

DATE OF MEETING JULY 22, 2024

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**SUBJECT NANAIMO OPERATIONS CENTRE (PUBLIC WORKS YARD)  
FUNDING OPTIONS**

## **OVERVIEW**

### **Purpose of Report**

To provide Council with options to fund the Nanaimo Operations Centre (Public Works Yard) project.

### **Recommendation**

That Council direct Staff to proceed with one of the presented funding options for the Nanaimo Operation Centre (Public Works Yard) project.

## **BACKGROUND**

The City's investment in infrastructure supports service delivery of needed and desired services to the community. The investment needed to maintain existing assets combined with the ongoing needs of a growing community, both physical and in terms of liveability, can be significant.

The 20 Year Investment Plan and Asset Management Plan Update presented to Council in June 2023 projected investment over the next twenty years of \$2.6 billion, a \$999.1 million funding shortfall and an estimated replacement cost of the City's infrastructure of \$4.8 billion (2021).

Recommendations in the report included funding major capital projects under development from borrowing subject to Council and electoral approval. This includes the Nanaimo Operations Centre (NOC).

The City's project planning horizon is long-term and includes comprehensive condition assessment of current infrastructure, future growth needs, and strategic initiatives. On an annual basis, ten-year project plans are updated as project scope, timing, and cost estimates are refined. Funding for projects comes from a number of sources including an allocation of annual property taxes, operating reserves, statutory reserve funds, grants, private contributions and borrowing.

Reserves provide the largest funding source for projects and the City has a Reserve Policy that governs the development, maintenance and use of the reserves including the requirement of minimum reserve balances where appropriate.

City's reserves are provided in the following framework and the current 2024 projected closing balance is \$164.4 million:

- Financial Stability Reserves: reserves to mitigate specific risks or provide funding for future costs - \$25.5 million
- Equipment Reserves: reserves that provide funding for equipment replacement - \$13.0 million
- Infrastructure Reserves: these reserves are the primary funding source for infrastructure renewal - \$59.3 million
- Parking Reserves: provide funding for renewal or upgrades to parking infrastructure/amenities or parking studies - \$1.2 million
- Property Acquisition Reserves: reserves for the purchase and sale of land - \$4.2 million
- Strategic Reserves: provide funding for strategic initiatives and investment identified by Council - \$4.2 million
- Other Reserves: reserves that fulfill either a specific administrative function, comply with a bequest or are for short-term purposes - \$0.5 million
- Development Cost Charges Reserves: specific reserves with contributions from developers to fund specific infrastructure projects required due to growth - \$56.5 million

Borrowing is considered for major projects that will benefit future residents based on the assumption that since future residents will benefit from the projects they should share in the costs by paying the debt servicing costs through future property taxes.

Staff reviewed a variety of options for the funding of the NOC.

### Funding from Reserves

The three most appropriate reserves the NOC project could be funded from are the General Asset Management Reserve Fund (GAMR), the General Capital Reserve and the Strategic Infrastructure Reserve Fund (SIR). The combined 2024 projected closing balance of these reserves is \$20.8 million. The GAMR and SIR both have minimum reserve balance requirements of \$6.1 million and \$0.3 million respectively. As well, the annual debt servicing for Fire Station #1 is funded from the GAMR.

The Community Works Reserve Fund was not previously considered as a funding source as details of the new agreement and funding amounts were not available. The City recently received the new program guidelines for the 2024 - 2034 Canada Community Building Fund BC (Community Works Reserve Fund) agreement. Public works buildings are not an eligible infrastructure funding type, however based on the new agreement and confirmation of funding amounts, staff have reviewed funding options for the 2025 – 2029 Draft Project Plan. Staff are recommending that the Beban Complex Roof project in 2025 and a portion of the Norwell Drive project in 2026, both of which were previously funded from the GAMR, be funded from the Community Works Reserve Fund allowing for \$10.8 million to be allocated to NOC from the GAMR. In addition, a sewer growth (Sewer DCC) project will be partially funded from Community Works funding in 2025 to help reduce the funding pressures on Sewer DCCs and support housing development. A cycling lane will also be added to the Norwell Drive project in 2026 to support active transportation. This will fully allocate the new Community Works funding to the end of 2026.

The GAMR is funded from an annual allocation of property taxes and currently has a projected 2024 closing balance of \$13.9 million. This reserve has a minimum balance requirement and is

the major source of funding for general funded renewal projects, funds the City's share of transportation, drainage and parks developer cost charge (DCC) projects and funds the debt servicing for Fire Station #1. As per above, staff have identified two projects that the funding can be shifted to the Community Works Reserve Fund providing two funding options that would not require current planned projects to be reprioritized:

- Allocate \$10.8 million from the reserve to reduce external borrowing and fund a portion of debt servicing for NOC from the reserve; or
- Allocate \$16.8 million from the reserve to reduce external borrowing.

The General Capital Reserve has no dedicated funding source with contributions coming from an allocation of surplus. The current projected 2024 closing balance of \$5.0 million could be allocated to the project or the reserve balance could be maintained to allow the City to respond to other opportunities.

The SIR is funded from funding received under the Fortis Operating Agreement and by 67% of the casino revenue sharing the City receives. This reserve has a minimum balance requirement as the funding source for the reserve can vary based on economic conditions and funding is not guaranteed. This reserve is allocated by Council to support strategic initiatives and capital projects. On an annual basis Council funds \$600,000 from this reserve for property acquisition and \$300,000 for Unallocated Pedestrian Improvements. The current projected 2024 closing balance is \$1.9 million. Council could allocate funding from the reserve to the project, or the reserve balance could be maintained to allow Council to fund other strategic priorities and capital projects.

#### Internal Borrowing from Reserves

Approxiametely 85% of the projected closing balance of \$164.4 million is in statutory reserves which are governed by a bylaw.

Sections 189 (4.1) and (4.2) of the *Community Charter* govern borrowing between capital reserve funds. These subsections allow borrowing between any capital reserves, including those established for DCCs. Section 189 (4.2) of the *Community Charter* provides as follows:

- “189 (4.2) If money from one reserve fund is used under subsection (4.1) for the purposes of another reserve fund, the municipality must repay to the first reserve fund, no later than the time when the money is needed for the purposes of that reserve fund,
- (a) the amount used, and
  - (b) an amount equivalent to the interest that would have been earned on the amount used had it remained in the first reserve fund.”

The City currently has internal borrowing from the Drainage DCC Reserve Fund for a number of Sewer DCC projects. Staff would not recommend any additional internal borrowing from statutory reserves beyond the currently planned borrowing for Sewer DCC's to ensure the funding is available when required by the first reserve.

The City has several operating reserves however only two have projected 2024 closing balances over \$10.0 million. The Sewer Operating Reserve has a projected 2024 closing balance of \$11.8 million with a minimum balance requirement of \$2.1 million (combined with the Sewer Asset

Management Reserve Fund) and the General Financial Stability Reserve has a projected 2024 closing balance of \$17.0 million with a minimum balance requirement of \$17.0 million.

The Sewer Operating Reserve is funded from annual net operating allocations from the Sewer Operating Fund. This reserve provides funding for studies, condition assessment programs and renewal or new/upgraded infrastructure required to maintain levels of service. Staff would not recommend internal borrowing from this reserve as currently the Sewer DCC reserve has significant funding challenges. Reducing the overall available sewer funding will limit Council's options in addressing growth related challenges to sewer infrastructure.

The General Financial Stability Reserve is funded through an allocation of surplus or a budget allocation. Post employment benefits are funded from this reserve.

Financial stability reserves ensure the ongoing financial stability and fiscal health of city operations. As per the City's reserve policy all appropriations from these reserves are to be considered in accordance with the following priorities:

1. Operating and Environmental Emergencies
  - a. These appropriations are the highest priority and are based on public safety and maintenance of current levels of service.
2. Revenue and Operating Expenditures Contingency
  - a. These appropriations are intended to stabilize the impacts of cyclical revenue downturns and cost increases that are largely temporary and not within the City's ability to adjust in the short-term.

The Government Finance Officers Association (GFOA) recommendation is for between 45 and 90 days of working capital. In 2025, the City's minimum balance requirement of \$17.0 million in the General Financial Stability Reserve will be equivalent to 45 days of operating expenditures in the general fund.

Based on the City's reserve policy, financial planning processes will strive to maintain the recommended target minimum reserve balances for the Five-Year Financial Plan. Annual allocation of General Operating Fund, Sewer Operating Fund and Water Operating Fund surplus will prioritize replenishment of reserves to minimum target balances. Internal borrowing from the General Financial Stability Reserve would require the City to budget to repay the funds over a reasonable time frame. As well, repayment of the reserve would be the priority of any general operating surplus until the minimum balance is achieved.

Internal borrowing from the General Financial Stability Reserve will reduce the interest costs related to borrowing however it will also reduce investment income. As well, it will reduce the flexibility of City to respond to unanticipated events. Depending on the time frame repayment is budgeted over, the internal borrowing may not result in a significant difference to property tax increases versus external borrowing and in fact may result in a higher increase in the short-term depending on what is considered a reasonable timeframe for repaying the reserve. Internal borrowing from an operating reserve would reduce the overall cost of borrowing, however the loss in investment income would need to be netted against any savings.

### External Borrowing

The City currently has low debt levels and at December 31<sup>st</sup> was at 12.3% of its projected liability servicing limit. Outstanding debt at December 31, 2023 was \$38.2 million with borrowing on a number of debt issues retiring in the next several years including the Port of Nanaimo Centre (VICC) in 2026 and 2027, Fire Station #4 in 2027 and short-term sanitation borrowing in 2025 and 2028.

Major projects that will benefit future residents are a good candidate for borrowing based on the assumption that since future residents will benefit from the projects, they should share in the costs by paying the debt servicing costs through future property taxes.

The 20 Year Investment Plan was based on and included the recommendation to use borrowing for the construction of NOC.

### Funding from Property Taxation

The funding of a major capital project from property taxation would result in significant short-term increases to property taxes to generate the necessary funding and/or significant decreases to levels of service to generate expenditure savings to be reallocated to the project. Staff would not recommend this strategy when external borrowing is an option. |

## **DISCUSSION**

Staff have prepared four (4) funding options for Council's consideration:

1. Fund \$16.8 million from the GAMR and \$73.2 million from external borrowing with debt servicing funded by property taxation.
2. Fund \$10.8 million from the GAMR and \$79.2 from external borrowing with debt servicing funded from property taxation and the GAMR.
3. Fund \$90.0 million from external borrowing with debt servicing funded from property taxation and the GAMR.
4. Fund \$90.0 million from external borrowing with debt servicing funded from property taxation.

For each option, the projected impact to a typical household and the estimated cost per \$100,000 of assessed value is shown. The projected impact is based on a typical home valued at \$783,808, based on current (2024) 1% of taxes, an interest rate of 4.58% and assumes the full amount is borrowed for each option. The impact, to a typical home, will increase gradually as the borrowing occurs with the total projected impact shown in the options occurring in the year after the final borrowing occurs (2031).

In addition, for each option, the revised projected property tax increases are shown. The tables show the current projected property tax increases based on the approved 2024 – 2028 Financial Plan and the revised projected property tax increases forecasts the property tax rate including the applicable debt servicing for the option. As the borrowing timeframe on all options extends beyond the current Five (5) Year Financial Plan, there will be an impact in 2029 and 2030 to property taxes to fund the debt servicing costs associated with the applicable borrowing.

The City plans to only borrow the funds required, and timing will be based on cash flow requirements for the project. Each borrowing will be for a 20-year amortization. Generally, the interest rate is fixed for the first ten years and is reset after ten years and again five years later at 15 years. The actual cost of borrowing may vary from the projections based on the interest rate in effect at the time of borrowing and at the reset points. The projections include a conservative increase in the property tax base due to community growth. If the growth is higher or lower than the estimate, this will impact the projected property tax increase.

Attachment A provides a summary of all options.

Option #1

\$16.8 million would be funded from the GAMR and \$73.2 million from external borrowing.

Debt servicing would be funded from property taxation, which would result in an estimated yearly cost per household for the typical home of \$113 or an estimated cost of \$14 per \$100,000 of assessed value.

The revised project property tax increases based on the approved 2024 – 2028 Financial Plan are:

	2024	2025	2026	2027	2028
Projected Property Tax Increases	7.7%	7.2%	4.1%	2.5%	2.7%
Revised Projected Property Tax Increases	7.7%	7.2%	4.2%	2.9%	3.8%

Considerations:

- Lowest total cost of borrowing option.
- Of the four options provides the City with the most future borrowing capacity.
- No long-term funding commitment from the GAMR.
- Community Works funding will be fully allocated to the end of 2026.
- The 20 Year Investment Plan and Asset Management Plan Update recommendations included funding major capital project under development including NOC from borrowing. Allocating funding from the GAMR will reduce the funding available for other infrastructure projects thereby increasing the projected infrastructure funding gap and may require other projects to be reprioritized based on available funding.

Option #2

\$10.8 million would be funded from the GAMR and \$79.2 million from external borrowing.

Debt servicing would be funded 75% from property taxation and 25% from the GAMR, which would result in an estimated yearly cost per household for the typical home of \$92 or an estimated cost of \$12 per \$100,000 of assessed value.

The revised projected property tax increases based on the approved 2024 – 2028 Financial Plan are:

	2024	2025	2026	2027	2028
Projected Property Tax Increases	7.7%	7.2%	4.1%	2.5%	2.7%
Revised Projected Property Tax Increases	7.7%	7.2%	4.2%	2.9%	3.5%

Considerations:

- This option results in the lowest property tax increase to the typical home.
- Commits GAMR funding until 2049 for debt servicing, which may impact project prioritization.
- Community Works funding will be fully allocated to the end of 2026.
- The 20 Year Investment Plan and Asset Management Plan Update recommendations included funding major capital project under development including NOC from borrowing. Allocating funding from the GAMR will reduce the funding available for other infrastructure projects thereby increasing the projected infrastructure funding gap and may require other projects to be reprioritized based on available funding.

Option #3

\$90.0 million would be funded from external borrowing.

Debt servicing would be funded 75% from property taxation and 25% from the GAMR, which would result in an estimated yearly cost per household for the typical home of \$104 or an estimated cost of \$13 per \$100,000 of assessed value.

The revised projected property tax increases based on the approved 2024 – 2028 Financial Plan are:

	2024	2025	2026	2027	2028
Projected Property Tax Increases	7.7%	7.2%	4.1%	2.5%	2.7%
Revised Projected Property Tax Increases	7.7%	7.2%	4.5%	3.0%	3.5%

Considerations:

- Options #3 & #4 result in the highest total cost of borrowing.
- Commits GAMR funding until 2049 for debt servicing, which may impact project prioritization.
- The 20 Year Investment Plan and Asset Management Plan Update recommendations included funding major capital project under development including NOC from borrowing. Allocating funding from the GAMR will reduce the funding available for other infrastructure projects thereby increasing the projected infrastructure funding gap and may require other projects to be reprioritized based on available funding.

Option #4

\$90.0 million would be funded from external borrowing.

Debt servicing would be funded from property taxation, which would result in an estimated yearly cost per household for the typical home of \$139 or an estimated cost of \$18 per \$100,000 of assessed value.

The revised projected property tax increases based on the approved 2024 – 2028 Financial Plan are:

	2024	2025	2026	2027	2028
Projected Property Tax Increases	7.7%	7.2%	4.1%	2.5%	2.7%
Revised Projected Property Tax Increases	7.7%	7.2%	4.6%	3.2%	3.8%

Considerations:

- Options #3 & #4 result in the highest total cost of borrowing.
- No long-term funding commitment from the GAMR.
- Supports the 20 Year Investment Plan and Asset Management Plan Update recommendations which recommended that NOC be funded with the assumption debt servicing would be funded from property taxation.

**OPTIONS**

1. That Council direct Staff to proceed with one of the presented funding options for the Nanaimo Operation Centre (Public Works Yard) project.

**SUMMARY POINTS**

- The 20 Year Investment Plan and Asset Management Update recommendations included funding major capital projects under development from borrowing subject to Council and electoral approval. This includes the Nanaimo Operations Centre.
- Staff have reviewed a variety of funding options for the Nanaimo Operations Centre project and have presented four options for Council's consideration.
- Borrowing is considered for major projects that will benefit future residents based on the assumption that since future residents will benefit from the projects they should share in the costs by paying the debt servicing costs through future property taxes.

**ATTACHMENTS:**

Attachment A: Funding Scenarios Summary.



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Richard Harding  
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**Nanaimo Operations Centre  
Funding Scenarios Summary  
Based on 2024 - 2028 Financial Plan**

**Assumptions:**

Debt servicing based on 20 year amortization at 4.58% @ June 4, 2024  
Estimated cost per household is for the typical home valued at \$783,808  
Budget excludes costs and funding allocated to date

**Option #1**

Budget: \$90.00 million  
Funding: \$16.80 million General Asset Management Reserve Fund, \$73.20 million borrowing  
Anticipated Borrowing: \$7.105 million 2026, \$25.18 million 2027, \$24.28 million 2028, \$16.635 million 2029  
Debt Servicing Funding By: Property taxation

**Projected Impact to the Typical Home**

Estimated cost per household for the typical home: \$ 113 <sup>1,2</sup>  
Estimated cost per \$100,000 of assessed value: \$ 14 <sup>1,2</sup>

	2024	2025	2026	2027	2028
Projected Property Tax Increases	7.7%	7.2%	4.1%	2.5%	2.7%
Revised Projected Property Tax Increases	7.7%	7.2%	4.2%	2.9%	3.8%

**Option #2**

Budget: \$90.00 million  
Funding: \$10.80 million General Asset Management Reserve Fund, \$79.20 million borrowing  
Anticipated Borrowing: \$13.105 million 2026, \$25.18 million 2027, \$24.28 million 2028, \$16.635 million 2029  
Debt Servicing Funding By: 75% Property taxation, 25% General Asset Management Reserve Fund

**Projected Impact to the Typical Home**

Estimated cost per household for the typical home: \$ 92 <sup>1,2</sup>  
Estimated cost per \$100,000 of assessed value: \$ 12 <sup>1,2</sup>

	2024	2025	2026	2027	2028
Projected Property Tax Increases	7.7%	7.2%	4.1%	2.5%	2.7%
Revised Projected Property Tax Increases	7.7%	7.2%	4.2%	2.9%	3.5%

**Option #3**

Budget: \$90.00 million

Funding: \$90.00 million borrowing

Anticipated Borrowing: \$7.27 million 2025, \$16.635 million 2026, \$25.18 million 2027, \$24.28 million 2028, \$16.635 million 2029

Debt Servicing Funding By: 75% Property taxation, 25% General Asset Management Reserve Fund

**Projected Impact to the Typical Home**

Estimated cost per household for the typical home: \$ 104 <sup>1,2</sup>

Estimated cost per \$100,000 of assessed value: \$ 13 <sup>1,2</sup>

	2024	2025	2026	2027	2028
Projected Property Tax Increases	7.7%	7.2%	4.1%	2.5%	2.7%
Revised Projected Property Tax Increases	7.7%	7.2%	4.5%	3.0%	3.5%

**Option #4**

Budget: \$90.00 million

Funding: \$90.00 million borrowing

Anticipated Borrowing: \$7.27 million 2025, \$16.635 million 2026, \$25.18 million 2027, \$24.28 million 2028, \$16.635 million 2029

Debt Servicing Funding By: Property taxation

**Projected Impact to the Typical Home**

Estimated cost per household for the typical home: \$ 139 <sup>1,2</sup>

Estimated cost per \$100,000 of assessed value: \$ 18 <sup>1,2</sup>

	2024	2025	2026	2027	2028
Projected Property Tax Increases	7.7%	7.2%	4.1%	2.5%	2.7%
Revised Projected Property Tax Increases	7.7%	7.2%	4.6%	3.2%	3.8%

<sup>1</sup>Based on 2024 1% of taxes, average Class 1 change, and for complete borrowing

<sup>2</sup>Rounded to nearest dollar



Nanaimo Operations Centre (Public Works Yard)  
Funding Options  
July 22, 2024

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## Purpose

- To provide Council with options to fund the Nanaimo Operations Centre (Public Works Yard) project.
- Seek direction on a funding option for the Nanaimo Operations Centre (Public Works Yard) project.

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## Nanaimo Operations Centre (Public Works Yard)

At the 2024-JUN-24 GPC meeting, the Committee recommended:  
*That Council direct Staff to proceed with the 'Highest Needs in Single Phase' option.*  
*That Council direct Staff to look at other funding options with respect to debt servicing.*

This option would see the construction of the Fleet Maintenance and Administration buildings as well as storm water management infrastructure.

**Projected Budget:** \$90 million

**Funding Source:** Decision was deferred to the 2024-JUL-22 Council Meeting.




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## Nanaimo Operations Centre (Public Works Yard)




Public Works Admin Building



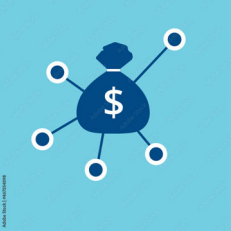
Fleet Maintenance Building

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## Funding Sources Available

- Reserves
  - General Asset Management Reserve Fund (GAMR)
  - General Capital Reserve
  - Strategic Infrastructure Reserve Fund
- Internal Borrowing from Reserves
  - Sewer Operating Reserve
  - General Financial Stability Reserve
- External Borrowing
- Property Taxation



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## Funding Options: \$90 million Single Phase Project

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## Option 1:

	2024	2025	2026	2027	2028
Projected Property Tax Increases	7.7%	7.2%	4.1%	2.5%	2.7%
Revised Projected Property Tax Increases	7.7%	7.2%	4.2%	2.9%	3.8%

**Funding Source:**


- \$16.8 million from the General Asset Management Reserve Fund (GAMR)
- \$73.2 million from external borrowing

**Debt Servicing Funding:**

- Property Taxation

**Considerations:**

- Lowest total cost of borrowing option
- Provides the most future borrowing capacity for City
- No long-term commitment from GAMR
- Community Works funding will be fully allocated to the end of 2026
- Funding gap identified in 20 Year Asset Management Plan Update will increase



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## Option 1:

**Motion:**

That Council direct Staff to proceed with the Nanaimo Operations Centre (Public Works Yard) project with funding of \$16.8 million from General Asset Management Reserve Fund and \$73.2 million from external borrowing with debt servicing funded by property taxation.

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## Option 2:


	2024	2025	2026	2027	2028
Projected Property Tax Increases	7.7%	7.2%	4.1%	2.5%	2.7%
Revised Projected Property Tax Increases	7.7%	7.2%	4.2%	2.9%	3.5%

**Funding Source:**

- \$10.8 million from the General Asset Management Reserve Fund (GAMR)
- \$79.2 million from external borrowing

**Debt Servicing Funding:**

- Property Taxation – 75%
- GAMR – 25%



**Considerations:**

- Lowest property tax increase to the typical home
- Commits GAMR funding until 2049 for debt servicing
- Community Works funding will be fully allocated to the end of 2026
- Funding gap identified in 20 Year Asset Management Plan Update will increase

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## Option 2:

**Motion:**

That Council direct Staff to proceed with the Nanaimo Operations Centre (Public Works Yard) project with funding of \$10.8 million from General Asset Management Reserve Fund and \$79.2 million from external borrowing with debt servicing funded by property taxation at 75% and the General Asset Management Reserve Fund at 25%.

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## Option 3:


	2024	2025	2026	2027	2028
Projected Property Tax Increases	7.7%	7.2%	4.1%	2.5%	2.7%
Revised Projected Property Tax Increases	7.7%	7.2%	4.5%	3.0%	3.5%

**Funding Source:**

- \$90 million from external borrowing

**Debt Servicing Funding:**

- Property Taxation – 75%
- GAMR – 25%



**Considerations:**

- Options 3 & 4 result in the highest total cost of borrowing
- Commits GAMR funding until 2049 for debt servicing
- Funding gap identified in 20 Year Asset Management Plan Update will increase

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## Option 3:

**Motion:**

That Council direct Staff to proceed with the Nanaimo Operations Centre (Public Works Yard) project with funding of \$90.0 million from external borrowing with debt servicing funded by property taxation at 75% and the General Asset Management Reserve Fund at 25%.

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## Option 4:


	2024	2025	2026	2027	2028
Projected Property Tax Increases	7.7%	7.2%	4.1%	2.5%	2.7%
Revised Projected Property Tax Increases	7.7%	7.2%	4.6%	3.2%	3.8%

**Funding Source:**

- \$90 million from external borrowing

**Debt Servicing Funding:**

- Property Taxation



**Considerations:**

- Options 3 & 4 result in the highest total cost of borrowing
- No long-term commitment from GAMR
- Supports the funding recommendation in the 20 Year Asset Management Plan Update

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## Option 4:

**Motion:**

That Council direct Staff to proceed with the Nanaimo Operations Centre (Public Works Yard) project with funding of \$90.0 million from external borrowing with debt servicing funded by property taxation.

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## Next Steps

- Come back to the 2024-JUL-29 Special Council meeting with a borrowing bylaw based on the Committee's funding choice.
- Public engagement through Summer/Fall 2024
- AAP in Fall 2024



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## Questions



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