



Notice of Meeting and Meeting Agenda Ganges Sewer Local Service Commission

Thursday, October 8, 2026

10:00 AM

SIMS Boardroom
124 Rainbow Road
Salt Spring Island BC

Budget

[MS Teams Meeting Streaming Link](#)

M. de Carle (Chair), G. Holman (Director), 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. [26-1052](#) Minutes of October 21, 2025 the Ganges Sewer Local Service Commission

Recommendation: That the minutes of the October 21, 2025 meeting be adopted as circulated.

Attachments: [Minutes: October 21, 2025](#)

4. Presentations/ Delegations

Delegations will have the option to participate electronically. Please complete the online application for "Addressing the Ganges Sewer Local Commission" on our website and staff will respond with details. Requests must be received no later than 4:30 p.m. two calendar days prior to the meeting.

5. Commission Business

- 5.1. [26-1055](#) Asset Replacement Report Card

Recommendation: There is no recommendation. This report is for information only.

Attachments: [Staff Report: Asset Replacement Report Card](#)
[Appendix A: Asset Replacement Report Card- 2026 Ganges Sewer Local Servi](#)

5.2. [26-1056](#) 2027 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 2027 operating and capital budget and the Five-Year Financial Plan for the Ganges Sewer Local Service as presented.

Attachments: [Staff Report: 2027 Operating and Capital Budget](#)
[Appendix A: 2027 Budget Ganges Water Service Budget](#)

6. Adjournment

Next Meeting:

-TBD

Meeting Minutes - Draft

Ganges Sewer Local Service Commission

Tuesday, October 21, 2025

10:00 AM

SIMS Boardroom
124 Rainbow Road
Salt Spring Island BC

Budget

PRESENT:

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

STAFF: S. Henderson, General Manager, Electoral Area Services (EP); D. Ovington, Senior Manager, SSI Administration; J. Bilodeau, Manager, Local Services Water and Wastewater Ops.; C. Hopp, Manager SSI Engineering, SSI Administration; L. Xu, Manager, Local Area Services, Finance Services; K. Vincent, Senior Financial Advisor, Finance Services (EP); A. Elliyoan, Financial 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 10:18 am.

1. Territorial Acknowledgment

D. Ovington provided a Territorial Acknowledgement.

2. Approval of Agenda

MOVED By Director Holman, **SECONDED** by Commissioner Toynbee,
That agenda for the October 21, 2025, Budget Meeting of the Ganges Sewer
Local Service Commission be approved as circulated.

CARRIED

3. Adoption of Minutes

3.1. Minutes of November 7, 2024 the Ganges Sewer Local Service Commission

MOVED By Commissioner Toynbee, **SECONDED** by Director Holman,
That the minutes of the November 7, 2025 meeting be adopted as circulated.

CARRIED

4. New Business

4.1. 2026 Operating and Capital Budget

MOVED by Commissioner Toynbee, **SECONDED** by Commissioner Whyte,
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.

CARRIED

5. Adjournment

MOVED by Director Holman, **SECONDED** by Commissioner de Carle,
That the meeting of the Ganges Sewer Local Service Commission be adjourned
at 11:39pm.

CARRIED

CHAIR

SENIOR MANAGER

**REPORT TO GANGES SEWER LOCAL SERVICE COMMISSION
MEETING OF THURSDAY, OCTOBER 8, 2026**

SUBJECT Asset Replacement Report Card

ISSUE SUMMARY

The purpose of this report is to provide the Ganges Sewer Local Service Commission with an asset replacement report card for the Ganges Sewer Local Service System.

BACKGROUND

The Capital Regional District (CRD) has prepared Asset Replacement Report Cards for a number of local utilities including the Ganges Sewer Local Service System located on Salt Spring Island. Asset Replacement Report Cards are prepared to support long-term asset management and financial planning. The reports provide a snapshot of asset condition based on age, expected service life and replacement value. This information will assist CRD staff in identifying future infrastructure renewal requirements and developing sustainable funding strategies. As well as the commissioners to understand how their short term decisions are part of a long term plan.

An asset register was prepared for each service using the inventory of all existing assets from the CRD's maintenance management and geographic information systems. Newly constructed assets and assets under construction are included in the asset register. The asset inventory and asset conditions were verified by site visits and discussions with system operators.

The Ganges Sewer Local Service includes:

- 0.5 km of force mains
- 14.2 km of gravity mains
- 2 pump stations
- 1 treatment plant

IMPLICATIONS

Financial Implications

The service has a total asset inventory of 840 assets and a replacement values of approximately \$42 million. The overall service condition is good with no immediate financial implications associated with the report, however the report identifies:

- Approximately \$1.1 million in backlog renewals
- Approximately \$12 million in asset replacement needs over the next 40 years
- An average annual capital renewal requirement of approximately \$310,000 if grants cannot be accessed.

CONCLUSION

The Asset Replacement Report Card indicates that the Ganges Sewer Local Service is in good overall condition. The report highlights the need for ongoing asset renewal planning to address aging infrastructure and support long-term service reliability. The findings will help inform future budgeting, reserve funding, and capital investment decisions for the service.

RECOMMENDATION

There is no recommendation. This report is for information only.

Submitted by:	Carolyn Hopp, P.Eng., Manager Engineering, Salt Spring Electoral Area
Concurrence:	Dan Ovington, BBA, Senior Manager, Salt Spring Island Administration
Concurrence:	Stephen Henderson, MBA, P.G.Dip.Eng, BSc, General Manager, Electoral Area Services

ATTACHMENT

Appendix A: Asset Replacement Report Card- 2026 Ganges Sewer Local Service

Asset Replacement Report Card

3.810 Ganges Sewer Utility

Replacement Cost

\$42M

Service Condition

Good

Asset Count

840

Value/Property*

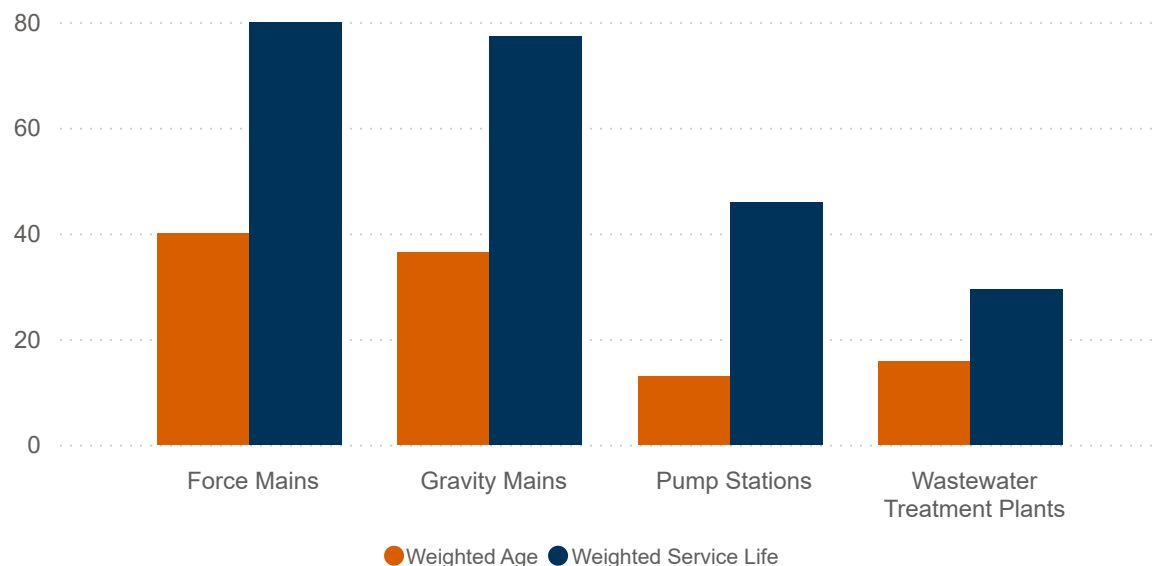
\$31K

Summary

Force Mains	0.5 km
Gravity Mains	14.2 km
Pump Stations	2
Wastewater Treatment Plants	1

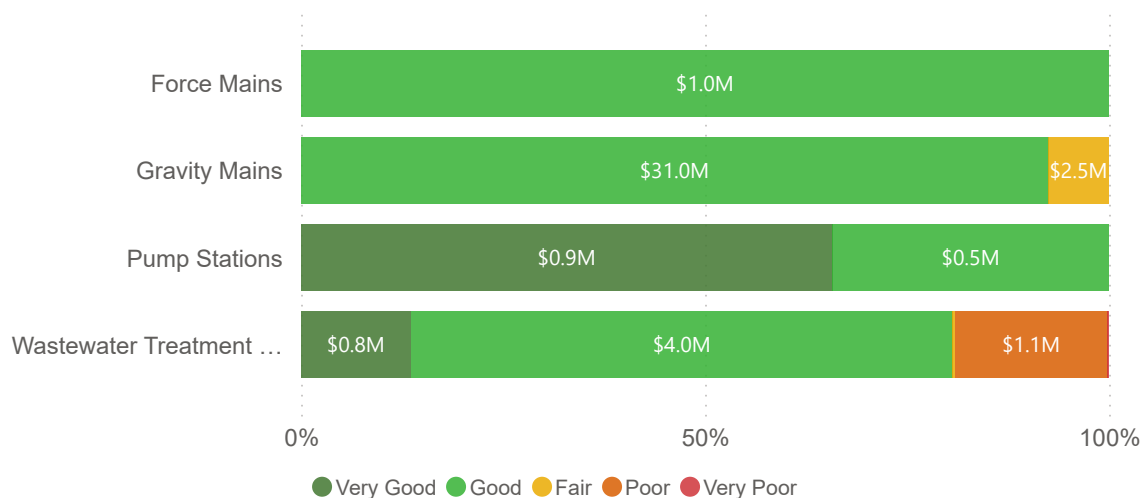
*Based on 1352 properties

Asset Service Life



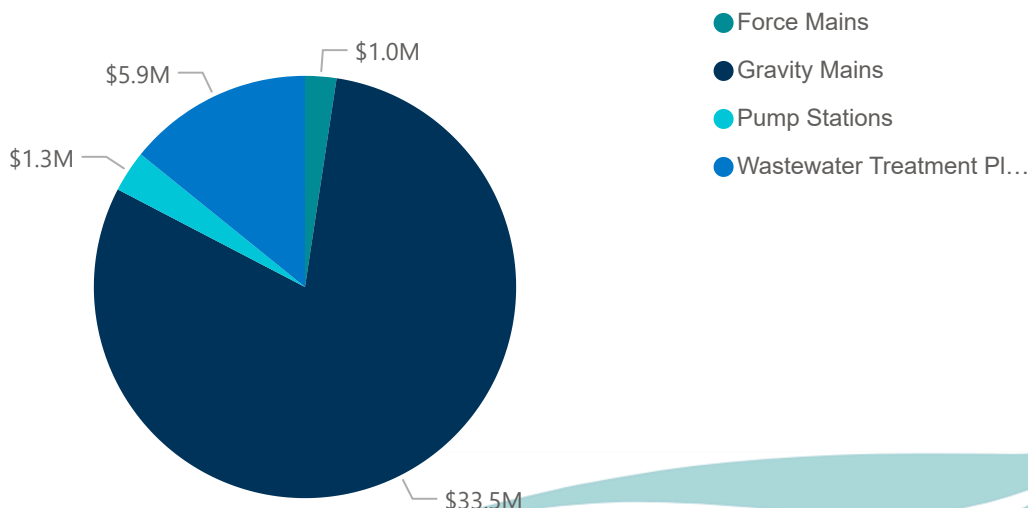
The Asset Service Life chart shows the average expected service life of each asset class in relation to the average age of the assets within the category. A weighted average is used based on replacement value.

Asset Condition by Category



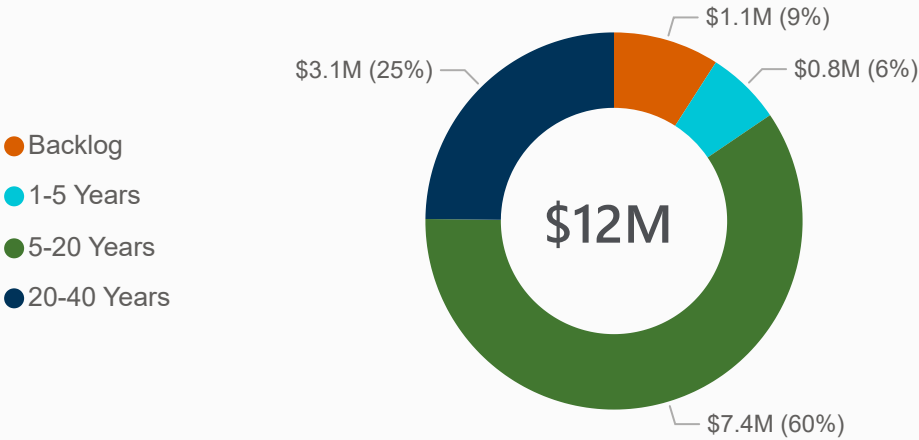
Overall condition rating of the asset categories is based on remaining expected service life. Replacement values are shown in relation to the condition rating.

Asset Replacement Cost by Category



Ganges Sewer Utility

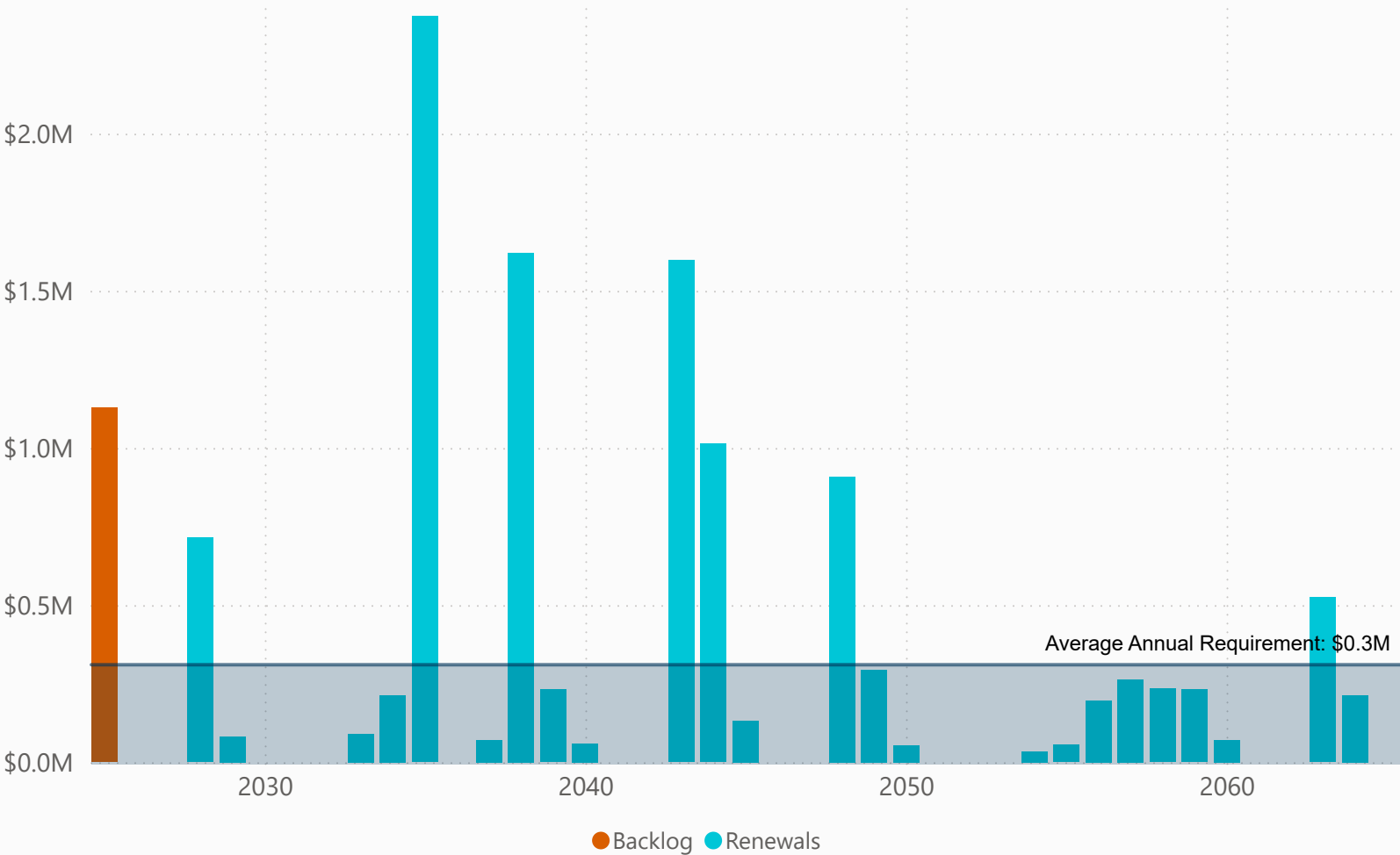
40-Year Asset Renewal Cost



In the next 40 years, it is estimated that \$12M in assets will need to be replaced (an average of \$310K per year)

Approximately \$3M of these replacements are for gravity and force mains. There are \$1.1M in assets identified as backlog; these are assets that have passed their expected service life and could be due for replacement or fail unexpectedly.

40-Year Capital Renewal Forecast



The capital renewal forecast is based on the expected service life of assets and their replacement cost (in 2025 dollars). Instances where an asset requires multiple replacements over the 40 year period are accounted for in the projection. Since backlog assets are beyond their expected service life, they may fail prior to renewal. Given the large renewal cost in some years, a replacement plan can be developed to spread the renewals out over multiple years. A more comprehensive long-term financial plan will inform replacement planning for budgeting purposes.

The report card is intended for a high level overview and for budgeting and capital planning purposes in conjunction with other asset and financial planning processes.

**REPORT TO GANGES SEWER LOCAL SERVICES COMMISSION
THURSDAY, OCTOBER 08, 2026**

SUBJECT 2027 OPERATING AND CAPITAL BUDGET

ISSUE SUMMARY

To present the 2027 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 2024 and 2026
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 2026 may be made in January 2027. The CRD Board will give final approval to the budget and financial plan in March 2027.

The Financial Plan for the years 2028 – 2031 is forecasted and can be updated in future years.

BUDGET OVERVIEW

Operating Budget

It is projected that total operating expenses in 2026 will be under budget by approximately \$63,900. The primary factor for the surplus is anticipating lower labour costs due to an extended operator vacancy. Sludge hauling costs are also anticipated to be slightly lower in 2026 due to less impact from road construction delays. Repairs and maintenance are also approximately

\$30,000 less than budget due to deferral of the cleanout of the aeration basin. This work will now be undertaken as part of the planned capital project aeration upgrade in 2028. The surplus was offset by the following corrective actions and maintenance items:

- New screenings bins and equipment for improved efficiency
- Replacement of the roto-screener gearbox
- Operational response to bioreactor foam spill event
- Underground utilities work for temporary work/lunchroom trailer
- Hazardous area classification assessment

It is projected that the 2026 operating revenue will be approximately \$30,130 under budget due to the canceled transfers from the Operating Reserve Fund for the aeration tank cleanout.

This results in an overall operating surplus of approximately \$33,770 (\$63,900 - \$30,130). To balance the operating budget at the end of year, the actual surplus will increase 2026 reserve fund transfers, namely the Capital Reserve Fund (CRF) and/or Operating Reserve Fund (ORF).

Operating costs for 2027 (excluding one-time cyclical programs funded by ORF in 2026 for aeration tank cleanout (\$30,000) and in 2027 for the outfall inspection (\$25,000) and installation costs for new membranes (\$15,000)) are proposed to increase by \$82,111 (8.3%) compared to 2026. The increase is primarily to account for increased labour charge, core inflation, increased sludge waste disposal costs, and work trailer rental.

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>Original Interest Rate</i>	<i>Current Interest Rate</i>	<i>Principal</i>	<i>Principal Payment</i>	<i>Interest Payment</i>	<i>Total Annual Debt Cost</i>
<i>LA4007-139</i>	20	2016	2036	2.10%	3.47%	\$350,000	\$13,026	\$12,145	\$25,171
<i>LA4007-142</i>	25	2017	2042	3.15%	3.15%	\$1,500,000	\$41,142	\$47,250	\$88,392
<i>LA4007-146</i>	20	2018	2038	3.20%	3.20%	\$1,800,000	\$66,988	\$57,600	\$124,588
<i>LA4007-149</i>	25	2019	2044	2.24%	2.24%	\$250,000	\$6,857	\$5,600	\$12,457
Total						\$3,900,000	\$128,013	\$122,595	\$250,608

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 2027 transfer to the Operating Reserve Fund be set at \$55,205. The Operating Reserve Fund balance at the end of 2026 is projected to be approximately \$46,779. There is \$120,000 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 2027. The remaining cost will be funded by grant.

It is proposed that 2027 transfer to the ERF be set at \$55,000 to be able to fund the planned replacement of membranes in 2027. The Equipment Reserve Fund balance at the end of 2026 is projected to be \$283,377.

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 \$137,730 in 2027. The balance of the Capital Reserve at the end of 2026 is projected to be \$33,519. The balance of the Capital Reserve Fund dedicated to fund costs resulting from expansion of service is projected to be \$186,900 at the end of 2026. The combined balance for the two reserve funds at the end of 2026 is \$220,419.

Capital Expenditure Plan

The 5-year plan includes \$7,030,600 of expenditures to be funded from the Capital Reserve Fund, grants, capital funds on hand and new debt.

Current capital projects that are already in progress and funded include:

- Public engagement for electoral assent for borrowing (22-01),
- Sludge Thickening Membrane replacement (24-02) with an additional \$13,000 from reserve in 2027,
- Continuation of the E&IC Construction Project (24-03),
- Service area modelling (24-04) with an additional \$5,000 reserve in 2027,
- Design and construction of the 100% surcharged lines (25-02) with \$154,530 from reserve in 2027,
- VFD Pump installation (21-03),
- Chemical Storage facility project (21-04) with \$105,000 from reserve and \$1,000,000 grants in 2027,
- Kings Lane sewer extension (26-02) with \$5,000 from reserve in 2027.

New projects in the 2027-2031 Five Year Capital Plan that are scheduled for 2027 comprise:

1. Norton Road Sewer Extension (27-01) funded by \$100,000 grant
2. OH&S eyewashes and showers improvements (27-02) funded by \$30,000 reserve
3. Emergency replacement of the WWTP UF Membranes (26-04) funded by \$250,000 grants and \$250,000 ERF (which was deferred from 2026)

Projects planned for 2028-2031 include updating the Asset Management Plan, key component and spares, construction of the aeration performance improvements, replacement of the 75% surcharged lines, and reclaimed water study.

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 project (24-06) *Construction of the aeration performance improvements* for a total of \$3,150,000. This project will be carried out upon receiving electoral consent which is planned to be carried out in 2027 under project 22-01.

Please refer to the 2027 – 2031 Five-Year Capital Plan for details on these projects.

Table 2 – Future New Debt (Unapproved) 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	2028	2053	4.90%	\$1,575,000	\$40,168	\$77,175	\$117,343
	25	2029	2054	4.90%	\$1,575,000	\$40,168	\$77,175	\$117,343
Total					\$3,150,000	\$80,336	\$154,350	\$234,686

At the commencement of each loan, 1% of the gross amount borrowed is withheld and retained by MFA as Debt Reserve Fund (DRF). 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 \$234,686 equates to approximately \$564.15 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 2027 over 2026 changes for parcel tax and user fee of residential customers based on average consumption of 2026 billing period (September

2025 - April 2026). The 2027 actual user charge for individual residential customer will be calculated by the actual consumption of next billing period (September 2026 – April 2027) 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>
2026	\$70,400	416	\$178.12	\$1,354,960	682	\$1031.18	\$1,209.30
2027	\$77,442	416	\$195.93	\$1,490,460	719	\$1,130.66	\$1,326.59
Change (\$)	\$7,042	0	\$17.81	\$135,500	37	\$99.48	\$117.29
Change (%)	10.00%	0.00%	10.00%	10.00%	5.43%	9.56%	9.70%

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

** Single Family Equivalent

ALTERNATIVES

Alternative 1

That the Ganges Sewer Local Service Commission recommend that the Electoral Areas Committee recommend that the CRD Board approve the 2027 Operating and Capital Budget and the Five-Year Financial Plan for the Ganges Sewer Local Service as presented.

Alternative 2

That the Ganges Sewer Local Service Commission recommend that the Electoral Areas Committee recommend that the CRD Board approve the 2027 Operating and Capital Budget and the Five-Year Financial Plan for the Ganges Sewer Local Service as amended with specific direction on amendments.

RECOMMENDATION

That the Ganges Sewer Local Service Commission recommend that the Electoral Area Committee recommend that the CRD Board approve the 2027 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: [2027 Ganges Sewer Budget](#)

CAPITAL REGIONAL DISTRICT

2027 Budget

Ganges Sewer (SSI)

Commission Review

OCTOBER 2026

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

Committee: Electoral Areas

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)

	2026		BUDGET REQUEST				FUTURE PROJECTIONS			
	BOARD BUDGET	ESTIMATED ACTUAL	CORE BUDGET	ONGOING	ONE-TIME	TOTAL	2028	2029	2030	2031
<u>OPERATING COSTS</u>										
Sludge Hauling Contracts	56,620	52,000	57,800	-	-	57,800	58,960	60,140	61,340	62,570
Screenings, Grit & Waste Sludge Disposal	228,780	218,000	238,630	-	-	238,630	243,400	248,260	253,220	258,280
Repairs & Maintenance	53,160	25,194	25,160	-	40,000	65,160	105,660	26,170	26,700	27,230
Allocations	95,527	95,527	101,849	-	-	101,849	104,178	106,528	108,921	111,370
Electricity	56,770	60,400	60,780	-	-	60,780	62,000	63,240	64,510	65,800
Water	3,530	4,000	4,000	-	-	4,000	4,080	4,160	4,240	4,320
Supplies	18,140	11,940	18,420	-	-	18,420	18,780	19,150	19,530	19,910
Operations Labour Charges	461,000	429,000	512,245	-	-	512,245	522,480	532,930	543,590	554,460
Other Operating Expenses	45,221	58,787	51,975	-	-	51,975	53,500	55,092	56,569	58,110
TOTAL OPERATING COSTS	1,018,748	954,848	1,070,859	-	40,000	1,110,859	1,173,038	1,115,670	1,138,620	1,162,050
*Percentage Increase over prior year			5.1%		3.9%	9.0%	5.6%	-4.9%	2.1%	2.1%
<u>DEBT / RESERVES</u>										
Transfer to Operating Reserve Fund	40,000	40,000	55,205	-	-	55,205	80,000	80,000	77,625	77,675
Transfer to Capital Reserve Fund	72,290	106,060	137,730	-	-	137,730	165,100	220,750	279,990	297,340
Transfer to Equipment Replacement Fund	80,000	80,000	55,000	-	-	55,000	60,000	60,000	60,000	60,000
<u>Existing Debt</u>										
MFA Principal Payment	128,013	128,013	128,013	-	-	128,013	128,013	128,013	128,013	128,013
MFA Interest Payment	117,800	117,800	122,595	-	-	122,595	122,595	122,595	122,595	122,595
MFA Debt Reserve Fund	1,550	1,550	1,380	-	-	1,380	1,380	1,380	1,380	1,380
<u>Planned Debt</u>										
MFA Principal Payment	-	-	-	-	-	-	15,750	15,750	-	-
MFA Interest Payment	-	-	-	-	-	-	-	40,168	80,337	80,337
MFA Debt Reserve Fund	-	-	-	-	-	-	19,294	96,469	154,350	154,350
TOTAL DEBT / RESERVES	439,653	473,423	499,923	-	-	499,923	592,132	765,125	904,290	921,690
TOTAL COSTS	1,458,401	1,428,271	1,570,782	-	40,000	1,610,782	1,765,170	1,880,795	2,042,910	2,083,740
*Percentage Increase over prior year			7.7%		2.7%	10.4%	9.6%	6.6%	8.6%	2.0%
<u>FUNDING SOURCES (REVENUE)</u>										
Transfer from Operating Reserve Fund	(30,000)	-	-	-	(40,000)	(40,000)	(80,000)	-	-	-
User Charges	(1,354,960)	(1,354,960)	(1,490,460)	-	-	(1,490,460)	(1,600,950)	(1,794,915)	(1,955,340)	(1,994,450)
Other Revenue	(3,041)	(2,911)	(2,880)	-	-	(2,880)	(2,910)	(2,940)	(2,970)	(3,000)
TOTAL REVENUE	(1,388,001)	(1,357,871)	(1,493,340)	-	(40,000)	(1,533,340)	(1,683,860)	(1,797,855)	(1,958,310)	(1,997,450)
REQUISITION - PARCEL TAX	(70,400)	(70,400)	(77,442)	-	-	(77,442)	(81,310)	(82,940)	(84,600)	(86,290)
*Percentage increase over prior year										
User Fee			10.0%			10.0%	7.4%	12.1%	8.9%	2.0%
Requisition			10.0%			10.0%	5.0%	2.0%	2.0%	2.0%
Combined			10.0%			10.0%	7.3%	11.6%	8.6%	2.0%

Ganges Sewer (SSI)
Reserve Summary Schedule
2027 - 2031 Financial Plan

Reserve/Fund Summary

	Estimated	Budget				
	2026	2027	2028	2029	2030	2031
Operating Reserve Fund	46,779	61,984	61,984	141,984	219,609	297,284
Capital Reserve Funds	220,419	45,619	160,719	262,875	532,865	830,205
Equipment Replacement Fund	283,377	88,377	148,377	208,377	268,377	328,377
Total	550,575	195,980	371,080	613,236	1,020,851	1,455,866

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				
		2026	2027	2028	2029	2030	2031
Beginning Balance		6,579	46,779	61,984	61,984	141,984	219,609
Transfer from Ops Budget		40,000	55,205	80,000	80,000	77,625	77,675
Expenditures		-	(40,000)	(80,000)	-	-	-
Planned Maintenance Activity			\$25K Outfall Inspection and \$15K for new membrane installation	Sanitary sewer flushing and inspection			
Interest Income*		200					
Ending Balance \$		46,779	61,984	61,984	141,984	219,609	297,284

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				
		2026	2027	2028	2029	2030	2031
Beginning Balance		265,495	33,519	13,249	128,349	230,505	500,495
Transfer from Ops Budget		72,290	137,730	165,100	220,750	279,990	297,340
Transfer from Cap Fund		-					
Transfer to Cap Fund		(307,266)	(158,000)	(50,000)	(118,594)	(10,000)	-
Interest Income*		3,000					
Ending Balance \$		33,519	13,249	128,349	230,505	500,495	797,835

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				
		2026	2027	2028	2029	2030	2031
Beginning Balance		181,100	186,900	32,370	32,370	32,370	32,370
Transfer from Ops Budget		-	-	-	-	-	-
Expansion Fees		-	(154,530)				
Interest Income*		5,800					
Ending Balance \$		186,900	32,370	32,370	32,370	32,370	32,370

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				
		2026	2027	2028	2029	2030	2031
Beginning Balance		203,377	283,377	88,377	148,377	208,377	268,377
Transfer from Ops Budget		80,000	55,000	60,000	60,000	60,000	60,000
Expenditures		-	(250,000)	-	-	-	-
Interest Income		-					
Ending Balance \$		283,377	88,377	148,377	208,377	268,377	328,377

Assumptions/Background:

To be spent on Membrane replacement

CAPITAL REGIONAL DISTRICT
FIVE YEAR CAPITAL EXPENDITURE PLAN SUMMARY - 2027 to 2031

Service No.	3.810	Carry Forward from 2026	2027	2028	2029	2030	2031	TOTAL
	Ganges Sewer Utility (SSI)							

EXPENDITURE

Buildings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Equipment	\$500,000	\$500,000	\$0	\$0	\$0	\$0	\$0	\$500,000
Land	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Engineered Structures	\$891,000	\$2,651,225	\$1,725,000	\$2,104,375	\$50,000	\$0	\$0	\$6,530,600
Vehicles	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	\$1,391,000	\$3,151,225	\$1,725,000	\$2,104,375	\$50,000	\$0	\$0	\$7,030,600

SOURCE OF FUNDS

Capital Funds on Hand	\$891,000	\$891,000	\$0	\$55,000	\$0	\$0	\$0	\$946,000
Debenture Debt (New Debt Only)	\$0	\$0	\$1,575,000	\$1,575,000	\$0	\$0	\$0	\$3,150,000
Equipment Replacement Fund	\$250,000	\$250,000	\$0	\$0	\$0	\$0	\$0	\$250,000
Grants (Federal, Provincial)	\$250,000	\$1,697,695	\$100,000	\$355,781	\$40,000	\$0	\$0	\$2,193,476
Donations / Third Party Funding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Reserve Fund	\$0	\$312,530	\$50,000	\$118,594	\$10,000	\$0	\$0	\$491,124
	\$1,391,000	\$3,151,225	\$1,725,000	\$2,104,375	\$50,000	\$0	\$0	\$7,030,600

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

2027 - 2031

Service #:	3.810
Service Nan	Ganges Sewer Utility (SSI)

				PROJECT BUDGET & SCHEDULE									
Project Number	Capital Expenditure Type	Capital Project Title	Capital Project Description	Total Project Budget	Asset Class	Funding Source	Carryforward	2027	2028	2029	2030	2031	5 - Year Total
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.	\$ 50,000	S	Cap	\$ 37,000	\$ 37,000	\$ -	\$ -	\$ -	\$ -	\$ 37,000
24-02	Replacement	Replace sludge thickener membranes.			S	Res	\$ -	\$ 13,000	\$ -	\$ -	\$ -	\$ -	\$ 13,000
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)	\$ 990,737	S	Cap	\$ 450,000	\$ 450,000	\$ -	\$ -	\$ -	\$ -	\$ 450,000
24-04	Study	Ganges Service Area System Modelling	Ganges Service Area System Modelling and CRD Project Management (GCFC - 75% received)	\$ 62,500	S	Cap	\$ 4,000	\$ 4,000	\$ -	\$ -	\$ -	\$ -	\$ 4,000
24-04	Study	Ganges Service Area System Modelling			S	Res	\$ -	\$ 5,000	\$ -	\$ -	\$ -	\$ -	\$ 5,000
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.	\$ 3,189,263	S	Debt	\$ -	\$ -	\$ 1,575,000	\$ 1,675,000	\$ -	\$ -	\$ 3,150,000
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)	\$ 877,186	S	Grant	\$ -	\$ 347,695	\$ -	\$ -	\$ -	\$ -	\$ 347,695
25-02	Replacement	Ganges Replace 100% Surcharged Sewer Pipelines			S	Res	\$ -	\$ 154,530	\$ -	\$ -	\$ -	\$ -	\$ 154,530
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
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	\$ 605,000	S	Cap	\$ 300,000	\$ 300,000	\$ -	\$ -	\$ -	\$ -	\$ 300,000
26-02	New	Kings Lane sewer extension			S	Res	\$ -	\$ 5,000	\$ -	\$ -	\$ -	\$ -	\$ 5,000
26-04	Replacement	UF Membrane Replacement	UF Membrane Replacement	\$ 500,000	E	Grant	\$ 250,000	\$ 250,000	\$ -	\$ -	\$ -	\$ -	\$ 250,000
26-04	Replacement	UF Membrane Replacement	UF Membrane Replacement		E	ERF	\$ 250,000	\$ 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 (BCSF Grant)	\$ 1,200,000	S	Grant	\$ -	\$ 1,000,000	\$ -	\$ -	\$ -	\$ -	\$ 1,000,000
21-04	New	Chemical storage, lab room, crew room Central Facility	CRD staff time and project management of the construction of the Central Facility, chem storage		S	Res	\$ -	\$ 105,000	\$ -	\$ -	\$ -	\$ -	\$ 105,000
27-01	New	Norton Rd Sewer Extension	To extend Ganges sewer to Norton Rd affordable housing	\$ 200,000	S	Grant	\$ -	\$ 100,000	\$ 100,000	\$ -	\$ -	\$ -	\$ 200,000
27-02	New	OH&S Eyewashes /Shower	Installation of eyewash/shower for OH&S compliance incl electrical and h/w	\$ 30,000	S	Res	\$ -	\$ 30,000	\$ -	\$ -	\$ -	\$ -	\$ 30,000
													\$ -
			Grand Total	\$ 8,436,561			\$ 1,391,000	\$ 3,151,225	\$ 1,725,000	\$ 2,104,375	\$ 50,000	\$ -	\$ 7,030,600

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	Petition, 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 (BCSF Grant)
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 repair/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 Management (GCFC - 75% has been received)
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	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.				

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.				

Service: 3.810 Ganges Sewer Utility (SSI)

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. CWF

Project Number 26-04

Capital Project Title UF Membrane Replacement

Capital Project Description UF Membrane Replacement

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

Project Number 27-01

Capital Project Title Norton Rd Sewer Extension

Capital Project Description To extend Ganges sewer to Norton Rd affordable housing

Project Rationale To extend sewer to affordable housing at Norton Rd.

Project Number 27-02

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

Capital Project Description CRD staff time and project management of the construction of the Central Facility, chem storage

Project Rationale To install eyewash/shower per OH&S and WCB compliance

3.810 - Ganges Sewer (SSI)

Capital Projects

Updated @ Sep 09, 2026

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.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	57,842	(342)	57,500
2024	CE.755.1602	24-02	Open	Sludge thickener membrane replacement	37,000	162	36,838	37,000
2024	CE.857.8301	24-03	Open	Ganges WWTP E&I Replacement Design & Installation	990,737	417,883	572,854	940,737
2026	CE.857.8320	24-06	Open	Ganges WWTP Construction of Performance Improvements	3,189,263	39,263	3,150,000	39,263
2025	CE.755.4501	22-01	Open	Electoral Assent for Borrowing	50,000	-	50,000	50,000
2026	CE.857.2001	25-02	Open	Ganges Replace 100% surcharged sewer pipelines	877,186	33,618	843,568	424,961
2026	CE.924.1201	21-04	Open	Ganges WWTP Central Facility - Design & Construction	1,200,000	2,746	1,197,255	95,000
2026	CE.924.2001	26-02	Open	Ganges Kings Lane Sewer Extension	600,000	10,843	589,157	600,000
2026	CE.755.1610	26-05	Open	Ganges H & S Catwalk Grates and Railings	20,000	445	19,555	20,000
				Totals	7,129,186	564,172	6,565,014	2,371,961

Service: **3.810** **Ganges Sewer (SSI)** Committee: **Electoral Areas**

<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>
2023	423	\$149.02	658	\$759.82	\$908.84
2024	420	\$155.70	679	\$812.96	\$968.66
2025	416	\$161.92	682	\$937.38	\$1,099.30
2026	416	\$178.12	682	\$1,031.18	\$1,209.30
2027	416	\$195.93	719	\$1,130.66	\$1,326.59

Change from 2026 to 2027

<i>\$17.81</i>	<i>\$99.48</i>	<i>\$117.29</i>
<i>10.00%</i>	<i>9.65%</i>	<i>9.70%</i>

Ganges Sewer (SSI)
Funding Analysis 2023 - 2027

