

DISTRICT OF ELKFORD



DISTRICT OF ELKFORD
**FIVE-YEAR
FINANCIAL PLAN**

2024-2028



elkford
Wild at heart.

WEB VERSION



DISTRICT OF ELKFORD

2024-2028 Five-Year Financial Plan

District of Elkford

FINANCIAL SERVICES DEPARTMENT

P.O. BOX 340, 744 Fording Drive
Elkford, B.C., V0B 1H0

Tel . 1.250.865.4000
Fax. 1.250.865.4001
Email. finance@elkford.ca

www.elkford.ca

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1.0



Budget 101

REVENUE - EXPENSES = 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.

ELKFORD'S FIVE-YEAR FINANCIAL PLAN AND BUDGET IS UPDATED ANNUALLY, AND IT OUTLINES HOW THE DISTRICT PLANS TO ALLOCATE RESOURCES TO DELIVERING THE DAY-TO-DAY PROGRAMS AND SERVICES THAT 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

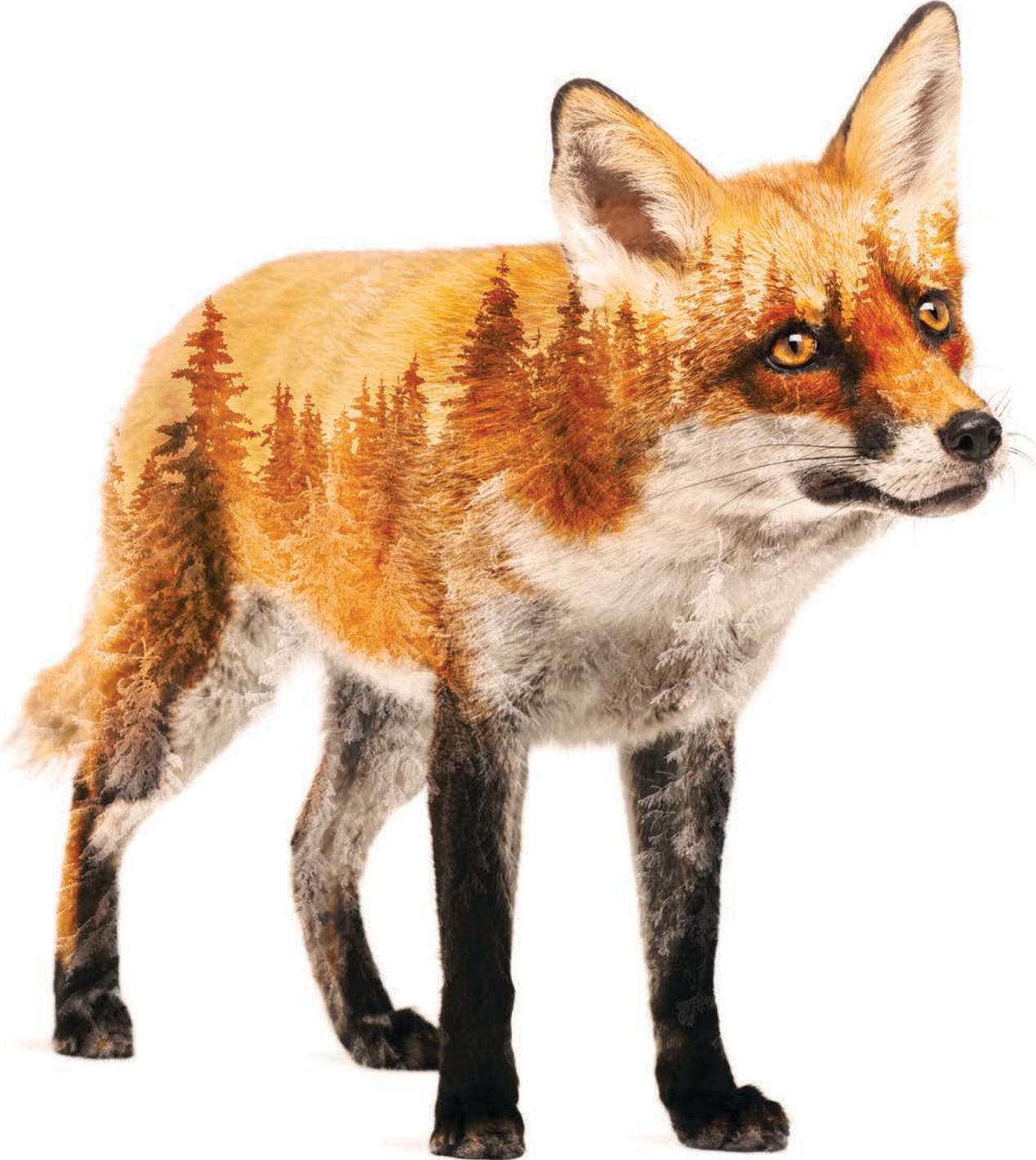
To advocate for the protection and enhancement of our community's liveability and quality of life.

Why

We must effectively convey our community's goals and aspirations to other levels of government and encourage them to fulfil 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

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 **2024 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 2024, the operating plans for **2024 to 2028**, the capital plans for **2024 to 2028** 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

Get Intimate With Nature

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.

PHOTO: "Petain Basin" by Jeff Gifford



Our Organization

1. GENERAL GOVERNMENT: Council, Corporate Administration And Financial Services

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

2. PROTECTIVE SERVICES: Fire & Emergency Services

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

3. TRANSPORTATION SERVICES: Engineering & Public Works

- Roads, water and sewer infrastructure
- Solid waste collection

4. COMMUNITY/DEVELOPMENT: Planning & Development Services

- Building and development services
- Business licensing

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.



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3.0

Revenues



3.0 Revenues

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	2023	% Of Total	2024	% Of Total
Property taxes	7,334,363	29%	\$8,306,579	43%
Fees and charges	2,477,500	10%	2,902,368	15%
Other sources	601,928	2%	893,501	5%
Grants/Donations	4,922,929	19%	2,088,050	11%
Borrowing	0	0%	0	0%
Reserves	3,688,685	14%	1,905,756	10%
Surplus	6,840,638	26%	3,180,592	16%
Total	25,866,043	100%	19,276,846	100%

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 endeavour 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	2023	% Of Total	2024	% Of Total
1. Residential	\$2,432,726	35%	\$2,700,801	36%
2. Utilities	118,655	2%	204,808	3%
4. Major Industrial	3,879,845	56%	3,994,118	54%
5. Light Industrial	9,313	0%	10,268	0%
6. Business And Other	376,673	6%	415,861	6%
7. Managed Forest Land	97,891	1%	99,466	1%
8. Recreation/ Non-Profit	2,258	0%	2,531	0%
9. Farmland	338	0%	355	0%
Total	\$6,917,726	100%	\$7,428,206	100%



TABLE 3: 2024 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
General Levy	5.81758	39.99586	19.77977	17.85997	10.37275	26.23729	5.81758	5.81758
School Levy	1.59930	12.11000	1.36000	3.39000	3.39000	1.87000	2.11000	7.15000
Police Tax Levy	0.24830	0.86890	0.84410	0.84410	0.60820	0.74480	0.24830	0.24830
Regional District	0.19912	1.36895	0.67701	0.61130	0.35503	0.89803	0.19912	0.19912
Elk Valley Waste Management	0.36888	2.53605	1.25419	1.13246	0.65771	1.66365	0.36888	0.36888
Regional Hospital	0.36292	1.27022	1.23393	1.23393	0.88915	1.08876	0.36292	0.36292
BC Assessment Authority	0.03470	0.43590	0.43590	0.09630	0.09630	0.22680	0.03470	0.03470
Municipal Finance Authority	0.00020	0.00070	0.00070	0.00070	0.00050	0.00060	0.00020	0.00020
Rate Total	8.63100	58.58658	25.58560	25.16876	16.36964	32.72993	9.14170	14.18170

2024 rates finalized in May 2024

TABLE 4: Representative House

	2023		2024			
Representative House	\$331,142		\$340,144			
	Rate	Amount	Rate	Amount	\$ Change	% Change
General Levy	5.54925	\$1,838	5.81758	\$1,979	\$141	8%
School Levy	1.59210	527	1.59930	544	17	3%
Police Tax Levy	0.24200	80	0.24830	84	4	6%
Regional District	0.20389	68	0.19912	68	0	0%
Elk Valley Waste Management	0.37004	123	0.36888	125	2	2%
Regional Hospital	0.31037	103	0.36292	123	20	20%
BC Assessment Authority	0.03360	11	0.03470	12	1	7%
Municipal Finance Authority	0.00020	0	0.00020	0	0	0%
Taxes Subtotal	8.30145	\$2,750	8.63100	\$2,937	\$187	7%
Utilities		\$638		\$682	\$44	7%
Parcel Taxes		\$117		\$220	\$103	88%
Total Average Charges		\$3,505		\$3,839	\$334	10%

2024 rates finalized in May 2024

TABLE 5: Representative Business

Representative Business	2023		2024		\$ Change	% Change
	Rate	Amount	Rate	Amount		
	\$281,968		\$299,191			
General Levy	10.04414	\$2,832	10.37275	\$3,103	\$271	10%
School Levy	3.33000	939	3.39000	1,014	75	8%
Police Tax Levy	0.59300	167	0.60820	182	15	9%
Regional District	0.36904	104	0.35503	106	2	2%
Elk Valley Waste Management	0.66977	189	0.65771	197	8	4%
Regional Hospital	0.76041	214	0.88915	266	52	24%
BC Assessment Authority	0.09640	27	0.09630	29	2	7%
Municipal Finance Authority	0.00050	0	0.00050	0	0	0%
Taxes Subtotal	15.86326	\$4,473	16.36964	\$4,898	\$425	10%
Utilities		\$1,722		\$1,812	\$90	5%
Parcel Taxes		\$117		\$220	\$103	88%
Total Average Charges		\$6,312		\$6,930	\$618	10%

2024 rates finalized in May 2024

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 159
Elkford	\$331,141	\$3,504	43
Sparwood	\$377,899	\$3,398	40
Cranbrook	\$457,470	\$4,497	83
Fernie	\$876,753	\$5,937	128
Provincial Average	\$808,913	\$4,760	91

2023 provincial amount based on a 5-year average estimated increase



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

Average Residential Total Taxes & Charges	2023	2022	2021	2020	2019
Cranbrook	4,497	4,284	4,111	4,006	3,833
Fernie	5,937	5,491	5,203	4,954	4,761
Sparwood	3,398	3,022	2,885	2,697	2,533
Elkford	3,504	3,164	3,032	2,805	2,631
% Increase From Previous year	10.75%	4.35%	8.09%	6.61%	5.45%
Provincial Average	4,760	4,394	4,108	3,839	3,737

2023 provincial amount based on a 5-year average estimated increase

TABLE 7: Budget Summary Tax Revenues

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2022	2023	2023	2024	2025	2026	2027	2028
Revenues								
General Taxes	(6,403,341)	(6,917,727)	(6,874,464)	(7,434,252)	(7,611,799)	(7,795,249)	(7,984,827)	(8,180,766)
Other Govt (In)	(2,346,663)	(2,545,588)	(2,397,678)	(2,595,735)	(2,647,649)	(2,700,603)	(2,754,617)	(2,809,709)
Total Taxes	(8,750,004)	(9,463,315)	(9,272,142)	(10,029,987)	(10,259,448)	(10,495,852)	(10,739,444)	(10,990,475)
Other Govt (Out)	2,346,663	2,545,588	2,397,678	2,595,735	2,647,649	2,700,603	2,754,617	2,809,709
Net Taxes	(6,403,341)	(6,917,727)	(6,874,464)	(7,434,252)	(7,611,799)	(7,795,249)	(7,984,827)	(8,180,766)
1% Utility	(232,220)	(249,248)	(249,248)	(261,845)	(267,081)	(272,423)	(277,872)	(283,429)
Parcel Taxes	(203,944)	(200,187)	(203,944)	(598,700)	(598,700)	(598,700)	(598,700)	(598,700)
Grants in Lieu	(10,130)	(11,283)	(10,581)	(11,782)	(12,113)	(12,453)	(12,803)	(13,163)
Total	(6,849,635)	(7,378,445)	(7,338,237)	(8,306,579)	(8,489,693)	(8,678,825)	(8,874,202)	(9,076,058)



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 endeavour 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	2024	2025	2026	2027
		Estimate	Estimate	Estimate	Estimate
OWNER/OPERATOR					
District of Elkford/ Mountain Meadows Golf Club	\$1,699,000	\$12,191	\$12,678	\$13,185	\$13,713
Elkford Search & Rescue	171,300	1,893	1,968	2,047	2,129
Elkford Housing Society	539,000	3,290	62,500	99,125	102,099
Christian & Missionary Alliance	107,088	654	680	707	735
Roman Catholic Bishop of Nelson	95,496	583	606	630	656
Pentecostal Assemblies of Canada	99,936	610	634	660	686
Elk Valley Congregational Church	102,018	623	648	674	700
District of Elkford/ Wapiti Ski Club	1,119,000	10,059	10,462	10,880	11,315
Estimate of Total Taxes Foregone		\$29,902	\$90,176	\$127,909	\$132,034

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 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 on the basis of 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.

In 2023, the District of Elkford 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. 887, 2023”: parcel tax is imposed in the amount of \$100 for each parcel.

“Sewer Parcel Tax Bylaw No. 888, 2023”: parcel tax is imposed in the amount of \$70 for each parcel.

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 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.





TABLE 9: Parcel Tax Summary

	Actual	Actual	Proposed Budgets For Discussion				
Parcel Taxes	2022	2023	2024	2025	2026	2027	2028
Recreation Parcel Tax	-	-	(308,000)	(308,000)	(308,000)	(308,000)	(308,000)
Water Parcel Tax	(113,360)	(111,215)	(171,000)	(171,000)	(171,000)	(171,000)	(171,000)
Sewer Parcel Tax	(90,584)	(88,972)	(119,700)	(119,700)	(119,700)	(119,700)	(119,700)
Total	(203,944)	(200,187)	(598,700)	(598,700)	(598,700)	(598,700)	(598,700)

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				
	2022	2023	2023	2024	2025	2026	2027	2028
Operating Revenues								
Solid Waste	(185,888)	(197,310)	(194,116)	(204,931)	(211,080)	(217,410)	(223,930)	(230,650)
Water	(704,693)	(779,422)	(762,435)	(851,032)	(932,135)	(1,021,349)	(1,050,789)	(1,081,113)
Sewer	(1,629,943)	(1,798,146)	(1,204,399)	(1,429,055)	(1,441,822)	(1,454,972)	(1,468,516)	(1,482,466)
Total	(2,520,524)	(2,774,878)	(2,160,950)	(2,485,018)	(2,585,037)	(2,693,731)	(2,743,235)	(2,794,229)



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

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2022	2023	2023	2024	2025	2026	2027	2028
Revenues								
Recreation Centre	(6,344)	(3,783)	(3,300)	(5,400)	(5,400)	(5,400)	(5,400)	(5,400)
Arena and Curling	(42,974)	(63,230)	(39,200)	(52,750)	(55,000)	(55,000)	(55,000)	(55,000)
Community Centre	(60,338)	(78,653)	(44,000)	(72,000)	(72,500)	(75,000)	(77,500)	(80,000)
Aquatic Centre	(78,132)	(91,349)	(68,600)	(75,600)	(75,600)	(75,600)	(75,600)	(75,600)
Programs	(16,718)	(19,705)	(16,000)	(17,000)	(17,000)	(17,000)	(17,000)	(17,000)
Other Recreation	(5,526)	(7,318)	(1,500)	(11,000)	(17,000)	(17,000)	(17,000)	(17,000)
Campground	(143,052)	(202,549)	(130,000)	(175,000)	(175,000)	(175,000)	(175,000)	(175,000)
Total	(353,084)	(466,587)	(302,600)	(408,750)	(417,500)	(420,000)	(422,500)	(425,000)

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 \$3,500 for cemetery fees. This \$8,600, plus the \$2,485,018 generated by the three utilities (solid waste, water and sewer), plus the \$408,750 generated by Community & Facility Services, represents the \$2,902,368 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				
	2022	2023	2023	2024	2025	2026	2027	2028
Revenues								
Licences	(32,165)	(29,380)	(30,000)	(30,700)	(30,700)	(30,700)	(30,700)	(30,700)
Permits & Fines	(24,385)	(17,957)	(15,350)	(16,900)	(17,100)	(17,304)	(17,512)	(17,724)
Franchise Fees	(116,919)	(134,594)	(134,594)	(146,087)	(140,032)	(142,833)	(145,690)	(148,604)
Investments	(295,840)	(444,766)	(175,000)	(270,000)	(180,000)	(180,000)	(180,000)	(180,000)
Penalties/Interest	(49,089)	(58,879)	(39,700)	(45,400)	(45,400)	(45,400)	(45,400)	(45,400)
Rental Revenue	(70,490)	(64,981)	(65,151)	(65,481)	(72,981)	(72,981)	(72,981)	(72,981)
Misc. & Other	(96,786)	(232,383)	(36,133)	(43,933)	(43,933)	(43,933)	(43,933)	(43,933)
Grants/Donations	(2,424,980)	(4,462,427)	(4,922,929)	(2,088,050)	(917,103)	(671,000)	(6,567,000)	(568,000)
Total	(3,110,654)	(5,445,367)	(5,418,857)	(2,706,551)	(1,447,249)	(1,204,151)	(7,103,216)	(1,107,342)

Revenue Highlights

43%

Property Taxes
\$8,306,579

2024

15%

Fees and Charges
\$2,902,368

2024

5%

Other Sources
\$893,501

2024

11%

Grants/Donations
\$2,088,050

2024

10%

Reserves
\$1,905,756

2024

16%

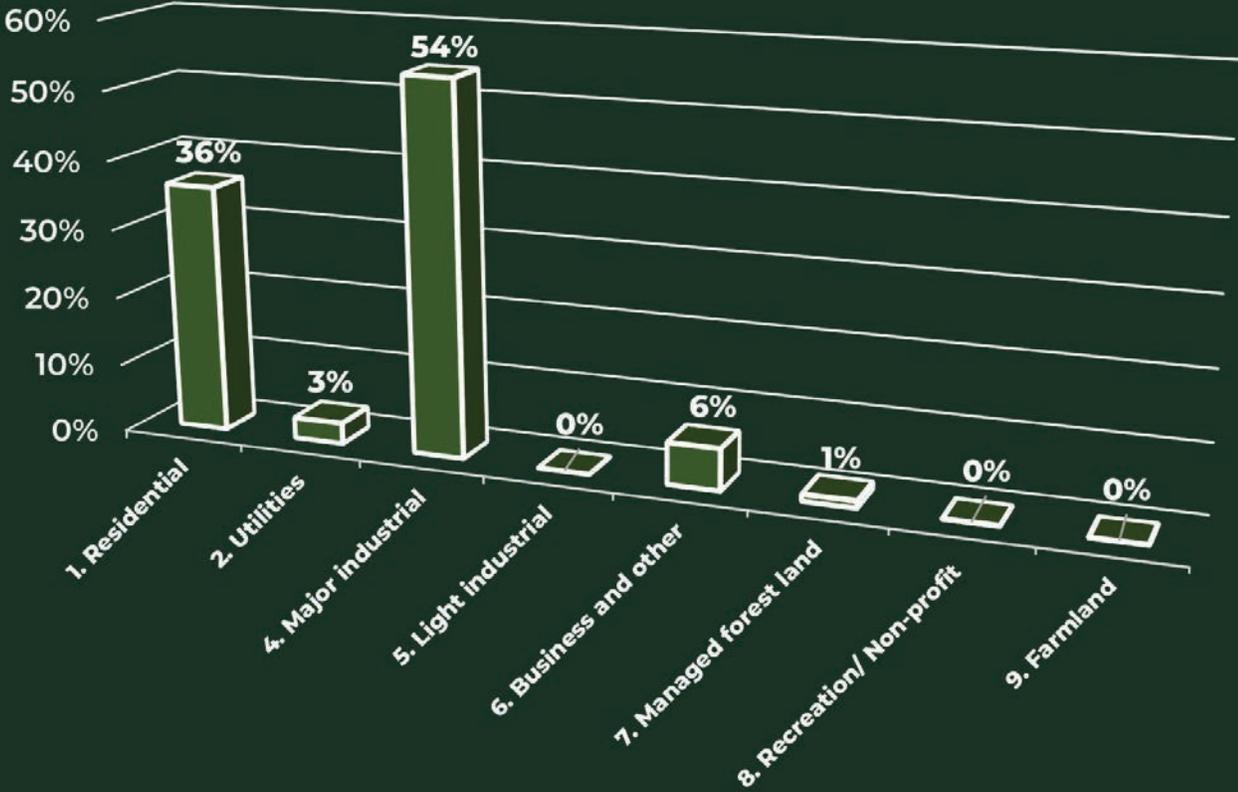
Surplus
\$3,180,592

2024

Borrowing: 0%



Distribution of Property Tax Among Property Classes



A person's profile is visible on the right side of the image, looking towards a field of tall, golden grass. The background is a dramatic sunset or sunrise, with a large, bright, hazy cloud of light in the sky. The overall mood is serene and natural.

elkford
Wild at heart.

4.0
Operations



4.0 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

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.

Elkford's council also includes 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 Office" by Stephanie Wells



Corporate Administration

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.

Appointed by council, the Chief Administrative Officer (CAO) is the most senior role in the District's administrative structure. The CAO is accountable to council, and oversees the efficient and effective management of the entire municipality. The Director of Corporate Services (Corporate Officer) oversees the Corporate Services Department, providing multi-faceted support to council and staff to ensure responsible and effective governance.

The department is small but mighty, and it includes a dedicated Office Clerk who performs reception duties, provides administrative support to all departments and records management. The final member of the Corporate Services team is an in-house Communications Coordinator who performs brand management, marketing, advertising and public relations, supports all departments and is responsible for producing smart and elegant internal and external communications.

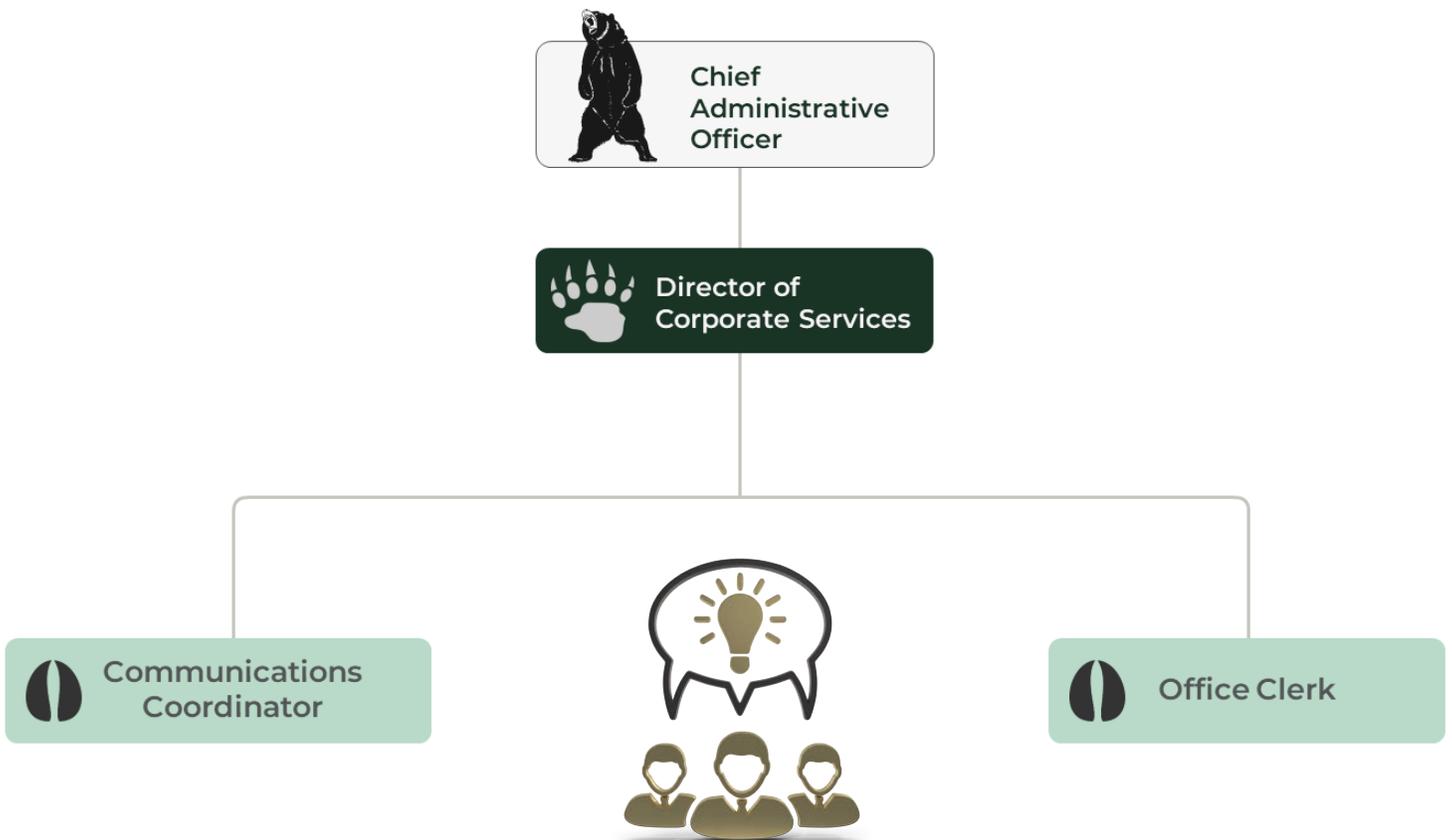


PHOTO: "Black bear at the District Office" by Tasha Chorneyko



Summary of Operational Projects in 2024

- Indigenous relationship building
- Supporting council advocacy
- Organizational resiliency assessment
- Installation of outdoor facility security cameras at the Devonian Park
- Highway 3 and 43 tourism signage

Financial Services

When you pay your taxes in our town, where does your money go? Well, it goes right back into keeping your town clean, safe, livable and assuring the exceptional quality of life you've come to expect in Elkford!

That's because our Financial Services Department works hard to balance, budget and handle all the District of Elkford's operating expenses, community programs and services while upholding the most scrupulous standards and remaining transparent, fair and accountable to council, staff, the public and other governing bodies. They also perform long-term financial planning that secures the future financial health of our community. Right down to the nickels and cents, they keep us running smoothly, smartly and sustainably.

Under the leadership of the Director of Financial Services, this department is responsible for administering the financial resources of the municipality. In addition to providing financial guidance and information to council, staff and the public in the financial planning endeavours of the organization, this department is also accountable for revenue collection, grant management, payroll, accounts payable, accounts receivable, risk management, insurance, annual tax sale and statutory reporting.

What they do for Elkford is a pretty big deal, even if they don't like to brag about it!



Summary of Operational Projects in 2024

- Asset Management Retirement Obligations (PSAB Requirement)
- Recreation Parcel Tax Implementation
- Reserve Bylaw



TABLE 13: General Government

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2022	2023	2023	2024	2025	2026	2027	2028
Expenditures								
Legislative-Council	190,331	235,772	275,835	271,060	256,275	253,400	254,020	257,725
Administration Office	550,176	558,339	577,128	614,685	629,745	650,530	672,030	694,340
Financial Services	377,196	478,507	505,277	516,950	552,855	563,470	583,665	599,510
Human Resources	38,755	26,012	42,820	87,250	58,650	57,350	60,350	57,500
Computer Services	139,771	146,227	191,020	203,970	206,650	174,677	170,877	169,077
Office Building	79,240	65,852	91,058	103,550	92,915	94,785	96,570	98,475
Common Administration	168,431	82,110	92,468	146,210	80,460	79,110	79,800	80,240
Elections/Referendum	14,038	-	3,500	3,500	3,500	22,500	3,500	3,500
Community Relations	7,843	8,172	7,325	6,425	6,925	7,425	7,925	8,425
Total Expenditures	1,565,781	1,600,991	1,786,431	1,953,600	1,887,975	1,903,247	1,928,737	1,968,792



4.2 Protective Services

A) Elkford Fire & Emergency Services

We could not be prouder 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 to keep you safe in an emergency, Elkford's first responders are first-class (and essential to our community).

The Elkford Fire Department is responsible for coordinating fire prevention, fire protection, road rescue, wildland fire mitigation, and emergency services for the District of Elkford and surrounding community. Fire protection includes prevention, suppression and investigative services. This department is also responsible for bylaw enforcement and animal control.

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.

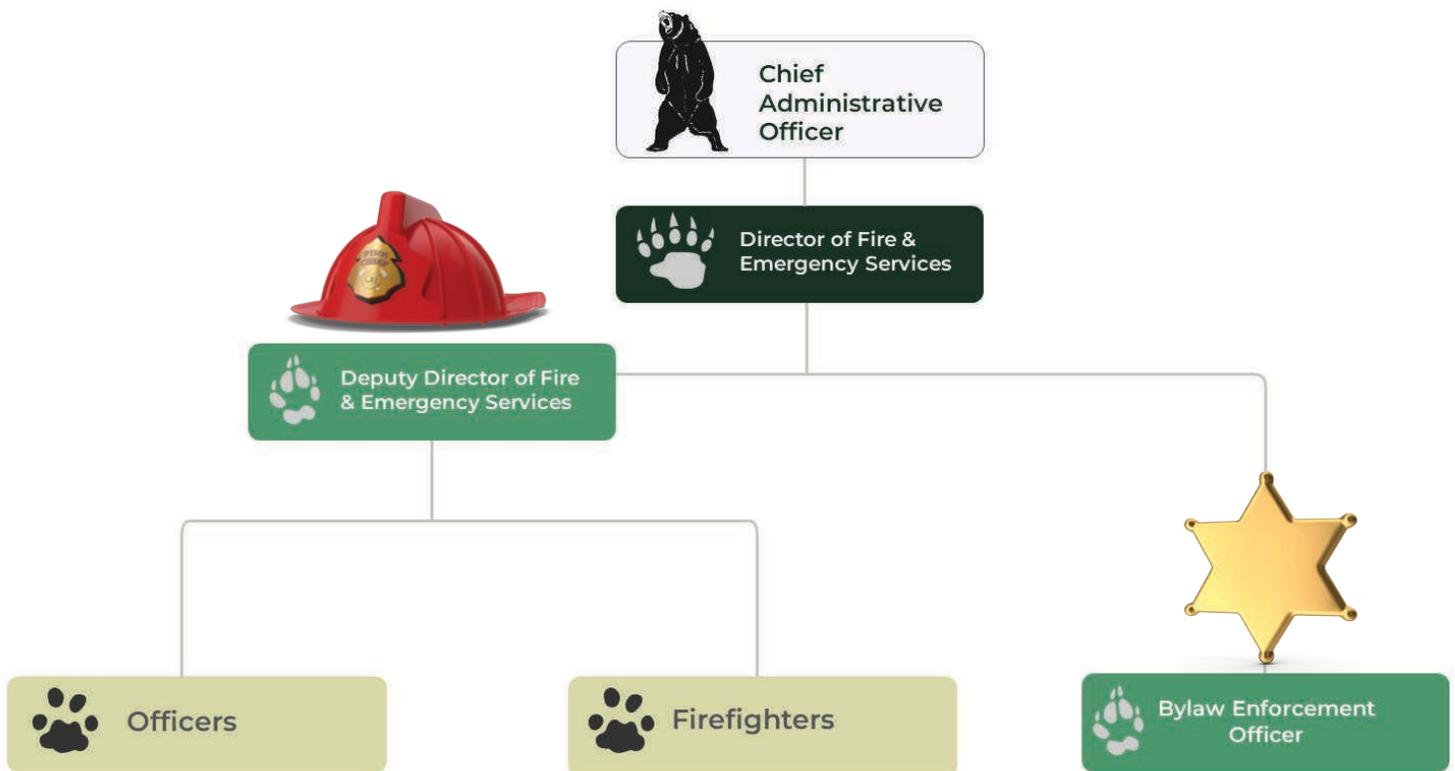




PHOTO: "District of Elkford Fire & Emergency Services, 2023" by Tasha Chorneyko

Summary of Operational and Capital Projects in 2024

- Extractor & Dryer for Fire Department Hall (Teck Donation)
- TNT Battery-Powered Combination Tool for Auto-Extrication
- FireSmart Coordinator—2-year position (Columbia Basin Trust Grant)
- Volunteer Fire Department Equipment & Training (UBCM Grant)
- Self-Contained Breathing Apparatus Equipment Replacements

4.2 Protective Services

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 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, with a two-year contract, for the District of Elkford was created in 2023 and assigned to the Elkford Fire and Emergency Services department.

TABLE 14: Protective Services

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2022	2023	2023	2024	2025	2026	2027	2028
FIRE RESCUE								
Administration	241,398	279,854	318,906	441,950	410,820	418,330	332,320	338,220
Fire Protection	140,653	134,478	157,241	212,150	201,300	186,250	204,210	193,630
Hydrant Maintenance	30,759	44,528	32,000	45,000	45,500	45,500	45,500	45,500
Building Maintenance	72,273	69,574	114,820	122,120	93,470	109,175	97,353	102,700
Equipment	153,691	204,547	121,260	121,250	132,060	128,310	126,210	105,010
	638,773	732,981	744,227	942,470	883,150	887,565	805,593	785,060

DISTRICT OF ELKFORD FINANCIAL PLAN

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2022	2023	2023	2024	2025	2026	2027	2028
EMERGENCY SERVICES								
Management	-	37,856	4,000	4,200	7,700	12,700	7,700	7,700
Social Services	-	-	-	-	-	-	-	-
Search and Rescue	7,791	6,754	8,500	8,500	8,500	8,500	8,500	8,500
	7,791	44,610	12,500	12,700	16,200	21,200	16,200	16,200
OTHER PROTECTIVE								
Bylaw Enforcement	25,691	34,790	93,630	113,195	115,300	115,330	117,400	119,490
Building Inspection	113,476	96,272	125,140	65,370	66,110	67,870	68,650	70,450
Access Guardian	11,250	11,250	11,250	11,250	13,000	13,000	20,000	-
Animal Control	13,189	6,655	16,400	10,600	11,300	9,900	11,000	10,100
Pest Control	34,246	34,212	34,250	60,000	63,000	66,000	68,000	70,000
	197,852	183,179	280,670	260,415	268,710	272,100	285,050	270,040
Total Expenditures	844,416	960,770	1,037,397	1,215,585	1,168,060	1,180,865	1,106,843	1,071,300



4.3 Transportation Services: Engineering & 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.

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.

Overseen by the Director of Engineering and Public Works, the Public Works Department consists of a team of skilled operators, labourers, a mechanic and a dedicated, knowledgeable and versatile clerk. The 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.

The Public Works fleet includes loaders, plow trucks, pickups, street sweepers, bucket trucks, gravel trucks, automated garbage packers and a vac truck, backhoe, snowblower and grader.





PHOTO: "Public Works 2023" by Tasha Chorneyko

Summary of Operational and Capital Projects in 2024

- Completion of Downtown Core Landscaping
- Road Sealing—New Pavement
- Generator for Public Works Building
- Loader & Snowblower Attachment



TABLE 15: Transportation Services (Engineering & Public Works)

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2022	2023	2023	2024	2025	2026	2027	2028
Expenditures								
Administration	273,891	262,058	290,371	316,850	331,055	337,860	344,790	351,870
Contract Services	17,944	34,648	30,000	183,000	30,000	30,000	30,000	30,000
Workshop/Yard	142,743	133,919	165,115	162,200	196,530	172,900	166,650	167,500
Roads	66,776	80,617	113,000	285,000	215,000	215,000	117,000	118,000
Sidewalks	4,393	11,121	15,000	15,000	15,000	15,000	15,000	15,000
Waterways & Creeks	3,126	5,198	2,500	2,500	2,500	2,500	2,500	2,500
Storm Sewers	23,977	35,337	50,000	50,000	50,000	50,000	50,000	50,000
Street Cleaning	19,811	15,464	24,000	24,000	24,500	25,000	25,500	26,000
Sanding, Snow & Ice	217,950	187,038	260,000	260,000	265,000	270,000	275,000	280,000
Street Lighting	101,102	118,144	124,000	127,000	130,340	133,777	137,305	140,930
Lights, Signs, Parking	67,549	57,510	65,500	63,500	64,770	75,460	67,455	68,985
Custom Work	664	734	4,500	4,500	4,500	4,500	4,500	4,500
Equipment Maintenance	370,700	337,732	347,000	347,000	353,940	361,025	368,255	375,620
Total Expenditures	1,310,626	1,279,520	1,490,986	1,840,550	1,683,135	1,693,022	1,603,955	1,630,905

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				
	2022	2023	2023	2024	2025	2026	2027	2028
Operating Expenditures								
Solid Waste	124,889	121,199	133,300	134,100	139,000	138,100	140,100	142,100
Water	544,944	504,864	616,201	678,200	686,760	647,820	594,635	600,105
Sewer	402,721	266,445	398,964	503,400	350,850	345,350	351,450	352,150
Total Expenditures	1,072,554	892,508	1,148,465	1,315,700	1,176,610	1,131,270	1,086,185	1,094,355

Summary of Operational and Capital Projects in 2024

Water

- Water Street Light Industrial Fire Flow Upgrade (Design in 2024, Construction in 2025)
- Deerborne to Darby to Alpine Fire Flow Upgrade 2025
- Service Commercial Water Fill Station
- Industrial Park Fire Flow Upgrade 2026 (Contigent on Funding)
- Balmer Reservoir to Deerborne Trunk Main 2027
- Boivin Intake PRV Upgrade 2027

Sewer

- Sewer Lagoon Aerator Replacement and Desludging 2024
- Sewer Lagoon Cell 5 Rehab 2024
- Sewer Inspection Camera—Mainline Crawler 2024

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				
	2022	2023	2023	2024	2025	2026	2027	2028
EXPENDITURES								
Operation	3,265	2,976	2,300	3,300	3,300	3,300	3,300	3,300
Grounds Maintenance	9,847	13,274	11,375	19,400	13,420	13,440	13,460	13,480
Total Expenditures	13,112	16,250	13,675	22,700	16,720	16,740	16,760	16,780





4.6 Community/Development Services (Planning & Development)

The Planning and Development Services Department is responsible for long-term community planning, development, building inspection, land management, economic development, and geographic information systems (GIS). The department also manages bylaw enforcement and keeps the District's information technology systems running like clockwork.

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.

In addition to servicing all your building, development, planning, mapping, zoning and bylaw needs in Elkford, Planning and Development Services is also improving quality of life in Elkford through a master planning project that defines a collaborative vision for our future community and commercial core of downtown.



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 cost of the tourism function is supported by staff that also supports the Community & Facility Services department.



PHOTO: "Mountain bike tourism" by Nick Nault



Summary of Operational and Capital Projects in 2024

- District IT Server Replacement
- Wapiti Resort Bike Trail Development (Funding Dependent)

Summary of Ongoing Initiatives

- Official Community Plan Update
- Economic Development Strategy
- Tourism Plan
- Downtown Building Design



TABLE 18: Environmental Development: Community Development

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2022	2023	2023	2024	2025	2026	2027	2028
EXPENDITURES								
Planning	291,737	364,002	477,444	1,113,790	394,605	350,775	341,045	376,420
Flood Repairs	19,945	-	-	-	-	-	-	-
Weed Control	19,048	19,048	20,000	20,000	20,000	20,000	20,000	20,000
Forestry Management	(12,373)	59,153	238,500	119,500	141,500	140,500	140,500	140,500
Visitor Centre	80,640	91,831	86,982	90,060	91,860	93,705	95,585	97,500
Tourism Promotion	8,897	6,402	38,165	58,175	33,725	33,775	33,825	33,925
Economic Development	18,739	23,371	36,500	40,550	22,050	23,050	22,050	23,050
Event Coordination	2,088	11,872	30,000	13,250	13,750	14,250	14,750	15,250
Wildcat Days	31,908	21,897	35,380	35,000	35,000	35,000	35,000	35,000
Canada Day Celebrations	21,776	21,526	23,000	24,100	24,600	24,600	24,600	24,600
Winter in the Wild	13,430	12,509	11,200	14,500	14,600	14,700	14,800	14,900
Community Grants/YANC	49,590	75,015	88,500	85,500	85,500	24,500	24,500	24,500
Total Expenditures	545,425	706,626	1,085,671	1,614,425	877,190	774,855	766,655	805,645



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.

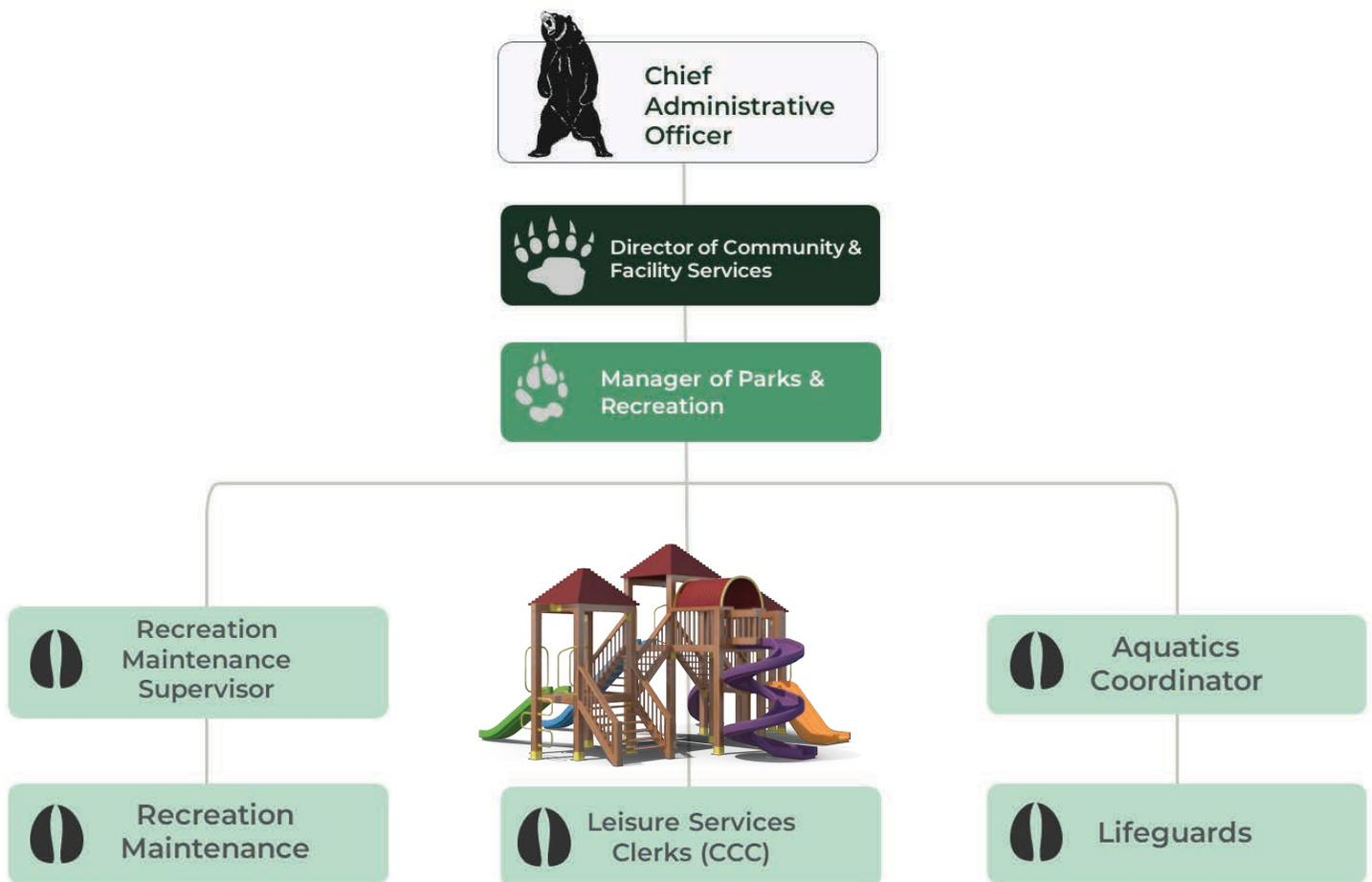




PHOTO: "Community Conference Centre" by Stephanie Wells

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 six 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.



PHOTO: "Pool and Library Complex" by Judy Zimmer

Summary of Strategic and Capital Projects in 2024

- Completion of Boivin Creek Trail
- Electric Ice Resurfacer (Zamboni)— Teck Donation
- Arena Stairs & Roof Replacement (Curling Rink Entrance)
- Sidewalk to Cenotaph
- Skateboard Park Surface (for new Equipment)
- Tennis/ Pickle Ball Courts Resurfaced
- Golf Course Restaurant Renovation—Window & Door Replacements (Climate Action Grant)
- Wapiti Ski Hill Roof Repairs
- Recreation Masterplan 2025
- Aquatic Centre Facility—Chemical Control Equipment Replacement

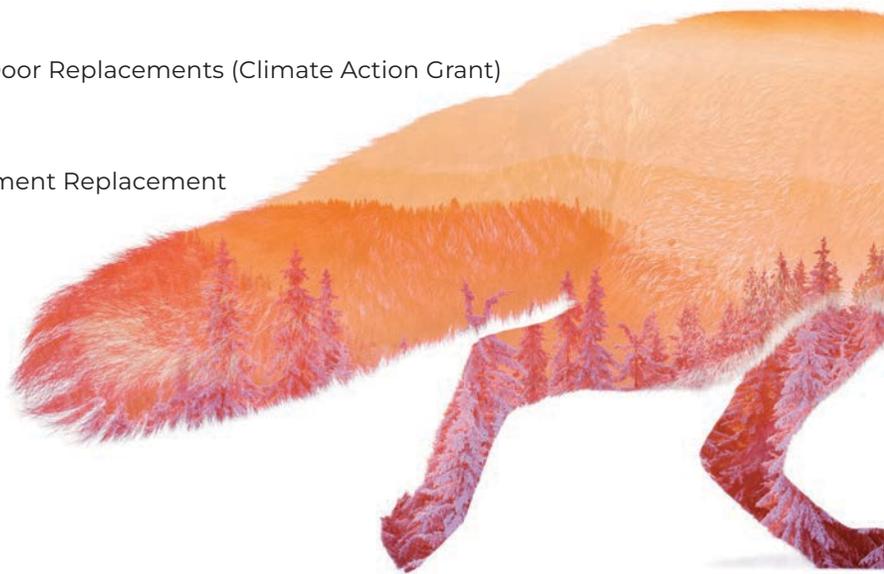


TABLE 19: Community/Recreation Services

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2022	2023	2023	2024	2025	2026	2027	2028
EXPENDITURES								
Administration	227,046	196,311	273,617	384,200	490,975	398,025	405,075	412,125
Recreation Centre	585,176	633,956	633,668	666,345	644,385	601,225	626,935	636,005
Aquatic Centre	628,612	693,026	664,733	674,570	668,860	668,820	670,220	690,580
Community Centre	154,648	157,072	213,231	212,830	178,560	176,375	179,260	181,705
Other Recreation	71,621	56,975	164,450	90,600	85,250	82,400	82,550	82,700
Parks, Trails, Playgrounds	199,362	176,385	205,850	242,650	215,100	202,700	209,600	207,100
Campground	86,884	90,413	98,000	98,000	85,800	87,600	89,300	91,000
Library/Other	94,656	98,581	100,078	102,145	104,185	106,275	108,400	110,570
Total Expenditures	2,048,005	2,102,719	2,353,627	2,471,340	2,473,115	2,323,420	2,371,340	2,411,785



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 per cent.

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 2024, contained in the Financial Plan is the incurring of debt for the purchase of a new aerial ladder truck to replace the existing aerial ladder truck based on guidelines for the NFPA and Fire Underwriters Survey.

The District is considering using the Municipal Finance Authority Equipment Financing Program. This program replaced the former leasing program. The benefits of this program to municipalities are low interest rates, no fees, local government retains ownership of asset and a fixed monthly payment schedule.

TABLE 20: Debt Services

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2022	2023	2023	2024	2025	2026	2027	2028
Expenditures								
Debt								
Interest								
Long Term Debt Interest	231,530	231,530	231,530	231,530	231,530	387,140	387,140	387,140
Equipment Financing Interest	-	-	-	-	50,000	40,000	30,000	20,000
Total Interest	231,530	231,530	231,530	231,530	281,530	427,140	417,140	407,140
Principal								
Long Term Debt Principal	512,740	512,740	512,740	512,740	512,740	502,210	502,210	502,210
Equipment Financing Principal	-	-	-	-	200,000	200,000	200,000	200,000
Total Principal	512,740	512,740	512,740	512,740	712,740	702,210	702,210	702,210
Total Debt Payments	744,270	744,270	744,270	744,270	994,270	1,129,350	1,119,350	1,109,350

The background of the entire page is a photograph of the Aurora Borealis (Northern Lights) in shades of green and blue, set against a starry night sky. The bottom of the image shows the dark silhouette of mountain ranges.

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5.0

**Capital
Works**

5.0 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 21: Capital Works Summary

	Actual	YTD Actual	Budget	Proposed Budgets for Discussion				
	2022	2023	2023	2024	2025	2026	2027	2028
Capital Funding								
From Reserve Funds	(480,559)	(2,706,571)	(3,688,685)	(1,905,756)	(2,550,000)	(480,000)	(780,000)	(145,000)
From Grants/ Donations	(1,479,336)	(3,653,884)	(3,723,459)	(676,000)	-	-	(6,000,000)	-
From Borrowing	-	-	-	-	(1,000,000)	-	-	-
	(1,959,895)	(6,360,455)	(7,412,144)	(2,581,756)	(3,550,000)	(480,000)	(6,780,000)	(145,000)
Expenditures								
General Government	946,306	1,669,766	1,600,000	30,000	-	-	-	-
Protective Services	8,031	-	-	584,000	20,000	-	-	-
Environmental Health/ Solid Waste	-	37,504	40,000	40,000	40,000	40,000	-	-
Engineering Services	279,274	4,833,358	5,300,000	400,000	-	-	-	-
Transportation Services	33,489	23,862	225,000	253,500	150,000	60,000	10,000	75,000
Parks	512,765	332,094	744,000	592,350	-	-	-	-
Aquatic Centre	10,446	-	10,000	26,000	20,000	-	-	-
Recreational Facilities	190,552	398,434	400,000	115,000	-	-	-	-
Arena Recreation Centre	50,796	24,056	25,000	380,000	350,000	-	-	-
Equipment	185,498	348,266	1,075,000	1,200,000	2,600,000	280,000	780,000	145,000
Water	202,078	825,079	1,032,000	256,000	1,000,000	700,000	6,075,000	800,000
Sewer	320,806	3,465,778	3,867,800	2,340,000	-	-	-	-
Totals	2,740,041	11,958,197	14,318,800	6,216,850	4,180,000	1,080,000	6,865,000	1,020,000
Net Funding Required	780,146	5,597,742	6,906,656	3,635,094	630,000	600,000	85,000	875,000

Capital Works: 2023 Deferred Projects to 2024

General Government:

- Security Cameras

Transportation Services:

- Hook Lift Water Tank
- V-Plow: Two-Tonne Truck
- Sander: Two-Tonne Truck
- Generator: Public Works Building
- Public Works Parking Lot Stairs

Engineering:

- Downtown Core: Landscaping & Furniture

Equipment (Fleet):

- Two-Tonne Dump Box Truck
- Loader
- Snowblower Attachment

Parks & Trails:

- Boivin Creek Corridor (Fencing, Misc.)
- Tennis/Pickle Ball Court
- Soccer Field Irrigation

Water:

- Water Fill Station
- Generator Lift Station
- Commercial Water Metering

Sewer:

- Downtown Core Fibre Communications
- Sewer Pump



A close-up photograph of a brown bear's head and shoulders. The bear is looking slightly to the left of the camera with a neutral expression. Its fur is a rich, textured brown. The background is a soft-focus forest with green foliage and tree trunks. The bear is positioned on the right side of the frame, with its body extending towards the right edge.

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6.0

**Transfers of
Reserves &
Surplus**

6.0 Transfers of — Reserves & 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 2023, this fund may also be set up for an insurance contingency for any claim deductibles that could arise.
- In 2023, 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.



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				
	2024	2025	2026	2027	2028
Reserve Increase					
Land Sales Reserve-Financial					
Proceeds From Sale of Land	(270,000)	(20,000)	(20,000)	(20,000)	(20,000)
Capital Works and Equipment					
Equipment Replacement	(567,550)	(584,580)	(602,119)	(620,179)	(638,787)
Capital Debt Reserve					
Rental - BC Ambulance	(58,681)	(58,681)	(58,681)	(58,681)	(58,681)
Water Parcel Tax Reserve	(171,000)	(171,000)	(171,000)	(171,000)	(171,000)
Sewer Parcel Tax Reserve	(119,700)	(119,700)	(119,700)	(119,700)	(119,700)
Transportation Reserve	(300,000)	(300,000)	(300,000)	(300,000)	(300,000)
Energy Conservation Fund	(18,000)	(18,000)	(18,000)	(18,000)	(18,000)
Community Works Fund	-	-	-	-	-
Recreation Parcel Tax Reserve	(308,000)	(308,000)	(308,000)	(308,000)	(308,000)
Tax Stabilization Reserve	(43,428)	(42,187)	(42,187)	(42,187)	(42,187)
Financial Stabilization Fund	-	-	-	-	-
Total	(1,856,359)	(1,622,148)	(1,639,687)	(1,657,747)	(1,676,355)

Proposed Budgets for Discussion

	2024	2025	2026	2027	2028
Reserve Decrease					
Land Sales Reserve-Financial	383,100	-	-	-	-
Capital Works and Equipment					
Mobile Equipment - Capital	940,000	1,600,000	280,000	780,000	145,000
Recreational Parcel Tax Reserve					
Arena Stair Replacements	300,000	200,000	200,000		
Water Parcel Tax Reserve					
Industrial Park Fire Flow	-	750,000		-	-
Community Works Fund					
Water Infrastructure	91,300				
Financial Stabilization Fund					
	191,356	-	-	-	-
Total	1,905,756	2,550,000	480,000	780,000	145,000



TABLE 23: Reserve and Surplus Summary

	Estimate		Proposed Budgets for Discussion			
	2023	2024	2025	2026	2027	2028
GENERAL FUND SURPLUS						
General Surplus	2,415,576	714,514	126,153	36,608	29,994	53,782
Appropriated Surplus						
Computers	40,589	10,589	10,589	10,589	10,589	10,589
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	217,376	217,376	217,376	217,376	217,376
General Fund Surplus	2,662,952	931,890	343,529	253,984	247,370	271,158
Water Fund Surplus	459,457	484,924	462,414	117,518	479,697	141,155
Sewer Fund Surplus	2,508,895	1,059,365	1,050,092	2,074,384	3,131,000	4,225,716
Total Surplus	5,631,304	2,476,179	1,856,035	2,445,886	3,858,067	4,638,029

	Estimate		Proposed Budgets for Discussion			
	Dec 2023	2024	2025	2026	2027	2028
Reserve Funds						
Land Sales Reserve-Financial	943,911	830,811	850,811	870,811	890,811	910,811
Land Sales Reserve - Land Inventory	522,197	522,197	522,197	522,197	522,197	522,197
Capital Works and Equipment	2,099,273	1,726,823	711,403	1,033,522	873,701	1,367,488
Capital Debt Reserve	1,350,067	1,108,748	967,429	826,110	884,791	943,472
Water Parcel Tax Reserve	1,289,154	1,460,154	881,154	1,052,154	1,223,154	1,394,154
Sewer Parcel Tax Reserve	1,030,250	1,149,950	1,269,650	1,389,350	1,509,050	1,628,750
Road Reserve	6,993	306,993	606,993	906,993	1,206,993	1,506,993
Community Works Fund	91,300	-	-	-	-	-
Community Recreation Parcel Tax Reserve	-	8,000	116,000	224,000	532,000	840,000
Energy Conservation Reserve	166,544	184,544	202,544	220,544	238,544	256,544
Financial Stabilization Reserve	191,356	-	-	-	-	-
Tax Stabilization Reserve	228,759	272,187	314,374	356,561	398,748	440,935
Total Reserve Funds	7,919,804	7,570,407	6,442,555	7,402,242	8,279,989	9,811,344
Total Reserve and Surplus	13,551,108	10,046,586	8,298,590	9,848,128	12,138,056	14,449,373



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7.0

**Five-Year
Financial Plan
Bylaw**

7.0 Five-Year Financial Plan Bylaw

	2024	2025	2026	2027	2028
REVENUES					
Taxes					
General Municipal Taxes	7,434,252	7,611,799	7,795,249	7,984,827	8,180,766
Collections for Other Governments	2,595,735	2,647,649	2,700,603	2,754,617	2,809,709
Total Taxes Collected	10,029,987	10,259,448	10,495,852	10,739,444	10,990,475
Less:					
Transfers to Other Governments	(2,595,735)	(2,647,649)	(2,700,603)	(2,754,617)	(2,809,709)
Net Municipal Taxes	7,434,252	7,611,799	7,795,249	7,984,827	8,180,766
% Of Revenue Tax	261,845	267,081	272,423	277,872	283,429
Parcel Taxes	598,700	598,700	598,700	598,700	598,700
Grants in Lieu of Taxes	11,782	12,113	12,453	12,803	13,163
Taxes for Municipal Purposes	8,306,579	8,489,693	8,678,825	8,874,202	9,076,058
Fees and Charges	2,902,368	3,011,137	3,122,331	3,174,335	3,227,829
Revenue from Other Sources	618,501	530,146	533,151	536,216	539,342
Grants/Donations	2,088,050	917,103	671,000	6,567,000	568,000
Borrowing	-	1,000,000	-	-	-
Sale/Lease of Capital Assets	275,000	25,000	25,000	25,000	25,000
Transfers-Reserves	1,905,756	2,550,000	824,896	780,000	145,000
Transfers-Surplus	3,180,592	610,871	89,545	6,614	338,542
	19,276,846	17,133,950	13,944,748	19,963,367	13,919,771

Five-Year Financial Plan Bylaw

	2024	2025	2026	2027	2028
EXPENDITURES					
Operating Expenditures					
General Government	1,953,600	1,887,975	1,903,247	1,928,737	1,968,792
Protective Services	1,215,585	1,168,060	1,180,865	1,106,843	1,071,300
Transportation Services	1,840,550	1,683,135	1,693,022	1,603,955	1,630,905
Environment Health / Solid Waste	134,100	139,000	138,100	140,100	142,100
Water Fund	678,200	686,760	647,820	594,635	600,105
Sewer Fund	503,400	414,850	393,350	373,450	348,150
Public Health Services	22,700	16,720	16,740	16,760	16,780
Community / Development Services	1,614,425	877,190	774,855	766,655	805,645
Community / Recreation Services	2,471,340	2,473,115	2,323,420	2,371,340	2,411,785
	10,433,900	9,346,805	9,071,419	8,902,475	8,995,562
Debt					
Interest	231,530	281,530	427,140	417,140	407,140
Principal	512,740	712,740	702,210	702,210	702,210
	744,270	994,270	1,129,350	1,119,350	1,109,350

Five-Year Financial Plan Bylaw

	2024	2025	2026	2027	2028
EXPENDITURES					
Capital Expenditures					
General Government	30,000	-	-	-	-
Protective Services	584,000	20,000	-	-	-
Transportation: Engineering Services	653,500	150,000	60,000	10,000	75,000
Water Fund	256,000	1,000,000	700,000	6,075,000	800,000
Sewer Fund	2,340,000	-	-	-	-
Environmental Health/ Solid Waste	40,000	40,000	40,000	-	-
Community / Recreation Services	1,113,350	370,000	-	-	-
Equipment	1,200,000	2,600,000	280,000	780,000	145,000
	6,216,850	4,180,000	1,080,000	6,865,000	1,020,000
Transfer To Reserve Funds	1,856,359	1,622,148	1,639,687	1,657,747	1,676,355
Transfer To Surplus	25,467	990,727	1,024,292	1,418,795	1,118,504
Total	19,276,846	17,133,950	13,944,748	19,963,367	13,919,771



District of Elkford
FINANCIAL SERVICES DEPARTMENT

P.O. BOX 340, 744 Fording Drive
Elkford, B.C., V0B 1H0

Tel . 1.250.865.4000
Fax. 1.250.865.4001
Email. finance@elkford.ca

www.elkford.ca