



Staff Report to Committee of the Whole

DATE: Tuesday, February 10, 2026

DEPARTMENT: Finance

SUBJECT: Proposed 2026-2030 Five Year Financial Plan

EXECUTIVE SUMMARY:

The purpose of this report is to present the proposed 2026-2030 Five-Year Financial Plan for Committee of the Whole deliberation and consideration. The report provides additional information regarding Operating and Capital budgets, and identifies which items are contractually committed to, previously approved, policy based, or now a responsibility of the municipality as a result of decisions made by senior levels of government. It also identifies which budget items Council may wish to consider adjusting. Given that not all expenditures are funded by property taxes, this report outlines what the funding sources are for significant budget items.

The proposed Financial Plan addresses City growth, maintains service levels, prioritizes public safety, accounts for financial impacts from decisions of other levels of government, and ensures both short- and long-term sustainability. It also keeps Langford's property taxes among the lowest in the CRD and similar-sized municipalities in BC.

As this is the first time Council has seen the proposed Financial Plan, it is important to highlight that this is a starting point in the budget process, from which Committee of the Whole (COW), and ultimately Council, may make adjustments and changes.

The budget process and timelines for 2026 are as follows:

Tuesday February 10

Committee of the Whole Meeting at 7 pm

- Property Taxes and Financial Plan 101
- Presentation on 2026-2030 Proposed Five Year Financial Plan (CPI impact and Population info included)
- Presentation of report on potential budget impacts to reduce tax increase to 11%, 9%, 6%, 3%
- No Public Input

Thursday February 19

Committee of the Whole Meeting at 7 pm

- Continuation of February 10 Committee of the Whole Meeting
- No Public Input

Monday February 23

Committee of the Whole Meeting at 7 pm

- Public Input

Tuesday March 17

Committee of the Whole Meeting at 7 pm

- Presentation of Budget Survey Results
- Mayor and Councillors Deliberation
- Public Input

Tuesday April 7

Regular Council Meeting at 7 pm

- Council to Deliberate and Consider Approval of Financial Plan
- Public Input

Monday April 20

Regular Council Meeting at 7 pm

- Council to Consider 1st, 2nd, and 3rd Readings of Financial Plan Bylaw and 2026 Tax Rates Bylaw
- Public Input

Monday May 4

Regular Council Meeting at 7 pm

- Council to Consider Adoption of Financial Plan Bylaw and 2026 Tax Rates Bylaw

- Public Input

For more details and participation information visit: Langford.ca/Meetings

BACKGROUND:

At the December 8, 2025, COW meeting, staff presented a proposed 15.97% increase to municipal property taxes for 2026, along with a breakdown of key drivers of the increase. Due to the timing of this meeting, further information has since been collected, and adjustments have been made that have amended the proposed 2026-2030 Financial Plan as presented to COW on February 10, 2026.

The proposed tax increase for 2026 as of February 10, 2026 is 15.13%. The main factors for the change from what was presented at the December 8, 2025 meeting include, but are not limited to:

- RCMP contract cost increased
- The cost of additional RCMP officers increased
- E-Comm (Police Dispatch) increased
- Greater Victoria Public Library (GVPL) increased
- West Shore Parks & Recreation Society (WSPRS) increased
- Increased garbage pickup frequency
- Garbage feasibility study/RFP/contract award
- Goldstream Avenue garbage can retrofit
- Pacific Centre Family Services Association increased
- Non-Market Change (NMC) was updated
- New Vancouver Island Integrated Crime Unit (VIIMCU) funding removed from proposed budget (note: Langford is still a member of the existing VIIMCU)
- Three quarters of election costs to be funded by surplus
- One-time expenses funded through use of surplus versus property taxes

	2025 Budget	2026	2027	2028	2029	2030
Property Taxes						
Municipal Tax						
General & Police	50,532,690	59,151,630	64,313,020	68,116,460	71,252,770	75,976,740
General - West Shore Parks and Recreation	3,422,720	3,669,170	3,779,250	3,892,630	4,009,410	4,129,690
General - Greater Victoria Public Library	2,941,210	3,312,700	3,412,080	3,514,440	3,619,870	3,728,470
General - Debt	1,300,000	2,900,000	4,000,000	4,455,000	5,605,000	5,605,000
General - Debt - Westhills Langford Aquatic Centre	4,009,520	2,266,790	6,241,690	7,567,570	8,967,570	1,360,520
General - Woodlands Park	0	2,800,000	0	0	0	7,607,060
Total Property Taxes	62,206,140	74,100,290	81,746,040	87,546,100	93,454,620	98,407,480
Non-market change revenue	3,013,000	2,479,707	1,800,000	1,800,000	1,800,000	1,800,000
Property Taxes - for calculation of tax increase (net of Non-market change)	59,193,140	71,620,583	79,946,040	85,746,100	91,654,620	96,607,480
Tax Increase		15.13%	7.89%	4.89%	4.69%	3.37%

The population of the City of Langford has continued to grow rapidly and the City has maintained current service levels, invested significantly in public safety improvements, road networks, economic development, and parks and recreation, all while maintaining one of the lowest property taxes in the Capital Regional District (CRD) as well as in relation to similarly sized municipalities in BC as detailed in the chart below:

How did Langford Compare to Other CRD and Similar Sized Municipalities in 2025?

General Municipal		Total Residential Property Taxes and Charges	
Municipality	2025	Municipality	2025
Sooke	2,022	Metchosin	4,636
North Saanich	2,059	Langford	4,856
Metchosin	2,122	Vernon	5,178
North Cowichan	2,123	View Royal	5,233
Courtenay	2,189	Colwood	5,281
Sidney	2,444	Highlands	5,305
Highlands	2,455	Sooke	5,307
Campbell River	2,480	North Cowichan	5,459
View Royal	2,502	Sidney	5,658
Vernon	2,634	Courtenay	5,717
Langford	2,641	Penticton	5,740
Penticton	2,664	Campbell River	5,800
Colwood	2,678	North Saanich	5,890
West Kelowna	2,982	Esquimalt	6,022
Mission	3,022	Mission	6,145
Central Saanich	3,127	Central Saanich	6,580
Average	3,183	Average	6,716
Langley	3,194	West Kelowna	6,830
Esquimalt	3,675	Langley	6,977
North Vancouver	4,001	Victoria	7,498
Saanich	4,002	Saanich	7,933
Victoria	4,065	North Vancouver	8,547
Port Moody	4,792	Port Moody	9,315
Oak Bay	6,179	Oak Bay	11,547
West Vancouver	6,338	West Vancouver	13,721

The City of Langford has long operated as a fiscally lean organization. One of the potential downsides to operating a lean organization is that in years of significant budget pressures, as 2023-2025 were,

and 2026 is, there is little that can be reduced, without either affecting service levels or future year tax increases.

COMMENTARY:

The Proposed 2026-2030 Five Year Financial Plan presents a proposed 2026 tax increase of 15.13%, as detailed below:

	2025 Budget	2026	2027	2028	2029	2030
Property Taxes						
Municipal Tax						
General & Police	50,532,690	59,151,630	64,313,020	68,116,460	71,252,770	75,976,740
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General - Woodlands Park	0	2,800,000	0	0	0	7,607,060
Total Property Taxes	62,206,140	74,100,290	81,746,040	87,546,100	93,454,620	98,407,480
Non-market change revenue	3,013,000	2,479,707	1,800,000	1,800,000	1,800,000	1,800,000
Property Taxes - for calculation of tax increase (net of Non-market change)	59,193,140	71,620,583	79,946,040	85,746,100	91,654,620	96,607,480
Tax Increase		15.13%	7.89%	4.89%	4.69%	3.37%

Significant 2026 budget items include:

Internal Capital Payment for Capital Previously Purchased	2.57%
RCMP Contract (Contractual cost adjustments- Previous Approved Officers)	1.97%
Fire Wages (including Collective Agreement wage adjustments)	1.88%
Langford Aquatic Centre debt/Woodlands Park purchase/Asset Management	1.70%
RCMP Contract - 4 Additional Officers @ 87.5%	1.37%
Eliminate Transfer from Capital Works to Cover Debt Servicing	1.30%
E-Comm (Police Dispatch)	1.15%
City Hall Staffing	0.98%
Contractual and CPI Wage adjustments (excluding fire)	0.65%
Woodlands Park Tenant Buyouts and Support	0.64%
Utilities	0.60%
Greater Victoria Public Library (GVPL)	0.60%
Maintenance Contracts	0.52%
Miscellaneous (net effect of increases and decreases of revenues and expenses)	0.41%
West Shore Parks and Recreation Society (WSPRS)	0.40%
Additional Savings for IT Replacements / ERP	0.32%
Bear Mountain Parkway Temporary Power Issue	0.25%
Computer Software Support	0.20%
Increase Garbage Pickup Frequency	0.20%
Insurance	0.18%
Legal	0.17%
Garbage Feasibility Study, RFP, Contract Award	0.14%
Pacific Centre Family Services Association	0.14%
Staff Travel and Training	0.13%
Garbage Can Retrofit	0.12%
Royal Roads Innovation Studio	0.12%
E-bike Rebate Program	0.12%
Placemaking Strategy	0.12%
RCMP Municipal Employee Staffing	0.09%
Engineering for Future Capital Works	0.08%
Non-Market Change	-3.99%
Total Proposed 2026 Tax Increase	15.13%

Inflation (Consumer Price Index (CPI)):

Inflation (CPI) impacts the City of Langford budget more significantly than many other municipalities given the operating model the City utilizes. Many of the operating and maintenance contracts the City has are indexed each year by CPI, and as per long standing policy, City Hall staff wages are also indexed by CPI. This year CPI is 2.3%.

Population:

The City uses population figures as published by BC Stats. As updated in January 2026, the 2025 population for the City of Langford has been estimated at 59,664, representing an increase of 1,344 residents from the population figure reported in 2025.

Operating Budget

As presented above, the key budget items for 2026 include items that are contractually obligated or downloaded to the City from other levels of government (e.g. E-Comm (Police Dispatch)), as well as items that Council has discretion over.

Key budget items that are contractually obligated, previously approved, downloaded from senior levels of government, or set out in existing policy:

- RCMP contractual increases
- RCMP municipal employee staffing
- Fire wages (including Collective Agreement wage adjustments)
- E-Comm (Police Dispatch)
- Langford Aquatic Centre debt/Woodlands Park purchase/Asset Management
- Contractual and CPI wage adjustments (excluding the Fire Department)
- Woodlands Park tenant buyouts and supports
- Greater Victoria Public Library
- West Shore Parks and Recreation Society
- Maintenance contracts (e.g. roads and parks maintenance)
- Insurance

Key budget items that Council has discretion over (note that a change to these items may impact service levels and/or impact future percentage tax increases):

- West Shore RCMP (additional officers)
- Debt payments (internal capital borrowing and transfer from Capital Works)
- City Hall staffing
- Additional savings for IT replacements/Enterprise Resource Planning (ERP)

- Computer software support
- Royal Roads Innovation Studio
- E-bike rebate program
- Repairs and maintenance to City infrastructure (Parks and Roads)
- Utilities
- Bear Mountain Parkway temporary power issue
- Increased garbage pickup frequency
- Garbage feasibility study, request for proposal, contract award
- Garbage can retrofit (Goldstream)
- Legal fees
- Pacific Centre Family Services Association
- Staff training and travel
- Placemaking Strategy
- Engineering for future Capital Works

In addition to the above-noted key budget items where Council has discretion, staff identified other items for council's consideration, as potential options to reduce the 2026 tax increase to 11%, 9%, 6%, and 3%.

Surplus:

In addition to the above, the Proposed 2026-2030 Financial Plan also includes items that are proposed to be funded through prior year surplus (no 2026 tax impact). As per best practices, surplus funds should only be used to fund one time expenditures, not ongoing operations. The Proposed 2026 budget includes \$1,730,460 funded from prior year surplus.

Grant Funded Operating Projects:

In addition to the Operating budgets outlined above, the proposed Financial Plan includes budgeted operating expenditures that are funded through grant funding (no impact to 2026 property taxes). The Proposed 2026 budget includes \$1,548,340 funded from grants.

Capital Budget

In addition to the Operating budget portion of the Financial Plan, the Proposed Financial Plan also includes a proposed capital budget for the 2026-2030 Financial Plan. The capital budget outlines the proposed projects, their budgeted cost, and proposed funding source for each project for the five years. The Committee will notice that in future years the proposed Financial Plan does not include as many capital items, the primary reason for this is that staff are awaiting the completion and approval of the master planning processes that continue into 2026 and will then identify capital projects that

the City can incorporate into the Financial Plan in future years.

In summary, the following Capital items are within Council's discretion through the budget process:

- BI01 - Building Inspection Vehicle Purchase
- PW01 - Engineering Vehicle Purchase
- SW28 - Glen Lake Sidewalk
- FA08 - Admin Property Purchase
- FA36 - Council Video Streaming Hardware
- PD37 - Westshore Parkway Trail
- PK01 - Parkland Acquisition
- PK18 - Hiking Trails
- PK24 - Centennial Park Improvements
- BL02 - CSME Vehicle Replacement

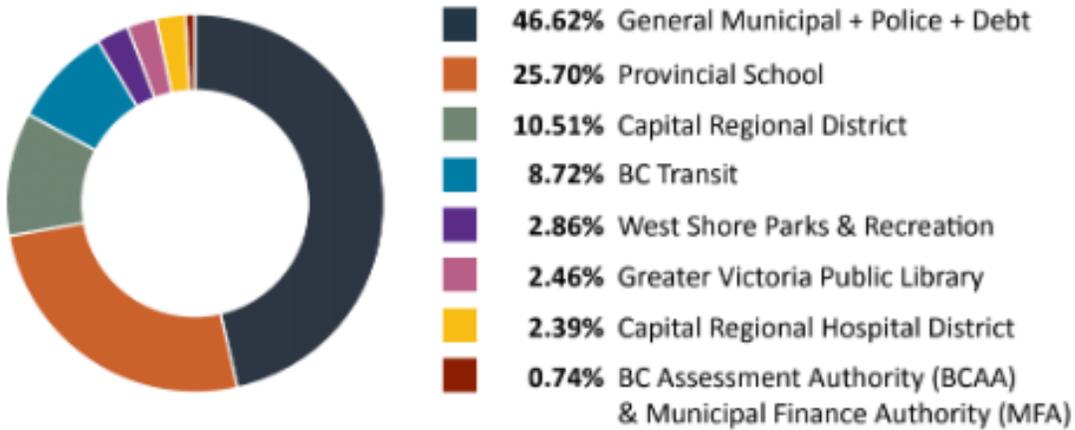
Council has discretion over the following Capital items, though safety or liability concerns have been identified and prompted the item being included in the proposed financial plan:

- SL09 - Traffic Signal Upgrades
- SL17 - Leigh at Dunford (new signal lights)
- SR32 - Neighbourhood Improvements
- SR96 - Latoria Road Corridor Upgrades
- SW01 - Sidewalk Infill
- FA06 - IT - Servers/Printers/Backup
- FA45 - Enterprise Resource Planning - Great Plains/Dynamics
- PD47 - Westhills Arena Mechanical Improvements
- PD53 - Starlight Field Turf Replacement
- PD61 - Veterans Memorial Park Rubber Replacement
- PD63 - Westhills Arena Rink Board Realignment
- PD65 - 2130 BMP Parkland Rock Fall
- PK07 - Access Improvements
- BL03 - CREST Radio Purchase

FINANCIAL IMPLICATIONS:

It is important to note that the City of Langford’s portion of the property tax bill is approximately 50%, while the remainder of the total property taxes levied are collected on behalf of other taxation authorities and the City then levies, collects, and remits the full amount to those organizations. The City does not have any input into those tax rates and the City does not retain any of the funds collected on behalf of those entities. The graph below outlines what percentage of the 2025 property tax notice went to each of the taxation authorities.

Where Your Total Property Tax Bill Went in 2025



The following tables show Langford’s 2025 residential taxes on a representative house, in comparison to other cities in the region as well as similarly sized municipalities throughout the province, for both the general municipal portion and the overall property taxes.

How did Langford Compare to Other CRD and Similar Sized Municipalities in 2025?

General Municipal		Total Residential Property Taxes and Charges	
Municipality	2025	Municipality	2025
Sooke	2,022	Metchosin	4,636
North Saanich	2,059	Langford	4,856
Metchosin	2,122	Vernon	5,178
North Cowichan	2,123	View Royal	5,233
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Oak Bay	6,179	Oak Bay	11,547
West Vancouver	6,338	West Vancouver	13,721

Source: Government of British Columbia, Municipal taxes and charges on a representative house (2025)
 - Province of British Columbia - Accessed February 3, 2026

The below tables illustrate how Langford might compare at the proposed 15.13% tax increase, assuming a 5% increase for the comparative municipalities and a 5% increase for the portion of the tax notice that is collected for other taxing authorities:

General Municipal		Total Residential Property Taxes and Charges	
Municipality	2026 Projection	Municipality	2026 Projection
Sooke	2,123	Metchosin	4,868
North Saanich	2,162	Langford	5,366
Metchosin	2,228	Vernon	5,437
North Cowichan	2,229	View Royal	5,495
Courtenay	2,298	Colwood	5,545
Sidney	2,566	Highlands	5,570
Highlands	2,578	Sooke	5,572
Campbell River	2,604	North Cowichan	5,732
View Royal	2,627	Sidney	5,941
Vernon	2,766	Courtenay	6,003
Penticton	2,797	Penticton	6,027
Colwood	2,812	Campbell River	6,090
Langford	3,041	North Saanich	6,185
West Kelowna	3,131	Esquimalt	6,323
Mission	3,173	Mission	6,452
Central Saanich	3,283	Central Saanich	6,909
Average	3,353	Average	7,063
Langley	3,354	West Kelowna	7,172
Esquimalt	3,859	Langley	7,326
North Vancouver	4,201	Victoria	7,873
Saanich	4,202	Saanich	8,330
Victoria	4,268	North Vancouver	8,974
Port Moody	5,032	Port Moody	9,781
Oak Bay	6,488	Oak Bay	12,124
West Vancouver	6,655	West Vancouver	14,407

LEGAL IMPLICATIONS:

The *Community Charter* requires municipalities to adopt a Five-Year Financial Plan each year prior to May 15th. The Financial Plan establishes the basis upon which property taxation rates are calculated. Staff have identified projects that contain contractual or other legal obligations for Council’s information.

STRATEGIC PLAN ALIGNMENT:

5bi - Ensure all budgets are fiscally sustainable.

5bii – Ensure all budget documents are transparent and user friendly.

5c – Expand opportunities for public engagement.

OPTIONS:

Option 1

THAT Committee of the Whole receive the report dated February 10, 2026, from the Manager of Budgets and Revenue for information.

SUBMITTED BY: Curtis Staniforth, Manager of Budgets and Revenue

Concurrence: Michael Dillabaugh, CPA, CA, Director of Finance

Concurrence: Melisa Miles, Manager of Legislative Services

Concurrence: Donna Petrie, Senior Manager of Communications & Economic Development

Concurrence: Yari Nielsen, Director of Parks, Recreation and Facilities

Concurrence: Leah Stohmann, RPP, MCIP, Director of Community Planning and Development

Concurrence: Katelyn Balzer, P.Eng., Director of Engineering and Public Works

Concurrence: Marie Watmough, Director of Legislative & Protective Services

Concurrence: Braden Hutchins, Deputy Chief Administrative Officer

Concurrence: Darren Kiedyk, Chief Administrative Officer

Attachments:

1. Proposed 2026-2030 Financial Plan-Feb 10, 2026
2. Proposed 2026-2030 Financial Plan-Appendix A