CITY OF WHITE ROCK

Public Comments on the Draft 2026 – 2030 Financial Plan

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

The following comments were received through the online submission portal and are unedited, aside from line spacing and the removal of a duplicate submission as noted below.

Comment 1:

Hi,

Thanks for the report.

1. Can you please explain why a grant writer estimated cost is 167.5K which is greater than an environmental engineer at 114.3K. I do realize it is not in the budget. In looking at Payscale.com average rate range is 41K to 70K in Canada, assuming 30% benefits , this works out to be 91K + 10% non labour expenses , equals 100K. still much lower than what you have estimated.

2. Please explain the in corporate services the 12% increase (104.4K) in expenses in the Corp Admin area. If this is due to collective agreement, is the collective agreement around 3.5% . There is no note explaining this.

3. What percentage is budgeted for the change in collective agreement.

4. Overall I think that a 5.07% property tax increase is very high compared to other municipalities in the lower Mainland. (Port Coquitlam 1.95%, West Vancouver 3.43%, City of North Van 2.9%)

5. What is the amount of increase we will see from Metro Vancouver. Is it 2.5%?

6. Last year we had less than 5% property tax and included in this was a huge increase from Metro Vancouver that was passed on to us due the North Shore Sewage Plant overrun.

Thanks

Comment 2:

Without yet reading the DFP I am opposed to raising property taxes considering that they are too high already. It's time White Rock became part of Surrey and consolidate costs to reduce these extremely high taxes that give White Rock residents sub-standard services.

Comment 3:

It’s abundantly clear that staffing is the single largest expense. Trying to operate a business in WR means countless hours, no guarantee of success and no pension. We pay more tax on our 900 sq ft business unit than on our home. Every. Year!!

Adding city staff includes ingrained unionized salaries, plus hefty benefits and on-going pensions. Why is there no attempt to shift responsibilities where roles and duties may have changed with technology?

Why not hire a part-time grants writer to see what funds can be secured?

Why has the fire service not been consolidated with South Surrey? I see zero references to working with Surrey on facilities, training, libraries, recreation etc. 28 FTE firefighters? And stats to pump up ‘call outs’. Your solution is to add a $225k Fire Training captain. The fire fighting budget is 91% labour.

Where is the critical thinking on staff needs? Forty FOI requests and you need to add staff? Perhaps files simply need to be available under password protection?

The RCMP say they’re available 7 days a week but there are 10 CUPE staffers?

I vote churches pay at least 50% of their taxes. The huge campuses they’re building suggest they’re better off than the city of WR.

Did I miss the stat on days required for permitting and planning? Where is technology being employed so the planning department can serve citizens in a more timely (cost effective) manner? Without adding staff.

What, where is the community hub? That’s a huge budget number for something not very clear. No definition in this document.

There seems to be a reality that doing business in White Rock is prohibitive. Living here is also becoming elite. Funding an ever-increasing and ingrained staff component on the back of tax-payers without revenue streams or new thinking is not sustainable. Partnerships, priorities, hard choices and consolidation would seem to be required so that the vital essence of live, work and play in White Rock can be sustained.

Comment 4:

The property tax is so high in the city of White Rock and what services we have, It’s better reduce taxes from now on!!

Comment 5:

Budget did not show revenue from fines. We could see $$$ from speeding tickets on lower Jonston & all around five corners. Most neighboring areas report large increases in tickets, but not us, why?

Walking residential areas we see dead trees & derelict properties that have been like that for years. Why are they not fined like in Surrey? We see dogs on the peir while bylaw officers are talking in pairs nearby. Where are the tickets?

Also, why did this city paint the parking T's that no one uses & most trucks do not fit. They were a total waste of our tax dollars.

Comment 6:

For the past 4 years I have thoroughly analyzed the Five Year Financial Plan and processes associated with the annual budget of the City of White Rock.

Last year for the 2025 – 2029 Financial plan, I sent my submission at 3:30 on January 30, 2025. The submission was rejected because the city had decided to stop accepting them at 10:15 in the morning.

I attempted on many occasions to have my submission publicly recognized but I was not successful. As a result, I am submitting my 2025 comments again this year so that they may be formally accepted into the record.

Every public deadline for documentation submission is “end of business” or “end of day” as it is this year.

The main reason I am re-submitting them is that the comments and observations remain largely identical to those that I will make this year as there has been no significant change in the methodology associated with delivery of the Financial plan and property taxes are again rising by over 5%.

I will be submitting separate comments and questions about the 2026 Financial Plan before 11:59 this evening.

Comments and Question related to the 2025 to 2029 financial plan.

Submission through Talk White Rock – January 30, 2025

Over the past three years I have dedicated hundreds of hours of my time to follow, analyze and comment on the financial operations at the City of White Rock.

This year my intention is to ask specific questions and not to revisit the comments made in previous years (2023 Financial Plan | Talk White Rock and 2024 Financial Plan | Talk White Rock except for the following:

There has been no improvement in providing timely and appropriate plans for the budget. Approving the annual budget 5 to 6 months after the beginning of the fiscal year is inappropriate.

Why is the five-year Capital Reserve Projections Plan (page 165) not included in the current document?

Why does it take until late May to provide information regarding Capital Asset expenditure roll overs from 2024 and the Operating Surplus for 2024? These two items are crucial to understanding why the financial statements consistently show surpluses and roll overs in the 15 to 35 million dollar range.

Why is the Annual Statement of Financial Information not released before the final budget is passed by City Council?

There has been no commitment made to re-instating the finance and audit committee. This means that crucial questions regarding revenues and expenses as well as appropriate management of Capital Assets and Cash or not being monitored by City Council.

This leaves many questions unanswered such as the following:

Page 26 of the 2025 Financial Plan (FP) reiterates the policies of the city regarding Accumulated Surpluses and Investment.

Accumulated Surplus: Why is there not an "interim report estimate" provided as to the amount of the 2024 operating surplus. Last year the operating surplus was 18 million dollars and was not reported until late May. This information is fundamental to understanding why the property tax needs to be increased for 2025. Omitting this information is not conducive to effective fiscal management.

Investment: Why is there not a detailed explanation of the status of the 170 million dollars the city has in Cash and Investments provided with this plan? Why does the budget show on FP page 58 no increase in the managed investment portfolio for 2023, 2024 and 2025? There was a 21 million dollar increase from 2022 to 2023. With deposit interest rates at a minimum of 3% that should increase the portfolio by at least 5 million dollars per year. On page 64 of the FP, the budget calls for an investment income increase of 8.6 million in 2024 and a 5 million increase in 2025

Page 30 and 31

Why is there no analysis of staffing levels included in the FP? Two years ago, I requested through an FOI an analysis and it was revealed that between 10 and 15 fte positions had not been filled in 2022. The difference in tax payer funds collected to pay for salaries and benefits was apparently rolled into the operating surplus account.

Page 48

Why is it necessary for the total operating expenses for Corporate Administration to increase by 36% ($535,000) from 2023 to 2025?

Page 55

Why is it necessary for the total operating expenses for Human Resources to increase by 63% ($462,000) from 2023 to 2025?

Page 61

Why is it necessary for the total operating expenses for Finance to increase by 42% ($870,000) from 2023 to 2025?

Page 71

Why is it necessary for the total operating expenses for Information Technology to increase by 23% ($320,000) from 2023 to 2025?

Page 86

Parking fees collected in 2025 are expected to increase from the 2023 of 4.5 million dollars. Why is it necessary for the total operating expenses for Parking enforcement to increase by 19% ($320,000) from 2023 to 2025?

Page 105

Why is it necessary for the total operating expenses for Recreation and Culture to increase by 27% ($1.2 million) from 2023 to 2025?

Page 121

Why is it necessary for the total operating expenses for Engineering to increase by 18% ($1.7 million) from 2023 to 2025?

Why are all the calculations for the % change not taken from the 2024 projected number rather than the budgeted number. Would it not be more appropriate to provide the % change from the actual numbers recorded on December 31, 2023?

Page 163 provides information about the Capital Programs which covers replacement costs and calculations associated with Tangible Asset Accounting.

This introduction clearly demonstrates the need for these estimates to be much more clearly defined.

Defining when the City has enough in reserves to cover required expenses is crucial to insuring that current tax payers are being properly served.

A Finance and Audit committee would be able to dedicate time and effort to clearly defining when Enough is Enough regarding the reserve levels of the city.

Why has the City of White Rock increased its Cash and Liquid investments from 60 million dollars 10 years ago to 180 million in 2024?

Thank you for the opportunity to submit comments and questions on the 2025 financial plan through the Talk White Rock website.

White Rock Resident – 3:30 p.m. January 30, 2025.

Comment 7:

2026 - 2030 Financial Plan Submission

The decisions embedded in the Draft 2026–2030 Financial Plan, specifically — staffing additions, return on investment income assumptions and capital asset carry-overs — directly affect the 2026 property tax rate and the City's long-term financial sustainability.

FINANCE AUDIT AND BUDGET COMMITTEE

For a number of years, I have consistently requested that Council re-establish the Finance Audit and Budget Committee to provide structured financial oversight. My engagement has focused on improving transparency in staffing levels, capital planning, reserve management, and long-term operating sustainability. Major financial decisions deserve deeper analytical review than can occur at regular Council meetings.

STAFFING DECISIONS AND FINANCIAL IMPACT

The Draft 2026–2030 Financial Plan increases the City's Full-Time Equivalent count from 185 to 187 with the addition of a Health and Safety Officer and a FOI and Privacy Assessment Officer. The plan itemizes the financial impact of these two new positions at approximately $120,000 for the Health and Safety Officer and approximately $115,000 for the FOI and Privacy Assessment Officer, representing a combined annual operating impact of roughly $235,000 beginning in 2026.

Staffing costs represent the largest component of the City's operating budget, totaling approximately $28–30 million annually within the General Fund and over $32 million across all funds. Because staffing represents well over half of operating expenditures, any increase in permanent positions directly influences the City's structural cost base and long-term taxation levels.

For several years, I have raised the matter of the importance of high-level staffing transparency, including clear reporting of approved FTE counts, position vacancy duration, job descriptions for specialized roles, and reconciliation of budgeted versus actual staffing costs. While individual personnel matters must remain confidential, structural staffing oversight is a governance issue, particularly when new permanent commitments are embedded as in the 2026 plan.

A re-established Finance Audit and Budget Committee would provide an appropriate forum to review staffing inventories and workforce planning in a disciplined manner before structural operating increases are finalized.

INVESTMENT INCOME ASSUMPTIONS AND 2026 PROPERTY TAX IMPACT

The Draft Financial Plan projects investment income on cash and reserve balances now ranging between approximately $185 million and $200 million. Because investment income is treated as operating revenue, the estimate used directly affects the level of property taxation required to balance the 2026 budget.

On an investment balance of approximately $190 million, a 0.25% change in the assumed rate of return represents roughly $475,000 in revenue. A 0.5% change represents approximately $950,000. Amounts of this scale are material within the context of the proposed property tax increase.

Even modest adjustments in the assumed rate of return could therefore result in a meaningful reduction in required property taxation. Conversely, overly conservative assumptions may contribute to higher-than-necessary tax increases.

Because investment income directly offsets taxation, the Financial Plan should clearly disclose the assumed rate of return being used and provide a sensitivity analysis showing how changes in that assumption affect taxation levels before finalizing the 2026 tax rate.

CAPITAL PROJECT CARRY-OVERS AND TRANSPARENCY

The 2024 Capital Project Budgets Carried Over into 2025 total $54,241,000 across all funds. While capital carry-overs can occur for legitimate reasons, the public list provides only project names and dollar amounts. It does not disclose the year each project was first approved, the original cost estimate, the number of years carried forward, expenditures to date, or the reason for delay. Without this information, Council and the public cannot assess whether cost escalation is due to inflation, scope change, reprioritization, or prolonged deferral.

CONCLUSION

Staffing growth, investment income assumptions, and large-scale capital carry-overs are interconnected and directly influence property taxation levels and long-term financial sustainability. Re-establishing the Finance Audit and Budget Committee would provide Council with the structured oversight necessary to review these matters comprehensively before long-term commitments are embedded in the operating baseline. Timely adoption of these recommendations during the current fiscal year could materially reduce the proposed 2026 property tax increase.

Comment 8 & 9 (#9 was a duplicate of #8):

Submission Regarding the 2026 Draft Financial Plan

I support maintaining strong reserves for essential infrastructure — water, sewer, drainage, roads, fire protection, and climate resilience. These are fundamental obligations that protect public safety and long-term financial stability.

However, the proposed 5.06% property tax increase demands a higher standard of transparency and justification. In a largely built-out city with limited population growth and a constrained tax base, reserve accumulation and staffing growth must be clearly aligned with documented need — not future discretionary ambitions.

This submission asks Council to clearly separate essential infrastructure funding from discretionary capital expansion, and to demonstrate measurable value for the taxes being collected.

1. Reserve Contributions Must Be Clearly Separated and Justified

The 2026 Financial Plan shows $18.15 million transferred to reserves.

Residents deserve a transparent breakdown of this amount, specifically:

How much is utility-funded (water, sewer, drainage)?

How much is Development Cost Charge funded?

How much is grant-related?

How much is funded directly from property taxation?

Further:

What portion of the 5.06% increase is attributable specifically to tax-funded reserve contributions?

What would the 2026 increase be if tax-funded reserve contributions were reduced by $1M, $1.5M, or $2M?

What concrete infrastructure risks would result from moderating discretionary reserve accumulation for 1–2 years?

If reserves are being accumulated for projects such as the Community Hub or redevelopment initiatives like the North Bluff Study, those are policy choices — not infrastructure necessities. It is reasonable to question whether discretionary reserve growth should proceed at the same pace as essential lifecycle funding during a period of affordability pressure.

The issue is not whether reserves are important. The issue is whether reserve contributions are proportionate, prioritized, and transparently justified.

2. Discretionary Capital Requires Clear Definition

Council should provide a clear separation between:

Essential lifecycle asset replacement

Growth-related capital

Strategic or discretionary projects

Specifically:

Is the Community Hub classified as essential infrastructure or discretionary expansion?

What is the projected total cost?

How much has already been accumulated toward it?

Has partial debt financing or phased implementation been evaluated to reduce near-term tax pressure?

In a city with limited growth and high property taxes, large discretionary projects require a higher threshold of clarity and demonstrated public support.

3. Value for Tax Dollars Must Be Demonstrated

White Rock residents consistently pay high per-capita municipal taxes relative to neighbouring municipalities, yet service comparisons are rarely presented in a structured way.

Council should address:

How White Rock's per-capita operating costs compare to Surrey's in fire services, planning, corporate administration, and recreation.

Whether formal shared-service or consolidation reviews have been conducted with Surrey for fire training, facilities, procurement, and recreation.

If not, why these structural efficiency opportunities have not been pursued.

White Rock's small size makes economies of scale challenging. That reality demands proactive collaboration — not acceptance of higher structural costs.

4. Staffing Growth Must Be Tied to Measurable Outcomes

Staffing represents the largest component of operating costs. Growth in staffing and labour costs must be accompanied by measurable service improvements.

Council should provide:

Total FTE growth from 2018 to 2026 by department.

A breakdown of payroll growth attributable to collective agreements versus new positions.

Measurable performance indicators tied to recently approved positions.

Current permit processing times compared to five years ago.

Evidence that digitization and technology have improved efficiency or reduced administrative burden.

If additional positions are being added, residents deserve evidence of measurable service improvement — not simply structural expansion.

5. Fire and Emergency Services Sustainability

Fire services are labour-intensive and approximately 90% compensation-driven. This is not unusual, but it requires long-term planning discipline.

Council should confirm:

Whether a formal consolidation or shared-service feasibility review has been conducted with Surrey.

The projected 10-year labour cost trajectory for fire and police services relative to revenue growth.

What structural measures are being taken to ensure sustainability.

Long-term labour commitments must be evaluated against a limited and mature tax base.

6. Clarifying External Cost Drivers

Residents also deserve clarity regarding:

What portion of the 5.06% increase is attributable to Metro Vancouver pass-through costs.

What portion is attributable to police contract increases.

What portion is fully within Council's discretion.

Without this breakdown, it is impossible for residents to understand what is unavoidable versus what is a policy choice.

Closing

White Rock is not a high-growth municipality with unlimited revenue expansion. It is a mature, constrained community where affordability is increasingly a concern for seniors, small businesses, and long-time residents.

Maintaining essential infrastructure is critical. However, discretionary capital accumulation, staffing expansion, and structural cost growth must be clearly justified and aligned with measurable outcomes.

Before approving a 5.06% increase, Council should clearly demonstrate:

The minimum required funding for essential infrastructure,

The portion attributable to discretionary initiatives,

The alternatives considered,

And the steps taken to pursue structural efficiency and inter-municipal collaboration.

Fiscal discipline, transparency, and prioritization are not optional in a small city with limited growth. They are essential.