



Notice of Meeting and Meeting Agenda Ganges Sewer Local Service Commission

Tuesday, October 21, 2025

10:00 AM

SIMS Boardroom
124 Rainbow Road
Salt Spring Island BC

Budget

[MS Teams Meeting Link](#)

M. de Carle, G. Holman, D. Toynbee, C. Whyte

The Capital Regional District strives to be a place where inclusion is paramount and all people are treated with dignity. We pledge to make our meetings a place where all feel welcome and respected.

1. Territorial Acknowledgment

2. Approval of Agenda

3. Adoption of Minutes

- 3.1. [25-1016](#) Minutes of November 7, 2024 the Ganges Sewer Local Service Commission

Recommendation: That the minutes of the November 7, 2024 meeting be adopted as circulated.

Attachments: [Minutes: November 7, 2025](#)

4. New Business

- 4.1. [25-1017](#) 2026 Operating and Capital Budget

Recommendation: That the Ganges Sewer Local Service Commission recommend that the Electoral Area Committee recommend that the CRD Board approve the 2026 operating and capital budget and the Five-Year Financial Plan for the Ganges Sewer Local Service as presented.

Attachments: [Staff Report: 2026 Operating and Capital Budget](#)
[Appendix A: 2026 Ganges Sewer Service Budget](#)

5. Adjournment

Next Meeting

-TBD

Meeting Minutes - Draft

Ganges Sewer Local Service Commission

Thursday, November 7, 2024

11:00 AM

SIMS Boardroom
124 Rainbow Road
Salt Spring Island BC

Budget

PRESENT:

COMMISSION MEMBERS: G. Holman, M. de Carle (EP), D. Toynbee, C. Whyte (EP)

STAFF: D. Ovington, Senior Manager, SSI Administration; V. Somosan, Senior Manager, Financial Services/ Deputy CFO; J. Bilodeau, Manager, Local Services Water and Wastewater Ops.; D. Olafson, Manager SSI Engineering; D. Robson, Manager Saanich Peninsula Gulf Island Ops; L. Xu, Manager, Finance Services, K. Vincent, Senior Financial Advisor, Finance Services (EP); A. Elliyoona, Financial Analyst, Finance Services (EP); D. Zakordonski, Revenue Analyst, Finance Services (EP); and M. Williamson, Committee Clerk, (Recorder)

Electronic Participation- (EP)

These minutes follow the order of the agenda although the sequence may have varied.

The meeting was called to order at 11:00 am.

1. Territorial Acknowledgment

D. Ovington provided a Territorial Acknowledgement.

2. Approval of Agenda

**MOVED By Commissioner Toynbee, SECONDED by Director Holman,
That agenda for the November 07, 2024, Budget Meeting of the Ganges Sewer
Local Service Commission be approved as circulated.
CARRIED**

3. Adoption of Minutes

3.1. Minutes of November 14, 2023 the Ganges Sewer Local Service Commission Budget Meeting

**MOVED By Commissioner Toynbee, SECONDED by Commissioner de Carle,
That the minutes of the November 14, 2023 meeting be adopted as circulated.
CARRIED**

4. New Business

4.1. Ganges Sewer - User Rate Structure Options

MOVED by Commissioner Toynbee, SECONDED by Commissioner Whyte,
That the report be referred back to staff for more information and consideration
be postponed to a future meeting.
CARRIED

Commissioner de Carle left the meeting at 11:34am.

-Staff to review a system where the consumption rate is the same for
residential and non-residential.

4.2. 2025 Operating and Capital Budget

MOVED by Commissioner Toynbee, SECONDED by Commissioner Whyte,
That the Ganges Sewer Local Service Commission:

1. Approve the 2025 operating and capital budget as presented, and that the 2024
actual operating deficit or surplus be balanced on the 2024 Reserve Funds
transfer (CRF and/or ORF and/or ERF), and

2. Recommend that the Electoral Area Services Committee recommend that the
CRD Board approve the 2025 operating and capital budget and the five-year
Financial Plan for the Ganges Sewer Local Service as presented.
CARRIED

5. Adjournment

MOVED by Commissioner Toynbee, SECONDED by Commissioner Whyte,
That the meeting of the Ganges Sewer Local Service Commission be adjourned
at 12:11pm.
CARRIED

CHAIR

SENIOR MANAGER

**REPORT TO GANGES SEWER LOCAL SERVICES COMMISSION
TUESDAY, OCTOBER 21, 2025**

SUBJECT 2026 OPERATING AND CAPITAL BUDGET

ISSUE SUMMARY

To present the 2026 operating and capital budget for Commission review and recommendation for the approval of the Capital Regional District (CRD) Board and for inclusion in the CRD Five-Year Financial Plan, in accordance with Bylaw No 3693, "Salt Spring Island Water, Sewer and Liquid Waste Disposal Commissions Bylaw No. 1, 2010"

BACKGROUND

The Capital Regional District (CRD) is required by legislation under the *Local Government Act* (LGA) to prepare an annual Operating and Capital budget and a five-year Financial Plan. CRD staff have therefore, prepared the financial plan shown in Appendix A.

The Operating Budget includes the regular annual costs to operate the service. The Capital Expenditure Plan shows the anticipated expenditures for capital additions. These may include purchases of new assets or infrastructure, upgrades or improvements to existing assets or asset review and study work that could potentially lead to future capital improvements.

In preparing the Operating Budget, CRD staff considered:

1. Actual expenditures incurred between 2023 and 2025
2. Anticipated changes in level of service (if any)
3. Maximum allowable tax requisition
4. Annual Cost per taxpayer and per SFE

Factors taken into consideration in the preparation of the Capital Expenditure Plan included:

1. Available funds on hand
2. Projects already in progress
3. Condition of existing assets and infrastructure
4. Regulatory, environmental and health and safety factors.

Adjustments for surpluses or deficits from 2025 may be made in January 2026. The CRD Board will give final approval to the budget and financial plan in March 2026.

The Financial Plan for the years 2027 – 2030 is forecasted and can be updated in future years.

BUDGET OVERVIEW

Operating Budget

It is projected that total operating expenses in 2025 will be under budget by approximately \$12,520. The primary factor for the surplus being less than anticipated costs for waste sludge removal. The surplus was offset by the following corrective repairs and maintenance:

- Blower motor failure and replacement
- UV component replacements
- Permeate pump VFD and seal replacement
- Ground fault and re-cabling permeate pump
- Sewer service repair at 320 Lower Ganges Rd
- Reclaimed water line repair to screen

It is projected that the 2025 operating revenue will be on budget.

This results in an overall operating surplus of approximately \$12,520. To balance the operating budget at the end of year, the actual surplus will increase 2025 reserve fund transfers, namely the Capital Reserve Fund (CRF) and/or Operating Reserve Fund (ORF).

Operating costs for 2026 (excluding one-time cyclical program funded by ORF in 2026 for the WWTP tank draining cleaning & inspection in the amount of \$30,000) are proposed to increase by \$62,176 (6.7%) compared to 2025. The remaining increase is primarily to account for core inflation, adjustments for sludge disposal and labour costs as well as a slight increase in repairs and maintenance.

Municipal Finance Authority (MFA) Debt

Loan Authorization Bylaw 4007 to borrow \$3,900,000 was approved and adopted in 2015 for *Ganges Sewer Rehabilitation* Project. Table 1 summarizes the detailed information for existing MFA debt issues related to LA4007.

Table 1 – Existing Debt Summary

<i>MFA Issues</i>	<i>Term</i>	<i>Borrowing Year</i>	<i>Retirement Year</i>	<i>Refinance Year</i>	<i>Interest Rate</i>	<i>Principal</i>	<i>Principal Payment</i>	<i>Interest Payment</i>	<i>Total Annual Debt Cost</i>
LA4007-139	20	2016	2036	2026	2.10%	\$350,000	\$13,026	\$7,350	\$20,376
LA4007-142	25	2017	2042	2027	3.15%	\$1,500,000	\$41,142	\$47,250	\$88,392
LA4007-146	20	2018	2038	2028	3.20%	\$1,800,000	\$66,988	\$57,600	\$124,588
LA4007-149	25	2019	2044	2029	2.24%	\$250,000	\$6,857	\$5,600	\$12,457
Total						\$3,900,000	\$128,013	\$117,800	\$245,813

Operating Reserve Fund

Operating Reserve Fund (ORF) is used to fund cyclical maintenance activities, equipment and supplies purchases that typically do not occur on an annual basis to mitigate the swings in expense and revenue requirement year over year. Typical maintenance activities include WWTP tank cleaning, outfall inspections, and sanitary sewer flushing. Additionally, the ORF is also used to respond to unforeseen events and operating emergencies.

The ORF transfers planned in the budget are evaluated and guided by the CRD Operating Reserve Guidelines endorsed by the CRD Board. The target balance for the service is ranged from \$224,000 to \$512,000.

It is proposed that 2026 transfer to the Operating Reserve Fund be set at \$40,000. The Operating Reserve Fund balance at the end of 2025 is projected to be approximately \$38,411. There is \$135,000 of planned maintenance to be funded by the Operating Reserve Fund over the next five years.

Equipment Replacement Fund

The Equipment Replacement Fund (ERF) is used to pay for the replacement of machinery and equipment. An ERF was reactivated in 2022 to better plan the funding for the replacement of the wastewater treatment plant membrane filter which was originally assigned a 10-year life cycle and a replacement cost of approximately \$500,000. The current membranes have shown clear signs of premature wear which has directly contributed to effluent quality challenges. The ERF will be utilized in part to replace the failed membranes in 2026.

It is proposed that 2026 transfer to the ERF be set at \$80,000 to be able to fund the planned replacement of membranes in 2026. The Equipment Reserve Fund balance at the end of 2025 is projected to be \$202,035.

Capital Reserve Fund

The Capital Reserve Fund (CRF) is to be used to pay for capital expenditures that are not funded by other sources such as grants, operating budget, or debt.

The CRF transfers planned in the budget are evaluated and influenced by the funding required to support the five-year capital expenditure plan and the emergency response to infrastructure failures, also guided by the CRD Capital Reserve Funding Guidelines endorsed by the CRD Board. The target balance for the service is approximately \$2.1M.

It is proposed that the Capital Reserve Fund transfer to be set at \$72,290 in 2026. The balance of the Capital Reserve at the end of 2025 is projected to be \$265,251. The balance of the Capital Reserve Fund dedicated to fund costs resulting from expansion of service is projected to be \$90,627 at the end of 2025. The combined balance for the two reserve funds at the end of 2025 is \$355,878.

Capital Expenditure Plan

The 5-year plan includes \$8,051,561 of expenditures to be funded from the Capital Reserve Fund, grants, capital funds on hand and new debt. A public engagement process planned in 2026 is funded by \$50,000 capital to advance the required borrowing process for 2027 and 2028.

Projects in the 2026-2030 Five Year Capital Plan that are scheduled for 2026 include:

1. Sludge Thickening Membrane Replacement (24-02) \$37,000 Capital funds on hand and Reserve.
2. Continuation of the E&IC Project (24-03) \$580,000 GCFC grant and Reserve.
3. Initiating the Construction of the Performance Improvements for Aeration (24-06) \$300,000 GCFC grant.
4. Design and construction of the 100% surcharged lines (25-02) \$424,961 GCFC grant and Reserve.
5. VFD Pump installation (21-03) \$50,000 Capital on hand carried forward.

New projects for 2026 include:

1. Kings Lane sewer extension (26-02) \$600,000 CWF grant.
2. Emergency replacement of the WWTP UF Membranes (26-04) \$250,000 CWF grant and \$250,000 ERF.
3. Chemical Storage facility project (21-04), initially \$95,000 Reserve.
4. Ganges WWTP Health and Safety catwalk grates and railings (26-05) \$20,000 Reserve.

Projects planned for 2027-2030 include updating the Asset Management Plan, key component and spares, construction of the aeration performance improvements, replacement of the 75% surcharged lines, reclaimed water study, and construction of the chemical storage facility.

Table 2 below provides the future debt servicing cost simulation for analytical purposes with the indicative interest rate provided by MFA at the time of simulation. The debt servicing is for one (1) project for a total of \$3,150,000. Please refer to the 2026 – 2030 Five Year Capital Plan for details on these projects.

Table 2 – Future New Debt Simulation

<i>Future Borrowing(s) Estimation</i>	<i>Term</i>	<i>Borrowing Year</i>	<i>Retirement Year</i>	<i>Estimated Interest Rate</i>	<i>Principal</i>	<i>Principal Payment</i>	<i>Interest Payment</i>	<i>Total Annual Debt Cost</i>
	25	2027	2052	4.85%	\$1,575,000	\$40,168	\$76,388	\$116,556
	25	2028	2053	4.85%	\$1,575,000	\$40,168	\$76,388	\$116,556
Total					\$3,150,000	\$80,337	\$152,775	\$233,112

At the commencement of each loan, 1% of the gross amount borrowed is withheld and retained by MFA as Debt Reserve Fund (DRF). In order to provide the full amount to fund the capital project, this 1% DRF amount is budgeted in operating budget in the year of borrowing. However, there is no principal payment required in the year of borrowing. The estimated debt servicing cost of \$233,112 equates to approximately \$560.36 cost per parcel.

Capital Project Fund

As specific capital projects are approved, the funding revenues for them are transferred into this Capital Project Fund from the Capital Reserve Fund. Any funds remaining upon completion of a project are transferred back to the Capital Reserve Fund for use on future capital projects.

User Charge and Parcel Tax

The user charge and parcel tax fund the service. Residential, institutional, and commercial properties within the service area pay the parcel tax and annual user charge driven by proportional consumption of each category. Residential users pay a \$150 fixed annual fee with remaining residential share of the costs distributed among users based on individual water consumption.

For indication purpose only, Table 3 summarizes 2026 over 2025 changes for parcel tax and user fee of residential customers based on average consumption of 2025 billing period (September 2024 - April 2025). The 2026 actual user charge for individual residential customer will be calculated by the actual assumption of next billing period (September 2025 – April 2026) in proportion to of the total consumption.

Table 3 – Parcel Tax and User Charge Summary (Indicative)

<i>Budget Year</i>	<i>Parcel Tax</i>	<i>Taxable Folios Numbers</i>	<i>Parcel Tax per Folio*</i>	<i>User Charge</i>	<i>SFE Numbers</i>	<i>User Charge per Residential Customer</i>	<i>Parcel Tax & User Charge</i>
2025	\$64,000	416	\$161.92	\$1,231,784	682	\$937.38	\$1,099.30
2026	\$70,400	416	\$178.12	\$1,354,960	682	\$1,031.18	\$1,209.30
Change (\$)	\$6,400	0	\$16.20	\$123,176	0	\$93.80	\$110.00
Change (%)	10.00%	0.00%	10.00%	10.00%	0.00%	10.01%	10.01%

* Includes the 5.25% admin fee charged by the Ministry of Finance (not CRD revenue)

RECOMMENDATION

That the Ganges Sewer Local Service Commission recommend that the Electoral Area Committee recommend that the CRD Board approve the 2026 operating and capital budget and the Five-Year Financial Plan for the Ganges Sewer Local Service as presented.

Submitted by:	Dan Ovington, BBA , Senior Manager, Salt Spring Island Electoral Area
Concurrence:	Jason Dales, B.Sc, WD IV, Senior Manager, Infrastructure Operations
Concurrence:	Varinia Somosan, CPA, CGA, Sr. Mgr., Financial Services / Deputy CFO
Concurrence:	Stephen Henderson, MBA, P.G.Dip.Eng, BSc, General Manager, Electoral Area Services
Concurrence:	Ted Robbins, B. Sc., C. Tech., Chief Administrative Officer

Appendix A: [2026 Ganges Sewer Service Budget](#)

CAPITAL REGIONAL DISTRICT

2026 Budget

Ganges Sewer (SSI)

Commission Review

OCTOBER 2025

Service: **3.810 Ganges Sewer Utility (SSI)**

Committee: Electoral Area

DEFINITION:

To provide, operate and maintain sewage collection treatment and disposal facilities in the Ganges area on Salt Spring Island
(Letters Patent - March, 1978; Bylaw No. 492, 1978) Local Service Conversion Bylaw No. 1923, July 12, 1991

PARTICIPATION:

Ganges - C(764) LSA#10

MAXIMUM LEVY:

Greater of \$270,000 or \$7.46 / \$1,000 on actual assessed value of land and improvements.

MAXIMUM CAPITAL DEBT:

Authorized: (A Bylaw 4007, Aug 12, 2015)	\$3,900,000
Borrowed:	\$3,900,000
Remaining	\$0

COMMISSION:

Ganges Sewer Local Services Commission - Bylaw No. 3693 (April 14, 2010)

FUNDING:

Any deficiencies after user charge and/or frontage tax or parcel tax to be levied on taxable school assessments, excluding all the property of BC Hydro and Power Authority.

User Charge: Based on water consumption billed annually to properties connected to the system

Parcel Tax: Annual charge based only on properties capable of being connected to system

Connection Charge: Based on actual cost.

RESERVE FUND:

Bylaw No. 3125 (November 26, 2003)

3.810 - Ganges Sewer (SSI)

	2025		BUDGET REQUEST				FUTURE PROJECTIONS			
	BOARD BUDGET	ESTIMATED ACTUAL	CORE BUDGET	ONGOING	ONE-TIME	TOTAL	2027	2028	2029	2030
OPERATING COSTS										
Sludge Hauling Contracts	55,620	55,620	56,620	-	-	56,620	57,750	58,910	60,090	61,290
Screenings, Grit & Waste Sludge Disposal	221,050	191,600	228,780	-	-	228,780	233,350	238,010	242,770	247,620
Repairs & Maintenance	15,760	41,750	23,160	-	30,000	53,160	48,620	104,090	24,570	25,060
Allocations	61,033	61,033	62,961	-	-	62,961	64,129	65,414	66,717	68,050
Electricity	54,750	50,500	56,770	-	-	56,770	57,910	59,070	60,250	61,460
Water	3,470	5,700	3,530	-	-	3,530	3,600	3,670	3,740	3,810
Supplies	17,810	10,950	18,140	-	-	18,140	18,500	18,870	19,250	19,630
Labour Charges	452,508	456,648	493,566	-	-	493,566	503,680	513,995	524,522	535,271
Other Operating Expenses	44,550	40,230	45,200	-	-	45,200	46,443	47,736	49,069	50,455
TOTAL OPERATING COSTS	926,551	914,031	988,727	-	30,000	1,018,727	1,033,982	1,109,765	1,050,978	1,072,646
*Percentage Increase over prior year			6.7%		3.2%	9.9%	1.5%	7.3%	-5.3%	2.1%
DEBT / RESERVES										
Transfer to Operating Reserve Fund	35,000	35,000	40,000	-	-	40,000	60,000	40,000	40,000	40,000
Transfer to Capital Reserve Fund	39,870	52,390	72,290	-	-	72,290	164,770	199,250	217,090	287,710
Transfer to Equipment Replacement Fund	50,000	50,000	80,000	-	-	80,000	55,000	60,000	60,000	60,000
MFA Principal Payment	128,013	128,013	128,013	-	-	128,013	128,013	168,181	208,350	208,350
MFA Interest Payment	117,800	117,800	117,800	-	-	117,800	136,897	213,284	270,575	270,575
MFA Debt Reserve Fund	1,330	1,330	1,550	-	-	1,550	17,300	17,300	1,550	1,550
TOTAL DEBT / RESERVES	372,013	384,533	439,653	-	-	439,653	561,980	698,015	797,565	868,185
TOTAL COSTS	1,298,564	1,298,564	1,428,380	-	30,000	1,458,380	1,595,962	1,807,780	1,848,543	1,940,831
*Percentage Increase over prior year			10.0%		2.3%	12.3%	9.4%	13.3%	2.3%	5.0%
FUNDING SOURCES (REVENUE)										
Transfer from Operating Reserve Fund	-	-	-	-	(30,000)	(30,000)	(25,000)	(80,000)	-	-
User Charges	(1,231,784)	(1,231,784)	(1,354,960)	-	-	(1,354,960)	(1,490,460)	(1,639,510)	(1,754,280)	(1,841,990)
Other Revenue	(2,780)	(2,780)	(3,020)	-	-	(3,020)	(3,062)	(3,092)	(3,120)	(3,143)
TOTAL REVENUE	(1,234,564)	(1,234,564)	(1,357,980)	-	(30,000)	(1,387,980)	(1,518,522)	(1,722,602)	(1,757,400)	(1,845,133)
REQUISITION - PARCEL TAX	(64,000)	(64,000)	(70,400)	-	-	(70,400)	(77,440)	(85,178)	(91,143)	(95,698)
*Percentage increase over prior year										
User Fee			10.0%			10.0%	10.0%	10.0%	7.0%	5.0%
Requisition			10.0%			10.0%	10.0%	10.0%	7.0%	5.0%
Combined			10.0%			10.0%	10.0%	10.0%	7.0%	5.0%

Ganges Sewer (SSI)
Reserve Summary Schedule
2026 - 2030 Financial Plan

Reserve/Fund Summary

	Estimated	Budget				
	2025	2026	2027	2028	2029	2030
Operating Reserve Fund	38,411	48,411	83,411	43,411	83,411	123,411
Capital Reserve Funds	355,878	120,902	208,407	280,392	273,888	551,598
Equipment Replacement Fund	202,035	32,035	87,035	147,035	207,035	267,035
Total	596,324	201,348	378,853	470,838	564,334	942,044

Reserve Schedule

Reserve Fund: 3.810 Ganges Sewer (SSI) - Operating Reserve Fund - Bylaw 4144

Reserve fund used for: unforeseen operational repairs and maintenance; infrequent maintenance activities such as treatment facility tank cleaning and inspection, collection system flushing and inspection, outfall inspection etc.

Reserve Cash Flow

Fund: Fund Centre:	1500 105210	Estimated	Budget				
		2025	2026	2027	2028	2029	2030
Beginning Balance		3,275	38,411	48,411	83,411	43,411	83,411
Transfer from Ops Budget		35,000	40,000	60,000	40,000	40,000	40,000
Expenditures		-	(30,000)	(25,000)	(80,000)	-	-
Planned Maintenance Activity			WWTP tank draining cleaning & inspection	Outfall Inspection	Sanitary sewer flushing and inspection		
Interest Income*		136					
Ending Balance \$		38,411	48,411	83,411	43,411	83,411	123,411

Assumptions/Background:

* Interest in planning years nets against inflation which is not included.

Reserve Schedule

Reserve Fund: 3.810 Ganges Sewer (SSI) - Capital Reserve Fund #1 - Bylaw 3125

For capital repairs, additions and improvements to sewage system infrastructure

Reserve Cash Flow

Fund: Fund Centre:	1056 101836	Estimated	Budget				
		2025	2026	2027	2028	2029	2030
Beginning Balance		298,659	265,251	30,275	117,780	189,765	183,261
Transfer from Ops Budget		39,870	72,290	164,770	199,250	217,090	287,710
Transfer from Cap Fund		-					
Transfer to Cap Fund		(84,428)	(307,266)	(77,265)	(127,265)	(223,594)	(10,000)
Interest Income*		11,150					
Ending Balance \$		265,251	30,275	117,780	189,765	183,261	460,971

Assumptions/Background:

* Interest in planning years nets against inflation which is not included.

Reserve Schedule

Reserve Fund: 3.810 Ganges Sewer (SSI) - Capital Reserve Fund #2 - Bylaw 3125

For capital repairs, additions and improvements to sewage system infrastructure

Reserve Cash Flow

Fund: Fund Centre:	1056 101900	Estimated	Budget				
		2025	2026	2027	2028	2029	2030
Beginning Balance		92,527	90,627	90,627	90,627	90,627	90,627
Transfer from Ops Budget		-	-	-	-	-	-
Expansion fees refund		(5,000)					
Interest Income*		3,100					
Ending Balance \$		90,627	90,627	90,627	90,627	90,627	90,627

Assumptions/Background:

For use only to fund costs resulting from expansion of service (Capacity purchase charges received from properties being added to the sewer service to fund capital improvements to provide additional capacity pursuant to bylaw 3262)

* Interest in planning years nets against inflation which is not included.

Reserve Schedule

Reserve Fund: 3.810 Ganges Sewer (SSI) - Equipment Replacement Fund

GANGESSWR.ERF

Reserve Cash Flow

Fund: Fund Centre:	1022 101458	Estimated	Budget				
		2025	2026	2027	2028	2029	2030
Beginning Balance		152,035	202,035	32,035	87,035	147,035	207,035
Transfer from Ops Budget		50,000	80,000	55,000	60,000	60,000	60,000
Expenditures		-	(250,000)	-	-	-	-
Interest Income		-					
Ending Balance \$		202,035	32,035	87,035	147,035	207,035	267,035

Assumptions/Background:

To be spent on Membrane replacement

CAPITAL REGIONAL DISTRICT
FIVE YEAR CAPITAL EXPENDITURE PLAN SUMMARY - 2026 to 2030

Service No.	3.810	Carry Forward from 2025	2026	2027	2028	2029	2030	TOTAL
	Ganges Sewer Utility (SSI)							

EXPENDITURE

Buildings	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Equipment	\$0	\$500,000	\$0	\$0	\$0	\$0	\$500,000
Land	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Engineered Structures	\$665,000	\$2,164,961	\$2,999,960	\$1,702,265	\$634,375	\$50,000	\$7,551,561
Vehicles	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	\$665,000	\$2,664,961	\$2,999,960	\$1,702,265	\$634,375	\$50,000	\$8,051,561

SOURCE OF FUNDS

Capital Funds on Hand	\$665,000	\$610,000	\$0	\$0	\$55,000	\$0	\$665,000
Debenture Debt (New Debt Only)	\$0	\$0	\$1,575,000	\$1,575,000	\$0	\$0	\$3,150,000
Equipment Replacement Fund	\$0	\$250,000	\$0	\$0	\$0	\$0	\$250,000
Grants (Federal, Provincial)	\$0	\$1,497,695	\$1,347,695	\$0	\$355,781	\$40,000	\$3,241,171
Donations / Third Party Funding	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Reserve Fund	\$0	\$307,266	\$77,265	\$127,265	\$223,594	\$10,000	\$745,390
	\$665,000	\$2,664,961	\$2,999,960	\$1,702,265	\$634,375	\$50,000	\$8,051,561

Definitions for the 5-year Capital Plan

Asset Class	Asset class is used to classify assets for financial reporting in accordance with the Public Sector Accounting Board (PSAB) 3150. L - Land S - Engineering Structure B - Buildings V - Vehicles E - Equipment
Capital Expenditure Type	Capital expenditure type is used for reporting on asset investments and may be used to justify operational needs for a service. Study - Expenditure for feasibility and business case report. New - Expenditure for new asset only Renewal - Expenditure upgrades an existing asset and extends the service ability or enhances technology in delivering that service Replacement - Expenditure replaces an existing asset
Carryforward	Represents the carryforward amount from the prior year capital plan that is remaining to be spent. Forecast this spending over the next 5 years.
Funding Source	Debt - Debenture Debt (new debt only) ERF - Equipment Replacement Fund Grant - Grants (Federal, Provincial) Cap - Capital Funds on Hand Other - Donations / Third Party Funding Res - Reserve Fund WU - Water Utility If there is more than one funding source, additional rows are shown for the project.

CAPITAL REGIONAL DISTRICT

5 YEAR CAPITAL PLAN

2026 - 2030

Service #:

3.810

Service Name

Ganges Sewer Utility (SSI)

Project Number	Capital Expenditure Type	Capital Project Title	Capital Project Description	PROJECT BUDGET & SCHEDULE									
				Total Project Budget	Asset Class	Funding Source	Carryforward	2026	2027	2028	2029	2030	5 - Year Total auto-populates
22-01	Study	Electorate Assent for Borrowing	Petition, Referendum or Alternative Approval Process - Funding	\$ 50,000	S	Cap	\$ 50,000	\$ 50,000	\$ -	\$ -	\$ -	\$ -	\$ 50,000
30-01	New	Strategic Asset Management Plan	Identify condition of assets, develop prioritized list of infrastructure replacement.	\$ 50,000	S	Grant	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 40,000	\$ 40,000
30-01	New	Strategic Asset Management Plan			S	Res	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,000	\$ 10,000
23-03	Replacement	Key components and spares replacement schedule	Provisional allowance for the supply and installation of key components and critical spares.	\$ 50,000	S	Res	\$ -	\$ -	\$ -	\$ 50,000	\$ -	\$ -	\$ 50,000
24-02	Replacement	Replace sludge thickener membranes.	Replacement of failing sludge thickening membrane.	\$ 37,000	S	Cap	\$ 27,000	\$ 27,000	\$ -	\$ -	\$ -	\$ -	\$ 27,000
24-02	Replacement	Replace sludge thickener membranes.			S	Res	\$ -	\$ 10,000	\$ -	\$ -	\$ -	\$ -	\$ 10,000
24-03	Replacement	Ganges WWTP Replacement of Electrical & Instrumentation	Replacement of Electrical & Instrumentation due to age and criticality to current CRD I/O standards. At end of life for SCADAPAC. Design, Construction and CRD Project Management (GCFC - 75% has been received)	\$ 680,000	S	Cap	\$ 475,000	\$ 475,000	\$ -	\$ -	\$ -	\$ -	\$ 475,000
24-03	Replacement	Ganges WWTP Replacement of Electrical & Instrumentation	Extra reserve funding required		S	Res	\$ -	\$ 105,000	\$ -	\$ -	\$ -	\$ -	\$ 105,000
24-04	Study	Ganges Service Area System Modelling	Ganges Service Area System Modelling and CRD Project Management (GCFC - 75% received)	\$ 57,500	S	Cap	\$ 8,000	\$ 8,000	\$ -	\$ -	\$ -	\$ -	\$ 8,000
24-06	Replacement	Ganges WWTP Construction of Performance Improvements	Construction of performance improvements (from study 24-05 incl. chemical storage and aeration system improvements) Construction and CRD Project Management	\$ 3,450,000	S	Debt	\$ -	\$ -	\$ 1,575,000	\$ 1,575,000	\$ -	\$ -	\$ 3,150,000
24-06	Replacement	Ganges WWTP Construction of Performance Improvements	Construction of performance improvements (from study 24-05 incl. chemical storage and aeration system improvements) Construction and CRD Project Management. (GCFC has been received)		S	Grant	\$ -	\$ 300,000	\$ -	\$ -	\$ -	\$ -	\$ 300,000
25-02	Replacement	Ganges Replace 100% Surcharged Sewer Pipelines	Ganges Replace 100% Surcharged Lines ~430m. Design, Construction and CRD Project Management. (GCFC has been received)	\$ 927,186	S	Grant	\$ -	\$ 347,695	\$ 347,695	\$ -	\$ -	\$ -	\$ 695,390
25-02	Replacement	Ganges Replace 100% Surcharged Sewer Pipelines	25% of total cost obligation for GCF Grant		S	Res	\$ -	\$ 77,266	\$ 77,265	\$ 77,265	\$ -	\$ -	\$ 231,796
26-01	Replacement	Ganges Replace 75% Surcharged Sewer Pipelines	Ganges Replace 75% Surcharged Lines ~ 220m. Design, Construction CWF	\$ 474,375	S	Grant	\$ -	\$ -	\$ -	\$ -	\$ 355,781	\$ -	\$ 355,781
26-01	Replacement	Ganges Replace 75% Surcharged Sewer Pipelines			S	Res	\$ -	\$ -	\$ -	\$ -	\$ 118,594	\$ -	\$ 118,594
21-02	New	Reclaimed Water Study	Feasibility study, identify infrastructure and regulatory requirements and develop conceptual plan and cost estimated for use reclaimed water	\$ 57,500	S	Cap	\$ 55,000	\$ -	\$ -	\$ -	\$ 55,000	\$ -	\$ 55,000
21-03	New	VFD installation for EQ Tank	Installation of VFD for EQ pumps to equalize feed rate for the plant	\$ 50,000	S	Cap	\$ 50,000	\$ 50,000	\$ -	\$ -	\$ -	\$ -	\$ 50,000
26-02	New	Kings Lane sewer extension	To extend Ganges sewer to 154 Kings Lane affordable housing	\$ 600,000	S	Grant	\$ -	\$ 600,000	\$ -	\$ -	\$ -	\$ -	\$ 600,000
26-04	Replacement	UF Membrane Replacement	UF Membrane Replacement (early approval)	\$ 500,000	E	Grant	\$ -	\$ 250,000	\$ -	\$ -	\$ -	\$ -	\$ 250,000
26-04	Replacement	UF Membrane Replacement			E	ERF	\$ -	\$ 250,000	\$ -	\$ -	\$ -	\$ -	\$ 250,000
21-04	New	Chemical storage, lab room, crew room Central Facility	Detail design and Construction of the Central Facility at Ganges WWTP to house chemical storage, lab room, crew room	\$ 1,200,000	S	Grant	\$ -	\$ -	\$ 1,000,000	\$ -	\$ -	\$ -	\$ 1,000,000
21-04	New		CRD staff time and project management of the construction of the Central Facility, chem storage		S	Res	\$ -	\$ 95,000	\$ -	\$ -	\$ 105,000	\$ -	\$ 200,000
26-05	New	Ganges H&S catwalk grates and railings	to install Health and Safety improvements to WWTP infrastructure including grates, railings to improve operator safety. Resulting from H&S audit.	\$ 20,000	S	Res	\$ -	\$ 20,000	\$ -	\$ -	\$ -	\$ -	\$ 20,000
													\$ -
			Grand Total	\$ 8,203,561			\$ 665,000	\$ 2,664,961	\$ 2,999,960	\$ 1,702,265	\$ 634,375	\$ 50,000	\$ 8,051,561

Service: 3.810 Ganges Sewer Utility (SSI)

Project Number 30-01

Capital Project Title Strategic Asset Management Plan

Capital Project Description Identify condition of assets, develop prioritized list of infrastructure replacement.

Project Rationale Identify condition of assets, develop prioritized list of infrastructure replacement.

Project Number 22-01

Capital Project Title Electorate Assent for Borrowing

Capital Project Description Petition, Referendum or Alternative Approval Process - Funding

Project Rationale Referendum or Alternative Approval Process - Funding for Construction of WWTP chemical storage, lab, crew room facilities

Project Number 21-04

Capital Project Title Chemical storage, lab room, crew room Central Facility

Capital Project Description Detail design and Construction of the Central Facility at Ganges WWTP to house chemical storage, lab room, crew room

Project Rationale Safe and secure chemical storage for CRD SSI services. A lab room for sampling and testing, a crew room/lunch room for CRD SSI staff per H&S requirements.

Project Number 23-03

Capital Project Title Key components and spares replacement schedule

Capital Project Description Provisional allowance for the supply and installation of key components and critical spares.

Project Rationale Provisional allowance for the supply and installation of key components and critical spares.

Project Number 24-02

Capital Project Title Replace sludge thickener membranes.

Capital Project Description Replacement of failing sludge thickening membrane.

Project Rationale Sludge thickening membranes are failing and require replacement in order to avoid increases to operating costs. Waiting for failure. Inspection done 2025

Project Number 24-03

Capital Project Title Ganges WWTP Replacement of Electrical & Instrumentation

Capital Project Description Replacement of Electrical & Instrumentation due to age and criticality to current CRD I/O standards. At end of life for SCADAPAC. Design, Construction and CRD Project

Project Rationale Ganges WWTP Replacement of Electrical & Instrumentation including upgrade RTU programming software to Workbench. Replace the RTU and PLC controller due to age and criticality to current CRD I/O standards. At end of life for SCADAPAC 357e Series PLCs and add equipment feedback wiring to monitor valve position, motor speed etc. Design, Construction and CRD Project Management (GCFC - 75%)

Service: 3.810 Ganges Sewer Utility (SSI)			
Project Number	24-04	Capital Project Title	Ganges Service Area System Modelling
Capital Project Description	Ganges Service Area System Modelling and CRD Project Management (GCFC - 75% received)		
Project Rationale	Ganges Service Area System Modelling and CRD Project Management		
Project Number	26-03	Capital Project Title	Ganges WWTP detail design of Performance improvements
Capital Project Description	Detail Design of performance improvements (from study 24-05 incl. chemical storage and aeration system improvements) Construction and CRD Project Management.		
Project Rationale	Detail design of performance improvements		
Project Number	24-06	Capital Project Title	Ganges WWTP Construction of Performance Improvements
Capital Project Description	Construction of performance improvements (from study 24-05 incl. chemical storage and aeration system improvements) Construction and CRD Project Management.		
Project Rationale	Construction of performance improvements (from study 24-05 incl. chemical storage and aeration system improvements) Construction and CRD Project Management.		
Project Number	25-02	Capital Project Title	Ganges Replace 100% Surcharged Sewer Pipelines
Capital Project Description	Ganges Replace 100% Surcharged Lines ~430m. Design, Construction and CRD Project Management. (GCFC has been received)		
Project Rationale	Replacement of undersized lines to improve system performance and avoid overloading the piping capacity.		
Project Number	26-01	Capital Project Title	Ganges Replace 75% Surcharged Sewer Pipelines
Capital Project Description	Ganges Replace 75% Surcharged Lines ~ 220m. Design, Construction CWF		
Project Rationale	Replacement of undersized lines to improve system performance and avoid overloading the piping capacity.		

Service: 3.810 Ganges Sewer Utility (SSI)

Project Number 21-02

Capital Project Title Reclaimed Water Study

Capital Project Description Feasibility study, identify infrastructure and regulatory requirements and develop conceptual plan and cost estimated for use reclaimed water.

Project Rationale Feasibility study, identify infrastructure and regulatory requirements and develop conceptual plan and cost estimated for use reclaimed water.

Project Number 21-03

Capital Project Title VFD installation for EQ Tank

Capital Project Description Installation of VFD for EQ pumps to equalize feed rate for the plant

Project Rationale Installation of VFD for EQ pumps to equalize feed rate for the plant

Project Number 26-02

Capital Project Title Kings Lane sewer extension

Capital Project Description To extend Ganges sewer to 154 Kings Lane affordable housing

Project Rationale To extend sewer to Kings Lane affordable housing

Project Number 26-04

Capital Project Title UF Membrane Replacement

Capital Project Description UF Membrane Replacement (early approval)

Project Rationale The UF membrane has deteriorated and needs replacement. Analysis, design and construction for membrane replacement

Project Number 26-05

Capital Project Title

Ganges H&S catwalk grates and railings

Capital Project Description to install Health and Safety improvements to WWTP infrastructure including grates, railings to improve operator safety. Resulting from H&S audit.

Project Rationale

3.810 - Ganges Sewer (SSI)

Capital Projects

Updated @ Sep 11, 2025

Year	Project#	Capital Plan#	Status	Capital Project Description	Total Project Budget	Spending		Total Funding in Place
						Expenditure Actuals	Remaining Spending	
2022	CE.800.8301	21-03	Open	VFD Installation for EQ Tank	50,000	25	49,975	50,000
2022	CE.798.8301	21-06	Close	Aeration System - Ganges WWTP	144,248	138,887	5,361	144,248
2022	CE.801.8001	21-02	Open	Reclaimed Water Study	57,500	1,345	56,155	57,500
2024	CE.857.7501	24-04	Open	Network Modeling Ganges WW 24-04	57,500	49,877	7,623	57,500
2024	CE.857.4501	24-05	Open	Ganges WWTP Performance Improvement Study	115,000	20,945	94,055	115,000
2024	CE.755.1602	24-02	Open	Sludge thickener membrane replacement	27,000	162	26,838	27,000
2024	CE.755.1604	23-01	Open	Generator Trailer	82,000	76,755	5,245	82,000
2024	CE.857.8301	24-03	Open	Ganges WWTP E&I Replacement Design & Installation	575,000	85,450	489,550	575,000
2025	CE.755.8101	25-03	Close	Ganges Pump stations Fall Protection	20,000	15,373	4,628	20,000
2025	CE.755.4501	22-01	Open	Electoral Assent for Borrowing	50,000	-	50,000	50,000
				Totals	1,206,248	388,819	817,430	1,206,248

Service:

3.810 Ganges Sewer (SSI)

Committee: Electoral Area

<u>Year</u>	<u>Taxable Folios</u>	<u>Parcel Tax per Folio</u>	<u>SFE's</u>	<u>User Charge per SFE</u>	<u>Total Tax & Charges</u>	<u>Actual Assessments \$(000's)</u>
2022	416	\$147.11	658	\$737.68	\$884.79	\$383,548
2023	423	\$149.02	658	\$759.82	\$908.84	\$419,064
2024	420	\$155.70	679	\$812.96	\$968.66	\$415,296
2025	416	\$161.92	682	\$937.38	\$1,099.30	\$412,765
2026	416	\$178.12	682	\$1,031.18	\$1,209.30	

Change from 2025 to 2026

*\$16.20
10.00%*

*\$93.80
10.01%*

*\$110.00
10.01%*

Ganges Sewer (SSI)
Funding Analysis 2022 - 2026

