

Staff Report for Decision

DATE OF MEETING JULY 16, 2025

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WORKS

SUBJECT “NANAIMO BUILDS FOR THE FUTURE” PLAN UPDATE

OVERVIEW

Purpose of Report

To provide Council with an update on potential major capital projects to be funded by long-term borrowing and set context for significant capital expenditures over the short and medium term.

Recommendation

That the Finance and Audit Committee recommend that Council:

1. Direct Staff to update Council's Debt Management Policy to allow long-term borrowing without electoral approval when the City is within the allowable assent free borrowing limit;
2. Direct Staff to proceed with a Capital Development (Project Execution) Plan and costing for the South End Community Centre and allocate \$2 million to undertake this work funded by \$675,000 from the Growing Communities Fund and \$1,325,000 from the Special Initiatives Reserve; and,
3. Endorse the Next Steps as outlined in this report dated 2025-JUL-16.

BACKGROUND

At the 2024-JUL-15 Governance and Priorities Committee meeting, Staff brought forward a report on potential major capital projects that need to be funded by long-term borrowing and seek Council direction on advancement of priority projects.

In addition to previous Council direction relating to the Public Works Yard Update, RCMP Detachment Expansion, and the South End Community Centre, the following motion was approved at the 2024-JUL-22 Regular Council Meeting:

“That Council direct Staff to update costing, further develop project scope and return with a report summarizing the Waterfront Walkway Project and Beban Park amenity improvements.”

The purpose of this report is to provide an update on several major community development projects, that Council directed Staff to focus on, as strategic priorities, and reflected in City Plan and the Integrated Action Plan. These include:

- Nanaimo Public Works Yard Update
- RCMP Detachment Expansion

- South End Community Centre
- Waterfront Walkway – Departure Bay section
- Beban Park Amenities

This report provides a brief overview of the background and updated scope of each project’s financial considerations and potential next steps. |

DISCUSSION

Municipalities in BC can enter into short-term or long-term borrowing to finance the purchase or construction of capital assets. The province mitigates borrowing risk by capping the annual liability servicing costs for each municipality (debt servicing limit). This means that borrowing decisions now can impact the City’s financial flexibility for years.

New Borrowing Legislation Changes

In an information circular received on 2025-JUN-18 (Attachment B), the Province announced changes to the Municipal Liabilities Regulation and Short-Term Capital Borrowing Regulation. These changes were in response to municipalities’ concerns regarding elector approval requirements for borrowing, specifically:

- the amount of staff resources and costs associated with obtaining elector approval for essential infrastructure replacement,
- the risks associated with delays in implementing critical infrastructure if electoral approval fails, and,
- limited scope of infrastructure replacement that can be completed without approval of the electors.

Impact to the City of Nanaimo related to these changes:

1. Short-Term Capital Borrowing Limit

Under section 178 of the *Community Charter* the City could previously do short term (5 years or less) capital borrowing of \$50 per capita with no electoral approval. The amended regulation increases the \$50 per capita to \$150 per capita.

Based on this change, **short-term** borrowing capacity without elector approval is now

City of Nanaimo population as per 2021 Census as per BC Stats	99,863
Previous maximum allowable borrowing under section 178 @ \$50 per capita	\$ 4,993,150
New maximum allowable borrowing under section 178 @ \$150 per capita	\$ 14,979,450
Increased short term borrowing capacity without elector approval	\$ 9,986,300

2. Changes to the Approval-Free Liability Zone

Short-term borrowing over the limit under section 178 of the *Community Charter* and long-term borrowing fall under section 179 of the *Community Charter*. When borrowing under section 179 electoral approval is required if the City is not within the approval-free liability

zone, within that zone no electoral approval is required. The new amendment increases the approval-free liability zone from 5% of sustainable and controllable revenues to 10%.

At the previous level of 5%, the City could incur an additional \$3.96 million in annual debt servicing costs without obtaining electoral approval. Under the new amendment the City can incur an additional \$15.52 million in annual debt servicing costs without obtaining electoral approval.

Based on this change, Nanaimo’s increased debt servicing capacity without elector approval is now¹:

2023 Sustainable and Controllable Revenues	\$	231.10	million
Liability Servicing Limit - 25%	\$	57.8	million
Annual Debt Servicing Cost for 2023	\$	7.6	million
Approval Free Zone Servicing Capacity Available @ 5%	\$	3.96	million
Approval Free Zone Servicing Capacity Available @ 10%	\$	15.52	million
Increased servicing capacity without elector approval	\$	11.56	million

¹ The debt-servicing limit and the approval free zone servicing capacity available will be revised once the Province has reviewed and approved the 2024 financial information the City has submitted.

Currently Council’s Debt Management Policy (Attachment A) requires the City to obtain elector approval for all long-term borrowing. As this is a Council Policy, Council has the option to amend the Policy and remove this requirement.

If Council chooses to amend the Debt Management Policy to allow for long-term borrowing within the approval free liability zone, Council could undertake one or more projects without electoral approval. Based on the current MFABC indicative interest rate of 4.78% amortized over 20 years, the City could borrow up to approximately \$185 million without elector approval.

Debt Servicing Limit

Under legislation, the City cannot borrow beyond its allowable limits. The Liability Servicing Limit is defined as 25% of the municipality’s controllable and sustainable revenues for the year.

Based on the City’s 2023 Financial Statements, the annual debt servicing limit is \$57.8 million. This means that the City can have a maximum of \$57.8 million in annual principle and interest payments. Currently the City sits at 13.1% of the total limit.

2023 Sustainable and Controllable Revenues	\$231.1 million
Liability Servicing Limit – 25%	\$ 57.8 million (a)
Annual Debt Servicing Cost for 2023 ²	\$ 7.6 million (b)
Debt Servicing Cost % of Limit at December 31, 2023	13.1% (b)/(a)

²Includes principal and interest on external debt, interest on internal borrowing, estimated cost of unissued debt, guarantee of line of credit for Port Theatre.

For reference, \$10 million in borrowing at current MFABC rates costs \$830,000 annually in debt servicing costs. (20 year amortization at 4.78% @ July 4, 2025).

Not all of the project costs outlined in this report may be fully funded by borrowing. As well, funding sources for debt servicing costs will vary by project and include property taxes, user fees and reserves. As cost and timing are further refined more accurate costing by project will be provided.

The City will continue to pursue grant and cost share opportunities for projects as applicable.

With large projects involving borrowing, it can be very difficult to adjust the budget later on, therefore it is important to complete suitable due diligence prior to setting a budget and receiving Council and electoral approval, when required, for borrowing.

Each of the projects identified below has a differing level of cost estimate maturity, ranging from reasonable certainty for Public Works, to speculative for a future fire station. Costing needs to mature to the point of enough confidence to move forward with borrowing approval.

Public Works Yard Update– Fleet Maintenance and Administration Buildings

Background

At its meeting on 2024-JUL-24, Council directed Staff to proceed with the “Highest Needs in Single Phase” option and prepare a borrowing bylaw in support of the project. An Alternative Approval Process (AAP) to seek assent of the electors, as required under the previous version of the legislation, failed to attain assent.

To gain greater certainty of costs and to provide additional clarity about the project, Council approved the following motion at the 2025-FEB-24 Regular Council Meeting:

That Council direct Staff to proceed with Detailed Design and Costing and allocate \$1,800,000 funded by \$1,314,000 from the General Asset Management Reserve Fund, \$162,000 from the Sewer Operating Reserve, and \$324,000 from the Water Operating Reserve to undertake the work. (Option 4 in the report).

Staff initiated an Integrated Project Delivery (IPD) approach as the means of delivering the detailed design and construction of the project. The IPD process brings contractors, designers, and owners together at the start of the design process to collaboratively solve problems with the benefit of real-time pricing and constructability feedback. When used on major projects like the Public Works Yard Updates, this methodology can reduce overall costs, waste, prevent surprises during construction, and the process results in a firm cost to build, not a cost estimate or projection.

The IPD team is currently being assembled, with Staff working towards the goal of having a team fully on-boarded and ready to work in the fall. Staff plan to update Council on progress in 2026, which will include updates on the project scope, detailed design, and contractor-supplied pricing.

Financial Considerations

Staff anticipate costs of \$90 million for the two primary buildings – the Fleet Maintenance and Public Works Admin Buildings. With this option the remainder of the updates could be undertaken independently, are not expected to require borrowing, and could be competed as needed in the future. The IPD process is underway and will provide updated and firm costing for the project, and potentially be ready to adopt a borrowing bylaw in 2026 or early 2027.

RCMP Detachment Expansion

Background

The current RCMP facility was constructed in the 1980's and expanded in 2002. Policing requirements have grown along with Nanaimo's population. The current detachment building has outgrown the operational and space needs of the detachment. Work currently being planned is intended to provide very short-term relief to the overcrowding by renovating parts of the existing detachment and relocating 22 staff to another nearby City-owned building.

The proposed next step involves the development of plans for a new or expanded detachment building on the current site or on an adjacent City-owned lot. The following options will be investigated in detail to determine which provides the immediate best value for the City while ensuring continuity in police service delivery and adaptability for future needs:

1. Renovation and expansion of the existing detachment at 303 Prideaux St. and limited improvements to 575 Fitzwilliam St and 336 Prideaux St.;
2. Construction of an expanded satellite facility at 575 Fitzwilliam St and 336 Prideaux St. and renovation of the existing detachment at 303 Prideaux St.; and,
3. Construction of a new detachment at 575 Fitzwilliam St and 336 Prideaux St. or 303 Prideaux St. and demolition of the existing detachment at 303 Prideaux St.

Financial Considerations

The approved budget for renovations is \$3.3 million including work on the nearby City-owned building completed in 2024. Renovations of the main detachment is expected to begin later this year and be completed in 2026. Previous costing of a new stand-alone facility at a conceptual level was projected in the range of \$270 million. Given the magnitude, Council directed that staff consider other options that would allow the City to meet its contractual obligations to the RCMP.

An Integrated Project Delivery process (IPD) was selected for this project after careful consideration of the City's requirements and through a great deal of consultation with both internal work groups and external affected parties.

The result of IPD will be a well-vetted design that has been rigorously value-engineered every step of the way when compared to a traditional designer led approach. The level of unknown risks will be significantly lower, resulting in less contingency funding required, and the pricing will be real costs, not estimates or projections.

This will allow the City to make decisions on how to proceed with the project with a much greater level of understanding and surety than it presently has with conceptual level designs and 'order of magnitude' cost estimates.

Next Steps

The RCMP facility expansion or replacement is a “must-do” project given the functionality and space challenges with the current facility and contractual obligations to the RCMP.

A current example of an IPD process being successful for an RCMP detachment project can be found in the City of Kamloops. Kamloops is of a similar size to Nanaimo, has a similar community composition to Nanaimo, and has similar policing needs to Nanaimo; with the Kamloops' RCMP detachment hosting nearly identical working groups and staffing levels as Nanaimo's. The Kamloops validated cost estimate, including contingencies is in the order of \$150 million (Attachment C). City of Nanaimo staff are in contact with this project team and closely following progress. In addition to the Kamloops facility, the North Cowichan Regional District RCMP facility was completed with an IPD process, and the Westshore RCMP and Burnaby RCMP facilities are currently underway using an IPD process.

While regional differences and site-specific conditions would likely vary this amount locally, it is in the order of magnitude that staff believe to be reasonable or realistic. As noted previously, the current Nanaimo cost estimate is at a low confidence level, which includes significant contingency due to lack of detail and level of unknown risk.

The Nanaimo RCMP project currently has an available budget of \$1.8 million to start the IPD validation work. As the team is formed, more realistic project budgets are created, and design work progresses, Staff will have a better understanding if additional funding will be required to complete the validation process to produce a firm scope, schedule, and budget for the project. If funding in addition to the existing \$1.8 million is required, the additional funding will either be requested as part of the City's regular project planning and budgeting cycle or by direction from Council, as appropriate based on the timing and complexity of the request.

South End Community Centre

Background

A Feasibility Study is complete for the South End Community Centre. A steering committee worked on concept plans and to identify partnership opportunities in the proposed facility. An environmental scan (interviews with other school districts, community services and community centres already in partnership) assisted with early development of governance and best practices associated with joint use agreements. Based on work to date the facility could be between 4,180m² and 6,040m² (45,000 and 65,000 square feet) in size depending on the uses and partnerships established.

Staff have explored the potential of adding a housing component but at this point the Build BC program is fully subscribed and Staff are not aware of another funding source. As housing will have significant impact on the design and as there are no confirmed funding partners, Staff recommend that the design proceed without housing and focus on a facility to meet recreation, culture and community needs.

On 2025-JUL-07, the City announced that it has acquired land in the Chase River neighbourhood for a future SECC and that the planning for the new community centre will be guided by further community engagement and a Capital Development Plan.

Financial Considerations

Although the scope and size could vary depending on final approved uses and partnerships, it is expected that the capital cost of a facility of this nature could be in the range of \$140-195 million, including significant contingency, appropriate for the early stage of this project. This is known as 'rough order of magnitude' costs. As noted in next steps, fleshing out the final programming, completing schematic designs and costing will refine this amount. There would also be operational cost implications, which could vary depending on factors such as the details of partnership agreements. As the project matures, more detailed cost information will be established.

The land assembly for the SECC had a budget of \$5.1 million with contributions of \$2.5 million coming from the Province of BC's Growing Communities Fund. Further design development and interim cost validation would be the next step and is anticipated to cost \$2 million. The current approved 2025-2029 Financial Plan has no funding allocated to advance to detailed design development.

Next Steps

With site acquisition and planning advanced for this long-standing priority project, the next step is to proceed with a Capital Development (Project Execution) Plan should Council approve the funding. The Capital Development Plan would include schematic designs, financial analysis, Class 'C' cost estimate, further public engagement, risk management planning, project delivery assessment, transportation impact analysis, zoning analysis and provide opportunity to confirm partners. Staff is seeking direction from Council to proceed and funding to undertake the work.

Waterfront Walkway - Departure Bay Section

Background

The Waterfront Walkway project has been identified in several Council Strategic Plans. In 2017, the City completed an overall Implementation Plan for the creation of a continuous walkway from Departure Bay to the Nanaimo River Estuary. The plan was completed with significant positive input from the community and revealed strong public support for the development of the waterfront walkway.

In 2019, Staff developed a detailed plan for the waterfront walkway using a green shores approach between the BC Ferries Terminal in Departure Bay and Departure Bay Beach. This included archeological, geotechnical, environmental, and coastal erosion specialists providing their input to the project. The project has been presented to Snuneymuxw First Nation (SFN), the Department of Fisheries and Oceans, and the Province of BC to gain feedback and help steer the design. The green shores approach accounts for sea level rise, mitigates potential for steep slope erosion, and restores original foreshore habitat.

The project is supported in the City Plan through a Connected, Green, Empowered and Prosperous Nanaimo lens.

Financial Considerations

Preliminary construction costs were determined to be in the range of \$30 to \$38 million in 2022. The project costs in 2025 are now anticipated to be closer to \$40 million, given recent cost escalation and updated estimate. This estimate excludes an \$8 million bond required by the

Department of Fisheries and Oceans for foreshore restoration. This amount would come back to the City at the end of 5 years.

Next Steps

Staff are of the opinion that planning for this long-standing priority project has sufficiently advanced such that the next step is to proceed with acquisitions and obtaining approvals. Staff will take direction from Council as to the timing and priority to proceed with this project. Should Council wish to proceed, Staff will confirm costs and timeline, and prepare a borrowing bylaw for Council's consideration at a future Council meeting.

Beban Park Master Plan Implementation Plan

Background

Beban Park is a major gathering place for recreational, sporting, and social events for the City and Region.

The Beban Park Master Plan includes a number of recommendations for potential facility updates, improvements, and potential new facilities on site. The site provides opportunity for new facilities in partnership with sport, culture and other recreational and social organizations.

A review of potential new infrastructure at Beban Park was undertaken and examples of new recreational or social space that could be built at Beban Park include:

- Multi-purpose indoor facility for field (turf) sports with option to hard surface for court sports, fair and agricultural exhibits and large indoor public gatherings;
- Athletics and Sport Training Centre for training and competitions as well as other sports/activities such as gymnastics, school programs and children and seniors physical literacy.
- Indoor Activity Pavilion to support events such as farmer's markets, emergency shelter for extreme heat or cold events, rentable hall or gathering space, as well as an indoor facility for pickleball, badminton, tennis and three-on-three basketball;
- Renovated Agriplex Barn for equestrian activities as well as fair events.
- Beban Pool improved accessibility by relocating the fitness centre to the ground floor including the addition of leisure space and installation of an accessible hot tub.

Financial Considerations

A Class 'D' estimate was completed in June 2025 for the new infrastructure identified in the Beban Park Master Plan. The Class 'D' costing ranges between \$108 million and \$190 million and depends on what scope of work is undertaken. A new fitness centre with leisure space and new hot tub has an estimated cost of \$17.1 million.

Next Steps

Staff are of the opinion that the Beban Park Master Plan provides sufficient direction that if Council elected to proceed with one or more components staff could provide further details and cost estimates and return to a future Council meeting.

Other Future Needs – Facility Master Plan

As is readily apparent, substantial investment is on the horizon to sustain existing facilities and build needed new amenities to serve a growing community. Staff recommend undertaking a process to consider levels of service provided by Nanaimo's many facilities, define changes to levels of service, and from there developing a Facility Master Plan. A master plan for facilities would help guide future priorities and balance decisions between sustaining existing facilities and how best to incorporate new facilities. Such a plan would illustrate timing, level of service and priority and support future decision making by Council.

There are considerable future funding pressures to maintain existing infrastructure, facilities and services as well as adding new facilities based on the City's growth and needs as identified in City Plan. Considering the aging condition of some facilities, the operational needs of the City and the sustainment/enhancement of services, the following items are on the short to medium horizon:

- Vancouver Island Conference Centre – asset renewal
- Beban Park Complex Facility Sustainment – asset renewal
- Future Emergency Services – new Fire Station
- Stadium District – washrooms, change rooms, parking, artificial turf
- Parks and Trails
- Water Supply Dams – seismic upgrades on South Fork dam in early 2030's; and new dam on the horizon for potential future borrowing (more than 25 years out)
- Other Cultural and Recreation Venues
- Other Facilities – 100 buildings requiring sustainment and renewal

CONCLUSION

Each of these potential projects has merit and benefit the community; however, some have a more direct community use (e.g. Community Centre), whereas others are necessary for continue basic services (e.g. Public Works Yard). Next steps and timing for each potential major project will differ. The information within this report is an overview to set the context and inform future decisions on specific projects or borrowing. Council is now being asked for direction and decisions on one or more of these projects moving forward.

NEXT STEPS – ROADMAP FOR BUILDING FOR THE FUTURE

As outlined in this report, there are several City projects and initiatives that are anticipated to require borrowing in the years and decades ahead. While every effort has been made to bring projects forward and complete appropriate due diligence, it is not possible to have each potential project at the same level of maturity. For example, once a cost estimate has been prepared, it has a shelf life. This means that at a given point in time, there will be numerous potential projects to consider; however, they will not have the same level or quality of information to compare.

Given the competing priorities Staff are of the opinion that establishing immediate priority projects along with next steps and a timeline for key decisions is critical at this point.

In developing this framework Staff recognize:

- The priorities of our growing community as confirmed in CityPlan and the associated IAP (integrated action plan),
- The need for fiscal responsibility in both individual projects and in ensuring adequate borrowing capacity for longer term projects,
- That investment in project design assists with cost certainty, and
- That having projects with detailed designs and budgets are more likely to make a project eligible for future grants.

Based on the above criteria Staff are recommending the following:

- That the framework recognize the current priority projects for long term borrowing as the Public Works Yard, the RCMP Detachment Expansion and the South End Community Centre,
- That the Public Works Yard Update project complete the Integrated Project Delivery (IPD) work underway and return to Council in early 2026 with confirmation of project scope, detailed design, and contractor-supplied pricing. At that point Council will be able to consider borrowing under the recently amended assent free rules with borrowing starting in the Fall of 2026.
- That the RCMP Detachment Expansion project proceed with Integrated Project Delivery (IPD) with funding from previously approved budgets. This work will result in a confirmed design and costing for Council's consideration in 2027 with borrowing projected to start in 2028.
- That \$2 million be allocated to advancing the Capital Development Plan of a South End Community Centre that will accommodate recreational, cultural and community needs. This work will result in a confirmed design and costing for Councils consideration in early 2027. Depending on how approval of the electorate is sought, borrowing is projected to start in late 2027 or 2028.
- That consideration of the Waterfront Walkway extension and the Beban Park Improvements be deferred until the detailed design and costing of the priority projects are completed in early 2027. At that point Council may wish to bundle one or more of these projects when seeking borrowing approval from the electorate.

Table 1: Project Summary and Potential Borrowing Timeline

Projects	Potential Range \$M	Level of Confidence in Cost	Potential Borrowing Timeline									
			2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Priority Projects - Tier 1												
Public Works Yard Updates	\$90.0M	Moderate										
RCMP Detachment Expansion	\$150M - \$270M	Low										
South End Community Centre	\$140.0M - \$195.5M	Low										
Priority Projects -Tier 2												
Waterfront Walkway - Departure Bay	\$40.0M	Moderate										
Beban Park Master Plan Implementation	\$125.0M - \$207.5M	Low										
Emerging Projects												
Future Fire Station	\$30.0M	Low										
South Fork Dam Upgrades*	\$65.0M	Low										

* Note: The borrowing timeline for the South Fork Dam Upgrades is estimated over 2035 - 2037

OPTIONS

1. That the Finance and Audit Committee recommend that Council:
 1. Direct Staff to update Council's Debt Management Policy to allow for long-term borrowing without electoral approval when the City is within the allowable assent free borrowing limit.
 2. Direct Staff to proceed a Capital Development (Project Execution) Plan and costing and allocate \$2 million funded by \$675,000 from the Growing Communities Fund and \$1,325,000 Special Initiatives Reserve
 3. Endorse the Next Steps as outlined in this report dated 2025-JUL-16.
- The advantages of this option:
 - i. Council would be able to borrow funding for one or more project without requiring electoral approval
 - ii. Projects could be advanced earlier without needing time and funding for a referendum or an Alternative Approval Process.
 - iii. The development of a Capital Development Plan for the SECC is identified in the Feasibility Study next steps. It will provide updated schematic designs, financial analysis, and Class 'C' estimate, further public engagement, risk management planning, delivery method assessment, transportation impact analysis and zoning analysis developing a more fulsome understanding of the overall project.
- The disadvantages of this option:

- i. Would limit the ability of taxpayers to influence the decision to borrow for any project that was undertaken within the elector approval free allowable limit.
 - ii. Funding used for the SECC Capital Development Plan will not be available for other projects or initiatives.
 - iii. The \$1,325,000 Special Initiatives Reserve funding will come from the \$4 million allocated from the 2024 surplus. This money was most recently considered for funding the Loudon Park Improvement Project. If the Loudon Park Improvements Project moves forward and needs additional funding, other funding sources would need to be identified for that project.
 - Financial Implications:
 - i. Funding is available from the Growing Communities Fund and the Special Initiatives Reserve to fund the SECC Capital Development Plan.
 - 1. Growing Communities Fund - The Growing Communities Fund would be fully allocated with a revised projected 2026 closing balance of the reserve is \$3,712.
 - 2. Special Initiatives Reserve - \$2,675,000 of the \$4,000,000 that Council allocated from 2024 surplus for Council priority projects would still be available to fund other priority projects.
 - ii. The 2025-2029 Financial Plan would be amended to include this project.
2. That the Finance and Audit Committee provide alternative direction. |

SUMMARY POINTS

- The City has forecasted the need for various major potential projects, some of which are critical to essential services.
- This report provides a brief update on the background and scope on each project; financial considerations and next steps.
- The Province recently announced changes to the Municipal Liabilities Regulation and Short Term Capital Borrowing Regulation that increases a municipality’s ability to borrow without elector approval.
- Based on current MFABC indicative interest rate of 4.78% amortized over 20 years, with the new borrowing changes the City could now borrow up to approximately \$185 million without elector approval.
- With the SECC site acquisition completed, the next step is to proceed with a Capital Development Plan.
- Project timing and borrowing requirements will unfold over the next decade.

ATTACHMENTS:

ATTACHMENT A: COU-234 Debt Management Policy

ATTACHMENT B: Ministry of Housing and Municipal Affairs Circular No. 25:11

ATTACHMENT C: Kamloops vs Nanaimo Replacement RCMP Detachment Project Comparison

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