



**RDN
Taxpayers
Alliance**

Public Presentation
It is time for Collective ACTION

November 2025



Who We Are?

We are a group of Residents and Neighbourhood Associations from across the Regional District of Nanaimo (RDN) who are members in the RDN Taxpayers Alliance.

Why Have We Come Together?

We formed because of continued 'Excessive RDN Tax Increases' that are outpacing inflation, regional growth and, most importantly, families' income growth.

This is straining families' budgets, undermining their financial confidence, and resulting in hardship



2026-2030 RDN Proposed 5 Yr Plan Assessment Highlights

Based on 2026-2030 Amended Financial Plan – Consolidated Financials



A Trend of Excessive Unsustainable Annual Tax Increases Started in 2022 and continues

Total RDN Tax Requisition

2020

\$62,186,851

2030

\$146,251,475



+84,064,624

+135%

- Inflation for same period 31.9%
- Avg. Annual Growth Rate 10.0%
- Avg. Annual Growth 2014-2019 4.7%



The RDN's 2026-2030 5 Yr. Plan, reflects some improvement, however is still increasing 53.8% over 5 years a rate 5.1 times inflation.

	2024-2028 Financial Plan			2025-2029 Financial Plan			2026-2030 Financial Plan		
Year	Total Tax Req.	Annual \$ Chg.	% Chg.	Total Tax Req.	Annual \$ Chg.	% Chg.	Total Tax Req.	Annual \$ Chg.	% Chg.
2023	\$ 78.6								
2024	\$ 87.6	+ 9.0	11.4%						
2025	\$101.3	+13.7	15.7%	\$95.1	\$7.5	8.6%			
2026	\$111.4	+10.0	9.9%	\$108.2	\$13.0	15.6%	\$102.3	\$7.2	7.5%
2027	\$120.1	+ 8.9	8.0%	\$123.4	\$15.3	11.4%	\$117.4	\$15.2	14.8%
2028	\$129.5	+ 9.3	7.8%	\$133.9	\$10.4	8.7%	\$127.0	\$9.5	8.1%
2029				\$144.8	\$11.0	8.4%	\$136.8	\$9.9	7.8%
2030							\$146.3	\$9.4	6.9%

5 YEAR TAXPAYER IMPACT	+64.7% vs. +10.4% for inflation	+66.9% vs. +10.4% for inflation	+53.8% vs. +10.4% for inflation
Incremental Out-of Pocket	\$ 157,097,583	\$ 174,952,820	\$ 154,500,000
Inflation Driven Increase	\$ 24,218,166	\$ 26,988,621	\$ 29,408,000
Excess Out-Of-Pocket	\$ 132,879,417	\$ 147,964,199	\$ 125,092,000



RDN Property Taxes still planned to grow at 5.1 times the rate of inflation, 6.3 times population growth and 3.2 times wage growth

	2024	2025	2026	2027	2028	2029	2030	5 yr. % Chg
Total RDN Tax \$ (In Millions)	87.6	95.1	102.3	117.4	127.0	136.8	146.3	53.8%
Annual % Change	11.4%	8.6%	7.5%	14.8%	8.1%	7.8%	6.9%	

	2024	2025	2026	2027	2028	2029		5 yr. % Chg
Population (In Thousands)	187	191	194	198	201	203		8.6%
Annual % Population Change	2.7%	2.1%	1.6%	2.0%	1.5%	1.0%		
BC Inflation %	3.2%	1.7%	2.0%	2.0%	2.0%	2.0%		10.1%
Avg. Household Income (Pre Tax) In Thousands	\$88.0	\$90.5	\$93.8	\$96.8	\$99.8	\$103.0		17.0%

This is out-stripping taxpayers' ability to pay, undermining families' budgets and creating financial hardship.

Based on 2025-2029 Amended Financial Plan – Consolidated Financials



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Excessive taxation & borrowing is driven by Massive Capital Spending.

In Millions	2024 (Act.)	2025	2026	2027	2028	2029	2030	TOTAL 5yr Budget	%Change vs (2020-2024)
Total RDN Tax\$	87.6	95.1	102.3	117.4	127.0	136.8	146.3	629.7	1.7 Times
Total Op. Revenue	179.7	188.1	195.2	212.9	222.0	236.2	248.8	1115.2	
Total Op. Expenditures	184.1	199.8	196.5	193.9	199.4	212.5	223.0	1025.3	
Operating Surplus	(4.3)	(11.3)	(1.3)	19.0	22.6	23.7	15.8	89.9	Excess Tax to Fund Capital
Capital Expenditures	172.2	175.4	169.2	90.9	28.2	45.2	32.0	365.4	Avg. 102/yr Past 7 yr
New Borrowing	30.7	83.5	104.2	61.2	12.9	28.7	14.1	211.0	
Total Capital Financing Costs	7.2	8.0	8.5	17.2	20.9	22.1	23.7	92.4	

Debt financing goes from 8.2% of taxes in 2024 to 16.2%
in 2030. A 229% increase in 6 years.



Given the number of significant capital projects, they must be spread over more years to reduce planned tax increases.

	2024-2028 Capital Budget	Major Items
Corporate Services	40,168,781	Admin. Building \$34,830,000 – (Now Building Reserve)
Development & Emergency Services	27,477,294	5 New/Seismic Upgraded/Rebuild Fire Halls \$17.0 M
Regional & Community Utilities	289,183,316	WW -Departure Bay Pumping Station \$38.5 M WW-Departure Bay Forcemain Twinning \$45.3 M WW – Waste Water plant expansion \$104.6 M WW – Waste Water Outfall Replacement \$9.3M WW-Nanose Forcemain Replacement \$7.2M Water-Nanose Bulk Water \$4.3M Water-Rivers Edge Supply Upgrade \$3.4M Water-Nanose Asbestos Cement Watermain Rplc. \$2.9M Water- Whiskey Creek AC Pipe Replacement \$2.2M Solid Waste Projects \$14.9M
Recreation & Parks	113,887,510	Land Purchases \$52.9 million (LD-2703 \$11.6, PR-0053 \$41.3) Ravensong Expansion \$31.5 million. (Scale Reduced) Community Parks Capital Exp. \$5.4 million
Transportation	54,346,222	New Transit Operations & Ops Facility \$50.9 million



Impact On Average Tax Payer

Based on 2025-2029 Amended Financial Plan – Consolidated Financials



THE RDN Is Disregarding People's True Financial Reality

	RDN	French Creek	Qualicum	Nanaimo	Nanoose	Parksville
Median Income	39,200	40,000	40,400	40,000	44,800	37,200
After Tax	36,000	36,800	37,200	36,800	40,400	34,400

RDN Unique Tax Base

- Older taxpayers on fixed income and younger tax payers make up the base.

Rapidly Rising Cost of Living & Lower Economic Growth & Slow Wage Growth

- BC Food Cost Increase 2019-2024 27% (Business Council of BC) over \$3200 per year.
- Higher Rent or Mortgage Costs (Avg. 2br Apartment is \$2000/mo. with 2024 rent increases capped at 3.5%) let alone availability.
- Wage growth is not keeping up with the cost of living
- The Economy is Slowing down recording minimal GDP Growth Per Capita and at risk given US Tariffs.



The RDN Leadership are creating the conditions for significant economic hardship

1. Hospital Tax is a Total Tax Increase Multiplier. (2025-2029)

- RDN Tax Increase +56.1% (2025-2029)
- Hospital Tax Increase +159.4% (5 Yr. Compound @+21% per year.)
- Total Tax Increase +70%

2. Out-of-Pocket Costs Compound Over The 5 Years (It is not “just \$100”)

	2025	2026	2027	2028	2029	Total
RDN & Non-Hospital \$ Tax Increase	273	533	1,083	1429	1,790	\$5,108
Cost of Living Increase	325	544	746	938	1,114	\$3,666
Hospital Tax Increase	78	173	288	427	594	\$1,560
Total Out of Pocket	676	1250	2120	2794	2904	\$9744
% Discretionary Income	3.9%	7.1%	12.1%	15.9%	16.6%	

Note: Assessment is based on Average Nanaimo Home Value & Average Income with no assessment increase.
Discretionary Income based on 2024 Net Pay, Living Exp. – B.C. Gov. Updated to reflect 2026-2030 Plan.



RDN Human Resources Assessment Highlights

Based on 2025-2029 Amended Financial Plan – Consolidated Financials



Headcount Earning More Than \$75K 2020 to 2024

	Salaried*	Hourly*	Total	YoY
2020	46	113	159	
2021	51	150	201	26.4%
2022	60	180	240	19.4%
2023	77	193	270	12.5%
2024	75	207	282	4.4%

77.3% Increase in employees earning more than \$75k in 4 years.

RDN population growth 9.4% 2016-2021 in 5 years.

* Statistics based on 'RDN Statements of Financial Information – Employees Earning More Than \$75K.



Board/Chair Pay, Regional Districts

Role	BC Average*	RDN	Gap	%age
Board Chair	\$48,275	\$119,923	\$71,648	+148%
Board Member	\$32,311	\$57,558	\$25,247	+ 78%

Leadership Pay, Regional Districts

Role	BC Average*	RDN	Gap	%age
CAO	\$245,560	\$307,823	\$62,263	25.3%

* Averages are based on all Regional Districts in BC, excluding GVRD and all Districts with a population less than 30,000



Wage & Benefits Growth are Consuming a Massive Portion of Tax Increases

Increase in Wages as a % of Tax Increases

Figures from 5 Years of Consolidated Financial Plans

Year	Property Tax Increase	Wage Cost Increase	Wage Increase as a Percent of Property Tax Increase
2021	\$ 2.7M	\$ 2.2M	81.5%
2022	\$ 7.3M	\$ 5.4M	74.0%
2023	\$ 6.4M	\$ 5.0M	78.1%
2024	\$ 9.0M	\$ 5.5M	61.1%
2025	\$ 8.1M	\$ 7.6M	93.8%
5 Year Totals	\$33.5M	\$25.7M	76.7%

Revenue increase over 5 years from property and parcel tax was \$33.5M and \$25.7M went to wage cost increases. Less than \$8M went to services/projects. Meanwhile, growth was less than 8% over those 5 years.



Capital Management Assessment Highlights

Based on 2025-2029 Amended Financial Plan – Consolidated Financials



Dashwood Firehall Capital Management Case Study

The RDN area of Dashwood has two fire halls servicing a combined total of 4000 residence in 2029. One hall required replacement. The proposed replacement hall would have two drive-through bases, meeting rooms, eating rooms, and washrooms. Funding was by borrowing originally estimated at \$220/yr for 25 years.

• July 2019 Initial Cost Estimate	\$4,150,000
• Dec 2021 Full Plan & Design	\$4,956,000
• Oct 2022 Cost	\$ 6,314,000
• Dec 2022 Competed Cost	\$7,385,000 +78%

\$3,234,000 over initial budget

\$2,243,000 funded from additional borrowing



French Creek Wastewater Capital Management Case Study

This is a significant complicated priority project now under construction.

April 2023	Initial Cost Estimate	\$65,500,000
2023	I.C. with Potential Overruns	\$98,250,000
Nov 2024	Cost Est.	\$143,700,000
2025	Completed Cost	\$???,???,???

- 119% Higher than Initial Cost Estimate +\$78,200,000
- 46% Higher than Estimate Including Potential Over Runs + \$45,450,000



RDN Healthcare Funding Assessment Highlights

Based on 2025-2029 Amended Financial Plan – Consolidated Financials



Funding RDN Healthcare Capital Projects

Purpose: To identify the areas increasing healthcare related capital costs on the property taxes, highlighting the burden on property owners and look at alternatives.

– Unprecedented in Canada

- Capital projects are paid for on a cost sharing basis (**Prov: 60% / Property Tax: 40%**) but alternatives have been negotiated from 40% to 0% property tax shares.
- BC is the only jurisdiction in Canada that burdens property owners with a significant portion of Capital Costs.

– Inequitable

- The Hospital Tax requisition is increasing at 21% each year, 159% increase over 5 years. This contributes \$135mm to funding towards our approx. \$400 million.
- This is driving inequity in healthcare costs across BC and the inherent inequity with the RDN Taxpayers paying 40% and others paying 0% yet benefiting from planned tertiary care at Nanaimo General Hospital
- We will have among the highest hospital tax in the province.



An Unprecedented Hospital Investment that is a priority.

No Provincial Commitment (Yet)

- The taxes are already being collected despite the fact that there is no Provincial Government Commitment. (Approx. \$40mm)
- If the build date moves back, the tax requisition should be spread out as well.

Likely to Go Over-Budget:

Richmond Hospital	First Estimate Actual	\$560 million \$1.96 billion
Cowichan District Hospital	First Estimate Actual	\$350 million \$1.4 Billion
Second Surrey Hospital & Cancer Care	Initial Estimate Actual	\$1.72 Billion \$2.88 Billion
Burnaby Hospital Redevelopment	Phase2	\$1.73 Billion



Fiduciary Duty

Municipality's employees and elected officials can be considered fiduciaries, holding a legal duty to act in the best interests of the public

- **Duty of Loyalty:** Fiduciaries, such as municipal officials, must prioritize the interests of the public over their own or those of other parties.
- **Duty of Care:** They are expected to exercise reasonable care and diligence in their decision-making and management of public resources, similar to how a prudent person would manage their own affairs.
- **Duty of Good Faith:** All actions must be conducted with utmost honesty and integrity, for the proper purposes for which the office was appointed.
- **Avoidance of Conflicts of Interest:** Fiduciaries must not place themselves in situations where their personal interests might conflict with their official duties to the public.
- **Transparency:** Operations and decisions must be open and honest, ensuring accountability to the public.

In essence, the fiduciary relationship in a municipal context ensures that those in positions of power and authority are held to a high standard of conduct, **acting solely for the benefit and well-being of the community** they are elected or appointed to serve.

Breaching these duties can have serious legal consequences.



RDN's Response So Far....

Based on 2025-2029 Amended Financial Plan – Consolidated Financials



The RDN's Efforts to Reduce Public Oversight have been documented.

1

The RDN and UBCM (Union of B.C. Municipalities)

Invested in, and lead efforts to eliminate Referendums & Alternate Approval Processes.

2

Reserve Policy

- May 2024 – New Reserve Policy (Modest Surpluses?)
- Asset Management Plans – A hidden issue for Public Accountability
- Cross Charges for Admin Building

RDN's Leadership now showing a small shift & early positive steps. Election Driven?

1. Some modest prioritization and slowing of budget increases in 2026-2030 Plan
2. The 'Fiscal Imbalance' between the taxpayer's ability to pay and spending is continuing & compounding.
3. The 5 Year Compound Annual Growth Rate (5yr CAGR) is well ahead of inflation, regional growth or wage growth.
 - 4.7% in 2014-2019
 - 7.1% in 2020-2024
 - 8.7% in 2026-2030
3. Hospital Tax is Increasing at 21% annually, down from the original tax proposal of 28% (Compounding for 5 years)
4. So The Combined 5yr Tax Increase Burden has reduced from a high of +90% to +66.9% in the latest budget but remains UNSUSTAINABLE.



We have made modest progress however the RDN Leadership as yet 'Not Open to Real Change'

Some Progress:

- Budget failed to gain 2/3rd majority support on three readings.
- Capital Project List Created with assessment of ability to delay or cancel
- Growing concern for Citizens Fiscal Reality by some directors
- 2025 Budget lowered to 8.6% from 10%, yet still unsustainable.
- Some Capital Prioritization
- 2026-2030 Budget Moderated Slightly

RDN ACTIONS:

- Modest budget decrease in 2025 yet not material over 5 year plan
- Continuing to Rapidly Grow RDN Staffing well beyond regional growth.
- Continuing to Expand Transit & Adding Island Service?
- Going ahead with 'Hamilton Marsh' now. \$30 million
- Pushing for elimination of AAP's & Referendums through UBCM
- Now building Massive Reserves and signaling further increases.
- Lots of evidence of demonstrated 'Lack of Full Transparency'

RDN Attitude & Behavior:

- Not accountable to the RDN Taxpaying Citizens & actively seeking less public democratic checks & balances.



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RDN Taxpayers Alliance

Our Mission

Bring together the Public Across the RDN &
Realize True Sustainable Fiscal Balance

This will be achieved by advocating for:

1. An **Improved Financial Planning Process** initiated with a clear **taxation cap** & related Department Targets
2. Quantified **Performance Management Metrics** by Department
3. **Prioritized Capital Spending** Projects Across & By Department
4. Timely, **Full Transparency** of Financial Plans, Reserves, and fully costed Project Business Cases esp. when borrowing is required.
5. **Fully Accountable, Responsible Leadership**



Our Role

To assist our member **Communities** and the **RDN Board** to make clear, fully informed, budget, project and operational decisions that are financially sound and result in true fiscal balance.

- Objective Financial Assessments by Experts.
- Provide Full Transparency of Total Cost & Full Tax Implications.
- Provide Context and Metrics to support prioritization
- Identify Operational Issues for improvement.



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How Can You Help

1. Sign the RND Tax Cap Petition – **Now**
2. Donate so we can inform the public at large
3. Rally – **December 9th** at the RDN
4. Write To – RDN Directors/Province/Media/Ombudsman
5. Join Your Residents Association
6. Volunteer
7. Share with your neighbours

It is all on our website:

RDNTaxpayersAlliance.ca



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Thank You

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