
Total Property Taxes, User Rates & Parcel Tax	6,752	6,949	2.9%	197	7,065	4.6%	313

Staff recommend that the proposed tax and rate increases for the 2026 - 2030 financial plan/budget in Scenario A be presented for public consultation and feedback.

After a period of larger property tax, water rate, and WARD rate increases in prior years, the Village's reserves are now at a more sustainable level and trending upwards, therefore more moderated tax and rate increases are possible. Cost savings, operational efficiencies, reduced external costs, and grant funding also helped to mitigate tax increases, and allow for lower rate increases in 2026 than projected in the 2025 Financial Plan.

Next Steps

A public budget consultation meeting is scheduled for October 20, 2025 to present the Draft Long Term Financial Plan and proposed property tax, water rate and WARD rate increases to the public for feedback. Notification regarding the meeting will be provided at least seven days in advance through mail, email, the Village website, digital newspaper advertisement, and posted notifications at the Village Hall and transit shelters.

Consideration of the public consultation feedback and determination of the final property tax and utility rate increases for the 2026-2030 financial plan and 2026 user rate bylaw is scheduled for November 3, 2025.

Prepared by:



Ken Bjorgaard
Financial Consultant



Melony Burton,
Chief Administrative Officer

Appendix A: Revised Financial Plan/Budget Schedule (2026 Budget Cycle)

Appendix B: Projected 2025 Capital Budget/Actual Variances Based on Results to September 2025

Attachment 1: Draft 2026 – 2040 Financial Plan

Appendix A: Revised 2026 – 2030 FINANCIAL PLAN/BUDGET SCHEDULE (2026 Budget Cycle)

DATE(S)	Council Meeting	EVENT/TASK
Sept 15, 2025	Regular	Financial Plan Schedule Presentation and approval of the financial plan schedule.
Oct 6, 2025	Regular	Draft 2026-2030 Financial Plan Presentation, review and approval of proposed operating and capital budgets and five year financial plan. Review of property tax and utility rate increase scenarios to fund the operating and capital budgets and decision on proposed increases for public consultation.
Oct 20, 2025	Regular	Tax and Utility Rates - Public Consultation Presentation of draft financial plan and proposed property tax and utility rate increases to the public for feedback.
Nov 3, 2025	Regular	Tax and Utility Rates - Finalization Consideration of public consultation feedback and determination of final property tax and utility rate increases for the 2026-2030 financial plan and 2026 user rate bylaws.
Dec 1, 2025	Regular	Financial Plan and User Rate Bylaws – First 3 Readings Presentation of the 2026-2030 financial plan and 2026 user rate bylaws for first three readings.
Dec 15, 2025	Special	Financial Plan and User Rate Bylaws - Adoption Presentation of the 2026-2030 financial plan and 2026 user rate bylaws for adoption.
By Apr 30, 2026	Regular	Tax Rate Bylaw – First 3 Readings Presentation of the 2026 tax rates bylaw for first three readings.
By May 15, 2026	Regular	Tax Rate Bylaw - Adoption Adoption of the 2026 tax rates bylaw

Appendix B – Projected 2025 Capital Budget/Actual Variances Based on Results to September 2025

Projected 2025 Capital Budget Variances						
	2025 Amended Budget	Revenue/ Expenses to June 2025	Year-End Projected Balances	Projected Variances		Explanation/Comments
				\$'s	%	
GENERAL CAPITAL						
Revenue (Funding from Reserves & Grants)	(563,226)	0	(248,032)	315,194	-56.0%	
Expenses						
COMP SRVRS & PERIPHERALS	14,400	9,710	12,210	(2,190)	-15.2%	
ATCO TRAILER	31,000	32,050	32,050	1,050	3.4%	
MUNICIPAL HALL AIR CONDITIONING SYS	20,000	16,200	16,200	(3,800)	-19.0%	Modifications made to achieve cost efficiencies
MARINE AVE MILL & FILL	212,826	46,407	53,238	(159,588)	-75.0%	Budget carry forward to 2025 was higher than needed as more work was completed in 2024.
ROAD REHAB (INCL POTHOLE REPAIRS)	30,000	0	0	(30,000)	-100.0%	Work being completed in operating
SHOULDERING BOULEVARDS	15,000	0	0	(15,000)	-100.0%	Work being completed in operating
BEDWELL BAY UPGRADE PROJ DES	100,000	0	100,000	0	0.0%	Planned for Q3/Q4 2025
SENKLER BRIDGE WING WALL REPAIR	20,000	9,334	9,334	(10,666)	-53.3%	Cost savings due to use of in-house staff and small contractor
CATCH BASIN ON SALISH RD	20,000	0	0	(20,000)	-100.0%	Works completed by in-house staff
PUBLIC WORKS EQUIPMENT	25,000	12,170	25,000	0	0.0%	Other equipment on order (e-battery blower)
CREEK SURVEYS (RIPARIAN AREAS)	20,000	0	0	(20,000)	-100.0%	Planned for 2026
TRAIL SYSTEM IMPROVEMENTS	5,000	0	0	(5,000)	-100.0%	Individual projects will budgeted as per ATNP
TRAIL IMPROVEMENTS (MARINE)	50,000	0	0	(50,000)	-100.0%	Planned for 2026
Total Expenses	563,226	125,871	248,032	(315,194)	-56.0%	
WATER CAPITAL						
Revenue (Funding from Reserves)	(328,250)	0	(315,130)	13,120	-4.0%	
Expenses						
NEW WATER METER FOR LEAK DET (Tatlow)- Matls & Equ	30,000	0	30,000	0	0.0%	Planned for Q3/Q4 2025
WATER EQUIPMENT - Materials & Equip	15,000	0	5,000	(10,000)	-66.7%	All of budget not required in 2025
SCADA SYSTEM-Contracts	10,000	0	10,000	0	0.0%	Planned for Q3/Q4 2025
WATER CHLORIN SYS CLASS B DES-Contracts	175,000	0	175,000	0	0.0%	Planned for Q3/Q4 2025
TATLOW/DUTCHMAN RES REPAIRS-Contracts	68,250	65,130	65,130	(3,120)	-4.6%	
INLET PIPELINE INSPECTION-Contracts	30,000	19,097	30,000	0	0.0%	Project moved forward from 2026 to 2025
Total Expenses	328,250	84,227	315,130	(13,120)	-4.0%	
WARD CAPITAL						
Revenue (Funding from Reserves)	(100,000)	0	(41,092)	58,908	-58.9%	
Expenses						
WARD MOBILE OFFICE	30,000	0	0	(30,000)	-100.0%	Rebudgeted in 2026 for consideration
REPAVE TARMAK AREA-Contracts	70,000	41,092	41,092	(28,908)	-41.3%	Paving and repair area smaller than expected
Total Expenses	100,000	41,092	41,092	(58,908)	-58.9%	



Village of Belcarra

Draft 2026 – 2040 Financial Plan



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INTRODUCTION

The Village's Chief Administrative Officer and Financial Consultant are pleased to present the Village of Belcarra's Draft 2026 – 2040 Financial Plan which includes the Draft 2026 Budget. This document builds upon the 2024 Financial Sustainability Report which included a long-term Asset Management Plan.

Long-Term Financial and Asset Management Plans

The Long-Term Financial and Asset Management Plans (Plans) were developed to support and guide decision making by the Village of Belcarra and its Council. This includes addressing the challenges associated with the allocation of limited resources, public expectations around services, competing priorities and the need for tax/rate payer affordability.

Like other local governments, the Village must fund programs and services with limited funding while addressing rising costs, increased service responsibilities and aging infrastructure. However, the Village is uniquely challenged with limited options for growth or development compared to most other communities. This means that they must be very prudent when it comes to spending and controlling costs.

The Plans provide an opportunity to see the long-term consequences of present-day decisions, and to strategically allocate scarce resources in a cost-effective manner. This approach keeps the Village on a sound and sustainable financial track while delivering services and stewarding assets.

The Plans were produced using the best information available at the time and will be updated as new data or information becomes available.

Financial Principals and Objectives

The following principals guide the Long-Term Financial Plan and annual budgeting:

Revenue Sources

- those who receive direct benefits from a good or service pay according to the level or value of the benefit received (user pay)
- the Village may choose to provide a subsidy for groups of individuals who may lack resources for the goods and services they consume
- the full cost of providing a good or service is used as the starting point when calculating user fees
- when funding a service or project, look to match limited funding sources with one-time or limited duration projects and ongoing funding sources with ongoing expenditures
- leverage external funding sources and opportunities

Infrastructure/Asset Investments

- assets should be environmentally and economically sustainable
- assets are a capital investment and must be responsibility managed
- use a systematic and predictable method of budgeting for asset replacements and renewals
- maintain assets in a condition that enables them to perform their intended function and maximize service life
- prioritize funding for the maintenance, renewal, and replacement of existing assets before new assets
- investments should support the values and objectives in plans and priorities approved by Council.

Reserves & Surpluses

- maintain adequate reserves and surpluses to provide financial stability for taxpayers and rate payers
- provide stabilization to manage fluctuations in operating and capital activities, including offsetting cyclical and volatile revenues and expenditures
- build and maintain reserves to fund future asset renewals/replacements, emergencies, and unforeseen expenditures
- build up reserves to serve as internal financing and funding sources to minimize external debt
- reserves and surpluses should not be used to fund ongoing operating expenditures

Debt Management

- pay as you go funding and internal reserve financing is preferable to external debt
- any debt should not impact long-term financial flexibility and should limit financial risk exposure
- any debt should minimize the long-term cost of financing
- debt should never be used to pay for operations
- debt may be used to moderate significant tax or rate increases
- debt levels should be managed to minimize the impact of debt servicing costs on taxpayers
- the term of the debt financing should not exceed the anticipated useful life of the underlying assets

Operating Costs

- deliver core services efficiently and effectively ensuring value for money and the transparent stewardship of public funds
- consider the use of alternative models and delivery of services through continuous improvement
- leverage and maximize external grants and allocated funding
- match one-time or limited duration operating expenses with limited funding sources and match ongoing operating expenses with ongoing funding sources
- regularly review municipal expenditures in the context of inflationary increases.

In addition to the above principals, the following objectives were key considerations in developing the 2026 Budget and longer term 2026-2040 Financial Plan:

- Operational budget: ensure delivery of core services and maintain assets to maximize their service life
- Capital budget: prioritize funding for the replacement of existing assets before new assets. Maximize the use of allocated and grant funding to offset the costs of approved projects. Prudent spending on new assets and ensuring that they align and support strategic priorities.
- Reserve funds: save and build reserves for future asset replacements, emergencies, and unplanned costs
- Mitigate tax and fee increases – identify cost savings and operational efficiencies, spend within means (i.e. not planning more projects or operational work than the Village can deliver or afford), phase improvements incrementally and sustainably over time, develop/support staff to deliver optimum productivity and value, and maximize the use of allocated/grant funding to offset costs.
- Reduce external legal and consultant costs by developing and supporting staff to deliver work in-house

Existing Services

The Village of Belcarra provides a range of municipal services including:

- **Administration** - Council and corporate support services, records management, human resources, customer service, legal issues, and oversight of all departmental areas.
- **Accounting** – payroll, accounts payable/receivable, taxes, permits and fees
- **Information Technology** – hardware, software and services related to information systems technology and the Village website
- **Support Services** – staff and contracted support services for engineering, finance, planning, legal, and building inspection.
- **Building Inspection** – services related to building permits, reviews and inspections
- **Bylaw Enforcement** – education, compliance and enforcement of various bylaws, including parking
- **Emergency Management** – emergency planning, preparedness and response
- **Drainage** – infrastructure and services for drainage systems, flood protection, safe conveyance, watercourses and receiving waterbodies
- **Environment** - care and protection of natural assets and the environment
- **Transportation** – infrastructure and services for roads, bridges, paths, trails and drainage systems
- **Water Distribution & Treatment** – infrastructure and services for the distribution and treatment of the water supply which is used for domestic and firefighting purposes.
- **Waste & Recycle Depot (WARD)** – infrastructure and services for refuse and recycling collection at the drop-off center as well as pick-up and disposal of materials.

The above services are organized under three operating areas: the General Operating Fund, the Water Operating Fund, and the Waste & Recycle Depot (WARD) Operating Fund.

Fire service is provided by the Sasamat Volunteer Fire Department (SVFD), which is a Metro Vancouver service shared between Anmore and Belcarra and funded through the regional district property tax. Capital costs related to the Sasamat Fire Service are currently shared 50/50 between Anmore and Belcarra, whereas operating costs are shared based on the assessed property values in each community – 30% Belcarra and 70% Anmore.

Core Budget Increases & Financial Plan Scenarios

This Financial Plan focuses on the cost of maintaining existing services and service levels (core budgets) in the Village's three (3) operating funds - General Operating Fund, Water Operating Fund, WARD Operating Fund - and the impact of various property tax and utility rate increases on the three (3) operating funds and related reserve funds. The focus on core budget increases is one of the key recommendations which came out of the Financial Sustainability Report.

Funding levels beyond those required to maintain core operations can be used to invest in asset replacements and build up reserves which are important for the long-term sustainability of the community.

Asset Management and Sustainable Annual Funding

As shown below, the estimated replacement value for capital assets/infrastructure was about \$21.5 million when the asset management plan was developed in 2023.

Sustainable annual funding levels were also established for the replacement of existing assets and do not include investments in new and/or upgraded assets. The goal is to keep up with asset replacements as they are required to avoid falling behind or experiencing large replacement costs and related tax/rate increases in future years.

Asset Groups (Systems)	Replacement Value (2023 CAD)	Average Life Span	Average Remaining Years	% of Useful Life Consumed
Land & Natural Assets	N/A	N/A	N/A	N/A
Buildings, Structures and Components	\$1,399,500	44	24	44%
Equipment	\$155,900	18	14	23%
Fleet	\$500,000	12	11	8%
Information Systems	\$94,000	5	3	40%
Multi-Use Path, Trail & Road Shoulder Network	\$136,767	26	15	43%
Stormwater Collection	\$4,029,252	72	40	44%
Transportation	\$4,521,164	23	13	44%
Waste & Recycle Depot	\$185,000	15	11	27%
Water Treatment and Distribution	\$10,502,029	66	44	34%
Grand Total	\$21,523,612			

Table 4 – Asset Inventory & Replacement Values

Assets Groups (Systems)	Sustainable Annual Funding
Land & Natural Assets	N/A
Buildings & Components	\$30,454
Equipment	\$7,720
Fleet	\$41,667
Information Systems	\$18,800
Multi-Use Pathways, Trails & Road Shoulder (MTRS) Network	\$5,230
Stormwater Collection	\$57,576
Transportation	\$208,887
Subtotal General Capital	\$370,334
Waste & Recycle Depot	\$16,083
Water Treatment and Distribution	\$189,320
Grand Totals	\$575,737

Based on the 2023 asset management plan results, the sustainable annual funding was determined to be \$370,334 for the General Capital Fund, \$189,320 for the Water Fund and \$16,083 for the WARD fund.

The asset management plan has provided a solid foundation and good start to the establishment of sustainable funding. The plan was produced using the best information available at the time and is intended to be refined as new data or information becomes available such as inventory and condition assessments as well as updated replacement costs.

The current replacement values and sustainable funding values require updating as the general capital assets are currently underestimated, and the water system is thought to be overestimated. General capital assets were estimated to have a total replacement value of \$11M in 2023 but are expected to be closer to \$20M based on more accurate inventory and replacement costs. Conversely, anticipated refinements to the water system replacement value and service life would reduce the sustainable annual funding amount.

The revised values would result in \$675,000 per year of sustainable funding for the General Capital Fund as opposed to \$370,334, and \$105,000 sustainable annual funding for the Water Fund rather than \$189,320.

Asset inventories and replacement costs are planned for review in order to update and refine the sustainable annual funding amounts for the next budget cycle.

Large Infrastructure Replacements

Large infrastructure replacements are typically funded through loans, levies, and/or grants. Examples include facility and building replacements such as fire halls, municipal halls, recreation centres, and public work yards/buildings. These multi-million, one-time investments are often difficult to fund from existing reserve funds. Through their asset management plans, municipalities have started investing in annual asset replacements while also saving money in reserves for future replacements. However, this was not the practice when most facilities and assets were constructed, and consequently why most municipalities today have insufficient savings in place to fund their replacements.

Recent discussions at the SFVD Board of Trustees have centered around an accelerated timeframe for the replacement of the two firehalls in Anmore and Belcarra. As discussions are at an early stage, the scope and magnitude of the capital expenditures for the firehalls has not yet been determined.

As noted earlier, the Village is uniquely challenged with limited options for development compared to most other communities. With little to no growth, there is no development funding to apply a 'growth pays for growth' approach through the introduction of development cost charges which typically fund facility expansions (versus like-for-like replacements).

Consequently, the Village needs to be very prudent when it comes to spending and controlling costs. For the Belcarra firehall, this includes a focus on essential costs and replacement of the existing facility with safety and seismic upgrades, rather than an expanded facility. On a related note, it is important to keep in mind that new and upgraded assets come with increased operation and maintenance costs.

Once the scope and costs have been confirmed, a plan will be developed to fund the firehall replacements through loans, special levies, grants or a combination.

GENERAL OPERATING FUND

The changes in the core General Operating Fund budget and the cost of maintaining existing services/service levels are shown in the table below. Overall, a 2.7% property tax increase is needed to maintain existing service levels, which is based on a reduction in revenue/recoveries of 2.1%, additional expenses of 0.4%, loss of net interest revenue available for general operations 0.5% and the estimated impact of new construction (-0.3%). This core increase does not provide for any additional transfers to reserves for future capital and operating expenditures.

Key factors affecting the draft 2026 General Operating Fund budget are the loss of development revenue (based on the new accounting standard for recognizing building permit revenue over time as inspections occur) and lower interest revenue based on a reduction in interest rates. The decrease in interest revenue results in less funds being available for transfer to reserves.

However, the loss of revenue from these sources was offset considerably through in-house work by staff to reduce external legal and consulting costs, as well as more efficient operations and cost savings identified by staff. The Village will continue to be impacted by inflation and costs in the broader economic environment, and while external conditions cannot be controlled, staff will continue to identify and make internal adjustments to mitigate the impacts wherever possible.

The Village's financial plan identifies the core, cash-based operating budgets (both revenues and expenses) that are needed to maintain the Village's existing services and programs.

CORE BUDGET CHANGES IN GENERAL OPERATING FUND			
(from 2025 approved budget to 2026 draft budget)			
	2026 Draft Budget Changes		
Revenue/Recovery Increases (-) and Decreases (+)	Budget Dollars	% Property Tax Impact	Comments & Notes
Reduction in development revenue	29,633	2.5%	Loss of revenue related to new accounting standard where building permit revenue is recognized over time as inspections are completed
Net increase in other revenue/recoveries	(5,062)	-0.4%	
Total Revenue/Recovery Increases over Prior Year	\$24,571	2.1%	
Expenditure Increases (+) and Decreases (-)			
Wages & benefits	56,771	4.7%	Cost of living wage adjustments, cost increases by health benefit provider, and statutory increases (CPP, EI and pension)
Reduction in legal costs	(18,000)	-1.5%	Based on use of more in-house resources
Reduction in consulting/contracting costs	(28,885)	-2.4%	Based on use of more in-house resources
Increase in information technology (IT) costs	11,074	0.9%	Based on detailed review of IT services & costs
Change in cost allocations to MRN, Water & WARD	2,057	0.2%	Based on small reduction in overall General Operating Fund expenditures
Change in vehicle & equipment costs	(3,701)	-0.3%	Based on detailed review including movement to fleet insurance
Other cost reductions	(14,119)	-1.2%	Result from detailed budget review and analysis of historical spending and future cost estimates
Total Expenditure Increases over Prior Year	\$5,197	0.4%	
Other Increases (+) and Decreases (-)			
Estimated new construction revenue	(3,500)	-0.3%	Estimated revenue from non-market value changes
Loss in interest revenue	62,872	5.2%	Based on lower interest rates
Reduced transfers to reserves based on lower interest revenue	(56,585)	-4.7%	90% of interest revenue is transferred to reserves (non-surplus portion) and is not used to fund operations
Change in general reserve & surplus transfers	TBD	TBD	To be determined
Total Other Increases (Decreases) over Prior Year	\$2,787	0.2%	
Net Changes to General Operating Fund Core Budget	\$32,555	2.7%	Net increase from all general core operating budget changes

GENERAL OPERATING FUND TAX INCREASES

A long-term (15-year) general operating fund financial plan with a 3% property tax rate increase in 2026 and 4% annual increases each year thereafter is provided in Appendix A. The table below shows the impact on reserve/surplus transfers and reserve and surplus balances with 3% and 4% property tax increase scenarios in 2026 and 4% increases each year thereafter to 2030.

A 3% property tax increase scenario (Scenario A) is being recommended for 2026, as it provides a balance between present day affordability for residents while ensuring the Village is keeping up with asset replacements now and building up reserves for future replacements. Available grant funding was also applied to offset capital expenditures and tax increases in 2026.

A 4% property tax increase has been used as placeholder for future years but will be evaluated each year dependent on revenues, expenditures, and grant funding.

	General Operating 5-Year Plan Scenarios				
	2026	2027	2028	2029	2030
Scenario A - Recommended					
General Property Tax Increases	3.0%	4.0%	4.0%	4.0%	4.0%
Transfers to General Fund Reserves & Surplus	\$697,505	\$739,483	\$771,663	\$809,800	\$849,492
General Fund Reserve & Surplus Balances	\$3.347M	\$3.48M	\$3.522M	\$4.052M	\$4.651M
Scenario B - Based on Previous Financial Plan					
General Property Tax Increases	4.0%	4.0%	4.0%	4.0%	4.0%
Transfers to General Fund Reserves & Surplus	\$709,413	\$751,865	\$784,543	\$823,194	\$863,421
General Fund Reserve & Surplus Balances	\$3.359M	\$3.505M	\$3.561M	\$4.106M	\$4.72M
General Sustainable Annual Funding (Reserve Transfers) to Replace Existing Assets	\$370,334	\$370,334	\$370,334	\$370,334	\$370,334

In 2026, every 1% increase in General Property Taxes generates \$11,896 of additional revenue

As noted in the previous section on Asset Management, the replacement costs and related sustainable annual funding for general capital assets are currently underestimated. The total value of general capital assets were valued at around \$11M in 2023 but estimated to be closer to \$20M based on more accurate inventory and replacement costs.

Such adjustments result in sustainable annual funding of approximately \$675,000 rather than \$370,334, which aligns with current asset replacement expenditures and transfers of \$697,505 proposed with Scenario A.

Asset inventories and replacement costs are planned for review in order to update and refine the sustainable annual funding amounts for the next budget cycle.

WATER OPERATING FUND

The Water Fund is a self-funded utility which is intended to cover all of the operating and capital costs through user fees paid for by those that benefit from the services.

The changes in the core Water Operating Fund budget are shown in the table below. A 1.6% increase in water user rates is needed to maintain service levels in the Water Operating Fund, based on the net impact of an increase in revenue (-0.2%), increased expenses of 1.8% in expenses.

Key factors impacting the draft 2026 Water Operating Fund budget are the wage and benefit adjustments, and Metro Vancouver water rates. The peak period water rates from June to September, and the Village's water usage during this time period, together have a large impact on the Water Operating Fund.

Overall increases were offset through in-house work by staff to reduce external consulting costs, as well as more efficient operations and staff identified cost savings.

CORE BUDGET CHANGES IN WATER OPERATING FUND			
(from 2025 approved budget to 2026 draft budget)			
	2026 Draft Budget Changes		
Revenue/Recovery Increases (-) and Decreases (+)	Budget Dollars	% Property Tax Impact	Comments & Notes
Service connection & miscellaneous water fees	(1,100)	-0.2%	Increase in minor fees projected
Total Revenue Increases over Prior Year	(\$1,100)	-0.2%	
Expenditure Increases (+) and Decreases (-)			
Wages & benefits	4,255	0.9%	Increase in allocated Public Works wages & benefits
Allocation of centralized support costs	(1,109)	-0.2%	Reduction in General Operating Fund costs allocated
Water purchases & infrastructure costs	5,660	1.1%	Increase based on Metro Vancouver & District of North Vancouver charges
Water operating costs	0	0.0%	Increase in all other operating costs
Total Expenditure Increases over Prior Year	\$8,806	1.8%	
Other Increases (+) and Decreases (-)			
Loss in interest revenue	2,000	0.4%	Based on lower interest rates
Reduced transfers to reserve based on lower interest revenue	(1,800)	-0.4%	90% of interest revenue is transferred to reserve (non-surplus portion) and is not used to fund operations
Increase reserve transfers	TBD	TBD	To achieve sustainable level of funding as identified in Asset Management Study; increase can be implemented over transitional period
Total Other Increases (Decreases) over Prior Year	\$0	0.0%	
Net Changes to General Operating Fund Core Budget	\$7,706	1.6%	Net increase from all general core operating budget changes

WATER OPERATING FUND RATE INCREASES

The long-term (15-year) base water operating financial plan with 4% annual rate increases is shown in attached Appendix "B". The table below illustrates the impact on water reserve/surplus transfers and water reserve and surplus balances with 4% and 5% water rate increases in 2026 and with 4% each year thereafter to 2030.

A 4% water rate increase scenario (Scenario A) is recommended for 2026, as it provides a balance between present day affordability for residents while ensuring the Village is keeping up with asset replacements now and building up reserves for future replacements. Available grant funding was also applied to offset capital expenditures and tax increases in 2026.

	5-Year Water Operating Plan Scenarios				
	2026	2027	2028	2029	2030
Scenario A - Recommended					
Water Rate Increases	4.0%	4.0%	4.0%	4.0%	4.0%
Transfers to Water Fund Reserves & Surplus	\$104,549	\$117,937	\$128,609	\$140,337	\$152,732
Water Fund Reserve & Surplus Balances	\$ 339,855	\$ 448,790	\$ 516,789	\$ 654,936	\$ 819,823
Scenario B - Based on Previous Financial Plan					
Water Rate Increases	5.0%	4.0%	4.0%	4.0%	4.0%
Transfers to Water Fund Reserves & Surplus	\$109,479	\$123,064	\$133,941	\$145,882	\$158,498
Water Fund Reserve & Surplus Balances	\$ 350,213	\$ 464,871	\$ 538,980	\$ 683,645	\$ 855,480
Water Sustainable Annual Funding (Reserve Transfers) to Replace Existing Assets	\$189,320	\$189,320	\$189,320	\$189,320	\$189,320

In 2026, every 1% increase in Water User Rates generates \$4,944 of additional revenue

As noted in the previous section on Asset Management, the replacement costs and estimated service life for the water system require review with refinements that are expected to reduce the sustainable annual funding amount.

It is anticipated that such adjustments would result in sustainable annual funding of approximately \$105,000 rather than \$189,320, which aligns better with current asset replacement expenditures and transfers of \$104,549 proposed with Scenario A.

Asset inventories and replacement costs are planned for review in order to update and refine the sustainable annual funding amounts for the next budget cycle.

There is a need to be prudent and watch expenditures on new water system assets with future budgeting. In 2025, \$329,000 was budgeted for water system capital projects, of which \$205,00 was spent on new assets (62% of budget). Such expenditures are not aligned with objectives to prioritize spending on the replacement of existing assets and save money for future replacements in reserves.

The water system improvements and expenditures on new assets proposed in water system reports and assessments should be considered carefully to ensure that the Village is spending within their means and keeping a focus on the replacement of existing infrastructure. Of additional consideration is that new and improved assets come with increased operation and maintenance costs.

WARD OPERATING FUND

The WARD Fund is a self-funded utility which is intended to cover all of the operating and capital costs through user fees paid for by those that benefit from the services. Due to previous operating deficits, the WARD operating fund no longer had an accumulated surplus to draw upon to offset annual deficits. Consequently, a \$25,000 internal loan from the General Operating Fund Surplus to WARD was set up, which is due to be paid back in 2026 with the draft Financial Plan.

The changes in the core WARD Operating Fund budget are shown in the table below. The biggest factors affecting the WARD operating fund are the collection and disposal rates. A reduction of waste, recycling and organics disposal costs resulting from operational service improvements implemented in 2025, in addition to more efficient operations and staff identified cost savings, results in an overall core operating cost reduction of -2.4%.

CORE BUDGET CHANGES IN WARD OPERATING FUND			
(from 2025 approved budget to 2026 draft budget)			
	2026 Draft Budget Changes		
Revenue/Recovery Increases (-) and Decreases (+)	Budget Dollars	% Property Tax Impact	Comments & Notes
Total Revenue/Recovery Increases over Prior Year	\$0	0.0%	
Expenditure Increases (+) and Decreases (-)			
Wages & benefits	2,090	0.8%	Increase in allocated Public Works & WARD wages & benefits
Allocation of centralized support costs	(555)	-0.2%	Reduction in General Operating Fund costs allocated
Waste, recycling & organics disposal	(8,000)	-3.2%	Reduction based on operational efficiencies implemented
Other WARD operating costs	549	0.2%	Increase in other operating costs
Total Expenditure Reductions over Prior Year	(\$5,916)	-2.4%	
Other Increases (+) and Decreases (-)			
Internal loan repayment	TBD	TBD	Loan repayment to General Operating Fund Surplus depend on surplus available
Surplus transfer	TBD	TBD	Transfer required to build up surplus which has a negative balance
Total Other Increases (Decreases) over Prior Year	\$0	0.0%	
Net Changes to General Operating Fund Core Budget	(\$5,916)	-2.4%	Net increase from all general core operating budget changes

WARD OPERATING FUND INCREASES

A long-term (15-year) WARD operating financial plan with a 5% increase in 2026 and 4% annual rate increases thereafter is shown in attached Appendix C. The table below illustrates the impact on WARD surplus transfers and the WARD surplus balances based on 5% and 15% increases in 2026, and 4% each year thereafter to 2030. The 15% increase was in the previous Financial Plan.

The 5% WARD rate increase scenario (Scenario A) is being recommended for 2026, as it provides for the payback of the internal loan provided for the General Operating Fund surplus as well as a balance between present day affordability for residents while ensuring the Village is keeping up with asset replacements now and building up reserves for future replacements. Available grant funding was also applied to offset capital expenditures and tax increases in 2026.

	WARD Operating 5-Year Plan Scenarios				
	2026	2027	2028	2029	2030
Scenario A - Recommended					
WARD Rate Increases	5.0%	4.0%	4.0%	4.0%	4.0%
Transfers to WARD Fund Surplus	\$30,545	\$40,943	\$38,086	\$42,252	\$46,663
WARD Surplus Balances	\$ 8,520	\$ 125,898	\$ 83,624	\$129,019	\$180,253
Scenario B - Based on Previous Financial Plan					
WARD Rate Increases	15.0%	4.0%	4.0%	4.0%	4.0%
Transfers to WARD Fund Surplus	\$55,158	\$40,943	\$38,086	\$42,252	\$46,663
WARD Surplus Balances	\$ 33,502	\$ 125,898	\$ 83,624	\$129,019	\$180,253
Waste & Recycle Depot Sustainable Annual Funding (Reserve Transfers) to Replace Existing Assets	\$16,083	\$16,083	\$16,083	\$16,083	\$16,083

In 2026 every 1% increase in WARD User Rates generates \$2,453 of additional revenue

As noted in the previous section on Asset Management, the replacement costs and sustainable annual funding for WARD are thought to be slightly underestimated. The total value of WARD assets were valued around \$185,000 in 2023 but are anticipated to be closer to \$350,000 based on more accurate inventory and replacement costs.

Such adjustments result in sustainable annual funding of approximately \$30,370 rather than \$16,083, which align with current asset replacement expenditures and transfers of \$30,545 proposed with Scenario A.

Asset inventories and replacement costs are planned for review in order to update and refine the sustainable annual funding amounts for the next budget cycle.

Property Tax and Rate Calculations

A 3% increase in general municipal taxes, 4% increase in water rates and 5% increase in WARD rates are proposed for 2026.

Property taxes and rates are calculated based on assessed property values. For example, if the assessed value for a property increases by the average, the general municipal property taxes paid by the property owner will increase by 3%. If the assessed value increases by less than the average, the general municipal taxes paid by the property owner will increase by less than 3.0%. If the assessed value increases by more than the average, the general municipal taxes paid by the property owner will increase by more than the 3.0%.

In addition to Belcarra municipal taxes, there are property taxes from other taxing authorities or agencies which the Village serves as a collection agency for. Of the total taxes raised in 2025, approximately 39% was for Village of Belcarra municipal taxes (includes water parcel tax) and the other 61% is taxation from other agencies such as: Metro Vancouver (includes Sasamat Fire Department tax levies), TransLink, BC Assessment Authority, Municipal Financial Authority, Provincial Policing Tax, and Provincial School Taxes, with school taxes being the largest portion at 38%.

CAPITAL PLAN

The capital plan supports the Long-Term Financial Plan and budgeting objectives with a focus on asset replacements. Scheduling and phasing projects appropriately helps the Village to spend within their means while saving money in reserves for future asset replacements. Additionally, it supports staff with the adequate time and resources to deliver capital projects successfully, while also delivering operational services and maintaining assets to maximize their useful life.

In addition to prioritizing the replacement of existing assets over new assets, the plan proposes prudent spending on new assets while ensuring that they align with and support strategic priorities. Expenditures on new assets reduce the funding available for asset replacements, may necessitate tax or rate increases, and incur additional operating and maintenance costs.

Grant funding is also used to offset capital expenditures each year to mitigate tax increases, which allows the Village to invest in asset replacements and set aside money in reserves for future replacements.

5 YEAR DRAFT CAPITAL PLAN (2026-2030)

The draft capital plan over the next 5 years (2026 – 2030) totals approximately \$4.3 million. The capital projects planned for together with the respective fund sources are shown below. Projects approved in the 2025 capital plan which are in-progress and incomplete at the end of 2025 will be added to the 2026 capital plan at year-end through a budget amendment bylaw when the carry forward amounts are known.

		5-Year Capital Financial Plan				
		Draft Capital Budget 2026	Draft Capital Plan 2027	Draft Capital Plan 2028	Draft Capital Plan 2029	Draft Capital Plan 2030
Page 1 of 4	Funding Sources					
GENERAL CAPITAL						
General & Information Technology						
Computers	GCR	14,800	9,000	4,000	-	10,689
Network Equipment & Perpetual Licenses	GCR	3,876	1,176	1,176	1,176	1,397
Server	GCR	-	-	3,000	15,000	-
Server Licensing	GCR	1,163	4,503	-	-	5,348
Peripherals	GCR	-	-	1,140	1,140	1,354
Power & UPS	GCR	2,754	-	8,188	8,188	9,724
Subtotal General		22,593	14,679	17,504	25,504	28,512
Public Works & Municipal Hall						
Generator Replacement (for Municipal Hall & Public Works)	GCR			50,000		
Public Works Equipment Shelter (New)	GCR	100,000				
Public Works Driveway Repaving	GCR		50,000			
Public Works Fuel Station Replacement - geotechnical assessment, security system assessment	VECR	10,000				
Public Works Fuel Station Replacement (above ground fuel tank, pump)	VECR		60,000			
Public Works Equipment	VECR	5,000	5,000	5,000	5,000	5,000
Municipal Hall Septic System Replacement	CWGTR	75,000				
Municipal Computer Room Upgrade	GCR			10,000		
Public Works Air Conditioning System	GCF	10,000				
Municipal Hall Appliance Replacements	GCR		7,000			
Public Works - Small Portable Generator Replacement	GCR			6,000		
Subtotal Public Works		\$200,000	\$122,000	\$71,000	\$5,000	\$5,000
Vehicles & Equipment						
2023 Kubota Replacement	VECR					45,000
2022 Plow Replacement	VECR		8,000			
2024 Plow Replacement	VECR				8,000	
Electric Salt Spreader Replacement	VECR					
Chipper Replacement	VECR	55,000				
Subtotal Vehicle & Attachments		\$55,000	\$8,000	\$0	\$8,000	\$45,000

		5-Year Capital Financial Plan				
		Draft Capital Budget 2026	Draft Capital Plan 2027	Draft Capital Plan 2028	Draft Capital Plan 2029	Draft Capital Plan 2030
Page 2 of 4	Funding Sources					
Transportation Infrastructure (Non-MRN)						
Belcarra Bay Rd Paving (stop sign to Turtlehead Rd); 2026 interim drainage works, 2027 design, 2028 construction	TIR	15,000	30,000	150,000		
Belcarra Bay Rd Paving (stop sign to Turtlehead Rd); 2026 interim drainage works, 2027 design, 2028 construction	GCF			150,000		
Belcarra Bay Rd Paving (Turtlehead Rd to Whiskey Cove Lane); 2027 turnaround paving, 2028 remainder	TIR		50,000		150,000	
Young Rd Rehabilitation; 2029 design, 20230 construction	TIR				10,000	100,000
Senkler Bridge Inspections and Replacement	TIR		5,000			5,000
Tatlow Station Access Rd.	TIR	70,000				
Subtotal Non-MRN Roads		\$85,000	\$85,000	\$300,000	\$160,000	\$105,000
Transportation Infrastructure (MRN)						
Bedwell Bay Upgrade Project (BBUP) - Construction	GMRNB	700,000				
Bedwell Bay Upgrade Project (BBUP) - Construction	GCF	500,000				
Gabion wall replacement - Kelly Ave at Bedwell Bay Rd (construction)	GMRNB		375,000			
Gabion wall replacement - Kelly Ave at Bedwell Bay Rd (construction)	CWGTR		125,000			
Gabion wall replacement - Main Ave at Bedwell Bay Rd (construction)	GMRNB			375,000		
Gabion wall replacement - Main Ave at Bedwell Bay Rd (construction)	GCR			125,000		
Subtotal MRN Roads		\$1,200,000	\$500,000	\$500,000	\$0	\$0
Drainage						
Creek Surveys - location and classification	CAP	20,000				
Storm Main/Culvert Upgrades - design	CWGTR	50,000				
750mm Culvert Replacement under Turtlehead Rd (west of Belcarra Bay/Turtlehead Rd intersection) - 2026 design; 2027 construction	GCR	10,000	150,000			
Kelly Road Catch Basin Replacements	GCR			80,000		
Storm Sewer & Catch Basin Replacements	GCR	-	-	-	15,000	15,000
Subtotal Storm Sewer		\$80,000	\$150,000	\$80,000	\$15,000	\$15,000
Parks & Recreation						
Replace small pedestrian trail bridge at end of Salish Rd	TIR		10,000			
Three (3) Trails from Marine Avenue to Beach (3400 block) Marine – wooden stairs down to beach; 3700 block – divers' trail; 3900 block Marine – cement staircase	TIR	50,000				
Subtotal Parks & Recreation		\$50,000	\$10,000	\$0	\$0	\$0
TOTAL GENERAL CAPITAL		\$1,692,593	\$889,679	\$968,504	\$213,504	\$198,512

		5-Year Capital Financial Plan				
	Funding Sources	Draft Capital Budget 2026	Draft Capital Plan 2027	Draft Capital Plan 2028	Draft Capital Plan 2029	Draft Capital Plan 2030
WATER CAPITAL						
Water Equipment Replacements	WCR	10,000	10,000	10,000	10,000	10,000
Tatlow Reservoir Water Pump Replacement	WCR			55,000		
SCADA System	WCR		10,000		10,000	
TOTAL WATER CAPITAL		\$10,000	\$20,000	\$65,000	\$20,000	\$10,000
WASTE & RECYCLE DEPOT (WARD) CAPITAL						
WARD Minor Equipment Replacements	GCR	8,000	5,000		5,000	5,000
Security system replacement - WARD, Public Works, Municipal Hall	GCR	10,000				
WARD electric gate and components replacement	VECR	9,500				
Bin A Replacement - Wasteline Porta Pak 3032 compactor and container	VECR		50,000			
Bin C Replacement - Universal UP200 compactor and container	VECR			40,000		
Bin B Replacement - Wasteline Storage container	VECR				30,000	
Mobile Office	GCF	30,000				
TOTAL WARD CAPITAL		\$57,500	\$55,000	\$40,000	\$35,000	\$5,000
TOTAL CAPITAL EXPENDITURES - ALL FUNDS		\$1,760,093	\$964,679	\$1,073,504	\$268,504	\$213,512

5-Year Capital Financial Plan

Draft Capital
Budget
2026Draft Capital
Plan
2027Draft Capital
Plan
2028Draft Capital
Plan
2029Draft Capital
Plan
2030

CAPITAL FUNDING SOURCES

Canada Community-Building Fund Reserve	CWGTR	125,000	125,000	-	-	-
General Capital Reserve	GCR	150,593	226,679	288,504	45,504	48,512
Vehicle & Equipment Capital Reserve	VECR	79,500	123,000	45,000	43,000	50,000
Transportation Infrastructure Reserve	TIR	135,000	95,000	150,000	160,000	105,000
Growing Communities Fund Reserve	GCF	540,000	-	150,000	-	-
Water Capital Reserve	WCR	10,000	20,000	65,000	20,000	10,000
Climate Action Plan Funds	CAP	20,000	-	-	-	-
Grant - Major Road Network and Bike Upgrades (MRNB), Bicycle Infrastructure Capital Cost Share (BICCS) and the Walking Infrastructure to Transit (WITT) TransLink funding programs	GMRNB	700,000	375,000	375,000	-	-
TOTAL FUNDING SOURCES		\$1,760,093	\$964,679	\$1,073,504	\$268,504	\$213,512

Historical and Proposed Tax and Rate Increases

The historical property tax, water rate and WARD rate increases from 2020 – 2025, as well as the proposed increases for 2026, are shown below.

HISTORICAL & PROPOSED 2026 PROPERTY TAXES & USER FEES							
Description of Taxes & Fees	2020	2021	2022	2023	2024	2025	2026 Proposed
Home Value (average home)	1,987,068	1,994,671	2,208,300	2,412,568	2,553,462	2,595,849	TBD
Property Taxes	2,842	3,063	2,939	3,027	3,314	3,581	3,688
WARD Fee	332	372	417	467	560	672	706
Water - Connected							
Water Fee (Connected)	1,119	1,253	1,403	1,543	1,852	1,982	2,061
Water Parcel Tax	973	973	973	1,110	1,110	1,110	1,110
Total Water Fee (Connected) & Parcel Tax	2,092	2,226	2,376	2,653	2,962	3,092	3,171
Water - Not Connected Fee							
Water Fee (Non-Connected)	785	879	984	1,082	1,298	1,389	1,445
Water Parcel Tax	973	973	973	1,110	1,110	1,110	1,110
Total Water Fee (Not Connected) & Parcel Tax	1,758	1,852	1,957	2,192	2,408	2,499	2,555
Total Taxes & Fees (Connected to Water System)	5,266	5,661	5,732	6,147	6,836	7,345	7,565
Total Taxes & Fees (Not Connected to Water System)	4,932	5,287	5,313	5,686	6,282	6,752	6,949
Property Taxes - % change	15%	7%	5%	3%	10%	8%	3%
Refuse & Recycling Fee - % change	5%	12%	12%	12%	20%	20%	5%
Refuse & Recycling Fee - \$ change	16	40	45	50	93	112	34
Water Connected Fee - % change	9%	12%	12%	10%	20%	7%	4%
Water Connected Fee - \$ change	90	134	150	140	309	130	79
Water Not Connected Fee - % change	9%	12%	12%	10%	20%	7%	4%
Water Not Connected Fee - \$ change (total)	71	94	105	98	216	91	56

Projected Reserve and Surplus Balances

The Village's reserve and surplus accounts are projected to grow from about \$3.9 million to \$5.6 million over the next 5 years based on the Draft 2026 – 2030 Financial Plan, which includes the planned reserve and surplus transfers and capital spending.

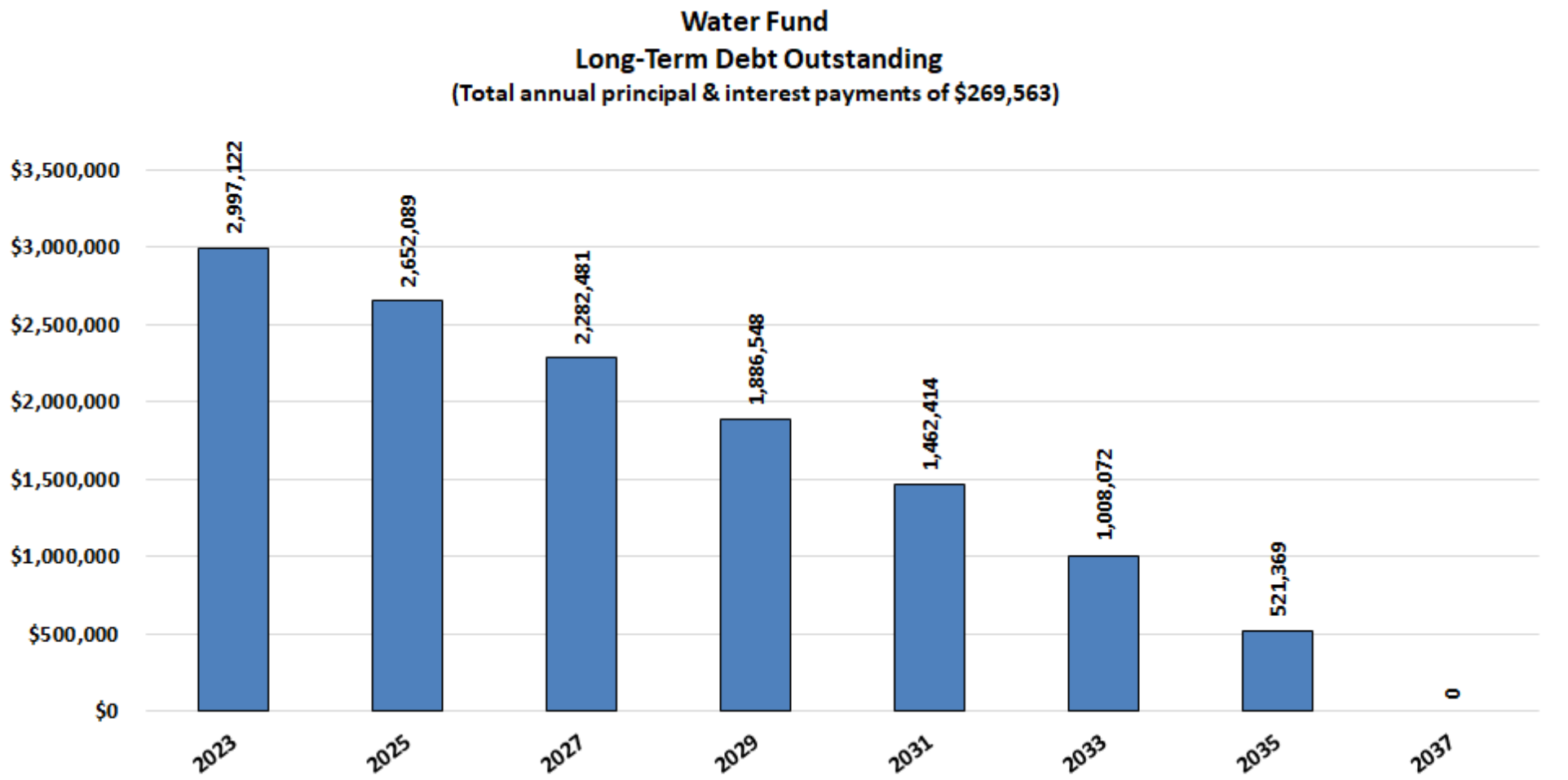
ALL OF THE VILLAGE'S RESERVES AND SURPLUSES	2025	2026	2027	2028	2029	2030
GENERAL FUND						
<u>Reserve Funds</u>						
General Capital Reserve Fund	1,231,051	1,334,831	1,381,231	1,407,464	1,639,663	1,890,440
Vehicle & Equipment Capital Reserve Fund	311,230	363,197	381,892	487,806	607,740	733,359
Stabilization Reserve Fund	232,425	235,866	269,212	277,288	315,127	325,196
Transportation Infrastructure Reserve Fund	837,387	847,538	907,890	921,692	964,064	1,074,530
Subtotal Capital Reserve Funds	\$ 2,612,093	\$ 2,781,432	\$ 2,940,225	\$ 3,094,250	\$ 3,526,594	\$ 4,023,525
<u>Grant Funds Directed to Reserves</u>						
BC Growing Communities Fund	675,962	148,141	152,585	4,913	5,060	5,212
Canada Community-Building Reserve Fund	120,327	63,679	7,996	16,618	87,092	160,379
	\$ 796,289	\$ 211,820	\$ 160,581	\$ 21,531	\$ 92,152	\$ 165,591
<u>Unrestricted & Restricted Funds</u>						
Unrestricted General Operating Fund Surplus	306,728	353,638	379,472	406,081	433,488	461,718
Subtotal Unrestricted & Restricted Accumulated Surplus	\$ 306,728	\$ 353,638	\$ 379,472	\$ 406,081	\$ 433,488	\$ 461,718
GENERAL FUND TOTALS	\$ 3,715,110	\$ 3,346,890	\$ 3,480,278	\$ 3,521,862	\$ 4,052,234	\$ 4,650,834
WATER UTILITY FUND						
<u>Reserve Fund</u>						
Water Capital Reserve Fund	112,177	204,803	300,535	354,851	468,670	608,415
<u>Appropriated Water Surplus</u>						
Restricted Water Debt Repayment	12,969	11,023	9,077	7,131	5,185	3,239
<u>Unrestricted Accumulated Surplus</u>						
Unrestricted Water Operating Fund Surplus	114,273	124,029	139,178	154,807	181,081	208,169
WATER UTILITY FUND TOTALS	\$ 239,419	\$ 339,855	\$ 448,790	\$ 516,789	\$ 654,936	\$ 819,823
WASTE & RECYCLING DEPOT FUND						
<u>Unrestricted Accumulated Surplus</u>						
Unrestricted Waste & Recycling Operating Fund Surplus	-	8,520	43,657	83,624	129,019	180,253
WASTE & RECYCLING UTILITY FUND TOTALS	\$ -	\$ 8,520	\$ 43,657	\$ 83,624	\$ 129,019	\$ 180,253
GRAND TOTAL ALL RESERVES AND SURPLUSES	\$ 3,954,529	\$ 3,695,265	\$ 3,972,725	\$ 4,122,275	\$ 4,836,189	\$ 5,650,910

Summary of Financial Indicators

A recommendation of the Financial Sustainability Report was annual reporting of the financial indicators for sustainability, flexibility and vulnerability. Significant progress has been made in moving the Village of Belcarra in a positive financial direction over the past few years. As shown below, the indicators are trending in a positive direction and demonstrate that the Village is in a good financial position.

SUMMARY OF FINANCIAL INDICATORS							
Indicators	2020	2021	2022	2023	2024	Explanation	Trend
Sustainability							
Financial assets to financial liabilities	63.9%	75.3%	84.5%	115.9%	125.3%	Ability to cover obligations or liabilities	Improving
Total surplus & reserve funds per household	5,198	6,740	7,524	12,427	13,046	Indication of savings for future expenditures & ability to minimize new debt	Improving
Total operating expenses as a % of taxable assessment	0.36%	0.36%	0.31%	0.31%	0.30%	Ability to cover operating cost with tax base	Improving
Operating reserve & unrestricted surpluses as a % of operating expenses	20.30%	21.04%	20.12%	18.91%	20.97%	Indicates the ability to offset unexpected revenue losses or excess expenses	Improving
Flexibility							
Municipal residential taxes per house	2,893	3,119	3,295	3,445	3,804	Increase in tax burden per household; expected increase based on little growth	Improving
Total long-term debt per water user	14,372	13,758	13,126	12,437	11,725	Remaining debt burden on each water user	Improving
Average residential taxation as a percentage of average after tax household income	2.1%	Not available	Not available	Not available	Not available	Impact of property taxation on households	Not available
Total taxation as a % of total assessment	0.14%	0.15%	0.13%	0.13%	0.13%	Ability to sustain tax revenue	No Trend
Debt servicing costs (interest and principal) as a % of water revenues	42.2%	39.8%	37.6%	37.8%	34.0%	Ability to cover debt costs; have dedicated parcel tax to cover debt costs	Improving
Net book value of tangible capital assets as a percentage of historical cost of tangible capital assets	75.5%	73.6%	72.0%	70.8%	70.1%	Indication of remaining life of assets or % consumed	Expected decline
Vulnerability							
Operating grants as a % of total revenues	10.0%	10.9%	12.8%	7.2%	8.9%	Degree of reliance on assistance for core operations; 2022 & 2024 affected by one-time top up in grants	Less Reliance
Capital grants as a % of total capital expenditures	0.0%	26.9%	0.0%	16.9%	23.0%	Ability to tap into grants for capital projects	No Trend

Water Long-Term Debt



Appendix A: General Operating Fund Long-Term (2026 – 2040) Financial Plan

Page 1 of 3		VILLAGE OF BELCARRA GENERAL OPERATING FUND 15-YEAR (2026 - 2040) FINANCIAL PLAN																		
		Budget 2025	Estimated Year-End 2025	% change from 2024 Budget	Draft Budget 2026	% change from 2024 Budget	Plan 2027	Plan 2028	Plan 2029	Plan 2030	Plan 2031	Plan 2032	Plan 2033	Plan 2034	Plan 2035	Plan 2036	Plan 2037	Plan 2038	Plan 2039	Plan 2040
<u>Regular Operating Revenues</u>																				
<u>Taxes</u>																				
Municipal Taxes		1,190,672	1,198,625	0.7%	1,229,892	3.3%	1,282,658	1,337,605	1,394,823	1,454,404	1,516,444	1,581,043	1,648,305	1,718,337	1,791,252	1,867,168	1,946,206	2,028,492	2,114,159	2,203,343
1% Utility Taxes		12,000	12,284	2.4%	12,240	2.0%	12,485	12,735	12,990	13,250	13,515	13,785	14,061	14,342	14,629	14,922	15,220	15,524	15,834	16,151
Taxes		1,202,672	1,210,909	0.7%	1,242,132	3.3%	1,295,143	1,350,340	1,407,813	1,467,654	1,529,959	1,594,828	1,662,366	1,732,679	1,805,881	1,882,090	1,961,426	2,044,016	2,129,993	2,219,494
<u>Fees & Charges</u>																				
Leases		2,100	2,100	0.0%	2,100	0.0%	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100
Penalties & interest (on taxes)		12,760	10,165	-20.3%	12,888	1.0%	13,017	13,148	13,280	13,413	13,547	13,683	13,820	13,958	14,098	14,239	14,381	14,525	14,670	14,817
Permits, Planning & Licences		117,083	86,351	-26.2%	89,199	-23.8%	92,828	96,623	100,589	104,736	109,074	113,609	118,354	123,318	128,510	133,942	139,626	145,574	151,799	158,314
Other		15,000	28,892	92.6%	15,300	2.0%	15,606	15,918	16,236	16,561	16,892	17,230	17,575	17,927	18,286	18,652	19,025	19,406	19,794	20,190
Fees & Charges		146,943	127,508	-13.2%	119,487	-18.7%	123,551	127,789	132,205	136,810	141,613	146,622	151,849	157,303	162,994	168,933	175,132	181,605	188,363	195,421
<u>Grant Transfers</u>																				
School Tax Administration & Climate Change		3,825	3,897	1.9%	3,860	0.9%	3,895	3,930	3,966	4,002	4,038	4,075	4,112	4,149	4,187	4,225	4,264	4,303	4,342	4,382
Small Communities Investment Fund (SCIF)		261,000	261,000	0.0%	263,610	1.0%	266,246	268,908	271,597	274,313	277,056	279,827	282,625	285,451	288,306	291,189	294,101	297,042	300,012	303,012
Grant Transfers		264,825	264,897	0.0%	267,470	1.0%	270,141	272,838	275,563	278,315	281,094	283,902	286,737	289,600	292,493	295,414	298,365	301,345	304,354	307,394
<u>Other Revenue</u>																				
Interest Income		213,832	148,000	-30.8%	150,960	-29.4%	153,979	157,059	160,200	163,404	166,672	170,005	173,405	176,873	180,410	184,018	187,698	191,452	195,281	199,187
Total Regular Operating Revenues		1,828,272	1,751,314	-4.2%	1,780,049	-2.6%	1,842,814	1,908,026	1,975,781	2,046,183	2,119,338	2,195,357	2,274,357	2,356,455	2,441,778	2,530,455	2,622,621	2,718,418	2,817,991	2,921,496

VILLAGE OF BELCARRA GENERAL OPERATING FUND
15-YEAR (2026 - 2040) FINANCIAL PLAN

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Regular Operating Expenses

Council, Grants & Meetings

Indemnities & Benefits	97,229	97,229	0.0%	99,092	1.9%	102,034	105,064	108,184	111,397	114,706	118,113	121,621	125,234	128,955	132,788	136,734	140,798	144,983	149,293
Council Other	14,575	18,229	25.1%	17,481	19.9%	17,656	17,832	18,009	18,188	18,371	18,555	18,740	18,927	19,116	19,306	19,500	19,696	19,893	20,093
Grants	3,700	2,848	-23.0%	3,737	1.0%	3,774	3,812	3,850	3,888	3,927	3,966	4,005	4,045	4,086	4,127	4,168	4,210	4,252	4,294
Meetings, Events & Appreciation	10,100	6,435	-36.3%	7,540	-25.3%	7,615	7,691	7,767	7,844	7,922	8,001	8,081	8,161	8,242	8,323	8,408	8,493	8,579	8,665

Council, Grants & Meetings

125,604	124,741	-0.7%	127,850	1.8%	131,079	134,399	137,810	141,317	144,926	148,635	152,447	156,367	160,399	164,544	168,810	173,197	177,707	182,345
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Administration, Human Resources & Information Systems

General Administration	405,190	462,910	14.2%	445,109	9.9%	457,156	469,550	482,303	495,428	508,931	522,828	537,127	551,840	566,980	582,562	598,596	615,097	632,077	649,552
Human Resources	16,348	16,427	0.5%	15,000	-8.2%	15,200	15,402	15,608	15,817	16,029	16,245	16,464	16,686	16,911	17,140	17,373	17,608	17,848	18,091
Information Systems	75,133	75,861	1.0%	86,207	14.7%	88,709	95,763	98,495	101,484	108,041	111,158	114,415	117,818	121,535	131,637	135,523	139,586	143,833	148,462

Administration, Human Resources & Information Systems

496,671	555,198	11.8%	546,316	10.0%	561,065	580,715	596,406	612,729	633,001	650,231	668,006	686,344	705,426	731,339	751,492	772,291	793,758	816,105
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Municipal Hall, Legal & Audit

222,700	187,308	-15.9%	183,626	-17.5%	186,632	190,230	193,927	197,723	201,616	205,616	209,720	213,934	218,262	222,708	227,272	231,960	236,775	241,719
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Planning

45,000	59,318	31.8%	45,000	0.0%	45,900	46,818	47,754	48,709	49,683	50,677	51,691	52,725	53,780	54,856	55,953	57,072	58,213	59,377
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Contracted Support Services (Finance, Engineering, Website & Other)

105,500	94,266	-10.6%	76,515	-27.5%	78,030	79,575	81,150	82,757	84,396	86,068	87,773	89,512	91,285	93,095	94,941	96,823	98,743	100,700
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Building & Plumbing Inspection

118,062	125,001	5.9%	120,829	2.3%	123,968	127,197	130,516	133,931	137,442	141,054	144,765	148,582	152,509	156,545	160,696	164,964	169,358	173,875
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Bylaw Enforcement

46,506	49,004	5.4%	49,172	5.7%	50,543	51,951	53,403	54,894	56,428	58,006	59,629	61,298	63,014	64,779	66,594	68,464	70,384	72,361
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Public Works

Public Works General	229,066	233,368	1.9%	242,955	6.1%	245,029	252,297	259,768	267,448	275,342	283,456	291,797	300,372	309,187	318,251	327,569	337,149	346,999	357,128
Vehicles, Equipment & Supplies	48,075	53,525	11.3%	44,374	-7.7%	45,209	46,059	46,925	47,810	48,712	49,631	50,568	51,521	52,496	53,488	54,500	55,531	56,583	57,655
Roads, bridges, storm sewers etc. (Non-MRN)	26,788	19,585	-26.9%	30,089	12.3%	30,692	31,305	31,931	32,570	33,222	33,886	34,565	35,256	35,961	36,681	37,415	38,162	38,926	39,704
Trails & Public Spaces	10,500	3,659	-65.2%	7,140	-32.0%	7,283	7,429	7,578	7,730	7,885	8,043	8,204	8,368	8,535	8,706	8,880	9,058	9,239	9,424

Public Works

314,429	310,137	-1.4%	324,558	3.2%	328,213	337,090	346,202	355,558	365,161	375,016	385,134	395,517	406,179	417,126	428,364	439,900	451,747	463,911
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Fire & Emergency Operations

Fire Protection	5,100	1,500	-70.6%	5,202	2.0%	5,306	5,412	5,520	5,630	5,743	5,858	5,975	6,095	6,217	6,341	6,468	6,597	6,729	6,864
Emergency Preparedness	3,000	536	-82.1%	3,060	2.0%	3,121	3,183	3,247	3,312	3,378	3,446	3,515	3,585	3,657	3,730	3,805	3,881	3,959	4,038

Fire & Emergency Operations

8,100	2,036	-74.9%	8,262	2.0%	8,427	8,595	8,767	8,942	9,121	9,304	9,490	9,680	9,874	10,071	10,273	10,478	10,688	10,902
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Interest, Bank Expenses, Bad Debts & Other

14,000	14,318	2.3%	14,229	1.6%	14,463	14,701	14,944	15,192	15,444	15,701	15,963	16,230	16,503	16,782	17,066	17,356	17,651	17,952
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Total Regular Operating Expenses	1,496,572	1,521,327	1.7%	1,496,357	0.0%	1,528,320	1,571,271	1,610,879	1,651,752	1,697,218	1,740,308	1,784,618	1,830,189	1,877,231	1,931,845	1,981,461	2,032,505	2,085,024	2,139,247
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VILLAGE OF BELCARRA GENERAL OPERATING FUND
15-YEAR (2026 - 2040) FINANCIAL PLAN

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	Budget 2025	Estimated Year-End 2025	% change from 2024 Budget	Draft Budget 2026	% change from 2024 Budget	Plan 2027	Plan 2028	Plan 2029	Plan 2030	Plan 2031	Plan 2032	Plan 2033	Plan 2034	Plan 2035	Plan 2036	Plan 2037	Plan 2038	Plan 2039	Plan 2040
Allocation of Centralized Support Costs to MRN, Water & WARD	(350,237)	(355,035)	1.4%	(348,180)	-0.6%	(356,731)	(366,650)	(375,957)	(385,431)	(396,043)	(406,025)	(416,292)	(426,846)	(437,747)	(450,543)	(462,035)	(473,858)	(486,023)	(498,588)
Surplus Before Other Revenue/Expenses & Transfers	681,937	585,022	-14.2%	631,872	-7.3%	671,225	703,405	740,859	779,862	818,163	861,074	906,031	953,112	1,002,294	1,049,153	1,103,195	1,159,771	1,218,990	1,280,837
Major Road Network (MRN) - TransLink Funded																			
Conditional Operating Transfers (MRN)	(148,927)	(157,366)	5.7%	(159,216)	6.9%	(165,275)	(167,668)	(174,044)	(176,449)	(183,257)	(185,865)	(192,798)	(195,628)	(202,881)	(206,257)	(213,831)	(217,151)	(225,073)	(228,670)
Allocation of Centralized Support to MRN	66,895	67,798	1.3%	66,502	-0.6%	68,136	70,030	71,808	73,617	75,644	77,551	79,512	81,528	83,610	86,054	88,249	90,507	92,830	95,230
MRN Operating Costs	82,032	89,568	9.2%	92,714	13.0%	97,139	97,638	102,236	102,832	107,613	108,314	113,286	114,100	119,271	120,203	125,582	126,644	132,243	133,440
Net MRN	0	0	0.0%	0	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Community Building Fund Grant & Transfers																			
Community Works Fund Grant	(65,633)	(65,633)	0.0%	(65,633)	0.0%	(68,258)	(68,258)	(68,941)	(69,630)	(70,326)	(71,029)	(71,739)	(72,456)	(73,181)	(73,913)	(74,652)	(75,399)	(76,153)	(76,915)
Transfer to Community Works Fund Reserve	65,633	65,633	0.0%	65,633	0.0%	68,258	68,258	68,941	69,630	70,326	71,029	71,739	72,456	73,181	73,913	74,652	75,399	76,153	76,915
Net Community Works Fund	0	0	0.0%	0	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-Reoccurring & Special Operating Expenses & Funding																			
Emergency Management Grant	(19,561)	(19,561)	0.0%	0	-100.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Emergency Management Expenses	19,561	19,561	0.0%	0	-100.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Housing Initiatives Grant	(86,782)	(95,542)	10.1%	0	-100.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Housing Initiatives Expenses (includes Housing Needs Assessment)	86,782	95,542	10.1%	0	-100.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Storm Water Grant	0	15,000	>100.0%	0	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Storm Water Grant Project	0	(10,000)	0.0%	0	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Transfer from Stabilization Reserve	(6,500)	(11,500)	76.9%	(27,530)	323.5%	0	0	0	(30,283)	0	0	0	(33,311)	0	0	0	(36,643)	0	0
Strategic Planning	0	0	0.0%	0	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Election Expenses	0	0	0.0%	27,530	>100.0%	0	0	0	30,283	0	0	0	33,311	0	0	0	36,643	0	0
Transfer from Community Works Gas Tax Reserve	0	0	0.0%	0	0.0%	0	(60,000)	0	0	0	0	(65,000)	0	0	0	0	(70,000)	(70,000)	(70,000)
Climate Action Plan Deferred Revenue (Active Transportation Plan)	(18,750)	(18,750)	0.0%	0	-100.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Active Transportation Plan Grant	(18,750)	(18,750)	0.0%	0	-100.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privacy Management Program (PMP)/Records Management	6,500	6,500	0.0%	0	-100.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Records Management Grant	0	(8,480)	>100.0%	0	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Records Management Expense	0	8,480	>100.0%	0	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Active Transportation Plan	37,500	37,500	0.0%	0	-100.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OCP Review & Update	0	0	0.0%	0	0.0%	0	60,000	0	0	0	0	65,000	0	0	0	0	70,000	70,000	70,000
Net Non-Reoccurring & Special Projects	0	0	0.0%	0	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Transfers to Reserves & Surplus																			
General Capital Reserve Fund	166,070	128,404	-22.7%	216,455	30.3%	232,941	273,525	232,671	247,120	261,264	277,228	293,985	311,571	329,970	347,416	367,707	388,986	411,295	434,628
Vehicle & Equipment Capital Reserve Fund	94,898	94,898	0.0%	120,252	26.7%	129,411	136,763	145,420	154,450	163,290	173,267	183,742	194,732	206,231	217,134	229,817	243,116	257,059	271,642
Transportation Infrastructure Reserve Fund	142,347	142,347	0.0%	120,251	-15.5%	129,410	136,764	174,504	185,339	195,947	207,921	220,490	233,678	247,478	260,560	275,780	291,739	308,471	325,971
Financial Stabilization Reserve Fund	71,173	71,173	0.0%	24,050	-66.2%	25,882	0	29,084	30,889	32,657	34,653	36,749	38,945	41,246	43,427	45,963	48,623	51,412	54,328
Transfer of Interest to Reserves/Surplus	192,449	133,200	-30.8%	135,864	-29.4%	138,581	141,353	144,180	147,064	150,005	153,005	156,065	159,186	162,369	165,616	168,928	172,307	175,753	179,268
Transfer to General Fund Surplus	15,000	15,000	0.0%	15,000	0.0%	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000
Total Transfers to Reserves & Surplus	681,937	585,022	-14.2%	631,872	-7.3%	671,225	703,405	740,859	779,862	818,163	861,074	906,031	953,112	1,002,294	1,049,153	1,103,195	1,159,771	1,218,990	1,280,837
FINANCIAL PLAN BALANCE	0	0	0.0%	0	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Appendix B: Water Operating Fund Long-Term (2026 – 2040) Financial Plan

VILLAGE OF BELCARRA WATER OPERATING FUND 15-YEAR (2026 - 2040) FINANCIAL PLAN																			
Page 1 of 1	Budget 2025	Estimated Year-End 2025	% change from 2025 Budget	Draft Budget 2026	% change	Plan 2027	Plan 2028	Plan 2029	Plan 2030	Plan 2031	Plan 2032	Plan 2033	Plan 2034	Plan 2035	Plan 2036	Plan 2037	Plan 2038	Plan 2039	Plan 2040
Regular Operating Revenues																			
<u>User Fees, Charges & Interest</u>																			
Water Annual Fees	493,041	494,426	0.3%	512,763	4.0%	533,274	554,605	576,789	599,861	623,855	648,809	674,761	701,751	729,821	759,014	789,375	820,950	853,788	887,940
Water System Connection Fees/Other	2,250	3,320	47.6%	3,350	48.9%	4,100	4,100	4,100	4,100	4,100	4,100	4,100	4,100	4,100	4,100	4,100	4,100	4,100	4,100
Interest Income	10,000	8,000	-20.0%	8,000	-20.0%	8,320	8,653	8,999	9,359	9,733	10,122	10,527	10,948	11,386	11,841	12,315	12,808	13,320	13,853
<u>User Fees, Charges & Interest</u>	505,291	505,746	0.1%	524,113	3.7%	545,694	567,358	589,888	613,320	637,688	663,031	689,388	716,799	745,307	774,955	805,790	837,858	871,208	905,893
Total Regular Operating Revenues	505,291	505,746	0.1%	524,113	3.7%	545,694	567,358	589,888	613,320	637,688	663,031	689,388	716,799	745,307	774,955	805,790	837,858	871,208	905,893
Regular Operating Expenses																			
<u>Administration</u>																			
Allocation of Centralized Support	188,778	191,258	1.3%	187,669	-0.6%	192,278	197,624	202,641	207,747	213,467	218,847	224,381	230,070	235,946	242,843	249,037	255,409	261,966	268,739
Other (Environmental Monitoring & Lease)	277	277	0.0%	277	0.0%	277	277	277	277	277	277	277	277	277	277	277	277	277	277
<u>Allocation of Centralized Cost/Other</u>	189,055	191,535	1.3%	187,946	-0.6%	192,555	197,901	202,918	208,024	213,744	219,124	224,658	230,347	236,223	243,120	249,314	255,686	262,243	269,016
<u>Water Purchases & Conveyance</u>	120,840	122,257	1.2%	126,500	4.7%	129,345	132,256	135,236	138,285	141,406	144,600	147,868	151,213	154,636	158,140	161,726	165,396	169,153	172,999
<u>Water Systems Operations</u>																			
Public Works	63,196	65,880	4.2%	67,451	6.7%	67,451	69,431	71,466	73,564	75,725	77,948	80,238	82,594	85,020	87,520	90,093	92,742	95,469	98,277
Utilities & Scada	14,208	14,897	4.8%	14,208	0.0%	14,479	14,755	15,037	15,323	15,614	15,912	16,215	16,525	16,841	17,164	17,492	17,826	18,167	18,515
Station Repair & Maintenance	13,741	12,817	-6.7%	13,741	0.0%	14,015	14,296	14,582	14,874	15,171	15,474	15,783	16,099	16,420	16,749	17,084	17,426	17,774	18,129
Reservoir Repair & Maintenance	1,148	1,148	0.0%	1,148	0.0%	1,171	1,194	1,218	1,242	1,267	1,292	1,318	1,344	1,371	1,398	1,426	1,455	1,484	1,514
Materials & Equipment	8,570	6,271	-26.8%	8,570	0.0%	8,741	8,916	9,094	9,276	9,461	9,650	9,843	10,040	10,241	10,446	10,655	10,868	11,086	11,307
<u>Water Systems Operations</u>	100,863	101,013	0.1%	105,118	4.2%	105,857	108,592	111,397	114,279	117,238	120,276	123,397	126,602	129,893	133,277	136,750	140,317	143,980	147,742
Total Regular Operating Expenses	410,758	414,805	1.0%	419,564	2.1%	427,757	438,749	449,551	460,588	472,388	484,000	495,923	508,162	520,752	534,537	547,790	561,399	575,376	589,757
Surplus Before Debt & Transfers	(94,533)	(90,941)	-3.8%	(104,549)	10.6%	(117,937)	(128,609)	(140,337)	(152,732)	(165,300)	(179,031)	(193,465)	(208,637)	(224,555)	(240,418)	(258,000)	(276,459)	(295,832)	(316,136)
<u>Long-Terms Debt Payments/Transfers (Funded by Parcel Taxes & Transfer)</u>																			
Long-Term Debt Interest Expense	150,561	150,561	0.0%	150,561	0.0%	150,561	150,561	150,561	150,561	150,561	150,561	150,561	150,561	150,561	150,561	150,561	150,561	150,561	150,561
Debt Principle Payment	119,002	119,002	0.0%	119,002	0.0%	119,002	119,002	119,002	119,002	119,002	119,002	119,002	119,002	119,002	119,002	119,002	119,002	119,002	119,002
Parcel tax	(267,617)	(266,506)	-0.4%	(267,617)	0.0%	(267,617)	(267,617)	(267,617)	(267,617)	(267,617)	(267,617)	(267,617)	(267,617)	(267,617)	(267,617)	(267,617)	(267,617)	(267,617)	(267,617)
Transfer from Water Debt Repayment Reserve	(1,946)	(1,946)	0.0%	(1,946)	0.0%	(1,946)	(1,946)	(1,946)	(1,946)	(1,946)	(1,946)	(1,946)	(1,293)	0	0	0	0	0	0
Total Net Long-Term Debt	0	1,111	>100.0%	0	0.0%	0	0	0	0	0	0	653	1,946	1,946	1,946	1,946	1,946	1,946	1,946
<u>Transfers to Reserve Funds & Surplus</u>																			
Transfer To Water Capital Reserve	87,075	82,396	-5.4%	97,091	11.5%	105,430	116,052	117,729	130,072	142,587	156,264	169,989	183,812	199,672	215,476	232,998	251,396	270,707	290,947
Transfer to Vehicle & Equipment Reserve	1,224	1,200	-2.0%	1,224	0.0%	1,248	1,273	1,298	1,324	1,350	1,377	1,405	1,433	1,462	1,491	1,521	1,551	1,582	1,614
Transfer of MFA Cash Deposit Interest	1,234	1,234	0.0%	1,234	0.0%	1,259	1,284	1,310	1,336	1,363	1,390	1,418	1,446	1,475	1,505	1,535	1,566	1,597	1,629
Transfer to Water Operating Fund Surplus	5,000	5,000	0.0%	5,000	0.0%	10,000	10,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Transfers to Reserve Funds & Surplus	94,533	89,830	-5.0%	104,549	10.6%	117,937	128,609	140,337	152,732	165,300	179,031	192,812	206,691	222,609	238,472	256,054	274,513	293,886	314,190
FINANCIAL PLAN BALANCE	0	0	0.0%	0	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Appendix C: WARD Operating Fund Long-Term (2026 – 2040) Financial Plan

VILLAGE OF BELCARRA WASTE & RECYCLE DEPOT (WARD) OPERATING FUND																				
15-YEAR (2026 - 2040) FINANCIAL PLAN																				
	Budget 2025	Estimated Year-End 2025	% change from 2025 Budget	Draft Budget 2026	% change	Plan 2027	% change	Plan 2028	Plan 2029	Plan 2030	Plan 2031	Plan 2032	Plan 2033	Plan 2034	Plan 2035	Plan 2036	Plan 2037	Plan 2038	Plan 2039	Plan 2040
Page 1 of 1																				
REGULAR OPERATING REVENUES																				
FEES & CHARGES																				
Waste & Recycling Annual Fee & Tags	247,063	246,216	-0.3%	259,369	5.0%	269,725	4.0%	280,495	291,695	303,343	315,456	328,054	341,155	354,780	368,949	383,684	399,009	414,946	431,520	448,756
Permits & Licences	100	100	0.0%	100	0.0%	100	0.0%	100	100	100	100	100	100	100	100	100	100	100	100	100
Fees & Charges	247,163	246,316	-0.3%	259,469	5.0%	269,825	4.0%	280,595	291,795	303,443	315,556	328,154	341,255	354,880	369,049	383,784	399,109	415,046	431,620	448,856
Interest Income	0	0	0.0%	0	0.0%	0	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Regular Operating Revenues	247,163	246,316	-0.3%	259,469	5.0%	269,825	4.0%	280,595	291,795	303,443	315,556	328,154	341,255	354,880	369,049	383,784	399,109	415,046	431,620	448,856
REGULAR OPERATING EXPENSES																				
Allocation of Centralized Support	94,564	95,978	1.5%	94,009	-0.6%	96,317	2.5%	98,996	101,508	104,066	106,932	109,627	112,399	115,248	118,192	121,647	124,749	127,942	131,226	134,619
OPERATIONS & MAINTENANCE																				
Public Works	6,971	7,268	4.3%	7,441	6.7%	7,660	2.9%	7,884	8,115	8,355	8,600	8,853	9,111	9,380	9,655	9,939	10,231	10,533	10,842	11,160
Utilities	520	550	5.8%	541	4.0%	563	4.1%	586	609	633	658	684	711	739	769	800	832	865	900	936
Depot Operations	45,614	50,601	10.9%	47,263	3.6%	48,208	2.0%	49,172	50,156	51,159	52,183	53,226	54,291	55,375	56,483	57,612	58,764	59,940	61,138	62,360
Materials & Equipment	5,958	3,698	-37.9%	6,425	7.8%	6,553	2.0%	6,684	6,818	6,954	7,093	7,235	7,380	7,528	7,679	7,833	7,990	8,150	8,313	8,480
Processing & Hauling Expense	81,213	70,441	-13.3%	73,245	-9.8%	76,158	4.0%	79,187	82,337	85,613	89,019	92,561	96,244	100,074	104,056	108,197	112,504	116,983	121,640	126,483
WARD Operations	140,276	132,558	-5.5%	134,915	-3.8%	139,142	3.1%	143,513	148,035	152,714	157,553	162,559	167,737	173,096	178,642	184,381	190,321	196,471	202,833	209,419
	234,840	228,536	-2.7%	228,924	-2.5%	235,459	2.9%	242,509	249,543	256,780	264,485	272,186	280,136	288,344	296,834	306,028	315,070	324,413	334,059	344,038
(SURPLUS) DEFICIT BEFORE OTHER REVENUE/EXPENSES & TRANSFERS	(12,323)	(17,780)	44.3%	(30,545)	147.9%	(34,366)	12.5%	(38,086)	(42,252)	(46,663)	(51,071)	(55,968)	(61,119)	(66,536)	(72,215)	(77,756)	(84,039)	(90,633)	(97,561)	(104,818)
TRANSFERS TO (FROM) RESERVES & SURPLUS & INTERNAL LOAN REPAYMENT																				
Transfer to WARD Surplus to pay Internal Loan & to Transfer to Reserve	12,323	17,780	44.3%	30,545	147.9%	34,366	12.5%	38,086	42,252	46,663	51,071	55,968	61,119	66,536	72,215	77,756	84,039	90,633	97,561	104,818
TOTAL TRANSFERS TO (FROM) RESERVES & SURPLUS	12,323	17,780	44.3%	30,545	147.9%	34,366	12.5%	38,086	42,252	46,663	51,071	55,968	61,119	66,536	72,215	77,756	84,039	90,633	97,561	104,818
FINANCIAL PLAN BALANCE	0	0	0.0%	0	0.0%	0	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0

Appendix D: Comparative Benchmarks

The comparative benchmarks presented in this section are presented for reference during budget deliberations. The following communities have been chosen as comparators to Belcarra:

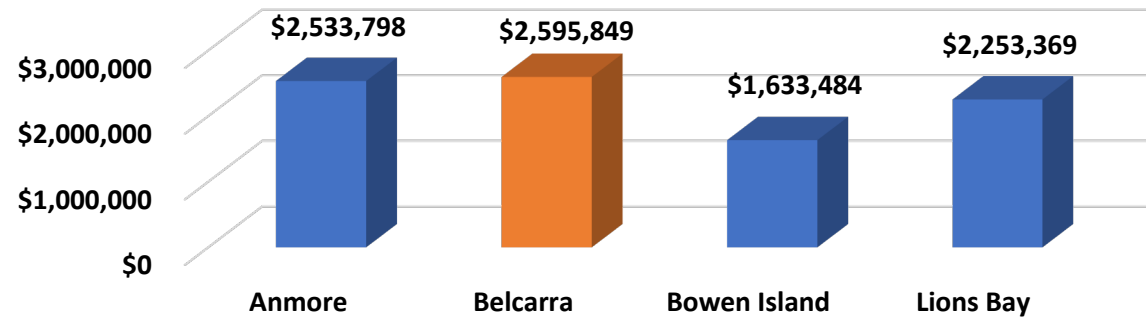
- Lions Bay
- Anmore
- Bowen Island

When viewing the data, it is important to remember that each community is unique in terms of its assessment base, geographical size, assets and services, financial priorities and objectives, etc. For example, Lions Bay, Anmore and Bowen Island have respective populations of 1,390, 2,356 and 4,256 compared to 687 in Belcarra (2021 census). The geographical sizes also range from 2.5 sq km, 28 sq.km and 49 sq.km respectively, compared to 5.5 sq.km in Belcarra. Geographical size is often correlated with more linear assets such as roads, drainage, water and sanitary systems. Additionally, assets and services such as sanitary collection and treatment, garbage/recycling pick up, and parks are provided in the other communities.

In other words, no two communities are alike. However, certain trends and regional influences can sometimes emerge which are worthy of consideration. Comparators can also be useful in determining the value delivered for taxes and rates paid.

This statistical data is published by the Ministry of Municipal Affairs (Ministry) annually and is referred to as “Local Government Statistics”. The value of a representative house in Belcarra for 2025 is \$2,595,849 after negating the impact of the water lots. This updated value and the associated tax impact of this value has been used in the tax comparisons shown in the benchmark comparisons below.

**2025
Representative House Value**



**2025
General Municipal Taxes
(based on representative house)**

