



Town of Sidney

Financial Plan

2024 – 2028

Introduced on February 5, 2024

Legislative Overview

- The Community Charter requires that municipalities adopt a five-year financial plan each year.
- Each Financial Plan covers a rolling 5-year period, and provides authority to spend money and collect revenues to support our operations.
 - Until new Fin. Plan is adopted, old one remains in effect.
- The Financial Plan establishes the basis upon which Property Tax and Utility rates are calculated.

Budget Process Timing

February 5th – Committee of the Whole – Budget Introduction

- Presentation of summary budget information.
- Will clearly outline the starting point for deliberations.
- Budget package distributed to Council, and available to public.

February 20th – Committee of the Whole – Initial Deliberations

- Opportunity to discuss and clarify various parts of the budget.
- Opportunity for in-depth discussion prior to final deliberations.
- Opportunity for public input.
- Additional staff reports will be part of agenda.

March 5th – Special Council Meeting – Final Deliberations

- Updated presentation for benefit of Council and the public.
- Direction from the previous meetings to be incorporated.
- Goal is for Council to approve the Financial Plan.
 - If additional meeting(s) required, will be scheduled.

Tonight's goal:

- To introduce the Draft 2024 – 2028 Financial Plan to Council and the public.
- To provide an overview of the major budgetary impacts.
- To outline the major Capital projects and Supplemental Requests that are coming forward for approval.
- To add context to the review of budget documentation.

Another Unique Budget Year!

- 2020 tax reductions due to COVID
 - We cut our revenues, but left our services intact
 - And we've added more since then.
 - We made up for lost revenues by borrowing from our Surplus.
 - We must eventually bring our tax revenues back up to the previous level
 - AND we have to account for all new tax impacts.

Another Unique Budget Year!

- Canada-BC Safe Restart Grant helped to replenish our Surplus
 - Also made it easier for us to maintain the 10% tax reduction for businesses as our starting point for 2021.
 - This helps bridge the gap between Commercial/Residential tax rates.
- Safe Restart helped us transition back to a sustainable revenue level
 - We are using the last small portion of it this year.
 - One more jump in taxes to make up for loss of this funding.
 - Fully on our own for 2025.

Another Unique Budget Year!

■ Inflation!

- Last year's 6.96% was the highest inflation rate I've ever worked with for a budget.
- It was lower this time around, but still high at 3.71%.
- It is the cumulative effect that is reducing our ability to keep tax increases to a minimum.
- Everything costs more; we are not immune to that reality.

Another Unique Budget Year!

- Expanding areas of responsibility:
 - Under ongoing pressure to respond to service needs previously outside our mandate
 - Affordable housing
 - Homelessness
 - Climate change
 - Accessibility improvements
 - Economic Development
 - Medical first response...
 - All while grappling with our traditional responsibilities, like infrastructure replacement and expanding recreational opportunities.

So What's the Tax Increase?

- The Draft Financial Plan starts out with a general tax increase of 8.42% for 2024
 - Several new budget items are included in the 8.42%
 - These are subject to Council approval.
- We will cover what is included in the above figures.
- We will identify some of the areas to focus on, and decisions to be made, over the upcoming meetings.

So What's the Tax Increase?

- We begin this budget process with a realistic look at the level of tax increase we need to pay for everything we want to do.
 - That doesn't mean we have to end up at that level!
 - Several Supplementals to consider; they may not all be approved.
 - Some initiatives may be deferred.
 - Certain one-time expenses may be funded from Surplus.

Major Components of Budget (Glossary)

Water, Sewer and General “Funds”

- Each funded independently
 - Water & Sewer through Parcel Tax and User Fee
- Each has an Operating and Capital component
- Key features will be highlighted.

Major Components of Budget (Glossary)

Capital Budgets

- Renewal of existing infrastructure or other existing Town assets
- New items or projects
- Presented in terms of ongoing programs, new items, or carryforwards
- All funding sources identified
 - Level of annual tax funding somewhat consistent
 - Tax funded items receive the most attention, as these impact tax increase.

Major Components of Budget (Glossary)

Supplemental Requests (Operating)

- These are changes to existing services; new or additional
- Often one-time studies or minor operating items
- Can also be major, ongoing items such as Firefighter Hiring Plan
- Sometimes these result from external requests
 - e.g. Community support
- Tend to be some of these every year
 - Change in total cost from previous year identified as tax impact
- Most significant items backed up by more detailed reports at 2nd meeting.

Major Components of Budget (Glossary)

Service Levels

- The “Base Budget” is developed to maintain existing levels of service to taxpayers
 - i.e. what does it cost to provide the services that have been previously approved by Council, and expected by the public?
- Staff use collective experience, along with the latest external information, to determine cost of delivering Council approved service levels.
- We don’t budget for “worst case”, only “most likely case” based on experience
- Various departmental budgets are developed on this basis
 - We look at “bottom line” for each function
 - Individual line items are only a best guess as to the mix of labour, contract and materials required to get the job done for the year
- Not always an increase; we look for efficiencies where possible.

Major Components of Budget (Glossary)

Reserves

- We are allowed to set aside funds in Reserves, for specific purposes
 - Reserve funds may then be used only for their intended purposes
- Asset Replacement:
 - Roads, Drainage, Water, Sewer Infrastructure
 - Vehicle Replacement (including Fire Dept.)
 - Computer Equipment
 - Ferry Terminal
- Less Defined:
 - General Capital
- Other:
 - Land Sale, Amenities, Climate Action
 - **New this year: Growing Communities Fund.**

Major Components of Budget (Glossary)

Reserves (cont'd)

- What is the required balance we should have in each reserve?
 - Depends on our plans, and funding strategies
 - Some are easy to establish:
 - Vehicles, Computers
 - Others require more investigation:
 - Infrastructure
 - *Asset Management Plan in its final phases.*

- Reserve balances will be cyclical
 - Some years we put more money in than we use
 - Other years we take more out, to finance the intended projects.

- Limited reserves for Buildings and Waterfront Infrastructure
 - Building up these Reserves (if desired direction) will take time.
 - Short-term needs sometimes derail our efforts.
 - Long-term financial planning may include a conscious plan to borrow for some types of assets (e.g. Buildings).

Reserves

	Beginning Balance	2024 Contribution	2024 Use	Ending Balance
Infrastructure Reserve	3,748,445	2,043,400	(3,870,000)	1,921,845
Vehicle Replacement	525,262	235,000	(813,500)	(53,238)
Fire Vehicles	(432,319)	190,000	-	(242,319)
Computer Replacement	421,544	100,000	(162,000)	359,544
Ferry Terminal	1,312,327	196,000	(30,000)	1,478,327
Agreements	124,452	15,600	(17,000)	123,052
Parkland Acquisition	240,444	-	(240,000)	444
Off Street Parking	404,197	-	-	404,197
Alternative Transportation	419,554	-	(346,500)	73,054
Climate Action	161,341	50,000	(36,000)	175,341
General Capital	560,854	150,000	(434,700)	276,154
Water Capital	13,704	-	(13,704)	-
Sewer Capital	27,316	-	(27,316)	-
Amenities	1,347,057	-	(986,000)	361,057
Land Sale Proceeds	329,958	-	(120,200)	209,758
Growing Communities Fund	3,820,000	-	(2,437,000)	1,383,000
Canada Community-Building Fund	2,410,602	600,000	(2,228,100)	782,502
	15,434,738	3,580,000	(11,762,020)	7,252,718

Debt (Borrowing)

- It is important to note that any debt held by the Town is for the purposes of capital acquisition and construction, and bears no relation to the type of debt associated with senior governments.
 - Senior governments incur deficits, resulting in debt to finance their operations as a whole.
 - Sidney is only allowed to incur debt for capital purposes, and must maintain a running surplus from operations.
- Rules around borrowing clearly identified in Charter.
- The Town has relatively low levels of debt.
 - More can be incurred if required, subject to public process
 - Not being encouraged, but certainly not discouraged either
 - May (perhaps should) form part of our long-term capital funding strategies.
- Short-term borrowing (up to 5 years) also used
 - May access up to \$600K (\$50 per resident) assent free.

Budget Development

- Origin of new budget items?
 - Council requests
 - Community requests
 - Best judgment of trained, experienced staff to:
 - Maintain what we have
 - Make a purchase to reduce ongoing operating costs
 - Add new features or amenities.
 - Our staff take their roles very seriously and bring forward ambitious plans each year to address service expectations.

Water Utility

Includes:

- Bulk Water Purchase, operation and maintenance of distribution system, Water infrastructure renewal and Capital projects.
- Funded with Water Parcel Tax and User Fees.
 - Infrastructure Levy/Parcel Tax: \$75/year
 - Fixed Charge: \$20 per quarter per unit
 - Consumption Charge: **increase to \$6.11 / 1,000 Gallons.**

Water Utility

- New Water Rate structure and rates implemented in 2021
 - Provides sufficient revenues to ensure financial sustainability
 - Stable revenues to match our cost structure
 - Better matching of fees paid to benefits received.
- Working as intended!

Sewer Utility

Includes:

- Sidney's share of operating the Unified Treatment Plant, operation and maintenance of collection system, Sewer infrastructure renewal and Sidney's Sewer Capital Projects.
- Funded with Sewer Parcel Tax and User Fees.
 - Parcel Tax: \$65/\$130 per year
 - User Fees: **increase to \$8.85 / 1,000 gallons.**

Sewer Utility

- Reason for increase:
 - % increase matches the Town's cost increase for the joint treatment plant.
 - SPWWC manages for us as a sub-regional function.
- Review of Sewer Rate structure still to take place
 - Hoping to undertake late this year.

General Operating Fund

The General Operating Fund provides for all municipal functions except for sewer and water.

Programs areas:

- Legislative and General Government (Administration, Finance, IT, Driver Services)
- Protective Services (Police, Fire, Emergency Programs, Building Inspections/Bylaw Enforcement)
- Engineering & Works (Roads, Storm Drains, Docks & Ports)
- Waste Services
- Environmental Services
- Municipal Planning

General Operating Fund

- Parks
- Cultural
 - Library
 - Seniors Centre
 - Museum Services (Historical and Shaw Centre)
- Fiscal Services
 - Reserve Transfers
 - Debt Repayment
 - Community Support (incl. Grants-in-aid, E.D.)

General Operating

Significant Items - 2024

Significant impacts on the 2024 general operating fund:

- Supplemental Requests: net increase of \$271,000
- CAO Recruitment
 - One-time impact of up to \$195,000 for recruitment consultant and overlapping salary costs.
- Reserve contributions: adding \$99,500
 - plus additional \$30,500 in Water/Sewer.
- Reductions in offsetting revenues:
 - Growth in tax base
 - Safe Restart Grant.

General Operating

Significant Items - 2024

- 2024 core operating budget
 - No across the board inflationary increases
 - Increases only in certain areas where required to maintain existing service levels
 - e.g. utilities, contractual obligations.
 - But the cumulative impacts of inflation have required larger than average, catch-up increases to maintain service levels.

- Additional revenue through growth in tax base
 - First offset before applying general tax increase
 - \$400K last year
 - Only \$100K for this year.

General Operating

Departmental Budget Highlights

Legislative Services and General Government

- Net increase of \$283,110 over 2023 (12.1%)
 - Total net budget: \$2.6M
 - \$195,000 for CAO replacement
 - One-time cost.
 - Software annual licencing
 - Cumulative impact over past few years
 - Due to changes in the way we work
 - Backup, online services, records management.

General Operating

Departmental Budget Highlights

Protective Services – RCMP

- Net increase of \$30,00 from 2023
 - RCMP Contract increase is \$167,000
 - Offset this year by prior year savings.
- 16th Officer approved last year to assist with chronic shortages
 - Expected to start in 2024.
 - Not expected to ever have full complement.
- Dispatch costs expected to be downloaded
 - Starting 2025.

General Operating

Departmental Budget Highlights

Protective Services – Fire & Emergency Services

- Net increase over 2023: \$276,600
 - Call volumes at record levels.
 - Impacts staffing, utilities, building maintenance, consumables.
 - Also higher dispatch costs due to volume.

- Mostly due to Supplementals.
 - Additional firefighter.
 - Expansion of overnight coverage.
 - Adjustments to premiums paid for non-career FF coverage.
 - 2nd Deputy Chief in 2025.

General Operating

Departmental Budget Highlights

Building Inspection/Bylaw Enforcement

- Net increase from 2023: \$13,000.
 - Parking enforcement contract.
 - Some revenue offsets.

Development Services

- Net *decrease* from 2023: \$41,450.
 - One-time Supplementals in 2023
 - Zoning Bylaw and Accessibility Plan.
 - Provincial grants for anticipated housing policy impacts.

General Operating

Departmental Budget Highlights

Engineering and Public Works

- Net increase of \$144,800 (5.5%)
 - Net budget of \$2.35M
 - \$80,000 in Supplementals
 - ATP follow-up, accessibility work, etc.

Environmental Services

- Net increase of \$18,100
 - Provincial grant funding covers most of this function.
 - Increase due to more grants going toward initiatives, less to staffing.

General Operating

Departmental Budget Highlights

Parks & Cultural Services

- Net increase of \$125,500
 - Net budget of \$1.91M
 - Events, long growing/maintenance season, etc.
 - Supplementals - \$11,000
 - BCS contract for Seniors Centre - \$25,300
 - Core operations - \$89,200.

General Operating

Departmental Budget Highlights

Fiscal Services

- Net increase from 2023: \$494,600 (gross).
- Reserve transfers: \$255,300
 - Largely offset in other functions.
- Community Support: \$125,600
 - Inflationary commitments, plus \$85,000 Supplementals
- Debt servicing: \$28,665
 - Parkland acquisition.

General Operating

Supplementals

- Supplemental Items – one-time or ongoing additions to existing service levels.
 - i.e. Studies, new staffing, new programs or services, higher levels of service on existing programs, etc.
- All of the following Supplemental requests have been included in the budgets being brought forward in the Draft Financial Plan.
- Brief descriptions of all items included in the distributed materials.
 - More detail to follow in staff reports at next meeting.

General Operating

Supplementals

- Fire Department personnel additions/adjustments- \$234,200
- SBIA Business Development - \$65,000
- ATP and Parking Study recommendations - \$50,000
- Accessibility Standards - \$30,000
- E.D. and Truth & Reconciliation- \$20,000
- Others - \$31,565.

Total 2024 impact of Supplemental Items: \$430,765.

Net impact after one-time 2023: \$270,965.

General Operating

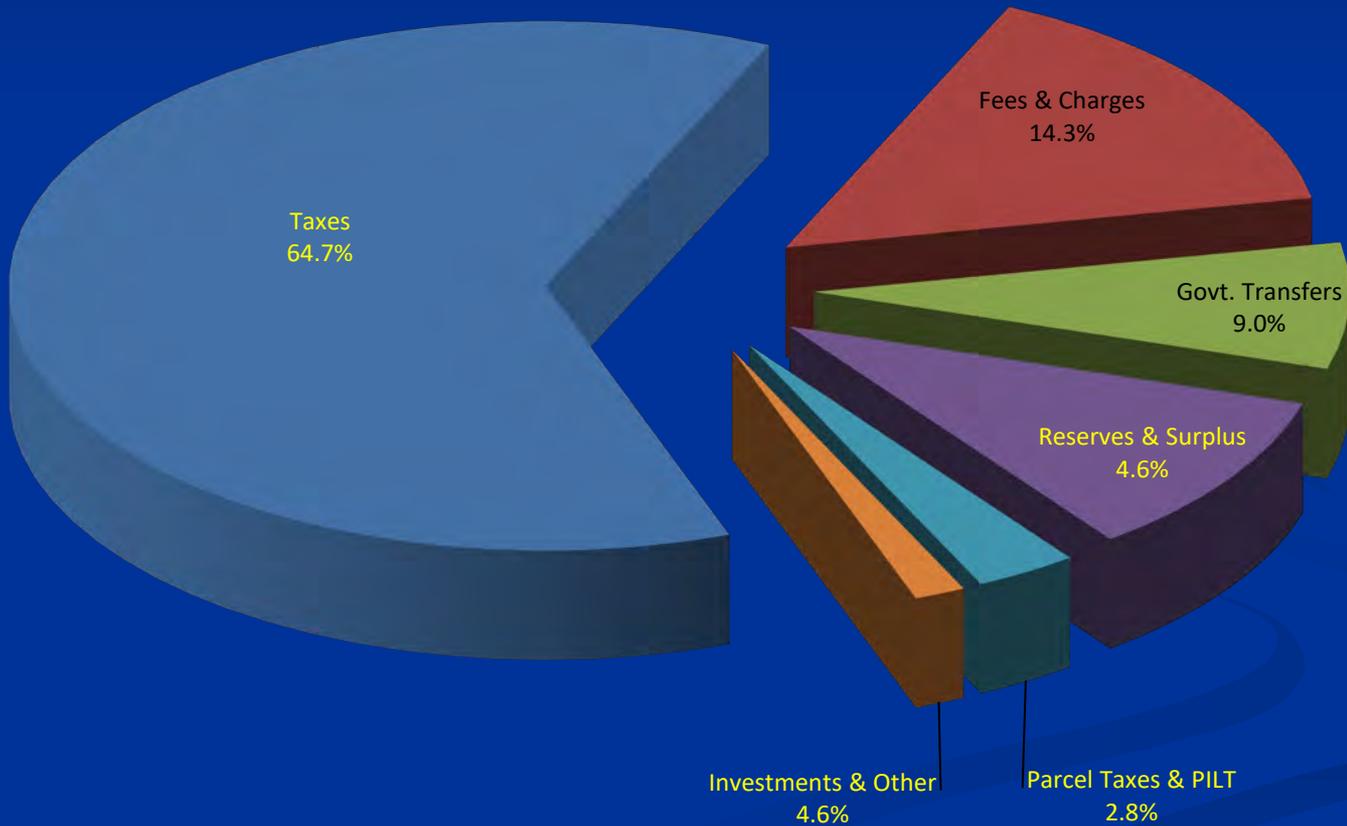
Supplementals

- Also several items that are non-Tax funded
 - E.g. grant-funded environmental initiatives
 - Water utility project (wells).
- Also several large items in years 2 to 5 (2025-28)
 - E.g. RCMP Dispatch, Fire personnel.
- Future year Supplementals will be revisited
 - To be confirmed next year, or later
 - Waiting for more complete information on some items
 - E.g. RCMP Dispatch amounts, Fire personnel.

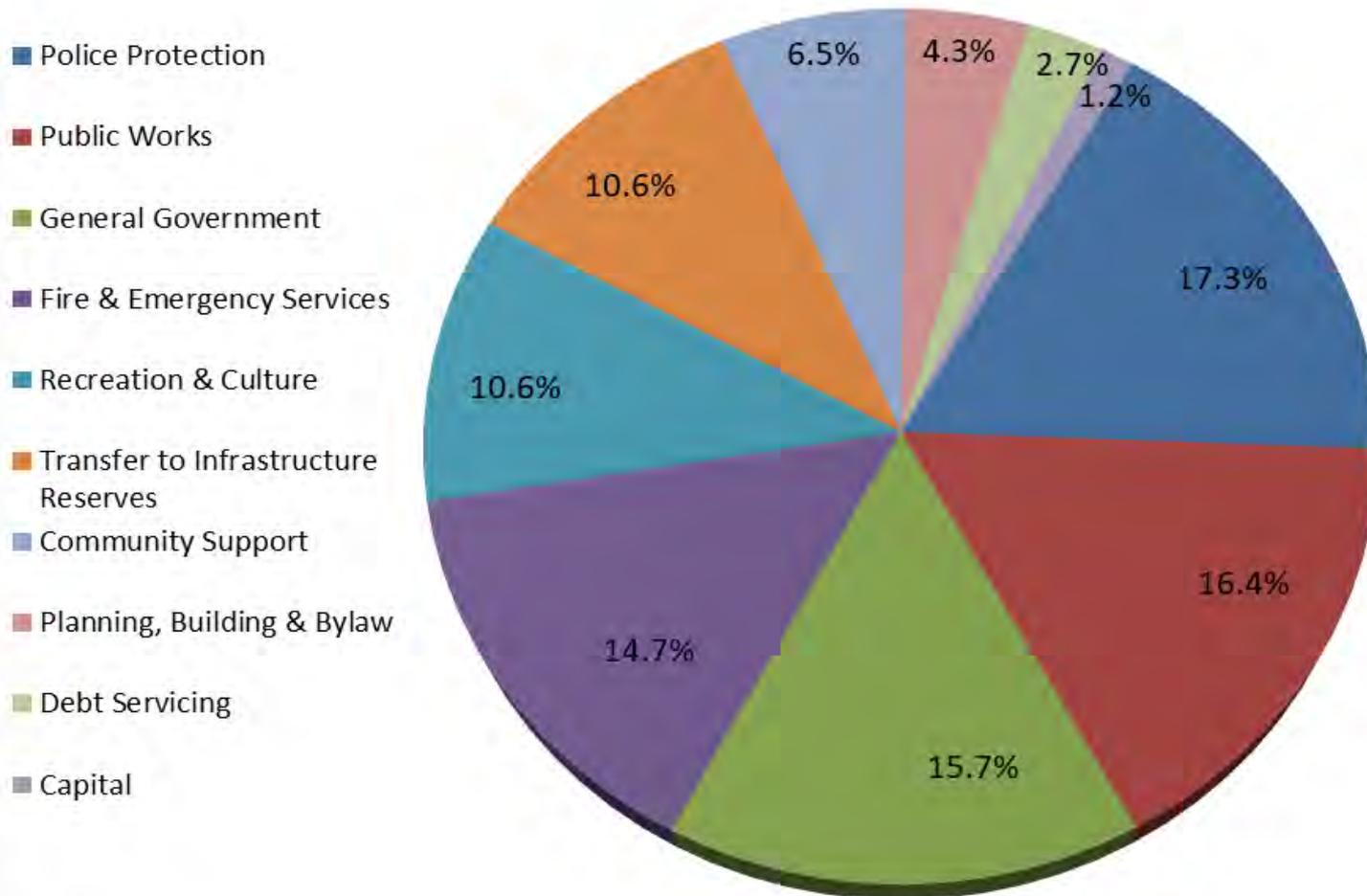
Personnel Impacts

- New positions included in Financial Plan for 2024:
 - Full-time firefighter (April 1 start).
- Other Personnel Impacts
 - CAO replacement
 - Fire staffing allowances.
- Total personnel tax impact: \$470,300.
 - 3.4% tax increase.

General Operating Revenues



Tax Funded Expenditures



Capital Budget

Total Capital for 2024: \$12.2M

- \$6.5M in Replacement Plan projects
 - Infrastructure Plans - \$5.5M
 - Other replacement plans - \$1M
- \$326K in Recurring Programs
 - e.g. Street Lighting, Underground Wiring, Small Equipment
- \$5.4M in one-time projects
 - Parkland purchase, ATP projects, Park improvements, etc.
- Does not include several projects that will be carried over from 2023
 - E.g. Beacon West Roundabout.

Capital Budget

Capital Funding Sources

- \$12.2M Capital program funded as follows:
 - Reserves - \$7.9M
 - Borrowing - \$1.28M (Park land)
 - Canada Community-Building Fund (Gas Tax) - \$1.86M
 - Funds carried forward from previous years - \$324K
 - Taxes and User Fees - \$238K
 - Grants - \$180K
 - North Saanich - \$132K
 - Other - \$210K

Capital Budget

Property Tax funding for Capital

- Level of Tax funding for 2024 Capital: \$201,300.
 - \$5,600 more than last year.
- Average annual funding in 2009 financial plan: \$500K.
 - Our new “normal” seems to be in \$200K range
 - There is now more reliance on reserve funding
 - Gas Tax and Amenity funds also help to reduce tax reliance
 - Land Sale funds from sale of Fire Hall almost used up.

Capital Budget

Significant Projects

- Infrastructure Replacement
 - \$13.6M over next 5 years
- Other Asset Replacement Plans
 - \$1M in 2024 – Vehicles, Computer Equipment, etc.
- Bevan Pier Major Maintenance
 - 2024 and 2028
- Lochside Watermain Replacement
 - \$1.8M total; requires external funding (GCF)
- West Side Hwy Bike Path
 - Final phase in 2024
- Several Park improvements.

So How do we Fund it All?

Surplus

- Town is required to have an ongoing Surplus from prior years' operations
 - Does not mean that we can't have a deficit in a given year.
- We have a long-standing policy that outlines what our minimum balances should be:
 - Based on percentage of previous year's revenues
 - 25% for Taxes, 15% for Utilities
- We use a certain amount of Surplus to balance the budget each year (\$450K for 2024)
 - This prevents "over-taxing" for current operations
 - Expectation is that departments given sufficient funds to carry out mandate, but that some savings will occur.

So How do we Fund it All?

Property Taxation

- Once all other funding sources considered, budget must be balanced through sufficient property tax funding
- Tax “increase” is partially mitigated by “new” revenues through growth
 - General increase is then applied (evenly).
- General changes in Assessments are factored out when setting rates
 - This keeps our revenues predictable.
- Different rates paid by various classes of property.

So How do we Fund it All?

Property Tax Distribution Policy

- In 2022, Council approved a new policy to reduce the gap between Residential and Commercial tax rates.
- 10-year phase in
 - 2024 is year 2.
- General tax increase will be slightly larger for Residential and slightly lower for Commercial.
- 8.42% is close approximation of Residential increase.

So How do we Fund it All?

Safe Restart Grants

- Large, one-time grant from Federal & Provincial Govt's to assist with COVID-19 costs and recovery.
- Allowed Town to replenish reserves we used to balance budget in 2020 after tax cuts.
- Allowed Town to carry business tax reductions forward for another year.
- Allowed Town to gradually transition back to full revenues.

So How do we Fund it All?

Safe Restart Grants

- Our focus for use of the funds was to reduce tax impacts for residents and businesses.
- Remaining funds earmarked for transitioning back to full revenues, while accommodating ongoing impacts.
- 2024 will see us use up the last small remainder of funds
 - Difference in available funds from last year to this year is equal to a 2% tax increase.
- Must now complete the transition to full tax funding!

Safe Restart Grants

	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>
Beginning balance	\$ 2,758,000	\$ 2,108,000	\$ 1,192,341	\$ 536,991	\$ 126,991
Replenish Surplus/ Revenues	(550,000)	(550,000)	(450,000)	(350,000)	(126,991)
EOC Response Costs	(50,000)	-	-	-	-
Operating Impacts	(50,000)	-	-	-	-
Lost Investment Revenues	-	(100,000)	-	-	-
Waived Business Licences	-	(85,000)	(85,000)	-	-
ED Strategy	-	-	(54,000)	-	-
SBIA Bus. Dev. Support	-	(60,000)	(60,000)	(60,000)	-
Safe Restart Grants Program	-	(26,700)	(6,350)	-	-
Additional Bylaw Enforcement	-	(20,000)	-	-	-
Town Washroom Cleaning	-	(20,000)	-	-	-
Overnight Fire Staffing	-	(48,000)	-	-	-
Chamber Washrooms	-	(2,400)	-	-	-
Temporary Bike Parking	-	(3,559)	-	-	-
Year End Balance	\$ 2,108,000	\$ 1,192,341	\$ 536,991	\$ 126,991	\$ -
Amount Used/Allocated	\$ (650,000)	\$ (915,659)	\$ (655,350)	\$ (410,000)	\$ (126,991)

So How do we Fund it All?

General Revenue

- Increase in Property Taxes required: \$1,266,372
 - Was \$1.033M last year.

- Allocated as follows:
 - \$100,000 in taxes from new construction
 - Was \$400K last year.
 - \$1,166,372 in general tax increase
 - Roughly 8.42%.

Funding Mitigation: 2023 to 2024

- Less Safe Restart Grant funds and Tax Growth Revenue this year to reduce tax impacts.

Tax Mitigation Measures	<u>2023</u>	<u>2024</u>
■ Safe Restart Grant	\$410,000	\$126,991
■ Non-Market Revenue	<u>400,000</u>	<u>100,000</u>
■ Total Reduction	\$810,000	\$226,991
■ * Tax increase equivalent	5.9%	1.6%

- Difference: \$583,000
 - Equals a 4.2% tax increase.

Property Tax Impacts

Town of Sidney - 2024 Financial Plan		Required Tax Revenue	% Tax Increase
2023 Taxes		13,844,447	
Add: Changes to core budget			
Miscellaneous Operational increases	461,500		
CAO Transition	195,000		
Increase in Reserve transfers	99,250		
Increase in Tax funded Capital	5,600		
Increase in Debt servicing	28,700	790,050	5.71%
Add: Incremental items			
Supplementals - one time	61,000		
Supplementals - continuous	369,750		
Less: 2023 one-time Supplementals	(159,800)	270,950	1.96%
Deduct: Offsets			
Decrease in Safe Restart funding	223,000		
Increase in Surplus funding	(17,700)		
2024 Tax Base growth (non-market) revenue	(100,000)	105,300	0.76%
2024 Property tax increase to existing taxpayers		1,166,300	8.42%

Note: 1% increase in taxes = \$138,445 in additional revenue.

Each 1% tax increase represents approximately \$1.41 per month for the average residence.

Impact on Tax Bill

Example: financial impact of 8.42% property tax increase for “average” home assessed at \$923,650 (2023: \$927,200).

	2023				2024		
	Annual	Monthly	Daily		Annual	Monthly	Daily
Municipal Taxes	1,689	141	4.63	Municipal Taxes	1,831	153	5.02
Water Parcel Tax	75	6	0.21	Water Parcel Tax	75	6	0.21
Sewer Parcel Tax	130	11	0.36	Sewer Parcel Tax	130	11	0.36
Total	1,894	158	5.19	Total	2,036	170	5.58
				Increase	\$142	11.83	0.39
				Actual % increase on municipal charges			7.50%

5-Year Projection

	2024	2025	2026	2027	2028
New Revenue Required	\$ 1,266,372	\$ 1,599,528	\$ 885,942	\$ 330,242	\$ 363,106
Tax Base Growth	<u>_(100,000)</u>	<u>_(250,000)</u>	<u>(250,000)</u>	<u>(200,000)</u>	<u>(200,000)</u>
General Tax Increase	<u>\$ 1,166,372</u>	<u>\$ 1,349,528</u>	<u>\$ 635,942</u>	<u>\$ 130,242</u>	<u>\$ 163,106</u>
% increase	8.42%	8.93%	3.81%	0.74%	0.91%

- Tax Base growth offsets some of the increases.
- Any changes in year 1 will impact future years.
- Year 2 (2025) tends to be overstated; **but not last year!**
- Last 2-3 years of plan tend to be understated.

Inflation vs Tax Increases

- The following table compares (one measure of) inflation over the last 5 years to the annual tax increases:

	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>Cumul.</u>
Victoria CPI*	2.46%	1.09%	2.45%	6.96%	3.71%	17.7%
Tax Increase	nil	2.70%	3.76%	4.57%	8.42%	21.9%

- The inflation factor used in the above table is not the most relevant to capture the Town's expenditure types.
 - Price of oil and construction materials, for example, has greater impact on Town budget than on typical basket of goods that makes up CPI.
- More importantly, CPI does not allow for additions to the “basket”
 - i.e. New services.

Budget Process Timing

Goals of Second Meeting (Feb. 20th):

- To provide additional details on new or complex budget items, through staff reports.
- To provide Council with first opportunity to ask questions, make recommendations on adding/removing items from the budget, etc.
 - Staff will ensure Council is prompted where appropriate, at various parts of the budget review.
- To provide taxpayers an opportunity to comment on what is or is not included in the draft budget
 - Although we hear from them on an ongoing basis, this is a chance to see if we got it right.

Budget Process Timing

February 20th Meeting:

- Public will have opportunity to comment at beginning of meeting
- Staff will provide a summary presentation, with additional details and information.
- Will focus on individual items impacting tax increase:
 - New Capital projects, Supplemental Requests.
- Results of Feb. 20th meeting will be built into a 2nd draft of financial plan, to be considered on March 5th.



Financial Plan 2024-2028

Staff are available to answer questions
between now and the next budget meeting.

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