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DISTRICT OF ELKFORD  
FIVE-YEAR  
FINANCIAL PLAN

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2026-2030

**DRAFT**





# DISTRICT OF ELKFORD

## *2026-2030 Five-Year Financial Plan*

### *District of Elkford Financial Services Department*

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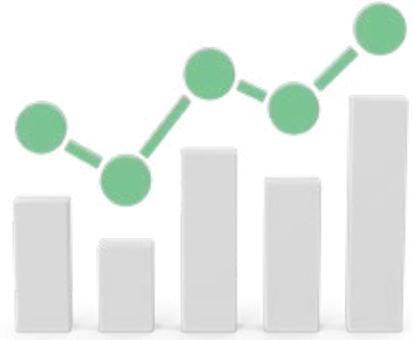


# Table of Contents

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1.0	BUDGET 101	pg. 4
	2023-2026 Strategic Plan	pg. 6
2.0	OVERVIEW	pg. 10
	Welcome to the Wild Side	pg. 12
	Our Organization and Mission	pg. 14
3.0	REVENUES	pg. 16
3.1	Funding Sources	pg. 18
3.2	Property Taxes	pg. 20
3.3	Permissive Tax Exemptions	pg. 30
3.4	Parcel Taxes	pg. 32
3.5	Fees and Charges: Sale of Services	pg. 34
	Other Revenues	pg. 38
4.0	OPERATIONS	pg. 42
4.1	General Government	pg. 44
4.2	Protective Services	pg. 56
4.3	Transportation Services: Public Works & Engineering	pg. 62
4.4	Environmental Health	pg. 68
4.5	Public Health: Cemetery	pg. 70
4.6	Community/Development Services (Planning & Development Services)	pg. 72
4.7	Community/Recreation Services (Community & Facility Services)	pg.80
4.8	Debt Services	pg. 88
5.0	CAPITAL WORKS	pg. 90
6.0	TRANSFERS OF RESERVES & SURPLUS	pg. 94
6.1	Transfers (From) Reserves & Surplus	pg. 97
7.0	FIVE-YEAR FINANCIAL PLAN BYLAW	pg. 102

# 1.0 Budget 101



$$\text{REVENUE} - \text{EXPENSES} = \text{BUDGET}$$

## REVENUES: WHERE DOES THE MONEY COME FROM?

- Taxation
- Parcel taxes (water, sewer and recreation)
- Grants
- Fees and charges (programming, ice rentals, swim lessons)
- User fees (water, sewer and solid waste collection)
- Sale of services (Public Works and Building Department)
- Investment income
- Long-term borrowing

## EXPENSES: WHERE DOES THE MONEY GO?

The budget consists of an **operating budget** and a **capital budget**.

- The **operating budget** consists of regular expenses that are needed to operate the day-to-day operations. This includes wages, power, heat, insurance, maintenance of facilities and maintenance of water, sewer, roads and trails infrastructure.
- The **capital budget** includes large purchases and upgrades to District of Elkford equipment and facilities. For example: Public Works snow plows and loaders, Fire Department fire engines and the replacement of aging infrastructure and etc.

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**ELKFORD'S FIVE-YEAR FINANCIAL PLAN AND BUDGET IS UPDATED ANNUALLY.**

**THIS DOCUMENT OUTLINES HOW THE DISTRICT PLANS TO ALLOCATE RESOURCES TO DELIVERING THE DAY-TO-DAY PROGRAMS AND SERVICES THAT OUR RESIDENTS AND BUSINESSES RELY ON, WHILE ACHIEVING ELKFORD'S STRATEGIC PLAN.**



# 2023 to 2026 Strategic Plan

This strategic plan establishes a collective vision for the future and ensures that we are aligned in our purpose and direction. It helps to guide the development of our budgets and the allocation and prioritization of our financial and human resources.

It also assists in communicating our vision, goals and objectives to the community, and in doing so, build trust, confidence and accountability with our citizens.

## 1. Land Development

### Goal

To ensure that there are appropriate lands available within the District to support future growth and development.

### Why

A range of lands being available for industrial, residential and commercial development will enable growth and diversify the community's tax base.

### Objectives

- 1.1 Undertake a residential and industrial land inventory and gap analysis to identify needs and opportunities for land redesignation and/or acquisition.
- 1.2 Explore the feasibility of establishing an independent Land Development Corporation to facilitate more proactive and responsive land development within the District.
- 1.3 Ensure appropriate consideration of Council's vision and goals for future growth in the development of a new Official Community Plan.



## *2. Managing our Assets and Infrastructure*

### **Goal**

To manage our municipal infrastructure and assets in a manner that supports resilient, reliable and sustainable delivery of services.

### **Why**

A structured and systematic approach to managing and investing in our assets and infrastructure ensures continuity and reliability of our services and avoids the high cost of addressing failures or premature replacement.

### **Objectives**

- 2.1 Engage and inform the public about the importance and financial benefits of responsible asset management in order to enhance awareness and support.
- 2.2 Develop appropriate policies and budgetary strategies to support proactive and cost-effective asset and infrastructure repair and replacement for the District.
- 2.3 Undertake a recreation facility master plan to assess long-term needs and future direction for the provision of recreation facilities and services.
- 2.4 Review and refine services levels for the District's assets to effectively align infrastructure maintenance and development with service expectations.

## 3. *Organizational Resiliency*

### Goal

An adaptable and sustainable organization with sufficient capacity to meet current and future service demands and expectations.

### Why

The organization must effectively align capacity with demands in order to maintain desired levels of service for the community, and to support the attraction and retention of employees.

### Objectives

- 3.1 Encourage the investigation and implementation of alternative/innovative service delivery models within the organization to optimize capacity and efficiency.
- 3.2 Undertake an organizational resiliency assessment to identify performance gaps, risks and strategies for improvement.
- 3.3 Increase the integration of technology in the organization's administrative and operational functions and processes to increase service quality and efficiency.



## 4. Advocacy

### Goal

To advocate for the protection and enhancement of our community's liveability and quality of life.

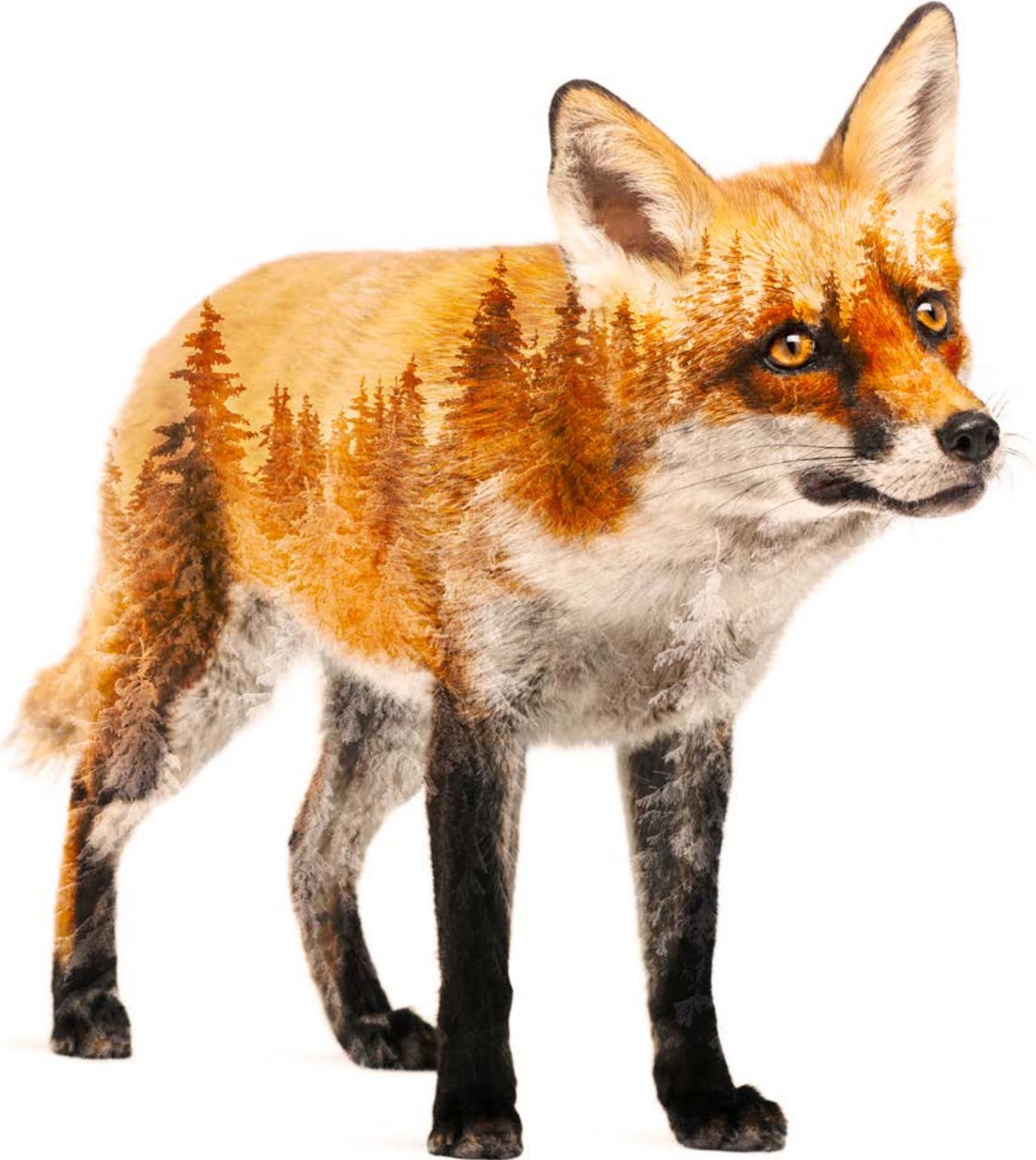
### Why

We must effectively convey our community's goals and aspirations to other levels of government and encourage them to fulfill their obligations and to ensure adequate funding and support is available to address our community's pressing needs.

### Objectives

- 4.1 Attainable Housing– Investment in affordable housing initiatives that address the spectrum of housing needs.
- 4.2 Health Services– Provision of adequate and accessible health and social services including medical care, ambulance service and mental health and addictions.
- 4.3 Health Care Facilities– Provision of health care facilities that meet and exceed the needs of our residents and the service providers.
- 4.4 Inter-Regional Transit– Effective transit service that enables affordable, convenient and safe travel between service centres in the region.
- 4.5 Highway Maintenance Standards– Improved winter highway maintenance standards and contractor adherence on Hwy 43.





## 2.0 Overview

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**The financial plan is developed considering the primary vision, objectives and policies of council and specifies the financial priorities to assist the District in achieving its objectives and vision.**

The **2026 Financial Plan** continues to incorporate the direction from the Official Community Plan (OCP) into the operating plans of the District.

In November 2023, council held a professional strategic planning session which outlined council's vision for the next five years. The Strategic Plan outlines the strategic priorities identified during the strategic planning session.

The *Community Charter* requires that the District adopt an annual Five-Year Financial Plan Bylaw before May 15 each year. The *Community Charter* also requires the District to establish a Financial Plan with objectives and policies regarding funding sources, the proportion of revenue from that funding source, the distribution of taxes amongst property classes and permissive tax exemptions. The District has tried to expand upon this requirement to incorporate some of the sustainability initiatives as integrated within the OCP.

The report is divided into the major categories to present financial information on the District's revenue policies and tax rate bylaw for 2026, the operating plans for **2026 to 2030**, the capital plans for **2026 to 2030** and planned transfers to reserves and surpluses.

The success of staff's ability to implement the direction outlined in this financial plan will be monitored regularly. Staff will be presenting quarterly reports to council that focus on the priority projects outlined in this document as well as the financial state of the municipality.





Elkford has grown into more than just a mining town: it's an extraordinary wilderness community, offering the best of modern amenities and mountain culture, in the Kootenay Rockies of British Columbia. It's located at a higher altitude than any other community in B.C., and it's one of those rare places where you can still step out your door and into the wilderness.

From Sparwood, follow Highway 43 north until the road ends and the wilderness begins. A hidden gem of the East Kootenay, Elkford is a high-altitude Rocky Mountain municipality that calls to the wild at heart and adventurous in spirit. Without a traffic light or big-box store in sight, Elkford's rugged mountain ranges, iconic Canadian wildlife and untamed wilderness are truly an outdoor enthusiast's dream come true.

Wilderness has always been at the core of Elkford's identity. Built in 1971, as a homestead for mining industry workers and their families, Elkford has grown to boast the amenities, recreation facilities and luxuries of a much larger city centre. This idyllic mountain hamlet currently provides over 2,749 residents with postcard-perfect views, beautifully maintained community parks, a nine-hole golf course, hiking and mountain biking trails, a beautiful ski hill, world-class fishing, emerald lakes and endless backcountry to explore.

Whether you're looking for your next great adventure, or a picture-perfect place to raise a family, you'll find it in Elkford, the Wilderness Capital of B.C.

*Welcome to the wild side.*

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# *Our Organization*

## **1. GENERAL GOVERNMENT: Council, Corporate Administration and Financial Services**

- Council and government relations
- Human resources
- Corporate administration
- Financial planning
- Communications

## **2. PROTECTIVE SERVICES: Fire & Emergency Services**

- Protection services with first responders
- Emergency Management
- Search and Rescue (SAR) (Funding)

## **3. TRANSPORTATION SERVICES: Public Works & Engineering**

- Roads, water and sewer infrastructure
- Solid waste collection

## **4. COMMUNITY/DEVELOPMENT: Planning & Development Services**

- Building and development services
- Business licensing
- Bylaw enforcement

## **5. COMMUNITY/RECREATION SERVICES: Community & Facility Services**

- Recreation (trails, parks and playgrounds, facilities), including Recreation Centre (arena and curling rink) Aquatic Centre, Community Conference Centre, Visitor Centre, Municipal Campground
- Support for Elkford Public Library, Elkford Chamber of Commerce, Elkford Curling Club, Mountain Meadows Golf Course and Wapiti Ski Club and the cemetery grounds keeping
- Community Events: Wildcat Days, Winter in the Wild, Remembrance Day Ceremony, Christmas Truck Parade and Tree Light-Up, Seniors' Christmas Luncheon, Volunteer Appreciation Day and etc.

## *GUIDED BY* **STRATEGIC DIRECTIONS**

- A vibrant community
- A sustainable community
- A safe and healthy community
- A community with pride
- An effective and efficient organization

# Our Mission

Through innovative leadership, we provide opportunities for responsible growth, in harmony with industry and the environment. We take advantage of opportunities that enhance affordable community living and sustain the quality of life that citizens, businesses and visitors expect.



PHOTO: "Karwandy family enjoying Elkford's Meeting Place" by Nick Nault

## Our Values



Fairness and Ethics



Innovation and Competency



Responsibility and Accountability

# Our Vision

The future vision of Elkford is one of a safe, healthy, vibrant, progressive and sustainable community in a wilderness environment. The community will have a stable and diversified economy, supported by citizens with a strong sense of community pride.





*3.0 Revenues*

# 3.0 Revenues

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## 3.1 Funding Sources

Table 1 shows the proportion of total revenue proposed to be raised from each funding source. Property taxes generally form the greatest proportion of revenue. The reliance on property taxes is lessened when funding is available from other sources, such as reserves and surplus. However, reserves and surplus accounts are generally internally restricted funds and are not funds from an external source. As such, the District is at risk to changes to the property tax structure.

Although the District can fund projects through borrowing, this would increase long-term expenditure requirements.

### Objectives

- To diversify the distribution of revenue sources to reduce the reliance on property taxes.

### Policies

- The District may review all user fee levels annually to ensure they are adequately funding both the capital and delivery costs of the service wherever appropriate.
- The District may strive to supplement revenues from user fees, charges and parcel taxes levied for specified purposes, rather than property taxes based on valuations.
- The District will research and apply for grant funding to support projects.
- The District will research and identify additional and/or other sources of funding.
- The District will minimize the use of borrowing to fund projects.



**TABLE 1: Sources of Revenue**

Revenue Source	2025	% of Total	2026	% of Total
Property taxes	\$8,776,055	43%	\$9,128,680	46%
Fees and charges	2,406,920	15%	2,708,946	13%
Other sources	1,099,239	5%	597,929	3%
Grants/Donations	1,416,384	11%	1,056,584	5%
Borrowing	1,300,000	0%	1,000,000	5%
Reserves	6,926,603	10%	3,826,753	19%
Surplus	574,405	16%	1,765,739	9%
<b>Total</b>	<b>22,499,606</b>	<b>100%</b>	<b>20,084,631</b>	<b>100%</b>

The District is supported by revenues from a variety of sources. This section provides the general objectives and policy direction on the major sources of funding, as well as summary information and budgets for each major funding source.

## 3.2 Property Taxes

Table 2 outlines the distribution of property taxes among the property classes. The major industry property class (4) provides the largest proportion of property tax revenue. This revenue is generated as per the Elk Valley Property Tax Sharing Agreement, dated March 31, 2008, between the District of Elkford, the Corporation of the City of Fernie, the District of Sparwood and the Regional District of East Kootenay.

### Objectives

- To ensure that the proportion of property tax revenue generated by all classes is a fair allocation.
- To distribute tax levies among the property classes considering the social and economic goals of the community, particularly to implement a range of sustainability initiatives.
- To adjust the taxes levied to the residential class to move the total residential taxes **paid** on the average residential property closer to the provincial average.

### Policies

- The District may annually review the percentage distribution between property classes, the impact of rate increases to a representative house and business and compare the average residential total taxes with other neighbouring communities and provincial averages when establishing property tax rates.
- The District may consider the non-market value changes as changes to the total amount of taxation and adjust the tax requisition as if the non-market change increased or decreased the taxes from the prior year, before calculating any tax level changes.
- The District will endeavor to distribute tax increases equally amongst the different property classes so that the average property in each class receives the same percentage increase.



## TABLE 2: Distribution of Property Tax

Property Class	2025	% of Total	2026	% of Total
1. Residential	\$2,859,060	36%	\$3,067,873	38%
2. Utilities	219,137	3%	229,013	3%
4. Major Industrial	4,116,554	54%	4,157,365	52%
5. Light Industrial	9,676	0%	10,531	0%
6. Business And Other	455,240	6%	486,204	6%
7. Managed Forest Land	85,914	1%	109,107	1%
8. Recreation/ Non-Profit	2,640	0%	3,053	0%
9. Farmland	355	0%	358	0%
<b>Total</b>	<b>\$7,748,576</b>	<b>100%</b>	<b>\$8,063,504</b>	<b>100%</b>



**TABLE 3: 2026 Tax Rates**

Classification	Residential	Utility	Major Industry	Light Industry	Business	Managed Forests	Recreation/ Non-profit	Farm
Class No.	1	2	4	5	6	7	8	9
<b>General Levy</b>	5.63359	39.99849	19.15421	17.46413	10.02779	29.68902	5.63359	5.63359
<b>School Levy</b>	1.58910	11.74000	1.42000	3.56000	3.56000	2.04000	2.13000	7.05000
<b>Police Tax Levy</b>	0.24450	0.85560	0.83110	0.83110	0.59890	0.73340	0.24450	0.24450
<b>Regional District</b>	0.22251	1.57982	0.75653	0.68978	0.39607	1.17263	0.22251	0.22251
<b>Elk Valley Waste Management</b>	0.36453	2.58816	1.23940	1.13004	0.64886	1.92107	0.36453	0.36453
<b>Regional Hospital</b>	0.40687	1.42405	1.38336	1.38336	0.99683	1.22061	0.40687	0.40687
<b>BC Assessment Authority</b>	0.03570	0.42140	0.42710	0.10040	0.10090	0.24990	0.03540	0.03540
<b>Municipal Finance Authority</b>	0.00020	0.00070	0.00070	0.00070	0.00050	0.00060	0.00020	0.00020
<b>Rate Total</b>	<b>8.49700</b>	<b>58.60822</b>	<b>25.21240</b>	<b>25.15951</b>	<b>16.32985</b>	<b>37.02723</b>	<b>9.03760</b>	<b>13.95760</b>

2026 rates finalized in May 2026

## TABLE 4: Representative House

	2025		2026			
Representative House	\$371,495		\$394,027			
	Rate	Amount	Rate	Amount	\$ Change	% Change
General Levy	5.59336	\$2,078	5.63359	\$2,220	\$142	7%
School Levy	1.58910	590	1.58910	626	36	6%
Police Tax Levy	0.24450	91	0.24450	96	6	6%
Regional District	0.21039	78	0.22251	88	10	12%
Elk Valley Waste Management	0.35788	133	0.36453	144	11	8%
Regional Hospital	0.40308	150	0.40687	160	11	7%
BC Assessment Authority	0.03570	13	0.03570	14	1	6%
Municipal Finance Authority	0.00020	0	0.00020	0	0	0%
<b>Taxes Subtotal</b>	<b>8.43421</b>	<b>\$3,134</b>	<b>8.49700</b>	<b>\$3,349</b>	<b>\$215</b>	<b>7%</b>
<b>Utilities</b>		<b>\$746</b>		<b>\$800</b>	<b>\$54</b>	<b>7%</b>
<b>Parcel Taxes</b>		<b>\$265</b>		<b>\$300</b>	<b>\$35</b>	<b>13%</b>
<b>Total Average Charges</b>		<b>\$4,145</b>		<b>\$4,449</b>	<b>\$304</b>	<b>7%</b>

2026 rates finalized in May 2026

**TABLE 5: Representative Business**

	2025		2026			
<b>Representative Business</b>	<b>\$328,819</b>		<b>\$356,512</b>			
	Rate	Amount	Rate	Amount	\$ Change	% Change
General Levy	10.17992	\$3,347	10.02779	\$3,575	\$228	7%
School Levy	3.56000	1,171	3.56000	1,269	99	8%
Police Tax Levy	0.59890	197	0.59890	214	17	8%
Regional District	0.38291	126	0.39607	141	15	12%
Elk Valley Waste Management	0.65134	214	0.64886	231	17	8%
Regional Hospital	0.98755	325	0.99683	355	31	9%
BC Assessment Authority	0.10090	33	0.10090	36	3	8%
Municipal Finance Authority	0.00050	0	0.00050	0	0	0%
<b>Taxes Subtotal</b>	<b>16.46202</b>	<b>\$5,414</b>	<b>16.32985</b>	<b>\$5,822</b>	<b>\$408</b>	<b>8%</b>
<b>Utilities</b>		<b>\$2,140</b>		<b>\$2,491</b>	<b>\$352</b>	<b>16%</b>
<b>Parcel Taxes</b>		<b>\$265</b>		<b>\$300</b>	<b>\$35</b>	<b>13%</b>
<b>Total Average Charges</b>		<b>\$7,819</b>		<b>\$8,613</b>	<b>\$795</b>	<b>10%</b>

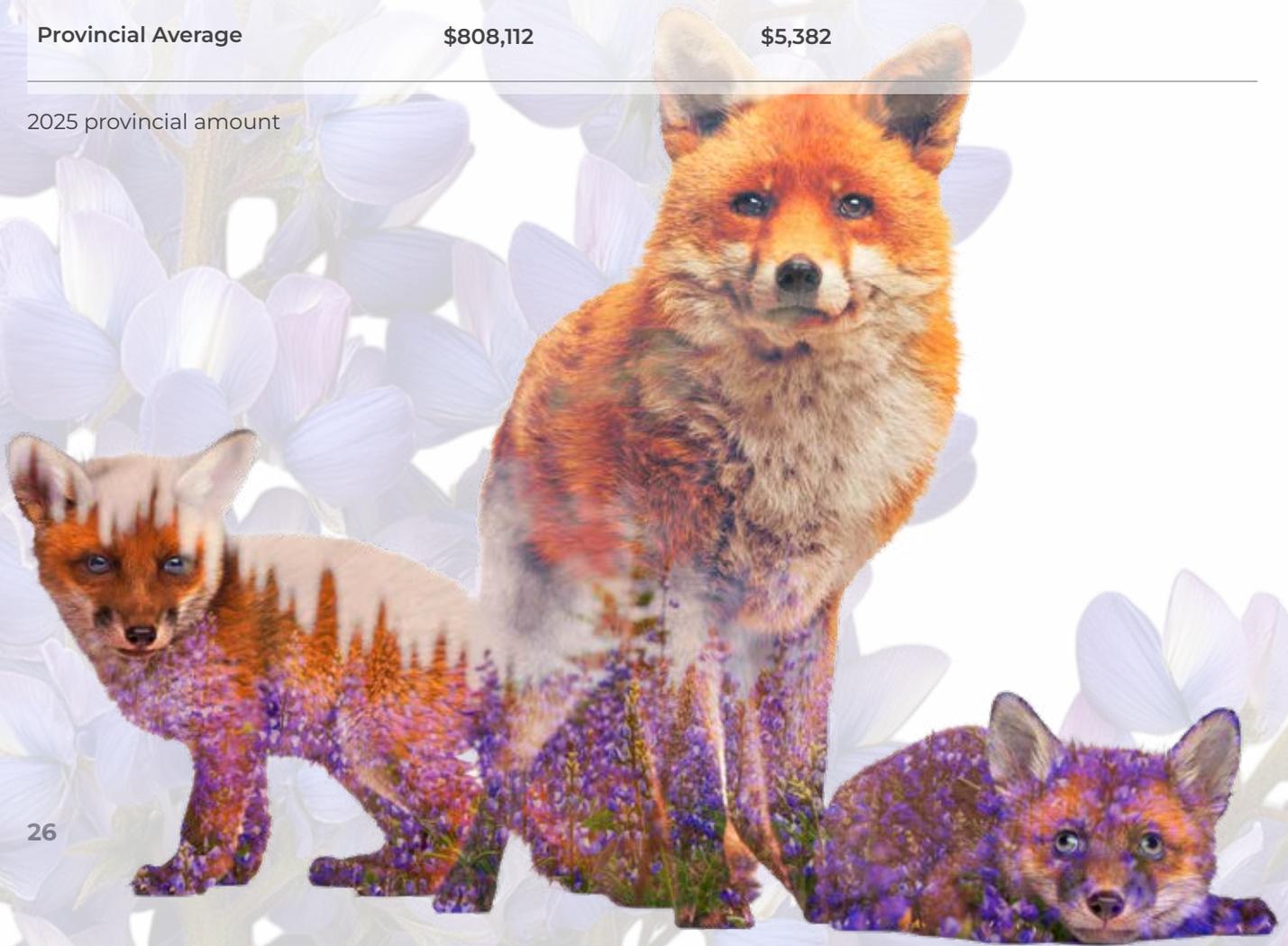
2026 rates finalized in May 2026

Utilities based on commercial medium use for water and sewer and based on one commercial container picked up twice per week for solid waste

**TABLE 6 (A): Average Residential Taxes and Charges (Comparisons)**

Municipality	Average House Value within Municipality	Average Residential Total Taxes & Utilities	Provincial Ranking out of 161
<b>Elkford</b>	<b>\$371,495</b>	<b>\$4,146</b>	<b>54</b>
Sparwood	\$409,327	\$3,827	40
Cranbrook	\$514,921	\$5,340	95
Fernie	\$924,478	\$6,625	128
<b>Provincial Average</b>	<b>\$808,112</b>	<b>\$5,382</b>	

2025 provincial amount



## TABLE 6 (B): Average Residential Total Taxes and Charges

Average Residential Total Taxes & Charges	2025	2024	2023	2022	2021	2020
Cranbrook	5340	4971	4497	4284	4111	4006
Fernie	6625	6264	5937	5491	5203	4954
Sparwood	3827	3512	3398	3022	2885	2697
<b>Elkford</b>	<b>4146</b>	<b>3839</b>	<b>3504</b>	<b>3164</b>	<b>3032</b>	<b>2805</b>
% Increase From Previous year	8.00%	9.56%	10.75%	4.35%	8.09%	6.61%
<b>Provincial Average</b>	<b>5382</b>	<b>5084</b>	<b>4760</b>	<b>4394</b>	<b>4,108</b>	<b>3,839</b>

2025 provincial amount based on a 5-year average estimated increase

## TABLE 7: Budget Summary Tax Revenues

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2024	2025	2025	2026	2027	2028	2029	2030
<b>Revenues</b>								
General Taxes	(7,744,202)	(7,748,576)	(7,793,358)	(8,063,504)	(8,300,384)	(8,547,446)	(8,805,181)	(9,074,107)
Other Govt (In)	(2,763,374)	(3,062,377)	(2,818,642)	(3,123,630)	(3,186,090)	(3,249,810)	(3,314,810)	(3,381,110)
<b>Total Taxes</b>	<b>(10,507,576)</b>	<b>(10,810,953)</b>	<b>(10,612,000)</b>	<b>(11,187,134)</b>	<b>(11,486,474)</b>	<b>(11,797,256)</b>	<b>(12,119,991)</b>	<b>(12,455,217)</b>
Other Govt (Out)	2,763,374	3,062,377	2,818,642	3,123,630	3,186,090	3,249,810	3,314,810	3,381,110
<b>Net Taxes</b>	<b>(7,744,202)</b>	<b>(7,748,576)</b>	<b>(7,793,358)</b>	<b>(8,063,504)</b>	<b>(8,300,384)</b>	<b>(8,547,446)</b>	<b>(8,805,181)</b>	<b>(9,074,107)</b>
1% Utility	(261,376)	(286,092)	(286,092)	(273,583)	(279,055)	(284,636)	(290,328)	(296,135)
Parcel Taxes	(290,690)	(683,694)	(684,150)	(776,573)	(855,778)	(936,692)	(1,024,447)	(1,117,332)
Grants in Lieu	(12,211)	(14,734)	(12,455)	(15,020)	(15,320)	(15,640)	(15,950)	(16,270)
<b>Total</b>	<b>(8,308,479)</b>	<b>(8,733,096)</b>	<b>(8,776,055)</b>	<b>(9,128,680)</b>	<b>(9,450,537)</b>	<b>(9,784,414)</b>	<b>(10,135,906)</b>	<b>(10,503,844)</b>



## 3.3 Permissive Tax Exemptions

The District has a Permissive Tax Exemption program. Permissive exemptions are provided to select recreational and not-for-profit properties, as per the Permissive Tax Exemptions Bylaw No. 822, 2019.

This bylaw was amended with Bylaw No. 858, 2021 in the fall of 2021 to include the new property of the Elkford Housing Society and Bylaw No. 875, 2022 amendment to include the Elkford Search and Rescue property.

In 2022, the District implemented a Revitalization Tax Exemption Bylaw No. 864, 2022. A tax exemption program is used to encourage property investment, improvements to accessibility and revitalization within the municipality.

Council has adopted a downtown plan which identified areas where there are opportunities for commercial development and wishes to encourage revitalization of those areas through incentives for the success of the local economy and the enhancement of business, social and cultural, government and residential activities and thus achieve council's objectives. Council also has a goal of creating new housing units, including rental housing.

One business applied for a tax exemption during the 2022 term of the bylaw.

### Objectives

- To consider providing permissive tax exemptions based on the criteria as outlined in the *Community Charter*.
- To review and revise the Town Centre Revitalization Tax Exemption Bylaw to align with the revised legislation and the revised objectives outlined in the revised Official Community Plan.

### Policies

- The District may provide permissive tax exemptions to recreation and non-profit organizations that support the District's objectives outlined in the District's Official Community Plan or strategic plan or support the quality of life of Elkford citizens, as authorized by the *Community Charter*.
- The District may provide revitalization tax exemptions to businesses in the District core that modify existing structures or construct new business structures to align with the District's Form and Character design requirements, the District's energy efficiency and water conservation policies, and the District's business expansion objectives, as authorized in the *Community Charter*.
- The District will endeavor to distribute tax increases equally amongst the different property classes so that the average property in each class receives the same percentage increase.

**TABLE 8: Permissive Tax Exemptions Summary**

Estimate of Taxes Foregone	Property Assessment Exempted	2026	2027	2028	2029
		Estimate	Estimate	Estimate	Estimate
<b>OWNER/OPERATOR</b>					
District of Elkford/ Mountain Meadows Golf Club	\$1,893,500	\$13,484	\$14,023	\$14,584	\$15,168
Elkford Search & Rescue	174,700	1,956	2,035	2,116	2,201
Elkford Housing Society	921,000	5,667	5,893	6,129	6,374
Christian & Missionary Alliance	124,257	765	795	827	860
Roman Catholic Bishop of Nelson	98,164	604	628	653	679
Pentecostal Assemblies of Canada	115,200	709	737	767	797
Elk Valley Congregational Church	118,188	727	756	787	818
District of Elkford/ Wapiti Ski Club	1,343,000	12,632	13,138	13,663	14,210
<b>Estimate of Total Taxes Foregone</b>		<b>\$36,544</b>	<b>\$38,005</b>	<b>\$39,527</b>	<b>\$41,108</b>

The bylaw was updated in 2019 for the next 10 years

Bylaw No. 858, 2021 amended this bylaw to include the Elkford Housing Society property and  
Bylaw No. 875, 2022 amendment to include the Elkford Search and Rescue property

## *3.4 Parcel Taxes*

Parcel taxes are local government taxes that are levied on the unit, frontage or area of a property. Parcel taxes are distinct and separate from the property value taxes, which are levied on the assessed value of a property. A parcel is a designated area of land (i.e., a lot registered with the Land Title Survey Authority or a folio from the property assessment roll) that does not include a highway. For example, a residential land lot and the home on that lot may represent one parcel. A parcel tax may be imposed based on a single amount for each parcel (unit), the taxable area of a parcel or the taxable linear frontage of the parcel. Local governments cannot use parcel taxes to recover costs for general administration.

Beginning in 2024, the new Community and Recreation Parcel Tax is in effect for the purpose of recovering the annual lifecycle costs of community and recreation activities, works and facilities for the convenience, health and wellbeing of the residents and businesses within the District of Elkford.

In the “Community and Recreation Parcel Tax Bylaw No. 889, 2023,” the parcel tax is imposed in the amount of \$50 plus \$0.003 per square metre of taxable area for each parcel excepting any parcel that has a designated use of Agricultural and Recreation by District of Elkford Official Community Plan Bylaw No. 710, 2010, that has an area in excess of 2,000 square metres shall be deemed to have a taxable area of 2,000 square metres. This budget is showing minimal increases starting in 2026. (e.g., 2026 \$0.0035, 2027 \$0.004, 2028 \$0.0045, 2029 \$0.005, 2030 \$0.0055). Community and Recreation Parcel Tax Bylaw No. 933, 2025 updated the rates to match the financial plan.

In the fall of 2025, the District of Elkford reviewed the water and sewer infrastructure replacement costs and updated parcel taxes for the water and sewer systems. All parcels of land that are connected, or could connect to these systems, receive the parcel tax. These taxes are transferred to the applicable Reserve Funds to help finance future system replacements.

“Water Parcel Tax Bylaw No. 925, 2025”: parcel tax is imposed in the amount of \$164 for each parcel for 2026, \$180 for 2027, \$196 for 2028, \$215 for 2029 and \$236 for 2030.

“Sewer Parcel Tax Bylaw No. 924, 2024”: parcel tax is imposed in the amount of \$83 for each parcel for 2026, \$91 for 2027, \$100 for 2028, \$110 for 2029 and \$121 for 2030.





**TABLE 9: Parcel Tax Summary**

	Actual	Actual	Proposed Budgets For Discussion				
	2024	2025	2026	2027	2028	2029	2030
Parcel Taxes							
Recreation Parcel Tax	(315,994)	(316,089)	(354,203)	(392,368)	(430,532)	(468,697)	(506,862)
Water Parcel Tax	(170,990)	(239,360)	(280,440)	(307,800)	(335,160)	(367,650)	(403,560)
Sewer Parcel Tax	(119,700)	(128,245)	(141,930)	(155,610)	(171,000)	(188,100)	(206,910)
<b>Total</b>	<b>(606,684)</b>	<b>(683,694)</b>	<b>(776,573)</b>	<b>(855,778)</b>	<b>(936,692)</b>	<b>(1,024,447)</b>	<b>(1,117,332)</b>

## *3.5 Fees and Charges: Sale of Services*

The District levies fees and charges mainly for solid waste, water and sewer (utilities), but also for recreational fees and the use of District facilities.

### **Objectives**

- To establish fees and charges rates that will cover the operating and capital replacement cost of services when possible.
- To establish fees and charges that are comparable to other local communities.

### **Policies**

- The District will consider setting the fees and charges for water, sewer and solid waste services to cover both the operating and minor capital improvements of providing the services.
- The District may review and revise recreational fees and charges annually, to set the rates similar to but slightly less than, other local communities when possible.
- The District may attempt to design increases to the fees and charges for the aquatic centre, recreation centre, and other recreation facility use to cover 20 per cent of the operating cost of providing the use over the next five years.
- Fees and charges for leisure services special programs will be designed to try and cover 120 per cent of the variable cost of providing the program, excluding the programming staff wages and other fixed operating costs. The additional 20 per cent is designed to offset the cost of the programming staff and other fixed costs of providing the service.



**TABLE 10: Summary Fees and Charges (Utilities)**

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2024	2025	2025	2026	2027	2028	2029	2030
<b>Operating Revenues</b>								
<b>Solid Waste</b>	(206,977)	(231,457)	(214,000)	(263,529)	(277,459)	(291,651)	(306,105)	(321,410)
<b>Water</b>	(899,864)	(968,399)	(927,320)	(1,003,032)	(1,050,233)	(1,099,795)	(1,151,835)	(1,206,477)
<b>Sewer</b>	(1,411,831)	(1,081,101)	(828,000)	(997,585)	(1,020,305)	(1,044,128)	(1,069,149)	(1,095,415)
<b>Total</b>	<b>(2,518,672)</b>	<b>(2,280,957)</b>	<b>(1,969,320)</b>	<b>(2,264,146)</b>	<b>(2,347,997)</b>	<b>(2,435,574)</b>	<b>(2,527,089)</b>	<b>(2,623,302)</b>



**TABLE 11: Summary Fees and Charges (Community & Facility Services)**

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2024	2025	2025	2026	2027	2028	2029	2030
<b>Revenues</b>								
Recreation Centre	(9,651)	(12,840)	(6,050)	(11,300)	(10,700)	(10,700)	(10,700)	(10,700)
Arena and Curling	(67,835)	(71,514)	(61,850)	(68,200)	(70,340)	(72,625)	(75,020)	(77,480)
Community Centre	(68,406)	(57,357)	(68,000)	(62,000)	(62,500)	(65,000)	(67,500)	(70,000)
Aquatic Centre	(70,837)	(74,113)	(74,200)	(75,800)	(75,900)	(76,500)	(76,600)	(76,700)
Programs	(18,274)	(22,552)	(19,500)	(21,500)	(21,500)	(21,500)	(21,500)	(21,500)
Other Recreation	(16,286)	(4,415)	(5,000)	(17,000)	(17,000)	(17,000)	(17,000)	(17,000)
Campground	(188,584)	(181,285)	(185,000)	(180,000)	(180,000)	(180,000)	(180,000)	(180,000)
<b>Total</b>	<b>(439,873)</b>	<b>(424,076)</b>	<b>(419,600)</b>	<b>(435,800)</b>	<b>(437,940)</b>	<b>(443,325)</b>	<b>(448,320)</b>	<b>(453,380)</b>

Within the fees and charges revenue section, the District has also included in the budget \$3,000 in revenue that is generated by the Public Works Department for custom work jobs that are billable and \$6,000 for cemetery fees. This \$9,000, plus the \$2,264,146 generated by the three utilities (solid waste, water and sewer), plus the \$435,800 generated by Community & Facility Services, represents the \$2,708,946 included in the bylaw under the 'Fees and Charges' line item.

## 3.5 Other Revenues

The District receives revenue from several other sources. These revenues include licences, permits and fines, franchise fees, return on investments, penalties and interest on taxes and utilities, rental revenue, miscellaneous revenues and grants and donations.

In 2009, the District entered into a 20-year lease agreement with BC Ambulance Services for the ambulance station at the Elkford Fire Hall. The construction of the station was funded from reserve funds. As such, the lease revenue should be returned to the reserve funds.

### Objectives

- To identify changes or risks to other revenue streams.
- To ensure fees are fair and equitable.
- To stabilize or maximize other revenue streams.
- To maximize the receipt of grants and donations to fund projects.
- To establish fines to encourage compliance with bylaws.

### Policies

- Fees for licenses and permits are set to cover the cost of providing the services.
- Fines and charges for bylaw related services may be compared annually against the cost of providing bylaw enforcement and the number of open bylaw enforcement files.
- The District will manage investments to receive the maximum investment revenue while also supporting the local banking institution.
- Revenues less operating expenses for leased District land and buildings may be reserved for capital purposes.



## TABLE 12: Budget Summary (Other Revenue)

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2024	2025	2025	2026	2027	2028	2029	2030
<b>Revenues</b>								
<b>Licences</b>	(29,353)	(29,059)	(28,500)	(28,000)	(28,000)	(28,000)	(28,000)	(28,000)
<b>Permits &amp; Fines</b>	(21,842)	(31,504)	(18,900)	(28,100)	(28,500)	(28,910)	(29,320)	(29,750)
<b>Franchise Fees</b>	(146,087)	(139,925)	(139,925)	(140,000)	(142,800)	(145,655)	(148,570)	(151,540)
<b>Investments</b>	(319,748)	(179,104)	(230,000)	(161,000)	(165,000)	(175,000)	(180,000)	(190,000)
<b>Penalties/Interest</b>	(75,811)	(73,868)	(53,400)	(52,000)	(52,000)	(52,000)	(52,000)	(52,000)
<b>Rental Revenue</b>	(74,734)	(76,209)	(65,481)	(74,481)	(73,731)	(73,731)	(73,731)	(73,731)
<b>Misc. &amp; Other</b>	(95,727)	(202,390)	(48,033)	(84,348)	(65,248)	(61,248)	(61,248)	(61,248)
<b>Grants/Donations</b>	(2,098,950)	(968,864)	(1,416,384)	(1,056,584)	(2,344,084)	(6,844,084)	(4,829,084)	(829,084)
<b>Total</b>	<b>(2,862,252)</b>	<b>(1,700,923)</b>	<b>(2,000,623)</b>	<b>(1,624,513)</b>	<b>(2,899,363)</b>	<b>(7,408,628)</b>	<b>(5,401,953)</b>	<b>(1,415,353)</b>

# 2026 Revenue Highlights

46%

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**PROPERTY TAXES**  
\$9,128,680

13%

---

**FEES AND CHARGES**  
\$2,708,946

3%

---

**OTHER SOURCES**  
\$597,929

5%

---

**GRANTS/DONATIONS**  
\$1,056,584

19%

---

**RESERVES**  
\$3,826,753

9%

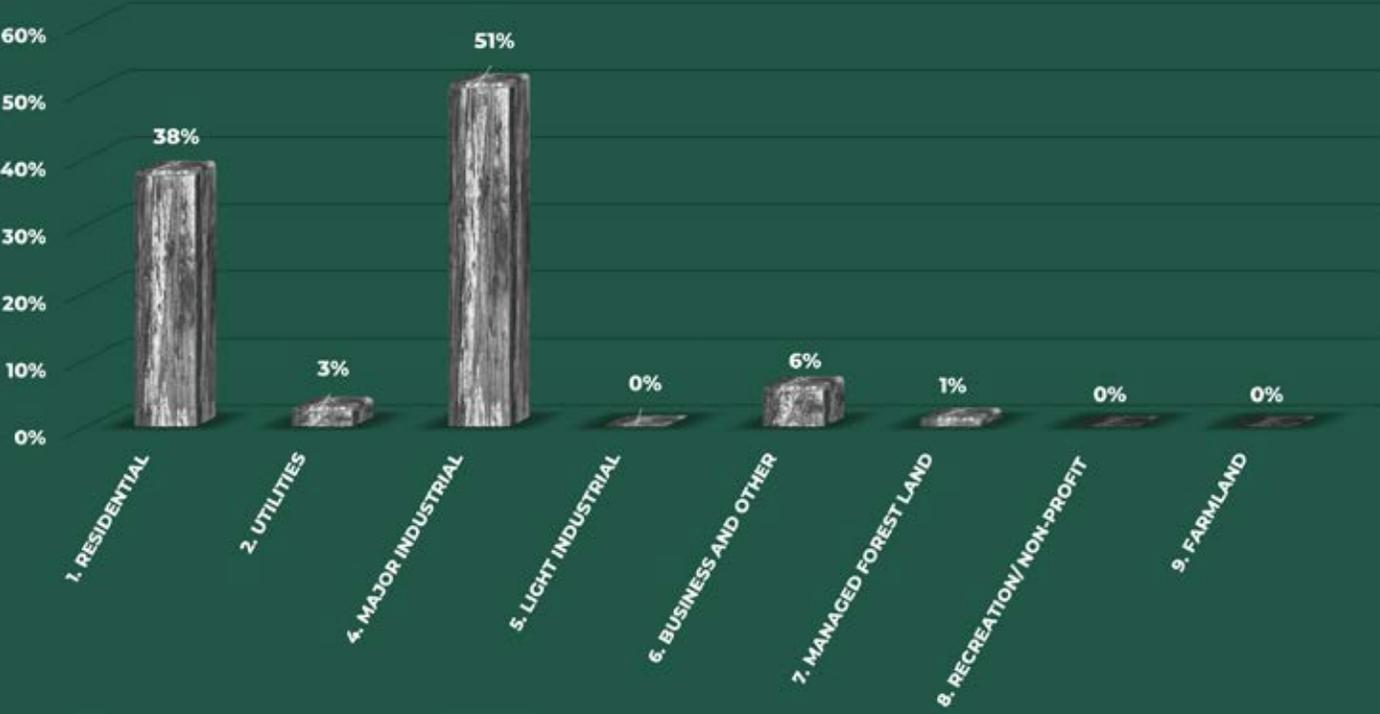
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**SURPLUS**  
\$1,765,739

**BORROWING: 5%**



### DISTRIBUTION OF PROPERTY TAX AMONG PROPERTY CLASSES





# *4.0 Operations*





# 4.0 Operations

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The following department budget sheets provide information on the major projects and operating plans for each area of District operations.

## 4.1 General Government

General government services include the activities of council, the overall administration of the District, the corporate administration and the financial management of the District. The Corporate Administration and Financial Services employees also provide support services for building inspection, bylaw enforcement and zoning/planning services.

### Council

In government, council is a group of elected officials who come together to consult, deliberate or make decisions on behalf of their community. In Elkford, however, our council is more than just some random assortment of politicians that you'll never meet.

Elkford's council members are residents with deep roots in the community who are invested in seeing this place flourish for generations to come. They and their families call our town home—some for generations, and some only more recently, bringing a fresh perspective—and they work collaboratively to resolve issues, tackle challenges, implement solutions and consider all sides of an argument before making decisions that affect our town, residents, wildlife and environment.

Each year, Elkford's council also includes up to two exceptional Elkford Secondary School student volunteers, who are selected for a one-year term to increase awareness of youth-related issues, advocate for their peers and speak on behalf of youth during deliberations.



PHOTO: "District of Elkford council in 2025" by Tasha Chorneyko



## CORPORATE SERVICES

# *Corporate Administration*

Appointed by council, the Chief Administrative Officer (CAO) is the most senior role in the District's administrative structure. In addition to providing expert and objective guidance to council, the CAO oversees the efficient and effective management of the entire municipality in accordance with the objectives, policies, bylaws and plans approved by council. to council and staff to ensure responsible and effective governance, as well as managing legislative services, administrative services, human resources, adherence to the Freedom of Information and Privacy Act, the maintenance and access of corporate records and oversees all administration and communications.

The Director of Corporate Services (and Corporate Officer) oversees the Corporate Services Department, providing multi-faceted support to council and staff to ensure responsible and effective governance, as well as managing legislative services, administrative services, human resources, adherence to the Freedom of Information and Privacy Act, the maintenance and access of corporate records and oversees all administration and communications.

The department includes a dedicated Office Clerk, who offers administrative expertise and day-to-day admin support to all departments, performs records management and cemetery administration and provides exceptional customer service at the front-of-house while backing up the Cashier/Receptionist at the front desk.

The final member of this team is the in-house Communications Officer: the creative engine behind the District's branding, marketing and storytelling. From writing, editing and graphic design to photography, advertising, public relations, social media and website management, they craft bold, strategic communication that informs, inspires and brings Elkford's voice to life. This role also acts as an advisor to council, the Chief Administrative Officer and senior leadership on messaging, tone, issues management and reputational risk.

Internally, the entire District team counts on the Corporate Services Department to provide service, support and direction in the areas of council proceedings, corporate planning and sustainability, legislative accountability, strategic leadership, human resources, labour relations, information management, communications and legal services.

Externally, the work of the Corporate Administration Department is manifested in our team's excellent customer service, council's transparent governance, and successful inter-governmental and community relations.



*Supportive*

**Keeping our organization  
strong, steady and connected.**

# Corporate Services

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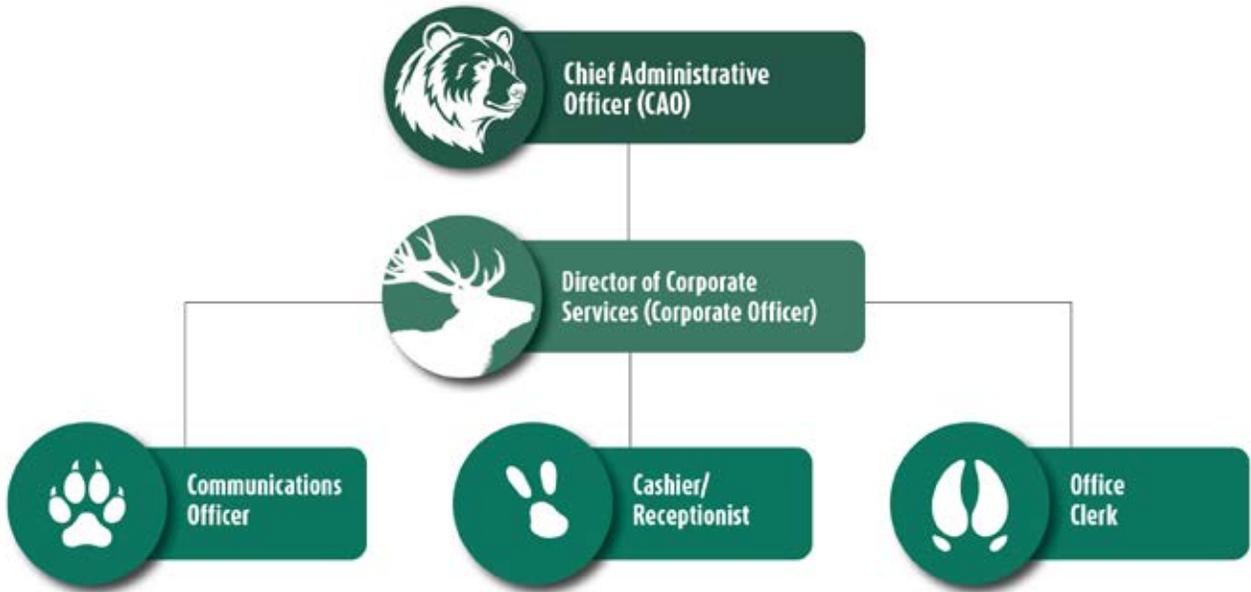




PHOTO: "Corporate Services Department in 2025" by Jamie Robertson

## Summary of Operational Projects in 2026

- Indigenous relationship building
- Supporting council advocacy focus area - attainable housing, health services, health care facilities, inter-regional transit and highway maintenance standards
- Highway 3 and 43 tourism signage
- Interdepartmental employee relations and collaboration
- Policy, bylaw and procedure assessments and improvements



## FINANCIAL SERVICES

PHOTO: "Jamie Robertson and Meagan Alessio (top row), Manager Erica Hart and Director Marilyn Rookes (front row)" by Tasha Chorneyko

# *Financial Services*

At the helm is the Director of Financial Services. With more than a decade in municipal finance leadership, ours brings deep expertise, a steady hand and an unwavering commitment to public service. She's known for her sharp attention to detail, strategic thinking and the genuine care she shows her team and colleagues. Dedicated and down-to-earth, she isn't one to stay behind the scenes—she leads by example, never hesitating to roll up her sleeves and get involved in the work. Under her guidance, Financial Services has become a trusted foundation for sound governance, stability and long-term growth.

The Director is supported by the Manager of Financial Services, who is not only instrumental in day-to-day operations, but also a key voice in modernizing systems and advancing financial planning practices. Her professionalism, technical knowledge and dedication make her a driving force within the department, and a strong leader in the making. Under the mentorship of her Director, and with her momentum and skill, the future of Financial Services is in capable hands.

This department also includes Accounting Clerk 1, who is one of the first friendly faces you'll see at the front counter, fielding inquiries, assisting residents with transactions and managing accounts payable. She also oversees purchasing and ordering for the District, helping ensure departments have what they need to deliver services efficiently.

Behind the scenes—but still at the forefront—our Accounting Clerk 2 plays a critical role in the financial engine that powers Elford. From managing payroll and accounts receivable to backing up financial processes across the board, her precision ensures staff and contractors are paid correctly and on time. She's a cornerstone of the team, quietly keeping operations moving without missing a beat.

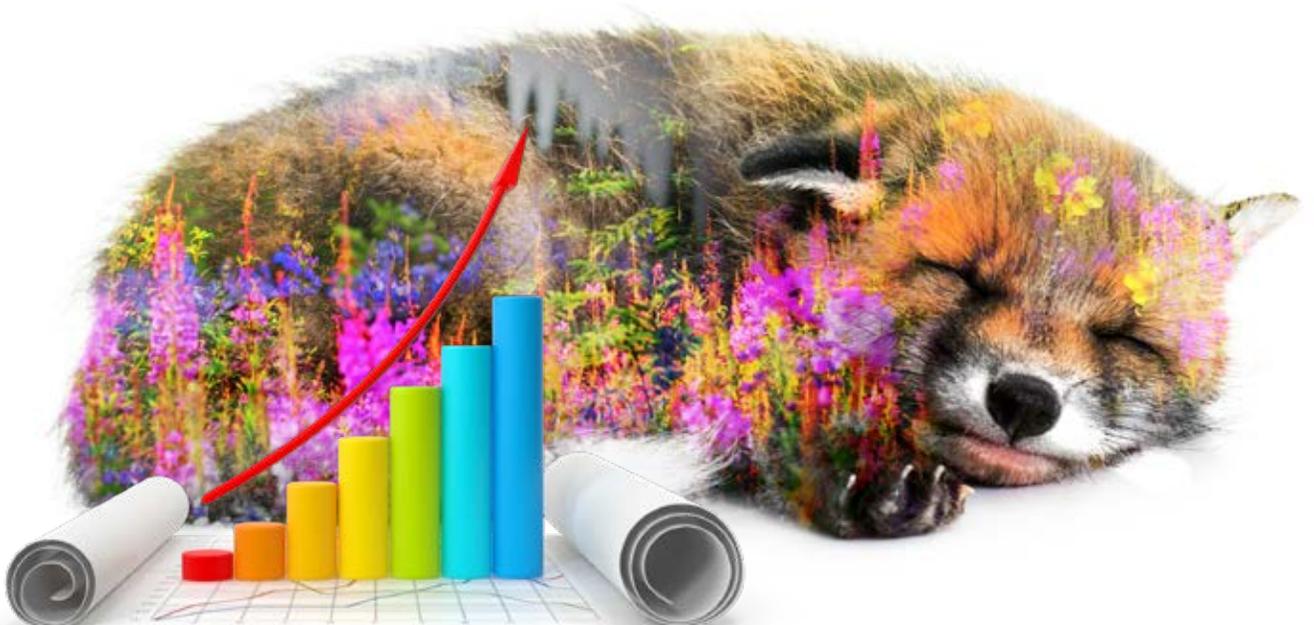
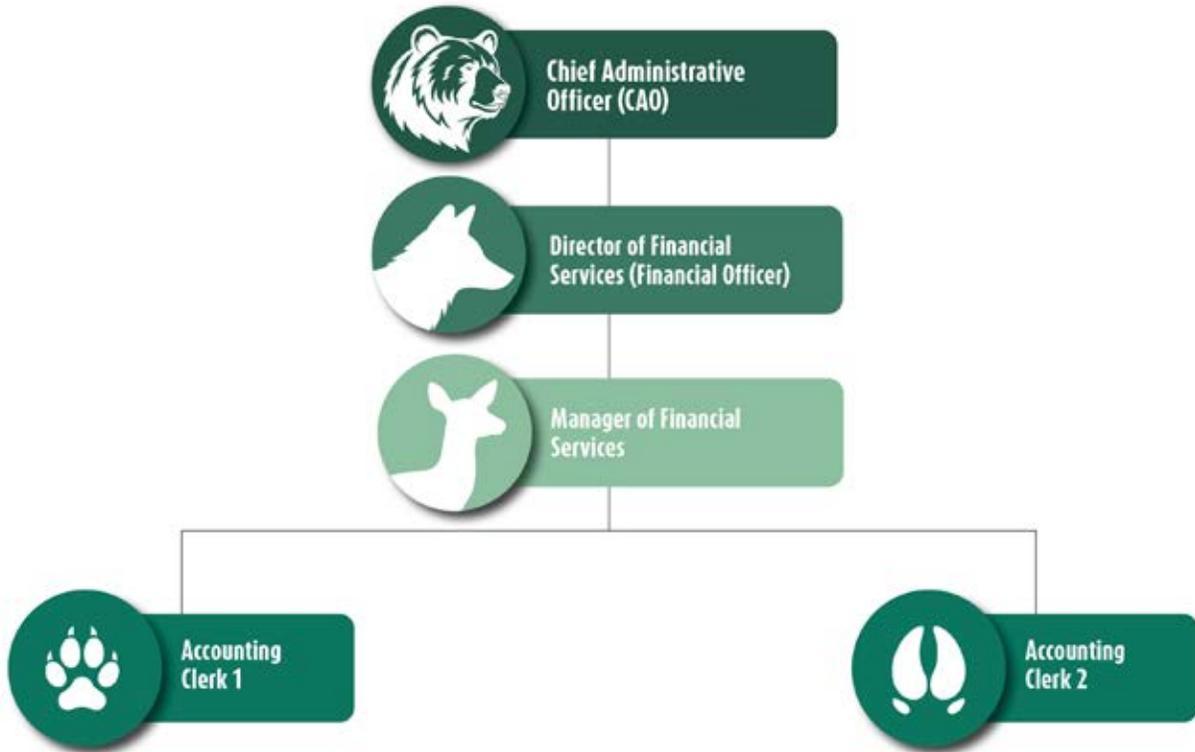
When you pay your taxes in Elkford, where does that money go? Straight back into the community – to the services, spaces and systems that make our town clean, safe and livable. From maintaining infrastructure to funding programs, every dollar plays a part in protecting the quality of life we all value. That's where Financial Services comes in.

Financial Services doesn't just crunch numbers... they lay the groundwork for responsible growth and long-term stability. Because in a community like Elkford, every cent counts. And while they won't brag about it, what this team does is kind of a big deal.

# *Accountable*

**Managing public dollars  
with precision and transparency.**

# Financial Services





## Summary of Operational Projects in 2026

- Digitizing finance functions for purchase orders and staff approvals
- Financial Statement changes (PSAB Requirement)
- Municipal Insurance Review
- Departmental training for succession planning

## TABLE 13: General Government

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2024	2025	2025	2026	2027	2028	2029	2030
<b>Expenditures</b>								
<b>Legislative-Council</b>	239,520	223,509	281,220	273,174	275,020	273,220	277,520	281,820
<b>Administration Office</b>	565,765	538,994	614,405	670,439	676,246	697,264	718,912	741,335
<b>Financial Services</b>	432,579	558,100	575,520	604,665	624,850	693,065	663,950	685,700
<b>Human Resources</b>	23,293	78,319	89,850	112,950	86,350	60,250	66,450	60,650
<b>Computer Services</b>	165,420	184,952	220,960	252,170	262,450	228,750	266,840	235,040
<b>Office Building</b>	80,837	85,843	121,450	162,417	117,364	119,904	122,581	125,332
<b>Common Administration</b>	110,450	54,494	84,250	155,000	88,550	86,850	87,525	89,250
<b>Elections/Referendum</b>	-	-	3,500	21,500	4,500	4,500	4,500	22,500
<b>Community Relations</b>	3,050	2,600	5,925	6,000	6,500	7,000	7,500	8,000
<b>Total Expenditures</b>	<b>1,620,914</b>	<b>1,726,811</b>	<b>1,997,080</b>	<b>2,258,315</b>	<b>2,141,830</b>	<b>2,170,803</b>	<b>2,215,778</b>	<b>2,249,627</b>





## ELKFORD FIRE & EMERGENCY SERVICES

PHOTO: "Elkford Fire Rescue (and Luna) in 2024" by Tasha Chorneyko

# 4.2 Protective Services

## A) Elkford Fire & Emergency Services

We could not be more proud of the highly trained first responders in Elkford. Whether you need someone to pull you out of a burning building, rush you to the hospital or keep you safe in an emergency, Elkford's first responders are first-class—and essential to our community.

Elkford Fire and Emergency Services is led by a Fire Chief who provides strategic direction, operational oversight and leadership across all aspects of fire protection and emergency response. This role is central to maintaining a strong, well-prepared department, with a focus on training, public safety, accountability and continuous improvement. Through steady leadership and clear standards, the Fire Chief helps ensure the department remains responsive, professional and trusted by the community.

Supporting this role is the Deputy Fire Chief, who plays a key part in day-to-day operations, training and team development. With a strong emphasis on education, mentorship and hands-on leadership, the Deputy Fire Chief helps build capacity within the department and supports firefighters in developing their skills and confidence. Together, this leadership team fosters a culture of learning, preparedness and service.

With strong leadership and expertise from its fire officers, and the dedication of a skilled team of paid-on-call firefighters, Elkford Fire and Emergency Services is responsible for coordinating fire prevention, fire protection, motor vehicle accidents, wildland fire mitigation and emergency services for the District of Elkford and surrounding area.

This department also oversees FireSmart initiatives for wildfire mitigation. Emergency Management, Emergency Support Services (ESS) and Search and Rescue (ESAR) also fall under its scope.

Elkford Fire and Emergency Services is first in. Last out. And always ready.

From structure fires and wildfires to medical calls, public safety, community events and education, this highly trained, dedicated team shows up with heart, skill and an unwavering commitment to keeping Elkford safe.

They're not just first responders: they're your neighbours, protecting what matters most.



*Prepared*

**Ready for anything.  
Driven by duty, powered  
by heart.**

# Fire & Emergency Services

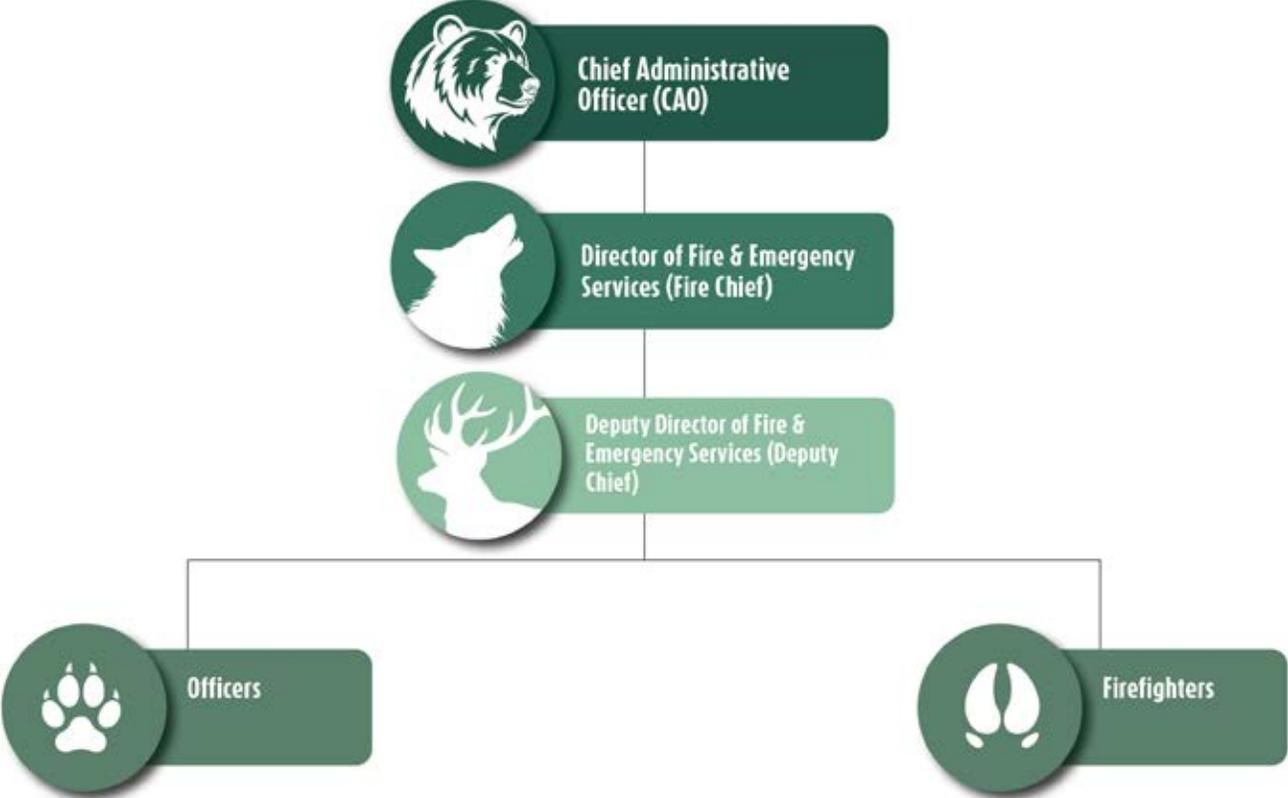




PHOTO: "Fire & Emergency Services in 2025" by Tasha Chorneyko

## Summary of Operational and Capital Projects in 2026

- Emergency Operations Training – UBCM Grant Funded
- Wildfire Mitigation- UBCM Grant Funded
- Delivery of Ariel ladder truck- ordered in 2023

## B) Other Protective Services

Other protective services include building inspection, bylaw enforcement, animal control and pest control.

### Staffing

In late 2013, the District hired an exempt full-time Building Official/Bylaw Enforcement Officer position. In 2015, the District entered into a contract with the District of Sparwood to provide them with building inspection services. This contract with the District of Sparwood terminated in 2021. In 2025, the District has entered into an agreement with the District of Sparwood, who provides us with building inspection services.

In 2020, the District contracted bylaw services from with Commissionaires to have coverage to deal with various bylaw compliance issues, including unsightly premises. An exempt bylaw enforcement officer employee position for the District of Elkford was created in 2023 and assigned to the Elkford Fire and Emergency Services department. In 2026, the bylaw enforcement officer reports to the Director, Planning and Development Services.

# 4.2 Protective Services

**TABLE 14: Protective Services**

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2024	2025	2025	2026	2027	2028	2029	2030
<b>FIRE RESCUE</b>								
Administration	370,937	366,661	460,000	392,290	396,590	408,295	419,965	432,690
Fire Protection	230,085	186,466	199,680	241,915	217,515	217,415	222,265	219,315
Hydrant Maintenance	35,432	38,155	45,000	40,000	40,000	40,000	40,000	40,000
Building Maintenance	73,665	78,000	108,000	117,300	112,960	110,595	105,925	126,175
Equipment	157,826	244,802	259,190	238,890	151,100	153,010	159,710	143,610
	867,945	914,084	1,071,870	1,030,395	918,165	929,315	947,865	961,790



DISTRICT OF ELKFORD FINANCIAL PLAN

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2024	2025	2025	2026	2027	2028	2029	2030
<b>EMERGENCY SERVICES</b>								
Management	54,584	10,185	87,700	153,700	11,700	11,700	1,700	1,700
Search and Rescue	6,636	6,631	8,500	7,000	7,000	7,000	7,000	7,000
	<b>61,220</b>	<b>16,816</b>	<b>96,200</b>	<b>160,700</b>	<b>18,700</b>	<b>18,700</b>	<b>8,700</b>	<b>8,700</b>
<b>OTHER PROTECTIVE</b>								
Bylaw Enforcement	98,564	103,930	118,330	118,700	120,765	122,840	123,500	126,200
Building Inspection	38,437	75,005	71,150	133,165	85,570	72,600	73,360	75,200
Access Guardian	11,338	13,000	13,000	13,000	-	-	-	-
Animal Control	6,030	15,460	11,600	8,500	8,500	8,500	8,500	8,500
Pest Control	62,946	43,123	43,950	53,400	54,975	56,450	45,500	47,500
	<b>217,315</b>	<b>250,518</b>	<b>258,030</b>	<b>326,765</b>	<b>269,810</b>	<b>260,390</b>	<b>250,860</b>	<b>257,400</b>
<b>Total Expenditures</b>	<b>1,146,480</b>	<b>1,181,418</b>	<b>1,426,100</b>	<b>1,517,860</b>	<b>1,206,675</b>	<b>1,208,405</b>	<b>1,207,425</b>	<b>1,227,890</b>



## PUBLIC WORKS

PHOTO: "Public Works in 2025" by Tasha Chorneyko

### *4.3 Transportation Services: Public Works & Engineering*

Transportation services are provided by the Public Works Department, which is located in the Industrial Park. Transportation services include a variety of functions that support the network of roads throughout the municipality.

Who keeps a community running smoothly? In truth, it takes a village of passionate, determined and qualified individuals working together; but the one department we all count on to get out there and look after the day-to-day functionality of Elkford is our operations team.

These are the loader operators who care to clear a sidewalk for a mom struggling with a stroller on a winter walk, and the garbage truck drivers who take the time to wave and make a little kid's day. They are the labourers touching up crosswalks on a sweltering hot summer day, and the plow operators who give it their all throughout our cold mountain winters, so that you can always get where you need to go.

These are all the Public Works operators, labourers and workers who suit up and get outside—rain or shine, day and (sometimes) night—to perform Elkford's snow removal, garbage collection, sanding and grading, roadwork, dust control and look after our water, sewers and traffic.

Overseen by Director of Engineering and Public Works, the department is supported by an Operations Supervisor, a team of skilled operators, hard-working labourers, a stellar full-time mechanic, and a versatile, knowledgeable clerk who juggles schedules, paperwork and personalities (with the precision of a backhoe operator and the patience of a saint). The Director's deep familiarity with the community and his years of hands-on operational experience give him a grounded, practical leadership style that keeps the team focused, responsive and solutions-oriented.

Our Public Works team is committed to maintaining effective and efficient services and infrastructure, including roads and traffic, water and wastewater utilities, street lighting, solid waste collection, equipment and fleet management, dust control, snow removal and major capital works projects.



Public Works is the backbone of Elkford: hard-working, reliable and always ready.

From plowing snow before sunrise to maintaining water, sewer, roads and waste systems, this team keeps our community moving through every season.

Their work may not always be visible, but its impact is everywhere: in the smooth roads we drive, the clean water we drink and the resilience we count on. When Elkford needs steady hands and strong backs, Public Works shows up—rain, shine or snowstorm.

# *Reliable*

**Hands-on and  
hard-working—  
no matter the weather.**

# Public Works & Engineering

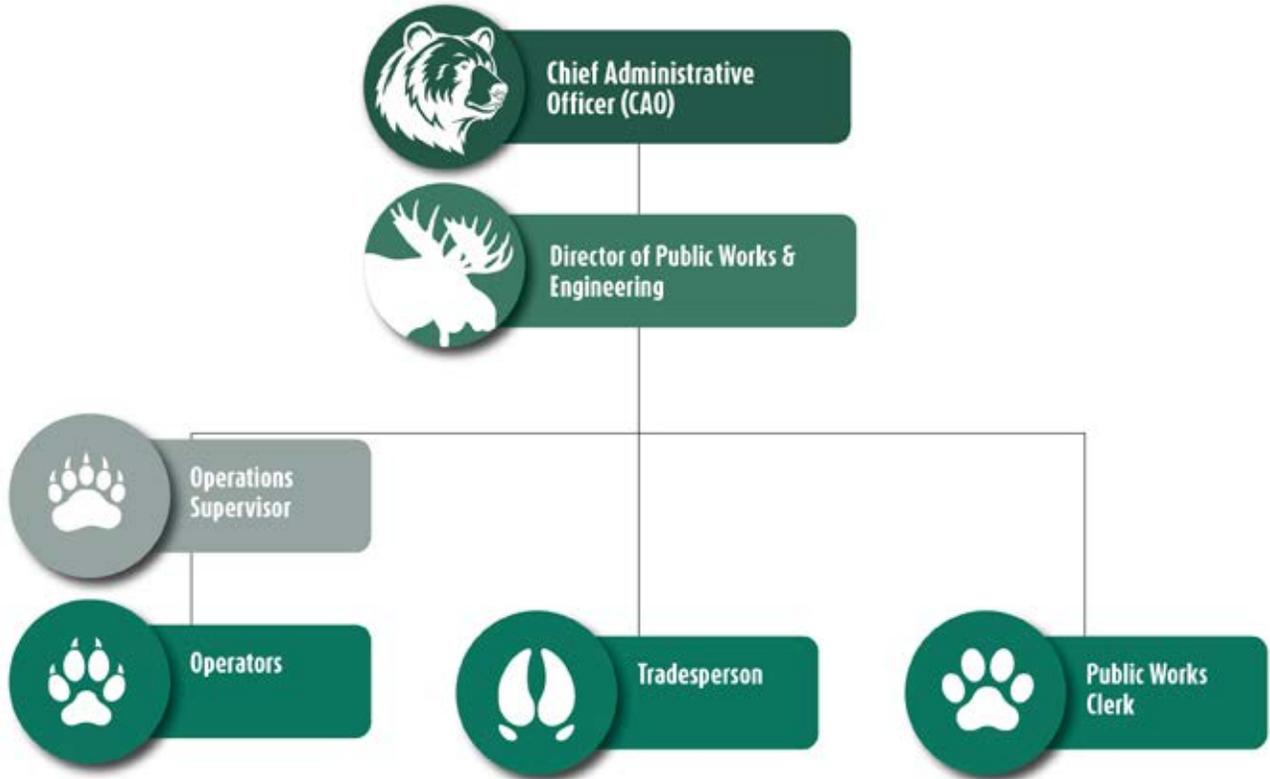




PHOTO: "Public Works in 2024" by Tasha Chorneyko

## Summary of Operational and Capital Projects in 2026

- Road sealing—new pavement 2026-2027 ongoing
- Garbage truck
- Crack-filling machine
- Asphalt recycler (hot patch machine)
- Seacan Quonset (2025-2027)





**TABLE 15: Transportation Services (Engineering & Public Works)**

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2024	2025	2025	2026	2027	2028	2029	2030
<b>Expenditures</b>								
Administration	304,421	321,111	407,900	365,050	356,193	376,319	380,929	386,537
Contract Services	73,504	4,630	100,000	40,000	40,000	40,000	40,000	40,000
Workshop/Yard	163,009	160,488	204,740	212,575	213,770	175,885	172,650	173,850
Roads	47,591	176,730	425,000	285,000	275,000	195,000	117,000	118,000
Sidewalks	7,600	11,594	15,000	15,000	15,000	15,000	15,000	15,000
Waterways & Creeks	1,725	3,157	2,500	2,500	2,500	2,500	2,500	2,500
Storm Sewers	36,248	34,175	50,000	50,000	50,000	50,000	50,000	50,000
Street Cleaning	20,468	19,972	24,000	24,000	24,500	25,000	25,500	26,000
Sanding, Snow & Ice	243,174	230,947	260,000	265,000	270,000	275,000	280,000	285,000
Street Lighting	114,358	124,072	127,000	136,400	140,155	144,055	147,995	152,070
Lights, Signs, Parking	59,840	38,020	66,000	66,070	67,390	66,120	53,130	69,060
Custom Work	305	530	4,500	4,500	4,500	4,500	4,500	4,500
Equipment Maintenance	350,326	358,212	347,000	378,300	355,395	362,640	370,035	377,575
<b>Total Expenditures</b>	<b>1,422,569</b>	<b>1,483,638</b>	<b>2,033,640</b>	<b>1,844,395</b>	<b>1,814,403</b>	<b>1,732,019</b>	<b>1,659,239</b>	<b>1,700,092</b>

## *4.4 Environmental Health: Solid Waste, Water and Sewer*

The solid waste function is for the collection of solid waste in Elkford. The water service supports the collection and distribution of potable water to property within the District. The sanitary sewer service supports the collection and treatment of wastewater from property within the District and provides primary treatment to effluent using settling ponds.



### **Staffing**

Water, sewer and solid waste services are provided by the Public Works Department as summarized in the transportation services section. The RDEK provides the transfer station and the recycling program. The fees and expenditures are included in the collection of taxes for other governments.

**TABLE 16: Environmental Health: Solid Waste, Water, and Sewer**

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2024	2025	2025	2026	2027	2028	2029	2030
<b>Operating Expenditures</b>								
Solid Waste	157,196	159,007	164,100	154,000	153,220	155,345	157,470	159,595
Water	431,513	425,018	778,600	963,600	804,600	679,840	614,665	619,100
Sewer	477,383	350,633	450,000	487,200	556,250	544,450	521,050	498,550
<b>Total Expenditures</b>	<b>1,066,092</b>	<b>934,658</b>	<b>1,392,700</b>	<b>1,604,800</b>	<b>1,514,070</b>	<b>1,379,635</b>	<b>1,293,185</b>	<b>1,277,245</b>

**Summary of Operational and Capital Projects in 2026**

**Water**

- Water Street Light Industrial Fire Flow Upgrade (completion)
- 2026 Service Commercial Water Fill Station
- 2026 Boivin Intake PRV Upgrade
- 2027 Darby, Delta to Alpine Fire Flow Upgrade 2027 (funding contingent)
- Balmer to Deerborne Trunk Main (funding contingent)
- Industrial Park Fire Flow Upgrade 2028 (funding contingent)
- Industrial Park Water Well 2029 (funding contingent)
- Wood Stave Reservoir 2029 (funding contingent)

**Sewer**

- Sewer Lagoon Blower replacements
- Industrial Park Lift Station Kiosk Rebuild
- Thaw machine

## 4.5 Public Health: Cemetery

The cemetery function includes interment and maintaining the cemetery grounds. Operation and administration costs are dependent upon the number of interments performed.

### Staffing

Interment activities are provided by the Public Works Department. Grounds maintenance is performed by the Recreation Maintenance team in the Community & Facility Services Department.

**TABLE 17: Public Health: Cemetery**

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2024	2025	2025	2026	2027	2028	2029	2030
<b>EXPENDITURES</b>								
Operation	467	9,633	3,300	5,500	5,500	5,500	5,500	5,500
Grounds Maintenance	6,992	9,304	19,400	25,400	13,420	13,440	13,460	13,480
<b>Total Expenditures</b>	<b>7,459</b>	<b>18,937</b>	<b>22,700</b>	<b>30,900</b>	<b>18,920</b>	<b>18,940</b>	<b>18,960</b>	<b>18,980</b>







PHOTO: "Planning Technician Sam Hubbard and CAO McConnell in 2025" by Tasha Chorneyko

## *4.6 Community/Development Services (Planning & Development)*

Community development encompasses a broad range of services from land use planning and zoning, economic development, tourism service and community enhancement. This function supports the visitor information centre, community events, and grants to community organizations. Many of the policy areas identified within the OCP direct several changes and enhancements to this function.

The Planning and Development Services Department is where vision meets action. This team is responsible for long-term community planning, development, building inspection, land management, economic development and geographic information systems (GIS). They also provide support for the District of Elkford's in-house information technology systems, helping ensure staff stay connected and services remain seamless.

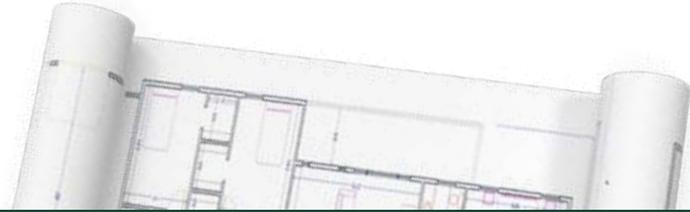
Overseen by the Director of Planning and Development Services, this department is powered by a small but mighty team: a Planning Technician, Bylaw Enforcement Officer and Contracted Building Inspector.

From issuing building permits and reviewing zoning to leading the development of Elkford's new Official Community Plan, the department's work is grounded in a deep understanding of what makes this community unique. In 2024, they also finalized an Economic Development Strategy and adopted Elkford's first Community Tourism Plan, paving the way for a more resilient and diverse local economy.

At the heart of it all is a belief in building a better Elkford—not just for today, but for the future. Whether it's mapping parcels, managing growth, enforcing bylaws or reimagining downtown through a collaborative master planning project, Planning and Development is helping create a more livable, connected and proudly Elkford community.

Planning and Development is where Elkford's future takes shape. From guiding growth and reviewing development, to public education and enforcement of bylaws, to mapping our landscape and supporting economic opportunity, this department plays a vital role in shaping a community that's as resilient and welcoming as the people who live here.

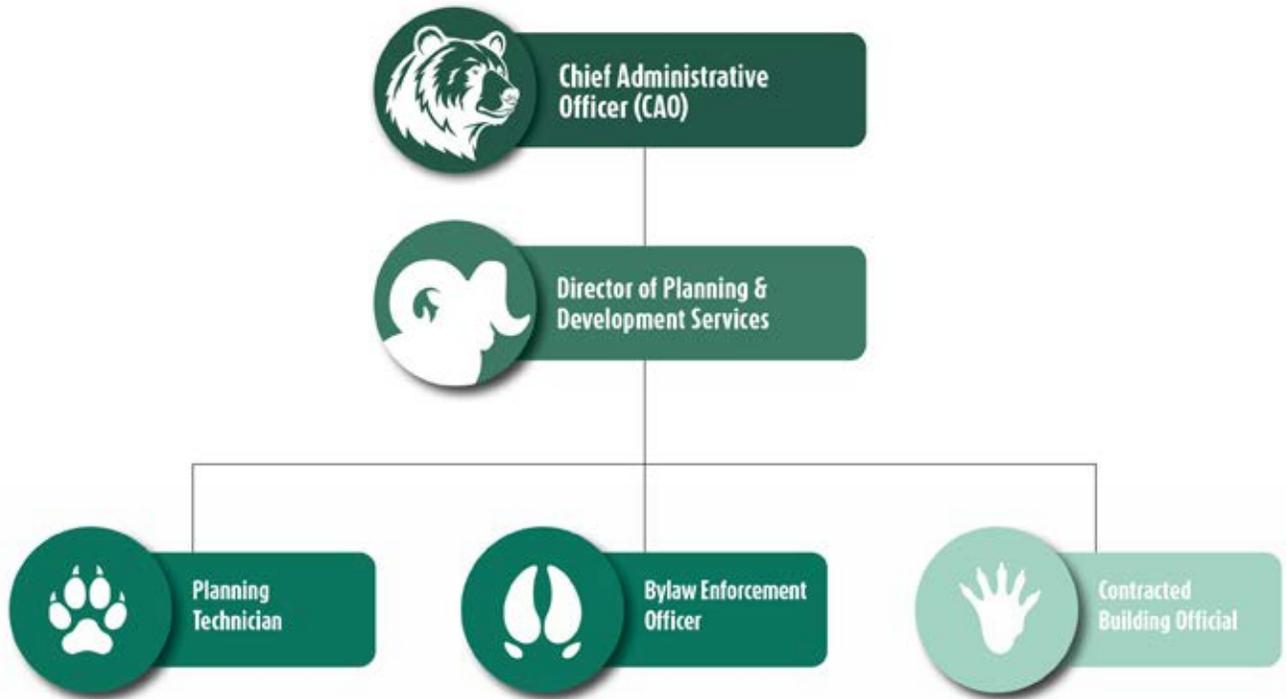
With every plan, permit and policy, they're helping build a more connected, livable and proudly Elkford tomorrow.



# *Visionary*

**Guiding Elkford's growth with  
purpose and pride  
(and maps).**

# Planning & Development Services



### Staffing

Development activities are supported by the Corporate Administration Department, and Elkford Fire Rescue & Emergency Services coordinates the wildfire mitigation projects.

In 2013, a Director of Planning and Development Services was added and funded through the reorganization of the administration department, which complements the addition of the Planning Technician position that was added in 2014. The tourism function is supported by staff that also supports the Community & Facility Services department.

In 2026, Bylaw Enforcement was moved from the Fire & Emergency Services department to the Planning & Development Services department.



PHOTO: "Planning and Development Services in 2025" by Tasha Chorneyko



## Summary of Operational and Capital Projects in 2026

- Zoning Bylaw revamp - Housing Needs Support funding
- Wapiti Trails Master Plan- Funding contingent
- Economic Development Position – 1 yr grant support



**TABLE 18: Environmental Development: Community Development**

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2024	2025	2025	2026	2027	2028	2029	2030
<b>EXPENDITURES</b>								
Planning	580,447	242,562	696,675	579,475	365,975	361,175	395,075	415,175
Weed Control	9,525	19,048	27,000	35,000	27,000	27,000	27,000	27,000
Forestry Management	30,304	21,375	173,500	141,500	1,500	500	500	500
Visitor Centre	96,793	101,048	96,800	100,300	103,350	105,600	108,050	110,475
Tourism Promotion	26,766	17,860	60,585	57,915	37,765	37,815	37,865	37,965
Economic Development	13,168	12,639	74,900	125,000	28,400	21,900	19,400	19,400
Event Coordination	11,337	10,958	14,250	14,750	15,250	15,750	16,250	16,750
Wildcat Days	32,809	46,065	39,500	43,500	44,000	44,500	45,000	45,500
Canada Day Celebrations	19,011	20,118	24,100	23,100	23,600	24,000	24,500	25,000
Winter in the WILD	10,260	13,325	14,400	14,500	14,600	14,700	14,800	14,900
Community Grants/YANC	72,309	79,293	85,500	85,500	25,500	24,500	24,500	24,500
<b>Total Expenditures</b>	<b>902,729</b>	<b>584,291</b>	<b>1,307,210</b>	<b>1,220,540</b>	<b>686,940</b>	<b>677,440</b>	<b>712,940</b>	<b>737,165</b>





PHOTO: "Community and Facility Services in 2025" by Tasha Chorneyko

## *4.7 Community/Recreation Services (Community & Facility Services)*

### **A) Administration, Recreation Centre, Aquatic Centre, Community Conference Centre, Programming, Parks & Trails and Municipal Campground**

The Community & Facility Services Department coordinates the programs and recreational services of the District and liaises with other organizations and groups that provide other leisure services to the community. Expenses for the Ski Hill and Golf Course include club liability insurance, building insurance, mobile equipment costs and licence of occupation fees.

Our Director of Community & Facility Services joined the District in 2024, after eight years working for the District of Sparwood. He brings a wealth of experience in parks and recreation, operations and community services. His strategic mindset, paired with a hands-on understanding of small-town needs, has brought new momentum to the department while keeping its focus firmly on serving residents.

The team also includes an experienced Operations Supervisor, who manages day-to-day maintenance of Elkford's facilities and outdoor spaces, and a tenacious Aquatics Coordinator who takes care of all things Aquatic.

Together—and supported by the phenomenal, dedicated and diverse staff across Community and Facility Services—this group delivers high-impact services across a broad portfolio of facilities and programs.

Community and Facility Services is all about connection—between people, places and possibilities.

As the largest department at the District of Elkford, Community and Facility Services plays a vital role in supporting the town's quality of life. From major community events and facility operations to recreation programs, parks and trails, this department is responsible for the spaces and experiences that help make Elkford feel like home.



# *Connected*

**Bringing people, places  
and programs together  
to build community.**



PHOTO: "Community Conference Centre" by Pete Dudman

The Elkford Community Conference Centre opened in 2012, and it includes leisure services administration, Teck Hall which can accommodate a sit-down banquet of 420, multi-purpose meeting rooms, a playschool and the Visitor Centre.

The Recreation Centre includes a multi-purpose hall, a skating rink, a curling rink and lounge, and an art studio. The Recreation Centre is open eighteen hours a day between September and March, and eight hours a day Monday to Saturday, and on evenings and weekends when booked between April and August.

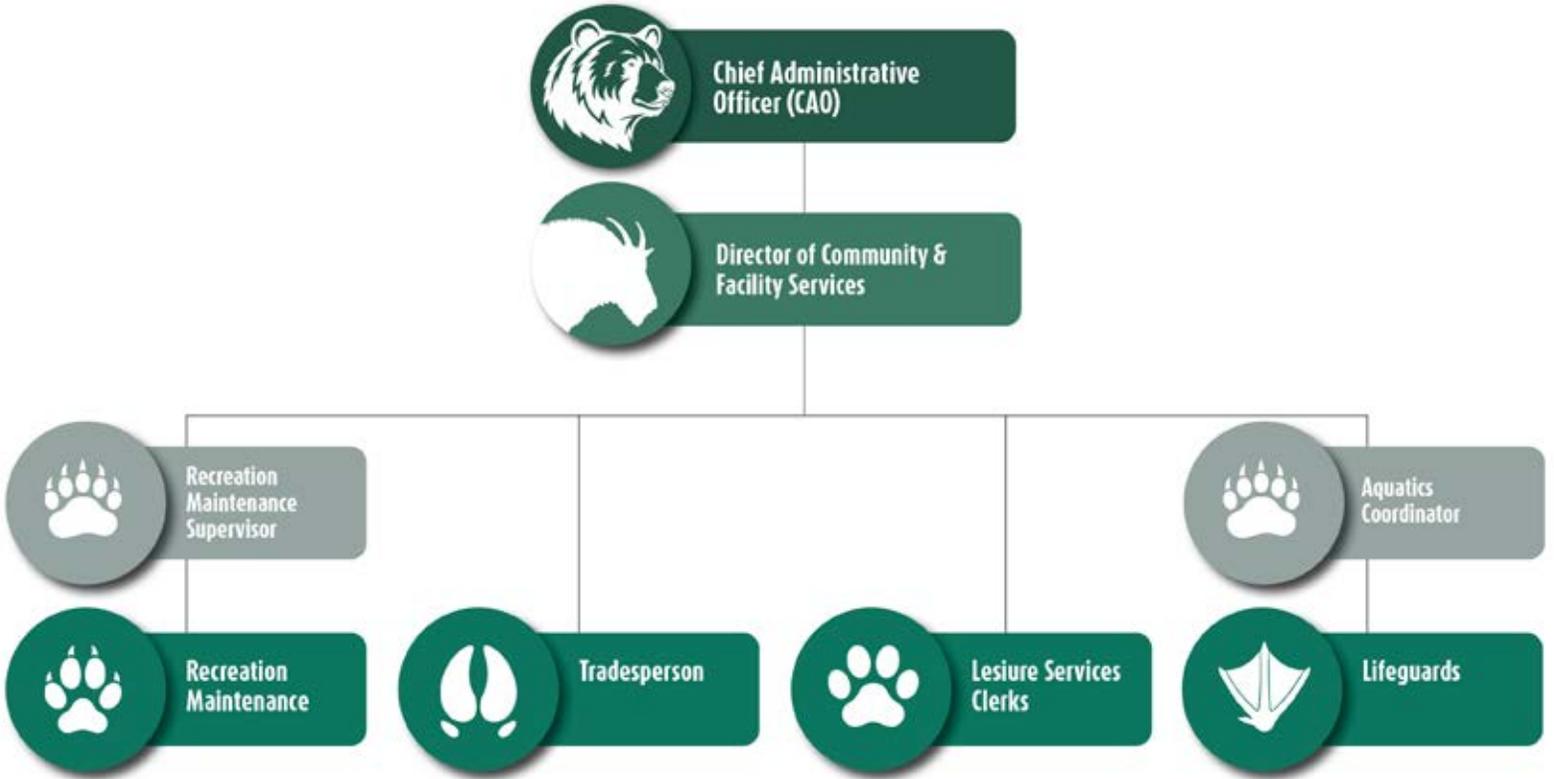
The Aquatic Centre function focuses on activities related to the swimming pool. The pool operates five days per week, year-round. The District maintains 19 parks and 30+ kilometres of trails in the community.

Since 2021, The Elkford Municipal Campground is now completely operated by Community & Facility Services. The administration and bookings are coordinated by the staff at the Community Conference Centre, and the campground is open from May-long weekend to the end of October.

## B) Cultural Services and Library

The District maintains the facility that houses the Elkford Public Library (Aquatic Centre) and has provided the library with an operating grant. The Community Conference Centre is also a location where cultural and historical displays can be incorporated.

# Community & Facility Services



## Summary of Strategic and Capital Projects in 2026

- Placement of chairs along Boivin Creek trail
- Arena stairs & roof replacement (curling rink entrance)
- Recreation master plan 2025
- Aquatic Centre facility upgrades
- Conference Centre & pool sound system upgrade
- Campground Lift Station upgrades

# *Community & Facility Services*



## *Facilities and Services*

- Elkford Aquatic Centre
- Elkford Community Conference Centre, including the Visitor Centre and playschool space
- Elkford Recreation Centre, including the arena and curling rink, and maintenance of the golf course building, chamber/daycare building and Wapiti ski building
- Boivin Creek Corridor, including the bike park, baseball diamonds, soccer field, tennis courts and new pickleball court
- Municipal parks, green spaces and playgrounds
- Mountview Cemetery grounds-keeping
- Elkford Municipal Campground operations and bookings
- Toboggan Hill, adjacent to the District Office
- Trail network within District boundaries



## Programs and Events

From drop-in activities to signature community events, Leisure Services sparks connection and belonging by offering programs that inspire, engage and bring people together.



## Recreation Maintenance

Behind every well-loved park, trail and facility is the Recreation Maintenance team, who keeps Elkford's spaces safe, clean and ready for play.



## Aquatic Centre

At the heart of recreation in Elkford, the Aquatic Centre offers a welcoming space for fitness, fun and learning suitable for all ages and abilities, one splash at a time.

ELKFORD POOL & LIBRARY COMPLEX 85



*Elkford*  
Wild at heart

## TABLE 19: Community/Recreation Services

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2024	2025	2025	2026	2027	2028	2029	2030
<b>EXPENDITURES</b>								
Administration	230,788	265,646	386,880	409,115	290,889	299,128	307,553	316,169
Recreation Centre	622,471	619,215	732,310	719,940	775,265	652,485	681,675	685,035
Aquatic Centre	540,090	575,487	694,220	723,495	739,240	707,300	680,290	702,305
Community Centre	167,257	154,257	212,750	231,660	208,680	196,880	206,710	212,170
Programs	17,978	17,978	19,000	26,500	26,800	27,000	27,400	27,700
Ski Hill	44,231	44,231	52,900	55,100	58,480	55,600	55,710	55,830
Golf Course	86,412	86,412	40,400	20,980	21,430	21,700	22,000	22,320
Parks, Trails, Play-grounds	225,691	218,260	224,400	324,600	261,600	257,700	258,100	237,100
Campground	87,185	104,483	108,400	109,700	103,300	105,600	107,300	109,000
Library/Other	102,136	103,966	104,000	110,988	113,205	115,478	117,793	120,165
<b>Total Expenditures</b>	<b>2,124,239</b>	<b>2,189,935</b>	<b>2,575,260</b>	<b>2,732,078</b>	<b>2,598,889</b>	<b>2,438,871</b>	<b>2,464,531</b>	<b>2,487,794</b>

## 4.8 Debt Services

In 2018, contained in the Financial Plan is the incurring of debt for the construction of the District Office and various paving programs from 2019 to 2021 for some major infrastructure rehabilitation projects on the District's road network.

The District currently has a banking agreement with the StellerVista Credit Union where all service charges are waived upon the condition that the general and reserve bank accounts are held at this financial institution.

Interest on prepayments (property taxes) is calculated monthly on the prescribed rates as set by the Province.

The District currently has debt with the Municipal Finance Authority for the following projects:

- **New District Office: 2018**
- **Paving Boivin North: 2019**
- **Paving Abruzzi Heights and Balmer Drive/Crescent: 2020 and 2021**

In 2026, contained in the Five -Year Financial Plan, is the incurring of debt for the purchase of a new aerial ladder truck. According to the standards and requirements outlined by the National Fire Protection Association and Fire Underwriter's Survey, aerial ladder trucks should be retired after 25 years of service.

To help offset the cost of the new aerial ladder truck, \$1,000,000 will be borrowed from the Sewer System Reserve Fund and \$1,050,000 will be funded by the Equipment Reserve Fund.

The Five-Year Financial Plan shows borrowing through interfund borrowing from the Sewer System Reserve Fund. The loan must be paid back over the next five years (2027 to 2031) in increments of \$200,000 per year, plus interest on the amount the sewer fund would have earned.

The municipal campground upgrade to the Lift Station will be funded by \$350,071 revenue surplus incurred from (2022 to 2025) and has been transferred to the Capital Debt Reserve.

The remaining cost to the project will be funded through the Capital Debt Reserve Fund and paid back each year with any revenue surplus until paid in full with interest.

Interfund borrowing is the temporary loan from one reserve fund (where its investments are not currently required to fund capital projects) to a different reserve fund (which has a funding shortfall). Both reserve funds must be established for capital purposes.

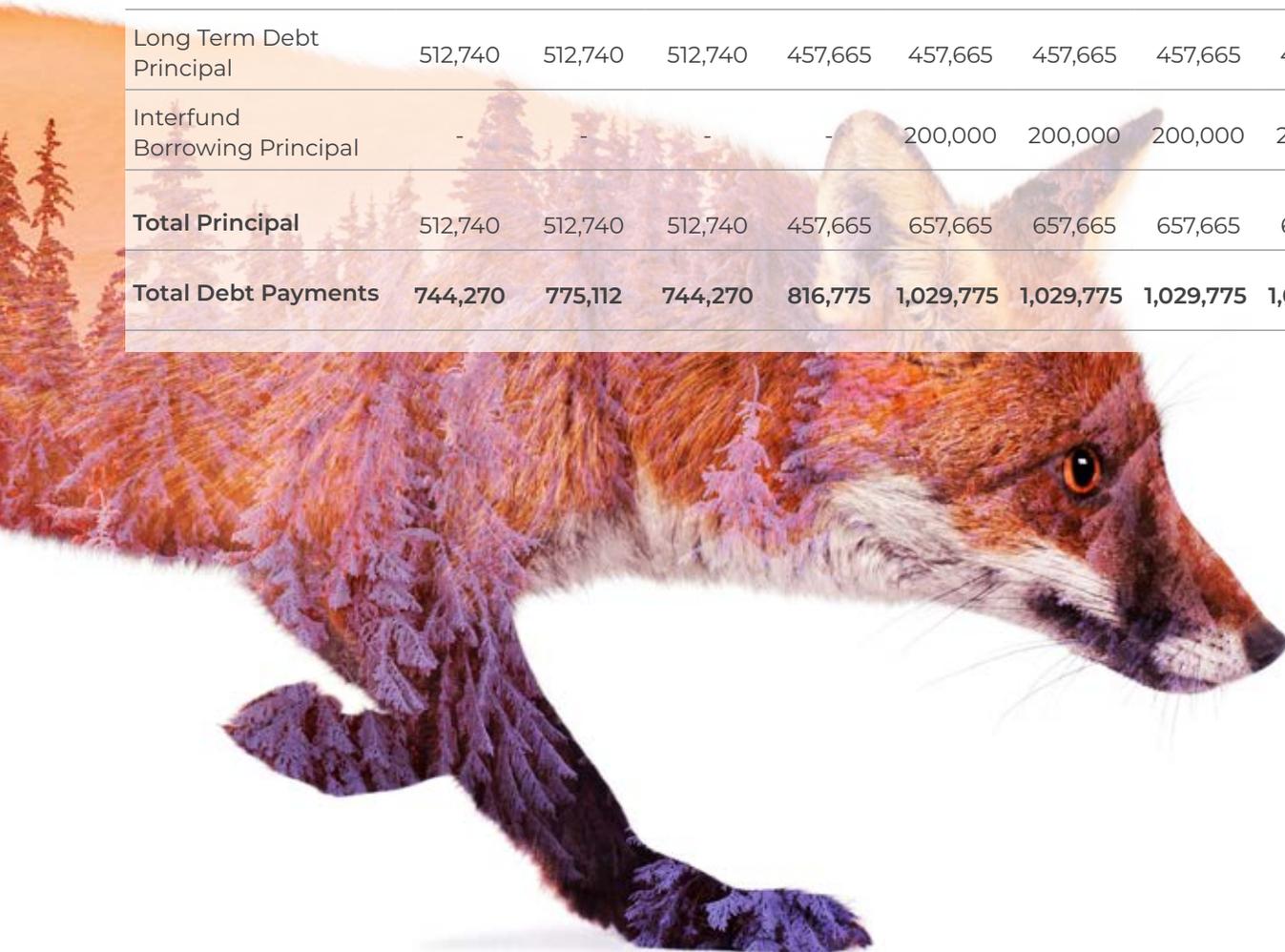
Local governments require good infrastructure and financial planning while borrowing between reserve funds. Prior to interfund borrowing, the local government must consider the timing and amount of the capital spending in relation to both the lending and borrowing funds. This is to ensure that reserve fund money is available within the lending fund when required.

Interfund borrowing requires local governments to meet statutory requirements, including:

- Money in the lending fund must not be currently required for the purpose of the fund.
- The borrowing (or receiving) fund must repay the lending fund (with the interest that the amount would have earned if it had not been loaned) before the lending fund requires the money.
- While elector approval is not required for interfund borrowing, the proposed interfund borrowing must be included in the municipality's financial plan, which requires public consultation.

## TABLE 20: Debt Services

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2024	2025	2025	2026	2027	2028	2029	2030
<b>Expenditures</b>								
<b>Debt</b>								
Interest								
Long Term Debt Interest	231,530	262,372	231,530	356,610	356,610	356,610	356,610	356,610
Interfund Borrowing Interest	-	-	-	2,500	15,500	15,500	15,500	15,500
<b>Total Interest</b>	<b>231,530</b>	<b>262,372</b>	<b>231,530</b>	<b>359,110</b>	<b>372,110</b>	<b>372,110</b>	<b>372,110</b>	<b>372,110</b>
Principal								
Long Term Debt Principal	512,740	512,740	512,740	457,665	457,665	457,665	457,665	457,665
Interfund Borrowing Principal	-	-	-	-	200,000	200,000	200,000	200,000
<b>Total Principal</b>	<b>512,740</b>	<b>512,740</b>	<b>512,740</b>	<b>457,665</b>	<b>657,665</b>	<b>657,665</b>	<b>657,665</b>	<b>657,665</b>
<b>Total Debt Payments</b>	<b>744,270</b>	<b>775,112</b>	<b>744,270</b>	<b>816,775</b>	<b>1,029,775</b>	<b>1,029,775</b>	<b>1,029,775</b>	<b>1,029,775</b>





## *5.0 Capital Works*



# *5.0 Capital Works*

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The District establishes a capital works plan each year that includes the major reconstruction of infrastructure or the acquisition of new capital items. This section summarizes the planned projects, and the proposed funding for each project.

The projects are listed for the entire five-year period.



## TABLE 21: Capital Works Summary

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2024	2025	2025	2026	2027	2028	2029	2030
<b>Capital Funding</b>								
From Reserve Funds	(1,247,780)	(620,664)	(4,217,603)	(3,841,750)	(1,530,000)	(400,000)	(1,130,000)	(1,920,000)
From Grants/ Donations	(562,606)	-	(30,000)	-	(1,715,500)	(6,215,500)	(4,215,500)	(215,500)
From Borrowing	-	-	(1,300,000)	(1,000,000)	-	-	-	-
	(1,810,386)	(620,664)	(5,547,603)	(4,841,750)	(3,245,500)	(6,615,500)	(5,345,500)	(2,135,500)
<b>Expenditures</b>								
General Government	125,592	174,517	-	-	-	-	-	-
Protective Services		-	300,000	-	125,000	100,000	325,000	330,000
Environmental Health/ Solid Waste	39,242	142,329	160,000	-	-	-	-	250,000
Engineering Services	162,370	35,323	200,000	200,000	100,000	-	-	-
Transportation Services	201,008	56,116	142,500	70,000	135,000	75,000	-	-
Campground/ Parks	246,076	36,034	630,000	600,000	-	-	-	-
Aquatic Centre	-	10,315	-	170,000	-	-	-	-
Community Conference Centre	-	-	-	80,000	-	-	-	-
Arena Recreation Centre	-	668,664	650,000	163,000	260,000	-	-	-
Equipment	1,029,839	328,580	2,885,000	2,925,000	910,000	225,000	805,000	1,340,000
Water	344,420	1,057,343	2,080,000	630,000	1,800,000	6,050,000	4,125,000	50,000
Sewer	1,100,514	787,246	1,315,000	690,000	850,000	50,000	50,000	50,000
<b>Totals</b>	<b>3,249,061</b>	<b>3,296,467</b>	<b>8,362,500</b>	<b>5,528,000</b>	<b>4,180,000</b>	<b>6,500,000</b>	<b>5,305,000</b>	<b>2,020,000</b>
<b>Net Funding Required</b>	<b>1,438,675</b>	<b>2,675,803</b>	<b>2,814,897</b>	<b>686,250</b>	<b>934,500</b>	<b>(115,500)</b>	<b>(40,500)</b>	<b>(115,500)</b>

# *Capital Works: 2025 Projects Deferred to 2026*

## **General Government:**

- N/A

## **Protective Services:**

- Fire Hall Roof replacement (2030)

## **Transportation Services:**

- Public Works parking lot stairs

## **Engineering:**

- Balmer Hill Storm Upgrades

## **Community & Facility Services**

- Arena Building Stairs
- CCC & Pool sound systems
- Campground upgrades
- Recreation Master Plan

## **Equipment:**

- Fire Engine - Ariel
- Garbage Truck
- Tool Cat 2

## **Water:**

- Water fill station
- Commercial water metering
- Union road project

## **Sewer:**

- Union road project
- Industrial park lift station
- Aerators/blowers





*6.0 Transfers of  
Reserves & Surplus*



# 6.0 Transfers of Reserves & Surplus

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Annually, the District plans for future projects and reserves funds for those activities. In addition, the District usually has a surplus from unspent funds at the end of each budget year, partly due to projects not being completed and partly due to activities not occurring, such as travel or training. Reserve and surplus funds are used for future projects, both operating and capital projects.

## Objectives

- To financially support future capital projects and infrastructure maintenance and replacement, and other major maintenance projects.

## Bylaw

### Operating Reserve Funds:

- Capital Reserve Fund
- Equipment Reserve Fund
- Transportation Infrastructure Reserve Fund
- Tax Diversification and Sustainability Reserve Fund
- Energy Conservation Reserve Fund
- Community Works Reserve Fund
- Financial Stabilization Reserve Fund
- Cemetery Perpetual Care Fund
- Water System Reserve Fund
- Sewer System Reserve Fund
- Community and Recreation Services Reserve Fund

### Statutory Reserve Funds:

- Development Cost Charges (DCC) Reserve Fund
- Land Sale Reserve Fund



## *6.1 Transfers (From) Reserves and Surplus*

The District plans for future projects, and reserves funds for those activities. This section summarizes the use of reserve and surplus funds.

### **Objectives**

- To use reserve funds to help minimize fluctuations to tax revenues.

### **Policies**

- The District will use reserve funds and accounts for planned projects.

**Table 22 details the transfers to reserves. Table 23 provides a reserve and surplus balance summary based on the transfers as presented in this Five-Year Financial Plan.**

**TABLE 22: Budget Summary Transfers-Reserves**

	Proposed Budgets for Discussion				
	2026	2027	2028	2029	2030
<b>Reserve Increase</b>					
<b>Land Sales Reserve-Financial</b>					
Proceeds From Sale of Land	(25,000)	(25,000)	(25,000)	(25,000)	(25,000)
<b>Capital Works and Equipment</b>					
Equipment Replacement	(617,950)	(636,491)	(655,586)	(675,250)	(695,508)
<b>Capital Debt Reserve</b>	(358,680)	(319,000)	(308,000)	(307,600)	(333,700)
<b>Water Parcel Tax Reserve</b>	(280,440)	(307,800)	(335,160)	(367,650)	(403,560)
<b>Sewer Parcel Tax Reserve</b>	(141,930)	(371,110)	(386,500)	(403,600)	(422,410)
<b>Transportation Reserve</b>	(500,000)	(515,000)	(530,000)	(545,000)	(560,000)
<b>Energy Conservation Fund</b>	(18,000)	(18,000)	(18,000)	(18,000)	(18,000)
<b>Community Works Fund</b>	(188,580)	(188,580)	(188,580)	(188,580)	(188,580)
<b>Recreation Parcel Tax Reserve</b>	(354,203)	(392,368)	(430,532)	(468,697)	(506,862)
<b>Cemetery Perpetual Care Fund</b>	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)
<b>Tax Stabilization Reserve</b>	(42,185)	(42,185)	(42,185)	(42,185)	(42,185)
<b>Financial Stabilization Fund</b>	-	-	-	-	-
<b>Total</b>	<b>(2,530,968)</b>	<b>(2,819,534)</b>	<b>(2,923,543)</b>	<b>(3,045,562)</b>	<b>(3,199,805)</b>

**Proposed Budgets for Discussion**

	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>	<b>2030</b>
<b>Reserve Decrease</b>					
<b>Land Sales Reserve - Financial</b>	-	-	-	-	-
<b>Capital Works and Equipment</b>	1,925,000	910,000	225,000	805,000	1,340,000
Capital Reserve Fund	685,000	360,000	175,000	325,000	580,000
<b>Recreation Parcel Tax Reserve</b>	523,000	260,000	-	-	-
Community Works Fund	300,000				
Sewer Parcel Tax Reserve	1,000,000	-	-	-	-
<b>Financial Stabilization Fund</b>	193,753	-	-	-	-
<b>DCC Drainage Reserve</b>	200,000				
<b>Total</b>	<b>4,826,753</b>	<b>1,530,000</b>	<b>400,000</b>	<b>1,130,000</b>	<b>1,920,000</b>

The \$4,826,753 decrease in reserves includes the \$1,000,000 decrease in sewer used for interfund borrowing. This is reflected in the bylaw. See page 88 for more details on interfund borrowing

## TABLE 23: Reserve and Surplus Summary

	Estimate		Proposed Budgets for Discussion			
	2025	2026	2027	2028	2029	2030
<b>GENERAL FUND SURPLUS</b>						
General Surplus	1,920,165	1,008,526	213,629	(101,374)	(206,460)	(206,626)
Appropriated Surplus						
Computers	14,997	-	-	-	-	-
Parks and Playgrounds	2,961	2,961	2,961	2,961	2,961	2,961
Green Spaces	203,826	203,826	203,826	203,826	203,826	203,826
	221,784	206,787	206,787	206,787	206,787	206,787
<b>General Fund Surplus</b>	<b>2,141,949</b>	<b>1,215,313</b>	<b>420,416</b>	<b>105,413</b>	<b>327</b>	<b>161</b>
<b>Water Fund Surplus</b>	1,215,883	601,635	522,878	867,713	1,254,013	1,764,740
<b>Sewer Fund Surplus</b>	1,126,995	902,140	469,595	871,273	1,319,932	1,815,877
<b>Total Surplus</b>	<b>4,484,827</b>	<b>2,719,088</b>	<b>1,412,889</b>	<b>1,844,399</b>	<b>2,574,272</b>	<b>3,580,778</b>

	Estimate	Proposed Budgets for Discussion				
	Dec 2025	2026	2027	2028	2029	2030
<b>Reserve Funds</b>						
Land Sales Reserve-Financial	901,576	926,576	951,576	976,576	1,001,576	1,026,576
Land Sales Reserve - Land Inventory	522,197	522,197	522,197	522,197	522,197	522,197
Capital Works and Equipment	2,406,699	1,099,649	826,140	1,256,726	1,126,976	482,484
Capital Debt Reserve	2,524,013	2,197,693	2,156,693	2,289,693	2,272,293	2,025,993
Water Parcel Tax Reserve	761,750	1,042,190	1,349,990	1,685,150	2,052,800	2,456,360
Sewer Parcel Tax Reserve	2,421,759	1,563,689	1,934,799	2,321,299	2,724,899	3,147,309
Road Reserve	627,694	1,127,694	1,642,694	2,172,694	2,717,694	3,277,694
Community Works Fund	386,253	274,833	463,413	651,993	840,573	1,029,153
Community Recreation Parcel Tax Reserve	302,394	133,597	265,965	696,497	1,165,194	1,672,056
Energy Conservation Reserve	216,841	234,841	252,841	270,841	288,841	306,841
Financial Stabilization Reserve	193,753	-	-	-	-	-
Cemetery Perpetual Care Fund	27,708	31,708	35,708	39,708	43,708	47,708
Tax Stabilization Reserve	336,134	378,319	420,504	462,689	504,874	547,059
<b>Total Reserve Funds</b>	<b>11,628,771</b>	<b>9,532,986</b>	<b>10,822,520</b>	<b>13,346,063</b>	<b>15,261,625</b>	<b>16,541,430</b>
<b>Total Reserve and Surplus</b>	<b>16,113,598</b>	<b>12,252,074</b>	<b>12,235,409</b>	<b>15,190,462</b>	<b>17,835,897</b>	<b>20,122,208</b>



*7.0 Five-Year  
Financial Plan Bylaw*

# 7.0 Five-Year Financial Plan Bylaw

	2026	2027	2028	2029	2030
<b>REVENUES</b>					
<b>Taxes</b>					
General Municipal Taxes	8,063,504	8,300,384	8,547,446	8,805,181	9,074,107
Collections for Other Governments	3,123,630	3,186,090	3,249,810	3,314,810	3,381,110
<b>Total Taxes Collected</b>	11,187,134	11,486,474	11,797,256	12,119,991	12,455,217
<b>Less:</b>					
Transfers to Other Governments	(3,123,630)	(3,186,090)	(3,249,810)	(3,314,810)	(3,381,110)
<b>Net Municipal Taxes</b>	8,063,504	8,300,384	8,547,446	8,805,181	9,074,107
% Of Revenue Tax	273,583	279,055	284,636	290,328	296,135
Parcel Taxes	776,573	855,778	936,692	1,024,447	1,117,332
Grants in Lieu of Taxes	15,020	15,320	15,640	15,950	16,270
<b>Taxes for Municipal Purposes</b>	9,128,680	9,450,537	9,784,414	10,135,906	10,503,844
<b>Fees and Charges</b>	2,708,946	2,794,937	2,887,899	2,984,409	3,085,682
<b>Revenue from Other Sources</b>	567,929	555,279	564,544	572,869	586,269
<b>Grants/Donations</b>	1,056,584	2,344,084	6,844,084	4,829,084	829,084
<b>Interfund Borrowing</b>	1,000,000	-	-	-	-
<b>Sale/Lease of Capital Assets</b>	30,000	30,000	30,000	30,000	30,000
<b>Transfers-Reserves</b>	3,826,753	1,530,000	400,000	1,130,000	1,920,000
<b>Transfers-Surplus</b>	1,765,739	1,306,199	315,003	105,086	166
	<b>20,084,631</b>	<b>18,011,036</b>	<b>20,825,944</b>	<b>19,787,354</b>	<b>16,955,045</b>

# Five-Year Financial Plan Bylaw

	2026	2027	2028	2029	2030
<b>EXPENDITURES</b>					
<b>Operating Expenditures</b>					
General Government	2,258,315	2,141,830	2,170,803	2,215,778	2,249,627
Protective Services	1,517,860	1,206,675	1,208,405	1,207,425	1,227,890
Transportation Services	1,844,395	1,814,403	1,732,019	1,659,239	1,700,092
Environment Health / Solid Waste	154,000	153,220	155,345	157,470	159,595
Water Fund	963,600	804,600	679,840	614,665	619,100
Sewer Fund	487,200	556,250	544,450	521,050	498,550
Public Health Services	30,900	18,920	18,940	18,960	18,980
Community / Development Services	1,220,540	686,940	677,440	712,940	737,165
Community / Recreation Services	2,732,078	2,598,889	2,438,871	2,464,531	2,487,794
	<b>11,208,888</b>	<b>9,981,727</b>	<b>9,626,113</b>	<b>9,572,058</b>	<b>9,698,793</b>
<b>Debt</b>					
Interest	359,110	372,110	372,110	372,110	372,110
Principal	457,665	657,665	657,665	657,665	657,665
	<b>816,775</b>	<b>1,029,775</b>	<b>1,029,775</b>	<b>1,029,775</b>	<b>1,029,775</b>

## Five-Year Financial Plan Bylaw

	2026	2027	2028	2029	2030
<b>EXPENDITURES</b>					
<b>Capital Expenditures</b>					
Protective Services	-	125,000	100,000	325,000	330,000
Transportation: Engineering Services	270,000	235,000	75,000	-	-
Water Fund	630,000	1,800,000	6,050,000	4,125,000	50,000
Sewer Fund	690,000	850,000	50,000	50,000	50,000
Environmental Health/ Solid Waste	-	-	-	-	250,000
Community / Recreation Services	1,013,000	260,000	-	-	-
Equipment	2,925,000	910,000	225,000	805,000	1,340,000
	<b>5,528,000</b>	<b>4,180,000</b>	<b>6,500,000</b>	<b>5,305,000</b>	<b>2,020,000</b>
<b>Transfer To Reserve Funds</b>	2,530,968	2,819,534	2,923,543	3,045,562	3,199,805
<b>Transfer To Surplus</b>	-	-	746,513	834,959	1,006,672
<b>Total</b>	<b>20,084,631</b>	<b>18,011,036</b>	<b>20,825,944</b>	<b>19,787,354</b>	<b>16,955,045</b>



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