Maple Ridge

# Business Planning Guidelines for the 2027-2031 Five-Year Financial Plan

**Recommendation:**

**THAT Council approve the guidelines for business planning as attached to the report titled "Business Planning Guidelines for the 2027-2031 Five-Year Financial Plan" dated July 7, 2026.**

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| **Report Purpose and Summary Statement:** | Council reviews and approves the guidelines for business planning as outlined in this report. Each year, staff undertake a business planning process to bring forward detailed financial plan estimates for the Five-Year Financial Plan. These guidelines provide direction for staff to prepare submissions for the business planning process that will inform the development of the City's Financial Plan for 2027-2031. The guidelines further set out the timelines for the business planning process. |
| **Previous Council Action:** | On July 22, 2025, Council passed guidelines for the 2026 business planning process. On May 12, 2026, Council adopted the *Maple Ridge 2026-2030 Financial Plan Bylaw No. 8019-2025*. This bylaw set out proposed expenditures to 2030. At the same meeting, Council authorized the *Maple Ridge Property Tax Rates 2026 Bylaw No. 8099-2026* which sets the tax rate for 2026 to 2030. |
| **Strategic Alignment:** | Liveable Community; Climate Leadership & Environmental Stewardship; Engaged, Healthy Community; Diversified, Thriving Economy; Governance & Corporate Excellence |
| **Applicable Legislation/ Bylaw/Policy:** | *2026-2030 Five Year Financial Plan Bylaw No. 8098-2026; Maple Ridge Property Tax Rates 2026 Bylaw No. 8099-2026; Financial Sustainability Plan Policy No. 5.52.* |

**To:** Mayor and Council

# Business Planning Guidelines for the 2027-2031 Five-Year Financial Plan

## BACKGROUND:

Annually, staff prepare proposals for operating and capital expenditures that inform the Financial Plan for the following five years. On May 12, 2026, Council adopted the *Maple Ridge Financial Plan Bylaw No. 8099-2026* that outlined resource allocations for the five years 2026-2030.

Each year to initiate the business planning process for the next iteration of the Five-Year Financial Plan, staff prepare for Council's review and approval a set of Business Planning Guidelines.

## ANALYSIS:

### Discussion:

The business planning process is a key mechanism by which Council and community priorities are translated into action through the resource allocation in the Five-Year Financial Plan. Staff use the business planning guidelines, a draft of which is proposed in Attachment 1, to inform the review of existing budget allocations and determine where adjustments and additions are required to align their work to community and Council priorities.

Staff will commence preparation of proposals for capital and operating expenditures in support of the 2027-2031 Five-Year Financial Plan. In undertaking this work it is important that Council set out clear guidelines for staff to consider when proposing changes to existing approved expenditures or new proposals for funding.

Attachment 1 – Business Planning Guidelines for 2027, provides a brief summary of the following key elements that will inform the business planning process.

a) Directions from Council's Strategic Plan – Objectives and Key Results
b) Budget considerations from the 2026-2030 Financial Plan (including tax rate targets, and growth rate estimates)
c) Priorities for new and existing activities
d) Factors for consideration for capital and operating budget requests
e) Timeline for the business planning process

Staff will use these guidelines to begin preparation of proposed decision packages and base budget amendments for the 2027 budget. These guidelines emphasize delivering on previously approved and endorsed Council priorities and projects. In addition, the guidelines acknowledge the need to meet targets mandated by other levels of government or through major grants. Finally, the guidelines outline the timeline of major steps for completion of the 2027-2031 Five-Year Financial Plan.

The tax rate of 4.5% previously outlined in the *Maple Ridge Financial Plan Bylaw No. 8099-2026* is based on previous market and city operational assumptions. As part of the business planning process, community growth rates, operational needs and market conditions will inform updates to the forecasted tax rate for 2027 and beyond. In early 2027 staff anticipate bringing forward updated estimates for property tax rates for the new Five-Year Financial Plan.

The growth rate assumptions for the Five-Year Financial Plan also have a significant impact on the available resources to fund city operations.  The rate of growth is largely outside the City's control and in 2025 the budgeted growth rate of 1.5% was over estimated and the actual growth rate was 0.9%.  The current tax rates for the 2026-2030 Five-Year Financial Plan used the 1.5% growth rate, and this will likely need to be amended for the next plan to account for more realistic growth expectations. Slower growth in the community places more pressure on the available funds to maintain and enhance city operations.

### Strategic Alignment:

Preparation of annual business plans is the key process by which staff undertake capital and operating activities in support of Council's Strategic Plan for all five strategic priorities – Liveable Community, Climate Leadership and Environmental Stewardship, Governance and Corporate Excellence, Engaged Healthy Community and Diversified Thriving Economy.

### Applicable Legislation/Bylaw/Policy:

On May 12, 2026, the current Five-Year Financial Plan was authorized by Council when it passed the *2026-2030 Five Year Financial Plan Bylaw No. 8098-2026;* and the *Maple Ridge Property Tax Rates 2026 Bylaw No. 8099-2026*.

Business Planning at the City is also supported by the Financial Sustainability Plan Policy No. 5.52.

## CONCLUSION:

In authorizing the business planning guidelines for the 2027-2031 Five-Year Financial Plan, Council provides specific direction to staff regarding the nature of proposals that will be advanced as part of the business planning cycle.

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Prepared by: Phil Sanderson, Manager of Corporate Strategy & Business Transformation, and CK Lee Manager of Financial Planning

**Attachments:** Attachment 1 – Business Planning Guidelines for the 2027-2031 Five-Year Financial Plan

**Report Approval Details**

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| Document Title: | Business Planning Guidelines for the 2027-2030 Five-Year Financial Plan .docx |
| Attachments: | - Business Planning Guidelines 2027-2031.pdf |
| Final Approval Date: | Jun 30, 2026 |

This report and all of its attachments were approved and signed as outlined below:

Zvi Lifshiz, Director of Corporate Strategy/Chief Strategy Officer

CK Lee, Manager of Financial Planning

Carolyn Mushata, Director of Legislative Services and Corporate Officer

Scott Hartman, Chief Administrative Officer