



Report Back on Council Budget Motions

February 26, 2019



□ Report back on Council motions:

A. Budgeting changes between 2008 to 2018

1. General operating budget growth trends 2008-2018
2. Key drivers of growth

B. Baseline financial review of financial capacity

C. Budget process – timeline for engagement with Council

What we've heard from Council

- Provide Council with baseline information to enable financial decisions
- Involve Council early and throughout the budget process
- Improve engagement with businesses and residents, and what is important to them
 - Cost of living, willingness and ability to pay for quality services

A. 1. Budgeting changes 2008-2018



Council Motion:

- THAT Council refer C of the motion entitled “Restoring Line-by-Line Budgets for the City of Vancouver”, as moved at the Standing Committee on Policy and Strategic Priorities on November 15, 2018, back to staff with direction, to *report back to City Council with a high-level memorandum on the differences of how City of Vancouver Budgets are reported in the years of 2008 to 2018.*

- The city has grown 48.8% over the last 10 years
 - After adjusting for inflation the growth is 29.1%
- Differences in budgeting practices has made it challenging to compare services and metrics over the 10 year period

Previous 3rd party reviews of the budget:

In 2013, following **PwC best practices review**:

- Best practice budgeting looks at what we are trying to achieve and how do we measure it through metrics, including:
 - Public Engagement
 - Budgeting for Results
 - Budget information for Council
 - Streamlining the budget process

Previous 3rd party reviews of the budget:

- In report released by **C.D. Howe Institute** in Nov 2018:
 - In 2011, City of Vancouver received an overall grade of C
 - In 2018, City of Vancouver received an overall grade of A-
 - One of the highest scores among Canadian municipalities
- GFOA Distinguished budget presentation award (2018)
 - Based on best practice criteria for local government

Budgeting changes between 2008 and 2018

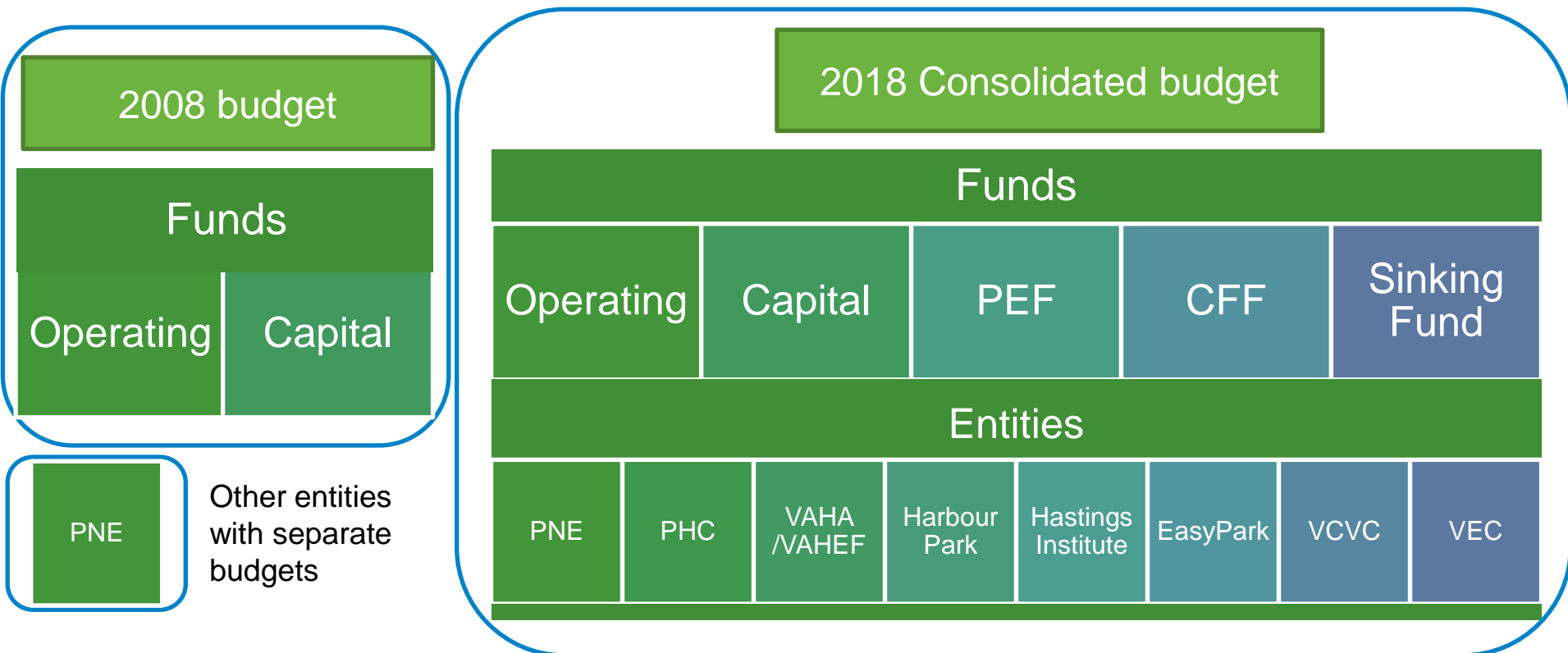
- **Service planning and metrics**
 - Strategic practice to align financial resources with performance
 - Improve transparency and accountability
 - 2018 includes 300 line items of metrics (0 in 2008)
- **5-Year Plan view**
 - enables informed planning and decision-making
 - Shows multi-year financial impacts of current budgeting decisions
 - best practice and is required of BC Municipalities under the BC Community Charter
- **PSAB financial reporting requirements**
 - Increases comparability between the budget and financial statements

Budgeting changes between 2008 and 2018

- High-level differences in how City of Vancouver budgets were reported in the years of 2008 to 2018:
 1. Consolidated budgeting
 2. Gross vs. net budgeting
 3. Shared support services model
 4. Departmental reorganizations
 5. Staffing

1. Consolidated budgeting

- best practice and requirement in order for the City to achieve its high scoring in the annual C.D. Howe evaluation of municipal budgets
- includes additional line-by-line budgets for all City funds and entities and a consistent financial statement format



2. Gross vs. net budgeting

- Gross budgeting is a best practice and a key criteria for C.D. Howe and GFOA budget evaluations
- Both revenue and expenditures are recorded as a higher amount compared to net budgets, particularly for departments with large external funding sources such as the Vancouver Police Department and the Vancouver Park Board. This restatement will appear as an expenditure increase when it is not.

2008 NET BUDGETING

<input type="checkbox"/> Revenues	\$ 100M
– Property Taxation	\$ 100M
– BIA levies	\$ 10M
– BIA disbursements	<\$10M>

<input type="checkbox"/> Expenditures	\$ 100M
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➤ **Balanced Budget** **\$ 0**

2018 GROSS BUDGETING

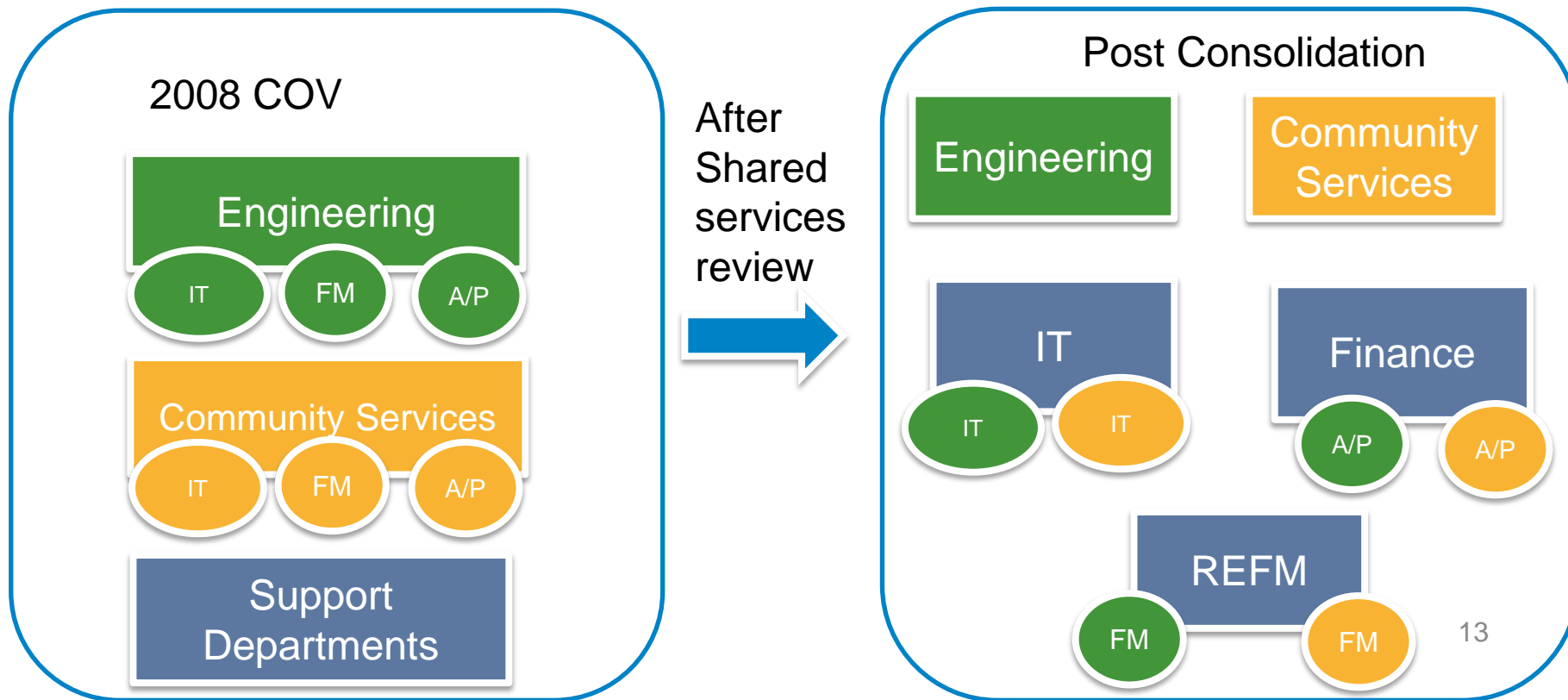
<input type="checkbox"/> Revenues	\$110M
– Property Taxation	\$ 100M
– BIA levies	\$ 10M

<input type="checkbox"/> Expenditures	\$ 110M
– Other Expenditures	\$ 100M
– BIA disbursements	\$ 10M

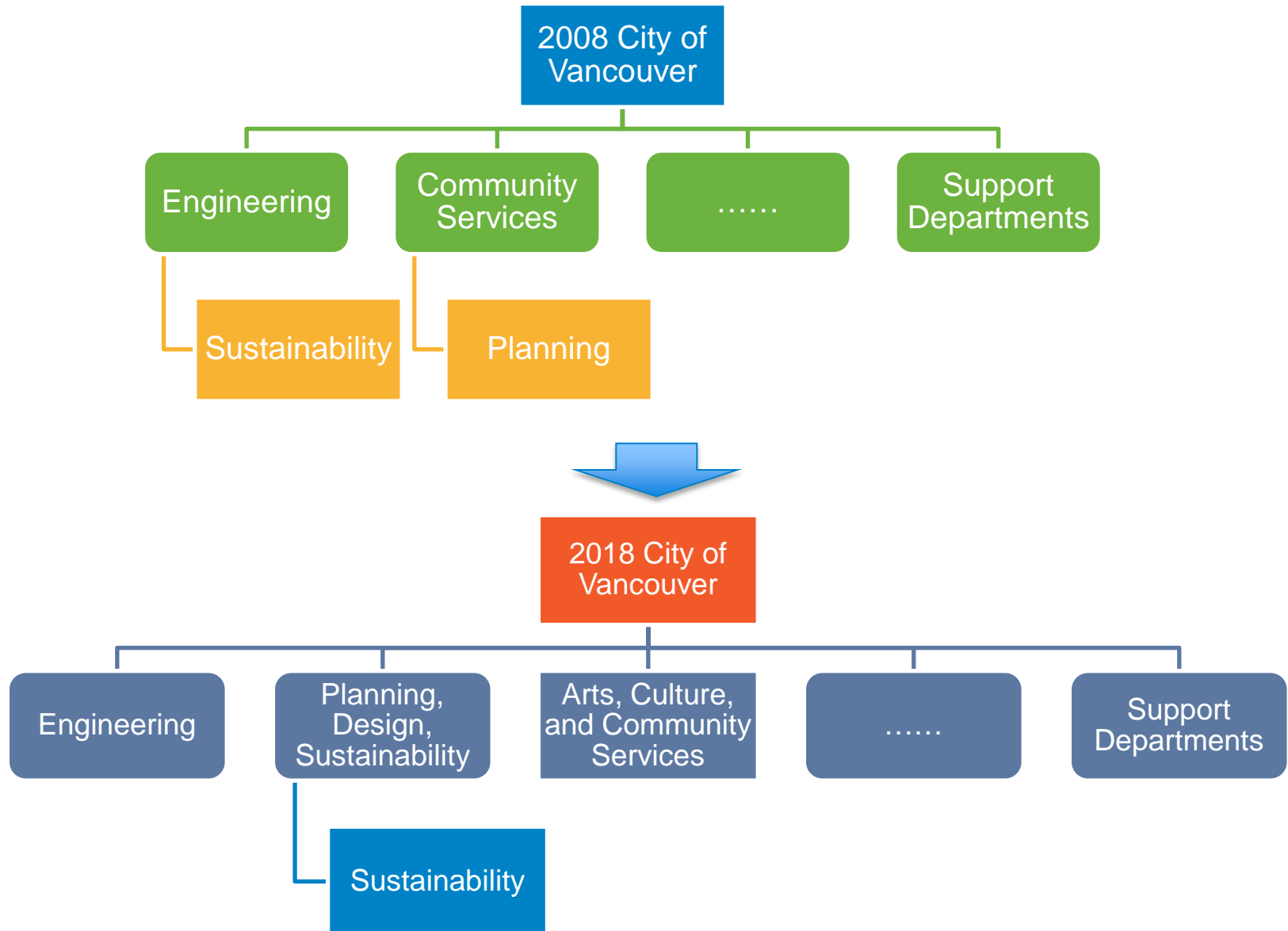
➤ **Balanced Budget** **\$ 0**

3. Shared support services model

- Beginning in 2010,
 - a number of city-wide functions were centralized under a shared services model to provide consistent city-wide support services in a cost effective way
 - some departmental staff performing a city-wide support functions were centralized (for example, facilities, finance, HR, IT and communications)
 - new department configurations will impact the comparability of departmental budgets

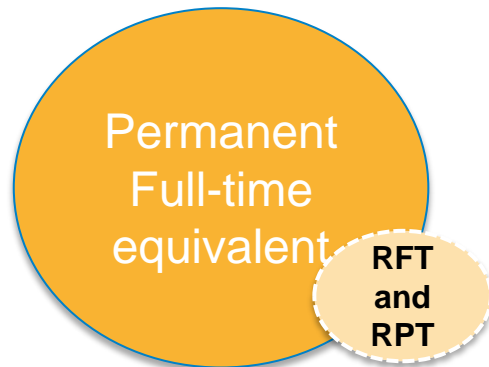


4. Departmental reorganizations



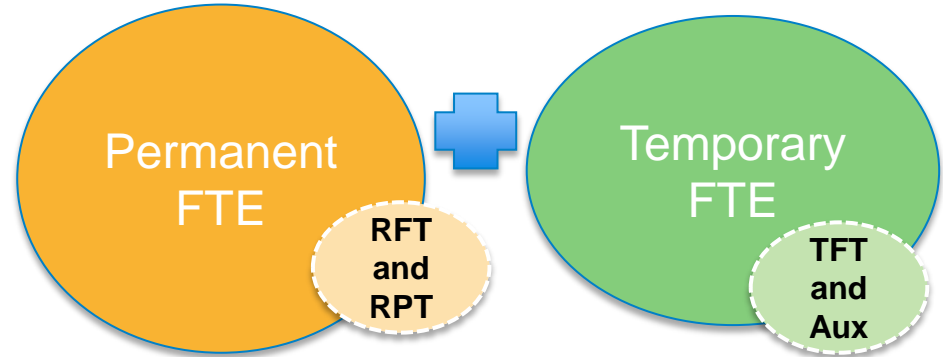
5. Staffing

2008 Budget



- Staffing reports included only permanent FTE
 - Regular full-time (RFT)
 - Regular part-time (RPT)

2018 Budget



- In 2015, started measurement in All **Full-time Equivalents (FTEs)**:
 - ✓ Based on number of hours worked
 - ✓ Comprehensive view of staffing trends
 - ✓ Best practice to include **All** employee types

Operating budget trend 2008-2018

Operating Budget (\$000)	2008	2018	Net Change	Net Change(%)	Compounded	Inflation
Major Growth Areas	Approved Budget	Approved Budget	2018/2008 (%)	2018/2008 Adjusted for Inflation	Annual Growth (CAGR)	Adjusted CAGR 2008-2018
<i>Total Revenues</i>	<i>945,879</i>	<i>1,407,293</i>	<i>48.8%</i>	<i>29.1%</i>	<i>4.1%</i>	<i>2.6%</i>
<i>Major Growth Areas by CAGR</i>						
Property taxes	549,585	789,894	43.7%	24.7%	3.7%	2.2%
Other revenue	243,896	342,943	40.6%	22.0%	3.5%	2.0%
Utility Fees	152,398	274,455	80.1%	56.3%	6.1%	4.6%
<i>Total Expenditures & Transfers</i>	<i>945,879</i>	<i>1,407,293</i>	<i>48.8%</i>	<i>29.1%</i>	<i>4.1%</i>	<i>2.6%</i>

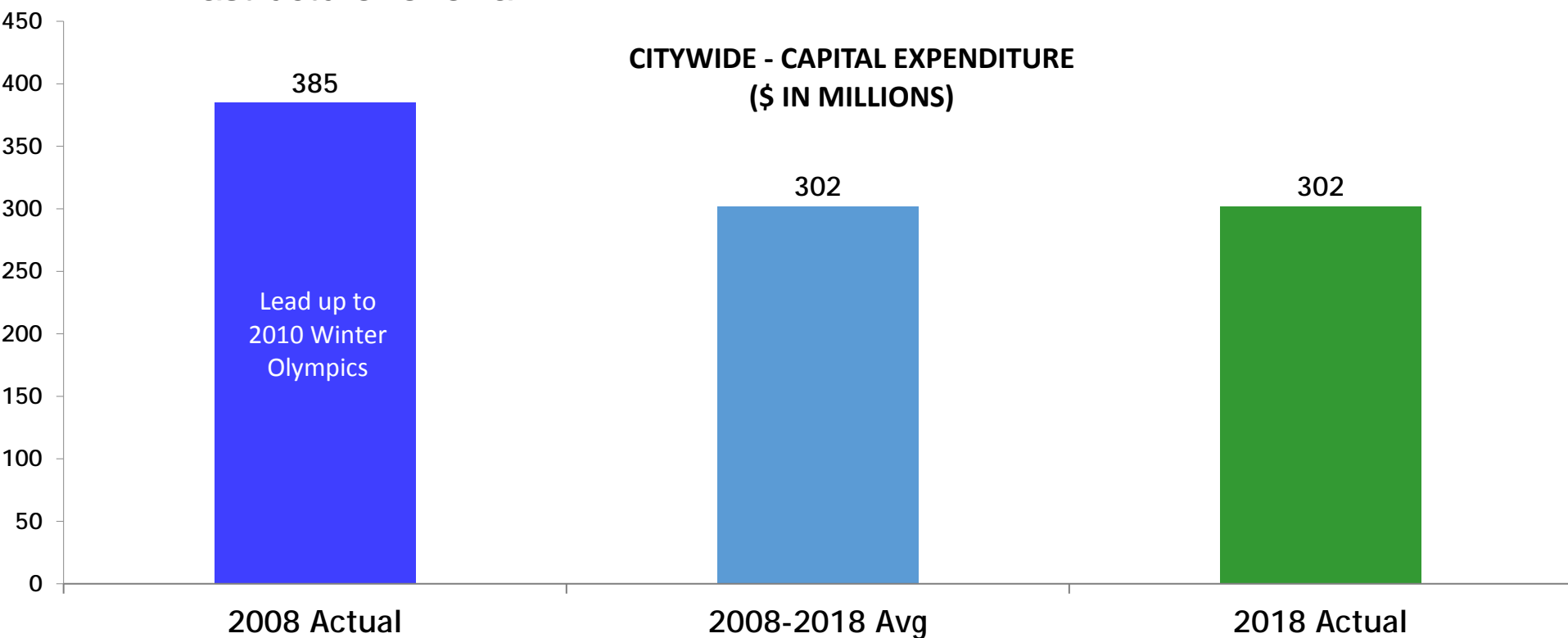
*Property taxation compounded growth of 3.6% includes growth in new construction and other tax related revenues such as PILS...etc

**Source: 2008 audited financial statements; these may not be apples to apples comparison. Additional work is required.

- Inflation-adjusted growth in the operating budget from 2008 to 2018 is 29.1% or a compounded annual rate of 2.6%
- Revenue streams have grown at different rates. Property tax revenue inflation-adjusted growth has been 2.2% (includes new tax revenue from new construction and other tax-related revenues)
- Growth has been funded through user fees and other revenues in addition to property tax

Capital Expenditure Trend

- 2018 capital expenditures \$302M in line with historical average (2008 Actual reflects major capital spending in lead up to 2010 Olympics)
- Reflects the focus to deliver value for money
- Supports the city's growth over the last decade
- 2019 budget increase from significant growth in the 2019-2022 Capital Plan
 - Major projects advancing and/or starting in 2019
 - Infrastructure renewal



In 2009, Council directed the City Manager to review the City's businesses, service delivery practices and general operations in order to mitigate future burdens on the residential and business tax payer through:

- *An examination of savings or shared service improvement opportunities in the City's provision of internal services, including information technology, human resources, legal services, accounts payable, purchasing, time entry, payroll, security, building maintenance, yards and other services.*
- *An examination of City reserves and the five City funds to identify and report possible changes of process and structure to produce efficiencies, opportunities or cost reductions.*
- *An examination of City activities to identify those not mandated by legislation, no longer a priority, of questionable efficacy, or otherwise a candidate for reduction or elimination.*
- *Any other change in business practices that could produce efficiencies or cost reductions.*

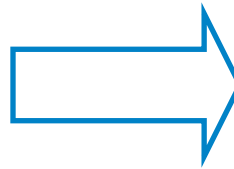
Transformational initiatives

- Since 2010, the City has undertaken a number of initiatives to improve efficiency and transform operations:
 - Business Transformation: Electronic Pay Statements ePAY, Bylaw adjudication, Permits and Licenses, Procure-to-Pay, Web, Capital Program
 - Shared services created for IT, Sanitation, AP, Procurement and Capital
 - Initiated a new Procurement Policy and transitioning to Centralized Procurement
 - Created the City's first 10 Year Capital Strategic Outlook
 - Attendance management
 - Continuous Process Improvement (CPI)
 - Inventory and warehouse management

Supply Chain Shared Services

Moving From:

- ✗ Inconsistent and non-standard processes (e.g., purchase requisitions, contracts, bid documents)
- ✗ Redundancy of effort (e.g., departments buying the same goods and services separately)
- ✗ Contracts and purchase orders not pre-approved or executed by authorized staff
- ✗ Lack of transparency of information
- ✗ Poor segregation of duties



Moving To:

- ✓ Improved efficiency, centralized and standardized procedures
- ✓ Savings on procurement activities
- ✓ Transparency of procurement information
- ✓ Sustainable and ethical procurement Integrated
- ✓ Dedicated co-located buying staff
- ✓ Standardized contract and bid documents and templates
- ✓ Specialized knowledge leveraged
- ✓ Prequalification of vendors

Why?

- Need for improved annual capital budget reporting
- Under optimized city-wide project oversight for project delivery
- Need for longer-term capital investment strategy

Results:

- Service-based approach to capital
- Improved linkages between fiscal capacity and spending
- Improved capital plan format

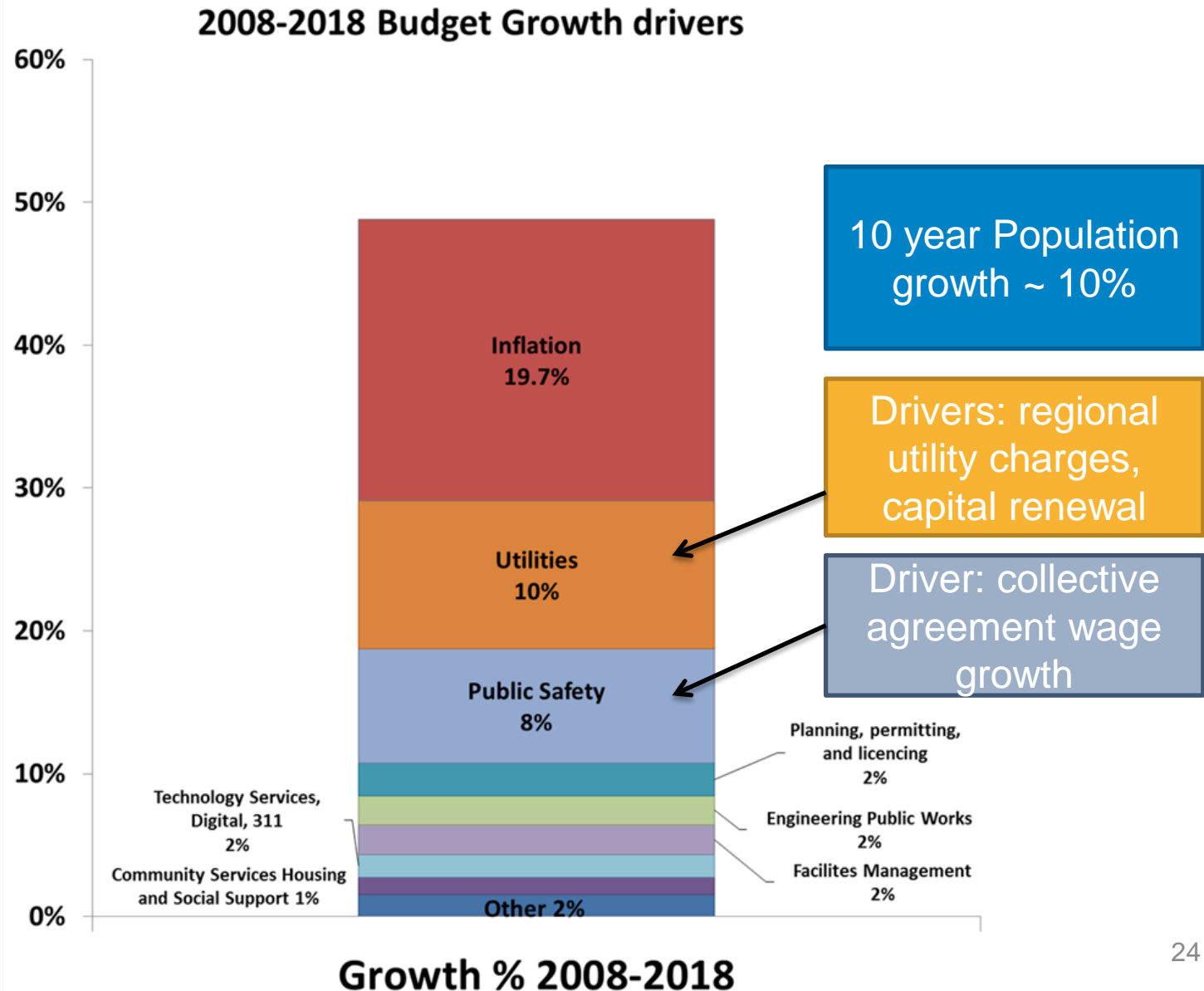
An aerial photograph of the Vancouver city skyline and waterfront. The image shows a dense cluster of high-rise buildings along the coast, with a large body of water in the foreground. A bridge is visible in the lower left, and a large ship is in the upper left. The city is nestled between the water and a forested hillside.

A. 2. drivers of growth

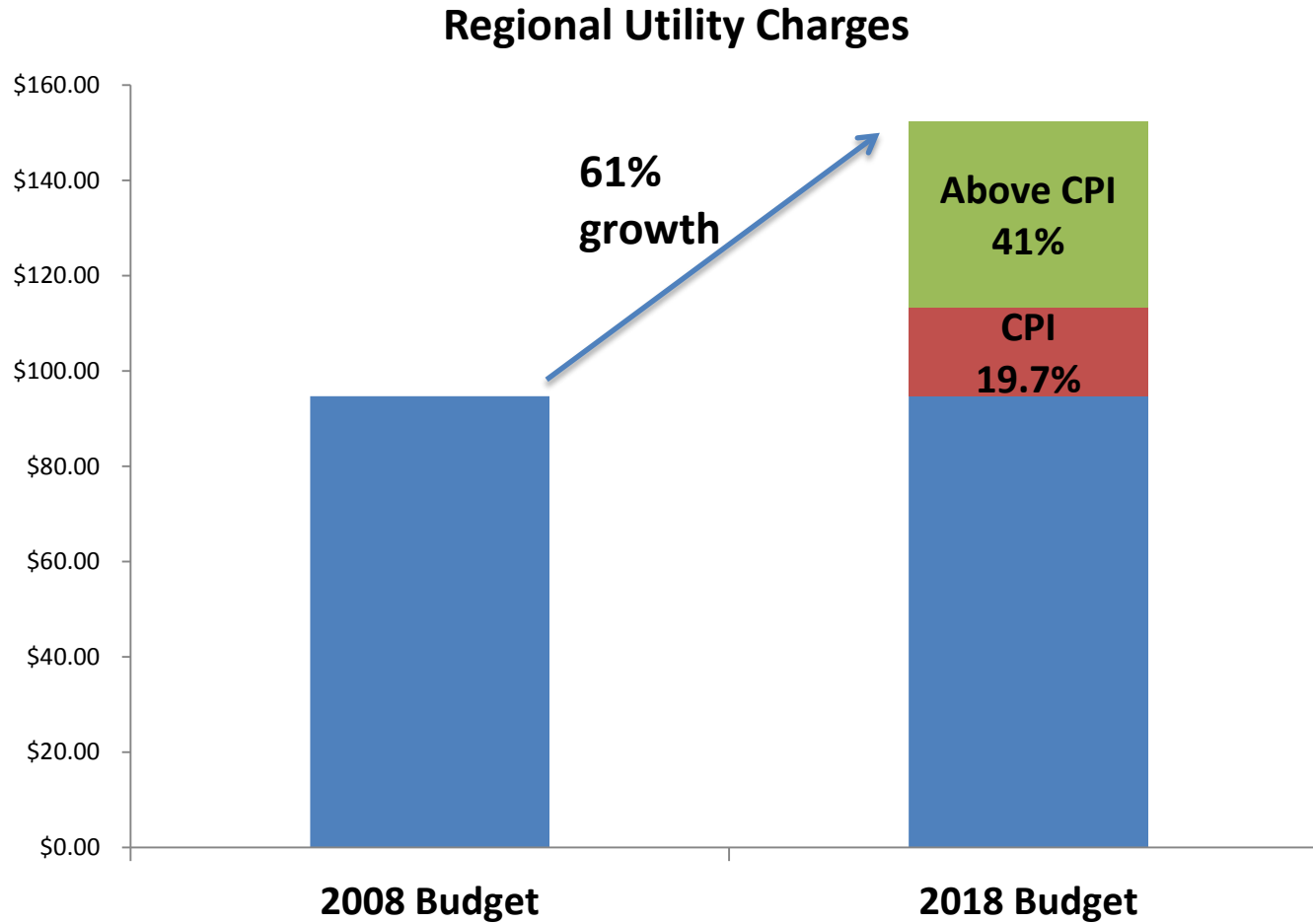
Key drivers of growth

- A. Utilities
- B. Wages and headcount
- C. Licence and development volume
- D. Downloading of provincial costs

Drivers of budget growth

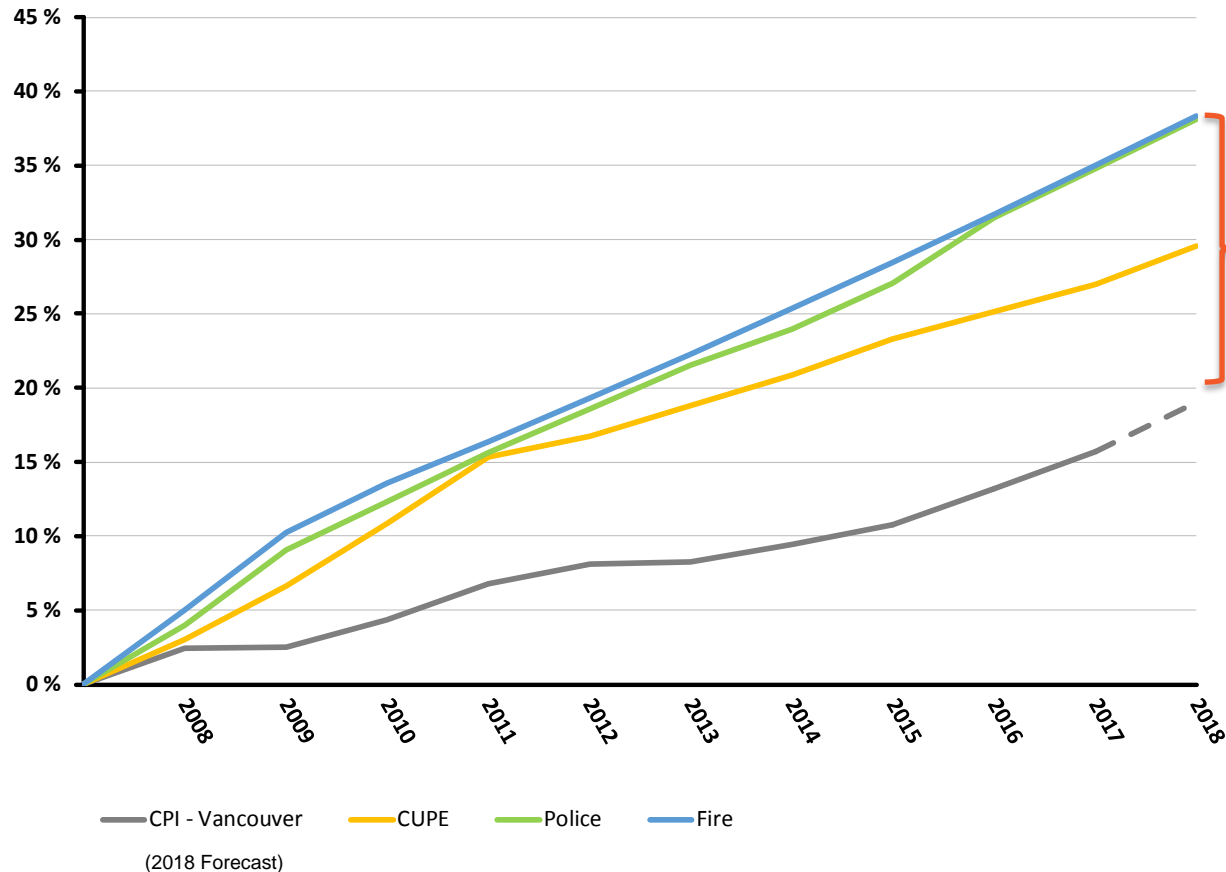


A. Regional Utilities growth



B. Wages

COMPOUNDED ANNUAL WAGE INCREASES



Compounded Increase from 2008 to 2018

CPI 19.7%

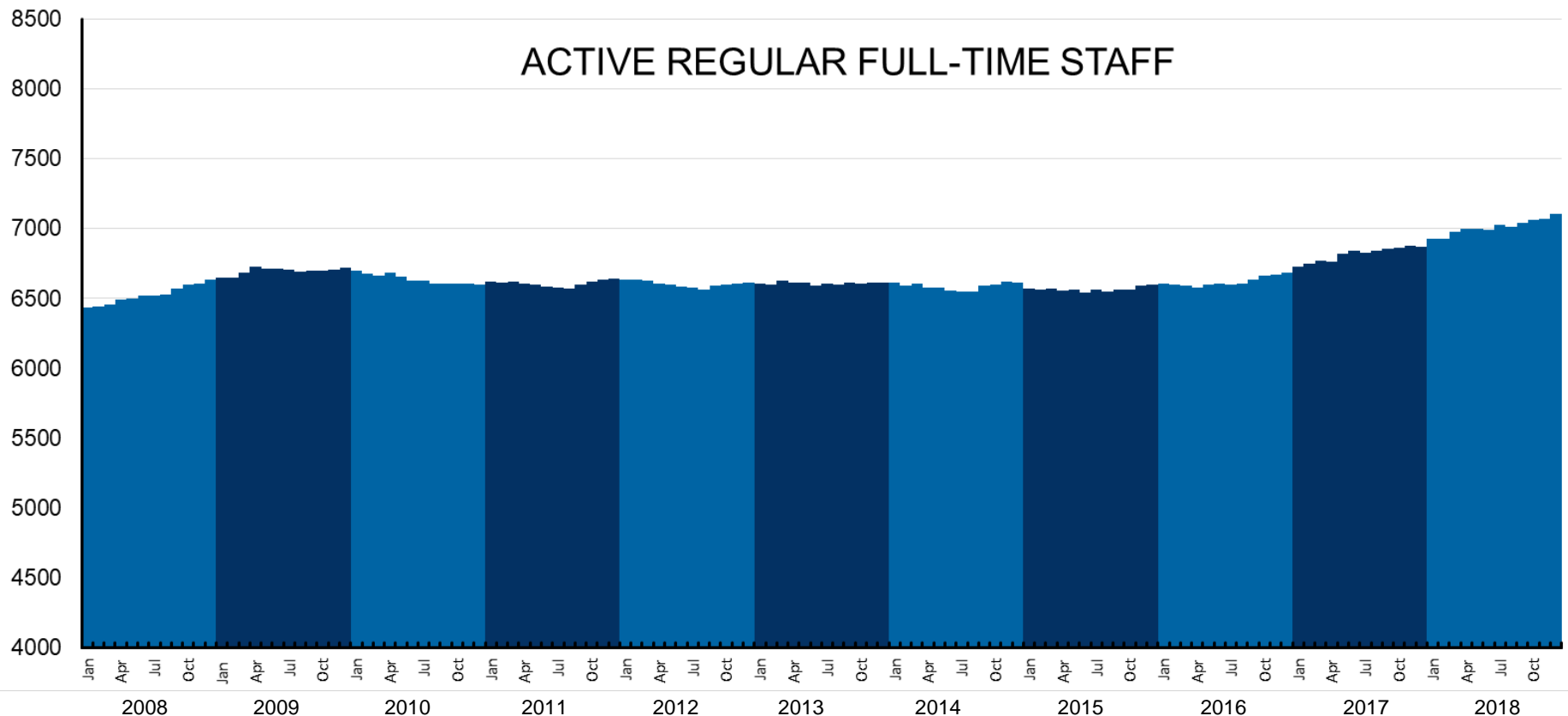
CUPE 29.6%

POLICE 38.1%

FIRE 38.4%

B. Regular staffing levels remained flat for most of the past 10 years

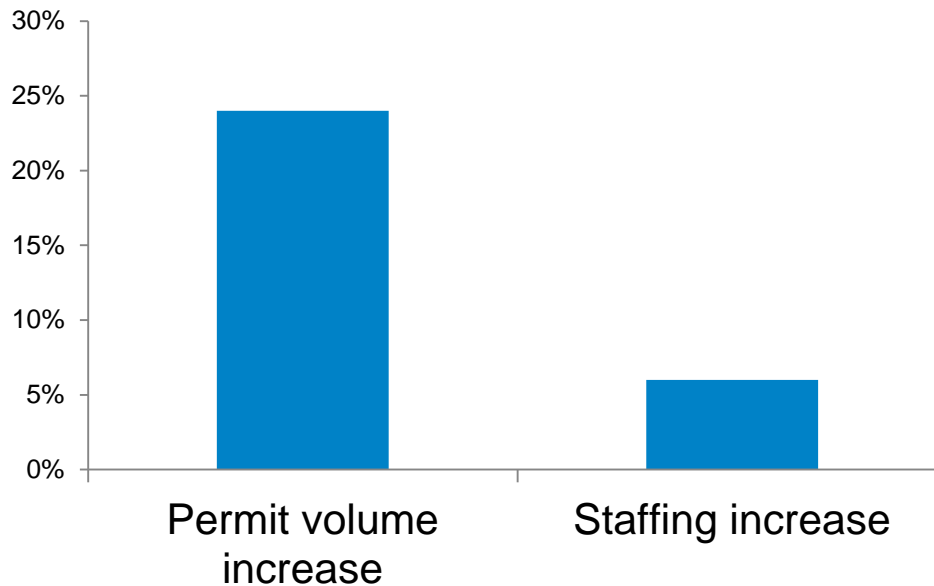
- Growth in 2009 (and subsequent decrease) related to the 2010 Olympics
- Growth since 2017 driven by permit and licencing staffing, increased capital plan activity to support renewal and growth, public safety operational review staffing, regularization of temporary staff



* Source data is from Human Resources and based on Active **Regular full-time** Count of staff as of last day of each month

C. Permitting volume

Permit volume growth and staffing 2008-2016



- Original need was for 150 staff
- Beginning in 2018, 85 new staff added over the two years to improve wait times
- The difference is being met through process improvement efficiencies

D. Downloading of Provincial costs

Cost pressures passed to the City for:

- Childcare
- Mental health
- Policing DNA costs \$0.6M per year since 2016
- Employer Health Tax \$15M in 2019
- Affordable housing
- Homelessness

Spending on housing and homelessness increased by **\$5M** since 2008, including:

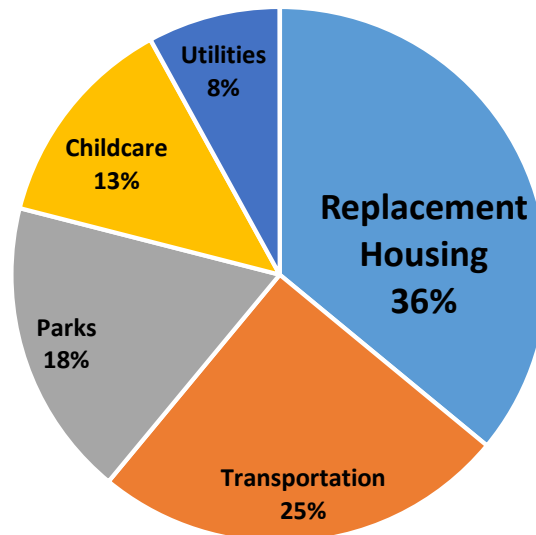
- \$2.5M Non-market housing costs
- \$1.4M Street homelessness
- \$0.5M Outreach staff and support costs
- \$0.4M Interim housing lease and support
- \$0.2M Affordable housing team salaries

Going forward: new partnership opportunities,
ongoing need for investment

Citywide DCL Allocation 2008 vs 2018

- The Citywide DCL allocation dedicated to non-core city amenities increased from 37% to 49% of DCLs (5% to 13% for childcare and 32% to 36% for housing).
- Increased inclusionary zoning and density bonus for housing

Citywide DCL Revenue Allocation 2018



- Inflation-adjusted 10 year budget growth of 29%
- Major drivers:
 - Metro utility charges
 - public safety wages
 - only limited staff growth (permitting)
 - productivity improvements helped offset population growth of 10% and wage growth well above inflation

An aerial photograph of the Vancouver city skyline and waterfront. The image shows a dense cluster of high-rise buildings along the coast, with a large body of water in the foreground. A bridge is visible in the lower left, and a small island with a lighthouse is in the middle ground. The water is a deep blue, and the sky is clear.

B. Baseline Financial Review

Financial Sustainability & Resilience

- *Report back end of Feb 2019 with draft Terms of Reference for an Independent Oversight Committee to undertake a baseline review of City finances, and a recommended budget and timeline for the Committee's work, with an expectation that the Committee report back to Council by the end of Q2 2019 to help inform the 2020 budget planning process.*

- The review will:
 - Give the new Council a baseline of knowledge so any financial decisions made going forward can be informed ones;
 - Provide Council an understanding of what the current and projected financial capacity is of the City and what contingencies, risks, and assumptions have been considered in that determination;
 - A review will also help Council identify potential opportunities for efficiencies.

- Staff support a 3rd party review which would:
 - provide council with a summary of the current state of the city's financial capacity to aid in decision making.
 - provide staff with a 3rd party perspective on the work done to date on financial health, capacity and sustainability
 - Provide 3rd party insights on best practice and opportunities for the future to address financial pressures and help build capacity for growth
- Since 2011, significant focus to:
 - evaluate and measure the City's financial health
 - develop long-term financial sustainability strategies
 - Implement actions which reflect these strategies – reflected in the 2019-2022 Capital Plan
- This information is available to help develop a baseline report for Council.

Understanding current state, opportunities and challenges



Aging infrastructure requires more maintenance & renewal over the next decade



New/upgraded infrastructure & amenities needed to support **a growing city**

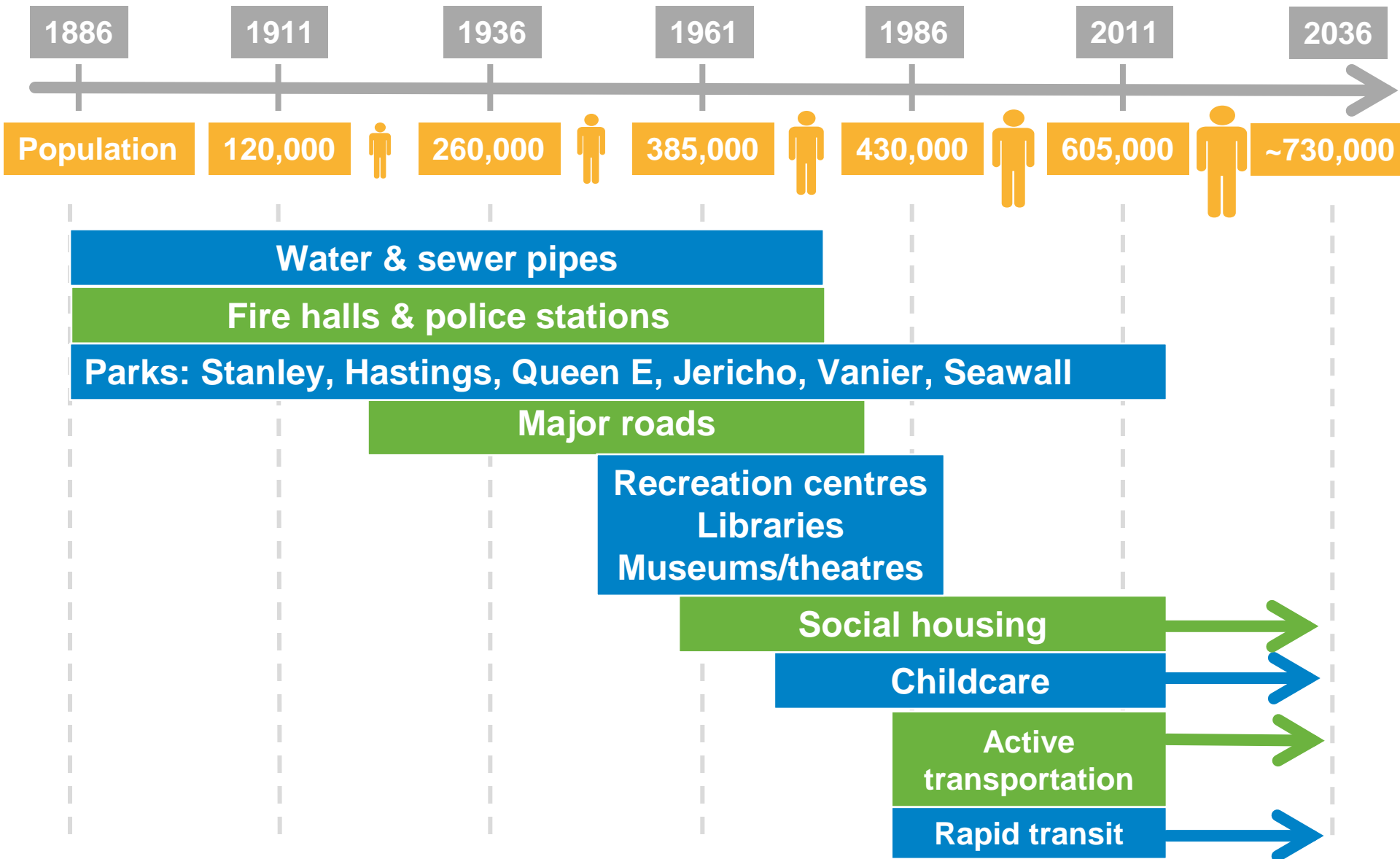


Emerging priorities – seismic, climate change, resilience – require proactive action

Fiscal Limitation

Municipalities manage **60% of infrastructure** in Canada, and get only **8-10 cents of each tax dollar**

A growing proportion of existing assets are aging



New infrastructure & amenities needed to support growth



60,000 - 70,000 new residents and ~40,000 employees over 10 years



Significant Opportunities



Housing

Significant alignment with National Housing Strategy & Provincial 30-point Plan for Housing Affordability



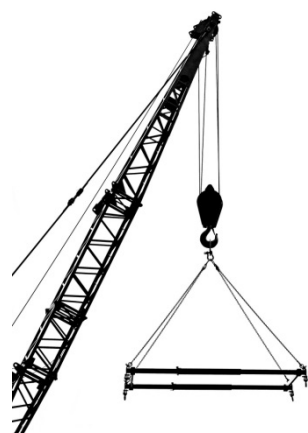
Rapid Transit

Significant planned expansions to rapid transit system



Development

Development contributions to deliver new infrastructure & amenities to support growth



Partnership

Extraordinary opportunity to leverage federal & provincial partnership & funding on infrastructure renewal



Government of Canada

Provincial Funding

Investment of provincial funding in Vancouver (housing, childcare, rapid transit)



Financial Sustainability Guiding Principles

Vision: Provide exceptional service to Vancouver residents and businesses in a fiscally prudent and financially sustainable manner.

Fiscal Prudence

- Live within our means
- Consider long-term implications in all decisions
- Maintain a stable and predictable revenue stream
- Keep debt at a manageable level
- Build in flexibility and contingencies for emerging priorities and opportunities

Asset Management

- Maintain assets in a state of good repair
- Optimize capital investments to meet public and economic needs while achieving value for the investment

Affordability & Cost Effectiveness

- Deliver services that are relevant and result in desired public outcomes
- Ensure value for money through productivity and innovation
- Keep property tax and fees affordable (in line with inflation)

Strategic Capital Planning Guiding Principles

Vision

- Inspire a vibrant, inclusive and safe city with a resilient local economy
- Advance public policy goals and strategic priorities of City Council & Boards (Park, VPL & VPD)
- Align with the City's corporate strategic plan and long-term financial plan
- Integrate environmental, operational and financial sustainability principles
- Be adaptive to emerging priorities and changing demographics

Innovation

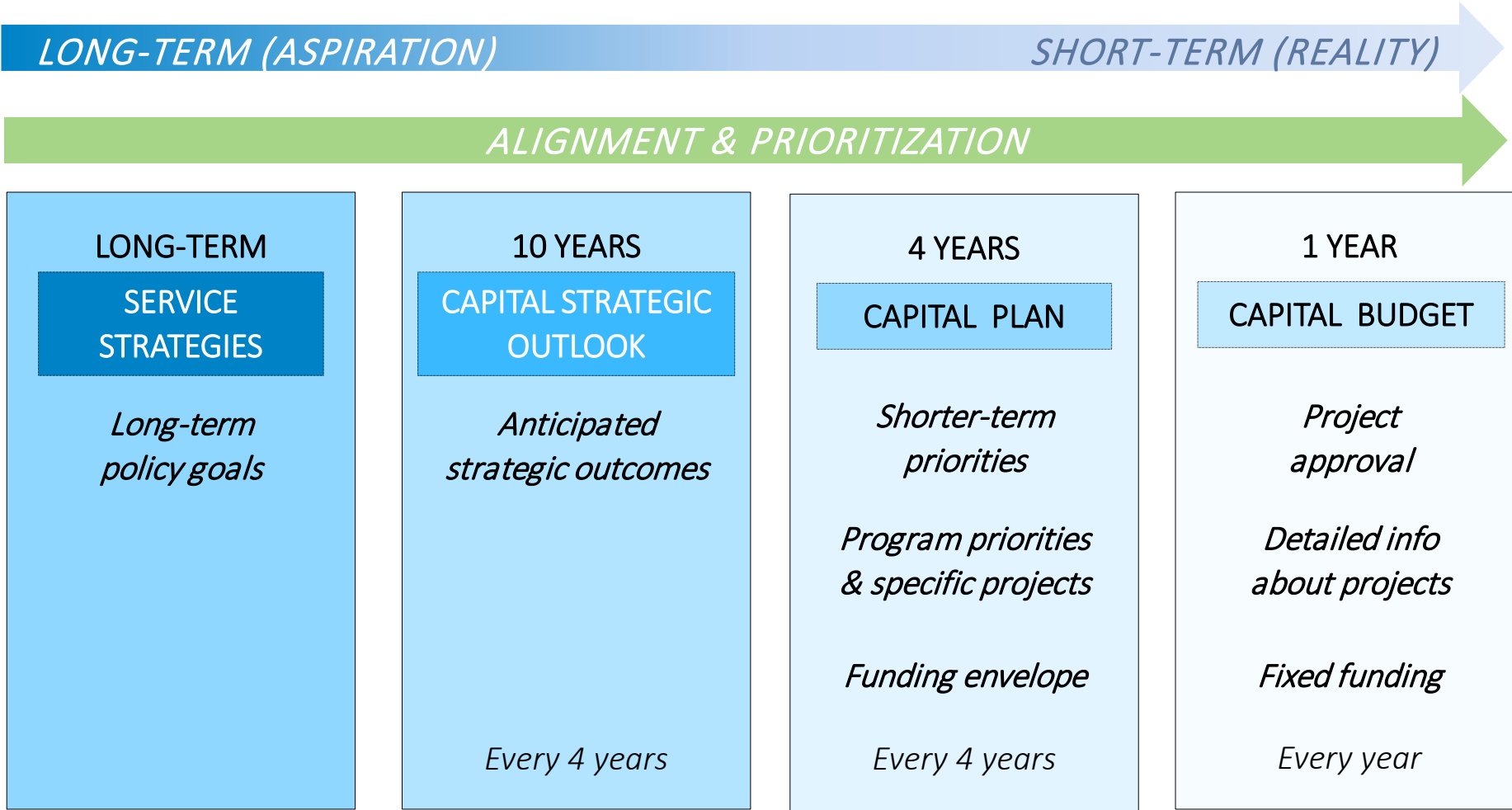
- Partner strategically with senior levels of government, charitable & non-profit organizations, and private sector
- Optimize service delivery through business transformation, co-location and functional integration
- Maximize value for investments through creative design and planning, and strategic procurement and resourcing
- Be opportunistic and nimble

Strategic Planning

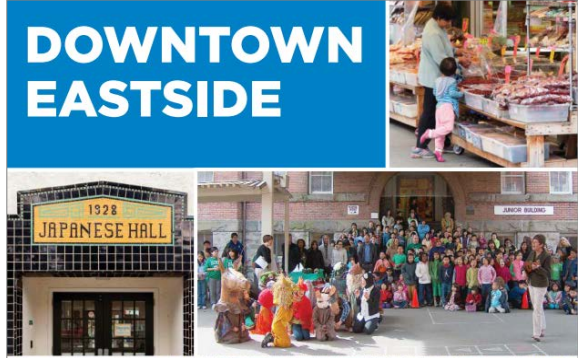
- Rationalize network of public amenities and services across agencies (City, VSB, NPOs, etc.) to enhance collaboration and synergies
- Consider repurposing, right-sizing, relocation, co-location and decommission of existing assets as part of renewal strategy
- Build flexible, adaptable and expandable spaces to accommodate changing demographics and future growth
- Phase in large-scale, high impact capital programs/projects to mitigate financial impact
- Synchronize multi-project timing to maximize efficiencies and economy of scale

Financial Sustainability Guiding Principles apply

Short-term Plan Nested in Long-term Strategies



CAMBIE CORRIDOR PLAN



FALSE CREEK FLATS AREA PLAN



MARPOLE

MOUNT PLEASANT COMMUNITY PLAN IMPLEMENTATION

Joyce-Collingwood PRECINCT PLAN



NORQUAY VILLAGE PUBLIC BENEFITS STRATEGY

- Capital planning incorporates development contributions
- Public benefit strategies incorporate **new & renewal** of infrastructure & amenities

An aerial photograph of the Vancouver city skyline and waterfront. The image shows a dense cluster of high-rise buildings along the coast, with a large body of water in the foreground. A bridge is visible in the lower left, and a small boat is in the water. The background shows a forested hillside.

B. Baseline Financial Review

Financial Health and Sustainability Metrics

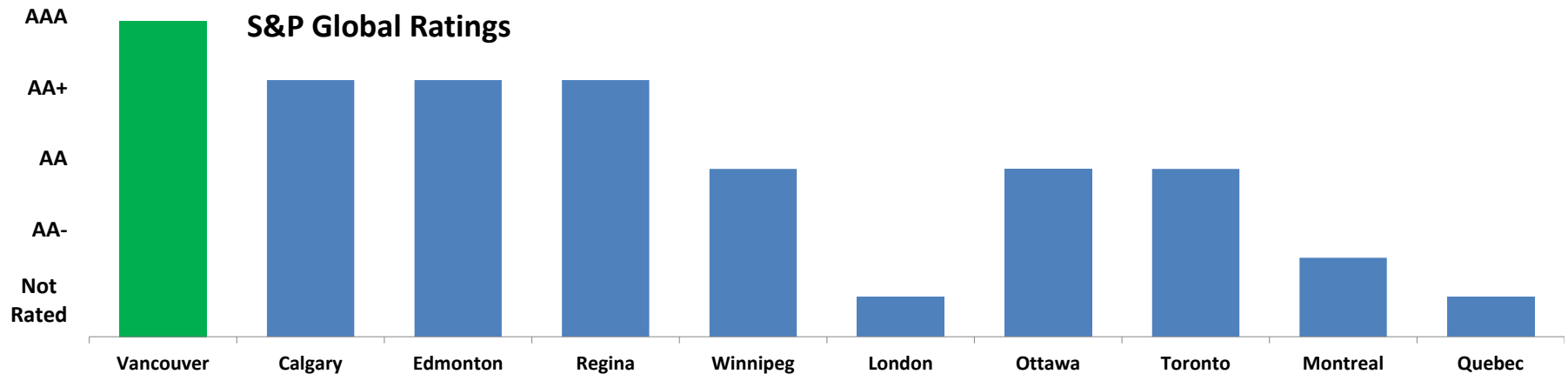
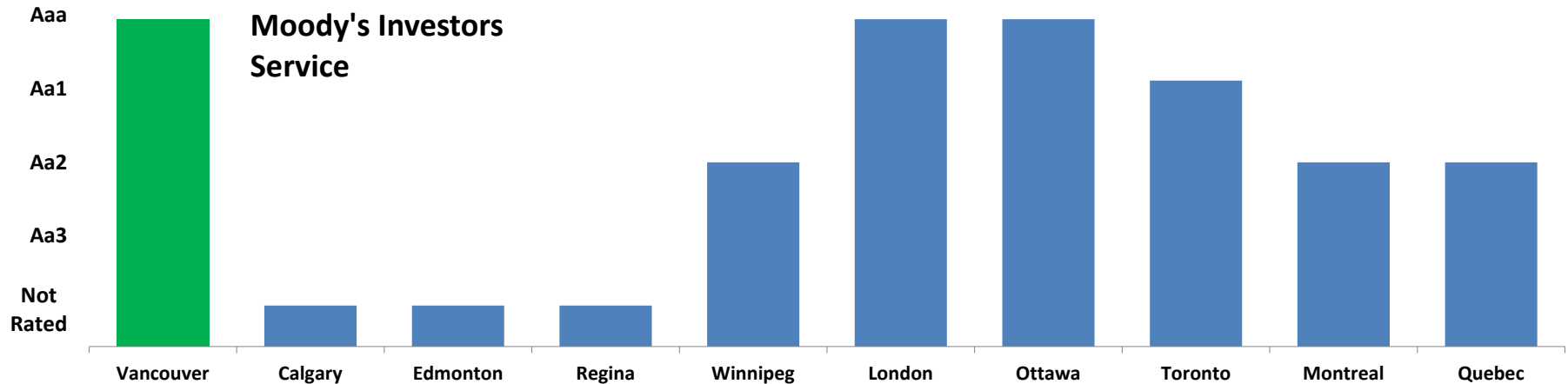
The City is Rated Aaa / AAA

<i>Moody's</i> Aaa <i>(January 2019)</i>	<i>Moody's</i>	<i>S&P</i>	<i>S&P Global</i> AAA <i>(February 2019)</i>
	CoV-> Aaa	AAA	
• high liquidity level	Aa1	AA+	• long-term financial planning
• strong debt affordability	Aa2	AA	• experienced financial management provides solid fiscal policy anchor and leads to positive fiscal outcome, reduce new borrowing and sustain large liquidity cushion
• solid governance & financial management practices enable consistent, positive fiscal outcomes	Aa3	AA-	
	A1	A+	
	A2	A	
	A3	A-	
	Baa1	BBB+	
	Baa2	BBB+	
	Baa3	BBB-	

Credit rating is a key financial health indicator.

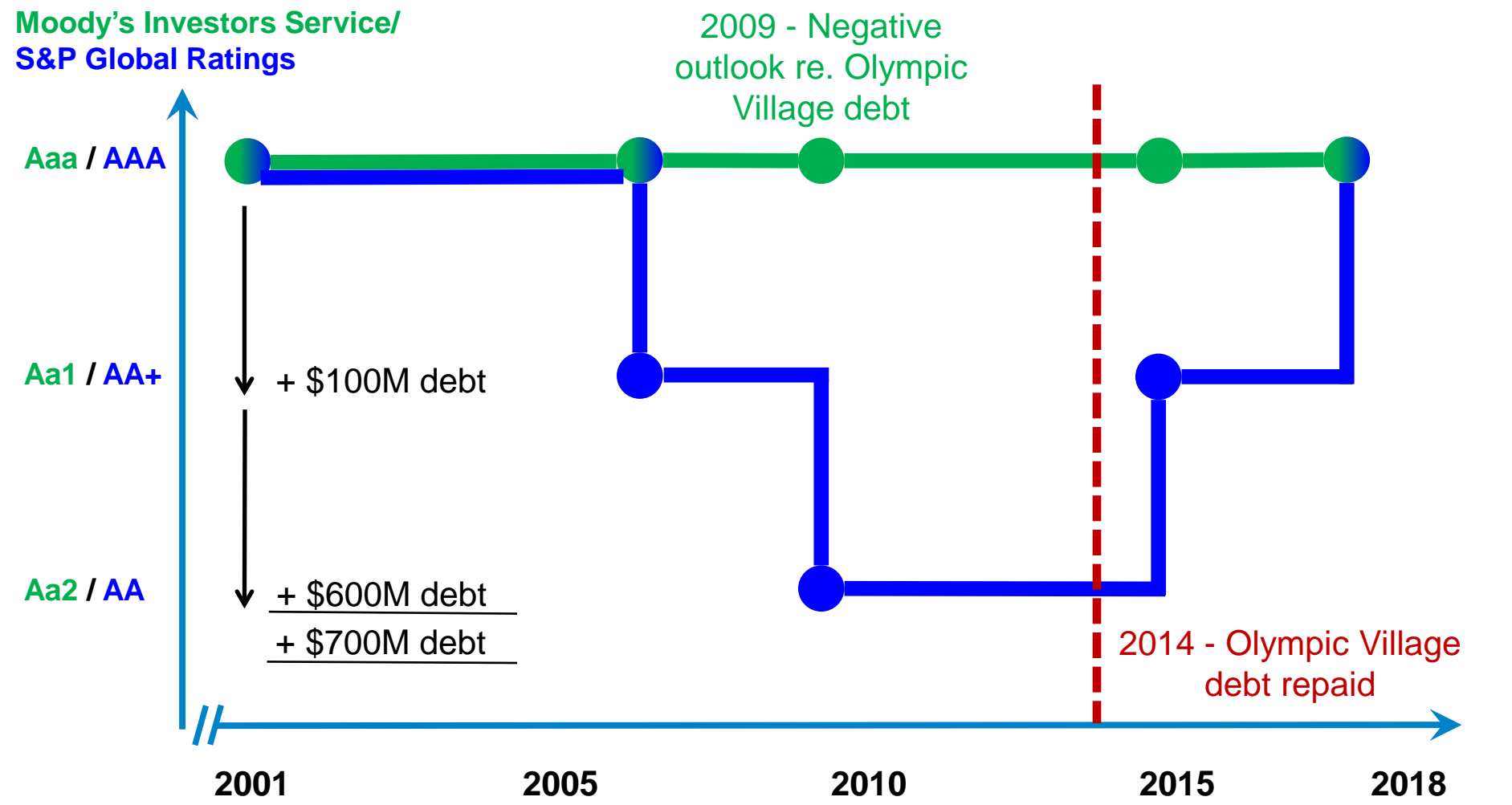
AAA from both rating agencies affirm the City's strong financial position.

The City has Two Triple-A Credit Ratings



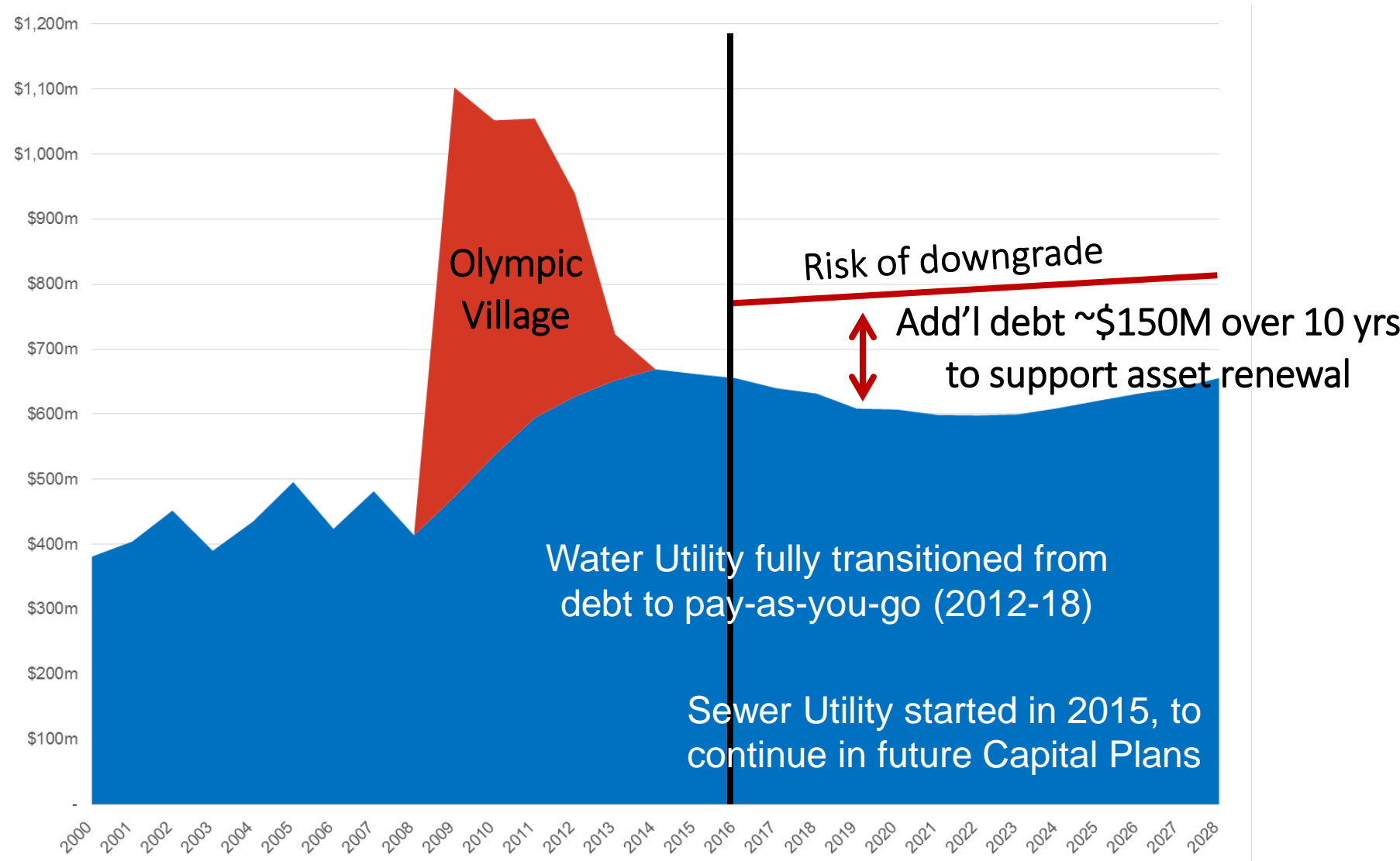
Note: No other B.C. local municipalities are rated because they borrow through the MFABC (which is rated Aaa/AAA)

It takes fiscal discipline & rigor to achieve AAA

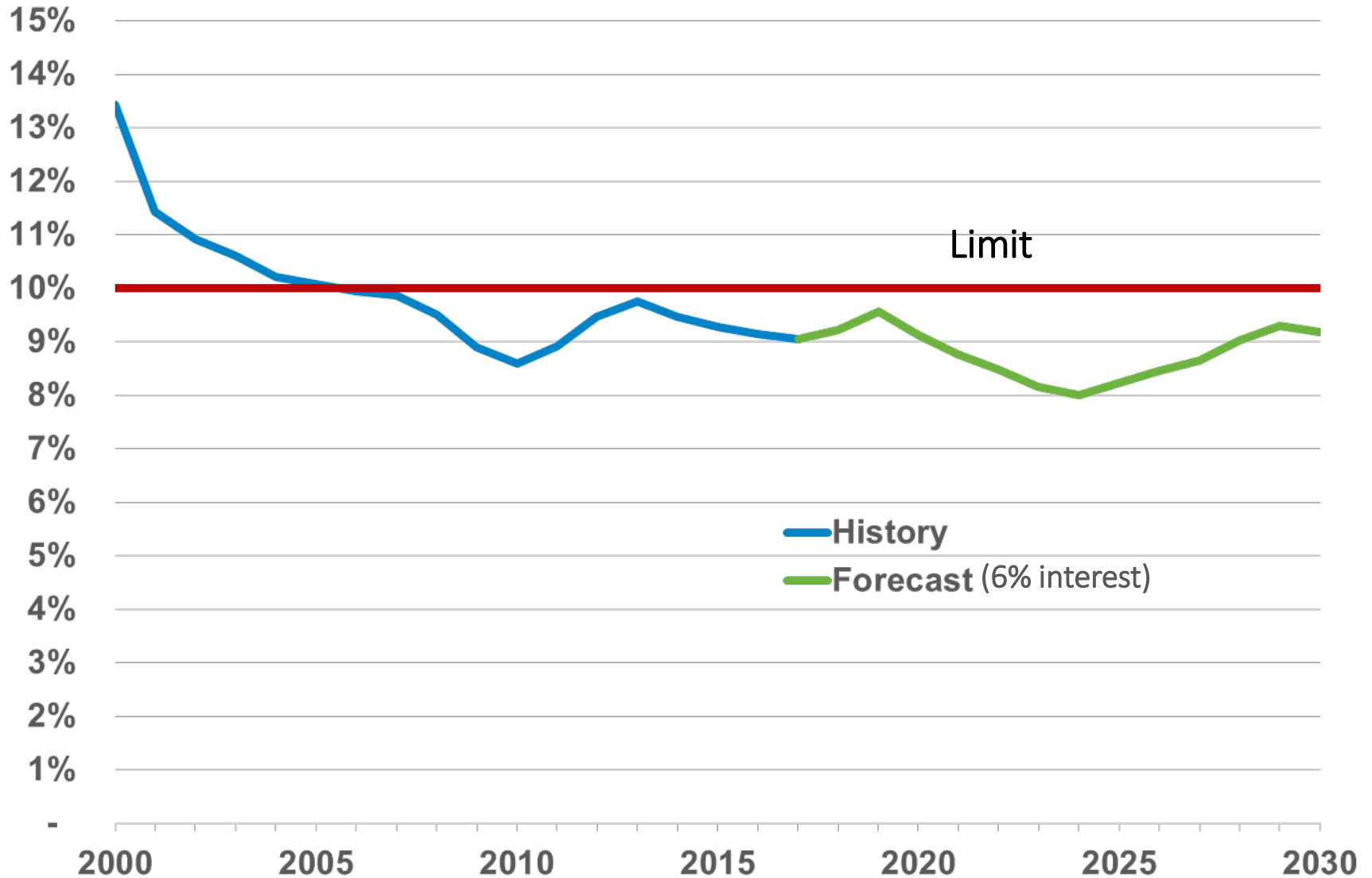


It doesn't take much to get downgraded...it takes a lot to get upgraded...

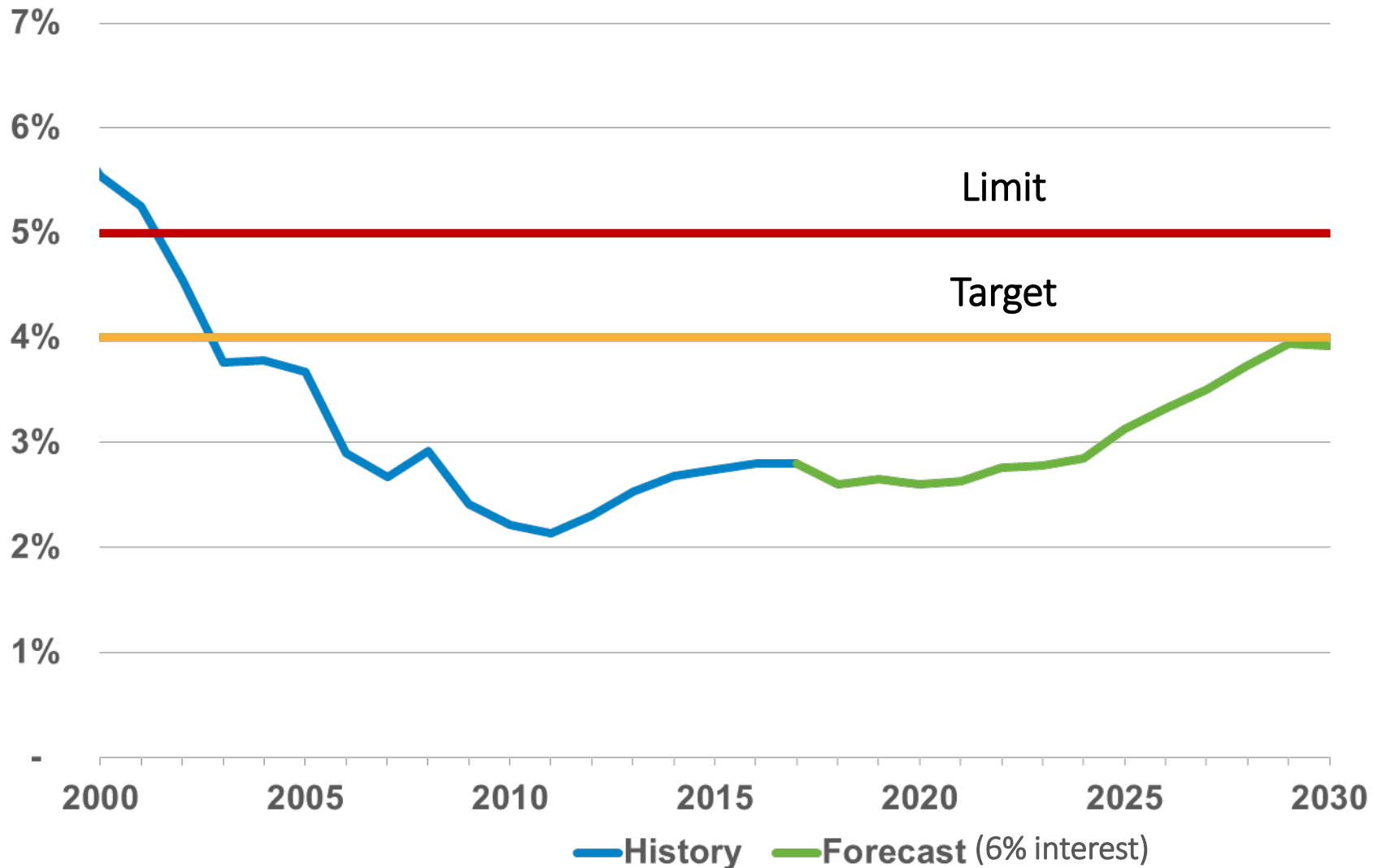
Can the City borrow more?



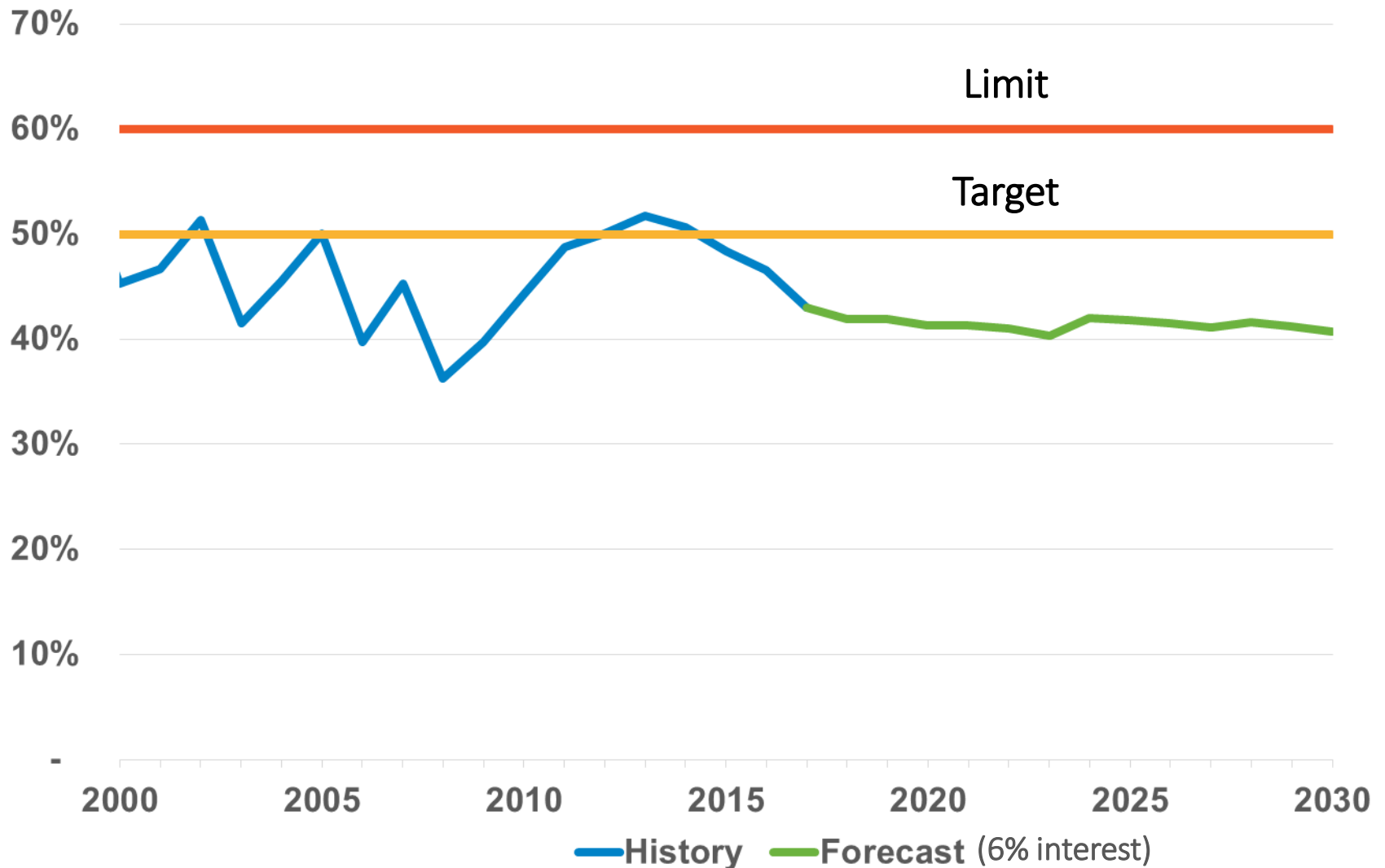
(City) Metric #1 - Debt Service as % of Op Revenue



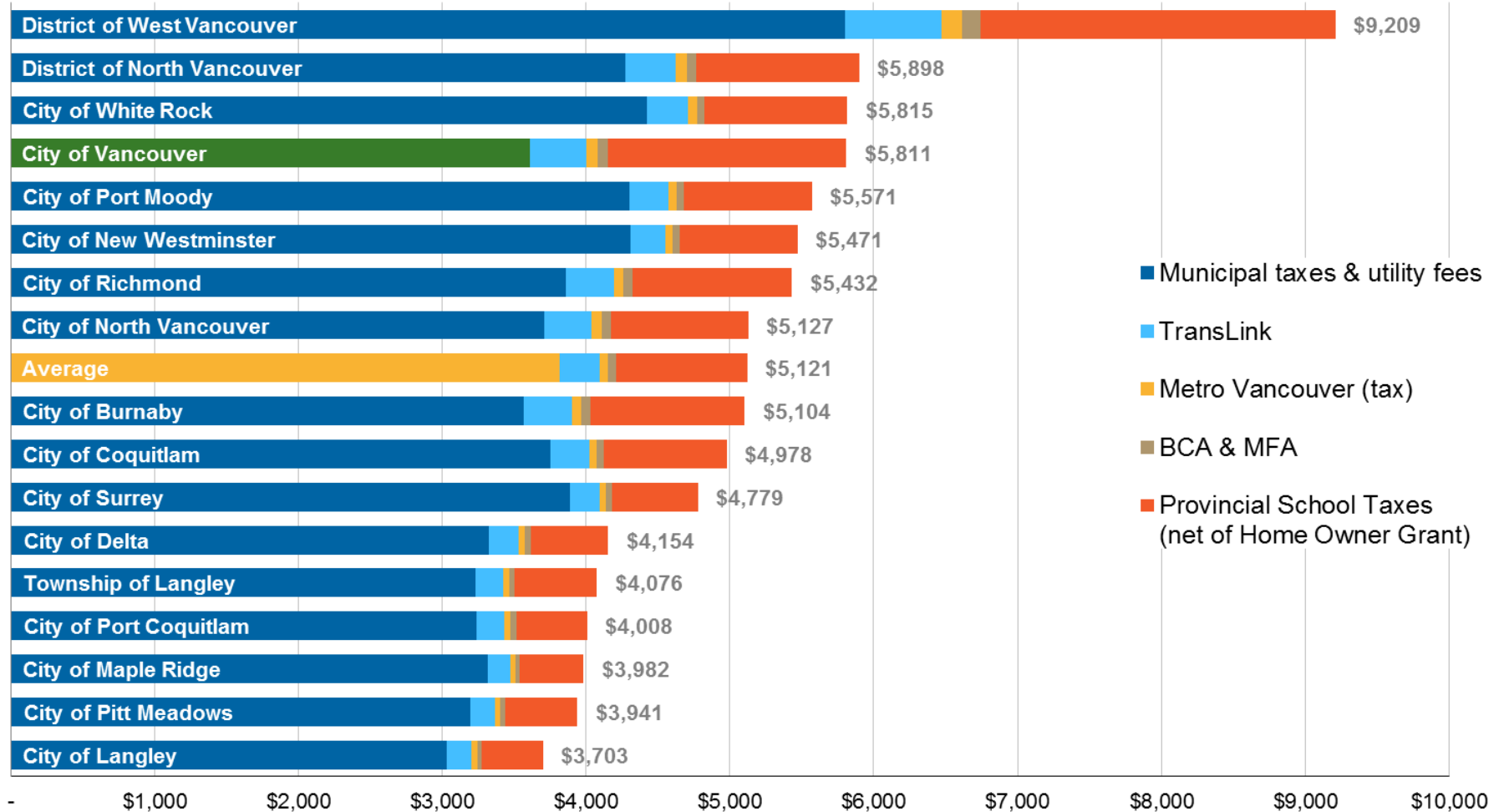
(Credit Rating) Metric #2 - Interest as % of Op Revenue







(Credit Rating) Metric #3 – Net Debt as % of Op Revenue



Are City taxes & fees competitive?



Do we have the right funding tools?

Different Financing Tools for Different Services			
Private Water Sewers Garbage Transit  User Fees	Public Police Fire Local parks Streetlights  Property Tax Sales Tax	Redistributive Social assistance Social housing  Income Tax	Spillovers Roads/transit Culture Social assistance  Transfers

In 2018, the City started collecting Empty Homes Tax
Proceeds are to be reinvested in affordable housing

The City has sought new funding tools such as revenue sharing of Provincial taxes (e.g. Property Transfer Tax), Traffic Camera Fines, Wireless Utility Taxes, and other property tax enhancements.

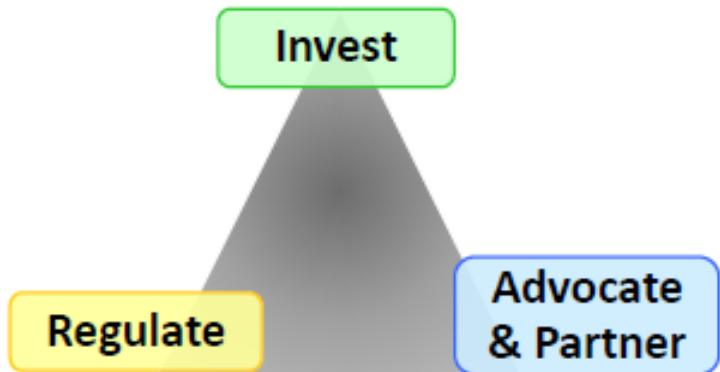
An aerial photograph of the Vancouver city skyline and waterfront. The image shows a dense cluster of high-rise buildings along the coast, with a large body of water in the foreground. A bridge is visible in the lower left, and a small island with a lighthouse is in the middle ground. The water is a deep blue, and the sky is clear.

B. Baseline Financial Review

Putting Financial
Sustainability into
practice

Long Term Financial Strategies: Capital Planning

- Maintain long-term financial health
- Uphold strong credit ratings (AAA)
- Minimize tax & fee impacts on businesses and residents



- Optimize the “municipal toolkit”
- Set acceptable & achievable service level
- Explore transformative service models

Align capital investments with the City’s financial & debt capacity

Long Term Financial Strategies:

A Balancing Act - When to Pay

Pay In Advance: Set aside \$ in reserves to fund future capital projects

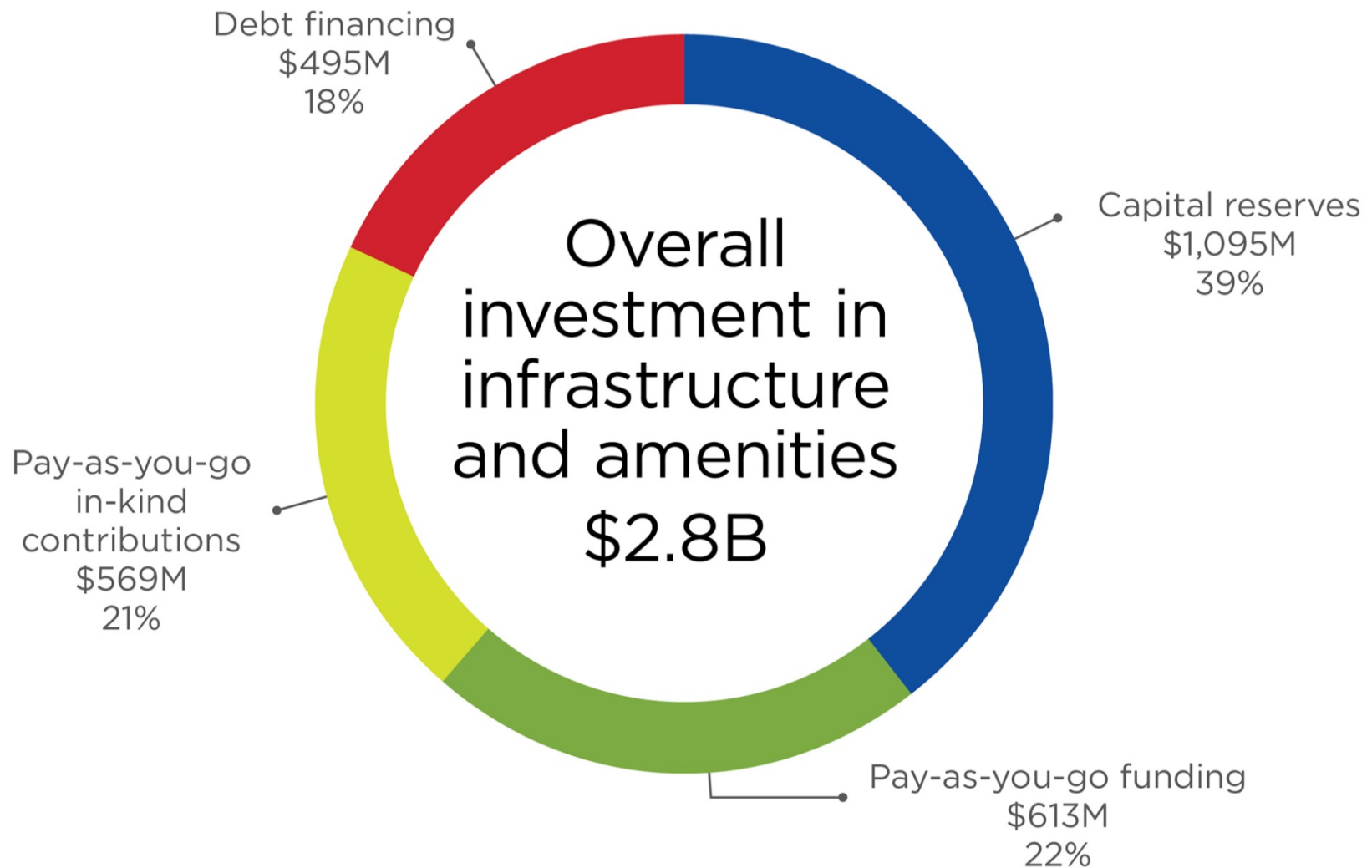


Pay-As-You-Go: Use current \$\$ (taxes & fees) to fund regular, ongoing capital work

Pay Over Time: Borrow for major capital projects that benefit current & future residents & businesses, typically in 10-yr term

The City takes a very careful approach to take on debt, and is acknowledged by the strong credit ratings & favorable borrowing rates.

Long Term Financial Strategies: A Balancing Act - When to Pay



Long Term Financial Strategies:

A Balancing Act - Who Pays



Taxes & Fees: Typically fund ongoing operating & capital work

Developer Contributions: The City's Financing Growth Policy (2004) stipulates that new & expanded amenities & infrastructure to support growth be funded through development contributions

External Partnerships: Leverage innovative partnership & funding opportunities to optimize tax \$\$

While it is senior governments' mandate to deliver transit, social housing & childcare, the City has used its regulatory tools & \$\$ to enable these essential amenities to support residents & workers in Vancouver.

Long Term Financial Strategies: Development Contributions



Tools & Use:

- **Development Cost Levies** (DCLs) are paid by most new development helping to fund: Parks, Childcare, Affordable Housing & Engineering
- **Density Bonusing** contributions apply when increased floor space under existing zoning is granted in exchange for providing public amenities and affordable housing
- **Community Amenity Contributions** (CACs) are in-kind or cash contributions for public amenities when City Council allows additional development through rezoning

Principles:

- New development pays its fair share of growth costs
- Transparent system
- Rates and contributions respect needs assessments and development economics
- Align with city public policy goals

Approval of any capital project requires that eligible funding is available to provide for all expenditures anticipated for the project.

Long Term Financial Strategies:

Broad Public Support (2019-22 Capital Plan)



- 93% support maintaining the City's **strong credit ratings** and keeping debt at manageable level
- 70% support using **developer contributions** to fund new infrastructure and amenities
- 92% support advocating for and pursuing **senior government funding** to support the City's capital program

An aerial photograph of the Vancouver city skyline and waterfront. The image shows a dense cluster of high-rise buildings along the coast, with a large body of water in the foreground. A bridge is visible in the lower left, and a small island with a lighthouse is in the middle ground. The water is a deep blue, and the sky is clear.

B. Baseline Financial Review

Terms of Reference

Financial Review Terms of Reference

- Staff support Council's motion to engage a 3rd party to report on the current state of the City's financial capacity as a baseline to support future budget decisions by Council.
- Staff have also identified that there is significant financial pressure to respond to the increasing needs of Vancouver as a growing city – including needs for service delivery, infrastructure renewal, increased amenities and increased scope of services that have traditionally been the responsibility of senior levels of government.
- Staff recommend Terms of Reference for a 3rd party that would achieve both the objectives of Council to better understand the city's baseline financial position as well as to work with staff to understand municipal best practices and identify opportunities to address our growing demand by building our capacity for growth through improvements to our current service delivery and revenue models. The Terms of Reference would include 2 phases

Financial Review Terms of Reference

A) Baseline Financial review:

- Review of Staff's financial sustainability and capacity analysis including financial health metrics and targets
- Provide 3rd party insights and perspectives and identify risk, opportunities, and feedback on key financial sustainability and capacity metrics
- Develop a baseline report to summarize for Council a baseline of knowledge of the City's current financial status and health and key financial challenges over the next 10 years to inform decision-making in the 2020 budget process

B) Building Capacity for Growth:

- Identify municipal, public and private sector best practices aligned to the City's baseline situation, identifying appropriate benchmarking comparators appropriate to the City of Vancouver context;
- Identify initiatives for a limited set of key impact areas that are sufficient in size and scope to achieve financial sustainability targets over the next 10 years considering estimated cost and service demand growth.

Financial Review Terms of Reference

Timeframe:

- Phase A:
 - Short term focus building on existing staff information.
 - RFP will be issued in March, with work to begin in April
 - *Report back by June to provide information to inform 2020 budget process*
- Phase B:
 - Initiatives would be developed based on a 10 year outlook, with a focus on:
 - Deliverables in the 3-5 year timeframe, and
 - Quick wins identified for the upcoming budget year;
 - *Report back by September 2019 to inform work plans for 2020 to address key initiative areas. Quick Wins to be incorporated into 2020 budget.*

Budget:

- Approximately \$50 - 100,000, to be finalized following an RFP process. Funding for this work would be from prioritizing within the existing 2019 operating budget.

Future work and budget:

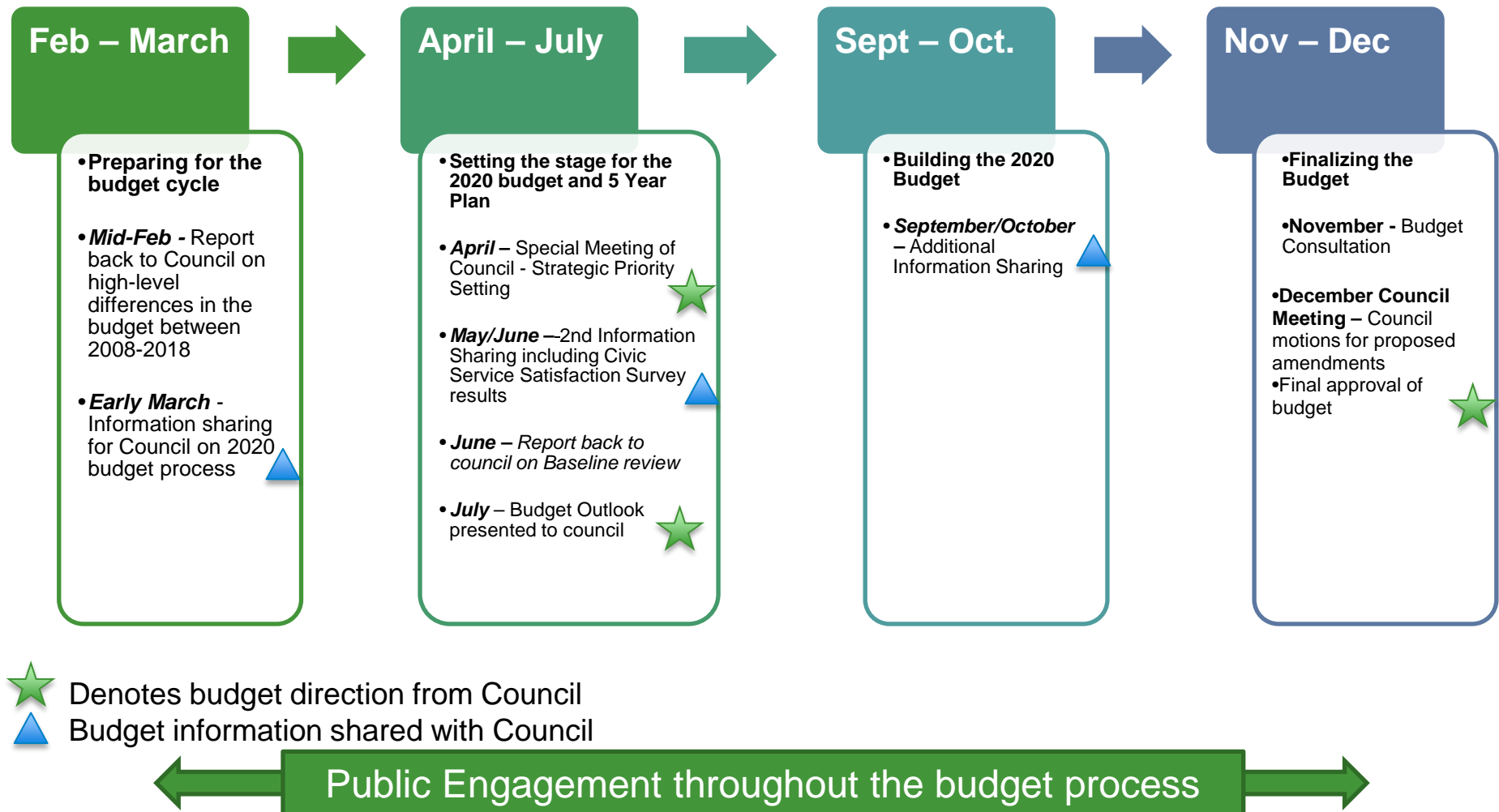
- Following completion of Phase B, the City may choose to action the recommended initiatives. Staff and/or consulting work associated with those initiatives would require an additional budget outside of this ToR.

C. Proposed budget process timeline



- *THAT Council direct staff report back in Q1 2019 with a plan for an enhanced budget development process for the upcoming 2020 fiscal year and future fiscal years that includes:*
 - A strategy planning session with Council early in each fiscal year to review and establish strategic directions and priorities;
 - Budget workshops with Council to establish an iterative and informed budget development process, including proposed property tax increases as well as savings and spending proposals.

Proposed budget process timeline



What we've heard – Public Engagement

- Include the voices of the underrepresented groups and small business in a deeper way before the Budget is developed.
 - low income and Participatory budgeting is showing us how communities can make decisions about the budget
- Transferring the emphasis from going later in the year to earlier in the year to hear what residents and businesses tell us about their services and satisfaction
- Be open to new ideas and working towards new ways to explain the city's budget process.

In conclusion

- A lot of important work done to date
- Many challenges and opportunities ahead
- Important to maintain strong financial health and look for opportunities to learn from other cities to be more competitive

An aerial photograph of the Vancouver city skyline and waterfront. The image shows a dense cluster of high-rise buildings along the coast, with a large body of water in the foreground. A bridge is visible in the lower left, and a large ship is in the upper left. The water is a deep blue, and the sky is clear.

Questions
