

# 2027 budget at a glance

A balanced plan focused on service excellence and long-term value for you.

| | | | |
|---|---|---|---|
| **$6.34M** | **$5.33M** | **$1.01M** | **4.9%** |
| Tax revenue requirement | Operating expenses | Capital contributions | Taxation increase |

## 2027 Budget Executive Summary- Town Hall

The proposed **2027 operating and capital budget totals $6.34 million in tax revenue**, representing a **4.9% increase** over the 2026 approved budget.

The largest cost pressures are in **wages and benefits**, which increase to **$4.27 million**, reflecting higher management wages, negotiated and projected compensation increases, pension costs, and employee benefit expenses. Operating costs also increase to **$665,000**, driven primarily by higher vehicle operating costs, fuel, utilities, protective clothing, and facility-related expenses.

Administration, overhead, and trustee expenses total **$313,500**, an increase of **$46,500**, largely due to higher insurance costs and anticipated Trustee meeting and election expenses.

The budget also provides **$1.01 million in capital reserve contributions**, primarily for future apparatus replacement and fire hall requirements. These contributions continue the District's strategy of building reserves to address major future capital needs while reducing reliance on future borrowing.

Overall, the 2027 budget reflects continued investment in staffing, service delivery, capital reserves, and long-term infrastructure while maintaining the projected annual tax revenue increase at **4.9%**.

# 2027 Draft Budget Process

Finance Chair overview for the Town Hall Meeting – September 14, 2026

### 1 Review & Forecast

The Finance Committee reviewed current operations, prior-year trends, and 2027 service requirements.

### 2 Evaluate Pressures

Key pressures included wages and benefits, insurance, utilities, fuel, protective clothing, and facility costs.

### 3 Balance Priorities

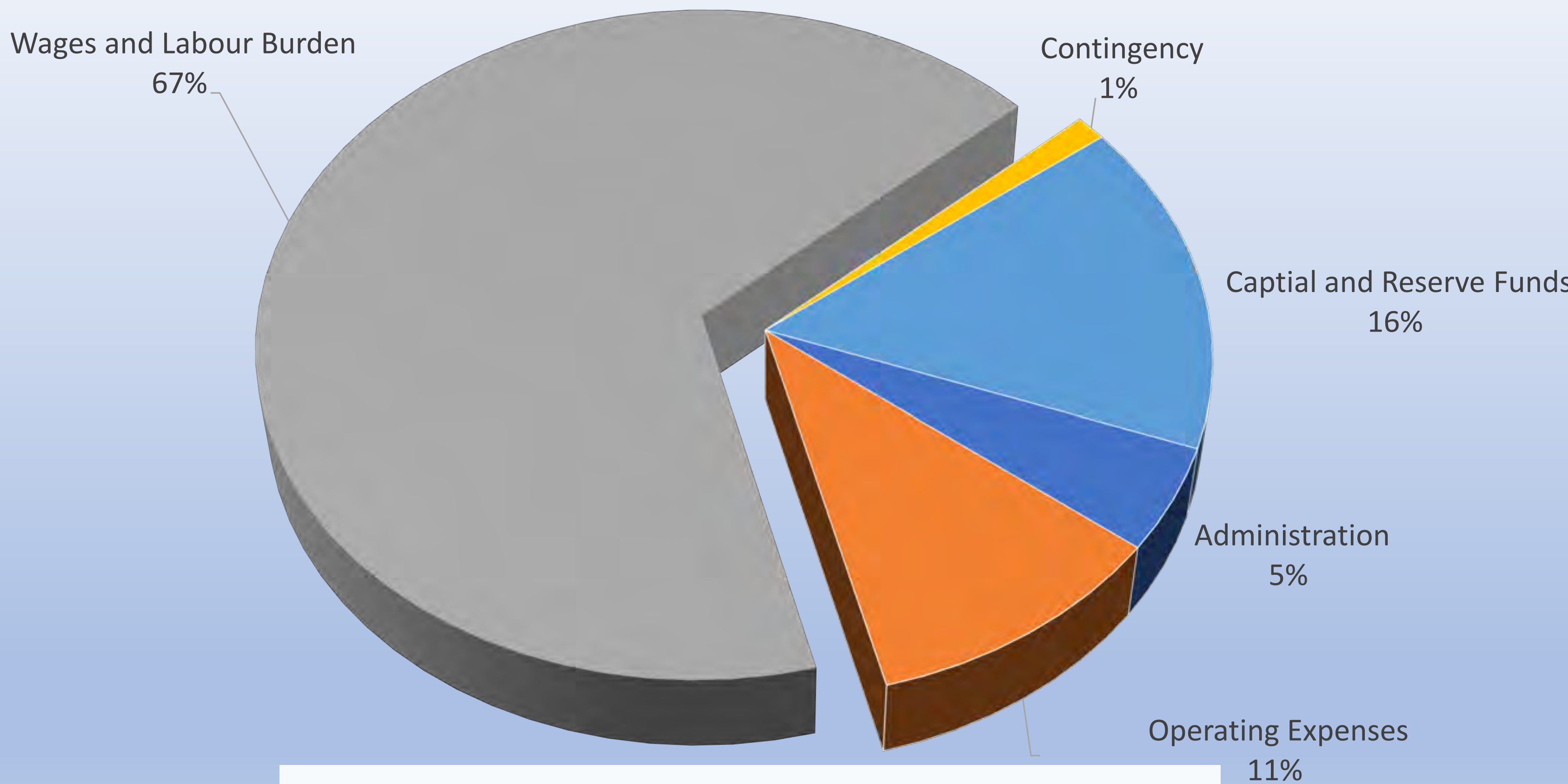
The committee balanced service readiness, responsible taxation, and long-term capital reserve contributions for future apparatus and fire hall needs.

### 4 Public Review

The draft 2027 budget is presented at the Town Hall for public information and Board consideration.

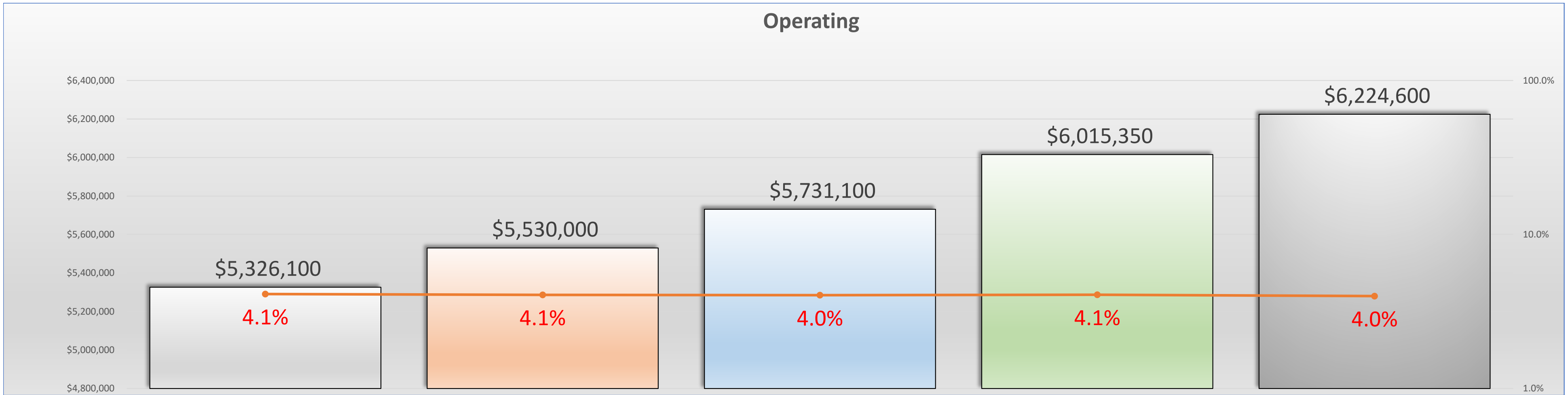
**The Finance Committee worked hard over several meetings to develop a balanced 2027 budget that supports current service levels and long-term sustainability.**

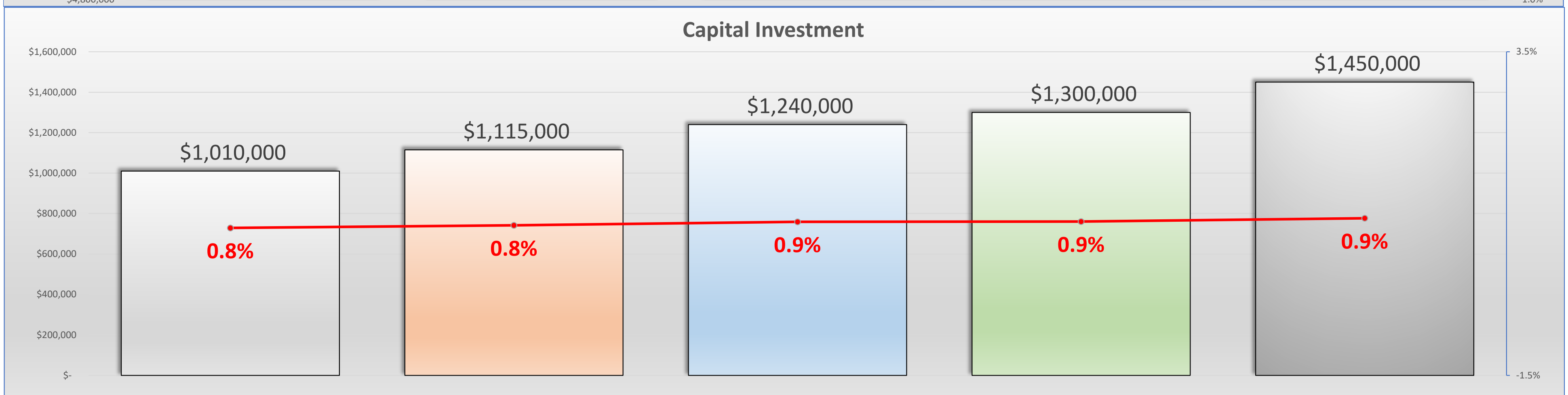
| 2027 Tax Revenue: | Annual Increase: | Wages & Benefits: | Capital Reserves: |
|---|---|---|---|
| **$6.34M** | **4.9%** | **$4.27M** | **$1.01M** |

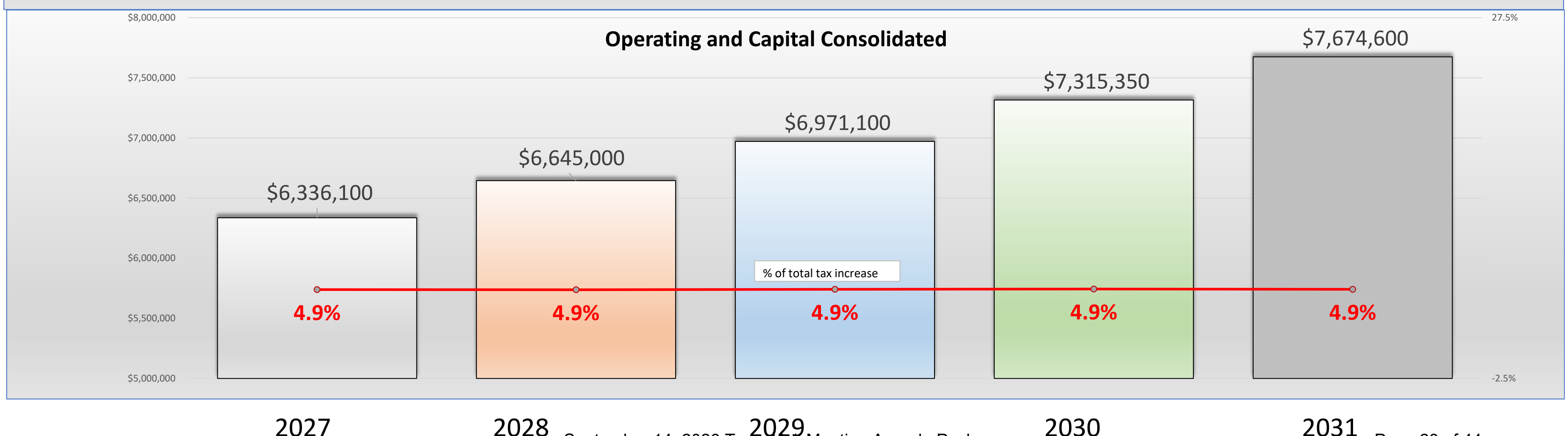



# Where the money goes

People and readiness make up the majority of planned spending.


Operating
$6,400,000
$6,200,000
$6,000,000
$5,800,000
$5,600,000
$5,400,000
$5,200,000
$5,000,000
$4,800,000
100.0%
10.0%
1.0%
$5,326,100
$5,530,000
$5,731,100
$6,015,350
$6,224,600
4.1%
4.1%
4.0%
4.1%
4.0%


Capital Investment
$1,600,000
$1,400,000
$1,200,000
$1,000,000
$800,000
$600,000
$400,000
$200,000
$-
3.5%
-1.5%
$1,010,000
$1,115,000
$1,240,000
$1,300,000
$1,450,000
0.8%
0.8%
0.9%
0.9%
0.9%


Operating and Capital Consolidated
$8,000,000
$7,500,000
$7,000,000
$6,500,000
$6,000,000
$5,500,000
$5,000,000
27.5%
-2.5%
$6,336,100
$6,645,000
$6,971,100
$7,315,350
$7,674,600
% of total tax increase
4.9%
4.9%
4.9%
4.9%
4.9%
2027
2028
2029
2030
2031

# 2027 BUDGET SUMMARY

*Responsible today. Prepared for tomorrow.*

**SALT SPRING ISLAND FIRE PROTECTION DISTRICT**

**TOTAL TAX REVENUE**
**$6.34M**
2026: $6.04M

**2027 TAX INCREASE**
**4.9%**
$295,100 increase

**FOCUS**
Funding today's services while planning for tomorrow.

## WHERE THE MONEY GOES

*2027 Proposed Budget vs. 2026 Approved*

| | 2026 APPROVED | 2027 PROPOSED | $ CHANGE | % CHANGE |
|---|---|---|---|---|
| Wages & Benefits | $3,823,000 | $4,269,600 | +$446,600 | +11.7% |
| Operating Expenses | $601,000 | $665,000 | +$64,000 | +10.6% |
| Administration | $267,000 | $313,500 | +$46,500 | +17.4% |
| Contingency | $60,000 | $78,000 | +$18,000 | +30.0% |
| Capital & Reserve Contributions | $1,290,000 | $1,010,000 | -$280,000 | -21.7% |
| **TOTAL BUDGET** | **$6,041,000** | **$6,336,100** | **+$295,100** | **+4.9%** |

## DRIVERS OF THE 2027 INCREASE

**WAGES & BENEFITS**
Increase due to the addition of a management position, along with negotiated and projected compensation, pension and benefit costs.
**+$446K** (7.4%)

**OPERATING EXPENSES**
Higher vehicle operating costs, utilities, protective clothing, and facility-related expenses.
**+$64K** (1.1%)

**CAPITAL & RESERVE CONTRIBUTIONS**
Reduced planned contributions to capital and reserve funds.
**-$280K** (-4.6%)

The overall tax increase is **4.9%** balancing today's needs with long-term sustainability.

## HISTORICAL & PROJECTED TAX INCREASE


Stable, predictable tax increases help us plan responsibly and continue delivering essential services to our community.

# 2027 ADMINISTRATIVE BUDGET SUMMARY

*Supporting governance and administration today. Planning responsibly for tomorrow.*

**SALT SPRING ISLAND FIRE PROTECTION DISTRICT**

**TOTAL ADMINISTRATIVE BUDGET**

**$313.5K**

2026: $267.0K

**2027 INCREASE**

**17.4%**

+$46,500 increase

**FOCUS**

Governance, insurance, communications, and administrative support.

## WHERE THE MONEY GOES

*2027 Proposed Budget vs. 2026 Approved*

| | 2026 APPROVED | 2027 PROPOSED | $ CHANGE | % CHANGE |
|---|---|---|---|---|
| Insurance | $60,000 | $80,000 | +$20,000 | +33.3% |
| Trustee Meetings & Elections | $30,000 | $50,000 | +$20,000 | +66.7% |
| Communications - Phone | $20,000 | $25,000 | +$5,000 | +25.0% |
| Audit & Related Fees | $20,000 | $22,000 | +$2,000 | +10.0% |
| Consulting Fees | $25,000 | $25,000 | $0 | 0.0% |
| Labour Relations | $24,000 | $25,000 | +$1,000 | +4.2% |
| Other Administrative Costs | $88,000 | $86,500 | -$1,500 | -1.7% |
| **TOTAL ADMINISTRATIVE BUDGET** | **$267,000** | **$313,500** | **+$46,500** | **+17.4%** |

## DRIVERS OF THE 2027 INCREASE

**INSURANCE** — ↑ +$20K
Higher insurance premiums.

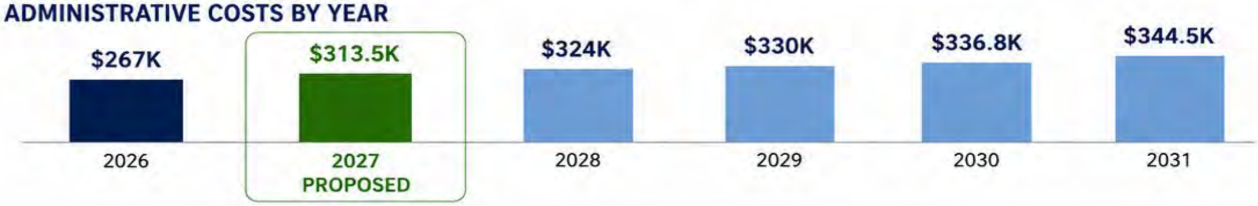
**TRUSTEE MEETINGS & ELECTIONS** — ↑ +$20K
Increased costs for trustee meetings and election-related requirements.

**COMMUNICATIONS** — ↑ +$6K
Higher phone and general communications costs.

**OFFSETS** — ↓ -$9K
Elimination of licenses, leases & rentals helps offset some increases.

The overall administrative budget increase is **17.4%**, largely driven by insurance and trustee meeting/election costs.

## ADMINISTRATIVE COSTS BY YEAR




After the larger 2027 adjustment, annual growth moderates to roughly **2%–3%** through 2031.

# 2027 OPERATING BUDGET SUMMARY

*Supporting frontline readiness today. Planning responsibly for tomorrow.*

**SALT SPRING ISLAND FIRE PROTECTION DISTRICT**

**TOTAL OPERATING BUDGET**
**$665K**
2026: $601K

**2027 INCREASE**
**10.6%**
+$64,000 increase

**FOCUS**
Vehicles, utilities, training, facilities, and frontline operational readiness.

## WHERE THE MONEY GOES

*2027 Proposed Budget vs. 2026 Approved*

| | 2026 APPROVED | 2027 PROPOSED | $ CHANGE | % CHANGE |
|---|---|---|---|---|
| Vehicle Operating | $110,000 | $140,000 | +$30,000 | +27.3% |
| Training - Paid-on-call & Career | $80,000 | $82,000 | +$2,000 | +2.5% |
| Hydrant Install/Repair | $75,000 | $75,000 | $0 | 0.0% |
| Clothing - Protective | $61,000 | $63,000 | +$2,000 | +3.3% |
| Fire Station Utilities | $41,000 | $60,000 | +$19,000 | +46.3% |
| Fire Station Repair & Maintenance | $49,000 | $50,000 | +$1,000 | +2.0% |
| Landscaping | $8,000 | $16,000 | +$8,000 | +100.0% |
| Other Operating Costs | $177,000 | $179,000 | +$2,000 | +1.1% |
| **TOTAL OPERATING EXPENSES** | **$601,000** | **$665,000** | **+$64,000** | **+10.6%** |

## OPERATING COSTS BY YEAR


## DRIVERS OF THE 2027 INCREASE

**VEHICLE OPERATING** — **+$30K**
Higher fuel, maintenance, and apparatus operating costs.

**FIRE STATION UTILITIES** — **+$19K**
Higher utility costs across facilities.

**LANDSCAPING** — **+$8K**
Increased grounds and site maintenance requirements.

**OTHER TARGETED INCREASES** — **+$7K**
Protective clothing, training, station maintenance, and SCBA.

The overall operating budget increases **10.6%**, driven mainly by vehicle operating and utility costs.

After 2027, annual operating cost growth is projected at **3.8%**, **4.9%**, **14.7%**, and **4.3%** through 2031.

# 2027 WAGES & BENEFITS SUMMARY

*Supporting people and service readiness today. Planning responsibly for tomorrow.*

**SALT SPRING ISLAND FIRE PROTECTION DISTRICT**

**TOTAL WAGES & BENEFITS**
**$4.27M**
2026: $3.82M

**2027 INCREASE**
**11.7%**
+$446,600 increase

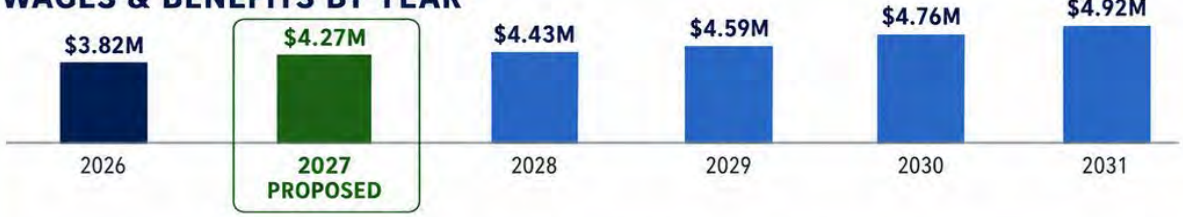
**FOCUS**
Staffing, management capacity, pensions, and employee benefits.

## WHERE THE MONEY GOES

*2027 Proposed Budget vs. 2026 Approved*

| | 2026 APPROVED | 2027 PROPOSED | $ CHANGE | % CHANGE |
|---|---|---|---|---|
| Administration Wages | $328,687 | $336,600 | +$7,913 | +2.4% |
| Fire Rescue Service Management | $376,000 | $587,000 | +$211,000 | +56.1% |
| Career / Excluded / Casual Staff | $1,871,313 | $1,936,000 | +$64,687 | +3.5% |
| Paid-on-call Members | $290,000 | $302,000 | +$12,000 | +4.1% |
| Statutory & Group Benefits | $957,000 | $1,108,000 | +$151,000 | +15.8% |
| **TOTAL WAGES & BENEFITS** | **$3,823,000** | **$4,269,600** | **+$446,600** | **+11.7%** |

## WAGES & BENEFITS BY YEAR




## DRIVERS OF THE 2027 INCREASE

| | |
|---|---|
| **MANAGEMENT WAGES** Addition of a management position. | **+$211K** |
| **BENEFITS** Higher pension, HUB health benefits, CPP, and WCB/group benefit costs. | **+$151K** |
| **CAREER / CASUAL WAGES** General wage growth for career, excluded, and casual staff. | **+$64.7K** |
| **POC & ADMIN WAGES** Increases in paid-on-call and administration wages. | **+$19.9K** |

The overall wages & benefits budget increases **11.7%**, driven mainly by the added management position and related benefit costs.

After 2027, annual growth is projected at **3.8%, 3.5%, 3.6%,** and **3.4%** through 2031.

# 2027 CAPITAL BUDGET SUMMARY

*Investing today. Preparing for tomorrow.*

**SALT SPRING ISLAND**
**FIRE PROTECTION DISTRICT**

**TOTAL CAPITAL CONTRIBUTIONS**
**$1.01M**
2026: $1.29M

**2027 CHANGE**
**-21.7%**
-$280,000 change

**FOCUS**
Building reserves for apparatus, facilities, and equipment.

## WHERE THE CAPITAL FUNDING GOES

*2027 Proposed Contributions vs. 2026 Approved*

| | 2026 APPROVED | 2027 PROPOSED | $ CHANGE |
|---|---|---|---|
| Apparatus Fund | $440,000 | $500,000 | +$60,000 |
| Satellite Hall #3 | $100,000 | $250,000 | +$150,000 |
| Satellite Hall #2 | $0 | $125,000 | +$125,000 |
| Equipment Fund | $50,000 | $50,000 | $0 |
| Payroll Liability Reserve | $0 | $50,000 | +$50,000 |
| Main Fire Hall #1 Fund | $0 | $25,000 | +$25,000 |
| Water Fund | $50,000 | $10,000 | -$40,000 |
| **TOTAL CAPITAL BUDGET** | **$1,290,000** | **$1,010,000** | **-$280,000** |

## KEY DRIVERS OF THE 2027 CAPITAL PLAN

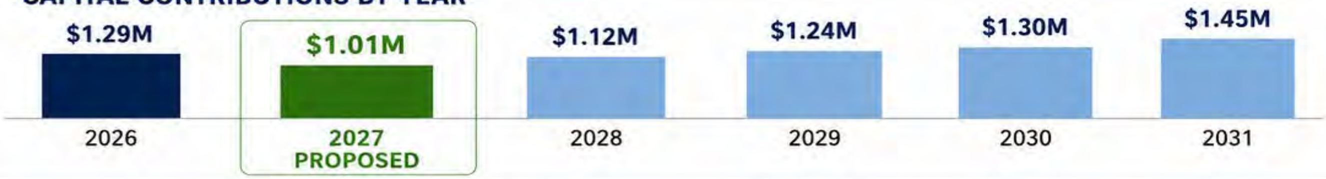
**APPARATUS REPLACEMENT**
Continued reserve building for future major apparatus replacement.
**+$500K**

**FIRE HALL REQUIREMENTS**
Funding for future hall needs, including Satellite Hall #2, Satellite Hall #3, and Main Fire Hall #1.
**+$400K**

**OTHER CAPITAL PRIORITIES**
Equipment, payroll liability reserve, and water infrastructure funding.
**+$110K**

End-of-year reserve balances are projected to grow to **$2.39M** in 2027.

## CAPITAL CONTRIBUTIONS BY YEAR




The capital plan continues to build reserves for future apparatus replacement, facility needs, and long-term financial sustainability.