

VILLAGE OF PEMBERTON  
BYLAW No. 985, 2025

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A bylaw of the Village of Pemberton to establish the Five Year Financial Plan beginning with the year 2025.

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The Council of the Village of Pemberton, in open meeting assembled, **ENACTS AS FOLLOWS:**

**CITATION**

1. This Bylaw may be cited for all purposes as the "Village of Pemberton 2025-2029 Five Year Financial Plan Bylaw No. 985, 2025."

**GENERAL**

2. Schedule A, attached to and forming part of this bylaw, is the Village of Pemberton Five Year Financial Plan established with the year ending December 31, 2025.

**READ A FIRST TIME** this 6<sup>th</sup> day of May, 2025.

**READ A SECOND TIME** this 6<sup>th</sup> day of May, 2025.

**READ A THIRD TIME** this 6<sup>th</sup> day of May, 2025.

**ADOPTED** this 13<sup>th</sup> day of May, 2025.

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Mike Richman  
Mayor

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Gwendolyn Kennedy  
Corporate Officer

VILLAGE OF PEMBERTON  
BYLAW No. 985, 2025  
Schedule A

Village of Pemberton						
Five Year Financial Plan 2025-2029						
Consolidated as at April 15, 2025						
		2025	2026	2027	2028	2029
		Budget	Budget	Budget	Budget	Budget
<b>Revenues:</b>						
	Taxation	3,826,348	5,844,202	5,974,313	6,118,668	6,421,316
	Water and sewer user rates	2,717,161	2,900,136	2,981,615	3,109,813	3,176,252
	User charges	3,867,547	3,973,840	4,069,340	4,317,767	3,246,778
	Penalties and interest income	4,315	4,315	4,315	4,315	4,315
	Government transfers:					
	Provincial	2,296,000	12,056,446	835,257	881,657	6,865,257
	Federal	455,000	162,000	82,000	82,000	82,000
	Other local governments	2,802,545	2,631,105	2,696,779	2,828,437	2,976,582
	Investment income	189,278	225,000	225,000	225,000	225,000
	Other revenues	789,259	1,616,918	665,873	166,034	33,547,504
	Collections for other governments	5,324,860	2,685,590	2,640,404	2,593,864	2,545,928
		<b>22,272,313</b>	<b>32,099,552</b>	<b>20,174,895</b>	<b>20,327,555</b>	<b>59,090,932</b>
<b>Expenditures:</b>						
	General government	4,012,847	4,166,859	4,315,338	4,454,920	4,615,782
	Fire protection services	1,299,490	1,352,923	1,413,691	1,440,232	1,532,570
	Development and planning services	1,327,635	946,039	921,493	948,653	977,637
	Public works and parks	2,006,774	2,070,573	2,121,275	2,173,953	2,228,686
	Recreation	1,996,308	2,066,072	2,127,970	2,191,724	2,257,389
	Water utility	1,205,179	1,252,939	1,284,740	1,309,655	1,352,112
	Sewer utility	1,137,879	1,173,093	1,202,772	1,226,055	1,250,037
	Airport services	153,876	171,522	124,247	177,054	129,945
	Transfers to other governments	5,324,860	2,685,590	2,640,404	2,593,864	2,545,928
	Amortization Expense	1,649,830	2,161,512	2,295,523	2,403,265	3,966,447
		<b>20,114,677</b>	<b>18,047,121</b>	<b>18,447,453</b>	<b>18,919,374</b>	<b>20,856,533</b>
<b>Annual Surplus/(Deficit)</b>		<b>2,157,635</b>	<b>14,052,430</b>	<b>1,727,443</b>	<b>1,408,181</b>	<b>38,234,399</b>
<b>ADJUSTMENTS REQUIRED TO BALANCE FINANCIAL PLAN TO CONFORM WITH LEGISLATIVE REQUIREMENTS</b>						
<b>Non-cash items included in Annual (Surplus)/Deficit</b>						
	Amortization on tangible capital assets	(1,649,830)	(2,161,512)	(2,295,523)	(2,403,265)	(3,966,447)
<b>Cash items NOT included in Annual (Surplus)/Deficit</b>						
	Capital expenditures	4,078,637	15,350,460	4,020,350	3,232,241	46,895,473
	Loan Proceeds	(704,754)	-	(1,150,000)	(930,000)	(5,750,000)
	Long term debt payments	181,296	271,429	397,103	549,965	571,429
	Capital lease payments	164,196	204,585	204,986	205,398	205,823
	Transfer to Statutory Reserves	-	-	-	-	-
	Transfers from Statutory Reserves	(40,000)	(140,000)	(40,000)	(40,000)	(80,000)
	Transfers to Non-Statutory Reserves	797,534	1,171,399	1,211,081	1,323,341	1,336,830
	Transfers from Non-Statutory Reserves	(657,949)	(643,931)	(620,553)	(529,500)	(978,709)
	Transfers to Unappropriated Surplus	-	-	-	-	-
	Transfers from Unappropriated Surplus	(11,495)	-	-	-	-
<b>Financial Plan Balance</b>		<b>0</b>	<b>0</b>	<b>(0)</b>	<b>0</b>	<b>(0)</b>

Village of Pemberton  
Five Year Financial Plan Bylaw No. 985, 2025  
2025 Revenue Policy Disclosure

1. The table below shows the proportion of proposed 2025 revenue raised from each funding source. One column shows the proposed revenue including Transfer to Other Governments and the other excluding the Transfers to Other Governments. Transfers to Other Governments are funds requisitioned by other government or government agencies for specifically defined projects.

The Village has a bylaw to charge specific administrative fees for various tasks, such as tax certificates, titles searches, rentals as well as other tasks including a 10% administrative fee. This bylaw was last updated July 27, 2021. By billing these fees to individual users, this allows a more realistic tax levy as the tax payers are not subjected to funding these miscellaneous expenses.

The Village of Pemberton will continue to seek other sources of revenue to reduce the reliance on property taxes.

Parcel Taxes are taxes levied for the purpose of paying the debt on the Municipality's Water and Sewer Infrastructure. The rates are reviewed annually to determine if they meet the required debt payment schedule for the upcoming fiscal year. Parcel Taxes are reviewed annually and updated in accordance with the *Community Charter* section 204.

Revenue Sources 2025	Total Revenue including transfers to other governments	Total Revenue excluding transfers to other governments
	\$ 23,675,015.89	\$ 18,350,155.89
Property Taxes	36.84%	19.2%
Parcel Taxes	1.83%	1.7%
User Fees & Charges	27.81%	35.9%
Grants	23.46%	30.3%
DCCs	0.17%	1.4%
Other Revenues	4.13%	5.3%
Proceeds from Borrowing	2.98%	0.4%
Transfers	2.78%	5.9%
	100.00%	100.0%

*This plan includes cost measures and recovery grants that assist with the financial pressures the community faces, and in support of economic recovery, as well as a focus on core service delivery.*

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2. a) The Provincial Class Multiples established by the provincial government by *British Columbia Regulations 426/2003* and *439/2003* are rates are used to calculate the tax rates for other government bodies (Collections for Other Governments) with the exception of the Squamish-Lillooet Regional District (SLRD). Both the Village and the SLRD's tax rates are established by the multiples set by Council. Following is a comparison of the two multiples with the variance identified in bold:

	Village Multiples	Provincial Multiples
Class 1 – Residential	1.00	1.00
<b>Class 2 – Utilities</b>	<b>5.63</b>	<b>3.50</b>
Class 5 – Light Industry	3.40	3.40
<b>Class 6 – Commercial</b>	<b>2.25</b>	<b>2.45</b>
Class 7 – Non-Profit	1.00	1.00
Class 8 – Farm	1.00	1.00

- b) In addition, the ministry sets a ceiling for the maximum allowable rate for Class 2 (Utilities). Following is the regulation:

*BC Regulation 329/96* defines a rate ceiling for class 02 property for 2000 and subsequent years. The regulation states:

- “2. In setting the tax or levy rate for class 2 property for general municipal purposes, a municipality must not exceed the greater of
- \$40 for each \$1,000 of assessed value, and
  - 2.5 times the rate applicable to class 6 property for general municipal purposes in the municipality for the same taxation year.”

- c) Furthermore, for those properties that were included in the 2011 Boundary Extension (Order in Council No. 165) under Class 2 (\*Utility), the tax rate is set each year as per sections 5 and 6 of the Taxation (Rural Area) Act Regulation, BC Reg. 387/82.

The following table outlines the distribution of taxes between the property tax classes.

Property Class	Municipal Tax Rate	% of Total Property Assessment Value (\$1,767,444,139)	% of Total Property Tax
Residential (Class 01)	1.4505	67.5%	83.5%
Utilities (Class 02)	8.1590	0.6%	0.1%
Utilities (Class 02) Rural	3.7500	2.0%	0.9%
Light Industry (Class 05)	4.9317	6.1%	2.2%
Business/Commercial (Class 06)	3.2636	23.6%	13.0%
Rec/Non-Profit (Class 08)	1.4505	0.2%	0.3%
Farm (Class 09)	1.4505	0.0%	0.0%
<b>Total</b>		100.00%	100.00%

The 2025 Class 2 (Utility) Rural Tax Rate is 3.75 per each \$1,000 of actual value of property. This rate is set each year as per sections 5 and 6 of the Taxation (Rural Area) Act Regulation, BC Reg. 387/82 as per Order in Council No. 165 (2011) Village Boundary Extension.

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3. Following is a list of permissive exemptions granted for the taxation year and the amount of municipal tax revenue forgone:

<b>Organization</b>	<b>Municipal Exemption</b>
Municipal Land and Buildings	\$ 6,116.00
Pemberton Community Church	\$ 517.97
Pemberton Childcare Society	\$ 1,357.67
Pemberton Lion's Society	\$ 2,390.42
Stewardship Pemberton	\$ 710.49
Pemberton Search and Rescue	\$ 610.29
Pemberton Legion	\$ 337.38
Total Municipal Revenue Forgone	<u>\$ 12,040.23</u>

In 2013, Council updated the Permissive Tax Exemption Policy to clarify the criteria, establish timelines for submission and to include an application form which will provide clear guidelines and deliverables for both staff and the applicant. Following is the updated Policy and Purpose:

Permissive Tax Exemption Policy

The Village of Pemberton recognizes the significant value of organizations and groups in our community who provide worthwhile programs and services to our residents

The purpose of this Policy is to ensure that the organizations applying for a permissive tax exemption meet the criteria and that the application process is consistent and meets the goals, policies and general operating principles of the Village. The sources of Municipal revenue are limited and a request for an exemption must be considered in concert with other needs of the Village. Council will determine the amount of revenue to be foregone by permissive tax exemptions for non-profit organizations. Council at its sole discretion may grant varying percentages of tax exemptions up to 100% of the tax exemption.

Exemptions are not given to services that are otherwise provided on a private or for-profit bases. This would provide an unfair competitive advantage and is not permitted as per section 25 of the *Community Charter*. Requests for permissive tax exemptions for organizations whose facilities are outside the boundaries of the Village of Pemberton will not be considered.

Further information, including the complete policy and application can be found at the following link on Village website:

[http://www.pemberton.ca/media/177127/Permissive\\_Tax\\_Exempt\\_Policy-Jun2013.pdf](http://www.pemberton.ca/media/177127/Permissive_Tax_Exempt_Policy-Jun2013.pdf)

## Note 1

### General 2025 Assumptions:

- Municipal tax revenue rates increase by 14.2% in 2025, where this is reflected across multiple property class levels. As change is calculated at the property class level, which encompasses a mixture of different property types, it is important to note all of which can increase or decrease at varying levels.
- Non Market Change (NMC) for 2025 Net General Taxable Values shows an average change in assessment value of 2.61% (NMC 1.45%, Market 1.17%). Some classes show higher change while others show lower change than the average.
- Frontage tax is calculated on \$6.97 per metre for water and \$5.24 per metre for sewer. Frontage tax is amended based on the retiring or securing of debt.
- The Industrial Park Parcel Taxes include the debt based on the overall costs of the project to install the water infrastructure to the Industrial Park in 2007. Only those properties that did not choose to commute (pay upfront) their cost are levied taxes.
- User fees for water rates in 2025 will show increases compared with 2024 to reflect increases, noted in the Water Service Agreement Schedule “C” due to budgeted operational cost pressures and reserves.
- User fees for sewer rates in 2025 will show increases compared with 2024 to reflect increases noted to cover budgeted operational cost pressures and reserves.

### General 2025 – 2029 Assumptions:

- A 10% administration fee will be charged to individual user requests and tasks.
- Operating costs are increased to reflect ongoing pressures from inflation. Rates increase in 2025 and are assumed to increase in 2026 onward in accordance with the schedule provided to meet long term pressures outlined in the budget and 5 year plan reviewed with Council in the 2025 budget process.
- Payroll and benefit related costs are projected to increase at a rate of 2.5% market increase plus eligible step increase (non-union) and 5% (union) in 2025. Non-union roles additionally include increases resulting from the salary review, which impacts roles differently in the organization.
- General debt collections, frontage and/or parcel taxes will equal the general debenture interest and principal payments. This tax is paid by all property owners within the Village of Pemberton who have the ability to connect to the Village’s infrastructure.

Village of Pemberton  
5 Year Financial Plan Bylaw No. 985, 2025  
2025 Revenue Policy Disclosure

- Plan for costing of Community Climate Action will continue development throughout the 2025-2029 Five Year Financial Plan.

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5 Year Financial Plan Bylaw No. 985, 2025  
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**Note 2**

2025 – 2029 Capital Expenditures:

VILLAGE OF PEMBERTON CAPITAL BUDGET		2025 BUDGET & 5 YEAR CAPITAL PLAN				
Project	Total Budget 20	Budget 2026	Budget 2027	Budget 2028	Budget 2029	
Daycare Expansion	10,000					
E- charging Station	-			150,000		
Municipal Hall Equipment	10,000					
Municipal Hall and Council Chambers Building	-				4,000,000	
Gateway Sign Project	65,000					
Project - Cap. Mach & Equip. Exp - Fire	25,000	50,000	50,000	50,000	50,000	
Hoses, Nozzles Adapters	10,000	5,000	5,000	5,000	10,000	
Engine 10 Truck Replacement	629,754					
Ladder 1 Replacement			500,000	1,500,000		
Engine 11 Truck Replacement					750,000	
Rescue 1 Replacement			650,000			
Firehall Replacement					21,881,300	
Training Ground Upgrades			175,000	175,000		
SPU Trailer- Firesmart	75,000	45,000	45,000			
Live Fire Training Facility						
Utility Truck	105,000					
Firesmart Utility Trailer	15,000					
PPE	10,000					
Turnout Gear	40,000					
Secure fencing for apparatus storage	40,000	60,000				
SCBA			105,000	105,000		
EV Charger (Sea to Sky Joint Project)	20,000					



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VILLAGE OF PEMBERTON CAPITAL BUDGET		2025 BUDGET & 5 YEAR CAPITAL PLAN			
Project	Total Budget 2025	Budget 2026	Budget 2027	Budget 2028	Budget 2029
Soccer Field and Amenity Building	200,000				
Den Duyf Park Site Updates	200,000				
Multi Modal Transportation Hub	200,000				
Multi Modal Transportation Hub Phase 2		2,023,260			
Lot 13 Ag Park		25,000			
Snow Blower attachment for Loader		30,000			
One Mile Lake Boardwalk Trail Upgrade		1,303,000			
Pickup Truck		30,000			
Gravel Shed			50,000		
Utility Truck	75,000				
Western Star			400,000		
Ride-on lawn mower for Village core parks					40,000
Open broom attachment for street sweeping	20,000				
Benchlands Stairs Overhaul/Upgrade			60,000		
PW Shop drainage		10,000			
Raised Crosswalk for PCC parking lot across Cottonwood	75,000				
Lot 8 Connector Multiuse Trail		20,000	94,000		
Community Barn Ice Rink			600,000		
Arn Canal Bridge Approach		20,000			
RV Sani Dump	33,000				
Scada Improvements	50,000	20,000	20,000		
Leak Detection Device			30,000		
Test Well Exploration	100,000	150,000			
Commercial Meters	30,000				
Univeral Meters	1,000,000	2,000,000			
Water Treatment Facility	200,000	7,959,000			
Water Feasibility/Water Source	100,000				
Industrial Park Looping				500,000	
McRae Rd Water Main Upsizing			300,000	300,000	
Village Wide Scada Upgrades	25,000				

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VILLAGE OF PEMBERTON CAPITAL BUDGET		2025 BUDGET & 5 YEAR CAPITAL PLAN			
Project	Total Budget 2025	Budget 2026	Budget 2027	Budget 2028	Budget 2029
Outfall Inline Flushing System	15,000				
Industrial Park Generator	150,000				
Inflow/Infiltration Study	50,000				
Walnut Lift Station Design	23,116				
Walnut Lift Station Upgrade		614,900			
Labrunum Lift Station Design	50,000				
WWTP System Upgrades	134,700				
WWTP Planning and Upgrade	20,000	50,000	50,000	50,000	20,000,000
Lift Station #1		140,300		249,500	
UV System Upgrade			500,000		
WWTP PLC Upgrade	50,000	150,000	225,000		
Fitness Centre Equipment, Site Capital Upgrades	53,060	45,000	46,350	47,741	49,173
Accessibilty Project with Pemberton & District Library	80,000				
PDCC Building Capital Upgrades		50,000	50,000	50,000	50,000
Hardscape Youth Centre, Capital Youth Centre Upgrades	15,000		15,000		15,000
Den Duyf Site Capital Upgrades		50,000	50,000	50,000	50,000
Commercial Mower and Attachments	75,000				
Debris Blower Attachment		20,000			
Green Space Rejuvenation Project		300,000			