



Staff Report to Council

DATE: Tuesday, April 7, 2026
DEPARTMENT: Finance
SUBJECT: 2026 – 2030 Financial Plan

EXECUTIVE SUMMARY:

The *Community Charter* requires Council to adopt a Financial Plan Bylaw each year and subsequently adopt a Tax Rate Bylaw before May 15th. Prior to the finalization of these bylaws, Council may choose to adopt the Financial Plan.

Staff have attached the budget process and timelines for 2026 as Attachment A.

The purpose of this report is for Council to consider approval of the Proposed 2026-2030 Financial Plan as amended through the process of the Committee of the Whole meetings and to direct staff to prepare both the 2026-2030 Financial Plan Bylaw and the 2026 Tax Rates Bylaw.

The amended Proposed 2026-2030 Financial Plan as presented is summarized as follows:

	2025 Budget	2026	2027	2028	2029	2030
Property Taxes						
Municipal Tax						
General & Police	50,532,690	57,048,820	64,636,940	68,822,540	72,316,620	76,189,470
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	2,100,000	2,800,000	3,600,000	4,455,000	5,405,000
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	-	2,800,000	-	-	-	7,607,060
Total Property Taxes	62,206,140	71,197,480	80,869,960	87,397,180	93,368,470	98,420,210
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	68,717,773	79,069,960	85,597,180	91,568,470	96,620,210
Tax Increase		10.47%	11.06%	5.85%	4.77%	3.48%

The Financial Plan presented this evening, based on the initial proposed Financial Plan and amendments made through the Committee of the Whole process, currently has the proposed 2026 overall tax increase at 10.47%. Staff note that presentation of the RCMP staffing requests was tabled until the March 30th Council meeting, Committee of the Whole did not consider or debate this item of the Proposed 2026-2030 Financial Plan.

BACKGROUND:

The Proposed 2026-2030 Financial Plan was initially presented to Committee of the Whole. Prior to the dates outlined in Attachment A and below, the 2026-2030 budget process began with an initial meeting on December 8th, 2025. At this meeting, staff presented an initial 2026 property tax increase of 15.97% and Committee directed staff to present four potential reduction options at 11%, 9%, 6% and 3% when presenting the Proposed Financial Plan to Committee.

As outlined in attachment A, staff presented the Proposed 2026-2030 Financial Plan, along with the reduction options, at the February 10 and February 19 Committee meetings. Subsequently, the City had a public input meeting on February 23 to allow the public to provide comments and feedback on the proposed financial plan and the information presented. In addition to public submissions at the meeting, comments could be provided via email to Budget2026@Langford.ca, as well as through a budget survey available from February 11 to March 4.

The Committee deliberated the Proposed Financial Plan at the March 17 Committee meeting that was adjourned and continued on March 23.

Initial Proposed 2026-2030 Financial Plan:

The Proposed 2026-2030 Financial Plan presented at the February 10th, 2026, Committee of the Whole meeting included a 15.13% tax increase for 2026.

	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%

Summary of Key Proposed 2026 Budget Items

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%

COMMENTARY:

Amended Proposed 2026-2030 Financial Plan:

Through the Committee of the Whole meetings the following recommendations for amendments were made, as reflected in the amended proposed 2026-2030 Financial Plan presented to Council at this time (impact on the 2026 property tax increase shown in brackets).

1. *THAT Committee of the Whole direct staff to include the proposed increase to Council Remuneration in the five-year financial plan with a pro-rated amount in 2026 for the period commencing with the new Council term, November 2, 2026. (increase 0.03%)*
2. *THAT Committee of the Whole recommend that Council direct staff to reduce the City Hall Staffing budget by \$382,193. (decrease 0.61%)*

3. *THAT Committee of the Whole recommend that Council direct staff to remove budget item E-bike Program from the budget. (decrease 0.12%)*
4. *THAT Committee of the Whole recommend that Council direct staff to defer budget item Garbage Can Retrofit to 2027. (decrease 0.12%)*
5. *THAT Committee of the Whole recommend that Council direct staff to reduce budget item Royal Roads Innovative Studio by an amount to be presented to Council in the range of \$65,000, to be confirmed with Royal Road University. (decrease 0.10%). Staff note the actual reduction to the proposed 2026 budget is \$64,000.*
6. *THAT Committee of the Whole recommend that Council direct staff to defer budget item Wayfinding - Strategy and Signage to 2027. (decrease 0.17%)*
7. *THAT Committee of the Whole recommend that Council direct staff to Transfer \$850,000 from Capital Works Reserve to Cover Debt Servicing for 2026. (decrease 1.37%)*
8. *THAT Committee of the Whole recommend that Council direct staff to increase Non-Property Tax Revenues by \$300,000 for 2026. (decrease 0.48%)*
9. *THAT Committee of the Whole recommend that Council direct staff to reduce Staff Travel and Training by \$120,000.00 for 2026. (decrease 0.19%)*
10. *THAT Committee of the Whole recommend that Council direct staff to reduce the budget for Council Travel and Training by \$30,000 in 2026. (decrease 0.05%)*
11. *THAT Committee of the Whole recommend that Council direct staff to reduce the budget for item Internal Capital Payment for Capital Previously Purchased by \$800,000 in 2026 and adjust years 2027 - 2030 according to the 11% and 9% reduction options seen in the March 17, 2026 Breakdown of Internal Debt Staff Report. (decrease 1.29%)*
12. *THAT Committee of the Whole recommend that Council direct staff to reduce the budget for item Utilities-Water/Irrigation by \$100,000 in 2026. (decrease 0.16%)*
13. *THAT Committee of the Whole recommend that Council direct staff to reduce the budget for item Holiday Decorations by \$25,000 in 2026. (decrease 0.04%)*
14. *THAT Committee of the Whole recommend that Council direct staff to reduce the budget for item Fire-POC Shift Reduction & Communications Center Equipment by \$30,000 in 2026. (decrease 0.05%)*
15. *THAT Committee of the Whole recommend that Council direct staff to reduce the budget for item City Centre Park-Small Equipment and Repairs and Maintenance by \$25,000 in 2026. (decrease 0.04%)*
16. *THAT Committee of the Whole recommend that Council direct staff to add funding for a portion of the Municipal Leaders Advisory Team Coordinator position to the budget in the amount of \$44,400 for 2026. (increase 0.07%)*
17. *THAT Committee of the Whole recommend that Council increase the budget item First Nation Relations to \$100,000, that the additional \$50,000 be funded from surplus in 2026, and budgets for the remainder of the 5-year financial plan would be \$100,000. (No impact to % tax increase)*
18. *THAT the Committee of the Whole recommend that Council direct staff to cancel the City's Urban Development Institute (UDI) membership and remove the budget for UDI membership fees from the five-year financial plan. (Impact to % tax increase is less than 0.00%)*

In addition to the above recommendations, Committee of the Whole also passed the following resolution:

THAT Committee of the Whole recommend that Council direct staff to investigate alternate funding from reserves to fund Bear Mountain Parkway Temporary Power Issue for Council's consideration.

Staff have assessed the amended Proposed 2026-2030 Financial Plan and based on the current budgets, the General Amenity Fund and the Capital Works Fund will not have adequate funds to cover this expenditure. This leaves the only potential funding source other than current year property taxes as the City's surplus account. Staff note that the current proposed budget has the surplus projected to have a balance of \$351,224 at the end of 2026. Given how low the surplus balance already is, staff would not recommend funding this project from surplus. One final option Council may wish to consider would be reducing the Admin Property Purchase capital budget from \$1,000,000 to \$845,000 and funding the \$155,000 for the Bear Mountain Parkway Temporary Power Issue from this reduced budget, which would have a net zero impact on the funding source and would reduce the tax increase by 0.25% (\$155,000).

Additionally, at the March 30, 2026, Council Meeting, Council passed the following resolution:

THAT Council direct staff to amend Election Bylaw No. 1819 to include mail ballots as an option for voting in the election and direct that the election budget be increased by \$15,000 as part of the consideration of the 2026-2030 Financial Plan.

Accordingly, the 2026 Election budget has been increased by \$15,000 (increase 0.03%)

As noted during the Committee of the Whole meetings, the above amendments will have the following impacts, in addition to reducing the 2026 property tax increase:

1. Future year tax increases will be higher because of the reductions made in 2026, recognizing that Council could determine it wishes to review service levels in advance of or through the 2027 budget process and Council may further defer or reconsider items already deferred to 2027.
2. Service levels in some areas will likely be impacted in the short term and potentially in the long term because of some of the reductions outlined above.
3. Reduced reserve balances impact the City's ability to fund future capital projects.

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Municipal Tax						
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	Tax Increase	10.47%	11.06%	5.85%	4.77%	3.48%

The Financial Plan presented this evening, based on the initial Proposed Financial Plan and amendments made through the Committee of the Whole process, currently has the 2026 overall tax increase at 10.47%. Council received the business case from Superintendent Gillespie on March 30th.

Superintendent Gillespie is requesting the four additional officers, which is currently in the proposed 2026-2030 Financial Plan. In addition, James Ridge presented the Community Safety Survey results and provided recommendations with respect to RCMP staffing for 2026. Council may wish to consider both of these presentations prior to approving the 2026-2030 Financial Plan.

FINANCIAL IMPLICATIONS:

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:

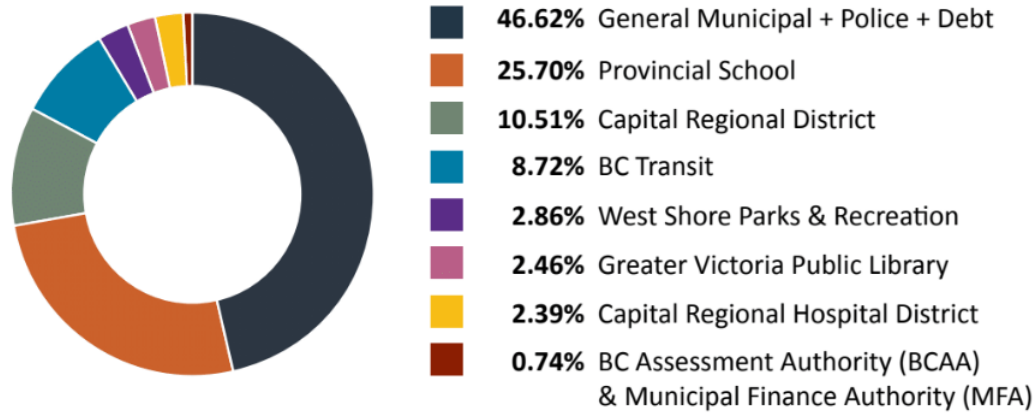
General Municipal		Total Residential Property Taxes and Charges	
Municipality	2025	Municipality	2025
Sooke	2,022	Metchosin	4,636
North Saanich	2,059	Langford	4,856
Metchosin	2,122	Vernon	5,178
North Cowichan	2,123	View Royal	5,233
Courtenay	2,189	Colwood	5,281
Sidney	2,444	Highlands	5,305
Highlands	2,455	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

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

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 simply 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 following graph outlines what percentage of 2025 property taxes went to each of the taxation authorities:

Where Your Total Property Tax Bill Went in 2025



The Financial Plan presented this evening, based on the initial Proposed Financial Plan and amendments made through the Committee of the Whole process, currently has the 2026 General Municipal tax increase at 10.47%.

Looking forward and given the projected tax increase of 11.06% in 2027, Council may choose to review service levels in advance of or through the 2027 budget process. Council may determine through future conversations that it wishes to further defer, or reconsider items deferred to the 2027 budget.

LEGAL IMPLICATIONS:

The *Community Charter* requires Council to adopt a Five-Year Financial Plan each year and subsequently adopt a tax rate bylaw before May 15th.

STRATEGIC PLAN ALIGNMENT:

5bi – Ensure all Budgets are Fiscally Sustainable.

5bii – Ensure all Budget Documents are Transparent and User Friendly.

OPTIONS:

Option 1

THAT Council approve the 2026-2030 Financial Plan and direct staff to prepare the 2026-2030 Financial Plan Bylaw and 2026 Tax Rates Bylaw.

OR Option 2

THAT Council amend the 2026-2030 Financial Plan as follows:

- a. _____;

b. _____;

c. _____.

AND

That Council approve the 2026-2030 Financial Plan as amended and direct staff to prepare the 2026-2030 Financial Plan Bylaw and 2026 Tax Rates Bylaw:

SUBMITTED BY: Curtis Staniforth, Manager of Budgets and Revenue

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: Michael Dillabaugh, CPA, CA, Director of Finance

Concurrence: Marie Watmough, Director of Legislative & Protective Services

Concurrence: Braden Hutchins, Deputy Chief Administrative Officer

Concurrence: Darren Kiedyk, Chief Administrative Officer

Attachments:

Attachment A – 2026 Budget Meeting Schedule

Attachment B – Proposed 2026-2030 Financial Plan as at April 7th, 2026

Attachment C – Proposed 2026-2030 Financial Plan Appendix A as at April 7th, 2026