

	<p style="text-align: center;"> stqa?tx^w4n'iwt sqilx^{wi} WESTBANK FIRST NATION 515 Highway 97 South Kelowna, B.C. V1Z 3J2 Phone: (250) 769-4999 Fax: (250) 769-4377 www.wfn.ca <i>Community. Leadership. Pride.</i> </p>	<p style="text-align: center;"> MINUTES ADVISORY COUNCIL s?aslásq̓t, sknir'mn (Tuesday, February) 14, 2023 Approved on March 16, 2023 </p>
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The meeting took place in the First Floor Boardroom of the Westbank First Nation Government Building.

ADVISORY COUNCIL MEMBERS IN ATTENDANCE:

Ludwig Teichgraber – sux ^w q ^w əlq ^w ilt /Chair	East Boundary District
Rick Ould – Co-chair	Old Okanagan District
Terry Turcan	Prairie District
Steve Gilroy	Lakeridge District
<i>Vacant</i>	Lakeshore District

WFN STAFF MEMBERS IN ATTENDANCE:

Jim Bauer	Interim Director of Operations / CFO
Jennifer Bellingham	Director, Intergovernmental Affairs/Title & Rights
Mike De Guevara	Self-Government Implementation Researcher
Trish Carefoot	Accountant
Ernest Jack	Surveyor of Taxes
Brayden Holenstein	səx ^w k'ətq'əq'aym (Recording Clerk)

CALL TO ORDER	The agenda is attached to these minutes as EXHIBIT “A.”
<i>L. Teichgraber</i>	Called the meeting to order at 9:00 a.m.
	<u>Recognition of any Absences of Advisory Council Members</u>
	There were no absences.
	<u>Motion to Adopt the Agenda</u>
MOTION	MOVED BY T. Turcan Seconded by S. Gilroy THAT the Advisory Council hereby approves the agenda. CARRIED
NEW BUSINESS	<u>2023/2024 Provisional Budget Review</u> (Financial presentation is attached to these minutes as EXHIBIT “B.”)
<i>J. Bauer</i>	Reviewed financial presentation with the Advisory Council. We are not requesting the endorsement of the financials today. We will bring the budget back to the Advisory Council in early March.



	Reviewed the Key Budget Timelines.
<i>S. Gilroy</i>	What does “Budget 2” mean?
<i>J. Bauer</i>	We have had multiple iterations of the budget. This language is more for our internal understanding. We will bring this back to the Advisory Council for their recommendation on March 7 th .
ACTION	B. Hostenstein to send an invitation for a special Advisory Council meeting on March 7, 2023.
<i>L. Teichgraber</i>	<p>Today is the only time we will get comments on the budget. We will be approving the budget at our next meeting so this is where we as the Advisory Council have the chance to meet and have input into this budget.</p> <p>We understand the reasoning behind this being late and we do understand but we also hope this does not happen again. I think that Financial Services could improve their information sharing with the Advisory Council to bring it back to the standard we had in previous years.</p>
<i>J. Bauer</i>	In future years, we hope to have this meeting in January.
<i>J. Bellingham</i>	We have been short-staffed; our strategic plan is not ready which impacts the sharing of information as well. We want to get you back to where we were before.
<i>S. Gilroy</i>	I want to know where the money is going.
<i>J. Bellingham</i>	The Advisory Council will need to ask those questions as we go through the presentation today. We know the process could be improved but we need to hit our constitutional deadlines.
<i>T. Turcan</i>	We used to get quarterly financial reports. We need regular updates so that we can become more informed regarding the financials of Westbank First Nation.
<i>J. Bauer</i>	<p>We are in the middle of recruiting for a lot of positions. From a Chief Financial Officer standpoint, I know things could be better and we hope to have this improved shortly once the Director of Operations position is filled.</p> <p>We will work through this and make sure to ask your questions. If we do not have the answer, we will take it away and bring you an answer at our next meeting.</p> <p>Reviewed Budget Planning Cycle, Current State 2023-24.</p>



	Reviewed Members Programs and Services and Local Government Services.
<i>S. Gilroy</i>	I would like to see the Advisory Council be more involved in the budget creation rather than the rollover as we have seen over the last couple of years.
<i>J. Bauer</i>	We want to make sure you have your budget and have input into it. We will work on this for next year as well.
<i>T. Turcan</i>	We had done this previously at our quarterly updates. As long as everyone intends to go back to how we had things before, then we are happy.
<i>J. Bauer</i>	Reviewed the role of the Advisory Council. Reviewed Fiscal Environment.
<i>T. Turcan</i>	We are missing the assessments. This is something we have received in the past.
<i>J. Bauer</i>	We will talk about the assessment changes later on and if there are further questions we can take that away and come back to you with more information. We wanted to focus on maintaining services.
<i>S. Gilroy</i>	Are there grants available for the benefit of the member and non-member residents?
<i>J. Bellingham</i>	Correct, there are lots of funding opportunities and WFN explores everything available to us. For example, the museum is almost strictly funded by grants. Each department is different in terms of grants available.
<i>J. Bauer</i>	There is work being done with the Regional District of Central Okanagan (RDCO) in terms of funding. Reviewed Property Tax summary, Expenses, and Details.
<i>R. Ould</i>	Why don't we have the actual numbers instead of the budgeted amounts for the Provisional Property Tax Summary, year over year?
<i>J. Bauer</i>	We don't have the information for the full year but we need to make sure our budgeted amounts are closer in line with the actual amounts.
<i>T. Turcan</i>	There are several investments and that is the major factor of this chain figure.
<i>J. Bauer</i>	That's correct. Continued review of Property Tax summary, Expenses, and Details.



<i>T. Turcan</i>	If we could see the actual numbers for Home Owner Grants it would be best for guiding us in making the comparisons for a proper recommendation.
<i>J. Bauer</i>	Having the comparatives would help and I can look into this.
<i>T. Carefoot</i>	Comparing previous budgets is important and next year when we go through this we will look to provide comparisons earlier in the process.
<i>J. Bauer</i>	Continued review of Property Tax summary, Expenses, and Details. We will look into our monthly financial reports and tailor them to provide more of the information you are looking for.
ACTION	Financial Services to provide a breakdown of the Advisory Council line item in the budget. "Property Taxes Details" slide of the presentation.
<i>R. Ould</i>	Did BC Transit increase services?
<i>J. Bauer</i>	There is more ridership due to COVID being in the past which is why there is an increase.
<i>S. Gilroy</i>	Planning development, is this the whole operation or does this include new roads, nature walks etc.?
<i>J. Bauer</i>	This is for the permit approvals and actual planning. This is the portion for non-members.
<i>L. Teichgraber</i>	I would like to see the detailed split of the budgeted line items by departments as we had in the past. We need to know how the cost-sharing is done.
<i>J. Bauer</i>	Continued review of Property Tax summary, Expenses, and Details. We are working on tax law changes to allow for greater flexibility within the Fiscal Services.
<i>T. Turcan</i>	We had two 10% changes, the capital projects fund and the contingency fund.
<i>J. Bauer</i>	The law still stands over policy which is why we had to go back to the 10%. There are a lot of changes being looked at for tax and assessment law. We want to make them more contemporary and include a provision for the Council to set that contribution.
<i>L. Teichgraber</i>	The 10% is written into the constitution.
<i>M. De Guevara</i>	No, this is written in the laws, not the Constitution.



<i>J. Bauer</i>	Continued review of Property Tax summary, Expenses, and Details. We will get percentages to you at our next iteration of the budget review.
<i>R. Ould</i>	What is the stabilization fund balance and what makes it up?
<i>J. Bauer</i>	It is the surplus from previous years. The money was there for WFN to pull from to balance the budget this year. This has been tapped into in the past as well. It is made up of unspent money from previously budgeted line items.
<i>L. Teichgraber</i>	In the past we were given the money in and money out breakdown for the different funds.
<i>J. Bauer</i>	Reviewed Assessment vs Tax Burden. Reviewed Tax Rate Bylaw.
<i>L. Teichgraber</i>	Did you change any tax rates?
<i>E. Jack</i>	Yes, the rate is different. When the tax rates are set, they are set with consideration of how we sit in comparison with the other municipalities in our area. I don't know what the other municipalities will be doing this year as it is not always consistent. We pass our laws in correspondence with First Nation Tax Commission (FNTC) policy.
<i>J. Bauer</i>	If we come in at 6%, we remain below the 6.3% that was set by FNTC. Roughly 40% of our expenses are staffing.
<i>T. Turcan</i>	I think we will see a bump in fire protection. Likely 6% which is roughly \$150,000 will need to be accommodated in this budget.
<i>J. Bauer</i>	At this point we do not have anything set aside for our clean water. Grant funding will likely be the source for this item.
<i>J. Bauer</i>	The assessment increases as a percentage are at the bottom of the WFN Property Tax Comparison by Selected Properties 2011-2023.
<i>T. Turcan</i>	2% of our total assessed dollars is coming from new properties. Generally, we will see a 6% increase in our tax. We are not building cheaper homes; the new homes are coming in at a higher value. Why are we seeing the large increase in these properties?



<i>E. Jack</i>	On this spreadsheet, you can see the ups and downs of the assessed values from 2011 to 2023. It is hard to project these numbers. Some places are higher than others but the average is about 13%.
<i>L. Teichgraber</i>	Could you generate a chart showing the percentage of homes in comparison to others? Some properties are being hit harder than others. Has BC Assessment taken into consideration the difference in higher-value homes versus the lower lower-value homes?
<i>J. Bauer</i>	Across the central Okanagan, the assessment value has increased by around 15% with WFN being at roughly 13%. These assessments are based on market conditions as well.
<i>L. Teichgraber</i>	The tax increase is extremely high. You are asking for a very large increase and are in the neighbourhood of Lake Country's tax increases. We are not in a great spot, we are covering ourselves with our savings.
<i>J. Bauer</i>	We are looking to increase our revenue and are certainly scrutinizing our spending. WFN is facing similar challenges with increases in the cost of goods that we as individuals are seeing.
<i>L. Teichgraber</i>	If we are going to compare ourselves to other municipalities, we should get rid of the contingency fund and capital projects.
<i>M. De Guevara</i>	That is not correct. The City of Kelowna has funds in place similar to our contingency fund; these types of funds are critical to governments.
<i>J. Bauer</i>	With the proposed change in the contribution to the contingency fund being between 1% and 10%, it allows us to not have to contribute the entire 10% when it is not necessary.
<i>L. Teichgraber</i>	Should we draw more from the stabilization fund to keep the increase lower than proposed?
<i>J. Bauer</i>	The contingency fund is much larger than the stabilization fund so if we were to pull from anything it would be the contingency.
<i>L. Teichgraber</i>	If you get more increases, we will likely end up having to pull more from the stabilization or the contingency fund.
<i>J. Bauer</i>	If the expense lines increase, the contingency fund would be where we would look. The tax rate would be tied to this.
<i>T. Turcan</i>	If you have a staff shortage, are you saving money there? We also saw high



	<p>inflation so there could be a balance in the budget there. Adding more staff that are included in this budget will take months or longer to join the workforce.</p> <p>The assessments are a big factor in the increases we have seen.</p>
<i>E. Jack</i>	We do not have a report yet in terms of seeing the numbers for appeals.
<i>J. Bauer</i>	There is more work that needs to be done and you will see the outcome at our next budget meeting in March.
Staff Left:	J. Bellingham left the meeting at 11:15 a.m.
<i>T. Turcan</i>	What is the impact of us not approving the budget at our next meeting in March?
<i>J. Bauer</i>	The Advisory Council is to bring a recommendation to the Chief and Council whether you are in support or not and then it is up to them to decide on how to move forward.
<i>M. De Guevara</i>	That is correct.
<i>T. Turcan</i>	Is there an impact through the FNTC if the Advisory Council does not approve the budget?
<i>E. Jack</i>	As long as we are within the FNTC policy, then we are okay.
<i>R. Ould</i>	When will we get the final budget?
<i>J. Bauer</i>	Detailed information will likely come out next week.
<i>T. Turcan</i>	We have given our thoughts to this point. We will take this away and look at creating recommendations regarding the tax rate increase. I am disappointed in not having the specifics for each department along with the percentage we pay for each department.
<i>S. Gilroy</i>	I think we should look at using the contingency fund to bring this number down.
	<u>Menu for AGM</u>
<i>M. De Guevara</i>	Reviewed menu options.
ACTION	The Advisory Council requests menu option #3 (Chili/bannock/baked/Cookies /coffee/tea) for the 2023 AGM.
	<u>Next Meeting</u>
	The next meeting will take place on February 24, 2023 and March 7, 2023.



ADJOURNMENT MOTION	MOVED BY S. Gilroy THAT the Advisory Council meeting be adjourned. CARRIED The meeting adjourned at 11:30 a.m.
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Items Requiring Closure	
<p>Items that still require closure include the following:</p> <ul style="list-style-type: none"> • B. Hostenstein to send an invitation for a special Advisory Council meeting on March 7, 2023. • Financial Services to provide a breakdown of the Advisory Council line item in the budget. "Property Taxes Details" slide of the presentation. • The Advisory Council requests menu option #3 (Chili/bannock/baked/Cookies /coffee/tea) for the 2023 AGM. 	

stqa?tx^wtn'iw^t sqilx^w (Westbank First Nation) The people (sqilx^w) living where wind blows (niwt) and forms swamps or puddles alongside a large lake (stqá?tk^w4). Being a windy area, the winds would wash along the shore creating puddles which would either seep into the land, creating wet, marshy areas or wash back into the lake. This area has been identified as the portion of syilx territory from Hardy Falls to around the Gellatly/Green Bay area but in reality, it includes a few other areas, including x^wat mnik, the area closer to IR#10 and many other areas that have specific place names.