Salt Spring Island Fire Protection District 5 Year Budget

New Line #		2026 Budget Approved	2027 Budget Projection	2028 Budget Projection	2029 Budget Projection	2030 Budget Projection	2031 Budget Projection
1		Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
2	**Income**						
8	Tax Revenue	$6,041,000	$6,336,100	$6,645,000	$6,971,100	$7,315,350	$7,674,600
9	**Total Income**	**$6,041,000**	**$6,336,100**	**$6,645,000**	**$6,971,100**	**$7,315,350**	**$7,674,600**
10		6.9%	4.9%	4.9%	4.9%	4.9%	4.9%
11	**Administration Expenses**						
14	Advertising	$6,000	$ 8,500	$9,000	$9,000	$9,000	$9,000
15	Trustee Meetings and Elections	$30,000	$ 50,000	$51,000	$52,000	$53,000	$54,000
16	Annual Dinner	$8,000	$ 8,000	$8,000	$8,000	$8,000	$8,000
17	Audit & Related Fees	$20,000	$ 22,000	$22,500	$22,500	$22,500	$22,500
18	Bank Charges/Credit Card Fees/Telpay Fees/Finance Charges	$2,000	$ 2,500	$3,000	$3,000	$3,000	$3,000
19	Communications - Phone	$20,000	$ 25,000	$26,000	$27,000	$28,000	$29,000
20	Communications & Miscellaneous	$7,000	$ 8,000	$8,000	$8,000	$8,000	$8,000
21	Community Relations	$2,000	$ 2,500	$3,000	$3,000	$3,000	$3,000
22	Conferences	$5,000	$ 7,000	$7,000	$7,000	$7,000	$7,000
23	Consulting Fees	$25,000	$ 25,000	$26,000	$27,000	$28,000	$29,000
24	Dues & Subscriptions	$5,000	$ 5,000	$5,000	$5,000	$5,250	$5,000
25	Fireworks	$5,000	$ 6,000	$6,000	$6,000	$6,000	$6,500
26	Freight/Postage	$5,000	$ 5,000	$5,000	$5,000	$5,000	$5,000
27	Insurance	$60,000	$ 80,000	$82,000	$84,000	$86,000	$88,000
28	Labour Relations	$24,000	$ 25,000	$26,000	$27,000	$28,000	$29,000
29	Legal	$16,000	$ 16,000	$16,000	$16,000	$16,000	$16,500
30	Licenses, leases & Rentals	$9,000					
31	Office Supplies & Equipment	$16,000	$ 16,000	$16,000	$16,000	$16,000	$17,000
32	Professional Development - Excluded Staff	$2,000	$ 2,000	$4,500	$4,500	$5,000	$5,000
35	**Total Adminstration, Overhead Costs and Trustee Expenses**	**$267,000**	**$313,500**	**$324,000**	**$330,000**	**$336,750**	**$344,500**
36							
37	**Amortization**	**$225,000**	**$225,000**	**$230,000**	**$230,000**	**$230,000**	**$230,000**
38							
39	**Operating Expenses**						
40	Clothing - Career	$18,000	$19,000	$20,000	$21,000	$21,000	$21,000
41	Clothing - Paid on Call	$16,000	$16,000	$16,500	$17,000	$18,000	$18,500
42	Clothing - Protective	$61,000	$63,000	$65,000	$68,000	$71,000	$75,000
43	Computer, Hardware, Software & Supplies	$16,000	$16,000	$16,000	$17,000	$25,000	$26,000
44	Employee/ POC Recognition	$10,000	$10,000	$10,000	$11,000	$12,000	$13,000
45	Equipment - Repair & Maintenance	$12,000	$12,000	$12,000	$13,000	$14,000	$15,000
46	Equipment Purchase - Small Tools	$11,000	$11,000	$11,000	$12,000	$13,000	$14,000
47	Fire Department Record System	$4,000	$4,000	$4,000	$3,500	$4,000	$4,000

Salt Spring Island Fire Protection District 5 Year Budget

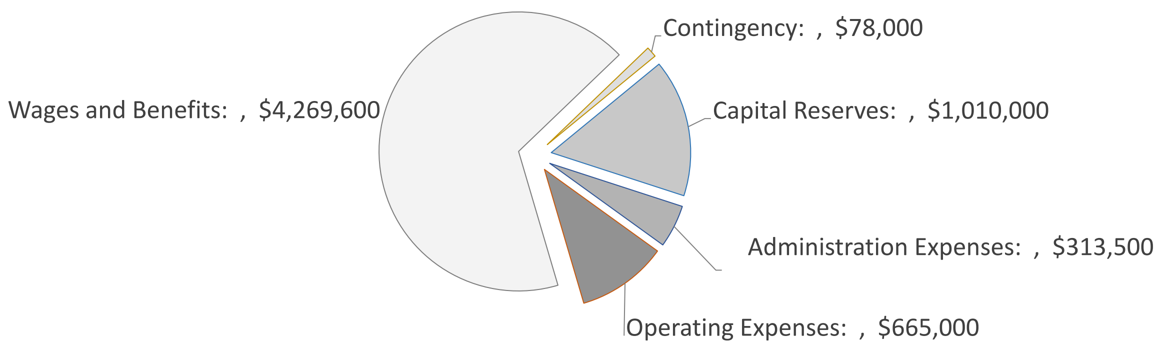
New Line #		2026 Budget Approved	2027 Budget Projection	2028 Budget Projection	2029 Budget Projection	2030 Budget Projection	2031 Budget Projection
48	Fire Prevention & Public Education	$16,000	$16,000	$16,000	$17,000	$18,000	$19,000
49	Fire Hall Repair & Maintenance	$49,000	$50,000	$52,000	$55,000	$58,000	$61,000
50	Fire Hall Utilities	$41,000	$60,000	$62,000	$65,000	$75,000	$79,000
51	First Responder	$16,000	$16,000	$16,000	$17,000	$18,000	$19,000
52	Foam	$4,000	$4,000	$4,000	$4,000	$4,000	$4,000
53	Health & Wellness	$6,000	$6,000	$6,000	$6,000	$6,000	$6,000
54	Hydrant Install/Repair	$75,000	$75,000	$85,000	$89,000	$100,000	$100,000
55	Landscaping	$8,000	$16,000	$16,000	$17,000	$18,000	$19,000
56	Major Incident	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000
57	Miscellaneous	$4,000	$4,000	$4,000	$4,000	$4,000	$4,000
58	Paid-on-call recruitment & Retention	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000
59	Radio Equipment Repair & Supplies	$3,000	$3,000	$4,000	$4,000	$4,000	$4,000
60	SCBA	$20,000	$21,000	$22,000	$23,000	$25,000	$26,000
61	Supplies & Sundries	$11,000	$11,000	$11,000	$12,000	$13,000	$14,000
62	Training - Paid-on-call & Career	$80,000	$82,000	$84,000	$88,000	$125,000	$131,000
63	Vehicle Operating	$110,000	$140,000	$144,000	$151,000	$175,000	$184,000
64	**Total Operating Expenses**	**$601,000**	**$665,000**	**$690,500**	**$724,500**	**$831,000**	**$866,500**
66							
67	**Wage & Related Expenses**						
68	Administration Wages	$328,687	$336,600	$348,600	$361,600	$374,600	$388,600
69	Fire Rescue Service Management Wages	$376,000	$587,000	$611,000	$635,000	$660,000	$687,000
70	Career/Excluded/Casual Staff Wages & Salaries	$1,871,313	$1,936,000	$2,011,000	$2,093,000	$2,179,000	$2,265,000
71	Paid-on-call Members Wages	$290,000	$302,000	$314,000	$327,000	$341,000	$355,000
72	**Total Wages**	**$2,866,000**	**$3,161,600**	**$3,284,600**	**$3,416,600**	**$3,554,600**	**$3,695,600**
73	**Statutory & Group Benefits**						
74	Employee Allowances	$2,000	$2,000	$2,000	$2,000	$2,000	$2,000
75	Employee Group Health, Dental Plans & LTD	$161,000	$165,000	$173,000	$178,000	$183,000	$188,000
76	Employer CPP Expense	$81,000	$100,000	$102,000	$101,000	$102,000	$102,000
77	Employer EI Expense	$33,000	$35,000	$36,000	$36,000	$36,000	$36,000
78	Employer Health Tax & BC Medical Services Plan	$59,000	$65,000	$68,000	$71,000	$74,000	$77,000
79	Employer Registered Pension Plan & Supp. Pension Benefit	$354,000	$420,000	$437,000	$454,000	$472,000	$483,000
80	Fire Fighter Employee Assistance Plan	$51,000	$51,000	$51,000	$51,000	$51,000	$51,000
81	Group Life, AD&D & WCB	$101,000	$115,000	$117,000	$118,000	$119,000	$121,000
82	HUB Health Benefits (POC members)	$100,000	$140,000	$148,000	$148,000	$148,000	$148,000
83	Matching RRSP	$15,000	$15,000	$15,000	$15,000	$15,000	$15,000
84	**Total Statutory & Group Benefits**	**$957,000**	**$1,108,000**	**$1,149,000**	**$1,174,000**	**$1,202,000**	**$1,223,000**
85	**Total Wages & Benefits**	**$3,823,000**	**$4,269,600**	**$4,433,600**	**$4,590,600**	**$4,756,600**	**$4,918,600**
86							
87	**Extraordinary Expense/ Contingency Reserve**	**$60,000**	**$78,000**	**$81,900**	**$86,000.00**	**$91,000.00**	**$95,000.00**

Salt Spring Island Fire Protection District 5 Year Budget

New Line #		2026 Budget Approved	2027 Budget Projection	2028 Budget Projection	2029 Budget Projection	2030 Budget Projection	2031 Budget Projection
88							
89	**Total Expenses**	**$4,976,000**	**$5,551,100**	**$5,760,000**	**$5,961,100**	**$6,245,350**	**$6,454,600**
90	Bond Repayment Interest	$263,095	$410,349	$400,378	$389,967	$379,099	$367,752
91	**Surplus Before Capital Expenses & Tranfers to Reserves**	**$801,905**	**$374,651**	**$484,622**	**$620,033**	**$690,901**	**$852,248**
92							
93	**Capital and Other Reserve Funds, Debt Repayment**						
95	Apparatus Fund:	$ 440,000	$ 500,000	$ 550,000	$600,000	$625,000	$800,000
96	Main Fire Hall No. 1 Fund:		$ 25,000	$ 50,000	$75,000	$100,000	$125,000
97	Satellite Hall No. 2 Fund:	$ -	$ 125,000	$ 100,000	$100,000	$100,000	$125,000
98	Satellite Hall No. 3 Fund:	$ 100,000	$ 250,000	$ 250,000	$250,000	$250,000	$250,000
99	Equipment Fund:	$ 50,000	$ 50,000	$ 50,000	$50,000	$50,000	$50,000
100	Water Fund:	$ 50,000	$ 10,000	$ 15,000	$15,000	$25,000	$25,000
104	Payroll Liability:	$ -	$ 50,000	$ 100,000	$150,000	$150,000	$75,000
114	Bond Repayment Principle:	$ 373,880	$ 226,626	$ 236,598	$247,008	$257,876	$269,223
115	**Total Capital Expenses & Transfers to/from Reserve Funds**	**$1,013,880**	**$1,236,626**	**$1,351,598**	**$1,487,008**	**$1,557,876**	**$1,719,223**
117							
118	**e in Fund Balances After Capital Expenses & Principal Payments LTD**	-$ 211,975	-$ 861,975	-$ 866,976	-$866,975	-$866,975	-$866,975
119	**Non Cash Expense (Amortization)**	$225,000	$225,000	$230,000	$230,000	$230,000	$230,000
120	**Non Cash Expense (Bond) Repayment)**	$636,975	$636,975	$636,976	$636,975	$636,975	$636,975
126	**Change in Financial Position**	**$650,000**	**$0**	**$0**	**$0**	**$0**	**$0**

Budget Summary

Description	2026 Budget Approved	2027 Budget Projection	2028 Budget Projection	2029 Budget Projection	2030 Budget Projection	2031 Budget Projection	2026 vs 2027 Change
Taxation Revenue:	$ 4,751,000	$ 5,326,100	$ 5,530,000	$5,731,100	$ 6,015,350	$ 6,224,600	$ 575,100
Capital Investment Revenue:	$ 1,290,000	$ 1,010,000	$ 1,115,000	$ 1,240,000	$ 1,300,000	$ 1,450,000	-$ 280,000
Total Revenue:	**$ 6,041,000**	**$ 6,336,100**	**$ 6,645,000**	**$ 6,971,100**	**$ 7,315,350**	**$ 7,674,600**	**$ 295,100**
Administration Expenses:	$ 267,000	$ 313,500	$ 324,000	$ 330,000	$ 336,750	$ 344,500	$ 46,500
Operating Expenses:	$ 601,000	$ 665,000	$ 690,500	$ 724,500	$ 831,000	$ 866,500	$ 64,000
Wages and Benefits:	$ 3,823,000	$ 4,269,600	$ 4,433,600	$ 4,590,600	$ 4,756,600	$ 4,918,600	$ 446,600
Contingency:	$ 60,000	$ 78,000	$ 81,900	$ 86,000	$ 91,000	$ 95,000	$ 18,000
Capital Reserves:	$ 1,290,000	$ 1,010,000	$ 1,115,000	$ 1,240,000	$ 1,300,000	$ 1,450,000	-$ 280,000
Total Expenditures:	**$ 6,041,000**	**$ 6,336,100**	**$ 6,645,000**	**$ 6,971,100**	**$ 7,315,350**	**$ 7,674,600**	**$ 295,100**
Annual Increase		$ 295,100	$ 308,900	$ 326,100	$ 344,250	$ 359,250	
Tax Increase	**6.9%**	**4.9%**	**4.9%**	**4.9%**	**4.9%**	**4.9%**	
Capital Investment		16%	17%	18%	18%	19%	



Executive Summary – Capital and Reserve Fund Projections

The proposed **2027 capital budget totals $1.01 million**, supporting long-term reserves for apparatus, facilities, equipment, water infrastructure, and other future obligations.

The largest contribution is **$500,000 to the Apparatus Fund**, followed by **$250,000 for Satellite Hall No. 3** and **$125,000 for Satellite Hall No. 2**.

Additional contributions include **$50,000 to the Equipment Fund**, **$50,000 to the Payroll Liability Reserve**, **$25,000 for Main Fire Hall No. 1**, and **$10,000 to the Water Fund**.

With only **$30,000 in planned withdrawals** in 2027, total reserve balances are projected to increase from approximately **$1.41 million at the end of 2026 to $2.39 million at the end of 2027**.

Overall, the 2027 capital plan continues to build reserves in preparation for future apparatus replacement, facility needs, equipment purchases, and other significant

Captal Budget

Funds	2026 Capital Approved	2027 Capital Projection	2028 Budget Projection
Apparatus Fund:	$ 440,000	$ 500,000	$ 550,000
Satellite Hall No. 1 Fund:		$ 25,000	$ 50,000
Satellite Hall No. *2* Fund:		$ 125,000	$ 100,000
Satellite Hall No. *3* Fund:	$ 100,000	$ 250,000	$ 250,000
Fire Hall No. 1 Mortgage Bond:	$ 650,000	$ -	$ -
Equipment Fund:	$ 50,000	$ 50,000	$ 50,000
Water Fund:	$ 50,000	$ 10,000	$ 15,000
Payroll Liability Non-capital Reserve Fund:		$ 50,000	$ 100,000
	$ 1,290,000	**$ 1,010,000**	**$ 1,115,000**

Fund Balances	2026 Budget Additions	Planned Withdrawls	Fund Balance 2026	2027 Budget Additions	Planned Withdrawls	Fund Balance 2027	2028 Budget Additions	Planned Withdrawls	Fund Balance 2028
Apparatus Fund:	$ 440,000	-$ 650,000	$ 654,994	$ 500,000		$ 1,154,994	$ 550,000		$ 1,704,994
Main Fire Hall No. 1 Fund:	$ 650,000	$ 34,694	$ 650,000	$ 25,000		$ 675,000	$ 50,000		$ 725,000
Satellite Hall No. *2* Fund:			$ -	$ 125,000		$ 125,000	$ 100,000		$ 225,000
Satellite Hall No. *3* Fund:	$ 100,000	-$ 375,930	$ 47,761	$ 250,000		$ 297,761	$ 250,000		$ 547,761
Equipment Fund:	$ 50,000	-$ 152,074	$ -	$ 50,000	-$ 30,000	$ 20,000	$ 50,000	-$ 40,000	$ 30,000
Water Fund:	$ 50,000	-$ 197,053	$ -	$ 10,000		$ 10,000	$ 15,000		$ 25,000
Unspecified Capital:		-$ 75,000	$ -			$ -			$ -
Payroll Liability Non-capital Reserve Fund:	$ -		$ -	$ 50,000		$ 50,000	$ 100,000		$ 150,000
MPP Refund :			$ 42,981			$ 42,981			$ 42,981
Health and Wellness:	$ -		$ 12,219			$ 12,219			$ 12,219
	$ 1,290,000	**-$ 1,415,363**	**$ 1,407,955**	**$ 1,010,000**	**-$ 30,000**	**$ 2,387,955**	**$ 1,115,000**	**-$ 40,000**	**$ 3,462,955**

Captal Budget

Funds	2029 Budget Projection	2030 Budget Projection	2031 Budget Projection
Apparatus Fund:	$ 600,000	$ 625,000	$ 800,000
Satellite Hall No. 1 Fund:	$ 75,000	$ 100,000	$ 125,000
Satellite Hall No. 2 Fund:	$ 100,000	$ 100,000	$ 125,000
Satellite Hall No. 3 Fund:	$ 250,000	$ 250,000	$ 250,000
Fire Hall No. 1 Mortgage Bond:			
Equipment Fund:	$ 50,000	$ 50,000	$ 50,000
Water Fund:	$ 15,000	$ 25,000	$ 25,000
Payroll Liability Non-capital Reserve Fund:	$ 150,000	$ 150,000	$ 75,000
	$ 1,240,000	**$ 1,300,000**	**$ 1,450,000**

Fund Balances	2029 Budget Additions	Planned Withdrawls	Fund Balance 2029	2030 Budget Additions	Planned Withdrawls	Fund Balance 2030	2031 Budget Additions	Planned Withdrawls	Fund Balance 2031 (less purchases)
Apparatus Fund:	$ 600,000		$ 2,304,994	$ 625,000	-$ 2,800,000	$ 129,994	$ 800,000		$ 929,994
Main Fire Hall No. 1 Fund:	$ 75,000		$ 800,000	$ 100,000		$ 900,000	$ 125,000		$ 1,025,000
Satellite Hall No. 2 Fund:	$ 100,000		$ 325,000	$ 100,000		$ 425,000	$ 125,000		$ 550,000
Satellite Hall No. 3 Fund:	$ 250,000		$ 797,761	$ 250,000		$ 1,047,761	$ 250,000	-$ 1,297,761	$ -
Equipment Fund:	$ 50,000		$ 80,000	$ 50,000	-$ 50,000	$ 80,000	$ 50,000	-$ 60,000	$ 70,000
Water Fund:	$ 15,000		$ 40,000	$ 25,000		$ 65,000	$ 25,000		$ 90,000
Unspecified Capital:			$ -			$ -			$ -
Payroll Liability Non-capital Reserve Fund:	$ 150,000		$ 300,000	$ 150,000		$ 450,000	$ 75,000		$ 525,000
MPP Refund :			$ 42,981			$ 42,981			$ 42,981
Health and Wellness:		$ -	$ 112,219			$ 212,219			$ 212,219
	$ 1,240,000	**$ -**	**$ 4,802,955**	**$ 1,300,000**	**-$ 2,850,000**	**$ 3,352,955**	**$ 1,450,000**	**-$ 1,357,761**	**$ 3,445,194**

Executive Summary – Trustee and Administrative Expenses

The proposed 2027 budget for **Trustee, Administrative and Overhead Expenses** is **$313,500**, an increase of **$46,500 (17.4%)** over the 2026 approved budget of $267,000.

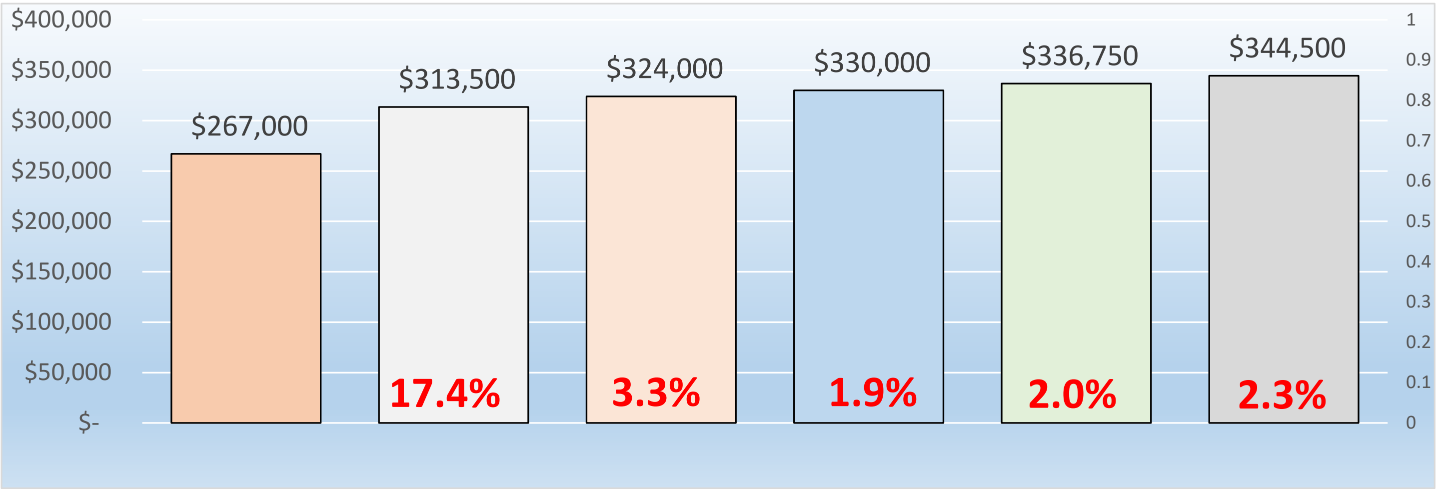
The increase is mainly driven by higher costs for **Trustee Meetings and Elections**, which rise by $20,000, and **Insurance**, which also increases by $20,000. Additional increases are included for communications, audit fees, conferences, advertising, labour relations, and other administrative costs. These increases are partially offset by the removal of **$9,000 in Licenses, Leases and Rentals**.

Most other expense categories remain stable or increase only modestly. Following the larger adjustment in 2027, administrative spending is projected to return to more moderate annual growth of approximately **2% to 3%** through 2031.

Overall, the 2027 budget reflects targeted increases in key governance, insurance, and administrative costs while maintaining relatively stable funding across most other expenditure areas.

Trustee and Administrative Expenses

Description	2026 Budget Approved	2027 Budget Projection	2028 Budget Projection	2029 Budget Projection	2030 Budget Projection	2031 Budget Projection	2026 vs 2027
Advertising	$ 6,000	$ 8,500	$ 9,000	$ 9,000	$ 9,000	$ 9,000	$ 2,500
Trustee Meetings and Elections	$ 30,000	$ 50,000	$ 51,000	$ 52,000	$ 53,000	$ 54,000	$ 20,000
Annual Dinner for Fire Fighter Recognition	$ 8,000	$ 8,000	$ 8,000	$ 8,000	$ 8,000	$ 8,000	$ -
Audit & Related Fees	$ 20,000	$ 22,000	$ 22,500	$ 22,500	$ 22,500	$ 22,500	$ 2,000
Bank Charges/Finance Charges	$ 2,000	$ 2,500	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 500
Communications - Phone	$ 20,000	$ 25,000	$ 26,000	$ 27,000	$ 28,000	$ 29,000	$ 5,000
Communications & Miscellaneous	$ 7,000	$ 8,000	$ 8,000	$ 8,000	$ 8,000	$ 8,000	$ 1,000
Community Relations	$ 2,000	$ 2,500	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 500
Conferences	$ 5,000	$ 7,000	$ 7,000	$ 7,000	$ 7,000	$ 7,000	$ 2,000
Consulting Fees	$ 25,000	$ 25,000	$ 26,000	$ 27,000	$ 28,000	$ 29,000	$ -
Dues & Subscriptions	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,250	$ 5,000	$ -
Fireworks	$ 5,000	$ 6,000	$ 6,000	$ 6,000	$ 6,000	$ 6,500	$ 1,000
Freight/Postage	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ -
Insurance	$ 60,000	$ 80,000	$ 82,000	$ 84,000	$ 86,000	$ 88,000	$ 20,000
Labour Relations	$ 24,000	$ 25,000	$ 26,000	$ 27,000	$ 28,000	$ 29,000	$ 1,000
Legal	$ 16,000	$ 16,000	$ 16,000	$ 16,000	$ 16,000	$ 16,500	$ -
Licenses, leases & Rentals	$ 9,000	$ -	$ -	$ -	$ -	$ -	-$ 9,000
Office Supplies & Equipment	$ 16,000	$ 16,000	$ 16,000	$ 16,000	$ 16,000	$ 17,000	$ -
Professional Development - Excluded Staff	$ 2,000	$ 2,000	$ 4,500	$ 4,500	$ 5,000	$ 5,000	$ -
Total Administration, Trustee and Overhead	**$ 267,000**	**$ 313,500**	**$ 324,000**	**$ 330,000**	**$ 336,750**	**$ 344,500**	**$ 46,500**
Increase:		$ 46,500	$ 10,500	$ 6,000	$ 6,750	$ 7,750	$ 46,500
		17.4%	3.3%	1.9%	2.0%	2.3%	



Executive Summary – Operating Expenses

The proposed 2027 operating budget totals **$665,000**, an increase of **$64,000 or 10.6%** over the 2026 approved budget. The increase is concentrated in a small number of accounts, while most operating expense categories remain unchanged or increase only modestly.

The largest increase is **vehicle operating costs**, which rise by **$30,000 to $140,000**. This reflects increased fuel prices, maintenance requirements, insurance-related operating costs and the expense of maintaining a larger and more specialized emergency fleet.

Fire Hall utilities increase by **$19,000 to $60,000**, primarily reflecting the first full year of operating the new Main Fire Hall. The larger facility includes additional heating, ventilation, electrical, communications and building-system requirements.

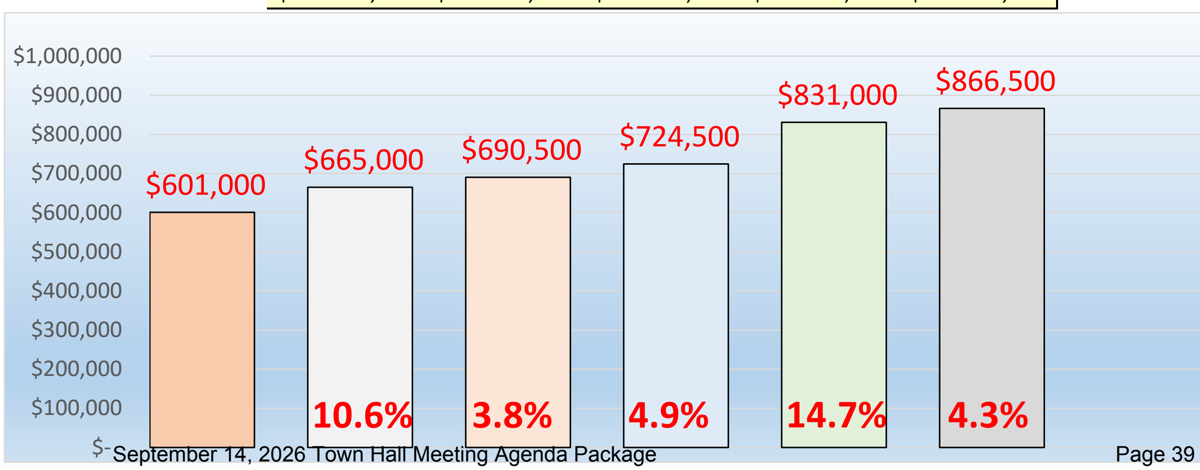
Landscaping costs increase by **$8,000 to $16,000** to support the new hall site and ongoing property maintenance. Smaller increases are included for protective clothing, career clothing, SCBA, training, and fire station repairs and maintenance.

The budget continues to provide significant annual funding for core operational priorities, including **$82,000 for training**, **$75,000 for hydrant installation and repair**, **$63,000 for protective clothing**, and **$50,000 for fire station repairs and maintenance**.

The Extraordinary Expense and Contingency Reserve increases from **$60,000 to $78,000**, an increase of **$18,000 or 30%**. This strengthens the District's ability to respond to major incidents, inflationary pressures and unforeseen operating requirements.

Operating Expenses

Description	2026 Budget Approved	2027 Budget Projection	2028 Budget Projection	2029 Budget Projection	2030 Budget Projection	2031 Budget Projection	2026 vs 2027
Clothing - Career	$ 18,000	$ 19,000	$ 20,000	$ 21,000	$ 21,000	$ 21,000	$ 1,000
Clothing - Paid on Call	$ 16,000	$ 16,000	$ 16,500	$ 17,000	$ 18,000	$ 18,500	$ -
Clothing - Protective	$ 61,000	$ 63,000	$ 65,000	$ 68,000	$ 71,000	$ 75,000	$ 2,000
Computer, Hardware, Software & Supplies	$ 16,000	$ 16,000	$ 16,000	$ 17,000	$ 25,000	$ 26,000	$ -
Employee/ POC Recognition	$ 10,000	$ 10,000	$ 10,000	$ 11,000	$ 12,000	$ 13,000	$ -
Equipment - Repair & Maintenance	$ 12,000	$ 12,000	$ 12,000	$ 13,000	$ 14,000	$ 15,000	$ -
Equipment Purchase - Small Tools	$ 11,000	$ 11,000	$ 11,000	$ 12,000	$ 13,000	$ 14,000	$ -
Fire Department Record System	$ 4,000	$ 4,000	$ 4,000	$ 3,500	$ 4,000	$ 4,000	$ -
Fire Prevention & Public Education	$ 16,000	$ 16,000	$ 16,000	$ 17,000	$ 18,000	$ 19,000	$ -
Fire Hall Repair & Maintenance	$ 49,000	$ 50,000	$ 52,000	$ 55,000	$ 58,000	$ 61,000	$ 1,000
Fire Hall Utilities	$ 41,000	$ 60,000	$ 62,000	$ 65,000	$ 75,000	$ 79,000	$ 19,000
First Responder	$ 16,000	$ 16,000	$ 16,000	$ 17,000	$ 18,000	$ 19,000	$ -
Foam	$ 4,000	$ 4,000	$ 4,000	$ 4,000	$ 4,000	$ 4,000	$ -
Health & Wellness	$ 6,000	$ 6,000	$ 6,000	$ 6,000	$ 6,000	$ 6,000	$ -
Hydrant Install/Repair	$ 75,000	$ 75,000	$ 85,000	$ 89,000	$ 100,000	$ 100,000	$ -
Landscaping	$ 8,000	$ 16,000	$ 16,000	$ 17,000	$ 18,000	$ 19,000	$ 8,000
Major Incident	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ -
Miscellaneous	$ 4,000	$ 4,000	$ 4,000	$ 4,000	$ 4,000	$ 4,000	$ -
Paid-on-call recruitment & Retention	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ -
Radio Equipment Repair & Supplies	$ 3,000	$ 3,000	$ 4,000	$ 4,000	$ 4,000	$ 4,000	$ -
SCBA	$ 20,000	$ 21,000	$ 22,000	$ 23,000	$ 25,000	$ 26,000	$ 1,000
Supplies & Sundries	$ 11,000	$ 11,000	$ 11,000	$ 12,000	$ 13,000	$ 14,000	$ -
Training - Paid-on-call & Career	$ 80,000	$ 82,000	$ 84,000	$ 88,000	$ 125,000	$ 131,000	$ 2,000
Vehicle Operating	$ 110,000	$ 140,000	$ 144,000	$ 151,000	$ 175,000	$ 184,000	$ 30,000
Total Operating Expenses	**$ 601,000**	**$ 665,000**	**$ 690,500**	**$ 724,500**	**$ 831,000**	**$ 866,500**	**$ 64,000**
Increase:		$ 64,000	$ 25,500	$ 34,000	$ 106,500	$ 35,500	
		10.6%	3.8%	4.9%	14.7%	4.3%	
Extraordinary Expense/ Contingency Reserve	**$ 60,000**	**$ 78,000**	**$ 81,900**	**$ 86,000**	**$ 91,000**	**$ 95,000**	**$ 3,000**
		$ 18,000	$ 3,900	$ 4,100	$ 5,000	$ 4,000	



Executive Summary – Wage and Related Expenses

Total wages and benefits are projected at **$4.27 million in 2027**, up from **$3.82 million in 2026** — an increase of approximately **$446,600 or 11.7%**.

Wages increase by $295,600, from $2.87 million to $3.16 million.

The largest change is Fire Rescue Service Management wages, increasing by **$211,000**, followed by Career/Excluded/Casual wages at **+$64,687** and Paid-on-Call wages at **+$12,000**.

Benefits increase by $151,000, from $957,000 to $1.108 million. Key increases include:

Pension costs: +$66,000
HUB health benefits: +$40,000
CPP: +$19,000
Group Life, AD&D & WCB: +$14,000
Employer Health Tax: +$6,000

Wage & Related Expenses

Description	2026 Budget Approved	2027 Budget Projection	2028 Budget Projection	2029 Budget Projection	2030 Budget Projection	2031 Budget Projection	2026 vs 2027
Administration Wages	$ 328,687	$ 336,600	$ 348,600	$ 361,600	$ 374,600	$ 388,600	$ 7,913
Fire Rescue Service Management Wages	$ 376,000	$ 587,000	$ 611,000	$ 635,000	$ 660,000	$ 687,000	$ 211,000
Career/Excluded/Casual Staff Wages	$ 1,871,313	$ 1,936,000	$ 2,011,000	$ 2,093,000	$ 2,179,000	$ 2,265,000	$ 64,687
Paid-on-call Members Wages	$ 290,000	$ 302,000	$ 314,000	$ 327,000	$ 341,000	$ 355,000	$ 12,000
Total Wages	**$ 2,866,000**	**$ 3,161,600**	**$ 3,284,600**	**$ 3,416,600**	**$ 3,554,600**	**$ 3,695,600**	**$ 76,687**
Increase:	$ 297,283	$ 295,600	$ 123,000	$ 132,000	$ 138,000	$ 141,000	
Statutory & Group Benefits							
Employee Allowances	$ 2,000	$ 2,000	$ 2,000	$ 2,000	$ 2,000	$ 2,000	$ -
Employee Group Health, Dental Plans & LTD	$ 161,000	$ 165,000	$ 173,000	$ 178,000	$ 183,000	$ 188,000	$ 4,000
Employer CPP Expense	$ 81,000	$ 100,000	$ 102,000	$ 101,000	$ 102,000	$ 102,000	$ 19,000
Employer EI Expense	$ 33,000	$ 35,000	$ 36,000	$ 36,000	$ 36,000	$ 36,000	$ 2,000
Employer Health Tax & BC Medical Services Plan	$ 59,000	$ 65,000	$ 68,000	$ 71,000	$ 74,000	$ 77,000	$ 6,000
Employer Registered Pension Plan & Supp. Pension Benefit	$ 354,000	$ 420,000	$ 437,000	$ 454,000	$ 472,000	$ 483,000	$ 66,000
Fire Fighter Employee Assistance Plan	$ 51,000	$ 51,000	$ 51,000	$ 51,000	$ 51,000	$ 51,000	$ -
Group Life, AD&D & WCB	$ 101,000	$ 115,000	$ 117,000	$ 118,000	$ 119,000	$ 121,000	$ 14,000
HUB Health Benefits	$ 100,000	$ 140,000	$ 148,000	$ 148,000	$ 148,000	$ 148,000	$ 40,000
Matching RRSP	$ 15,000	$ 15,000	$ 15,000	$ 15,000	$ 15,000	$ 15,000	$ -
Total Statutory & Group Benefits	**$ 957,000**	**$ 1,108,000**	**$ 1,149,000**	**$ 1,174,000**	**$ 1,202,000**	**$ 1,223,000**	**$ 151,000**
Increase:	$ 56,843	$ 151,000	$ 41,000	$ 25,000	$ 28,000	$ 21,000	
Total Wages & Benefits	**$ 3,823,000**	**$ 4,269,600**	**$ 4,433,600**	**$ 4,590,600**	**$ 4,756,600**	**$ 4,918,600**	**$ 227,687**
Increase:	$ 354,127	$ 446,600	$ 164,000	$ 157,000	$ 166,000	$ 162,000	
	10.2%	11.7%	3.8%	3.5%	3.6%	3.4%