

THE CORPORATION OF THE
CITY OF WHITE ROCK
CORPORATE REPORT



DATE: March 9, 2026

TO: Mayor and Council

FROM: Candice Gartry, Director, Financial Services

SUBJECT: Public Comments on Draft 2026 – 2030 Financial Plan

RECOMMENDATION

THAT Council receive the March 9, 2026, corporate report from the Director of Financial Services, titled “Public Comments on Draft 2026 – 2030 Financial Plan” for Council’s review and consideration; and

1. Direct staff to prepare the 2026 Financial Plan Bylaw for Council’s consideration at its next scheduled meeting.
-

EXECUTIVE SUMMARY

The Draft 2026 - 2030 Financial Plan was presented to Council at its regular meeting on February 9, 2026, and made available for public review and comment on the City's *Talk White Rock* platform commencing on Thursday, February 5, 2026. Public feedback was accepted until end-of-day on Sunday, February 22, 2026. Public engagement on the Draft 2026 - 2030 Financial Plan included 432 visits to the online project page (2025: 460), with 103 recorded downloads of the Draft Financial Plan document (2025: 126). A total of eight public comments were received (2025: 7), seven of which referenced information contained within the Draft 2026 - 2030 Financial Plan.

This report provides a summary of the feedback received and includes staff responses intended to offer additional context. Where appropriate, responses direct respondents to relevant sections of the Draft Financial Plan and address specific questions or comments raised during the engagement period. The unedited public submissions are included as Appendix A to this report.

INTRODUCTION/BACKGROUND

Section 166 of the *Community Charter* states that:

A council must undertake a process of public consultation regarding the proposed financial plan before it is adopted.

The Draft 2026 - 2030 Financial Plan was presented to Council at its regular meeting on February 9, 2026, and made available for public review and comment on the City's *Talk White Rock* platform commencing on Thursday, February 5, 2026. Public feedback was accepted until end-of-day on Sunday, February 22, 2026.

Opportunities to provide input on the Draft 2026 - 2030 Financial Plan were promoted through a comprehensive outreach campaign using a variety of print, digital, and in-person channels. These included:

- Advertisement in the *Peace Arch News* on February 5, 2026
- Kiosk posters on Johnston Road/Russell Avenue and Marine Drive
- Posters at City facilities
- Posters at the White Rock Library
- City website homepage and news feed features
- Digital screen ads
- City Newsletter inclusion in two editions
- Social media posts were shared on the City's social media channels including Facebook, Instagram, and X (Twitter), supported by a paid Facebook/Instagram campaign.

Public engagement on the Draft 2026 - 2030 Financial Plan included 432 visits to the online project page (2025: 460), with 103 recorded downloads of the Draft Financial Plan document (2025: 126). Eight unique public comments were received (one duplicate was excluded; 2025: 7), with seven referencing the Draft 2026–2030 Financial Plan.

Some of these seven submissions included multiple paragraphs and addressed more than one topic. For reporting purposes, the comments have been consolidated and summarized into seven key themes, as outlined below. Unedited public submissions are provided in Appendix A to this report.

Within each thematic area, staff have provided responses where appropriate to offer additional context, including references to relevant sections of the Draft Financial Plan and responses to specific questions or comments raised through the public engagement process.

Property Tax Increase and Affordability

Some respondents expressed concern regarding the proposed property tax increase, with some also noting affordability pressures for homeowners, seniors and small businesses. Some comments also requested clearer information on the primary drivers of the increase, including which cost pressures are unavoidable versus those within Council's discretion, and how Metro Vancouver taxes and levies, policing costs, and other pass-through expenses contribute to the overall tax impact. The application of property taxation to places of worship was also raised.

Staff Response

Property tax increases in the City of White Rock can be higher than those experienced by larger neighbouring municipalities due primarily to differences in municipal scale and revenue composition. As a small, largely built-out community, White Rock has a limited industrial tax base and no large commercial tax base to help offset residential taxation. The City also does not benefit from major revenue-generating land uses - such as casinos or large destination entertainment facilities - that provide supplemental revenues or associated provincial grants as is the case in some of the neighbouring municipalities.

Opportunities to expand alternative revenue sources are also constrained by the City's geographic size and limited undeveloped land. In addition, the City's operating budget is largely dedicated to essential and legislated services, leaving few discretionary areas where costs can be reduced without impacting service delivery. As a result, the City relies more heavily on

residential property taxation to fund core municipal services, which can lead to comparatively higher tax increases when measured against larger municipalities with more diversified revenue bases.

A high-level overview of the primary factors influencing the proposed property tax increase is provided in the *Budget Factors* section on pages 23 and 24 of the Draft Financial Plan. More detailed information on these drivers was presented to Council at its meetings on January 12, 2026, and February 9, 2026. In the final Financial Plan, staff will include a consolidated table summarizing the key drivers and their respective impacts. In addition, page 36 of the Draft Financial Plan provides a breakdown of the property tax increase attributable to municipal operations, police services, and asset improvement (capital), helping to distinguish between operating pressures and long-term infrastructure investment.

With respect to external cost drivers, taxes levied by the Metro Vancouver Regional District are collected by the City on Metro Vancouver's behalf and appear as a separate line item on annual property tax notices. Other regional costs, including solid waste tipping fees and charges related to the North Shore Wastewater Treatment Plant, are recovered through utility rates rather than through the municipal property tax levy. These utility fees are established through utility funding frameworks and are therefore separate from the City's municipal operating tax increase.

A Question was also raised regarding property tax exemptions for places of worship. Under section 220(1)(h) of the *Community Charter*, buildings set apart for public worship, along with the land on which they are situated, are exempt from municipal property taxation pursuant to provincial legislation.

Council-directed projects and strategic initiatives - such as the Warming Centre, Cooling/Misting Station, expanded community events, and other new budget requests - are presented to Council as part of the annual budget process for discussion and consideration. These initiatives are considered alongside service priorities, financial sustainability, and affordability impacts.

Additional Revenue Sources and Department Cost Growth

Some comments referred to the City exploring additional revenue opportunities to help reduce reliance on property taxes, including the optimization of traffic fine revenue. A specific query was raised regarding the explanation for a departmental cost increase within Corporate Services. Some comments referenced the relationship between expenditure growth and revenue growth.

Staff Response

Municipalities in British Columbia operate within a provincially legislated framework that limits their ability to introduce new or alternative revenue sources beyond property taxation. Under Part 7 of the *Community Charter*, municipalities may impose taxes, fees, and charges only where expressly authorized. In British Columbia, most non-property tax revenues - such as user fees, fines, and charges - are intended to recover the cost of specific services rather than generate additional revenue to fund general operations. Unlike some larger municipalities, White Rock does not have access to significant supplemental revenue sources such as casinos or large destination entertainment facilities, nor the associated provincial grants that may accompany those uses. While these revenues contribute to funding operating costs, they cannot be expanded to replace property taxation as the primary revenue source for core municipal services.

The City reviews opportunities to ensure existing revenues are appropriately optimized, including the City's portion of net traffic enforcement revenues. In accordance with provincial guidelines, traffic enforcement revenues are intended to support community safety and policing-related services. Enforcement-based revenues can also be variable and represent a minor portion of the total revenue required to operate the City. Similarly, tools such as Amenity Cost

Charges may support limited growth-related capital infrastructure but are restricted by provincial regulation and cannot be applied to operating costs or existing service demands. As a result, property taxes remain the primary and most stable revenue source available to fund local services in a sustainable and legislatively compliant manner.

With respect to departmental cost growth, the increase identified within Corporate Services is primarily attributable to the establishment of a Freedom of Information and Privacy Officer position. Freedom of Information (FOI) services are a legislated requirement for public bodies in BC under the *Freedom of Information and Protection of Privacy Act* (FOIPPA), which provides the public with a right of access to records held by public bodies while safeguarding personal privacy. FOI requests are subject to a statutory 30-business-day response period and require significant staff effort, including request intake and clarification, records searches across departments, as well as detailed review and severing of information, and lawful release of records. Individual files can range from approximately 50 pages to several thousand pages requiring careful review.

In addition to managing FOI requests, the role is responsible for corporate-wide privacy management, including the completion and ongoing review of Privacy Impact Assessments, as legislated by the province, for City programs and services. This work ensures that personal information is collected only where necessary, appropriately safeguarded, and used solely for its intended purpose. The position also supports organizational compliance through regular review of practices and delivery of staff training, helping to reduce legal and privacy-related risk to the City.

Staffing Levels and Workforce Management

Staffing was identified as the City's largest operating cost driver, with some respondents expressing concern regarding the addition of new positions, long-term pension and benefit obligations, and the cumulative impact of staffing growth on taxation. A query was raised regarding the cost of the grant writer and environmental engineer positions, as well as percentages assumed for collective agreement increases. Other comments sought information on Full Time Equivalent (FTE) growth by department and how staffing increases align with service outcomes, such as permit processing timelines. Interest was also expressed in how technology and digitization are being used to improve efficiency and moderate staffing growth.

Staff Response

Staffing represents the City's largest operating cost and is a key focus of the annual budget and workforce planning process. Staffing levels are reviewed each year as part of budget development and on an ongoing basis as vacancies arise, with consideration given to service demands, regulatory requirements, financial capacity, and opportunities to improve efficiency. Any new permanent staff positions require approval by City Council and are evaluated with respect to long-term salary, benefit, and pension obligations.

Information on annual Full-Time Equivalent (FTE) growth by department is provided on pages 12 and 32 of the Draft Financial Plan. With respect to specific positions referenced in public comments, the Freedom of Information and Privacy Assessment Officer role includes statutory responsibilities beyond the management of FOI requests, including compliance with legislated privacy requirements. In addition, the position identified as an "Environmental Engineer" on page 33 is an Environmental Coordinator; this typographical error will be corrected in the final document. All cost estimates presented in the Draft Financial Plan are inclusive of benefits.

Salary estimates for exempt positions are informed by market comparisons across municipalities, while unionized salaries are established through regional collective bargaining processes and administered through Regional Employers Services. Estimates for collective agreement increases

are based on broader municipal bargaining trends; however, specific percentage assumptions are not publicly disclosed while negotiations are ongoing, as this could affect the City's negotiating position.

The City regularly reviews its organizational structure with a focus on efficiency and service delivery. When vacancies occur, opportunities to streamline processes, reallocate duties, or leverage technology are considered prior to making staffing decisions. As outlined in the Draft Financial Plan, ongoing investments in digitization and the implementation of a new Enterprise Resource Planning (ERP) system are intended to modernize workflows and support more efficient use of staff resources over time. At the same time, increasing legislative and regulatory requirements continue to add workload that generally cannot be automated and requires specialized professional oversight.

With respect to development activity, the number of building permits issued annually is included on page 84 of the Draft Financial Plan as an approximate indicator of application volume. Permit processing timelines are not included as a key performance indicator as they can vary significantly based on factors outside the City's control, including application complexity, completeness of submissions, applicant response times, interdepartmental coordination, and referrals to external agencies such as Fraser Health Authority or Metro Vancouver. As a result, a single processing-time metric does not consistently provide a reliable or comparable measure of departmental performance.

Fire and Police Services and Sustainability

Public input emphasized the importance of maintaining effective emergency services while ensuring long-term affordability. Some respondents highlighted the labour-intensive nature of fire and police services and requested greater clarity on how staffing levels and compensation growth are evaluated relative to projected revenue growth. Additional questions were raised regarding long-term cost trends and the measures in place to support the sustainability of these essential services over time.

Staff Response

Fire and police services are core public safety functions that are inherently demand- and risk-based and cannot be scaled directly in proportion to municipal revenue growth. Staffing levels for these services are determined by a range of factors, including call volumes, response time standards, community risk profiles (such as population density, building form, industrial activity, and vulnerable populations), minimum safe staffing requirements, and applicable regulatory and labour standards. These considerations are intended to ensure public and responder safety and reliable service delivery and do not fluctuate directly with annual budget or revenue changes.

Police services in White Rock are delivered by the RCMP under provincially and federally governed agreements. As a result, funding levels, staffing models, and associated costs are not established unilaterally by municipal councils, and municipalities have limited discretion over police staffing levels and related expenditures.

Both fire and police services are highly labour-intensive, with wages, benefits, overtime, and pension obligations comprising the majority of operating costs. These costs are largely governed by multi-year collective agreements, arbitration outcomes, and statutory pension and benefit requirements. Consequently, compensation growth is influenced by broader labour market conditions and regulatory frameworks rather than short-term municipal budget decisions.

Some comments also referenced civilian staffing at the RCMP detachment. These positions provide essential operational and administrative support- including court services, records

management, disclosure, victim services, fleet and facility support, and community policing assistance - and enable sworn RCMP members to focus on frontline policing duties.

General Shared Services

Some residents expressed interest in whether shared services or collaborative arrangements with neighbouring municipalities have been explored as a means of improving efficiency and affordability. Areas identified included fire services, recreation, library services, and facilities. Some comments requested clarification on whether formal reviews of shared or consolidated service models have been undertaken.

Staff Response

The City acknowledges the interest expressed by some residents in exploring shared services and collaborative arrangements with neighbouring municipalities. White Rock already participates in several shared and regional service models where they are effective and provide value to the community. Examples include library services delivered through the Fraser Valley Regional Library system, 911 call intake provided by E-Comm, policing services delivered through the RCMP, and participation in various inter-municipal and regional agreements that support service continuity and operational efficiency.

As a small municipality, White Rock has distinct service priorities, community characteristics, demographic considerations, and governance needs. Maintaining municipal independence allows the City to retain direct control over service delivery, financial decision-making, and resource allocation to respond effectively to local needs and community expectations. Decisions related to expanding shared services or pursuing consolidated service models represent significant policy considerations and are ultimately matters for Council's review and direction.

With respect to fire services, the City of White Rock maintains a co-support agreement with the City of Surrey that provides mutual aid during significant incidents. This arrangement allows White Rock to benefit from regional cooperation when required, while maintaining an independent fire service to ensure that local resources remain readily available to respond to incidents within the City.

Financial Transparency and Oversight

Some comments highlighted the importance of clear governance and transparency related to staffing, investment income assumptions and capital project carry-overs. One respondent also expressed support for re-establishing a Finance and Audit Committee.

Staff Response

The City recognizes the importance of strong governance, transparency, and timely financial information in supporting public understanding of, and confidence in, the budget process. Information related to staffing levels, including annual Full Time Equivalent (FTE) growth by department, is provided on pages 12 and 32 of the Draft Financial Plan. In addition, the primary budget drivers were presented to Council at meetings held on January 12, 2026, and February 9, 2026. The final Financial Plan will include a consolidated table summarizing these cost drivers and their respective impacts. At a high level, page 36 of the Draft Financial Plan outlines the components of the property tax increase attributable to municipal operations, police services, and asset improvement (capital).

Capital project carry-forwards are reviewed through a separate corporate report that is presented to Council for consideration and approval. The City's current financial and human resources systems have limitations in the level of detailed reporting they can provide, such as tracking the duration of position vacancies. The City is partway through the implementation of a new

Enterprise Resource Planning (ERP) system, which, once fully implemented, will support enhanced reporting, data integration, and transparency.

Detailed modeling and assumptions for individual budget line items are not typically included in public financial plan documents. Instead, the Financial Plan is intended to provide the public with accessible information about the City's budget process, key financial principles, and the overall structure of the five-year financial plan, including major drivers, trends, and summary-level impacts. This approach is intended to support transparency and understanding of how municipal services are funded and how financial priorities are established over the planning period.

Investment income is treated as operating revenue; however, a portion is required to be directed to statutory reserves and is therefore not available for general use. Investment income is budgeted conservatively as part of the City's overall approach to financial risk management, reflecting both the legislative requirement to adopt a balanced budget and the inherent variability of interest rates, as municipalities are not permitted to plan for operating deficits. In addition, section 183 of the *Community Charter* places relatively restrictive limits on how municipal funds may be invested, requiring a strong emphasis on capital preservation and low-risk instruments rather than higher-yield investment strategies. All investments are made in accordance with section 183 of the *Community Charter* and the City's Investment Policy.

A comment was received regarding the potential re-establishment of a Finance and Audit Committee. Decisions related to Council committees are matters for the Mayor and Council. Council members currently provide financial oversight through the regular Council process, including review, approval, and adoption of the Financial Plan bylaw and document.

The City's commitment to strong financial planning and transparency is demonstrated by its receipt of the Government Finance Officers Association (GFOA) Distinguished Budget Presentation Award for the past four consecutive years. This independent review process evaluates the City's budget against rigorous, internationally (USA and Canada) recognized standards and includes mandatory feedback for continuous improvement, reinforcing the quality, transparency, and credibility of the City's financial planning practices.

Capital Planning and Reserve Contributions

Public input expressed support for maintaining adequate reserves to fund essential infrastructure, and interest was expressed for a clearer separation between discretionary and non-discretionary capital projects. Some respondents requested additional information on reserve contributions, funding sources, and their relationship to the proposed property tax increase. Questions were also raised regarding whether debt financing, project phasing, or alternative funding approaches have been considered for major capital projects, as well as additional reporting on capital carry-overs.

Staff Response

The City recognizes the interest expressed by some residents in understanding how capital projects and reserve contributions are planned, prioritized, and funded. At a high level, page 36 of the Draft Financial Plan provides a breakdown of the property tax increase attributable to municipal operations, police services, and asset improvement (capital), helping to distinguish operating cost pressures from long-term infrastructure investment. The majority of the City's capital program is guided by asset condition assessments, regulatory requirements, and long-term master plans to ensure the continued delivery of essential services.

Planned transfers to capital reserves from operating revenue are listed on page 65 of the Draft Financial Plan for both 2025 and 2026, with utility-related transfers presented within each respective utility budget. Reserve contributions are funded through a combination of property

taxation, Development Cost Charges (DCCs), grants, and other dedicated funding sources. High-level capital funding information, including amounts supported by DCCs and grants, is summarized in the capital summary tables included in the Financial Plan. Council has considered adjustments to tax-funded reserve contributions as part of the budget process, including at public meetings held on January 12, 2026, and February 9, 2026.

Capital project carry-overs are reviewed through a separate corporate report presented to Council for consideration and approval. For larger capital projects, phased implementation is considered where appropriate to help manage affordability and align expenditures with construction readiness and available funding. Debt financing is considered selectively for major capital projects, such as the water utility, where projects cannot reasonably be funded on a cash-only basis. However, debt servicing costs, including interest, ultimately impact property taxes and/or user fees and must therefore be carefully evaluated when determining the appropriateness of debt financing.

The Community Hub project is identified in the capital section on pages 167 and 169 of the Draft Financial Plan and is discussed more broadly on page 5. The project is currently advancing through feasibility and schematic design, with refinement toward a Class B cost estimate. The Community Hub is intended to replace the City's existing 1962 City Hall and consolidate core civic services into a resilient and accessible facility capable of maintaining municipal operations during emergency events. As such, the project includes essential civic infrastructure components alongside community-serving elements. The estimated balance in the Community Hub Reserve Fund at the end of 2025 is \$13.15M, as reported on page 180 of the draft Financial Plan. This project description will be included in the final Financial Plan.

Overall, the City's approach to capital planning prioritizes the maintenance of essential infrastructure and prudent reserve management, while balancing long-term asset sustainability with affordability through phased implementation, selective use of debt, and a combination of funding sources.

LEGAL IMPLICATIONS

There are no specific legal implications to note. Public consultation regarding the proposed financial plan must be undertaken before it is adopted in accordance with the *Community Charter*.

COMMUNICATION AND COMMUNITY ENGAGEMENT IMPLICATIONS

The Draft 2026 - 2030 Financial Plan was presented to Council at its regular meeting on February 9, 2026, and made available for public review and comment on the City's *Talk White Rock* platform commencing on February 5, 2026. Public feedback was accepted until end-of-day on February 22, 2026.

INTERDEPARTMENTAL INVOLVEMENT/IMPLICATIONS

All departments have been involved in preparing the Draft 2026 – 2030 Financial Plan, and in the response to the public comments received related to their department.

OPTIONS / RISKS / ALTERNATIVES

Council may choose to defer consideration of the recommendations and request additional information or revisions to the Draft 2026–2030 Financial Plan prior to directing staff to prepare the Financial Plan Bylaw. This would result in a delay to the Financial Plan approval timeline and could impact the City's ability to meet legislated deadlines under the *Community Charter*.

CONCLUSION

Staff seek Council's direction to prepare the 2026 Financial Plan Bylaw for its consideration at the next scheduled meeting.

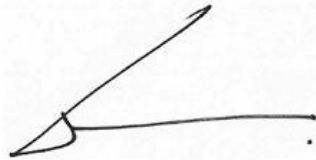
Respectfully submitted,



Candice Gartry, CPA, CGA
Director, Financial Services

Comments from the Chief Administrative Officer

This report is provided to Council for consideration and direction to staff.



Guillermo Ferrero
Chief Administrative Officer