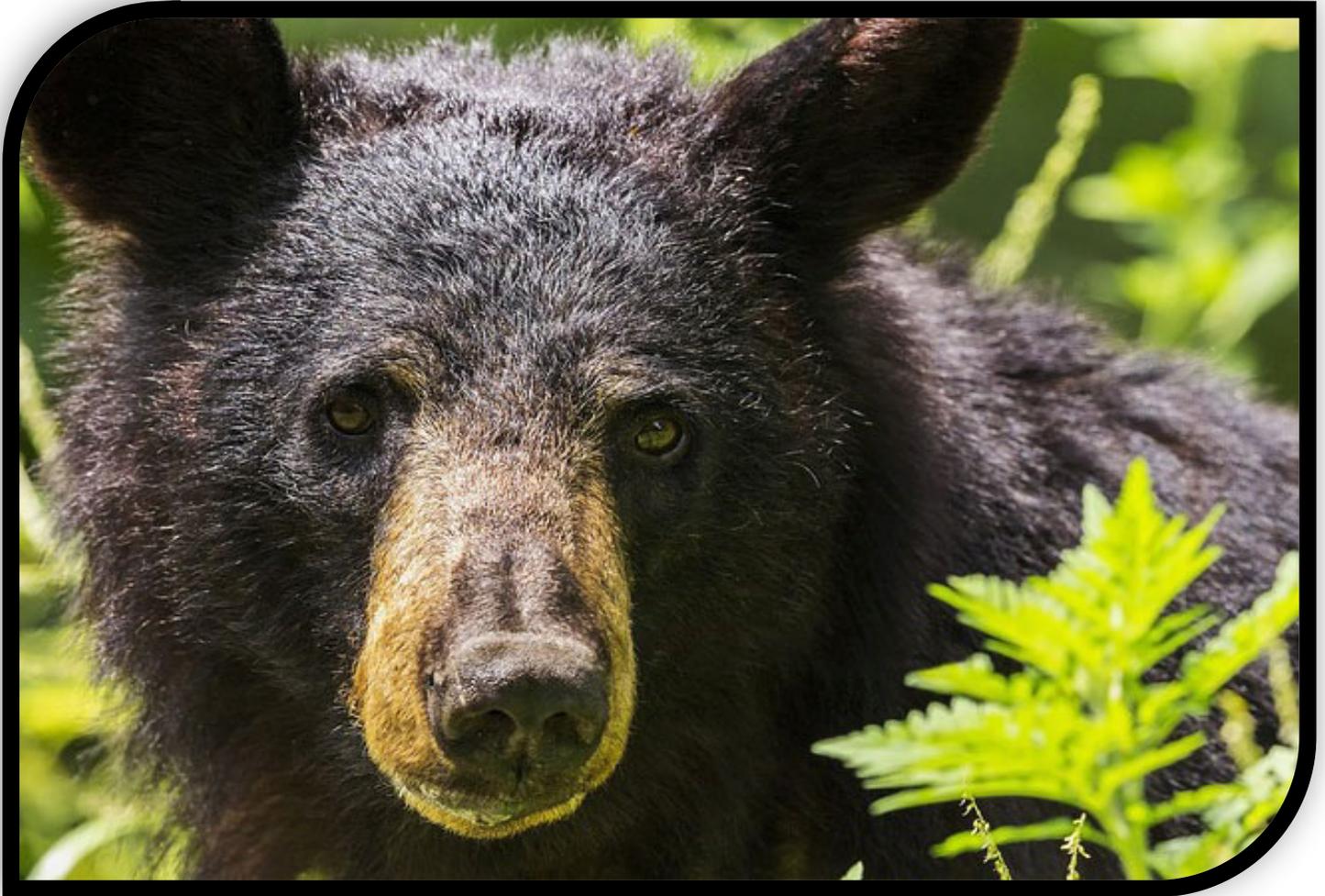


# District of Elkford



## *Five-Year Financial Plan 2022 – 2026*



*elkford*  
Wild at heart.

# District of Elkford 2022 Five-Year Financial Plan

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# District of Elkford 2022 Five-Year Financial Plan

## 1. Budget 101: Learn How the Budget Works

The annual Five-Year Financial Plan & Budget outlines how the District plans to allocate resources to deliver the day to day programs and services residents and businesses rely on while achieving Elkford's Strategic Plan.

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

### **REVENUES: Where does the money come from?**

- Taxation
- Parcel taxes- Water and Sewer
- Grants
- Fees and charges- programming, ice rental, pool swim lessons
- User fees- water, sewer and solid waste collection
- Sales of services- Public Works and Building Department
- Investment income
- Long term borrowing

### **EXPENSES: Where does the money go?**

The budget is composed of an Operating Budget and Capital Budget.

- The Operating Budget is comprised of the 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 equipment and facilities. For example, Public Works snowplows and loaders, Fire Department fire engines, and replacement of aging infrastructure.

### **The District of Elkford is composed of 5 different departments:**

1. Administration and Finance
  - Council and Government relations
  - Human resources
  - Corporate Administration
  - Financial planning
2. Planning and Development
  - Building and development services
  - Business licensing
  - Bylaw enforcement



# District of Elkford 2022 Five-Year Financial Plan

## 3. Fire Department

- Protection services with First Responders
- Emergency Social Services (ESS)- Funding
- Search and Rescue (SAR)- Funding

## 4. Public Works

- Roads, water and sewer infrastructure
- Solid Waste collection

## 5. Leisure Services

- Recreation (trails, parks & playgrounds), Cemetery, Arena, Curling Rink, Aquatic Centre, Community Conference Centre, Visitor Centre, Campground
- Support for Elkford Public Library, Elkford Chamber of Commerce, Elkford Curling Club, Mountain Meadows Golf Course and Wapiti Ski Club
- Cemetery
- Community Events - Wildcat Days, Winter in the Wild, Remembrance Day Ceremony, Senior's Christmas Luncheon, Volunteer Appreciation



# District of Elkford 2022 Five-Year Financial Plan

## 2. Overview

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 2022 Financial Plan continues to incorporate the direction from the OCP into the operating plans of the District.

In November of 2021, Council held a Strategic Planning session which outlined Council's vision for the next five years. The following page outlines the strategic and operational priorities identified during the strategic planning session. Council directed the development of the financial plan to focus on completing existing projects, incorporating the priorities from the strategic plan, as well as continuing to incorporate plans from the OCP.

The *Community Charter* requires that the District adopt an annual five-year financial plan bylaw before May 15<sup>th</sup> 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 2022, the operating plans for 2022 to 2026, the capital plans for 2022 to 2026, 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.



# District of Elkford 2022 Five-Year Financial Plan

<b>2019 - 2023 STRATEGIC PRIORITIES</b> <small>(Updated Nov. 2021)</small>			
<b>2020/2021 COUNCIL PRIORITIES (Underway)</b>		<b>2020/2021 OPERATIONAL PRIORITIES (Underway)</b>	
1.	Communication Strategy & Updated Website	1.	50 <sup>th</sup> Anniversary Planning & Recognition
2.	In-Kind Assistance Policy Review	2.	Temporary Workforce Housing Committee
3.	50 <sup>th</sup> Anniversary Planning & Recognition	3.	Community Wildfire Plan - Fuel Management
4.	Childcare Facility (Old District Office)		
5.	Downtown Core (Policies, Land & Signage)		
6.	Bike Park Support		
7.	Elkford Marketing Package		
8.	Recreation Services Agreement Review		
<b>2022 COUNCIL PRIORITIES</b>		<b>2022 OPERATIONAL PRIORITIES</b>	
1.	Boivin Creek Watershed Management Plan	1.	Boivin Creek Corridor – Plan & Implementation
2.	Outdoor Facility Security Cameras	2.	Non-Motorized Trails Development
3.	Boivin Creek Corridor – Plan & Implementation	3.	Downtown Core (Design & Construction)
4.	Municipal Campground Business Plan	4.	Municipal Election
		5.	Invasive Species Management Plan
		6.	Commercial Water Metering Implementation
<b>2023 COUNCIL PRIORITIES</b>		<b>2023 OPERATIONAL PRIORITIES</b>	
1.	New Council Orientation (e.g., LGLA)	1.	Official Community Plan Update
2.	New Council Strategic Planning	2.	Economic Diversification
<b>ADVOCACY/PARTNERSHIPS</b>		<b>ONGOING INITIATIVES</b>	
1.	Seniors' Housing Initiatives	1.	Bylaw & Policy Review
2.	Health Care & Emergency Social Services	2.	Asset Management Planning
		3.	Accessibility Initiatives
		4.	Crown Land Development/Management
		5.	Mountain Bike Tourism
		6.	First Nations Engagement
		7.	Housing Initiatives
		8.	Alternative Energy
<b>COMPLETED COUNCIL PRIORITIES</b>		<b>COMPLETED OPERATIONAL PRIORITIES</b>	
1.	Abruzzi Heights Inf. Replacement Funding	1.	Staffing Review
2.	Bylaw Compliance	2.	Multi-Use Recreation Storage Building
3.	Work Camp – Temporary Use Permit	3.	Community Centre Energy Efficiency Grant
4.	Recycling (Regional District of East Kootenay)	4.	Abruzzi Heights Inf. Replacement Construction
5.	Transfer Stn Feasibility/Operation (June 2021)	5.	Collective Bargaining
		6.	Community Conference Centre Landscaping
		7.	Fire Rescue Personnel Policy
		8.	Recreation Centre Renovation Plan



# District of Elkford 2022 Five-Year Financial Plan

## 2.1 Mission, Vision, Values Statement

### 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.

### 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 citizens, businesses and visitors expect.

### VALUES

<b>Ethics</b>	We act with ethics and integrity in our decisions and in our day-to-day operations
<b>Fairness</b>	We treat all people in a fair and consistent manner
<b>Accountability</b>	We are accountable for our actions and decisions. We do what we say and we communicate our actions and results
<b>Innovation</b>	We are innovative. We are continually looking for ways to do things better by thinking “out of the box”
<b>Competency</b>	We ensure our council and our staff have the skills and information necessary to make informed decisions and to act effectively in providing services to the community
<b>Responsibility</b>	We act to ensure that what we do today does not endanger the sustainability of the future community or the environment



# District of Elkford 2022 Five-Year Financial Plan

## 3. Revenues

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.

### 3.1 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. Property taxation is the most relied upon external revenue source for the District. 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 has the ability to 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 and charges, rather than taxation, to lessen the reliance on its property tax base.
- 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	2021	% of Total	2022	% of Total
Property taxes	6,511,673	35%	\$6,857,663	33%
Fees and charges	1,390,470	8%	1,811,478	9%
Other sources	361,489	2%	403,489	2%
Grants/Donations	4,167,418	22%	3,889,134	19%
Borrowing	2,400,000	13%	0	0%
Reserves	1,946,329	10%	2,758,569	13%
Surplus	1,901,703	10%	5,168,171	24%
<b>Total</b>	<b>18,679,082</b>	<b>100%</b>	<b>20,888,504</b>	<b>100%</b>



# District of Elkford 2022 Five-Year Financial Plan

## 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 reduce the heavy reliance on the property tax revenue generated by the Major Industry property class.
- To ensure that the proportion of property tax revenue generated by all the other 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 will levy taxes to the Major Industrial properties as per the Elk Valley Property Tax Sharing Agreement.
- 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 endeavour to distribute tax increases equally amongst the different property classes so that the average property in each class receives the same percentage increase, other than the major industrial class which is adjusted in accordance with the Elk Valley Property Tax Sharing Agreement.

**Table 2: Distribution of Property Tax**

Property Class	2021	% of Total	2022	% of Total
1. Residential	\$1,966,094	33%	\$2,193,338	34%
2. Utilities	121,220	2%	112,310	2%
4. Major industrial	3,520,699	58%	3,656,868	57%
5. Light industrial	10,426	0%	8,957	0%
6. Business and other	319,516	5%	349,260	6%
7. Managed forest land	104,946	2%	88,444	1%
8. Recreation/ Non-profit	1,975	0%	2,265	0%
9. Farmland	419	0%	343	0%
<b>Total</b>	<b>\$6,045,295</b>	<b>100%</b>	<b>\$6,411,785</b>	<b>100%</b>



# District of Elkford 2022 Five-Year Financial Plan

**Table 3: 2022 Tax Rates**

CLASSIFICATION	Residential	Utility	Major Industry	Light Industrial	Business	Managed Forests	Recreation / Non Profit	Farm
Class No.	1	2	4	5	6	7	8	9
General Levy	5.97916	26.20068	20.32914	20.32914	10.48147	25.35164	5.97916	5.97916
School Levy	1.69910	12.72000	3.52000	3.52000	3.52000	1.90000	2.03000	6.98000
Police Tax Levy	0.23030	0.80600	0.78300	0.78300	0.56420	0.69090	0.23030	0.23030
Regional District	0.20532	0.89971	0.69809	0.69809	0.35993	0.87056	0.20532	0.20532
Elk Valley Waste Management	0.39853	1.74636	1.35500	1.35500	0.69862	1.68977	0.39853	0.39853
Regional Hospital	0.35167	1.23085	1.19568	1.19568	0.86159	1.05501	0.35167	0.35167
BC Assessment Authority	0.03490	0.46620	0.46620	0.10360	0.10360	0.23540	0.03490	0.03490
Municipal Finance Authority	0.00020	0.00070	0.00070	0.00070	0.00050	0.00060	0.00020	0.00020
<b>Rate Total</b>	<b>8.89918</b>	<b>44.07050</b>	<b>28.34781</b>	<b>27.98521</b>	<b>16.58991</b>	<b>31.79388</b>	<b>9.23008</b>	<b>14.18008</b>



# District of Elkford 2022 Five-Year Financial Plan

**Table 4: Representative House**

	2021		2022		10.00%	
<b>Representative House</b>	<b>\$247,149</b>		<b>\$275,242</b>			
	<b>Rate</b>	<b>Amount</b>	<b>Rate</b>	<b>Amount</b>	<b>\$ Change</b>	<b>% Change</b>
General Levy	6.28202	\$1,553	5.97916	\$1,646	\$93	6%
School Levy	2.01190	497	1.69910	468	-30	-6%
Police Tax Levy	0.27020	67	0.23030	63	-3	-5%
Regional District	0.21992	54	0.20532	57	2	4%
Elk Valley Waste Management	0.38150	94	0.39853	110	15	16%
Regional Hospital	0.31961	79	0.35167	97	18	23%
BC Assessment Authority	0.04110	10	0.03490	10	-1	-5%
Municipal Finance Authority	0.00020	0	0.00020	0	0	0%
<b>Taxes Subtotal</b>	<b>9.52645</b>	<b>\$2,355</b>	<b>8.89918</b>	<b>\$2,450</b>	<b>\$95</b>	<b>4%</b>
<b>Utilities</b>		<b>\$560</b>		<b>\$597</b>	<b>\$38</b>	<b>7%</b>
<b>Parcel Taxes</b>		<b>\$117</b>		<b>\$117</b>	<b>\$0</b>	<b>0%</b>
<b>Total Average Charges</b>		<b>\$3,032</b>		<b>\$3,164</b>	<b>\$133</b>	<b>4%</b>

2022 actual rates were finalized in May, 2022.



# District of Elkford 2022 Five-Year Financial Plan

**Table 5: Representative Business**

Representative Business	2021		2022		10.00%	
	\$206,311		\$246,722			
	Rate	Amount	Rate	Amount	\$ Change	% Change
General Levy	11.38930	\$2,350	10.48147	\$2,586	\$236	10%
School Levy	3.86000	796	3.52000	868	72	9%
Police Tax Levy	0.66210	137	0.56420	139	3	2%
Regional District	0.39871	82	0.35993	89	7	8%
Elk Valley Waste Management	0.69166	143	0.69862	172	30	21%
Regional Hospital	0.78304	162	0.86159	213	51	32%
BC Assessment Authority	0.11370	23	0.10360	26	2	9%
Municipal Finance Authority	0.00050	0	0.00050	0	0	0%
<b>Taxes Subtotal</b>	<b>17.89901</b>	<b>\$3,693</b>	<b>16.58991</b>	<b>\$4,094</b>	<b>\$401</b>	<b>11%</b>
<b>Utilities</b>		<b>\$1,560</b>		<b>\$1,638</b>	<b>\$78</b>	<b>5%</b>
<b>Parcel Taxes</b>		<b>\$117</b>		<b>\$117</b>	<b>\$0</b>	<b>0%</b>
<b>Total Average Charges</b>		<b>\$5,370</b>		<b>\$5,849</b>	<b>\$479</b>	<b>9%</b>

**2022 actual rates were finalized in May, 2022.**

- *Utilities based on Commercial Medium Use for Water and Sewer, and based on one Commercial Container picked up twice per week for Solid Waste*



# District of Elkford 2022 Five-Year Financial Plan

**Table 6 - Average Residential Taxes (Comparisons)**

<b>Average Residential Total Taxes</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>
Cranbrook	4111	4006	3833	3716	3633	3592	3534
Fernie	5203	4954	4761	4380	4169	4152	4061
Sparwood	2885	2697	2533	2530	2472	2543	2522
Elkford	3032	2805	2631	2495	2451	2,496	2,477
% Increase From Previous year	8.09%	6.61%	5.45%	1.80%	-1.80%	0.77%	1.18%
Provincial Average	4,108	3,839	3,737	3,646	3,543	3,442	3,340
% Increase 5 Years	2.83%	2.73%	2.51%	2.89%	2.95%	3.04%	2.27%
Difference Province to Elkford	1,076	1,034	1,106	1,151	1,092	946	863
% of Provincial Average	73.8%	73.1%	70.4%	68.4%	69.2%	72.5%	74.2%
Tax levy at 75% of previous year Provincial Average	2,879	2,803	2,734	2,657	2,581	2,505	2,450
% of previous year Provincial Average	79.0%	75.1%	72.2%	70.4%	71.2%	74.7%	75.8%
Difference Elkford to Tax Levy at 75%	153	2	-103	-162	-130	-9	28

- 2021 Provincial amount based on a 5-year average estimated increase



# District of Elkford 2022 Five-Year Financial Plan

**Table 7 – Budget Summary Tax Revenues**

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2020	2021	2021	2022	2023	2024	2025	2026
<b>Revenues</b>								
General Taxes	(5,769,489)	(6,043,113)	(6,045,295)	(6,411,785)	(6,723,846)	(7,063,820)	(7,201,128)	(7,341,808)
Other Govt (In)	(1,840,025)	(2,292,853)	(2,090,998)	(2,348,229)	(2,395,193)	(2,443,098)	(2,491,959)	(2,541,800)
Total Taxes	(7,609,514)	(8,335,966)	(8,136,293)	(8,760,014)	(9,119,039)	(9,506,918)	(9,693,087)	(9,883,608)
Other Govt (Out)	1,840,025	2,292,853	2,090,998	2,348,229	2,395,193	2,443,098	2,491,959	2,541,800
Net Taxes	(5,769,489)	(6,043,113)	(6,045,295)	(6,411,785)	(6,723,846)	(7,063,820)	(7,201,128)	(7,341,808)
1% Utility	(235,037)	(252,431)	(252,431)	(232,220)	(236,864)	(241,602)	(246,434)	(251,362)
Parcel Taxes	(205,114)	(205,231)	(205,114)	(204,061)	(215,404)	(227,880)	(241,605)	(256,702)
Grants in Lieu	(8,589)	(9,333)	(8,833)	(9,597)	(9,868)	(10,147)	(10,433)	(10,729)
RDEK-EVPTSA	-	-	-	-	-	-	-	-
	(6,218,229)	(6,510,108)	(6,511,673)	(6,857,663)	(7,185,982)	(7,543,449)	(7,699,600)	(7,860,601)



# District of Elkford 2022 Five-Year Financial Plan

## 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.

The District previously implemented a Town Centre Revitalization Tax Exemption Bylaw, but no businesses applied for a tax exemption during the 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 not-for-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.

**Table 8 – Permissive Tax Exemptions Summary**

Estimate of Taxes Foregone	Property				
	Assessment	2022	2023	2024	2025
<b>Owner/Operator</b>	<b>Exempted</b>	<b>Estimate</b>	<b>Estimate</b>	<b>Estimate</b>	<b>Estimate</b>
District of Elkford/Mountain Meadows Golf Club	\$1,289,900	\$10,508	\$11,559	\$12,715	\$13,097
Elkford Housing Society	203,000	1,403	13,820	38,006	39,146
Christian & Missionary Alliance	62,371	431	474	522	537
Roman Catholic Bishop of Nelson	69,920	483	531	585	602
Pentecostal Assemblies of Canada	58,080	401	441	486	500
Elk Valley Congregational Church	59,780	413	454	500	515
District of Elkford/Wapiti Ski Club	881,000	8,655	9,521	10,473	10,787
<b>Estimate of Total Taxes Foregone</b>		<b>\$22,295</b>	<b>\$36,802</b>	<b>\$63,287</b>	<b>\$65,185</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.**



# District of Elkford 2022 Five-Year Financial Plan

## 3.4 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% 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% of the variable cost of providing the program, excluding the program coordinator wages and other fixed operating costs. The additional 20% is designed to offset the cost of the program coordinator and other fixed costs of providing the service.

**Table 9 – Summary Fees and Charges Rates (Utilities)**

	Actual						
	2016	2017	2018	2019	2020	2021	2022
<b>Rates - Residential</b>							
<b>Solid Waste</b>	82.50	85.00	87.50	90.00	92.75	95.50	98.50
<b>Water</b>	223.50	230.25	240.00	253.75	266.50	293.00	322.25
<b>Sewer</b>	147.25	151.75	156.25	161.00	166.00	171.00	176.25
	453.25	467.00	483.75	504.75	525.25	559.50	597.00

**Solid Waste, Water and Sewer utilities fee schedules have been updated in 2021. For 2022, Water has a 10% increase annually with both Sewer and Solid Waste increasing 3% annually.**



# District of Elkford 2022 Five-Year Financial Plan

**Table 10 – Summary Fees and Charges (Utilities)**

	Actual	YTD Actual	Budget	Budget				
	2020	2021	2021	2022	2023	2024	2025	2026
<b>Operating Revenues</b>								
<b>Solid Waste</b>	(167,360)	(178,382)	(172,341)	(185,541)	(191,110)	(196,840)	(202,750)	(208,830)
<b>Water</b>	(561,275)	(623,564)	(620,566)	(677,648)	(744,163)	(817,317)	(897,773)	(986,261)
<b>Sewer</b>	(559,455)	(1,027,757)	(424,813)	(687,354)	(698,939)	(703,442)	(723,160)	(735,816)
	(1,288,090)	(1,829,703)	(1,217,720)	(1,550,543)	(1,634,212)	(1,717,599)	(1,823,683)	(1,930,907)

**Table 11 – Summary Fees and Charges (Leisure Service)**

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2020	2021	2021	2022	2023	2024	2025	2026
<b>Revenues</b>								
Recreation Centre	(1,241)	(4,992)	(1,800)	(1,800)	(1,800)	(1,800)	(1,800)	(1,800)
Arena and Curling	(31,907)	(34,083)	(34,100)	(27,335)	(29,130)	(30,842)	(33,221)	(34,231)
Community Centre	(11,312)	(24,031)	(29,500)	(30,500)	(31,500)	(32,000)	(32,000)	(32,000)
Aquatic Centre	(40,335)	(60,777)	(68,650)	(63,100)	(62,100)	(62,100)	(62,100)	(62,100)
Programs	(11,627)	(7,089)	(16,000)	(14,000)	(16,000)	(16,000)	(16,000)	(16,000)
Other Recreation	(1,597)	(1,469)	(2,500)	(1,500)	(1,900)	(1,900)	(1,900)	(1,900)
Campground	-	(119,486)	-	(115,000)	(115,000)	(115,000)	(115,000)	(115,000)
	(98,019)	(251,927)	(152,550)	(253,235)	(257,430)	(259,642)	(262,021)	(263,031)

Within the fees and charges revenue section, the District has also included in the budget \$5,000 in revenue that is generated by the Public Works Department for custom work jobs that are billable, \$100 for Building Inspection fees and \$2,600 for cemetery fees. This \$7,700, plus the \$1,550,543 generated by the 3 utilities (solid waste, water and sewer), plus the \$253,235 generated by Leisure Services, represents the \$1,811,478 included in the bylaw under the 'Fees and Charges' line item.



# District of Elkford 2022 Five-Year Financial Plan

## 3.5 Other Revenues

The District receives revenue from several other sources. These revenues include licenses, 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 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				
	2020	2021	2021	2022	2023	2024	2025	2026
<b>Revenues</b>								
Licences	(21,412)	(29,946)	(20,500)	(26,000)	(26,000)	(26,000)	(26,000)	(26,000)
Permits & Fines	(20,894)	(31,497)	(12,550)	(14,550)	(14,750)	(14,954)	(15,162)	(15,374)
Franchise Fees	(101,185)	(100,284)	(95,000)	(100,000)	(102,000)	(104,040)	(106,121)	(108,243)
Investments	(82,272)	(93,089)	(110,000)	(87,500)	(90,000)	(90,000)	(90,000)	(90,000)
Penalties/Interest	(41,874)	(43,184)	(31,000)	(36,200)	(36,200)	(36,200)	(36,200)	(36,200)
Rental Revenue	(67,927)	(69,889)	(66,931)	(67,231)	(67,231)	(67,231)	(67,231)	(67,231)
Misc & Other	(30,926)	(104,889)	(25,508)	(27,008)	(26,008)	(26,008)	(26,008)	(26,008)
Grants/Donations	(2,398,309)	(1,114,653)	(4,167,418)	(3,889,134)	(728,941)	(3,533,430)	(535,270)	(422,040)
	(2,764,799)	(1,587,431)	(4,528,907)	(4,247,623)	(1,091,130)	(3,897,863)	(901,992)	(791,096)



## 3.6 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.

Tables 13(a) and 13(b) detail the transfers to and from reserves and surplus respectively. Appendix 9.4 at the end of this document provides a reserve and surplus balance summary based on the transfers as presented in this five-year financial plan.



# District of Elkford 2022 Five-Year Financial Plan

**Table 13(a) – Budget Summary Transfers – Reserves**

	Proposed Budgets for Discussion				
	2022	2023	2024	2025	2026
<b>Reserve Increase</b>					
<b>Land Sales Reserve - Financial</b>					
Proceeds from sale of land	(40,000)	(40,000)	(40,000)	(40,000)	(40,000)
<b>Capital Works and Equipment</b>					
Equipment Replacement	(462,470)	(476,343)	(490,280)	(504,627)	(519,398)
<b>Capital Debt Reserve</b>					
Rental - BC Ambulance	(58,681)	(58,681)	(58,681)	(58,681)	(58,681)
<b>Water Parcel Tax Reserve</b>	(113,766)	(125,119)	(137,723)	(151,581)	(166,818)
<b>Sewer Parcel Tax Reserve</b>	(91,326)	(91,347)	(91,605)	(91,876)	(92,159)
<b>Road Reserve</b>	(100,000)	(200,000)	(200,000)	(200,000)	(200,000)
<b>Energy Conservation Fund</b>	(18,000)	(18,000)	(18,000)	(18,000)	(18,000)
<b>Community Works Fund</b>	(167,816)	(175,522)	-	-	-
<b>Tax Stabilization Reserve</b>	(41,774)	(42,192)	(42,192)	(42,192)	(42,192)
<b>Financial Stabilization Fund</b>	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)
	(1,113,833)	(1,247,204)	(1,098,481)	(1,126,957)	(1,157,248)
<b>Reserve Decrease</b>					
<b>Land Sales Reserve - Financial</b>	137,250				
<b>Capital Works and Equipment</b>					
Mobile Equipment - Capital	543,000	900,000	1,170,000	380,000	350,000
<b>Water Parcel Tax Reserve</b>					
Industrial Park Fire Flow			1,200,000		
<b>Community Works Fund</b>					
Major Capital Paving	1,570,000		200,397		
<b>Financial Stabilization Fund</b>	508,319				
	2,758,569	900,000	2,570,397	380,000	350,000



# District of Elkford 2022 Five-Year Financial Plan

**Table 13(b) – Budget Summary Transfers – Surplus**

	Proposed Budgets for Discussion				
	2022	2023	2024	2025	2026
<b>General Fund</b>					
<b>Surplus Increase</b>	-	-	(192,479)	(252,645)	(429,154)
<b>Surplus Decrease</b>					
General Operating	684,459	240,374	1,140,397	(135,000)	(50,000)
General Capital	1,485,783	220,000	(1,140,397)	135,000	50,000
	2,170,242	460,374	-	-	-
<b>Water Fund</b>					
<b>Surplus Increase</b>	-	(241,565)	-	(227,309)	(459,179)
<b>Surplus Decrease</b>					
Water Operating	(121,607)	-	(241,758)	-	-
Water Capital	912,000	-	300,000	150,000	-
	790,393	-	58,242	150,000	-
<b>Sewer Fund</b>					
<b>Surplus Increase</b>	-	-	(363,400)	(377,835)	(385,103)
<b>Surplus Decrease</b>					
Sewer Operating	(292,464)	(348,974)	-	-	-
Sewer Capital	2,500,000	500,000	-	-	-
	2,207,536	151,026	-	-	-
<b>Total Surplus Increase</b>	-	(241,565)	(555,879)	(857,789)	(1,273,436)
<b>Total Surplus Decrease</b>	5,168,171	611,400	58,242	150,000	-
<b>Net Change to Surplus</b>	5,168,171	369,835	(497,637)	(707,789)	(1,273,436)



## 4. Operations

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

### 4.1 General Government: Council, Administration, Finance

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 Administration and Finance employees also provide support services for building inspection, bylaw enforcement, and zoning / planning services.

<i>Number of employees – Full-time equivalent</i>	2020	2021	2022
Administration	3.6	3.8	4.0
Finance	3.0	3.0	3.0
Casual assistance and vacation coverage	0.1	0.1	0.4
<b>Total Employees</b>	<b>6.7</b>	<b>6.9</b>	<b>7.4</b>

#### **Summary of Strategic and Operational Priorities 2022**

- Childcare Facility (Old District Office)
- Communication Strategy & Updated Website
- In-Kind Assistance Policy Review
- 50<sup>th</sup> Anniversary Event Planning & Recognition
- Recreation Service Agreements Review
- Outdoor Facility Security Cameras
- Health Care & Emergency Social Services
- Supporting Seniors' Housing Initiatives
- Municipal Election

#### **Summary of Ongoing Initiatives**

- Bylaw & Policy Review
- Asset Management Planning
- Accessibility Initiatives
- Crown Land Development/Management
- First Nations Engagement



# District of Elkford 2022 Five-Year Financial Plan

**Table 14 - Financial Plan Summary – General Government**

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2020	2021	2021	2022	2023	2024	2025	2026
<b>Expenditures</b>								
Legislative - Council	141,387	144,609	202,624	233,988	232,098	212,137	215,186	218,297
Administration Office	445,538	496,298	533,637	574,513	535,113	545,109	555,305	565,705
Financial Services	344,304	379,615	390,922	396,200	399,670	402,257	409,987	417,859
Human Resources	24,979	42,178	51,156	51,880	43,912	46,700	52,943	47,042
Computer Services	134,752	173,889	313,393	180,362	137,934	138,719	179,517	140,340
Office Building Common Administration	65,946	77,039	88,908	77,870	76,345	77,349	78,343	79,432
Elections/Referendum	-	-	3,500	13,500	3,500	3,500	3,500	13,500
Community Relations	9,331	14,056	21,325	13,725	13,725	13,725	13,725	13,725
<b>Total Expenditures</b>	<b>1,232,709</b>	<b>1,401,752</b>	<b>1,725,099</b>	<b>1,652,017</b>	<b>1,538,198</b>	<b>1,531,085</b>	<b>1,600,799</b>	<b>1,588,913</b>



# District of Elkford 2022 Five-Year Financial Plan

## 4.2 Protective Services

### a) Fire Rescue and Emergency Services

The Fire Rescue and Emergency Services department is tasked with providing fire protection, first responder, and emergency management services. Fire protection includes prevention, suppression, and investigative services. The first responder program assists BC Ambulance with initial emergency medical response.

The emergency measures function coordinates the District's involvement with the emergency management as legislated by the Province, and the coordination of emergency plans and actions related to the District of Elkford. The Search and Rescue program is coordinated by volunteers with the District's financial support. This function as well as the Emergency Social Services are also supported by the Regional District of East Kootenay (RDEK) through an emergency management coordinator for the Elk Valley.

#### **Staffing**

The department has a paid fire chief position, deputy fire chief and a complement of paid on-call firefighters.

<i>Number of employees – Full-time equivalent</i>	2020	2021	2022
Total Employees	2.0	2.0	2.0

#### **Summary of Strategic and Operational Priorities 2022**

- Community Wildfire Plan Implementation- Fuel Management

### b) Other Protective Services

Other protective services include building inspection, bylaw enforcement, animal control and pest control. Most of these services are managed by the Planning and Development Department.

#### **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 2020, the District contracted Bylaw Services from with the Commissionaires to have coverage to deal with various bylaw compliance issues, including unsightly premises. This contract with Commissionaires is a two-year contract which will expire in September, 2022. In 2021, there was an Off-Road Vehicle Bylaw/Service Review.



# District of Elkford 2022 Five-Year Financial Plan

**Table 15 - Financial Plan Summary – Protective Services**

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2020	2021	2021	2022	2023	2024	2025	2026
<b>Fire Rescue</b>								
Administration	242,742	192,439	272,997	297,485	299,651	304,979	311,631	317,319
Fire Protection	87,004	132,264	135,505	146,455	127,811	131,763	131,176	134,428
Hydrant Maintenance	24,803	52,910	26,000	26,000	26,500	27,050	27,591	28,143
Building Maintenance	71,688	55,371	97,353	95,303	89,620	92,422	93,159	91,383
Equipment	92,104	144,066	127,452	128,950	95,720	89,170	81,320	86,220
	518,341	577,050	659,307	694,193	639,302	645,384	644,877	657,493
<b>Emergency Services</b>								
Management	175	-	6,000	6,000	4,000	4,000	4,000	4,000
Social Services	3,053	2,564	6,960	-	-	-	-	-
Search and Rescue	14,407	8,202	10,730	11,200	10,700	10,700	10,700	10,700
	17,635	10,766	23,690	17,200	14,700	14,700	14,700	14,700
<b>Other Protective</b>								
Bylaw Enforcement	57,237	64,066	72,950	74,830	76,174	75,545	76,943	78,369
Building Inspection	52,443	103,114	125,608	128,108	130,087	131,814	134,081	136,393
Access Guardian	8,600	8,600	8,600	11,250	11,250	11,250	13,000	13,000
Animal Control	5,179	4,542	13,600	15,400	8,574	7,697	8,825	7,925
Pest Control	32,977	34,253	48,000	49,250	39,250	35,000	35,000	35,000
	156,436	214,575	268,758	278,838	265,335	261,306	267,849	270,687
<b>Total Expenditures</b>	692,412	802,391	951,755	990,231	919,337	921,390	927,426	942,880



# District of Elkford 2022 Five-Year Financial Plan

## 4.3 Transportation Services: Engineering and Public Works

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. This service includes street cleaning, street maintenance and snow removal, sidewalk maintenance, water runoff and drainage, street lighting and signage.

### **Staffing**

Engineering services that support planning functions for the department are contracted to external engineering firms. District employees of the Public Works Department coordinate and perform many of the activities. The administration and equipment costs are allocated to the specific tasks (street lighting etc.).

<i>Number of employees – Full-time equivalent</i>	2020	2021	2022
Administration	3.00	2.00	2.00
Administration vacation coverage	0.10	0.10	0.10
Public Works	8.00	8.00	8.00
Mechanic	1.00	1.00	1.00
Casual assistance	0.50	0.50	0.50
Summer students	0.33	0.33	0.33
<b>Total Employees</b>	<b>12.93</b>	<b>11.93</b>	<b>11.93</b>

### **Summary of Strategic and Operational Priorities 2022**

- Asset Management Plan/ Paving
- Asset Retirement Obligation – PS 3280 (Finance Support)
- Town Centre Infrastructure replacement construction



# District of Elkford 2022 Five-Year Financial Plan

**Table 16 - Financial Plan Summary – Transportation Services**

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2020	2021	2021	2022	2023	2024	2025	2026
<b>Expenditures</b>								
Administration	366,951	262,121	208,812	243,414	248,182	253,046	258,007	263,067
Contract Services	17,071	27,653	100,000	25,000	25,000	25,000	25,000	25,000
Workshop/ yard	139,230	142,219	166,245	155,400	156,495	169,249	162,876	166,165
Roads	153,749	72,285	167,520	128,000	263,760	209,535	133,692	135,666
Sidewalks	2,555	8,397	8,000	15,000	15,000	15,000	15,000	15,000
Waterways & Creeks	3,351	1,966	2,500	2,500	2,550	2,601	2,653	2,706
Storm Sewers	54,169	35,980	55,000	55,000	56,100	57,222	58,366	59,534
Street Cleaning	15,589	23,242	22,000	24,000	24,480	24,970	25,469	25,978
Sanding, Snow & Ice	223,565	252,367	200,000	240,000	244,800	249,696	254,690	259,784
Street Lighting	104,679	96,320	102,655	109,000	111,980	115,044	118,193	121,431
Lights, Signs, Parking	41,562	36,668	44,500	53,500	45,390	46,298	47,223	48,708
Custom Work Equipment Maintenance	4,515	217	4,500	4,500	4,590	4,682	4,775	4,871
	282,648	355,005	323,000	323,500	329,970	336,569	343,300	350,167
	1,409,633	1,314,440	1,404,732	1,378,814	1,528,297	1,508,912	1,449,244	1,478,077



# District of Elkford 2022 Five-Year Financial Plan

## 4.4 Environmental Health: Solid Waste, Water, 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.

### **Summary of Strategic and Operational Priorities 2022**

#### **Water**

- Asset Management
- Commercial Water Metering Implementation

#### **Sewer**

- Asset Management

**Table 17 - Financial Plan Summary –  
Environmental Health: Solid Waste, Water, and Sewer**

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2020	2021	2021	2022	2023	2024	2025	2026
<b>Operating Expenditures</b>								
<b>Solid Waste</b>	98,092	108,223	125,260	120,060	122,459	124,906	127,403	129,948
<b>Water</b>	546,872	378,755	559,801	544,350	490,556	563,156	507,689	513,924
<b>Sewer</b>	367,355	263,889	334,200	371,200	325,564	314,909	319,438	324,050
	1,012,319	750,867	1,019,261	1,035,610	938,579	1,002,971	954,530	967,922



# District of Elkford 2022 Five-Year Financial Plan

## 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 as summarized in the Transportation services section. Grounds maintenance is performed by the Leisure Services Department.

**Table 18 - Financial Plan Summary – Public Health: Cemetery**

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2020	2021	2021	2022	2023	2024	2025	2026
<b>Expenditures</b>								
Operation	1,225	258	2,300	2,300	2,000	2,000	2,000	2,000
Grounds Maintenance	8,442	3,945	11,350	10,350	10,528	10,709	10,895	11,085
	9,667	4,203	13,650	12,650	12,528	12,709	12,895	13,085



# District of Elkford 2022 Five-Year Financial Plan

## 4.6 Environmental Development: Community Development

Community development encompasses a broad range of services from land use planning and zoning, economic development, tourism services, 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.

### **Staffing**

Development activities are supported by the Administration Department as summarized in the General Government services section. The Fire Rescue and Emergency Services function 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 will complement the addition of the GIS technician position that was added in 2014. The cost of the tourism function is supported by staff that also supports the Leisure Services Department.

<u>Number of employees – Full-time equivalent</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>
Total Employees	2.0	2.0	2.0

### **Summary of Strategic and Operational Priorities 2022**

- Boivin Creek Greenspace Corridor – Complete Landscape Plan & Implementation
- Bike Park Support
- Downtown Core (Revitalization, Land & Signage)
- Downtown Core (Design & Construction)
- Elkford Marketing Package
- Non- Motorized Trails Development
- Temporary Workforce Housing Committee
- Boivin Creek Watershed Management Plan

### **Summary of Ongoing Initiatives**

- Mountain Bike Tourism
- Housing Initiatives
- Alternative Energy



# District of Elkford 2022 Five-Year Financial Plan

**Table 19 - Financial Plan Summary – Environmental Development: Community Development**

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2020	2021	2021	2022	2023	2024	2025	2026
<b>Expenditures</b>								
Planning	281,805	312,057	468,595	327,115	453,657	339,392	319,221	344,148
Flood Repairs	-	10,479	42,000	32,500	-	-	-	-
Forestry Management	35,305	3,250	313,100	312,100	123,500	142,354	151,473	500
Visitor Centre	58,348	82,936	82,663	84,300	85,986	87,706	89,460	91,249
Tourism Promotion	3,561	4,418	26,905	20,180	12,217	12,254	12,293	12,332
Economic Development	17,858	20,837	52,500	29,000	30,000	29,000	30,000	29,000
Event Coordination	26	13,502	16,000	36,000	6,020	6,040	6,061	6,082
Wildcat Days	-	424	35,380	35,380	35,578	35,780	35,990	36,200
Canada Day Celebrations	-	-	22,690	23,050	23,337	23,793	24,257	24,732
Winter in the WILD	7,079	-	-	11,000	12,291	12,517	12,747	12,366
Community Grants / YANC	68,565	97,493	127,365	84,500	58,500	25,500	27,500	25,500
<b>Total Expenditures</b>	<b>472,547</b>	<b>545,396</b>	<b>1,187,198</b>	<b>995,125</b>	<b>841,086</b>	<b>714,336</b>	<b>709,002</b>	<b>582,109</b>



# District of Elkford 2022 Five-Year Financial Plan

## 4.7 Leisure Services

### a) Administration, Recreation Centre, Aquatic Centre, Community Conference Centre, Programs, Parks & Trails, Municipal Campground

The Leisure 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.

The new Elkford Community Conference Centre opened in 2012, and 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 evening 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 a week year-round. The District maintains 19 parks and 30km of trails in the community.

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

### **Staffing**

The Leisure Services Department is primarily supported by paid staff. Major maintenance services are usually provided by contractors.

<u>Number of employees – Full-time equivalent</u>	2020	2021	2022
Administration & Programs	2.0	2.0	2.3
Recreation Centre	5.0	5.0	5.0
Recreation Centre – casuals / students	2.8	2.8	2.8
Community Centre (Visitor Centre)	1.3	1.3	1.3
Aquatic Centre	4.5	4.5	4.5
<b>Total Employees</b>	<b>15.6</b>	<b>15.6</b>	<b>15.9</b>

### **Summary of Strategic and Operational Priorities 2022**

- 50<sup>th</sup> Anniversary Event Planning
- Municipal Campground Business Plan
- Invasive Species Management Plan



# District of Elkford 2022 Five-Year Financial Plan

## b) Cultural Services and Library

The District maintains the facility where the Library is located (Aquatic Centre) and has provided the Library with an operating grant. The Community Conference Centre will begin to be the location where cultural and historical displays can be incorporated.

**Table 20 - Financial Plan Summary – Leisure Services**

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2020	2021	2021	2022	2023	2024	2025	2026
<b>Expenditures</b>								
Administration	206,444	174,520	227,534	279,884	259,254	264,538	269,926	275,423
Recreation Centre	517,234	639,788	692,522	574,693	574,083	565,541	556,410	549,999
Aquatic Centre	615,147	629,160	707,100	692,719	661,709	655,003	671,906	690,481
Community Centre	112,813	101,507	133,300	180,938	163,944	157,496	135,127	137,659
Other Recreation	53,261	56,344	81,688	90,276	58,806	52,969	53,120	53,288
Parks, Trails, Playgrounds	211,947	222,803	197,100	201,800	209,250	207,524	206,823	212,750
Campground	-	147,135	20,000	109,100	77,600	77,600	77,600	77,600
Library/Other	94,038	92,506	95,092	95,336	97,143	99,188	101,171	103,195
	1,810,884	2,063,763	2,154,336	2,224,746	2,101,789	2,079,859	2,072,083	2,100,395



# District of Elkford 2022 Five-Year Financial Plan

## 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 East Kootenay Community 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 rates are structured based on prime less two percent.

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 & Balmer Drive/ Crescent- 2020 & 2021

**Table 21 - Financial Plan Summary – Debt Services**

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2020	2021	2021	2022	2023	2024	2025	2026
<b>Expenditures</b>								
<b>DEBT</b>								
Interest								
Long Term Debt Interest	192,275	202,610	224,632	231,530	231,530	231,530	231,530	231,530
<b>Total Interest</b>	192,275	202,610	224,632	231,530	231,530	231,530	231,530	231,530
Principal								
Long Term Debt Principal	167,471	416,399	416,398	512,740	512,740	512,740	512,740	512,740
<b>Total Principal</b>	167,471	416,399	416,398	512,740	512,740	512,740	512,740	512,740
<b>Total Debt payments</b>	359,746	619,009	641,030	744,270	744,270	744,270	744,270	744,270
	359,746	619,009	641,030	744,270	744,270	744,270	744,270	744,270



# District of Elkford 2022 Five-Year Financial Plan

## 5. Capital Works

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 22 – Capital Works Summary**

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2020	2021	2021	2022	2023	2024	2025	2026
<b>Capital Funding</b>								
From Reserve Funds	(902,742)	(929,596)	(990,600)	(2,758,569)	(900,000)	(2,570,397)	(380,000)	(350,000)
From Grants/ Donations	(772,332)	(194,781)	(3,461,000)	(3,084,856)	-	(3,000,000)	-	-
From Borrowing	(5,900,000)	(2,400,000)	(2,400,000)	-	-	-	-	-
	(7,575,074)	(3,524,377)	(6,851,600)	(5,843,425)	(900,000)	(5,570,397)	(380,000)	(350,000)
<b>Expenditures</b>								
General Government	9,548	81,067	1,780,000	1,698,933	-	-	-	-
Protective Services	9,507	219,422	-	8,000	150,000	20,000	50,000	50,000
Engineering Services	6,207,937	3,095,393	3,110,000	3,630,000	-	-	-	-
Transportation Services	-	8,337	140,000	195,600	60,000	-	75,000	-
Parks	-	-	1,270,000	1,013,675	10,000	-	-	-
Aquatic Centre	-	-	-	80,000	-	40,000	10,000	-
Recreation Facilities	-	19,946	30,000	25,000	-	-	-	-
Recreation Centre	266,946	8,690	49,450	50,000	-	200,000	-	-
CCC	229,567	341,058	362,000	-	-	-	-	-
Equipment	726,239	435,793	555,600	628,000	900,000	1,170,000	380,000	350,000
Water	(41,539)	22,144	590,000	912,000	-	4,500,000	150,000	-
Sewer	-	-	700,000	2,500,000	500,000	-	-	-
Totals	7,449,744	4,209,706	8,587,050	10,741,208	1,620,000	5,930,000	665,000	400,000
<b>Net Funding Required</b>	(125,330)	685,329	1,735,450	4,897,783	720,000	359,603	285,000	50,000



## 6. Transfers (to) Reserves and Surplus

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.

### **Policies**

- The District may establish and manage a reserve fund for the long-term maintenance and replacement of major infrastructure for General, Water, and Sewer funds.
- The District may establish and manage a reserve fund for the long-term maintenance and replacement of equipment for General, Water, and Sewer funds.
- The District may establish and manage a reserve fund for the future new major capital items for General, Water, and Sewer funds.
- In 2019, the District established a Tax Diversification and Sustainability Reserve Fund with a starting base amount of \$41,136, with annual increases based on the same CPI index increase received from the Elk Valley Tax Sharing Agreement (EVPTSA). These funds are to be used towards the long-term planning for economic diversification and sustainability initiatives for a future closure of mine properties within the District of Elkford.
- In 2020, the District established a Financial Stabilization Reserve Fund to allocate and track the funds received from the Province of British Columbia for the COVID-19 Safe Restart Grant program for Local Governments. In 2022, this fund may also be set up for an insurance contingency for any claim deductibles that could arise.
- In 2022, the District may establish a Road Infrastructure Replacement Bylaw that will create a new Road Reserve Fund for future road infrastructure replacement.
- The District may establish and manage reserve accounts to fund maintenance projects that are budgeted to be completed within five years for General, Water, and Sewer funds.
- The District may carry-forward unused funding in a reserve account for major uncompleted projects that are to be re-budgeted and completed in the following year.
- The District may look at maintaining a general surplus account to be funded from any annual surplus to maximum of \$1,500,000. The funds in the surplus account may be used for unexpected and emergency expenditures as approved by Council. Any annual surplus that would create a balance greater than \$1,500,000 in the surplus account may be transferred to the reserve fund for major infrastructure maintenance and replacement.
- Revenues less operating expenses for leased District land and buildings may be reserved for capital purposes.

Tables 13(a) and 13(b) found in Revenues Section 3.6 detail the transfers to and from the reserves and surplus respectively. Appendix 9.4 at the end of this document provides a reserve and surplus balance summary based on the transfers as presented in this five-year financial plan.



# District of Elkford 2022 Five-Year Financial Plan

## 7. Five-Year Financial Plan Bylaw

DISTRICT OF ELKFORD					
BYLAW NO. 865, 2022					
A Bylaw To Adopt the Five Year Financial Plan of the					
District of Elkford for the Years 2022 - 2026					
	2022	2023	2024	2025	2026
<b>REVENUES</b>					
<b>Taxes</b>					
General Municipal Taxes	6,411,785	6,723,846	7,063,820	7,201,128	7,341,808
Collections for Other Governments	2,348,229	2,395,193	2,443,098	2,491,959	2,541,800
<b>Total Taxes Collected</b>	<b>8,760,014</b>	<b>9,119,039</b>	<b>9,506,918</b>	<b>9,693,087</b>	<b>9,883,608</b>
<b>Less:</b>					
Transfers to Other Governments	(2,348,229)	(2,395,193)	(2,443,098)	(2,491,959)	(2,541,800)
<b>Net Municipal Taxes</b>	<b>6,411,785</b>	<b>6,723,846</b>	<b>7,063,820</b>	<b>7,201,128</b>	<b>7,341,808</b>
% of Revenue Tax	232,220	236,864	241,602	246,434	251,362
Parcel Taxes	204,061	215,404	227,880	241,605	256,702
Grants in Lieu of Taxes	9,597	9,868	10,147	10,433	10,729
<b>Taxes for Municipal Purposes</b>	<b>6,857,663</b>	<b>7,185,982</b>	<b>7,543,449</b>	<b>7,699,600</b>	<b>7,860,601</b>
<b>Fees and Charges</b>	<b>1,811,478</b>	<b>1,899,342</b>	<b>1,984,941</b>	<b>2,093,404</b>	<b>2,201,638</b>
<b>Revenue from Other Sources</b>	<b>358,489</b>	<b>362,189</b>	<b>364,433</b>	<b>366,722</b>	<b>369,056</b>
<b>Grants/Donations</b>	<b>3,889,134</b>	<b>728,941</b>	<b>3,533,430</b>	<b>535,270</b>	<b>422,040</b>
<b>Sale/Lease of Capital Assets</b>	<b>45,000</b>	<b>45,000</b>	<b>45,000</b>	<b>45,000</b>	<b>45,000</b>
<b>Transfers-Reserves</b>	<b>2,758,569</b>	<b>900,000</b>	<b>2,570,397</b>	<b>380,000</b>	<b>350,000</b>
<b>Transfers-Surplus</b>	<b>5,168,171</b>	<b>611,400</b>	<b>58,242</b>	<b>-</b>	<b>-</b>
	<b>20,888,504</b>	<b>11,732,854</b>	<b>16,099,892</b>	<b>11,119,996</b>	<b>11,248,335</b>
<b>EXPENDITURES</b>					
<b>Operating Expenditures</b>					
General Government	1,652,017	1,538,198	1,531,085	1,600,799	1,588,913
Protective Services	990,231	919,337	921,390	927,426	942,880
Transportation Services	1,378,814	1,528,297	1,508,912	1,449,244	1,478,077
Solid Waste	120,060	122,459	124,906	127,403	129,948
Water Fund	544,350	490,556	563,156	507,689	513,924
Sewer Fund	371,200	325,564	314,909	319,438	324,050
Public Health Services	12,650	12,528	12,709	12,895	13,085
Community Development Services	995,125	841,086	714,336	709,002	582,109
Leisure Services	2,224,746	2,101,789	2,079,859	2,072,083	2,100,395
	<b>8,289,193</b>	<b>7,879,814</b>	<b>7,771,262</b>	<b>7,725,979</b>	<b>7,673,381</b>
<b>Debt</b>					
Interest	231,530	231,530	231,530	231,530	231,530
Principal	512,740	512,740	512,740	512,740	512,740
	<b>744,270</b>	<b>744,270</b>	<b>744,270</b>	<b>744,270</b>	<b>744,270</b>
<b>Capital Expenditures</b>					
General Government	1,698,933	-	-	-	-
Protective Services	8,000	150,000	20,000	50,000	50,000
Transportation Services & Engineering	3,825,600	60,000	-	75,000	-
Water Fund	912,000	-	4,500,000	150,000	-
Sewer Fund	2,500,000	500,000	-	-	-
Leisure Services	1,168,675	10,000	240,000	10,000	-
Equipment	628,000	900,000	1,170,000	380,000	350,000
	<b>10,741,208</b>	<b>1,620,000</b>	<b>5,930,000</b>	<b>665,000</b>	<b>400,000</b>
<b>Transfer to Reserve Funds</b>	<b>1,113,833</b>	<b>1,247,205</b>	<b>1,098,481</b>	<b>1,126,958</b>	<b>1,157,248</b>
<b>Transfer to Surplus</b>	<b>-</b>	<b>241,565</b>	<b>555,879</b>	<b>857,789</b>	<b>1,273,436</b>
	<b>20,888,504</b>	<b>11,732,854</b>	<b>16,099,892</b>	<b>11,119,996</b>	<b>11,248,335</b>



# District of Elkford 2022 Five-Year Financial Plan

## 8. 2022 Tax Rates Bylaw

DISTRICT OF ELKFORD				
BYLAW NO. 866, 2022				
A Bylaw for the Levying of Tax Rates for Municipal, Hospital and Regional District Purposes for the Year 2022				
SCHEDULE "A"				
Per \$1000 of Taxable Assessment				
	A	B	C	D
	Municipal	EK	EK	Elk Valley
	General	Regional	Regional	Solid Waste
		Hospital	District	Management
<i>Property Class</i>				
<b>1 Residential</b>	5.97916	0.35167	0.20532	0.39853
<b>2 Utilities</b>	26.20068	1.23085	0.89971	1.74636
<b>4 Major Industry</b>	20.32914	1.19568	0.69809	1.35500
<b>5 Light Industrial</b>	20.32914	1.19568	0.69809	1.35500
<b>6 Business</b>	10.48147	0.86159	0.35993	0.69862
<b>7 Managed Forest Land</b>	25.35164	1.05501	0.87056	1.68977
<b>8 Recreational/Non-profit</b>	5.97916	0.35167	0.20532	0.39853
<b>9 Farm</b>	5.97916	0.35167	0.20532	0.39853



# District of Elkford 2022 Five-Year Financial Plan

## 9. Appendix

### 9.1 General Fund Summary

General	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2020	2021	2021	2022	2023	2024	2025	2026
<b>Revenue</b>								
Taxes	(6,013,115)	(6,304,877)	(6,306,559)	(6,653,602)	(6,970,578)	(7,315,569)	(7,457,995)	(7,603,899)
Fees/Charges	(324,954)	(454,731)	(345,091)	(446,476)	(456,240)	(464,182)	(472,471)	(479,561)
Revenue - Other	(366,490)	(472,778)	(361,489)	(358,489)	(362,189)	(364,433)	(366,722)	(369,056)
Grants/Donations	(2,398,309)	(1,114,653)	(4,167,418)	(3,889,134)	(728,941)	(533,430)	(535,270)	(422,040)
Borrowing	-	-	(2,400,000)	-	-	-	-	-
Sale/Lease Assets	(68,335)	(157,282)	(25,000)	(45,000)	(45,000)	(45,000)	(45,000)	(45,000)
Surplus/Reserves	(7,237,044)	(4,721,620)	(2,650,060)	(4,928,811)	(1,360,374)	(1,370,397)	(380,000)	(350,000)
	(16,408,247)	(13,225,941)	(16,255,617)	(16,321,512)	(9,923,322)	(10,093,011)	(9,257,458)	(9,269,556)
<b>Use of Revenue</b>								
General	1,312,623	1,478,487	1,725,099	1,652,017	1,538,198	1,531,085	1,600,799	1,588,913
Protective	829,856	802,391	951,755	990,231	919,337	921,390	927,426	942,880
Transportation	1,764,367	1,723,728	1,404,732	1,378,814	1,528,297	1,508,912	1,449,244	1,478,077
Solid Waste	238,104	248,235	125,260	120,060	122,459	124,906	127,403	129,948
Public Health	11,570	6,106	13,650	12,650	12,528	12,709	12,895	13,085
Comm. Develop.	472,547	545,396	1,187,198	995,125	841,086	714,336	709,002	582,109
Leisure	2,231,234	2,489,150	2,154,336	2,224,746	2,101,789	2,079,859	2,072,083	2,100,395
Fiscal Services	359,746	655,174	641,030	744,270	744,270	744,270	744,270	744,270
Capital	7,449,744	4,209,706	7,297,050	7,329,208	1,120,000	1,430,000	515,000	400,000
Surplus/Reserves	1,738,455	1,067,568	755,507	874,391	995,358	1,025,544	1,099,336	1,289,879
	16,408,246	13,225,941	16,255,617	16,321,512	9,923,322	10,093,011	9,257,458	9,269,556



# District of Elkford 2022 Five-Year Financial Plan

## 9.2 Water Fund Summary

Water	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2020	2021	2021	2022	2023	2024	2025	2026
<b>Revenue</b>								
Operating Revenue	(675,285)	(623,564)	(620,566)	(677,648)	(744,163)	(817,317)	(897,773)	(986,261)
Grants	-	-	-	-	-	(3,000,000)	-	-
Parcel Taxes	(114,010)	(114,075)	(114,010)	(113,425)	(124,768)	(137,244)	(150,969)	(166,066)
Reserves						(1,200,000)		
Surplus	-	-	(540,585)	(790,393)	-	(58,242)	-	-
	(789,295)	(737,639)	(1,275,161)	(1,581,466)	(868,931)	(5,212,803)	(1,048,742)	(1,152,327)
<b>Use of Revenue</b>								
Operating	546,872	378,755	559,801	544,350	490,556	563,156	507,689	513,924
Capital	(41,539)	22,144	590,000	912,000	-	4,500,000	150,000	-
Reserves	114,010	125,425	125,360	125,116	136,810	149,647	163,744	179,224
Surplus	169,952	211,315	-	-	241,565	-	227,309	459,179
	789,295	737,639	1,275,161	1,581,466	868,931	5,212,803	1,048,742	1,152,327



# District of Elkford 2022 Five-Year Financial Plan

## 9.3 Sewer Fund Summary

Sewer	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2020	2021	2021	2022	2023	2024	2025	2026
<b>Revenue</b>								
Operating	(650,559)	(1,027,757)	(424,813)	(687,354)	(698,939)	(703,442)	(723,160)	(735,816)
Grants	-	-	-	-	-	-	-	-
Parcel Taxes	(91,104)	(91,156)	(91,104)	(90,636)	(90,636)	(90,636)	(90,636)	(90,636)
Surplus	-	-	(632,387)	(2,207,536)	(151,026)	-	-	-
	(741,663)	(1,118,913)	(1,148,304)	(2,985,526)	(940,601)	(794,078)	(813,796)	(826,452)
<b>Use of Revenue</b>								
Operating	367,355	263,889	334,200	371,200	325,564	314,909	319,438	324,050
Capital	-	-	700,000	2,500,000	500,000	-	-	-
Reserves	91,104	114,156	114,104	114,326	115,037	115,769	116,523	117,299
Surplus	283,204	740,868	-	-	-	363,400	377,835	385,103
	741,663	1,118,913	1,148,304	2,985,526	940,601	794,078	813,796	826,452



# District of Elkford 2022 Five-Year Financial Plan

## 9.4 Reserve and Surplus Summary

	Estimate	Proposed Budgets for Discussion				
	2021	2022	2023	2024	2025	2026
<b>GENERAL FUND SURPLUS</b>						
General Surplus	2,913,789	743,547	283,173	475,652	728,297	1,157,451
Appropriated Surplus						
Computers	40,589	40,589	40,589	40,589	40,589	40,589
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
	247,376	247,376	247,376	247,376	247,376	247,376
<b>General Fund Surplus</b>	3,161,165	990,923	530,549	723,028	975,673	1,404,827
<b>Water Fund Surplus</b>	976,328	185,935	427,500	369,258	446,567	905,746
<b>Sewer Fund Surplus</b>	3,473,520	1,265,984	1,114,958	1,478,358	1,856,193	2,241,296
	7,611,013	2,442,842	2,073,007	2,570,644	3,278,433	4,551,869
<b>Reserve Funds</b>	<b>Dec 2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>2026</b>
Land Sales Reserve - Financial	896,521	799,271	839,271	879,271	919,271	959,271
Land Sales Reserve - Land Inventory	522,197	522,197	522,197	522,197	522,197	522,197
Capital Works and Equipment	1,237,893	1,157,363	733,706	53,986	178,613	348,011
Capital Debt Reserve	841,924	900,605	959,286	1,017,967	1,076,648	1,135,329
Water Parcel Tax Reserve	966,268	1,080,034	1,205,153	142,876	294,457	461,275
Sewer Parcel Tax Reserve	772,133	863,459	954,806	1,046,411	1,138,287	1,230,446
Road Reserve	-	100,000	300,000	500,000	700,000	900,000
Community Works Fund	1,427,059	24,875	200,397	-	-	-
Energy Conservation Reserve	113,065	131,065	149,065	167,065	185,065	203,065
Financial Stabilization Reserve	508,319	20,000	40,000	60,000	80,000	100,000
Tax Stabilization Reserve	126,463	168,237	210,429	252,621	294,813	337,005
<b>Total Reserve Funds</b>	7,411,842	5,767,106	6,114,310	4,642,394	5,389,351	6,196,599
<b>Total Reserves &amp; Surplus</b>	15,022,855	8,209,948	8,187,317	7,213,038	8,667,784	10,748,468

